

# Babies, Books, and Bootstraps: Low-Income Mothers, Material Hardship, Role Strain and the Quest for Higher Education

Author: Autumn R. Green

Persistent link: <http://hdl.handle.net/2345/bc-ir:104385>

This work is posted on [eScholarship@BC](#),  
Boston College University Libraries.

---

Boston College Electronic Thesis or Dissertation, 2013

Copyright is held by the author, with all rights reserved, unless otherwise noted.

BOSTON COLLEGE  
GRADUATE SCHOOL OF ARTS & SCIENCES  
DEPARTMENT OF SOCIOLOGY

BABIES, BOOKS AND BOOTSTRAPS:  
LOW-INCOME MOTHERS, MATERIAL HARDSHIP, ROLE STRAIN, AND THE QUEST  
FOR HIGHER EDUCATION

a dissertation by

AUTUMN R. GREEN

Submitted in Partial Fulfillment of Requirements for the Degree of  
Doctor of Philosophy

April 2013

©Copyright, 2013 by Autumn R. Green

BABIES, BOOKS, AND BOOTSTRAPS:  
LOW-INCOME MOTHERS, MATERIAL HARDSHIP, ROLE STRAIN AND THE QUEST  
FOR HIGHER EDUCATION

ABSTRACT

Non-traditional students are quickly becoming a statistical majority of the undergraduate student population. Furthermore, nearly one-quarter of contemporary undergraduates is a student parent. Emergent imperatives shaped by technological changes in the economy, deindustrialization, credential inflation, the continuing feminization of poverty and the diminished safety net for low-income families have created a mandate for postsecondary education for anyone hoping to move from poverty into the middle-class. Yet, welfare reforms of the past 17 years have deprioritized, discouraged, and disallowed post-secondary education as a meaningful pathway for low-income parents to achieve economic mobility, even despite a large body of research demonstrating the connections between higher education and: income, occupational prestige, access to employer sponsored benefits, positive intergenerational outcomes, community development, and broader societal gains. While previous research has focused on the impact of welfare reform on access to post-secondary education for participants within the Temporary Assistance to Needy Families (TANF) cash assistance program, declining overall TANF participation rates indicate that low-income families are largely turning to more diverse strategies to support their families and pursue higher education. Despite both the recent growth of the population of student parents as a significant minority of the undergraduate population, and the rise of governmental initiatives promoting the expansion of post-secondary education and training to traditionally underserved student populations, very little is known about the comprehensive experiences of contemporary low-income mothers as they navigate

college while simultaneously working to balance these endeavors with motherhood and family labor, paid employment and public assistance requirements.

This dissertation presents the findings of a multi-method institutional ethnographic research process through which the author collected data regarding the experiences of low-income mothers across the country. This process included conducting in-depth interviews with 31 low-income mothers who were currently enrolled in college or who had been enrolled in college within the past year. Additionally, research journals were collected from an additional 20 participants documenting their experiences across an academic term. In total these participants represented 10 states in three regions of the United States: The West Coast, Mid-West, and Northeast. Secondary data were collected through: institutional interviews with student parent program coordinators, collection of primary materials from programs serving student parents throughout the country, and review of primary policy documents regarding higher education and federal and state welfare policies. As a feminist participatory action research project, participatory methods were employed at all stages of the research process and included the use of two interpretive focus groups within campus-based programs serving student parents that both added to the research findings and to the process of analysis and interpretation.

This findings of this dissertation begin by painting the picture of the complex lifeworlds of low-income mothers and their simultaneous experience of role strain and material hardship as they work to balance the responsibilities of college enrollment with mothering, work, and the labor involved in researching, applying for and maintaining multiple public assistance benefits. Next, the author argues that conflicts between higher education policies and public assistance policies as experienced by participants shape the strategies through which they attempt to make ends meet and finance their education and ultimately exacerbate their experiences of role strain

and material hardship. The author then moves to explore the impact that these policies have on academic outcomes for this sub-set of students. The dissertation concludes with a discussion of the broader social context in which this takes place: one in which policies have been structured on meritocracy rather than equal opportunity for higher education. This presents a dual-edge sword scenario however in that the American Dream both drives the motivation of low-income mothers to persevere in college despite tremendous hardship and personal sacrifice, while it also serves to frame the very policies that make their quest for higher education so grueling.

This dissertation is dedicated to all low-income mothers who have dared to dream that there is something more out there for them. It is for those who dream big enough to imagine that they can go from GED to PhD (or JD or MBA or whatever their dreams might be), even though it takes incredible persistence and stubborn perseverance.

And of course to my daughters Braedon and Kaelynn who have been my personal motivation to be so stubborn.

## *Acknowledgements*

I don't know if I have the words to express the gratitude I have for my children Braedon and Kaelynn and my husband Charlie. People have asked me before if as a teenage mom I would do things differently if given the opportunity to go back in time. The answer is no. Without my girls and the experiences and life we've lived through together I would not be the person I am today and I would not be writing this dissertation at all. My girls were the reason I even started college, and on the path to a PhD I learned that in addition to doing it for them I could also do it for myself. We have been through a lot ladies. I know that mom has been in school for both of your whole lives but we are all better for it and our future is rich with new journeys. And of course I could not have pulled any of this off without the love and support of my husband Charlie who has traversed this journey with me from the beginning, stepped up to care for our home and children on my long days and nights studying, and who helped me launch my work as a direct advocate for non-traditional students as he began his own educational journey. I love you guys so very much. This graduation belongs to all of us.

My mother has continuously said throughout my life that the greatest gift she will give to the world is the three highly educated, empowered and brilliant women that are her daughters. Well since I'm the oldest my sisters still have time I suppose, and they are both brilliant and empowered, even if I have forever scared them away from even the remotest thought that they might someday want to be "highly educated", let alone go for a doctorate. But my parents have always believed in me, they have never faltered in their support for me, even when I got in trouble, got married at sixteen years old and got pregnant less than a year later. They encouraged me to dream big and never stopped believing in me, loving me and giving me their unconditional support in every way they could. They never stopped fighting for me. They never let me fall through the cracks. Few teen moms, non-traditional students or welfare recipients have such a rare and wonderful gift to carry with them and without the support of my parents I know that I could not have accomplished what I have. So first I have to thank my father, Andrew Perry, who showed me that one could achieve a doctorate as a welfare recipient and as a parent by graduating with his own doctorate with me on his shoulders. My dad has been there for me through thick and thin. He has bailed me out too many times to count when my electricity got shut off, I had no money for groceries, or I was going to lose out on a big academic or career opportunity simply because I couldn't afford to get there. My dad also was one of the first people to force me to stand up and advocate for myself. He sat down with me, helped me figure out what to say, and sat next to me as I dialed the phone number. I was shaking with fear but still he didn't do it for me because I needed to learn to do it for myself. And I love him for that. He taught me not just how to fight for myself but gave me the courage to teach others to do the same and I carry this into my advocacy and support for student parents to this day. And of course the other half of this powerhouse of support came from my mom, Valerie Perry. My mom was the one who took me down to the community college admissions office, who helped me fill out my FAFSA the first time, who helped me study in community college when I was too exhausted to do it on my own, who helped me research and apply for benefits, and who danced with my newborn daughter in the hallway while I shared haikus about love, little handprints and kool-aid stained shirts with my creative writing classmates. Without my parents I could not have accomplished this feat and I thank them with all of my heart.



My sister Ami Halverson also deserves special credit and appreciation. Ami is not only the rock that holds our extended family together; she has also personally played an instrumental role in helping me finish this dissertation. She and I drove all around Seattle as I conducted interviews; and she waited patiently with my niece at the park or the toy store for the many hours consumed interviewing. She also helped with the process of transcription, read and copy-edited drafts of my chapters and articles and taught me about the creative use of semi-colons. She has given me the morale support that only a sister can provide, helped out with practical things like dishes, laundry, dinner, and childcare and believes in me more perhaps than I believe in myself. I love you sis.

Lisa Dodson and Shawn McGuffey served in the unique position as co-chairs for this dissertation. Since I first came to the Boston College sociology department in 2003 Lisa has been my mentor and friend, helping me to critically engage in poverty and public policy from a critical and situated perspective. She has also pushed me to develop the rigorous level of academic engagement necessary to engage in critical and key academic and public policy debates on the issues that have most shaped my own life and the life of the women who I fight for. She has also nailed me enough for run-on sentences that after nearly fifteen years of bad habits I am finally starting to change my ways. Shawn McGuffey, became my academic advisor upon his arrival in the department in 2005. Shawn has pushed me to do some of my best work, and to always draw out the theoretical connections between the micro-level concepts and policies I engage with and the broader sociological context that frames them. Shawn also was my teaching mentor, giving me increasing responsibilities as his teaching assistant and helping me to develop my own pedagogy in the classroom: one that serves the mission of expanding social justice and equal opportunity within higher education on the front lines. Together Lisa and Shawn have both given me the compassion and understanding that making it through a PhD program as a low-income mother is difficult, but never allowed me to use my personal circumstances as an excuse to do anything less than my best work. They have been the team that has been there alongside me from the start to finish not only of this dissertation but of my doctoral education overall and I cannot thank them enough for the gifts they have provided me.

Erika Kates has been a mentor and friend helping me along the way to blend public policy with sociology, develop my skills as a participatory community-based action researcher, and gave me my first job as a policy researcher studying student-parents and welfare policies. She kindly agreed to join my dissertation committee as an external reader and I am thankful for her ongoing feedback and support. Stephen Pfohl has not only been an amazing mentor, committee member and friend, he is also the person that first spurred my interest in graduate study at Boston College. Stephen presents a complicated macro-level ultramodern universe in which classism, racism, patriarchy and heterosexism are deeply institutionalized, but has also helped me to situate my micro-level research and activism as it works against the grains of oppressive social structures. Stephen has been with me from my early years taking theory and delving into creative sociology, served on both my Master's and area exam committees and has continued to support me as a reader on this dissertation. I am thankful to Stephen for his ongoing support, critical feedback, and for proving that creativity and social science do not have to be mutually exclusive. Sandi Morgen graciously joined my committee after I moved back to Oregon in 2010. However, even before this, although I did not necessarily know it at the time, Sandi's ongoing advocacy for supporting student parents was instrumental in the supports I received

while studying at the University of Oregon and she is a true ally for student parents and welfare rights. As a committee member, her input and feedback have been a wonderful addition to this dissertation process. Finally, Gypsy Murphy, my dear friend and fellow traveler from GED to PhD has provided invaluable support and guidance serving as an unofficial reader within the process of writing this dissertation. She read my drafts, talked me through my frustrations and reassured me when I thought it was going to fall apart. Thank you all for everything you have given me, taught me, and for continuing to inspire me.

Natasha Sarkisian, Zine Magubane and Leslie Salzinger have also played a critical role in the progress and completion of this dissertation as the faculty advisors for the Boston College Sociology Department's ongoing dissertation seminar. I also thank and acknowledge all of the members of this seminar who from 2007 through 2013 helped contribute to my process as I formulated, executed and wrote up this project. Andi Sutton of the Graduate Consortium in Women's Studies at MIT also was gracious to allow me to audit the GCWS dissertation seminar in 2007-2008 as this project was being formulated and this seminar played a critical role in helping me to formulate an interdisciplinary perspective as I began this research. I also am very thankful to Dean Candace Hetzner for offering me the flexibility needed to manage some of the institutional conflicts that presented themselves in the process of completing this dissertation and for her overall support of my progress.

The sociology faculty, staff, and graduate student body at Boston College has overall been incredibly supportive and encouraging to me in my time within the department. While it is impossible to acknowledge everyone in my department who supported my progress and success I would like to acknowledge specific colleagues whose support and critical feedback have been ongoing and imperative to my dissertation progress especially: Betsy Leondar-Wright, Amanda Freeman, Noa Milman, Monique Ouimette, Rie Tanaguchi, Sarah Woodside, Dave Harker, Gretchen Sisson and Deb Piatelli. Lynn Fujiwara, who served as my undergraduate advisor, has also remained a wonderful mentor to me while in graduate school as a fellow low-income mother turned academician. I also am very grateful to Jack Danger for helping take on some of the transcription for this project, even when the sounds of children playing, coffee grinders or loud music in the background made the audio difficult to decipher.

Many community leaders and program directors also helped me to recruit participants for this project and to gather institutional data related to my findings. Among them I thank Diana Spatz, Letta Green, Barbara Siergowitz, Katie Kough, Tracy Lewis, Tami Spry, Reina Nolette, Brittney Ferera, Polly Trout, The members of the Higher Education Alliance of Advocates for Students with Children, the hosts of the Student Parent Support Symposium, and the researchers who I have collaborated with through the Brooklyn College Welfare and Access to Higher Education Symposium and the Institute for Women's Policy Research's Student Parent Success Initiative on the next steps for student parent research and advocacy. My friend and colleague Jessica Hiemenz at NCLC both gifted me access to training on student loans and offered her masterful webinar host expertise that was critical to organizing the teleconferencing for the doctoral defense. She is also a dear friend and has continually held me accountable to meeting my goals since my early years in graduate school.

While they say it takes a village to raise a child, it also takes a community to uplift an advocate and activist, especially one who is a student mother. Therefore I must also thank my family and friends who have given me love and support throughout this process. While I cannot acknowledge you all I would like to recognize: my sisters Erin Perry, Charity Turner, and Christa Green, my best friends Amanda Downing-Burnette, and Travis Brisbin, ROAD for their ongoing love, practical and moral support, Tristyn Ariyan, Rob Quinlan, Linda McMaster and Dave Curry for generously sheltering me while visiting Boston for my comprehensive exams, research visit, and doctoral defense. And the wonderful people who have provided childcare for my children so that I could focus on my academic obligations: Kat Lombardi, Jen Allen, Jessica Thorne and countless others who are too numerous to name but who I will always remember and appreciate. Thank you to all of the members of my family, friends and community who have uplifted me, I only hope that I can return to you the gifts that you have given me.

A research project of this magnitude could not have been conducted without the generous funding that allowed me to travel, provide participation stipends, offer childcare and food for focus groups, and take time off from teaching in order to reduce my own role strain as I completed this dissertation. This research has thus been funded by several sources including: The American Association of University Women's American Dissertation Fellowship; The Beth B. Hess Memorial Scholarship of the Sociologists for Women in Society, Society for the Study of Social Problems and American Sociological Association; The Patsy Takemoto Mink Legacy Award by the Mink Foundation; The Benedict S. Alper Fellowship, Doctoral Dissertation Fellowship, and Summer Research Fellowship all afforded by the Boston College Sociology Department; Research Expense Grants from the Boston College Graduate Student Association; an additional Research Grant from the Boston College Sociology Graduate Student Association; and conference travel awards by the Boston College Graduate School of Arts and Sciences.

This research was also supported indirectly by the multiple public assistance programs that provided supplemental resources to my family as I worked to complete my education. While acknowledging each program individually would be far too lengthy I do want to acknowledge those caseworkers and advocates who were helpful to me as I navigated the patchwork social safety net, the programs which still offer support for student-parents, and the advocates who helped me fight for the ability to support my family when things didn't work out. Among these advocates I am especially grateful to: Ellen Schachter of Greater Boston Legal Services, Lam Ho formerly of the Harvard Legal Aid Bureau, and Lisa Goodman, Catherine Glenn, Sarah Ash, and Matthew Syzdek of the Boston College Counseling Psychology Department.

Finally I am thankful to all of the women who participated in this research. May the stories of your lives inspire renewed acknowledgement and support for low-income mothers who dare undertake college study as a yellow brick road out of poverty and toward a better life for our children, extended families and communities, and the broader society. And also, dare I say, for ourselves.

## **Table of Contents**

### **Introduction**

1

### **Chapter 2**

Literature Review:

The Imperative & Hardship of Higher Education for Contemporary Low-Income Mothers

14

### **Chapter 3**

Research Methodology & Methods

65

### **Chapter 4**

Managing School, Work and Family in a Constant State of Crisis and Material Hardship:  
The Lifeworld of Low-Income Student Mothers

113

### **Chapter 5**

Making It Work While Making Ends Meet:

Patching Together Financial Support to Support a Family & Finance a College Education

160

### **Chapter 6**

Set Up to Fail, Determined to Succeed:

The Academic Consequences of Role Strain and Material Hardship

215

### **Chapter 7:**

Fighting for the American Dream, Fighting for Our Lives:

Social Expectations of Heroic Resilience and the Motivations that Drive Low-Income Mothers to  
Fight for Their Education

271

## **APPENDIXES: 296**

**Appendix A: Tables & Charts 297**

**Appendix B: Informed Consent Documents 307**

**Appendix C: Interview and Journal Instruments 318**

## **CHAPTER 1:**

### **Introduction**

In his 2012 State of the Union Address Barack Obama highlighted the story of Jackie Bray, a single-mother and recent graduate of Piedmont Community College in North Carolina, to highlight the connection between higher education and economic recovery (Obama 2012). Since his first year in office President Obama has continually emphasized the importance of post-secondary education to gain necessary skills for the workplace and to maintain global competitiveness. In fact, in his first State of the Union address President Obama issued a challenge to “every American to commit to at least one year or more of higher education or career training.” He went on to specify that, “This can be community college or a four-year school; vocational training or an apprenticeship. But whatever the training may be, every American will need to get more than a high school diploma.” (Obama 2009) What this challenge overlooked however, is a meaningful consideration of what is truly involved in meeting it, especially for low-income mothers like Jackie Bray who must balance full-time college study with the challenges of making ends meet and caring for a family.

A college degree is now required for most living wage jobs on the market today. However, little is available within social welfare programs that claim to promote “self-sufficiency” to promote or support completion of a college degree. Despite this lack of support from anti-poverty agencies, students who are parents now comprise nearly one-quarter of the U.S. undergraduate college student population, and nearly half of these parenting students live in

poverty. (Miller, Gault and Thorman 2011)<sup>1</sup> Yet, very little research is available about the daily lived experiences of these students.

While existing studies in the fields of psychology and education emphasize the tensions and role-strain involved in balancing school, work and family, among student mothers (Home 1997, Gigliotti and Huff 1995, Lynch 2008, Pare 2009, Daugherty 2012), these studies do not take into account the the material deprivation experienced by student mothers who are low-income, and the labor involved in maintaining public assistance benefits as an added source of role-conflict.

Studies focused on student mothers and public assistance primarily focus on the way in which welfare reform policies have obstructed access to post-secondary education for student mothers receiving cash assistance benefits (Shaw, et al. 2006, Smith, Deprez and Butler 2003, Kates 2001, Polakow, et al. 2004, Adair 2003). Furthermore higher education scholars have documented the interplay of rising college costs and declining real values of student aid and campus support services for low-income students as exacerbating higher education inequalities (Gladieux 2004, Heller 2001, Heller and Bjorklund 2004, Callan 2001). However, no existing studies explore how role strain, material hardship and the broader context of post-welfare reform and shrinking financial support for low-income students intersect in shaping the experiences of low-income mothers pursuing post-secondary education.

This dissertation explores these issues by engaging the experiences of fifty seven<sup>2</sup> low-income mothers from across the United States, who are current or recent college students. Data collection included use of in-depth interviews, research journals and interpretive focus groups

---

<sup>1</sup> According to this report 3.9 million students are parents or 23% of the overall undergraduate student population. Of these students 30% are low-income single parents, and 18% are low-income married parents; the sum of these percentages totals 48%.

<sup>2</sup> This number includes: 31 participants in in-depth interviews, 20 research journal participants and 7 student-parent interpretive focus group participants. One participant completed both a research journal and in-depth interview.

conducted or collected from low-income student mothers from three regions of the U.S. Primary and secondary institutional data was also gathered from programs nationwide that work with low-income student parents including direct institutional interviews, collection of institutional literature and outreach materials, attendance at multiple program-model presentations given by programs working with student parents, as well as incorporation of secondary institutional data.

Through this research I sought to explore the complex “lifeworld” of low-income student mothers or the overall context in which one experiences and engages with the world (Habermas 1987). Within these contexts, I asked, what are the obstacles encountered by low-income mothers as they attempt post-secondary education? What responsibilities and obligations must they meet? What supports and resources do they utilize? Ultimately, what enables their success or leads to failure in such attempts? In exploring these questions this research also sought to establish suggestions for improved college programming, state and federal policy, and community support strategies to better support educational attainment and success for low-income mothers pursuing higher education.

This research reveals patterns of serious inequality in access to higher education within the United States that are rarely examined or evaluated. While higher education and financial aid policies fail to take into account the needs of low-income students as parents, welfare policies<sup>3</sup> conversely fail to consider the needs of low-income parents as students, or even directly obstruct their efforts toward higher education. These conflicts between higher education and welfare policies lead to a situation whereby meeting the obligations and responsibilities of each (in

---

<sup>3</sup> The term “welfare policies” is used here to mean policies governing coordinated state public assistance programs including the Temporary Assistance to Needy Families (TANF) cash assistance program, Supplemental Nutritional Assistance Program (SNAP), Medicaid, and Childcare Assistance. These programs are generally administered by a single state agency and in the case of TANF recipients are coordinated by the same caseworker. The term “welfare” is used in this dissertation as a sub-category of “public assistance”, which is used to describe the broader array of federal, state, local, and community non-profit programs for low-income individuals and families.



addition to their other responsibilities such as motherhood and household obligations) overloads low-income student mothers and exacerbates role strain.

Furthermore, in addition to the direct conflicts between higher education and welfare policies that impose direct demands on low-income mothers' time and labor, the failure of each or even both to adequately support the financial needs of this student population imposes additional indirect demands created by material deprivation and ongoing poverty. Because low-income student mothers do not have personal wealth or access to institutional resources to effectively make ends meet, they must take on additional roles including paid employment, and navigating a complex and disparate public assistance system in order to provide for their families. Thus, low-income mothers experience tremendous role-strain while pursuing post-secondary education, beyond the conventional understanding of the tensions between school, work and family that they experience. The resulting situation is one in which low-income mothers face overwhelming barriers to achieving post-secondary education, and that ultimately sets them up for academic failure.

Importantly, this occurs within a neo-liberal context that values individualism, personal autonomy and perseverance "despite the odds." Within the first two years of the Obama administration, opportunities and support for higher education were seen to be expanding. Thus, if an individual was not able to successfully access college or complete their degree, it was viewed as the personal failure of the individual to take advantage of the opportunities that had been made available to her, rather than the failure of the system. Despite budget cuts during 2011 that eliminated many of the gains in higher education obtained in the first two years of the Obama administration, this rhetoric of personal failure has not substantially shifted.



This neo-liberal framing of upward mobility and opportunity takes on a particularly salient and spiteful tone when applied to low-income mothers. Newt Gingrich's recent presidential candidacy brought the controlling image of the "welfare queen" back into open public discourse;<sup>4</sup> although American collective disdain for—as well as misunderstanding about—public assistance for low-income families never really went away. At best, this rhetoric posits that it is unfair to provide "those people" with a free pass to college while many "hard-working" families cannot afford to provide the same opportunities for their children. But it also draws directly from deeply held stereotypes of poor women as welfare queens that portray them as lazy, unintelligent and unskilled (except at scamming and defrauding the welfare system), perpetually dependent, and so averse to work that they will basically do anything to keep from getting a job and getting off assistance—including enrolling in college. This line of thought then labels student financial aid, not as an opportunity for obtaining job skills or credentials that will help recipients move out of poverty permanently, but rather as the newest manifestation of welfare dependency<sup>5</sup>.

It is through this line of reasoning that low-income mothers are made to understand that college is something to do "on their own time."<sup>6</sup> If they are interested in pursuing college studies, continues this logic, it should be undertaken after putting in a full day of work or job search and does not merit state-support, not even for childcare necessary to attend classes (Shaw, et al.

---

<sup>4</sup> From the campaign trail Newt Gingrich openly branded Barack Obama as the "Food Stamp President" in December 2011 and went on to erroneously state that SNAP program participants are able to use their benefits to purchase luxury items including Hawaiian vacations (H. Kahn 2011). Immediately after Gingrich's statement, several news articles were published that highlighted cases of welfare fraud, criticized the food purchases made by SNAP participants, and supported mandatory drug testing for recipients of public benefits ranging from TANF to Unemployment benefits (Pfeiffer 2011, Fox News 2011, Rouselle 2011, Sands 2011, Morrison 2011).

<sup>5</sup> Representative Denny Rehberg (R-MT) is directly quoted as referring to Pell Grants as "The welfare of the twenty-first century" (Terkel 2011).

<sup>6</sup> This phrase is used repeatedly by participants as they describe what they are told by their caseworkers in research documenting the elimination of college options in welfare-to-work programming after the welfare reform act of 1996 (Adair 2003, Kahn and Polakow 2004, Rattner 2004, Miewald 2004).

2006). While there is state-by-state variation in the degree of public assistance available to students, research suggests that even where college is permissible, the internal practices of the Department of Transitional Assistance<sup>7</sup> and individual caseworker discretion may prevent clients from using higher education to meet work requirements (Kates 2007, Gooden 1998).

Yet, because student financial aid programs such as Pell Grants and Stafford Loans are limited to annual maximum awards that do not meet the full cost of education, even for many low-income childless students, (Gladieux 2004, Kingkade 2012), student-parents must blend financial aid and public assistance just to get by. This positions poor mothers at the intersection of policies that impose contradictory expectations and unreasonable demands that add to and exacerbate role conflicts.

Adding to these complexities of access is a gendered argument about the nature of “work” and unpaid labor. First, nearly two-thirds of low-income student parents are single-parents (Miller, Gault and Thorman 2011, 7).<sup>8</sup> Given the ongoing gendered nature of caregiving and patterns in custodial arrangements, an overwhelming majority of low-income single parents are mothers. These mothers must take on all of the obligations of school, work and family largely on their own. However, even among married student-parents, women are more likely than men to carry the tasks of caregiving, household management and family chores while attending college.<sup>9</sup> In this research within the two-parent families, many married participants spoke about

---

<sup>7</sup> In Massachusetts the state office of public assistance is called the DTA (Department of Transitional Assistance). The official name of this state-run agency varies from state to state. For example in Oregon it is called DHS (Department of Human Services), in Washington State it is called DSHS (Department of Social and Human Services), in Ohio it is called Job and Family Services, and in California it is called CalWORKS, in New York it is called the Office of Temporary and Disability Assistance and in Pennsylvania it is called the Department of Public Welfare (DPW).

<sup>8</sup> Calculated using Figure 3 whereby 30% of student parents are low-income single parents and 18% are low-income married parents. Using these numbers to represent the total number of low-income student parents, 62.5% of low-income student parents are single.

<sup>9</sup> This argument is an expansion of the arguments made by Arlie Russell Hoschschild (2012). See also (Jacobs and Gerson 2004).

a sense of obligation to carry more of the household and family labor than their husbands. This was especially evident when husbands were employed while student mothers were not, or when they worked less than full-time.<sup>10</sup> The idea that college study is not a form of labor or household contribution but rather an activity that a mother is doing “for herself” is recognizable as a form of Hochschild’s “family myth” used to justify inequality in the division of family labor (2012). Thus both single and married student mothers experience the tensions between academic study, work and family in ways specific to their positionality as women.

Furthermore, the performance of family labor by these mothers is also shaped by the intersection of gender and social class. While the obligations of caregiving such as cooking, laundry, and doing the dishes are nearly universal aspects of family labor, other elements are unique to poor families and are largely performed by women and girls. These duties include researching benefits programs and local charities, compiling complicated documentation packets for each program or service to meet their requirements, and often travelling to far away offices to submit applications or provide additional documentation, recertification paperwork, and monthly reporting forms. One of the hidden demands essentially connected to gender and class is the time that is consumed in office waiting rooms, travelling on public transportation, calling busy phone lines and facing full voicemail boxes and closed offices (Dodson 1999). Juggling the time demands of multiple often incompatible program requirements amounts to what I have come to call the “Unspoken Shift” a work shift known best by low-income mothers (Green 2013).

Considering these broader life contexts experienced by low-income mothers as they engage with post-secondary education reveals important and largely overlooked manifestations

---

<sup>10</sup> While married or partnered mothers whose significant other was also a student also had severe role conflicts, they did not employ this rationale as justification for unequal divisions of household and family labor.

of higher education inequality. Traditional college students, who receive all-inclusive support to live, work, study, eat, and play within campus life, are thus able to dedicate complete focus to their studies. In comparison, low-income mothers face profoundly unequal challenges in meeting academic demands and succeeding in college

Today, low-income mothers pursuing a college degree face a sociopolitical context that largely rejects support for low-income families and blames poor women for the problems they face in raising children while seeking education. As a result, higher education policies have failed to address and adequately meet the needs of low-income mothers pursuing college study, while welfare policies have imposed demands upon poor women that either force them out of college or result in immense role strain. Other public assistance programs that are available to low-income student mothers are often incoherent and labor intensive thus demanding extraordinary time and determination from those who use them. Furthermore, low income mothers continue to do the lion's share of family labor whether or not they are single mothers. This combination of undermining social forces and heavy family demands creates an obstacle course that constrains the future of millions of low-income mothers and their children. This dissertation uncovers and examines the ways in which role strain and material hardship are experienced by low-income mothers pursuing post-secondary education, are exacerbated by policies within the institutions of higher education and welfare that add to rather than alleviate these difficulties, and ultimately how these experiences impair their ability to perform at their best within academics. This results in systematic disadvantages experienced by low-income mothers in their pursuits of post-secondary education, and reflects a manifestation of educational inequity that is largely invisible or ignored.

Chapter 2 of this dissertation, *The Imperative & Hardship of Higher Education For Contemporary Low-Income Mothers*, explores the existing literature documenting an argument for both the imperative of post-secondary education for low-income mothers and the incredible challenge of access to higher education that they face in a post-welfare context. The imperatives of higher education for low-income mothers relate to the feminization of poverty and gendered labor-market discrepancies, and women's relationship to the contemporary labor market. The necessity of higher education also has to do with broader changes within the U.S. economy. Furthermore the benefits of higher education for low-income mothers economically, in terms of their children and families, their communities and the broader society underscore the imperative. However welfare reforms, higher education policies and role-strain have made access to higher education and support for their post-secondary studies incredibly difficult.

Chapter 3, *Research Methodology and Methods*, explains the methodological orientations of this study as developed through a combination of institutional ethnography, feminist methodology, and participatory action research. The multi-method approach that was used to collect the data used in this study is further explained, including in-depth interviews, research journals, and focus groups, as well as institutional interviews, policy analysis and program review.

Chapter 4, *Managing School, Work and Family in a Constant State of Crisis and Material Hardship*, introduces the lifeworlds of the women who participated in this research project. This chapter highlights the complexities of the labor performed by these women as they balance: college, full or part-time jobs, mothering and caregiving, household and family labor and the unspoken shift. This chapter provides an introduction both to the realities of poverty and

material hardship experienced by low-income student mothers, as well as the the role strain created through the complex demands that are placed on them.

Chapter 5, *Making It Work While Making Ends Meet*, documents the strategies through which participants supported their families and financed their educations through a combination of student financial aid, public assistance programs, paid employment, and kinship networks. In this chapter both student aid and public assistance programs are indicted both for failing to meet the needs of student mothers and for imposing conflicting demands upon them, both of which contribute significantly to their experience of role-strain.

Chapter 6, *Set Up To Fail, Determined to Succeed*, explores the relationship between material hardship, the conflicting roles and expectations placed upon low-income student mothers and the effects of these challenges on academic outcomes. Specifically, examined is how access to basic necessities constrain participants' ability to do their best in college. Participants managed conflicting roles in a juggling act through which they prioritized their obligations based on which was most impending and/or in crisis. Despite the challenges faced by participants, most were able to maintain satisfactory academic progress and many earned good grades due to a combination of prioritization strategies, timing, and chronic sleep deprivation.

Chapter 7 delves into the motivations for the perseverance of participants exhibited in order to succeed in the face of adversity and hardship. Mothers described a situation whereby they felt they had to fight for their education, but that doing so was necessary in order to provide a better life for their children. This chapter problematizes the notions of meritocracy and equality of opportunity as set against a contemporary social ideological backdrop that heralds success in the face of adversity as a justification for failing to address gross inequalities of opportunity. While individualizing achievement of opportunity as the outcome of personal success or failure,

rather than gross structural inequalities, the American Dream also plays an important role in low-income mothers' perseverance. Specifically the belief that achieving a college degree will directly lead them out of poverty and into the middle-class is the key source of motivation that participants drew upon in order to persevere through ongoing stress, overload and hardship. Yet broader socio-cultural ideology that imagines poor mothers as undeserving undercuts their ability to accomplish their goals.

## Works Cited

- Adair, Vivyan C. "Fulfilling the Promise of Higher Education." In *Reclaiming Class: Women, Poverty and the Promise of Higher Education in America*, by Vivyan C. Adair and Sandra L. Dahlberg. Philadelphia: Temple University Press, 2003.
- Callan, Patrick M. "Reframing Access and Opportunity: Problematic State and Federal Higher Education Policy in the 1990s." In *The States and Public Higher Education Policy: Affordability, Access and Accountability*, by Donald E. Heller, 83-99. Baltimore: Johns Hopkins University Press, 2001.
- Daugherty, Christina Irene. *Role strain: a look into balancing motherhood and education*. MA Thesis, Sacramento, CA: California State University - Sacramento, 2012.
- Dodson, Lisa. *Don't Call Us Out of Name: The Untold Lives of Women and Girls in Poor America*. Boston: Beacon Press, 1999.
- Fox News. "Food Stamps Used for Starbucks Frappacinos." *Foxnews.com*, December 2, 2011.
- Gigliotti, Richard J., and Heather K. Huff. "Role-Related Conflicts, Strains and Stresses of Older-Adult College Students." *Sociological Focus* 28, no. 3 (1995): 329-342.
- Gladieux, Lawrence E. "Low-Income Students and the Affordability of Higher Education." In *America's Untapped Resource: Low-Income Students in Higher Education*, by Richard D. Kahlenberg. New York: The Century Foundation Press, 2004.
- Gooden, Susan T. "All Things Not Being Equal: Differences in Caseworker Support Toward Black and White Welfare Clients." *Harvard Journal of African-American Public Policy* 4, no. 1 (1998): 23-33.
- Green, Autumn R. "Patchwork: Poor Women's Stories of Resewing the Shredded Safety Net." *Affilia: Journal of Women and Social Work* 28, no. 1 (2013).
- Habermas, Jurgen. *The Theory of Communicative Action Vol Two: Lifeworld and System: A Critique of Functionalist Reason*. Translated by Thomas McCarthy. Boston: Beacon Press, 1987.
- Heller, Donald E. "Introduction: The Changing Dynamics of Affordability, Access and Accountability in Public Higher Education." In *The States and Public Higher Education Policy: Affordability, Access, and Accountability*, by Donald E. Heller, 1-10. Baltimore: John Hopkins University Press, 2001.
- Heller, Donald E., and Stefani A. Bjorklund. "Student Financial Aid and Low-Income Mothers." In *Shut Out: Low-Income Mothers and Higher Education in Post-Welfare America*, by



- Valerie Polakow, Sandra S. Butler, Luisa Stormer Deprez and Peggy Kahn. Albany, NY: State University of New York Press, 2004.
- Home, Alice M. "Learning the Hard Way: Role Strain, Stress, Role Demands, and Support in Multiple-Role Women Students ." *Journal of Social Work Education* 33, no. 2 (1997): 335-346.
- Hoschchild, Arlie Russell. *The Second Shift: Working Parents and the Revolution at Home*. 3rd. New York: Penguin Books, 2012.
- Jacobs, Jerry A., and Kathleen Gerson. *The Time Divide: Work, Family and Gender Inequality*. Cambridge, MA: The President and Fellows of Harvard College, 2004.
- Kahn, Huma. "Fact Checking Gingrich's Food Stamps Claims." *ABC News*, December 2, 2011.
- Kahn, Peggy, and Valerie Polakow. "That's Not How I Want to Live: Student Mothers Fight to Stay in School Under Michigan's Welfare to Work Regime." In *Shut Out: Low-Income Mothers and Higher Education in Post-Welfare America*, by Valerie Polakow, Sandra S. Butler and Luisa Stormer, Kahn, Peggy Deprez. Albany, NY: State University of New York Press, 2004.
- Kates, Erika. *Low-Income Women's Access to Education? A Case Study of Welfare Recipients in Boston*. Policy Research Report, Boston: Center for Women in Politics & Public Policy, 2007.
- Kates, Erika. "Welfare Reform and Access to Education: Penalizing Mothers and Children." *Journal of Community Youth Development*, no. 2 (2001).
- Kingkade, Tyler. "Pell Grants Cover Smallest Costs in History as GOP Calls for Cuts." *The Huffington Post*, August 29, 2012.
- Lynch, Karen Danna. "Gender roles and the American academe: a case study of graduate student mothers." *Gender and Education* 20, no. 6 (2008): 585-605.
- Miewald, Christiana. "This Little Light of Mine: Parent Activists Struggling for Access to Post-Secondary Education in Appalachian Kentucky." In *Shut Out: Low-Income Mothers and Higher Education in Post-Welfare America*, by Valerie Polakow, Sandra S. Deprez, Luisa Stormer Butler and Peggy Kahn. Albany, NY: State University of New York Press, 2004.
- Miller, Kevin, Barbara Gault, and Abby Thorman. *Improving Child Care Access to Promote Postsecondary Success Among Low-Income Parents*. Student Parent Success Initiative Research Report, Washington DC: Institute for Women's Policy Research, 2011.
- Morrison, Lee. "Drug-Testing Proposal for Welfare Recipients Debated." *The Times Reporter*, December 17, 2011.
- Obama, Barack. *State of the Union Address 2009*. Feb 24, 2009. [http://www.whitehouse.gov/the\\_press\\_office/REmarks-of-President-Barack-Obama-Address-to-Joint-Session-of-Congress](http://www.whitehouse.gov/the_press_office/REmarks-of-President-Barack-Obama-Address-to-Joint-Session-of-Congress) (accessed March 17, 2012).
- . *State of the Union Address 2012*. Jan 24, 2012. <http://www.whitehouse.gov/sotu> (accessed March 17, 2012).
- Pare, Elizabeth R. *Mother and Student: The Experience of Mothering in College*. Dissertation, Detroit: Wayne State University, 2009.
- Pfeiffer, Eric. "Seattle Welfare Recipient Lives in a Million Dollar Home." *Yahoo News*, December 5, 2011.
- Polakow, Valerie, Sandra S. Butler, Luisa Stormer Deprez, and Peggy Kahn. *Shut Out: Low-Income Mothers and Higher Education in Post-Welfare America*. Albany: State University of New York Press, 2004.



- Rattner, Lizzy. "Failing Low-Income Students: Education and Training in the Age of Welfare Reform." In *Shut Out: Low-Income Mothers and Higher Education in Post-Welfare America*, by Valerie Polakow, Sandra S. Deprez, Luisa Stormer Butler and Peggy Kahn. Albany: State University of New York Press, 2004.
- Rouselle, Christine. "My Time at Wal-Mart: why We Need Serious Welfare Reform." *The College Conservative*, December 13, 2011.
- Sands, David. "Drug Testing for Welfare Applications Resurrected in Michigan." *The Huffington Post*, December 29, 2011.
- Shaw, Kathleen, Sara Goldrick-Rab, Christopher Mazzeo, and Jerry Jacobs. *Putting Poor People to Work: How Welfare Reform Eroded College Access for the Poor*. New York: Russell Sage Foundation Press, 2006.
- Smith, Rebekah J., Luisa Stormer Deprez, and Sandra S. Butler. "The Miseducation of Welfare Reform: Denying the Promise of Post-Secondary Education." *Maine Law Review* 55, no. 1 (2003): 212-240.
- Terkel, Amanda. "Rep. Denny Rehberg: Pell Grants Are Becoming 'The Welfare Of The 21st Century'." *The Huffington Post*, April 1, 2011.

**CHAPTER 2**  
**LITERATURE REVIEW:**  
**THE IMPERATIVE & HARDSHIP OF HIGHER EDUCATION**  
**FOR CONTEMPORARY LOW-INCOME MOTHERS**

In contemporary society, low-income mothers are increasingly disadvantaged by their lack of access to higher education. Low-income mothers today face significant challenges in their ability to support their families and lead lives independent of public assistance. Diminished social safety nets, the low-wage work environment and disjointed and underfunded assistance programs have left low-income mothers scrambling to patch together the services they need for their families. Understanding both the realities of the low-wage labor market and the realities of patchwork social services is essential to grasp the lived experiences of low-income mothers who are pursuing higher education.

This research is founded on two premises the support for which are well-established in interdisciplinary literature drawing from the fields of sociology, public policy, economics, social work, psychology and education. First, higher education has become *imperative* for low-income mothers' survival in today's economy due to the feminization of poverty, deindustrialization, the rising service sector job market as well as diminished work-supports and social services for the working poor and the trends of credential inflation and an increasingly technological work environment.

Second, while higher education is imperative for low-income mothers, it has also become increasingly *difficult* for them to attain. Welfare reform dismantled low-income women's access to college degree programs replacing it with a "work-first" approach. Moreover, this shift discouraged college options and diminished programs within colleges and universities that previously provided supports for low-income mothers to successfully complete programs of higher education. Characteristics of low-wage work add to the problem, including erratic and

inconsistent work schedules, lack of flexibility, and minimal pay and benefits. Thus, working poor families continue to need public assistance benefits in order to make ends meet. Yet these programs are increasingly difficult to navigate adding to the drain on mothers' time and energy. Declining availability and purchasing value of student financial aid has added to the financial burdens upon low-income mothers, while campus based supports targeting this population have also declined. Today's low-wage working mothers find the addition of college study, on top of their already heavy obligations, to be impossibly demanding. The theory of role-strain is therefore useful in considering how low-income student mothers balance their multiple roles as well as how these roles conflict and impede their ability to successfully carry them out. In combination welfare policies, higher education policies, and the complexities of balancing myriad roles and obligations make the pursuit of post-secondary education by low-income mothers incredibly challenging. Thus, the odds are stacked against low-income mothers before they even set foot in a classroom.

### **The Imperative of Higher Education for Contemporary Low-Income Mothers**

Higher education is arguably more important today than any past point in history. This imperative is only magnified for low-income women. Changes to the economy such as deindustrialization and technological shifts have increased the income gap between those with higher levels of education and those with minimal educational credentials. The same jobs once obtainable without a college education can now only be secured with an associate's or even bachelor's degree. Furthermore, the economic recession has disproportionately hit low-wage workers, and has done so in gender specific ways. These trends add to previous gender disadvantages faced by women in the workplace and toward women and children more generally, who are more likely to be in poverty. Access to post-secondary education provides

important tools through which to counter these forces and provides mothers with increased opportunities for economic and social mobility.

### ***The Feminization of Poverty***

Due to labor market trends requiring ever increasing levels of education, educating women, especially low-income women, is clearly imperative given the history of women's history of disproportionate earnings and overrepresentation amongst the poor. Women have both historically and contemporarily experienced a wage disadvantage, through which, they both earn less than men at all occupational levels and tend to be segregated in the low end of the labor market. The feminization of poverty, a term first coined by Diana Pearce (1978) describes a social and institutional trend in inequality that has developed over time and has been growing since the 1960s. Due to this trend towards a feminization of poverty women and their children now constitute a proportional majority of the poor (Goldberg and Kremen 1990) and moreover 50% of single mothers have incomes below the poverty line (Albelda and Tilly 1997, Christopher 2005).

Gendered wage inequity, continuing into the present day has positioned women's earnings potential significantly lower than men's, both through wage-discrimination and lower-wage structures within traditionally female occupations (Albelda and Tilly 1997, Albelda, Draco and Shulman 2004, Howe 1977, Probert and Wilson 1993). While some arguments may posit that men are actually fairing worse than women in the current post-recession labor market, declines in men's real income, while reducing gendered wage gaps, have not eliminated them. Gendered income disparities exist between women and men of all racial groups where women's average wage is twenty-three cents less than men's for every dollar earned (Boushey, The New Breadwinners 2009). On average a woman loses \$431,000 in pay over her career due to the

gender wage gap (Boushey 2010). While this number may seem abstract, it amounts to a loss in wages of just under \$900 per month.<sup>1</sup> With women now providing a substantial portion of the family income it is imperative that they are able to secure family wage jobs (Boushey 2010). A key component of securing such jobs is gaining access to post-secondary education.

Women's income discrepancies can be attributed to both discrimination and occupational segregation. Discriminatory practices result in women earning less than men in the same jobs. Occupational segregation impacts wage discrepancy because occupational fields historically dominated by women or marked as "women's work" are lower-paid than traditionally "male" occupations (Goldberg and Kremen 1990, Howe 1977, Probert and Wilson 1993). While recent economic trends show that men have lost the most jobs during "the great recession" (in large part due to outsourcing and other cuts in manufacturing industries), the end of 2009 saw increasing trends in job losses within female dominated service industries (Boushey, *The Recession Brings Higher Job Losses to Unmarried Women* 2009). Furthermore, while men may have been disproportionately displaced during the current recession, men also received greater support from recovery efforts and recovered faster (Albelda 2008, Hayes and Hartmann 2011, Blackburn 2011).

Since the 2010 election when the GOP became the house majority party, debates on how to allocate federal funds have roared and have resulted in drastic cuts both to higher education and to programs and services relied upon by low-income families. The same programs and services facing massive funding cuts disproportionately employee women. Thus, women have

---

<sup>1</sup> Using Boushey's formula which estimates women's career span as 40 years, the monthly income loss due to the gender wage gap is \$897.92.

felt the impact of the recession, recovery and federal deficit crisis as a double blow (National Women's Law Center 2012, Boushey, *Comprimising Women's Jobs* 2009).<sup>2</sup>

Historically women have been treated as secondary in the workforce. It has been assumed that they draw their primary financial support from their husbands' salaries and that their wage earnings were primarily for "pin money" intended to pad household income for extras, not meet the expenses of basic necessities (Amott and Mattaei 1999). This idea justifies inequality and ignores women's need to earn real wages in order to support and provide for their families into the present day (Albelda and Tilly 1997).

Women today, for the first time in history, occupy more than half of all jobs in the labor market (Boushey, *The New Breadwinners* 2009). Women's wages have become necessary lifeblood to the economic survival both of their own families and the broader economy. A recent study documented that 39.2% of mothers are primary breadwinners and 62.8% of mothers bring in at least 25% their family's income (Boushey, *The New Breadwinners* 2009). Despite women's increased involvement in the labor market, we have not witnessed significant advances either in wage equity or earnings overall, especially for less-educated women. Rebecca Blank found that, for women with less than a high school education, real wages remained relatively stagnant during the period from 1979-2007. Women with high school diplomas fared a little better experiencing a moderate gain in real wages of \$3536 per year. Women with a college degree experienced the most wage growth during the period of Blank's study, an increase in wages of \$10,088 per year (Blank 2009). This makes clear the imperative that women need to

---

<sup>2</sup> As the sequester began implementation in March 2013 many necessary and essential programs began to feel the impact of severe cuts. Some programs are protected from sequestration including Medicaid, SNAP, TANF, and the National School Lunch and Child and Adult Care Food Programs. However, Headstart and child care subsidy programs saw severe cuts, as did education (including primary, secondary, post-secondary, and special education), women's health programs, WIC supplemental nutritional assistance, the Stop Violence Against Women programs and other recently passed initiatives through the Violence Against Women Act, and housing and energy assistance programs among others (National Women's Law Center 2013, Schilling 2013).

have access to living wage jobs, and that in order to overcome the disadvantages of gender and poverty, post-secondary education is imperative.

### ***Marriage and Single-Motherhood***

Adding to this imperative is the rising rate of single-motherhood in the United States. Fifty percent of all women over 16 years of age have custody of a child and one-third of them are not married. This ultimately means that one in six women is a single mother (Albelda and Tilly 1997). As single-mothers are most often single breadwinners, the ability to earn a “family wage” is clearly essential.

Rising rates of single-motherhood can be attributed to both divorce and to increased births to single women. Divorce rates have increased so that two-thirds of all first marriages end in divorce or separation, a proportion that rises further with second and third marriages (Albelda and Tilly 1997). In 1995, census bureau data reflected that 45% of women were not married (Albelda and Tilly 1997). Because of declining numbers of eligible men due to incarceration, unemployment and death (especially in the Black community) fewer women in poor communities are opting to get married (Edin and Kefalas 2005). However women are still having children at the same rates despite the decline in marriage. Because single mothers must meet the demands of being both sole caregiver and sole breadwinner their need to obtain living wages is even more substantial.

Furthermore, the continual societal expectation of women to be the primary caregivers places an additional demand on mothers who are both more likely to retain custody of children during a divorce or separation and likely to do more nurturing and caregiving work within the home in intact domestic partnerships (Hoschchild 2012). While both single-mothers and partnered mothers face the challenges of securing childcare in order to work or pursue higher

education, single mothers have less access to their child's other parent as a secondary source of childcare. Because childcare is expensive and difficult to obtain, low-income mothers often use patched together strategies to secure the care of their children. As a result of the unreliable nature of these strategies, these women often face penalties or terminations from their jobs because of absences resulting from their children's illness, behavioral problems or failed childcare arrangements (Dodson 2007). The workplace flexibility that single-mothers (or working mothers in general for that matter) need is rarely afforded in the low-wage workforce. Thus higher education can lead to work opportunities that not only provide better financial security, but also allow mothers to better negotiate their work-family balance.

It is important to understand the impact of trends related to single-motherhood without reinforcing the myth that marriage will solve the problem of poverty for low-income women.<sup>3</sup> Certainly women who can draw from the financial and emotional resources of a second adult within their family will experience less hardship than women who are their family's sole provider. However this situation is more complex than simply encouraging poor women to get married. The simple fact is that poor women generally marry poor men.<sup>4</sup> In today's labor market context manufacturing industries, which once provided well-paying jobs to lower-educated (primarily male) workers, are rapidly disappearing. Thus, men with low educational levels have experienced significant declines in median wage levels, positioning their median earnings only slightly above those of women at comparative educational levels (Blank 2009). The added complexities of racial discrimination in hiring practices (Wilson 1997, Royster 2003) and job market expansion in traditionally female dominated service sector industries (Blank

---

<sup>3</sup> This myth is explored extensively in (Roberts 1997).

<sup>4</sup> This argument is most clearly made by scholars of poverty regarding marriage as a potential source of alleviation from poverty. However, it is important to remember that there are also low-income mothers who are lesbians or transgendered and note that future discussions of motherhood, marriage and poverty need to be expanded to include LGBT women's perspectives.



2009)<sup>5</sup> creates difficulty for low-income men in finding work and leads to the patterns of unemployment, illicit activity and incarceration that mark them as undesirable potential marriage partners (Edin and Kefalas 2005).

Hillary Lieb and Susan Thistle found that marriage was not as effective at reducing or alleviating poverty as work (2006). Furthermore Sara Lichtenwalter found that poverty rates among women are best explained through the proportion of women who are employed in the lowest wage occupations. According to Lichtenwalter, the percentage of single-mother households does not significantly impact the gendered poverty rate (2005). Thus if the gender poverty gap is primarily caused by women's overrepresentation in the lowest paid occupations, investing in women's ability to access good jobs through expanding their skills and educational credentials (I would argue through expanded support for higher education) provides better anti-poverty policy than work-first or marriage promotion programs.

### ***Post-Welfare Poverty***

Adding to the imperative of post-secondary education is failure of an overburdened, underfunded, and disparate system of contemporary public assistance programs to form a cohesive and reliable safety net. A large proportion of low-income women have moved off state cash assistance programs to low-wage job-markets after the elimination of the welfare cash assistance entitlement program (AFDC) in 1996. In the years immediately following welfare reform, low-wage labor markets were flooded with displaced welfare recipients and newly mandated work-first participants. The elimination of the AFDC entitlement program created a loose labor market in low-wage sectors which further drove down wages, decreased women's bargaining power, and provided a minimalistic safety net thus pressuring women to draw

---

<sup>5</sup> Blank cites the labor market growth between 1985 and 2007 in retail and service industries such as hotels, restaurants, entertainment and tourism. Blank also cites sizeable employment growth among less-educated workers in both healthcare occupations and clerical work.

financial support from low-wage jobs rather than the government (Marchevsky and Theoharis 2009).

The movement of women from welfare to work, along with the removal of the social safety net that occurred due to welfare reform, caused low-income single mothers to become increasingly sensitive to economic fluctuations and unemployment increases, being no longer protected from these shifts by the cash assistance safety net (Blank 2009, Newman 2007). While at the time of the welfare reform act the United States was experiencing an economic boom that afforded benefits to low-income women, in today's context of continually high unemployment and slow recovery from deep economic recession, low-income mothers, being so sensitive to economic fluctuations overall, are particularly disadvantaged (Newman 2007). A loose labor market increases hardship for all low-wage workers. Yet known gendered wage gaps and discriminatory practices place low-skilled, low-educated women workers at even further disadvantage (Albelda and Tilly 1997). Thus, in a post-welfare world, higher education is clearly critical to reducing this disadvantage.

### *A Changing Economy*

Finally, with these recent moments through which a large number of low-skilled/low-educated women have entered the labor market, the nature of the economy has also been changing. In today's economic climate we see a drastic decline in manufacturing jobs with the closures of factories and outsourcing to other parts of the world where countries have lax labor laws and workers will accept lower pay and benefits. Due to the decline of American manufacturing industries, low-income and working-class men are now competing for jobs in similar industries as low-income and working-class women (Albelda and Tilly 1997). This flooded low-wage labor market increases competition for jobs which then allows employers to

drive down wages, reduce or eliminate benefits, and renders workers easily replaceable (Applebaum, Burnhardt and Murnane 2003).

However, today's labor market contexts cannot simply be framed as a result of outsourcing and loose labor markets. In order to understand the importance of higher education to today's low-wage workers, it is important to explore the technological developments of American industry and thus the United States' labor markets. This has resulted in a changing nature of work which increasingly requires specialized skills and training and the decreased purchasing value of a college degree due to credential inflation.

The role of technological shifts in labor market demands can be described by the economic theory known as Skill-Based Technological Change (SBTC). According to this theory, a growing body of workers who have more advanced skills and training are being absorbed into a changing job market that seeks workers with a greater level of specialization (Autor, Katz and Kearney 2008). The theory of SBTC is supported by economics research demonstrating "a striking correlation between the adoption of computer-based technologies (and associated organizational innovations) and the increased use of college educated labor within detailed industries, within firms, and across plants within industries." (Autor, Katz and Kearney 2008, 310) The SBTC theory explains both the demand for a more highly technologically skilled and educated workforce and the displacement of moderately skilled workers who once performed routine tasks that are now performed through mechanics and technology. This drives an increasing wage gap between those with advanced training and skills and those with minimal education or training experience (Blank 2009).

As access to post-secondary education spreads, and workers within the labor market hold stronger educational credentials, we also see a trend of credential inflation. Credential inflation

is the observation that employers now require higher levels of education from of their job applicants than were required for similar positions in the past. This has led to a labor market in which even entry-level low-wage positions require applicants to hold a high school diploma or GED. Positions once accessible to high school graduates now require some post-secondary training and many employers only consider applicants with a baccalaureate degree or higher (R. Collins 2002, Mickelson and Smith 2000).

While some lament how credential inflation and technological shifts have rendered the pursuit of post-secondary education hopeless in accomplishing equal labor market opportunity, it has in fact, rendered post-secondary education for low-income mothers even more imperative (Mickelson and Smith 2000). With the continuation of job outsourcing, declines in real-wages, and an ongoing gender wage gap, women who are breadwinners *must* remain competitive candidates for good jobs. If, as Erika Kates suggested in 2004, most of the job growth in today's economy requires a bachelor's degree, "it is important that low-income women not be left behind in gaining necessary skills." (Kates, Debunking the Myth of the Failure of Education and Training for Welfare Recipients 2004, 23) In this sense post-secondary education, rather than providing a means for women heads of household to *move up*, might instead only provide them the means to *keep up*.

In combination the feminization of poverty, technological advancement and credential inflation drive down wages and benefits for low-skilled and semi-skilled workers (particularly those without post-secondary education). Entry-level wages in the service and retail sectors are far below a living wage, despite recent increases to the minimum wage,<sup>6</sup> provide minimal if any

---

<sup>6</sup> The Federal Minimum Wage was increased in three stages during 2007, 2008, and 2009. As of July 24, 2009 the Federal Minimum Wage is \$7.25 per hour. Although it is of note that some workers are exempted from federal minimum wage laws such as tipped employees (United States Department of Labor 2010). Fourteen states and Washington D.C. have state minimum wage laws that exceed the federal minimum wage laws the two highest of

benefits and provide no real opportunity for career advancement (Marchevsky and Theoharis 2009, Newman 2007, Ehrenreich 2001, Shieler 2004, Shulman 2003). Furthermore, welfare reform policies have stripped poor women of a safety net when these jobs fall through (Hays 2003). Thus workers become trapped in a cycle of desperation moving from one low-wage job to another with minimal chance for upward mobility. In order for low-income mothers to effectively improve their situation and move out of poverty, higher education is clearly essential.

### ***Benefits of Higher Education For Low-Income Mothers***

One of the most important arguments to the imperative of higher education for low-income mothers is that it has been proven effective. Studies of low-income mothers have demonstrated clear benefits of higher education for economic mobility and independence, children and families, communities and greater society. Higher education provides low-income women and their families important economic gains in relation to wage increases, job placement, and employer sponsored benefits and workplace flexibility. Additionally, a mother's education provides important non-economic benefits to her family (particularly to her own children). Higher education among low-income women can also benefit low-income communities more broadly. Through the knowledge and role-modeling of other students within a community, social capital is expanded through which other community members may also be able to obtain the means to pursue post-secondary education. Finally, some have extended the evaluation of the merits of higher education for low-income mothers to explore the long term societal benefits more broadly. These benefits include: an increased tax base, increased voter participation, decreased social welfare expenditures, decreased unemployment, and increased rates of volunteerism.

---

which are Washington State and Oregon where the minimum wage as of January 1, 2010 was \$8.55 and \$8.40 per hour respectively (U.S. Department of Labor: Wage and Hour Division 2010).

## *Economic Gains*

The most cited benefit of higher education for low-income women is that it offers them the hope of permanent escape from poverty. While enrolling in college does not in itself immediately relieve a family from living in poverty, in the long term, low-income mothers who enroll in post-secondary programs generally experience substantial income gains and are more likely to leave public assistance permanently (Smith, Deprez and Butler 2003). Women with at least some college training are also more likely to secure jobs with employer sponsored benefits such as health insurance, paid sick leave, retirement benefits, and vacation time (Deprez, Butler and Smith 2004, Adair, Fulfilling the Promise of Higher Education 2003, Baum, Ma and Payea 2011). In a study by former welfare mothers who graduated Eastern Washington University in the late nineties, 50% of the participants earned at least double the minimum wage one year after graduation, 12% earned over three times the minimum wage, \$18 per hour or more in 1997 dollars (Adair, Fulfilling the Promise of Higher Education 2003).

Moreover, even students who don't graduate experience significant pay-rate increases over what they earned before entering college. Anita Mather found that community college attendees experienced substantial earnings increases even if they had not completed a degree. Students who had completed twelve or more college credits earned 48% more by their third year out of community college and students completing certificate programs earned 56% more by the third year. Those who completed Associate's programs were more likely to be employed: 82% of community college graduates were employed for either the first or third year out of their programs and 59% were employed in both years. College graduates with Associate's degrees

also experienced a 72% increase in earnings by the third year after completing their programs (Mather, et al. 2004).<sup>7</sup>

Of further importance is the substantial reduction of poverty and the decreased or eliminated need for welfare benefits for those who complete college programs, especially for women of color. Vivyan C. Adair cites a 1997 Census Bureau Population Survey, which found that for families headed by white women, the poverty rate decreased by 9% (from 22% to 13%) for women that had at least a year of post-secondary education. This impact was even more substantial for women of color. Among African-American women the poverty rate dropped by 30% (from 51% to 21%) after a one year post-secondary education program. For Latinas the poverty rate dropped by 32.5% (from 41% to 18.5%) (Adair, Fulfilling the Promise of Higher Education 2003). Women with higher education also generally receive welfare for shorter time periods and are more likely to secure jobs that allow them to leave welfare (and supplemental assistance benefits) for good (Dodson 1999, Kates 1998, Karier 1998).

While gains are clearly made at all levels of higher education baccalaureate programs have the strongest benefits in terms of both economic viability and the promotion of educational equality. Josh Beach criticizes the current emphasis on expanded access to community colleges and short-term job training and credential programs for disadvantaged adults. Specifically, he argues that while sub-baccalaureate programs offer gains over not having had any post-secondary education these gains are insubstantial as compared to the outcomes afforded by a baccalaureate degree (Beach 2009). As these sub-baccalaureate programs are emphasized particularly for low-income adults the true expansion of educational equity cannot be achieved

---

<sup>7</sup> All community college attendees were documented to experience substantial earnings increases whereby students with 12 or more college credits earned 48% more by their third year out of community college and students completing certificate programs earned 56% more by the third year.

without supporting the full range of educational opportunities including certificate, associates, baccalaureate, post-baccalaureate, and graduate programs.

However, the state has primarily sponsored non-credit training programs that cannot even be considered sub-baccalaureate. These programs lead to even more modest gains than those afforded through an Associate's Degree or even comparable length community college coursework (Mather, et al. 2004). These short term job training programs are primarily sponsored through the federal Workforce Investment Act (WIA) and Temporary Assistance to Needy Families (TANF) programs. These programs are largely centered around occupational training series offering short-term skills training for a duration always less than one year, and more likely in the range of 6-8 weeks.<sup>8</sup>

Research on current and former welfare recipients has demonstrated that a large proportion of clients already have significant work and training experience. Many of these women have completed multiple state-sponsored job training programs that did not yield them a permanent exit from poverty. Lisa Dodson observes that college degree and trades apprenticeship programs (versus the training for "soft skills" or low-paying pink collar industries provided through welfare-training programs) provided women both greater intrinsic fulfillment and a realistic chance of upward mobility (Dodson 1999). In a study by The Institute for Women's Policy Research it was also found that the impact of welfare-to-work job-training programs had little effect on women's ability to overcome poverty. While these programs increased women's likelihood of getting hired by 28% their average pay rate only increased by

---

<sup>8</sup> These programs are primarily aimed at preparing participants to work in the lowest ranked jobs within the "hot fields" identified by current labor trends. Also offered are soft-skills training courses. These courses may be as brief as a few hours and primarily function to socialize participants to the norms of labor market and/or the workforce. A primary focus is given to teaching participants how to present themselves for the purposes of getting hired (e.g. writing a resume, using the internet for job search, interview skills or dress for success workshops) (Bok 2004).



three cents per hour (Adair, Fulfilling the Promise of Higher Education 2003). Since women working in the lowest wage jobs have been found to be no better off than women receiving welfare benefits (and in fact in many cases struggle more) (Edin and Lein 1997) it is hard to see that any real gain has been accomplished through such training.

Thus college education provides a distinct economic advantage that is not been accomplished through “work first” oriented job training programs. By looking at the financial imperatives of low-income women and the benefits to these regards afforded through higher education, it is clear that higher education is a viable and important option for low-income mothers to move out of poverty and towards permanent financial stability and independence.

#### *Impact on Children and Family*

While they are not emphasized as often as the economic merits, post-secondary education also provides numerous social benefits to women’s families and communities. Within the realm of the family, children form a central framework of low-income women’s lives (Dodson 2007, Scott, et al. 2001). Wendy Luttrell and Lisa Dodson describe how the children and their mothers in their research saw each other “not primarily as burdens and barriers but as mutual sources of care, identity and strength” (Luttrell and Dodson 2009, 3). Thus, children serve as a primary motivator for low-income mothers to attend college programs and they experience many real benefits from their mother’s education. In her prior research Lisa Dodson also found that low-income mothers drew inspiration from their children to persevere in post-secondary education. They expressed the goal of being better mothers and doing better for their children so they could provide them a better life, but also so that their children would be proud of them (Dodson 1999).

Another immediate benefit that women have seen in their children that is related to their college pursuits results from the effects of positive role-modeling. As mothers demonstrate their

value toward education, children also begin to engage and value education and expand their own goals (Ricco, McCollum and Schuyten 2003). As parents show increased involvement in their children's schools and homework their kids' educational achievements improve (Attewell and Lavin 2007). In Lisa Dodson's previous research, many student mothers spoke with both joy and tears about their children's achievements and the conversations their children had with them about their own college aspirations. These mothers attributed their children's new goals to their own decisions and efforts to return and persevere toward their degrees (1999).

Finally, Paul Attwell and David E. Lavin explore the multiple positive outcomes that children experience as a result of their mothers education. Mothers from low-income backgrounds who gain access to higher education transfer the benefits of their education directly to their children through their parenting practices. Specifically, Attwell and Lavin cite increases in: cultural enrichment, communicative parenting, school involvement, involvement in community organizations and churches and emotional support as a correlate with completion of higher education by low-income mothers. Furthermore, children of mothers who pursued higher education were both more likely to aspire to attend college themselves, and more likely to ultimately do so (2007).

### *Impact on Communities*

Higher education is also a route to building community. Educating low-income women affords new potentials for leadership, increased community activism and advocacy for and within their own communities (Attewell and Lavin 2007, Belenky, Bond and Weinstock 1997, Naples 1992, Gittell, Ortega-Bustamante and Steffy 2000). Recognizing education as a tool for individual and community leadership development, its merit for low-income women becomes even more evident. Studies show that especially in low-income and minority communities the

social capital and resources of education and acquired knowledge are shared throughout extensive networks (Higginbotham and Weber 1992, Dominguez and Watkins 2003, Israel, Beaulieu and Hartless 2001). In this way, enabling access to education becomes not only a means to individual financial sustainability but also to community development.

Low-Income women utilize an alternate model of upward mobility in that they are dependent on and draw support from their communities as they strive to improve their situation through pursuit of post-secondary education. A white-middle class male image of mobility is seen as “a competitive game in which individuals are isolated and detached from others” (Higginbotham and Weber 1992, 417) and must break out of the communities, disassociate from “the wrong people”, and ultimately change one’s central identity. However, this model of upward mobility is not practical, possible nor desirable for low-income mothers. In order to facilitate their education low-income mothers *must* by necessity both draw from the strength and support of their communities and give back to them.

Scholars of poor minority communities have documented the importance of networks of extended community support for collective survival (Stack 1974, Newman 1999, Jarrett 1994). Through these extensive networks of reciprocity and sharing, women of color have been able to survive and persevere through the dire conditions of poverty, slavery and other injustices for generations (Dill 1998). These collective survival strategies are a key place of support for low-income mothers to care for and nurture their children while providing for their families and striving for more. These connections are a powerful place for building community leadership through post-secondary education. While inherent tensions exist between community support networks which mandate a communal sense of sharing and educational systems which reward “rugged individualism” and meritocratic personal autonomy, post-secondary education can build

social capital and community resource people that can help guide others as they navigate their own paths to college. In Higgenbotham and Weber's research upwardly mobile women did not abandon their communities and in fact expressed pride in maintaining these connections (Higginbothom and Weber 1992). In this way communities can support the growth of leaders from within, and those leaders reciprocally can become supports and advocates for their communities.

### *Societal Gains*

Educating low-income women has important benefits not just for the woman, her family and her local community but also for the broader society. Higher education reduces unemployment and poverty rates (Lumina Foundation for Education 2009, Baum, Ma and Payea 2011). Reductions in unemployment and poverty rates result in tighter labor markets that yield higher wages and benefits for workers (Lumina Foundation for Education 2009, Washington Higher Education Coordinating Board 2010, Baum, Ma and Payea 2011, Newman 2007). As a result of these labor market gains and reduced poverty rates, participation in public assistance programs declines. Reductions in poverty and unemployment rates also relate to reduced crime rates. Higher education itself is also correlated with reduced participation in criminal behaviors (Baum, Ma and Payea 2011). Self-Reported health measures also increase with higher education. A healthy population results in decreased public costs and increased levels of productivity that are socially beneficial (Washington Higher Education Coordinating Board 2010).

Higher education is also an important correlate with increased rates of community engagement, volunteerism and voter participation. Communities and societies benefit from this not just in terms of numbers but in terms of providing an informed electorate who cares about

societal issues and is more engaged and interested in the common social good (Baum, Ma and Payea 2011). From this multitude of positive contributions it is clear that college is beneficial to low-income women at all levels: to the individual, their family, their community and broader society, thus further underscoring its imperative for low-income mothers.

### ***Setting Poor Mothers Up to Fail: The Difficulty of Obtaining Higher Education***

Low-income mothers' access to post-secondary education is clearly a necessity given current labor market trends, continual and expanding gender inequalities, and the multiple benefits it affords. However, contemporary policies have made it more difficult for low-income mothers to access post-secondary education and to find the support within higher educational institutions to complete degree programs. Welfare reforms have discouraged, and in some cases completely barred, low-income women from college (Shaw, et al. 2006). Student resources for non-traditional<sup>9</sup>, low-income and/or parenting students on college campuses have also declined (Kates 2006). Financial aid has also shifted toward an emphasis on funding student aid through loans over grants programs (Heller and Bjorklund 2004). Together these circumstances make access to higher education increasingly complex for disadvantaged students, particularly low-income mothers.

Despite the imperatives presented, the lives of low-income mothers and the challenges they endure are largely overlooked. The idea that low-income mothers—often depicted as greedy, slothful, promiscuous women who are content to milk “our tax dollars” dry—might have the desire and ability to pursue college study disrupts controlling images. When the subject is presented, the critique that follows raises the question: do they merit public support? The same attitude that vilifies low-income mothers as “welfare queens” is used to discredit efforts to

---

<sup>9</sup> Non-traditional student is a term used to describe students who are over 25 or who are parents. Re-entry student is also a term that has been used to describe this population.

support their access to college. The ideology of who is “deserving” versus “undeserving” serves to frame the middle-class as “deserving” of higher education because their families “worked hard” to earn it. Simultaneously these statements undermine and discredit the equally hard work performed by low-income mothers thus framing them as “undeserving”. This stance, ironically, ignores the imperative of higher education in facilitating low-income mothers’ efforts to get off public assistance while continuing to blame them for their dependence on the state.

Research focused on access to post-secondary education for low-income mothers has been largely peripheral to poverty research and only relatively recently has become a main focus within a larger policy agenda.<sup>10</sup> In the years following welfare reform researchers focused their studies on how PRWORA’s<sup>11</sup> 1996 abolition of the AFDC<sup>12</sup> cash assistance program, and its replacement by TANF, shut low-income mothers out of higher education. Thus many women had to leave college degree programs in favor of low—often minimum—wage jobs and workfare programs<sup>13</sup> because educational activities no longer counted toward TANF’s mandatory work requirements (Shaw, et al. 2006, Mitchell 2003, Kates 2001).

---

<sup>10</sup> Policy research institutes currently focusing on research in this area include: The Center for Law and Social Policy (CLASP), The Institute for Women’s Policy Research (IWPR). The Russell Sage Foundation and The Bill and Melinda Gates Foundation are also supporting current research initiatives related to higher education access for low-income individuals.

<sup>11</sup> PRWORA stands for *The Personal Responsibility and Work Opportunity Reconciliation Act of 1996*. This is the bill commonly referred to as “welfare reform”

<sup>12</sup> Aid to Families with Dependent Children (AFDC) was the federal cash assistance entitlement program for low-income and unemployed parents and guardians of children under age 18 which existed prior to welfare reform in 1996. TANF (Temporary Assistance to Needy Families) is the federal cash assistance program which replaced AFDC. TANF is not an entitlement program and requires participants to meet a variety of additional work and behavioral requirements. The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA or Welfare Reform) was a 1996 federal act that substantially altered U.S. social welfare programs including the abolition of the AFDC program and its replacement by TANF which imposed increased work requirements, lifetime limits, in some places family cap policies and other fertility restrictions, and discontinued policies allowing post-secondary education to be substituted for work participation hour requirements.

<sup>13</sup> Workfare is a program created through PRWORA through which welfare recipients participate in “volunteer” positions in order to meet their TANF mandated work requirement hours. Critiques of workfare programs argue that while mandating work to maintain TANF eligibility, TANF cash assistance does not provide a benefit level equal to the multiple of the work requirement hours and minimum wage. Furthermore, critics have argued that workfare does not effectively translate to increased employment opportunity in that due to stigma many workfare participants are discouraged from listing these positions on their resumes. See (Boris 1998, Skurnik and Leichter 2001).

More recently with President Obama's "American Graduation Initiative", new focus has emerged on increasing access to post-secondary education for low-income adults, particularly at the community college level (Obama 2009, Bill & Melinda Gates Foundation n.d., Caldra 2009). As this research was being planned in 2009-2010, there was incredible hope for expanded and improved support for post-secondary education from within the Obama Administration. The passage of the Higher Education Opportunity Act and the Healthcare and Education Reconciliation Act had included specific provisions targeted at increasing support for non-traditional college students (Lower-Bausch 2008). Yet, these expansions were swiftly cut short by the partisan gridlock in congress and the GOP/Teaparty call for austerity measures to reduce the national deficit. As a result, planned expansions to the Federal Pell Grant have been drastically scaled back as part of budget negotiations through which the goal became saving existing programs rather than expanding them (Nelson 2011).

Research focused on low-income mothers in higher education has largely focused on a particular policy or program (such as TANF or Pell Grants) as its point of entry and draws focus on how participants within that particular program are faring with regards to higher education access (Deprez, Butler and Smith 2004, Kahn and Polakow 2004, Kates 2007, London 2004, Pearson 2007, Rattner 2004, Shaw, et al. 2006). This research project was developed using a different approach. Instead of focusing on TANF, Pell Grants, or even the Supplemental Nutritional Assistance Program, as inclusion criteria to create a point of entry within a particular public assistance policy or program, this research began with the direct experiences of low-income student mothers and worked outward. Through these experiences this research maps and explores the complexities of multiple policies and programs as they shape their lived experiences of balancing college with work, family and public assistance.

***The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 and it's impact on access to Post-Secondary Education***

In 1996 the Personal Responsibility and Work Opportunity Reconciliation Act, or welfare reform, effectively dismantled mother's entitlement to the cash assistance safety net program, Aid to Families with Dependent Children (AFDC). In its place was substituted a conditional and time-limited program, Temporary Assistance to Needy Families (TANF). Welfare reform imposed three primary types of interventions on families receiving TANF benefits: work-requirements, time limits and family-based interventions (Roberts 1997, Mink 1998).

Family-based interventions include programs such as marriage promotion, incentivizing long-acting contraception through increased benefit levels and implementing family cap policies that restricted benefit increases for children born to families already receiving assistance (Roberts 1997, Mink 1998, Neubeck and Cazenave 2001). Family-based incentives also encompass the responsible fatherhood programs that were popular in the early 2000s (Anderson, Kohler and Letiecq 2002, Roy 1999). While consideration of family-focused TANF reforms is important for the overall understanding of low-income women's lives after welfare reform, these restrictions and incentives in themselves have not directly restricted low-income women's ability to access post-secondary education to the same degree as work-requirements and time limits.<sup>14</sup>

TANF created a federal lifetime limit on cash assistance benefits of 5 years or 60 months (Mink 1998, London 2004). Some states have adopted time limits that are even shorter than the federal standard.<sup>15</sup> This creation of a time-limited benefit period has accentuated the need for

---

<sup>14</sup> Importantly, family-based interventions seem to be receiving more support under the Obama administration for 2010 TANF renewal or reauthorization. Specifically Given criticism of these programs as particularly drawing from racist controlling images and stereotypes rather than social science research accounting for the realities of poverty this is particularly troubling. (Spatz 2011). For discussions of racism in family promotion policies under welfare reform see (Roberts 1997, Neubeck and Cazenave 2001)

<sup>15</sup> For example, in Arkansas the lifetime limit is 24 months, in Utah it is 36 months and in FL it is 48 months. Furthermore, some states have implemented temporary time limits that may substitute for or be implemented in



parents to move out of poverty permanently in a relatively short period of time. This remains impossible for many low-income adults without obtaining further education and training.

The spirit behind the time limit on benefits may have been based on the premise that one can “get their life together” and move out of poverty quickly, given good goal setting and access to necessary resources. However, the realities of low-income women’s lives after welfare reform did not promote opportunity for upward mobility. Instead, through mandated work activity, welfare reform pushed low-income mothers into the low-wage labor market as quickly as possible, encouraging or even forcing them to forgo post-secondary education that would lead to real opportunity for mobility (Hays 2003, Mink 1998, Mitchell 2003).

While many families left the welfare rolls after 1996, and thus welfare reform was hailed as resoundingly successful, studies of welfare leavers show that the majority of those who left TANF were either sanctioned off, hassled off, or transitioned to low-wage jobs through which they worked inconsistently and still lived on an income at or near the poverty level (Acs and Loprest 2004).<sup>16</sup> In other words, moving from welfare-to-work through TANF did not mean moving from poverty to self-sufficiency but rather, simply leaving the public cash assistance program to join the ranks of the working poor (Hays 2003, Gatta and Deprez 2008). Furthermore, many low-income families did not transition to employment but rather left public assistance without other means of support.<sup>17</sup> During the same period in which welfare caseloads

---

addition to lifetime limits. For example, Massachusetts has a temporary time limit of 24 months within a period of 60 months and NV has a temporary time limit of 24 months within a 36 month period (Seccombe 2010).

<sup>16</sup> According to a study of welfare leavers, most families who leave welfare have incomes averaging \$1000-\$1500 per month. Only 40% of welfare leavers were found to have consistent work within their first year after leaving welfare. Fewer than half have paid sick leave. A majority of leavers reported hardship with accessing medical care due to lack of affordable employer sponsored benefits (Acs and Loprest 2004). For additional accounts measuring the well-being and hardship of families leaving welfare see (Seccombe 2007, Morgen, Acker and Weigt 2010).

<sup>17</sup> It is important to personalize what this abstract concept actually means. Families who dropped off the system with no other means of support may have entered the underground or informal economy. However in many cases, families who dropped off the system became homeless and may have lost custody of their children due to

were rapidly declining, demands for emergency assistance through non-profit programs tripled (Marchevsky and Theoharis 2009). Finally, studies following welfare leavers show that those who transitioned to work continued to rely on SNAP, Medicaid, and other public assistance programs to supplement their family incomes (Acs and Loprest 2004, Fletcher, Winter and Shih 2008). Thus, while welfare reform may have been effective in ending participation in the cash assistance program, it was completely ineffective in moving families from poverty to self-sufficiency.

Despite evidence that moving from “welfare-to-work” did not reflect a move from welfare to self-sufficiency, but rather a move to working poverty, this push towards low-wage work has effectively represented the heart and soul of TANF (Morgen, Acker and Weigt 2010). Through a “work-first” model, TANF imposes mandatory work requirements for all adults who are not disabled, in advanced stages of pregnancy, or mothers to very young children.<sup>18</sup> Workforce participation compliance is achieved either through private-sector employment, structured job search activities, volunteer work (commonly known as “workfare”), or approved pre-employment education and training (Mink 1998, Morgen, Acker and Weigt 2010). The primary push of TANF workforce participation requirements has been to move individuals to the private labor market as fast as possible, notwithstanding their earnings potential or other barriers to employment (Marchevsky and Theoharis 2009, Shaw, et al. 2006). Higher education is of little concern within the work-first model, following the logic that getting into the workforce is the most important factor to getting off public assistance.<sup>19</sup>

---

circumstances related to dire poverty and the elimination of the safety net that these families desperately needed to stay intact. (Acs and Loprest 2004, Cherlin, et al. 2002, Fletcher, Winter and Shih 2008).

<sup>18</sup> The age of child limits were primarily determined by the state and in 2000 ranged from 0 to 48 months across the 50 states and the District of Columbia. Approximately 60% of the states had an exemption of more than six months (Haider, Jacknowitz and Schoeni 2003).

<sup>19</sup> Work-first is very clearly *not* about getting out of poverty, but rather getting off welfare (Gatta and Deprez 2008, Acs and Loprest 2004)

While some pre-employment related training was allowed under welfare reform, as passed in 1996, the policies effectively excluded college from meeting any workforce participation requirements. The official federal TANF statute regarding post-secondary education stipulated that “for all recipients other than teens, job skills training, education directly related to employment and secondary school or equivalency classes can count toward the work rates only when combined with at least 20 hours per week of employment (30 hours per week for two-parent families) or participation in a ‘core’ work activity such as subsidized or unsubsidized employment or community service” (Lower-Bausch 2008, 2). While some have effectively argued that post-secondary coursework should be categorized as “job skills training”, post-secondary education was generally excluded from allowable education and training activities (Shaw, et al. 2006, Kates 2007).

Studies focusing on low-income women *and* post-secondary education have documented how welfare reform’s work-first orientation forced many low-income women out of college and into the low-wage labor market (Shaw, et al. 2006, Rattner 2004, Mitchell 2003). In New York City for example, several accounts have told the stories of women who were forced to take full-time volunteer positions in the city’s *Work Experience Program*, and were told by their caseworkers that if they wished to go to college they would have to do it “on their own time” (Rattner 2004, Skurnik and Leichter 2001). This was not simply the case in New York however, across the country women on welfare were pushed out of college and into workfare programs or low-wage private sector employment (Kahn and Polakow 2004, Miewald 2004, Deprez, Butler and Smith 2004).

While technically mothers receiving TANF could continue to attend college “on their own time”, balancing work/workfare hours, maintaining other social services and parenting, left

them very little of “their own time” to do so. Additionally, while these requirements were only mandated of them so long as they were receiving TANF benefits, federal student financial aid alone does not afford enough assistance to pay for childcare and living expenses for a family (Duke-Benfield and Strawn 2008, Gladieux 2004, Heller and Bjorklund 2004). By not allowing welfare recipients to utilize college education and training programs to build their earnings potential, work-first strategies continue to trap low-income mothers in a trajectory of long-term wage-poverty. This then leads to an ongoing need for supplemental work-support benefits.<sup>20</sup>

Caseworker discretion has been shown to be of key importance in whether public assistance recipients are able to gain opportunities for post-secondary education. While some windows of opportunity do exist within federal and state TANF laws that create limited prospects for clients to pursue college study, when left up to caseworker discretion low-income mothers, especially those who are immigrants and women of color, are offered fewer options for education and training than the letter of the law might allow (Gooden 1998). In Massachusetts, for example, although reforms passed in 2003 allowed TANF recipients to pursue up to 12 months of post-secondary education, client reports and institutional interviews revealed that clients were generally limited to programs whose durations were less than 12 months (Kates 2007). Other caseworkers simply dismissed their clients’ expressed desires to go to college as unfeasible, unattainable or unproductive in that it did not clearly lead to a tangible employment outcome. While this occurred for most clients, immigrants and women of color have been afforded even less access to college through their caseworkers than other groups (Kates 2007, Pearson 2007, Gooden 1998).

---

<sup>20</sup> Public assistance benefits for the working-poor, such as SNAP, WIC, childcare vouchers, housing assistance, EITC and Medicaid are commonly referred to as “work supports” as these programs are used to supplement for needs left unmet by low-wage employment (Loya, et al. 2008).

Here we see the direct impact of a social ideology that views low-income mothers as undeserving of the opportunity for higher education or incapable of accomplishing a college degree. While it is clear that higher education is imperative for low-income women's economic survival, oppressive controlling images based on the intersections of an individual's race, class, gender and other factors (such as immigration status or English language skills) bear directly on the perception of a client by her caseworker and ultimately decide the range of opportunities she is allowed.

### ***Subsequent Reforms to TANF Policies on Higher Education***

While states continue to issue and change their own policies regarding access to post-secondary education and training for TANF recipients, important revisions were recently made to federal TANF policy which specifically addressed the issue of post-secondary education. In 2006, an Interim Final Rule that was part of the Deficit Reduction Act made specific federal policy changes that effectively tightened constraints on a state's ability to allow post-secondary education as a countable work-related activity. Furthermore within the interim final rule a limit was imposed that a student could not pursue any program above an associate's degree and a specific clarification was made that "TANF was not intended to be a scholarship program" (Lower-Bausch 2008).<sup>21</sup>

The tightened constraints of the 2006 deficit reduction act were slightly reduced in 2008 when department of Health and Human Services published a final rule establishing changes in the TANF program which lifted some of the restrictions implemented by the previous rule. These changes now allow post-secondary education to be counted under vocational education toward workforce participation rates. Further changes under the final rule allow baccalaureate

---

<sup>21</sup> While states are given some flexibility in implementing welfare requirements, in order to receive federal TANF matching funds, states must demonstrate accomplishment of certain standards within their welfare population including workforce participation levels among welfare recipients at a certain percentage standard.

and advanced degrees to count toward work requirements lifting previous limitations that restricted countable college study beyond an associate's degree. However, vocational education is limited to 12 months, and all hours of participation must be documented (Lower-Bausch 2008). Countable education hours are considered as the number of hours spent in class, plus up to one hour of unsupervised homework time per hour of class time or credit hour. Because in actuality, college coursework requires more study time than what is allowed, additional study hours must be supervised in a study hall or other structured setting.<sup>22</sup> Other provisions rework some categories of workforce activity to allow post-secondary education to extend beyond 12 months when counted as job skills training and combined with 20 hours per week of additional workforce activity which may include work-study or internships (Lower-Bausch 2008).

While these concessions within TANF policy toward increased facilitation of access to education are far from optimal, these changes create a window of opportunity unseen by low-income women who wish to return to or continue college programs at anytime since the original 1996 reforms. These combined shifts provided an ideal moment to look at the situation of low-income mothers as they begin or continue college study with the possibility of TANF support.

### ***Making Ends Meet in a Contemporary World***

The post-welfare literature shows that the situation of contemporary low-wage mothers is one of increased burden, decreased security, and concern for children's safety (Scott, et al. 2001, Dodson 2007). Post-welfare poverty involves creating and maintaining a complicated "patchwork" of resources consisting of work, in-kind social services, family support networks and, sometimes, cash assistance (Green 2013). Low-wage sector jobs continue to provide inadequate wages unable to support a family (Shulman 2003, Shipler 2004, Edin and Lein 1997).

---

<sup>22</sup> Students must engage in additional workforce activities during academic breaks in order to avoid using up their allowance of unexcused absences.

Thus, in order to provide for their families low-income women today must balance their work and parenting obligations with the necessity to apply for and maintain multiple cash and non-cash social service program benefits.<sup>23</sup>

College adds even more to these full plates in terms of time away from children, financial concerns, and a new group of social services to manage (e.g. financial aid, work-study, academic support services etc.) Thus in order to support low-income mothers to successfully achieve college degrees requires intervention strategies that take into account their broader social worlds and provide the tools to take some things off the plate to clear space for the new demands imposed as they begin to pursue post-secondary education.

While many studies of low-income mothers and post-secondary education focus on TANF recipients, they are limited in that their primary focus is on *one* program rather than the more complex picture. While these studies are important, more studies are needed on low-income mothers and higher education more broadly, especially given that TANF, as a non-entitlement program, is increasingly difficult for low-income women to access. Importantly, in a post-welfare context, in order to inquire as to how people are surviving and making their way through college, a broad lens is necessary in order to see the full-range of strategies and hardships that today's low-income mothers experience. Limiting ones scope to participants of only one of the many programs low-income families may use, severely limits the ability to grasp the full scope of low-income mothers' "life-worlds" (Habermas 1987).

***Higher Education Policy: Is education policy making things easier, doing nothing to remediate difficulty or adding to it?***

---

<sup>23</sup> Some of these benefits may include: SNAP (food stamps), Medicaid, WIC Nutrition Assistance, The Earned Income Tax Credit, Housing Assistance, Childcare Subsidies, Utilities Assistance Programs, emergency assistance, and partial TANF benefits for those whose wages are very low and who have not yet met the time limit (Loya, et al. 2008).

In addition to welfare and public assistance for low-income families, a second relevant area to this population relates to federal higher education and financial aid policy.

Understanding the role of federal higher education and financial aid policy is critical in order to understand why low-income mothers continue to need public assistance programs for low-income families after enrolling in college. Low-income mothers are situated in a precarious position between these two realms of policy, one of which has minimal consideration for their role as a student and the other of which has minimal consideration for their responsibilities as a mother. Theoretically, federal higher education policy could, by providing the comprehensive assistance necessary for low-income mothers to support their families and successfully pursue college study, eliminate the need for supplemental public assistance programs. However, this is not possible within the provisions of current policies.

#### *Key Developments in Higher Education Policy 2008-2013*

In 2009, with the election of Barack Obama, the prospect of expanding support for non-traditional students and student parents in higher education was promising. The recently passed Higher Education Opportunity Act of 2008 (HEOA) specifically addressed “non-traditional”, low-income and parenting students, promised increases to the maximum Pell Grant, created a new summer Pell grant program, and provided funding for curriculum development and student support programs (Duke-Benfield and Strawn 2008). The subsequent Healthcare and Education Reconciliation Act of 2010 (HERA) made overlapping promises of reform to expand funding and resources for higher education aid and programming.

While these bills advanced support for low-income student parents, these advances also came along with provisions that are potentially problematic. For example, under the HEOA caps were created, limiting the number of semesters a student can receive a Pell Grant to 18 full-time



semesters. Advocates for low-income and non-traditional students are concerned that these caps will most adversely impact low-income, parenting and returning students who often must take remedial coursework as a prerequisite to work that counts toward their actual degree program (Duke-Benfield and Strawn 2008). This Pell Grant time limit was shortened even further in a 2012 budget reconciliation deal from nine to six years (The Institute for College Access and Success 2011, Kingkade 2012).

The implementation of a Pell Grant time limit is disturbingly reminiscent of the TANF time-limits created by welfare reform. As attention is called to supporting “disadvantaged” students to attend college, this piece of policy reflects the logic of social stereotype. Following this logic, student financial aid becomes a new means of public cash assistance and thus needs to be time-limited to prevent the poor from perpetuating their pattern of laziness and contentedness with drawing assistance from the state. Where once this rhetoric was used regarding the AFDC cash entitlement program, it can easily be shifted to frame other programs including, in this case, student financial aid. Because time limits are most likely to affect those in need of large amounts of remedial coursework, they will most severely impact those who are most disadvantaged and thus most in need of the benefits of post-secondary education.

Other concessions within the 2012 budget reconciliation act have significantly set back gains made within the HEOA and the HERA. While the promised increases to the maximum federal Pell grant by the HEOA and HERA were minimal, considering the historically low purchasing power of the Pell Grant today (Kingkade 2012, Gladieux 2004)<sup>24</sup>, budget reconciliation negotiations have largely focused on simply preserving the current maximum Pell

---

<sup>24</sup> In 2002-2003 the maximum Pell Grant covered only 40% of fixed costs at a four-year public college or university and only 15% of fixed costs at a four year private university (Gladieux 2004). Trends in rising college costs and the stagnation of Pell Grant increases has further reduced the real-value of the Pell Grant to the lowest it has been in the history of the program (Kingkade 2012).

grant amount, with slight annual increases for inflation rather than promoting expansion at the previous levels established by the HEOA.<sup>25</sup> Other provisions in the HEOA such as the availability of summer Pell grants were eliminated in the 2011 budget reconciliation along with the passage of reduced time limits (Kingkade 2012). Thus, providing even the most basic financial aid programs to the lowest income students is currently an issue of political contention. While participants in this research study fell into a window within which the prospects for expanding education access and support looked promising, for current and future students the opportunities for obtaining post-secondary education are much more grim than they were at the start of this project.

#### *Shifts in Student Financial Aid Towards Loans over Grants and Need-Based Scholarships*

While Pell Grants cover a small fraction of the educational costs for low-income students, for student parents with the added expenses of childcare and other dependent costs this portion is even lower. Most students have covered the difference between their total educational costs and the grants they are entitled to by taking out student loans.

Federal programs such as the Stafford and Perkins loans offer students the opportunity to borrow moderate amounts of money that can be used to supplement grants and other scholarships up to the lower amount of the annual loan program limit or the full cost of education (including tuition, housing, transportation, food, personal expenses and, for student-parents, childcare).<sup>26</sup>

---

<sup>25</sup> The original proposal within the HEOA increased the maximum Pell Grant to \$8000 per student per year by the 2014-2015 academic year (Duke-Benfield and Strawn 2008). The HERA promised smaller increases of “Almost \$6000 by 2017” (Biden 2010). Yet, even these extremely modest increases are at risk. The 2014 Republican House budget proposal authored by Rep. Paul Ryan (R-WI), and passed in the house in March 2013, would freeze the maximum Pell Grant award at the 2013-2014 level of \$5645 per year until 2023 (Resmovits 2013). Previous budgets authored by Ryan would actually reduce the maximum Pell Grant to only \$3,040 per year (Kingkade 2012).

<sup>26</sup> The 2009-2010 maximum loan amounts for a Perkins Loan are \$5500 per year for undergraduates, \$8000 per year for graduate students. The Stafford Loan maximum amounts increase with progress in school and for independent students are: First Year: \$3,500 subsidized/\$6000 unsubsidized. Second Year: \$4500 subsidized/\$6000 unsubsidized. Third Year and Above: \$5500 subsidized/\$7000 unsubsidized. Graduate/Professional: \$8500 subsidized/\$12000 unsubsidized.

These loans offer students the ability to defer payment while in school, compound or subsidize interest and provide generally lower interest rates than private loans or credit cards (currently 5% APR for Perkins and 6.8% for Stafford). While the federal government pays the interest on some of these loans while a student remains enrolled at least half-time, unsubsidized Stafford loans begin accruing interest on disbursement.

Students who have educational costs that exceed the annual loan limits may be offered the opportunity to borrow from private student loan programs. These programs often charge higher interest rates and while lenders are given the same protections as federal student loans (such as the inability of the borrower to discharge the debt in bankruptcy), these loans do not offer borrowers the protections afforded through federal student loans (Loonin and Cohen 2008). As federal and state student need-based grant programs have been reduced or eliminated in recent years, financial aid policy is clearly shifting toward financing education—even for the lowest income students—primarily through incurring debt, rather than providing grants and need-based scholarships which do not require later repayment (Heller and Bjorklund 2004). This trend toward loans over grants can be particularly difficult for low-income non-traditional students. Some loans require students to meet credit and income requirements or find a credit-worthy co-signer. Low-income students are less likely to be able to fulfill these requirements (Heller and Bjorklund 2004).

Furthermore, because low-income students may experience significant challenges (both educationally and in other aspects of their lives), they may not complete their degree on their first attempt at college (Charles, Dinwiddie and Massey 2004). As students drop below half time status their loans enter repayment. Low-income budgets rarely afford the flexibility for extra expenses such as student loan payments. Once a person defaults on a student loan they are

ineligible for *any* form of federal financial aid until the default is resolved. Even for those who have not defaulted, this prospect can make low-income students more wary of borrowing loans, given the fear that they may find themselves later unable to repay them.

While the HEOA created Income-Based Repayment (IBR) program<sup>27</sup> affords federal student loan borrowers more flexibility and affordability in repaying student loans, many low-income students are weary of student loans and may avoid taking them out for fear of unaffordable repayment plans and the consequences of student loan default (Baum and O'Malley 2003).

Through a combination of minimal advances to financial aid and the retraction of aid through time-limiting the completion of one's Bachelor's degree, higher education policy, like welfare policy, is not doing enough to support low-income mothers to pursue college without the combination of other sources of financial assistance. Thus, instead of alleviating the demands of a patchwork support network, higher education policy, even as reformed, has simply added new patches for low-income mothers to negotiate and manage.

### *University Policy and Programming*

In addition to student financial aid and public assistance programs, a third potential source of support for low-income student mothers may be offered through the college/university itself. These programs, being funded through college offices have significantly fewer resources than the federally or state funded programs previously discussed. Thus, as a pure matter of

---

<sup>27</sup> This federal student loan repayment program offers college graduates affordable repayment rates based on their income and number of dependents, and provides complete loan forgiveness after 25 years of repayment or 10 years for employees in the non-profit or public sectors (The Institute for College Access and Success n.d.). Loan repayment can be as low as zero dollars per month. HERA reformed this existent program to create the new "Pay as You Earn" plan. Through this plan repayment is based on only 10% of discretionary income, rather than 15%, and loans are forgiven after 20 years of monthly loan payments (U.S. Congress 2010).

resources these programs are able to provide fewer supports and have a lower magnitude of impact than federal or state programs.

While they may be more needed than ever to retain low-income student mothers in their courses of study, campus-based support programs have also been reduced in the past 15 years. Examining the supports offered within educational institutions, Erika Kates shows that the impact of welfare reform on reducing college enrollment for “re-entry”, “non-traditional”, and/or “parenting” students<sup>28</sup> had secondary effects on the services and programs provided on campus. Specifically, using studies conducted pre and post welfare-reform with educational institutions across the country, Kates found that after welfare reform, on-campus services such as women’s centers, childcare programs, family housing, and women-in-transition curricula had been significantly reduced, eliminated or expanded to target and serve a more general student population (2006). While the population of student mothers on college campuses declined in the years immediately after welfare reform, non-traditional students are currently the fastest growing student population and now represent nearly a quarter of the U.S. undergraduate population (Miller 2012). Earlier declines in targeted support services documented by Kates effectively created a contemporary situation where fewer supports are now in place while more students are in need of them. Furthermore, the recession and national budget crises have not afforded the funding to replace or create new on-campus initiatives and programs despite increasing demand.

Thus, low-income mothers are left with a generally reduced support network encompassing welfare, financial aid and campus based supports. In order to create meaningful social programs and public policies that will effectively intervene to support low-income mothers in college it is important to understand these forces, not in isolation, but rather in terms of how they intersect through women’s living realities. Through this perspective a clearer outline

---

<sup>28</sup> All of these terms have been used to describe the target population.

regarding these programs can be developed as well as an awareness of the needs that they leave unmet.

### ***Role Strain as an Added Hardship for Low-Income Student-Mothers***

In considering the multiple roles performed by low-income student mothers to care for their children and their homes, complete their coursework as students, maintain complex public assistance benefits and fulfill mandated welfare participation requirements, and often work for pay, the theory of role strain is a useful concept to make sense of the ways in which low-income student mothers juggle these obligations. Alice Home, uses this theory to theorize her research with student mothers. According to Home role strain is a broad theoretical framework encompassing three interrelated concepts: role conflict, role overload, and role contagion. Role conflict, is the situation whereby the requirements of multiple roles impose simultaneous and incompatible demands. Role overload, is the situation whereby a person simply does not have enough time to meet all of their demands. Role contagion occurs when a person is unable to give their full attention to one role because they are distracted by or concerned with something related to another of their roles (Home 1998).

Role strain has been used extensively in academic research to theorize tensions between work and family. Greenhaus and Beutell posit that work-family conflict is a direct manifestation of role strain. Specifically the time, strain or specific behaviors required to fulfill one role makes it difficult to fulfill the requirements of another role (Greenhaus and Beutell 1985). In the case of low-income student mothers not only is there a role-conflict between work and motherhood or school and motherhood (or school, work and motherhood), but there are also conflicts between being a college student and being a public assistance recipient, as well as conflicts between

college and employment, and to a lesser extent between employment and public assistance requirements.<sup>29</sup>

Previous research on role conflict among student mothers has primarily focused on the tensions between college and family life or the tensions between school work and family. Many of these studies have focused on the experiences of graduate students especially in regards to role strain between caregiving, household and academic responsibilities (Lynch 2008, Daugherty 2012). Other research has focused on the work-family tensions of undergraduate students broadly without specific focus on student parents (Hammer, Grigsby and Woods 1998, Matus-Grossman and Gooden 2002). Finally, a small number of studies have examined role-strain among undergraduate student mothers (Home 1997, Home 1998, Pare 2009), however these studies primarily focus on the central roles of college, work, and motherhood without consideration for how the positionality of poverty, material hardship and public assistance requirements amplifies the experience of role strain.<sup>30</sup>

### **Why Not Educate Low-Income Women?**

It is clear that facilitating access to college education for low-income mothers is not only important, but essential in today's economic context, for children's growth and well-being, for building community leaders and for increasing social justice and expanding democracy. Despite some of the complexities and hardships low-income mothers endure in order to complete college, the benefits they experience, both economic and personal, and the positive impact of educating

---

<sup>29</sup> Because public assistance programs largely promote work and the work-first approach, there is substantially more leniency for work related excuses and exceptions within public assistance policy, however this does not mean that there are never conflicts. For example, because many public assistance programs schedule appointments without client input, if a client is scheduled for an appointment at a time when they are also scheduled to work, then they will either have to take time to change the appointment or take time off work in order to go to the appointment, or else they might still risk sanction, delay of benefits, or even termination from the program.

<sup>30</sup> Karen Christopher examines role-strain in low-income student mothers, however, her analysis primarily considers role-strain related to college, children and family and does not take into account how student financial aid and welfare policies contribute to role-strain (Welfare Recipients Attending College: The Interplay of Oppression and Resistance 2005).

low-income women on their families and communities clearly shows that educating low-income mothers is a worthwhile endeavor. However, it is also clear that as a society we have not appropriately dedicated the resources necessary to render this pursuit possible for this particular group of people. Therefore, theoretically, we must consider what American society may stand to lose by providing meaningful higher education opportunities to poor mothers.

The most important factor in considering this question is the population being discussed. Low-income mothers have long been vilified in popular discourse by particular myths and stereotypes that form a controlling image that restricts how we as a society think about and approach their plight (Roberts 1997, Neubeck and Cazenave 2001, Adair, *Disciplined and Punished: Poor Women, Bodily Inscription and Resistance Through Education* 2003). We may not publically admit it but the capitalist status quo benefits from keeping low-income mothers in poverty. Low-income mothers, as a result of the sufferings of poverty that they endure, are willing to work long hours for low wages in order to make possible the cheap labor and cheap goods that Americans want. In a capitalist system someone has to be at the bottom and through the long-standing rhetoric of low-income mothers as “welfare queens”, addicts, bad mothers and drains on society, it is easy to relegate them to these lowest social and economic positions. While as a society Americans may espouse the rhetoric of meritocracy: hard work, determination and equality of opportunity, in terms of low-income mothers we have not held to the standard of practicing what we preach.

Educating low-income women can be seen as an affront to this status quo. This is about more than simply allowing low-income women to access and engage in opportunities for higher education that are allegedly made equally accessible to all members of society. This is about securing women an opportunity for liberation from the prison of poverty.



Higher education empowers low-income women to step out of their position and see themselves within larger structural systems. Instead of continuing to see their own lives as a product of personal deficit, women can not only come to see the social forces that have oppressed them but also actively begin to challenge them. This is a direct affront to the hegemonic forces that have maintained current social hierarchies by masking the practices which maintain these systems and the people who are benefiting from them. Low-income women who learn to see these systems through their course of college study can have the potential to become powerful grassroots leaders who are forces for social change and further empowerment of low-income communities. This, Adair argues, is the true benefit of a liberal arts education (Adair, *Disciplined and Punished*, 2003).

While I would not argue that there exists an elaborate organized conspiracy to keep low-income women relegated to working-poverty and long-term hardship, it is essential to understand these forces at work and the how the systems, accidentally or intentionally, have excluded low-income mothers from higher education opportunities thus relegating their families to the long-term hardship of poverty. As public policies shift to expand higher education opportunities for low-income parents and other disadvantaged students these broader systems need to be considered and conscious decisions need to be made regarding the real priorities being established. In order to successfully intervene with policy solutions that truly enable equality of higher education opportunity for low-income mothers, these broader perspectives are necessary. This perspective must provide a deeper understanding of low-income mothers' existing realities, how the systems are currently working (or not working) for them, and what needs must be appropriately addressed in order to provide meaningful public policy that facilitates truly equal access to higher education.

## Works Cited

- Acs, Gregory, and Pamela Loprest. *Leaving Welfare: Employment and Well-Being of Families that Left Welfare in the Post-Entitlement Era*. Kalamazoo, MI: W.E. Upjohn Institute for Employment Research, 2004.
- Adair, Vivyan C. "Disciplined and Punished: Poor Women, Bodily Inscription and Resistance Through Education." In *Reclaiming Class: women Poverty and the Promise of Higher Education in America*, by Vivyan C. Adair and Sandra L. Dahlberg, 25-52. Philadelphia: Temple University Press, 2003.
- Adair, Vivyan C. "Fulfilling the Promise of Higher Education." In *Reclaiming Class: Women, Poverty and the Promise of Higher Education in America*, by Vivyan C. Adair and Sandra L. Dahlberg. Philadelphia: Temple University Press, 2003.
- Adair, Vivyan C., and Sandra L. Dahlberg. *Reclaiming Class: Women, Poverty & the Promise of Higher Education in America*. Philadelphia: Temple University Press, 2003.
- Albelda, Randy. "The Macho Stimulus Plan." *Boston Globe*, November 28, 2008.
- Albelda, Randy, and Chris Tilly. *Glass Ceilings and Bottomless Pits: Women's Work, Women's Poverty*. Boston : South End Press, 1997.
- Albelda, Randy, Robert W. Draco, and Stephen Shulman. *Unequal Playing Fields: Understanding Wage Inequality and Discrimination*. 2nd. Boston: Economic Affairs Bureau, 2004.
- Amott, Teresa, and Julie Mattaei. *Race, Gender and Work: A Multi-Cultural Economic History of Women in the United States*. Boston : South End Press, 1999.
- Anderson, Elaine A, Julie K. Kohler, and Bethany Letiecq. "Low-Income Fathers and 'Responsible Fatherhood' Programs: A Qualitative Investigation of Participants' Experiences." *Journal of Family Relations* 51, no. 1 (2002): 148-155.
- Applebaum, Eileen, Anne Burnhardt, and Richard J. Murnane. *Low-Wage America: How Employers are Reshaping Opportunity in the Workplace*. New York : Russell Sage Foundation, 2003.
- Attewell, Paul, and David E. Lavin. *Passing the Torch: Does Higher Education for the Disadvantaged Pay Off Across the Generations?* New York: Russell Sage Foundation, 2007.
- Autor, David H., Lawrence F. Katz, and Melissa S. Kearney. "Trends in US Wage Inequality: Revising the Revisionists." *The Review of Economics and Statistics* 90, no. 2 (2008): 300-323.
- Baum, Sandy, and Marie O'Malley. "College on Credit: How Borrowers Perceive their Education Debt." *Journal of Student Financial Aid* 33, no. 3 (2003): 7-19.

- Baum, Sandy, Jennifer Ma, and Kathleen Payea. *Education Pays 2010: The Benefits of Higher Education for Individuals and Society*. Trends in Higher Education Series, New York: College Board Advocacy and Policy Center, 2011.
- Beach, Josh. "A Critique of Human Capital Formation in the U.S. and the Economic Returns to Sub-Baccalaureate Credentials." *Educational Studies* 45, no. 1 (2009): 24-38.
- Belenky, Mary Field, Lynn A. Bond, and Jacqueline S. Weinstock. *A Tradition That Has No Name: Nurturing the Development of People, Families and Communities*. New York: Basic Books, 1997.
- Biden, Jill. "Dr. Jill Biden on Good News for Higher Education." *Whitehouse.gov*. March 29, 2010. <http://www.whitehouse.gov/photos-and-video/video/dr-jill-biden-good-news-higher-education> (accessed April 14, 2010).
- Bill & Melinda Gates Foundation. *Post-Secondary Education Initiative*. n.d. <http://www.gatesfoundation.org/postsecondaryeducation/pages/default.aspx> (accessed August 5, 2009).
- Blackburn, Bradley. "Women Lag Behind Men in Economic Recovery." *ABC News*, March 21, 2011.
- Blank, Rebecca M. "Economic Change and the Structure of Opportunity for Less-Skilled Workers." In *Changing Poverty, Changing Policies*, by Maria Cancian and Sheldon Danzinger, 63-91. New York: Russell Sage Foundation, 2009.
- Bok, Marcia. "Education and Training for Low-Income Women: An Elusive Goal." *Affilia: Journal of Women and Social Work* 19, no. 1 (2004): 39-52.
- Boris, Eileen. "When Work is Slavery (Work Experience Program)." *Social Justice* 25, no. 1 (1998): 28-47.
- Boushey, Heather. *Compromising Women's Jobs*. Policy Report, Washington DC: Center for American Progress, 2009.
- Boushey, Heather. *Families Can't Afford the Gender Wage Gap: Equal Pay Day 2010*. Policy Report, Washington DC: Center for American Progress, 2010.
- Boushey, Heather. *The New Breadwinners: Women Now Account of Half of All Jobs with Sweeping Consequences for Our Nation's Economy, Society, and Future Prosperity*. The Shriver Report: A Woman's Nation Changes Everything, Washington DC: Center for American Progress, 2009.
- Boushey, Heather. *The Recession Brings Higher Job Losses to Unmarried Women*. Policy Report, Washington DC: Center for American Progress, 2009.
- Caldra, Louis. *Educational Tools for the 21st Century: Strategies for Investing in Online Courses to Increase U.S. Competitiveness and Prosperity*. Policy Brief, Washington DC: Center for American Progress, 2009.

- Capuano, Michael. *Recent Votes: HR 3221*. September 2009.  
<http://www.house.gov/capuano/news/recentvotes/rv091709.shtml> (accessed September 24, 2009).
- Charles, Camille, Genisha Dinwiddie, and Douglas Massey. "The Continuing Consequences of Segregation: Family Stress and College Academic Performance." *Social Science Quarterly* 85, no. 5 (2004): 1353-1373.
- Cherlin, Andrew J., Karen Bogen, Quane James M., and Linda Burton. "Operating within the Rules: Welfare Recipients' Experiences with Sanctions and Case Closings." *Social Services Review* 76, no. 3 (2002): 387-405.
- Christopher, Karen. "A Pauperization of Motherhood? Single Motherhood and Women's Poverty Over Time." *Journal of Poverty* 9, no. 3 (2005): 1-23.
- Christopher, Karen. "Welfare Recipients Attending College: The Interplay of Oppression and Resistance." *Journal of Sociology and Social Welfare* 22, no. 3 (2005): 165-185.
- Collins, Patricia Hill. "Toward a New Vision: Race, Class and Gender as Categories of Analysis and Connection." In *Readings for Diversity and Social Justice*, by Maurianne Adams. New York: Routledge, 2000.
- Collins, Randall. "The Dirty Little Secret of Credential Inflation." *Chronicle of Higher Education* 49, no. 5 (2002): B20.
- Daugherty, Christina Irene. *Role strain: a look into balancing motherhood and education*. MA Thesis, Sacramento, CA: California State University - Sacramento, 2012.
- DeParle, Jason. "For Victims of Recession, Patchwork State Aid." *The New York Times*, May 10, 2009.
- Deprez, Luisa Stormer, Sandra S. Butler, and Rebekah J. Smith. "Securing Higher Education for Women on Welfare in Maine." In *Shut Out: Low-Income Mothers and Higher Education in Post Welfare America*, by Valerie Polakow, Sandra S. Butler, Luisa Stormer Deprez and Peggy Kahn. Albany, NY: State University of New York Press, 2004.
- Dill, Bonnie Thorton. "Fictive Kin, Paper Sons, and Compadrazgo: Women of Color and the Struggle for Family Survival." In *Families in the US: Kinship and Domestic Policies*, by Karen Hansen and Anita Iltta Garey. Philadelphia: Temple University Press, 1998.
- Dodson, Lisa. *Don't Call Us Out of Name: The Untold Lives of Women and Girls in Poor America*. Boston: Beacon Press, 1999.
- Dodson, Lisa. "Wage Poor Mothers and Moral Economy." *Social Politics: International Studies in Gender State and Society* 14, no. 2 (2007): 258-280.

- Dodson, Lisa. "Wage Poor Mothers and Moral Economy." *Social Politics: International Studies in Gender, State & Society* (Oxford University Press) 14, no. 2 (2007): 258-280.
- Dominguez, Silvia, and Celeste Watkins. "Creating Networks for Survival and Mobility: Social Capital Among African-American and Latin-American Low-Income Mothers." *Social Problems* 50, no. 1 (2003): 111-135.
- Duke-Benfield, Amy Ellen, and Julie Strawn. *Congress Expands Student Aid and Supports Innovation in Student Success, Basic Skills and Workforce Partnerships*. Policy Brief, Washington DC: Center for Law and Social Policy, 2008.
- Edin, Kathryn, and Laura Lein. *Making Ends Meet: On (Not) Getting by in America*. New York: Russell Sage Foundation, 1997.
- Edin, Kathryn, and Maria Kefalas. *Promises I Can Keep: Why Poor Women Put Motherhood Before Marriage*. Berkeley: University of California Press, 2005.
- Edin, Kathryn, and Maria Kefalas. *Promises I Can Keep: Why Poor Women Put Motherhood Before Marriage*. Berkeley, CA: University of California Press, 2005.
- Ehrenreich, Barbara. *Nickel and Dimed: On (Not) Getting By in America*. New York: Henry Holt & Company, 2001.
- Fletcher, Cynthia Needles, Mary Winter, and An-ti Shih. "Tracking the Transition from Welfare to Work." *Journal of Sociology and Social Welfare* 35, no. 3 (2008): 115-132.
- Gatta, Mary, and Luisa Deprez. "Introduction to the Special Issue: Rethinking the Success of Welfare Reform." *Journal of Sociology and Social Welfare* 35, no. 3 (2008): 9-19.
- Gittell, Marilyn, Isolda Ortega-Bustamante, and Tracy Steffy. "Social Capital and Social Change: Women's Community Activism." *Urban Affairs Review* 36, no. 2 (2000): 123-147.
- Gladieux, Lawrence E. "Low-Income Students and the Affordability of Higher Education." In *America's Untapped Resource: Low-Income Students in Higher Education*, by Richard D. Kahlenberg. New York: The Century Foundation Press, 2004.
- Goldberg, Gertrude Schaffner, and Eleanor Kremen. *The Feminization of Poverty: Only in America?* New York: Greenwood Press, 1990.
- Green, Autumn R. "Patchwork: Poor Women's Stories of Resewing the Shredded Safety Net." *Affilia: Journal of Women and Social Work* 28, no. 1 (2013).
- Greenhaus, Jeffrey H., and Nicolas J. Beutell. "Sources of Conflict between Work and Family Roles." *The Academy of Management Review* 10, no. 1 (1985): 76-88.
- Habermas, Jurgen. *The Theory of Communicative Action Vol Two: Lifeworld and System: A Critique of Functionalist Reason*. Translated by Thomas McCarthy. Boston: Beacon Press, 1987.

- Haider, Steve J., Alison Jacknowitz, and Robert F. Schoeni. "Welfare Requirements and Child Well-Being: Evidence from the Effects of Breastfeeding." *Demography* 40, no. 3 (2003): 479-494.
- Hammer, Leslie B., Tenora D. Grigsby, and Steven Woods. "The Conflicting Demands of Work, Family and School Among Students at an Urban University." *The Journal of Psychology: Interdisciplinary and Applied* 132, no. 2 (1998): 220-226.
- Hayes, Jeff, and Heidi Hartmann. *Women and Men Living on the Edge: Economic Insecurity After the Great Recession*. Research Report, Washington DC: Institute for Women's Policy Research, 2011.
- Hays, Sharon. *Flat Broke with Children: Women in the Age of Welfare Reform*. New York: Oxford University Press, 2003.
- Heller, Donald E., and Stefani A. Bjorklund. "Student Financial Aid and Low-Income Mothers." In *Shut Out: Low-Income Mothers and Higher Education in Post-Welfare America*, by Valerie Polakow, Sandra S. Butler, Luisa, Stormer Deprez and Peggy Kahn. Albany, NY: State University of New York Press, 2004.
- Higginbotham, Elizabeth, and Lynn Weber. "Moving Up with Kin and Community: Upward Social Mobility for Black and White Women." *Gender and Society* 6, no. 3 (1992): 416-440.
- Higher Education Alliance of Advocates for Students with Children. "HEAASC Responds to Recent Cuts and Changes Made to the Federal Pell Grant." *Higher Education Alliance of Advocates for Students with Children*. February 4, 2012. (accessed March 27, 2013).
- Home, Alice M. "Learning the Hard Way: Role Strain, Stress, Role Demands, and Support in Multiple-Role Women Students ." *Journal of Social Work Education* 33, no. 2 (1997): 335-346.
- Home, Alice M. "Predicting role conflict, overload, and contagion in adult women." *Adult Education Quarterly* 48, no. 2 (1998): 85-97.
- Hoschchild, Arlie Russell. *The Second Shift: Working Parents and the Revolution at Home*. 3rd. New York: Penguin Books, 2012.
- Howe, Louise Capp. *Pink Collar Workers: Inside the World of Women's Work*. New York: G.P. Putnam's Sons, 1977.
- Israel, Glenn D., Lionel J. Beaulieu, and Glen Hartless. "The Influence of Family and Community Social Capital on Educational Achievement." *Rural Sociology* 66, no. 1 (2001): 43-68.
- Jarrett, Robin L. "Living Poor: Family Life Among Single Parent African-American Women." *Social Problems* 41, no. 1 (1994): 30-49.
- Kahn, Peggy, and Valerie Polakow. "That's Not How I Want to Live: Student Mothers Fight to Stay in School Under Michigan's Welfare to Work Regime." In *Shut Out: Low-Income Mothers and*

- Higher Education in Post-Welfare America*, by Valerie Polakow, Sandra S. Butler and Luisa Stormer, Kahn, Peggy Deprez. Albany, NY: State University of New York Press, 2004.
- Karier, Thomas. *Welfare Graduates: College and Financial Independence*. Policy Notes, No. 1, New York: Jerome Levy Economics Institute, 1998.
- Kates, Erika. "College Can Help Women in Poverty." In *For Crying Out Loud: Women's Poverty in the United States*, by Diane Dujon and Ann Withhorn. Boston: South End Press, 1998.
- Kates, Erika. "Debunking the Myth of the Failure of Education and Training for Welfare Recipients." In *Shut Out: Low-Income Mothers and Higher Education in Post-Welfare America*, by Valerie Polakow, Sandra S. Butler, Luisa Stormer Deprez and Peggy Kahn. Albany, NY: State University of New York Press, 2004.
- . "Declining Resources: Analysis of Access to Postsecondary Education for Welfare Recipients in Ten States (Sixteen Colleges): 1993-2003." *Association for Public Policy Analysis & Management Research Conference*. Madison, WI, 2006.
- Kates, Erika. *Low-Income Women's Access to Education? A Case Study of Welfare Recipients in Boston*. Research Report, Boston: Center for Women in Politics and Public Policy, 2007.
- Kates, Erika. "Welfare Reform and Access to Education: Penalizing Mothers and Children." *Journal of Community Youth Development* 2, no. 3 (2001).
- Kingkade, Tyler. "Pell Grants Cover Smallest Costs in History as GOP Calls for Cuts." *The Huffington Post*, August 29, 2012.
- Lichtenwalter, Sara. "Gender Poverty Disparity in US Cities: Evidence Exonerating Female-Headed Families." *Journal of Sociology and Social Welfare* 32, no. 2 (2005): 75-96.
- Lieb, Hilarie, and Susan Thistle. "The Changing Impact of Marriage, Motherhood and Work on Women's Poverty." *Journal of Women, Politics and Policy* 27, no. 3 (2006): 5-22.
- London, Rebecca A. "Welfare Recipients College Attendance and Consequences for Time Limited Aid." *UC Santa Cruz: Center for Justice, Tolerance and Community*. 2004.  
<http://escholarship.org/uc/item/9tr8q92d> (accessed March 2, 2009).
- Loonin, Deanne, and Alys Cohen. *Paying the Price: The High Cost of Private Student Loans and the Dangers for Student Loan Borrowers*. Research Report, Boston: National Consumer Law Center, 2008.
- Lower-Bausch, Elizabeth. *Education and Training for TANF Recipients: Opportunities and Challenges Under the Final Rule*. Policy Brief, Washington DC: Center for Law and Social Policy, 2008.



- Loya, Rebecca, Ruth J. Liberman, Randy Albelda, and Elisabeth Babcock. *Fits and Starts: The Difficult Path for Working Single Parents*. Policy Report, Boston: Crittendon Women's Union and the Center for Social Policy, 2008.
- Lumina Foundation for Education. *A Stronger Nation Through Higher Education: How and Why Americans Must Meet a Big Goal for College Attainment*. Special Report, Indianapolis: Lumina Foundation, 2009.
- Luttrell, Wendy, and Lisa Dodson. "Family Ties and Blind Policies: Mothers and Children Climb Together." *The Future Rests on Working Moms: Unequal Opportunity and Policies to Help Them Realize Their Dreams Initiative*. Los Angeles: The Civil Rights Project, University of California at Los Angeles, 2009.
- Lynch, Karen Danna. "Gender roles and the American academe: a case study of graduate student mothers." *Gender and Education* 20, no. 6 (2008): 585-605.
- Marchevsky, Alejandra, and Jeanne Theoharis. "The End of Welfare as We Know It: An Overview of the PRWORA." In *Reconstructing Gender: A Multi-Cultural Anthology*, by Estelle Disch. Boston: McGraw Hill, 2009.
- Mather, Anita K, Judy Reichle, Julie Strawn, and Chuck Wisely. *Credentials Count: How California's Community Colleges Help Parents Move from Welfare to Self-Sufficiency*. State University of New York Press, Albany: Polakow, Valerie; Butler, Sandra S.; Deprez, Luisa Stormer; Kahn, Peggy, 2004.
- Matus-Grossman, Lisa, and Susan Gooden. *Opening Doors: Students' Perspectives on Juggling Work, Family, and College*. Research Report, New York: MRDC, 2002.
- McGivern, Deborah. "Not By Myself Alone: Upward Bound with Family and Friends." In *Reclaiming Class: Women, Poverty, and the Promise of Higher Education in America*, by Vivyan C. Adair and Sandra L. Dahlberg. Philadelphia: Temple University Press, 2003.
- Mickelson, Rosalyn Arlin, and Stephen Samuel Smith. "Can Education Eliminate Race, Class and Gender Inequality? Economic Restructuring and Systems of Inequality at Century's End." In *Race, Class and Gender: An Anthology*, by Margaret L Anderson and Patricia Hill Collins. Belmont, CA: Wadsworth Publications, 2000.
- Miewald, Christiana. "This Little Light of Mine: Parent Activists Struggling for Access to Post-Secondary Education in Appalachian Kentucky." In *Shut Out: Low-Income Mothers and Higher Education in Post-Welfare America*, by Valerie Polakow, Sandra S. Deprez, Luisa Stormer Butler and Peggy Kahn. Albany, NY: State University of New York Press, 2004.
- Miller, Kevin. *Single Student Parents Face Financial Difficulties, Debt, Without Adequate Aid*. Fact Sheet, Washington DC: Institute for Women's Policy Research, 2012.



- Mink, Gwendolyn. *Welfare's End*. Ithaca, NY: Cornell University Press, 1998.
- Mitchell, Tanya. "If I Survive it will be Despite Welfare Reform." In *Reclaiming Class: Women, Poverty and the Promise of Higher Education in America*, by Vivyan C. Adair and Sandra L. Dahlberg. Philadelphia: Temple University Press, 2003.
- Morgen, Sandra, Joan Acker, and Jill Weigt. *Stretched Thin: Poor Families, Welfare Work, and Welfare Reform*. Ithaca, NY: Cornell University Press, 2010.
- Naples, Nancy A. "Activist Mothering: Cross Generational Continuity in the Community Work of Women from Low-Income Neighborhoods." *Gender and Society* 6, no. 3 (1992): 441-463.
- National Women's Law Center. *A Roadmap to the 2013 Federal Budget Debates*. Report, Washington DC: National Women's Law Center, 2013.
- National Women's Law Center. *Cutting Programs for Low-Income People Especially Hurts Women and Their Families*. Report, Washington DC: National Women's Law Center, 2012.
- Nelson, Libby A. "Maximum Pell Grant Preserved." *Inside Higher Ed*, December 16, 2011.
- Nettles, Sandra Murray. "Higher Education as a Route to Self-Sufficiency for Low-Income Women and Women on Welfare." In *Women, Work and School: Occupational Segregation and the Role of Education*, by Leslie Wolfe. Boulder, CO: Westview Press, 1991.
- Neubeck, Kenneth, and Noel Cazenave. *Welfare Racism: Playing the Race Card Against America's Poor*. New York: Routledge, 2001.
- Newman, Katherine S. *No Shame In My Game: The Working Poor in the Inner City*. New York: Russell Sage Press, 1999.
- Newman, Katherine S. "Up and Out: When the Working Poor are Poor No More." In *Ending Poverty in America: How to Restore the American Dream*, by John Edwards, Marion Crain and Arne L. Kalleberg. Boston : The New Press, 2007.
- Obama, Barack. *The American Graduation Initiative: Stronger American Skills Through Community Colleges*. Press Briefing, Washington DC: The White House, 2009.
- Pare, Elizabeth R. *Mother and Student: The Experience of Mothering in College*. Dissertation, Detroit: Wayne State University, 2009.
- Pearce, Diana. "The Feminization of Poverty: Women, Work & Welfare." *Urban and Social Change Review* 24 (1978): 28-35.
- Pearson, A. Fiona. "The New Welfare Trap: Case Managers, College Education and TANF Policy." *Gender and Society* 21, no. 5 (2007): 723-748.

- Polakow, Valerie, Sandra S. Butler, Luisa Stormer Deprez, and Peggy Kahn. *Shut Out: Low-Income Mothers and Higher Education in Post-Welfare America*. Albany: State University of New York Press, 2004.
- Probert, Belinda, and Bruce W. Wilson. "Gendered Work." In *Pink Collar Blues: Work, Gender and Technology*, by Belinda Probert and Bruce W. Wilson, 1-19. Portland, OR: Melbourne University Press, 1993.
- Rattner, Lizzy. "Failing Low-Income Students: Education and Training in the Age of Welfare Reform." In *Shut Out: Low-Income Mothers and Higher Education in Post-Welfare America*, by Valerie Polakow, Sandra S. Deprez, Luisa Stormer Butler and Peggy Kahn. Albany: State University of New York Press, 2004.
- Resmovits, Joy. "Paul Ryan: Pell Grants Frozen at Current Levels Under New Budget." *The Huffington Post*, March 12, 2013.
- Ricco, Robert B., Deanna G. McCollum, and Sara Schuyten. "College Mothers' Academic Achievement Goals as Related to their Children's Attitudes Toward Learning." *Social Psychology of Education* 6, no. 1 (2003): 325-347.
- Roberts, Dorothy. *Killing the Black Body: Race, Representation and the Meaning of Liberty*. New York: Vintage Books, 1997.
- Roy, Kevin. "Low-Income African American Fathers and the Requirements of Welfare Reform." *Journal of Family Issues* 20, no. 4 (1999): 432-457.
- Royster, Dierdre. *Race and the Invisible Hand: How White Networks Exclude Black Men from Blue Collar Jobs*. Berkeley: University of California Press, 2003.
- Schilling, Malia. "How the Sequester Will Hurt Women and Children." *Ms. Magazine*, February 28, 2013.
- Scott, Ellen, Kathryn Edin, Andrew S. London, and Joan Maya Mazelis. "My Children Come First: Welfare Reliant Post-TANF Views of Work-Family Tradeoffs and Marriage." In *For Better and For Worse: Welfare Reform and the Well-Being of Children and Families*, by Greg J. Duncan and P. Lindsay Chase-Lansdale. New York: Russell Sage Foundation, 2001.
- Secombe, Karen. *So You Think I Drive A Cadillac?: Welfare Recipients Perspective on the System and its Reform*. 3rd. Needham Heights, MA: Allyn & Bacon, 2010.
- Secombe, Karen. *Just Don't Get Sick: Access to Healthcare in the Aftermath of Welfare Reform*. Piscataway, NY: Rutgers University Press, 2007.
- Shaw, Kathleen, Sara Goldrick-Rab, Christopher Mazzeo, and Jerry Jacobs. *Putting Poor People to Work: How Welfare Reform Eroded College Access for the Poor*. New York: Russell Sage Foundation Press, 2006.

- Shipler, David. *The Working Poor: Invisible in America*. New York: Vintage Books, 2004.
- Shulman, Beth. *The Betrayal of Work: How Low-Wage Jobs Fail 30 Million Americans and their Families*. Boston : The New Press, 2003.
- A Day's Work, A Day's Pay*. Directed by Jonathan Skurnik and Kathy Leichter. Produced by New Day Films & Mint Leaf Productions. 2001.
- Smith, Rebekah J., Luisa Stormer Deprez, and Sandra S. Butler. "The Miseducation of Welfare Reform: Denying the Promise of Post-Secondary Education." *Maine Law Review* 55, no. 1 (2003): 212-240.
- Spatz, Diana. "Killing the Welfare Queen: Using Personal Stories to Shatter Welfare Stereotypes." *Student Parent Support Symposium*. Columbus, OH: Ohio State University Office of Diversity and Inclusion, 2011.
- Stack, Carol B. *All Our Kin: Strategies for Survival in a Black Community*. New York: Harper Collins, 1974.
- Tea, Michelle. "Introduction." In *Without a Net: The Female Experience of Growing Up Working Class*, by Michelle Tea. Emeryville, CA: Seal Press, 2003.
- The Institute for College Access and Success. "House FY12 Appropriates Bill Cuts Pell Grants by \$44 billion: Reduces College Access, Penalizes Work and Hurts the Neediest Students." *The Institute for College Access and Success*. October 11, 2011. (accessed March 27, 2013).
- . *IBR Info*. n.d. <http://www.ibrinfo.org> (accessed March 26, 2013).
- U.S. Congress. "H.R. 4872 An Act to provide for reconciliation pursuant to Title II of the concurrent resolution on the budget for fiscal year 2010 (S. Con. Res. 13)." U.S. Government Printing Office, 2010.
- U.S. Department of Labor: Wage and Hour Division. *Minimum Wage and Overtime Premium Pay Standards Application to Nonsupervisory Nonfarm Private Sector Employment Under State and Federal Laws*. January 1, 2010. <http://www.dol.gov/whd/minwage/america.htm> (accessed February 16, 2010).
- United States Department of Labor. *Fair Labor Standards Act*. 2010. <http://www.dol.gov/whd/flsa/index.htm> (accessed February 16, 2010).
- Vides, Noemy, and Victoria Steinetz. "Together We Are Getting Freedom." In *For Crying Out Loud: Women's Poverty in the United States*, by Diane Dujon and Ann Withhorn. Boston : South End Press, 1996.
- Washington Higher Education Coordinating Board. "Key Facts About Higher Education in Washington 2009-2010, Ch VI: The Public Benefits of Higher Education in Washington." *Washington Higher*

*Education Coordinating Board*. 2010. <http://www.hecb.wa.gov/keyfacts> (accessed February 15, 2010).

Wilson, William Julius. *When Work Disappears: The Work of the New Urban Poor*. New York : Vintage Books, 1997.

### ***CHAPTER 3: RESEARCH METHODOLOGY & METHODS*** ***AUTUMN R. GREEN***

#### **RESEARCH METHODOLOGY**

This study combines research approaches primarily using a qualitative participatory methodology employing multiple research methods. While my research data also has some quantitative elements, in this dissertation these are primarily presented as descriptive demographics. Qualitative research can be interactive for participants, provide rich, in-depth information, reveal subjugated knowledge, and provide a basis of realistic public policy (Edin 2003, Brodtkin 2003, Kates 2007). As such, qualitative research provides an important tool for gauging relatively unexplored research questions by probing directly into the lived experience of the phenomenon being researched (Kates 2007). Qualitative inquiry also reveals important data for understanding the living experiences of a marginalized group. Particularly in the case of public policy discourse low-income women's own voices have largely been marginalized or silenced (Schein 1995, Belenky, et al. 1997). These experiences and voices present a critically important contribution to an understanding of poverty and upward mobility that is rarely articulated by policy makers. This approach allows for an expanded understanding of the situation of low-income mothers in college from their own perspectives: both reflectively and in-the-moment.

#### ***Feminist Methodology***

My research is grounded in feminist methodology and participatory action research. Feminist methodology is premised on the acknowledgement of gender inequity and the goal of conducting research that moves to advance an agenda for liberation from gender based oppression (Acker, Barry and Esseveld 1991). A feminist methodology closely considers the processes through which women's voices have been silenced, especially through the process of

research itself and works toward the development of modes of inquiry that do not reproduce oppressive practices (Acker, Barry and Esseveld 1991, Reinharz 1992).

Feminist methodology questions the presumptuous claim that one can be completely objective, pointing to how the specifics of our position and life experiences mark the ways in which we view and interpret the world. Instead of working toward increased validity and reliability of research findings through stoic attempts to maintain complete objectivity within the field, feminist methodology stresses increasing validity through acknowledgement of how one's social position and experience shapes their interpretation of a given observation. Methods such as self-reflexive journaling and collaborative analysis can then be employed as a means to develop alternate views and interpretations of the research findings (Reinharz 1992).

While most researchers face the challenge of gaining entry and developing rapport in the field, this was not a problem for me. Both my personal experience and identity as a low-income student mother myself, and my many years of work as an advocate for low-income families, facilitated a unique ability to develop this project from an insider perspective, enhanced the contribution offered by my research, and gave me key insights and has eased my ability to find and establish rapport with participants. This strengthened the validity of the study because participants are more willing to be open with me as an "insider" to the field (Edwards 1990, Zinn 1979, Zavella 1996).<sup>1</sup>

---

<sup>1</sup> It is important to recognize that while my positionality grants me great amounts of access to the research field, there are limitations to this access. My status as a white woman and university representative is similar to the experience of Rosalyn Edwards as she conducted interviews with a similar population. While she originally attempted to withhold information about her background and research intentions she discovered that doing so caused participants to be very closed or guarded when participating in the research process. Only by fully explaining her own intentions and interest did participants begin to share openly with her. In order to overcome issues of racial difference or perceived class difference as an academic representative, I am intentionally open about my background and research intentions in recruitment, informed consent and data collection processes (Edwards 1990). There are also dilemmas with being seen as an academic representative even when you are perceived as an "insider" which is described by Maxine Baca Zinn (1979).

However while being an insider can provide many advantages for a field researcher, it also presents challenges (Chavez 2008). Some have described the challenge of insiderness as “over-rapport”. Simply put, this phenomenon occurs when one is “too close” to the research field (Miller 1952). This is similar to the concept sometimes referred to as “going Native” within ethnographic research (Yow 1997). The concept of “going Native” is based on the premise that one loses their ability to be objective when becoming “too close” to their research participants or the research field. A very close familiarity with the field of inquiry creates the potential for a researcher to focus more strongly on those data that reinforce the researchers’ perspective while giving less attention to data that diverges from it. Dorrine Kondo warns that this can result in research practices that are unintentionally but harmfully colonizing:

“To merely observe the Other as exotic specimen, or equally unacceptable, to see the Other as a clone of the Self, is the worst sort of projection. Instead we must constantly aim for a critical awareness of our assumptions and those of our informants, to trace the parameters, the limits and the possibilities of our located understandings.” (Kondo 1986, 86)

A feminist research methodology can offer useful solutions to these challenges. Feminist methodology generally posits that true objectivity is impossible as we all bring our past experiences and ways of seeing the world as marked by those experiences to the research field (Acker, Barry and Esseveld 1991, Reinharz 1992). Addressing the dilemmas of insiderness with a feminist methodological approach requires a researcher to consider how her positionality as an “insider” frames her approach to the research field, her engagement with participants and her interpretation of the data. In this research I considered these issues through both self-reflexivity and engagement with a participatory research process (Wilkinson 1988). In each stage of fieldwork I actively and critically engaged with myself as a researcher. I kept a journal about my experiences and reactions as I was conducting fieldwork (Ortlipp 2008). After each interview I

critically listened to interview recordings and read through transcripts questioning how my positionality had shaped the interview and what I may have missed or concepts I may have treated dismissively or simply not heard in the interview. I then incorporated these ideas and concepts as I continued my fieldwork intentionally attempting to tease out whether or not these were important emerging concepts (Watt 2008). I also used participatory research throughout the entire process in order to ensure that my research instruments, data analysis and interpretation were derived from a collective perspective and communal understanding rather than my personal biases.

Additional ethical considerations are of high importance within feminist research. While there are many discussions of varying feminist ethical concerns and the strategies through which they have been addressed, at the root of this study is the question asked by Daphne Patai, “is it possible—not in theory, but the actual conditions of the real world today—to write about the oppressed without becoming one of the oppressors?” (1991, 139)<sup>2</sup> Patai ultimately believes that despite the complex considerations of feminist researchers, it is not. Because the process of academic research always involves the usually unspoken motivation to advance one’s career, using the stories and experiences of others who do not equally benefit is always, at least somewhat, exploitative. This is especially true, when researching “down”. While from an insider perspective it is difficult to conceptualize others whose life experiences and positionality are so close to my own as somehow beneath me, this is more an issue of disdain for the label “researching down” than a refusal to acknowledge the power dynamic itself. I cannot deny that in the field, with tape recorder, notebook and research stipend in hand, I did hold a different status than that of two girlfriends having a casual chat. While I was welcomed into the homes

---

<sup>2</sup> Daphne Patai, 1991. “U.S. Academics and Third World Women: Is Ethical Research Possible?” in Sherna Berger Gluck and Daphne Patai, *Women’s Words: The Feminist Practice of Oral History*. New York: Routledge. P 139.



and lives of the women who offered to contribute their stories, and I was affirmed as an insider with the open acknowledgement that I was also a low-income mother, and told how important it was to have someone “like me” tell this story, I also recognize that as a doctoral student conducting a dissertation project I still held an official capacity and that my insider status did not erase that power dynamic. Tangibly, I have and will continue to benefit from this research in ways that the research participants will not: they have not earned academic credit for participation, they have not gained the educational experience of conducting this type of research project, and ultimately they will not earn the credentials or degree or status that the process of becoming a PhD and publishing a research study affords. The tangible benefit they received was a fifty dollar bill (or other stipend for non-interview participants). Clearly Patai is not incorrect that there are unequal benefits being drawn from this project.

According to Patai feminist research must thus do more ethically than simply “do no harm” to research participants. It must serve a greater purpose “*for* women...not merely by or about them” (p. 138). In my research, this meant not only doing a project *about* low-income mothers’ experiences while engaging in post-secondary education, but doing a project that would be (not could be) used to advocate *for* better services and supports for these women. While doing feminist action research, it is important to avoid promising too much however and unintentionally creating a situation of betrayal (Stacey 1988). As a researcher treading this line is difficult because even with the best intentions you don’t know what opportunities will come out of your work until it’s done. In this way I told participants that I tried to be careful not to make lofty promises that I might not be able to follow through with. In discussing the action agenda of this research with participants I gave them examples of student-parent advocacy that I was already involved in and I promised that I would use this research to advocate for low-income

student parents in whatever ways I had access to. This is neither a promise I intend to break or that I believe is unintentionally breakable. This commitment to doing research in service of low-income mothers has been imbued in this project from the start and has centrally guided my approach to the research process.

### ***Participatory Action Research***

Participatory action research approaches offer the ability to engage in the research process in collaboration with research participants—who in many instances may become research “partners” (Heron and Reason 2001, Boothroyd, Fawcett and Foster-Fishman 2004). Participatory action research (PAR) has two defining components, that which is participatory or collaborative and that which is “action” oriented and thus “aims to facilitate higher order social, organizational or political change” (Balcazar, et al. 2004). Research can be categorized as PAR on two spectrums, the degree to which it involves action or advocacy efforts and the degree to which it engages research participants in collaborative and participatory ways. This research both began with a strong action intent and worked throughout all stages of the research process to engage in participatory and collaborative research. While in some phases was as simple as facilitating a conversational interview, in other stages, especially the development of research protocol and analysis and interpretation of findings I employed strategies for soliciting collaborative input and feedback including soliciting feedback on my instruments from participants in the early phases of this study, attempting to host a preliminary focus group, hosting two interpretive focus groups, and soliciting feedback on my written findings chapters from a small group of current or former student-mothers. These participatory strategies build the strength of the study and are essential to fostering and advancing policy advocacy that works not just on behalf of, but together with and beside low-income mothers and their families.

In addition to participatory components, as previously mentioned, this research was from its inception constructed as an applied action research project. This means that in addition to academic presentations and scholarly publications, I intend the findings of this research to be used to directly advocate for student-parents. Thus far, this has taken several forms including: publication of resource websites for student-parents and presentation of research findings to advocates and service providers working with student parents, as well as student parents themselves. Additionally, I have used these findings as a policy advocate to create a working paper currently in circulation within policy advocacy networks, and testified on student parent issues on the state and federal level. I intend to continue these efforts by publishing further policy briefings and publishing in mainstream media outlets, continuing my involvement in national advocacy networks, presenting the findings of this research to advocates and providers working with student parents, and seeking out further opportunities to use this study as a basis to testify for improved services and supports for low-income student parents at the university, local community, state and federal levels.

### ***Multi-Method Inductive Approach***

In order to better attempt to grasp how low-income student mothers experience the intersecting demands of obtaining higher education while maintaining one's role as both a caregiver and breadwinner I engaged with this research project through a multi-method mode of inquiry and analysis. This approach included a combination of methods including retrospective and real-time data collection from low-income student mothers, secondary institutional analysis of organizational practices and public policies, and a participatory research process from inception to interpretation using preliminary and interpretive focus groups, ongoing feedback and an inductive research approach. The use of multiple research methods employs a technique

known as triangulation. Through triangulation multiple modes of research are combined in order to build a stronger perspective on the matter of inquiry. This increases the validity of research findings (Hesse-Biber and Leavy 2006).

Inductive research involves a process through which a researcher enters the field without formed hypotheses to test, but rather develops hypotheses as emergent from the data. While inductive research draws from the tradition of grounded theory, it is not “pure” grounded theory in the sense that in grounded theory one enters the field without any established research questions (Charmaz 2006). Inductive research involves a close connection with the data through which theory emerges from the data rather than a deductive process through which a pre-established theory is tested using data (Hesse-Biber and Leavy 2006). It is the inductive process that facilitates the use of qualitative research through which previously uncharted questions can be explored.

### ***Institutional Ethnography***

The particular use of triangulation used in this study employs the tradition of institutional ethnography (Campbell 1998, Devault and McCoy 2006, Weigt 2006). According to Devault, “an institutional ethnography generally takes some particular experience as its point of entry” (M. Devault, Introduction: What is Institutional Ethnography? 2006, 294). In this case the particular experience is that of low-income mothers as they balance college study with unpaid caregiving, paid labor force participation and social service benefits in order to support their families. As DeVault states: “Analysis proceeds by means of tracing the social relations people are drawn into through their work...The point is to...illuminate the forces that shape experience at the point of entry” (M. Devault, Introduction: What is Institutional Ethnography? 2006, 294). In other words, institutional ethnography is a research approach that can be used to trace the

many forces (welfare policy, family relations, higher education institutional practices, etc) that bear upon the lives of low-income student mothers through both hearing directly from them and engaging in textual analysis (such as the secondary research methods described later in this chapter) in order to trace the multiple forces that intersect within the lived experiences of low-income mothers.

Within institutional ethnography, multiple research methods are designed to be complementary means of inquiry designed to build deeper understanding of complex phenomena. Telling the story of a low-income mother's experience, for example, with her interaction with a caseworker at the welfare office, from her own perspective only provides part of a more complex story. Only when one probes more deeply to learn the formal policies of the TANF program do we learn how that individual whose story we heard fits into the larger policy picture (Weigt 2006). Furthermore by tracing the multiple forces experienced by low-income mothers back to their sources, the intersections of very divergent sets of policies and vastly different institutions (e.g. higher education institutional practices and welfare policies) can be explored as they come to overlap within the work of low-income student mothers. Learning the policies of each individual program alone is not sufficient to grasp the living experience of clients of those programs, especially as the policies meet and possibly conflict with one another within a mothers' patchwork quilt of resources and supports. Only by tracing this larger picture can a deeper and policy relevant contribution be developed.

Gaining a perspective of this larger picture works to increase the reliability of the findings when using a relatively small sample size to develop concepts that can be applied at a broader level (state-wide, regional or national). While sample size for a practically feasible

research study is always a challenge of qualitative research, use of triangulating research methods provides an effective means of addressing those challenges.

### **RESEARCH METHODS**

In this research study I utilized three broad types of research methods that can be categorized as: primary, secondary and analytic/interpretive. Primary methods are those methods that serve as the point of entry to the field. These methods center on the experiences of low-income mothers through direct engagement with them as research participants. Primary methods used in this research included: in-depth interviews and research journals. Two focus groups were also conducted with a total of 8 participants. Through the combination of these methods I engaged with a total of 58 unique participants<sup>3</sup> who were both low-income student parents<sup>4</sup> and who were current or recent college students.

Secondary methods primarily involved collecting institutional data and conducting policy research. As part of these methods I contacted numerous coordinators, directors and providers working in programs that directly worked with student parents as at least one of the targeted populations they served and collected materials on their programs and/or interviewed them directly about their work to provide institutional supports for low-income student families.<sup>5</sup> In addition to these institutional interviews I have collected official documents, recruitment materials, reviewed the websites of various programs, and reviewed the formal written policies governing these institutions. Attendance at various professional conferences, including the Student Parent Support Symposium, and the College and University Work & Family Association

---

<sup>3</sup> 30 participants completed interviews; 20 completed research journals and 8 participated in focus groups.

<sup>4</sup> All participants were biological mothers with the exception of one focus group participant who was a student-father. In addition, one participant was both a biological mother and a step-mother.

<sup>5</sup> For example, an on-campus child care center may serve other university or community families, but also may offer priority enrollment to student families, provide tuition discounts, or otherwise specifically accommodate for and work with student-parents.

Conference, helped me to gather information about student parent programs across the country, learn more about such programs in-depth, collect research and written materials from multiple organizations and make connections for further research and to build advocacy coalitions.

Additionally, I have engaged in ongoing training and policy briefing events on issues pertaining to student-parents, higher education, student financial aid, public assistance, entitlement programs, the recession, and the federal budget crisis. Furthermore, I have researched many of the policies directly from the legal and institutional documents that pertain to programs serving low-income student-parents, which has further expanded my analysis.

Originally I proposed to use interpretive focus groups in my process of analysis and interpretation. While two interpretive focus groups were conducted as part of the process of data analysis, due to issues that arose in the process of coordinating and conducting the focus groups, which I will discuss below, I have also used some of the data from these focus groups in my primary data analysis. While these focus groups were planned and structured as interpretive focus groups, as they took place they provided both primary data and aided the analytical process. However, because I was unable to gather extensive demographic data on the focus group participants they are not included in my demographic data below. In addition I have engaged in a participatory writing process whereby a small group of current or former low-income student mothers reviewed drafts of each findings chapter giving me feedback and offering me their input on the themes highlighted in the data, presentation, and things I missed in my analysis.

### ***Primary Research Methods***

#### *Interviews*

Interviews were conducted with low-income mothers who are currently enrolled in college or who have completed or left college within the past year (N=31). These interviews were loosely structured and sought to understand mothers' individual life contexts, how they were faring in school, the barriers and difficulties they have faced, as well as what resources they have drawn upon for support. I also asked participants for their ideas for what supports or programs they would suggest or wish for in order to better assist them in their educational pursuits.

Interviews were conducted in a variety of settings on-campus, in a participants' community and in some cases in their homes. This primarily involved traveling for face-to-face interviews and included research visits to Seattle, WA; Columbus, OH; Boston, MA; Portland, Salem & Eugene, OR<sup>6</sup>; and New York City. Additionally, seven interviews were conducted via telephone and audio recorded with a telephone recording device; an eighth long-distance interview was conducted via Skype.

While all interviews were audio recorded, two and a half interview recordings were lost due to equipment failure.<sup>7</sup> In one of these cases I was able to write immediate and extensive summary notes based on the interview within one hour after it ended. Another interview recording was partially usable and I was successfully able to transcribe half of the interview before the interview lost transcribable quality. Unfortunately, the one remaining damaged recording was lost, despite efforts to work with a professional transcriptionist using data recovery software to restore it.

---

<sup>6</sup> Ironically, the research visit conducted in Oregon was part of the pilot research in the early stages of field work when I was still living in Boston; the research visit conducted in Boston occurred after I was living in Oregon.

<sup>7</sup> Specifically, two telephone interview recordings were lost due to faulty telephone recording equipment; the third interview, half way through, for a still unknown reason, the recording warped suddenly at which point it became impossible to audibly understand and thus to transcribe.



My strategies for interviewing drew from a feminist methodological approach (Devault and Gross 2007, Anderson, Armitage, et al. 2004). My interview and journal protocols were developed through an inductive process through which I refined and revised my protocol based on emergent topics within my findings that I sought to explore in further depth. This began with a pilot study in Spring 2009 involving eight participants attending colleges or universities in Oregon. Seven of these participants completed in-depth interviews while an eighth participant completed both a research journal and an in-depth interview at the end of the term in which she completed the research journal. This interview involved both standard interview questions as well as specific discussion about the survey instrument, the journal process, and other issues related to research participation. This pilot research also included a failed attempt at a preliminary focus group at the University of Oregon (all but one participant who RSVP'd no showed for the focus group and thus the event was converted into an in-depth interview). Participants who missed the focus group were offered the opportunity to complete a telephone interview instead.

My interviews used a semi-structured format in which I came to the interview with a list of ten questions that I used as a checklist style guide rather than a strict interview structure. Interview questions were augmented with impromptu questions in a conversational dialogue-based style. This style of interviewing both has the capacity to address a researcher's original questions, as well as allowing her to generate new questions and learn new things she may not have conceptualized a priori (Corbin and Morse 2003). The natural flow of conversation is valued within a feminist methodology for several strengths. First, by allowing the conversation to flow more naturally, rapport is more easily established (Devault and Gross 2007). When rapport is established people are more open and more likely to share their story. Also, by

allowing the participant to guide the pace and flow of the interview, while using a more loosely structured interview protocol, a researcher can simultaneously discuss her pre-established questions, as well as inductively learn from her participants thus allowing her to expand her own perspective (Anderson and Jack 1991). This allows for increased validity in that a researcher is more likely to have her preliminary assumptions challenged by her participants, and thus facilitates unanticipated or unexpected findings.

### *Research Journals*

Interviews provide a method through which a researcher can hear the story of women's lives through their own perspectives. Interviews also offer an important general picture of the story of one's experience as they remember it and as they understand it, which provides a useful mechanism of gathering the stories of women's experiences. Yet, while in-depth interviews provide for a richness of data on women's lived experiences, this data is limited in that it is based on recollection. The process of recollection involves the processes of the human memory. By nature the human memory filters through large quantities of information, and records the highlights of one's experiences rather than the entirety of events. Thus, the small but not inconsequential elements of one's experience cannot be revealed through in-depth interviews based on recollection. While use of probing techniques within an interview may be able to uncover some of the informal or small-scale supports and hardships, gathering this information through recollection is challenging because these factors are, by nature, small, informal and easy to forget, de-prioritize, or overlook.

Research journals<sup>8</sup> provided a useful additional method for collecting data on the smaller, less formalized or more taken for granted sources of support or hardship that could make or

---

<sup>8</sup> This method is sometimes described in the literature as a "Daily Diary", although in many uses of the method responses are neither submitted nor completed on a daily basis.

break a mothers' ability to successfully progress through her academic program. This real-time approach to data collection provided the ability to follow a student-mother over a period of time and better document the hardships or difficulties she experienced as well as the sources from which she drew support. While such events may not be occurring at the particular moment in time that an interview is scheduled, a journal kept over a period of time can document these various small crisis and supports, how they were managed, and how they impacted a participant's life: financially, educationally and otherwise.

A research journal, or research diary, is different from a personal journal or diary in several ways. A research journal is by nature a more public document than a personal journal as it is made with the anticipation that someone will read it and eventually publically present the findings gleaned from it (albeit with the promise of confidentiality). Research journals also differ from personal journals in that they focus on a specific topic not generally of the participant's choosing. Unlike a personal journal that provides an open page to record one's thoughts, often times research journals include a series of open-ended questions, close-ended questions or both. The defining feature of a research journal is that it is collected over regular intervals over a specified period of time (Hyers, Swim and Mallett 2006).

I created and hosted an online research journal system through which 20 participants completed research journals for one academic semester or quarter between Spring 2009 and Fall 2011.<sup>9</sup> In total, 16 participants completed their journals during the Fall term, and 5 completed their journals during the Winter or Spring Term.<sup>10</sup> One participant from Fall term 2009 continued her participation through Spring term 2010. While I actively tried to recruit

---

<sup>9</sup> Participation by term was as follows: Spring 2009 (pilot) =1; Fall 2009 = 11 Spring 2010=2 Winter Quarter/Spring Semester 2011=2; Fall 2011=5.

<sup>10</sup> Because a majority of participants attended colleges used the semester system, it made sense to lump participants from Winter quarter into the Spring term group.

participants during Spring term in order to have an even sample, response rates were simply much lower during this time. I hypothesize that this is due to shifts in a student's perception of their time and ability to obligate themselves to further commitment. While in the Fall a student often starts with a certain level of freshness and vigor after the summer, by their second term they are more likely to be exhausted and over-extended. This hypothesis was supported by an experience whereby students responded with interest in Fall 2009. Because I already had met my maximum number of participants for the term I offered to invite them to participate in the Spring and they agreed to be contacted. However, when contacted in December, only one of these women decided to proceed with participation in the study, the other student-mothers citing other obligations, stress and overwhelm as their reasons for changing their minds about participating.

Participants were asked to keep weekly reflections on their day-to-day experiences, documenting their present needs and the supports they used to meet these needs including both formal (e.g. social service programs, financial aid, non-profit aid) and informal (e.g. lenient instructors, kinship and friendship networks, family support) assistance. The research journal protocol was structured via an online survey system (Survey Monkey) in which participants were asked both open-ended questions which provided large text boxes for respondents to reply open endedly (e.g. Do you have anything to celebrate this week? What are some of the issues you are dealing with this week?). In addition participants were asked targeted close-ended questions about a variety of events or issues that they may have experienced or dealt with in the past week that they might not recall offhand without probing (e.g. How many times this week: Did your childcare fall through? Were you late to class? Did your car break down? Etc.). Most of these questions used a ordinal scale for the frequency of these events between 1 and 4 or more occurrences. The survey concluded with more open-ended text boxes asking participants if there

was any issue they could not find resources in that particular week as well as the consequences of not having resources to meet their needs.

In addition to the protocol used for weekly journal entries, all participants were asked to complete both an entrance survey and an exit survey. The entrance survey was primarily used for demographic data collection purposes. The exit survey provided overall both open and close-ended questions asking participants to retrospectively reflect on the research term. It also collected outcome variables such as term and overall grade point averages, grades earned for the research term, and percentage of courses completed. Finally, as part of my ongoing inductive process, the exit survey allowed me to pose new questions that had emerged through the journal process that had not been part of the research instruments at the beginning of the process but were added to the exit survey based on participant input and emergent findings.

Respondents logged in and completed the same research journal protocol each week using a unique self-selected user name. While I originally asked participants to select a pseudonym that they wished to be called in the study, as it was an online survey many participants chose handles instead of pseudonyms. In many of these cases I selected names in a way I felt was true to the intention and meaning behind a participants' choice of handle. Many participants added numbers to their handles which I simply removed, so, for example, Infinite8 simply became Infinite. Other participants chose non-first name pseudonyms that were not consistent with the uniform presentation of my data, for example "Superwoman" and "Mrs. Weasley". In these cases I took license to use the first names of these fictional characters, so Superwoman became Kristin (Superwoman's first name) and Mrs. Weasley became Molly (Mrs. Weasley's first name).

One of the most common difficulties with the research journal process is that it requires a continual commitment from participants to log in each week and to complete their journal entry for an extended duration of time (12-16 weeks depending whether the participant attended a college or university that used the quarter or the semester system). Recognizing that low-income mothers who are in college have busy lives and may not easily be able to commit to an ongoing weekly commitment, I was careful to communicate this expectation to each potential research journal participant, and in the case where a participant decided that they could not commit to journal participation, I offered them the opportunity to be interviewed (except whereby I had already met a quota for a certain region, see recruitment methods section for more details). In addition I offered journal participants a participation stipend on a per diem basis of \$10 per completed survey (including weekly surveys and preliminary demographic “entrance” surveys) and \$20 for completion of the exit survey. Despite my explanation of the longer term commitment, I believe that the potential to earn a total \$150-\$190 cash stipend was appealing to many participants and I often met journal participation quotas before meeting my state maximum for interview participants. However, some participants, when offered the details on journal participation did opt to do an interview instead of a research journal.

Regardless of my retention efforts however, given the complex lifeworlds of my participants, attrition and early termination of research participation was to be expected. Thus, I developed two standards to measure participant attrition. First, in order to be included as a journal participant in my research findings one must have completed a minimum of an entrance survey and one weekly research journal entry. For those participants who completed the entrance survey and never completed a research journal entry, their data was discarded. Furthermore, six participants completed less than 50% of their weekly research journals. According to Hyers,

Swim and Mallet, while any researcher prefers the optimal situation whereby a participant completes every journal promptly and consistently, this situation is impossibly idealistic when working with a large body of participants. Thus, research journals should be used adaptively and with flexibility that allows for use of the data that you do have, rather than discarding data simply because it is imperfect. Given the substantial investment of time, money and energy involved in collecting research journal data, this made complete sense in terms of my research.

Also, given that various issues arising in the process of research data collection could either create barriers to participation (such as getting your internet shut off, or a disastrous winter storm) or take precedence over research participation (sick children, lack of food, or an eviction notice), for those participants who were able to stay in contact, even while missing journal entries, these experiences became invaluable insights.

Even whereby a participant decided that they could not continue participating in the weekly journal process, I made an effort to keep in contact with them, offer support where I could, and offer them the opportunity to re-start their journals or keep offline records of their weekly experiences for later submission. By staying in contact with these participants many were able to reconnect and re-start the journal process once their individual crisis subsidized. In one example, a Midwestern winter storm knocked out power to a participant and her family for several weeks. She did, however, keep offline logs of her experiences during that time, and submitted them to me at a later date when she was back online. I also asked participants who either formally or informally ended participation early, when possible, if they would be willing to complete an exit survey, even when they had decided that they could not continue weekly journals.

As part of the research process I made an effort to send weekly reminder e-mails and to check in with participants who seemed to have stopped their journals to check-in, invite them to re-start the journals at any time, and also to remind them that they have the right to discontinue participation for any reason at any time. Four of the six participants who discontinued participation in the research journal process e-mailed me directly to let me know they would not be able to continue with the research process. All four told me that they were feeling overwhelmed with other aspects of their lives and simply had to cut back on their commitments and obligations in order to dedicate their focus to school, work, and family. The remaining two participants simply disappeared with no response to my e-mails.

The decision to collect research journals through an online survey response system made careful consideration of the practical considerations of doing research in low-income communities. Doing research with busy student-mothers who are often also working-mothers requires both providing enough incentive to make the sacrifices of time to the study a feasible option, and making the actual participation required from the study as minimally time and energy consuming as possible. The online response system created a streamlined input system whereby data were submitted as they were recorded thus facilitating ease of input, and preventing loss of physical handwritten data before it was submitted.<sup>11</sup> The online system also allowed participants to complete their journals at any given time allowing for the flexibility demanded by their busy schedules.

While using the internet is an impractical mode of research for some low-income populations, due to issues of lack computer and internet access, because my targeted population is required to regularly use computers in their capacity as students, using the internet provides an

---

<sup>11</sup> Brian Ogolsky, Sylvia Niehuis, and Carl Ridley, 2009. "Using Online Methods and Designs to Conduct Research on Personal Relationships." *Marriage and Family Review*, 45 (6): 610-628.



easy and practical means to data collection. However, as previously mentioned, even despite more broad scale access to computers and the internet specific to this research population, issues did arise in the process related both to internet access and other factors that prevented some participants (at least temporarily) from accessing the online system.

I also structured the journal protocol to allow for fast data entry. In order to capture changes in assistance or other benefits the weekly protocol included a section asking about the public assistance and other benefits a participant and her family received. The first column of options was listed as “No Change”, in order to make it easy to run down the questions. However, I found that even this was too complex and that many participants simply skipped the section entirely. Since the research protocols were designed in 2008, the protocol’s web design is now dated as new options for “smart logic” surveys have been developed and are now available in the Survey Monkey system. Such logics allow researchers to ask filtering questions and thereby reduce the total number of questions participants are asked to respond to according to individual relevance. For example, a smart logic question might first ask: “Did you experience any changes to your financial aid this week?” with a yes/no prompt. Those who answer no would then automatically skip more in-depth questions on changes to financial aid, while those who answer yes would complete additional questions. Based on my research experiences I believe that smart logic tools are essential to reducing the time participants spend completing surveys and thus increase validity and individual question response rates.

### ***Recruitment and Participant Selection***

Research participants were recruited according to the following inclusion criteria:

#### **Low-income:**

Inclusion based on status as low-income was defined through self-identification. This was verified by asking participants about needs-based financial aid and public assistance programs they utilized.

### **Mothers:**

All participants were mothers, defined as female primary caregivers of children under the age of 19. Women who are non-biological mothers or guardians (such as grandmothers, step-mothers, foster mothers, or other guardians) who have primary care of a child under 19 were for inclusion purposes considered mothers. However all participants were biological mothers with the exception of two participants who were both biological mothers and step-mothers, and one focus group participant who was a student-father.

### **College Students:**

All participants were required to either be currently enrolled in at least one college course or recently enrolled in at least one college course within the past year. People in the process of applying to or “getting ready” to start college were for inclusion purposes, *not* considered college students until they began classes (unless they were returning to college after one year or less of de-enrollment). People who were only auditing courses and were not formally enrolled in courses were for inclusion purposes *not* considered college students. Similarly people only taking non-credit community education courses were not, for these purposes, counted as college students.

### **Regional inclusion:**

In addition to the above inclusion criteria, during the recruitment process my sample was narrowed from national recruitment to a regional recruitment strategy. Early response to my recruitment efforts demonstrated high response rate trends from the West Coast, Mid-West, and

Northeastern regions of the United States. While no one who volunteered to participate was turned away due to their location in these early stages of recruitment, my subsequent recruitment strategies drew focus to these three regions by focusing on organizational outreach within these regions and listing the states within the three regions in my recruitment materials as an inclusion criterion. These states included: California, Oregon and Washington on the West Coast; Connecticut, Delaware, Maine, Maryland, Massachusetts, New York, New Hampshire, New Jersey, Pennsylvania, Rhode Island, and Vermont in the Northeast; and Illinois, Indiana, Iowa, Michigan, Minnesota, Northern Missouri<sup>12</sup>, Ohio, and Wisconsin in the Midwest.

In the end ten states are represented across the three regions of my sample. From West Coast there were 25 participants, including: 7 in California, 12 in Oregon, and 5 in Washington State. 13 participants were from the Mid-West including: 2 from Minnesota, 8 from Ohio, 1 from Illinois, and 2 from Missouri. 13 participants were from the Northeast including: 9 from Massachusetts, 2 from New York, and 3 from Pennsylvania.

### *Recruitment Methods*

Participants for both interviews and journals were recruited through multiple mechanisms. I contacted support programs or services for student-parents in my target areas and recruited many participants through such organizations. These included: student-parent programs, campus childcare centers, local or state advocacy organizations, academic programs geared toward student parents and/or low-income students, and campus-based student groups or clubs. Many of these programs forwarded my recruitment materials to their own participants as well as to other advocates or programs within their networks. For example, in California, I forwarded my recruitment information to LIFETIME, a state-wide student-parent advocacy

---

<sup>1212</sup> While I recognize that Missouri is arguably part of the South rather than the Midwest, Missouri based participants lived in and around the St. Louis Metro Area which straddles the state border between Illinois and Missouri and the St. Louis Metro Area is often considered to be part of the Midwest.

organization, who in turn, forwarded my flyers to on-campus CalWORKS offices throughout the state. In addition I used social networking sites including Facebook and MySpace through which I created event pages informing potential participants about my research study and the opportunity to participate. Through this system those who learned about the study were able to electronically invite their friends to visit the page and consider participating. I also distributed flyers through my personal and professional networks regarding the study and asked my friends, family and colleagues to help spread the word that I was seeking research participants according to my inclusion criteria. I also found two participants through traditional snowball sampling (direct referral from another participant).

While targeted recruitment seeking maximum variation based on diverse qualities such as race, age of children, types of benefits received, or other similar demographic criteria may facilitate greater insight into the diversity of mothers' experiences as marked by the intersections of various social status positions, the complexities of gaining access to potential participants mandates, at least to some extent, recruitment based on who responds to recruitment efforts. I decided however, to do some selective recruitment. Specifically, I established limits on the number of graduate student participants for both interview and journal participation and for the overall study (in total 5 graduate students and 1 post-baccalaureate student were included). I opted to establish these limits during my pilot project in which I had a large response from graduate students. In order to ensure that graduate students were not overrepresented in the study and to maintain the study's primary focus on supporting poor mothers as they attend college (most of whom attend at the undergraduate level) I established these maximum quota.

Similarly, in order to ensure that the study is able to contribute at a national policy level I limited the number of participants by state and region to maintain a nationally significant sample while developing a specific depth of focus on regional areas across the nation.

All student-parent interview participants were compensated for their time and participation in the study. Interview participants received a participation stipend of \$50. Research journal participants received a stipend of \$10 per survey completed, and a bonus \$20 for completing the exit survey as I considered the outcome data provided by exit surveys to be extremely important, and completion after the end of the term and the official research participation process to be an added challenge for many participants.

Stipends were also offered via gift cards for participants in focus groups. For one focus group all participants who stayed for at least half of the meeting were given a \$40 Target Gift Card. For the other focus group, which was conducted within a residential student parent program, in lieu of offering direct participation stipends, I sent a Target Gift Card for each mother within the program along with an individual thank you and encouragement note to each of them. Because this meeting took place within a programmatic setting, and because I did not have the opportunity to offer the participation stipend in advance of the meeting so that all mothers within the program would know about the opportunity to receive a gift card, I decided that sending thank you gifts for the entire program seemed the most equitable and fair solution to handling participation stipends. As I visited the program in mid-November, timing worked out well that these gifts were distributed just before students left for the holidays and thus this approach to handling research stipends worked out serendipitously.

While research stipends are controversial in research methods literature as potentially coercive, especially for those with low-incomes for whom a research stipend may be substantial,

research stipends were essential to my recruitment process. Most participants echoed the sentiments of Clara, who explained to me that while she was very excited about my research and very dedicated to its mission and purpose, the research participation stipend was a major factor in her ability to participate. Simply put, as an extremely busy and overstretched population, the financial incentive helped to justify participating in the project, which participants stated that they would have loved to have done regardless of the money, but simply could not have justified taking the time out of their extremely busy schedules to do otherwise.

Additionally, I was extremely conscious of the specific amount of money that I was offering for each stipend. After being part of other research projects, I had heard one particular person seriously jest that \$40 is the new \$20, in regards to research stipends. These words stuck with me as I planned my research budget. While I could neither afford to offer stipends that were overly generous, nor did I want to offer an amount that could be perceived as overly coercive, I also wanted to make sure that I was offering an amount that was substantial enough to provide a meaningful participation incentive, and more importantly, that demonstrated respect for the true value of these women's time and labor and that considered the impact of inflation on the real-value of research stipends. I decided that \$50 was an acceptable interview stipend (about the value of a tank of gas, a large box of diapers, or a family dinner at an inexpensive restaurant<sup>13</sup>). This also translated to an average living wage compensation rate of about \$20 per hour. I also used this standard to decide upon research stipend rates for research journals and focus groups. However, given the level of ongoing commitment and the amount of time on average participants reported spending filling out their research journals I quickly came to wish that I could provide a larger participation stipend to journal participants; however, as the per

---

<sup>13</sup> These are common examples of items participants stated they intended to use the stipend towards.

participant price tag for research journals was already \$160-\$200, I did not have the option within my research budget to increase the stipend amount.

### ***Population Demographics:***

As previously mentioned all interview and journal participants were biological mothers, while two were custodial step-mothers in addition to being biological mothers. The ages of the participants' children ranged from 6 months to 17 years with a Median age of 4. The median average number of children participants had was 1.5 with a range between 1 and 5. Of the 51 participants who completed either interviews or research journals<sup>14</sup> all but two were the primary guardians to all of their children and all participants had primary custody of at least one child. 2 participants were pregnant with an additional child during the time they participated in the study.

While this study intentional focused on the experiences of low-income mothers, it was important to me to include participants who are single, partnered, married, or, in other forms of complex relationships. Knowing that in reality, low-income families, often blur the lines of single-parenting and coupled-parenting in ways that do not reflect the conventional middle-class nuclear family model, and furthermore that the nature of these relationships is often deeply private and personal, I was reluctant to ask demographic questions about parenting status and marital status at all. However, while I initially did not include these questions on the demographic survey, it quickly became clear to me that I needed some way to differentiate between participants who were raising their children completely without the help of a significant other, and those who had the added support of a partner, spouse, or highly involved non-custodial father.

---

<sup>14</sup> The participant whose data was completely lost due to recording equipment malfunction is omitted from these demographics.

Thus, I begrudgingly added two separate questions to the survey. First, I asked: Do you consider yourself to be a single-parent? With simple close-ended yes or no answer choices. I then asked, “Are you legally married?” This question offered multiple choice answer options including: Legally Married, Living in a Domestic Partnership, Separated, Divorced, Widowed, and Single. Both because these questions were not introduced until later in the research process, and because they are arguably the most sensitive questions asked on the demographic survey, there was a high level of missing data for these questions. However, qualitative analysis served as an important secondary tool for comparison between research transcripts and demographic data. These qualitative and quantitative data were merged in order to achieve the following demographics given in Table 1.

While a large majority of my participants were single-mothers, a substantial portion had a committed partnership. However, importantly, the categories for single-parenthood and marital status were not discrete. Some individuals with live in partners, still considered themselves single-parents either because they were not married, or because their significant other did not provide a substantial source of support to their families or the relationships were characterized by the participants as ephemeral. Sociologists studying low-income family relationships have substantially addressed the complexities of parental and marital relationships in these communities (Edin and Kefelas 2005, Roy 1999, Newman 1999).

**Table 1**

<b>Marital &amp; Parenting Status</b>							
<b><i>Single Parent</i></b>			<b><i>Marital Status</i></b>				
Yes	No	Missing/ Unknown	Married	Separated	Domestic Partnership	Single	Missing/ Unknown
36 (71%)	11 (22%)	4 (7%)	8 (16%)	1 (2%)	8 (16%)	31 (61%)	2 (4%)



In terms of economic demographics, receipt of a Pell Grant was the primary demographic characteristic used to determine low-income status. However, recognizing that there are several non-financial reasons that one might not be able to receive a Pell Grant (such as lifetime time limits, previous drug convictions, attending a school that does not offer them, or misunderstanding the FAFSA), the question was structured with multiple choices for “No” that provided an explanation of why a participant did not receive a Pell Grant. About 20% (10/51) of participants did not receive a Pell Grant. 6 of these participants were ineligible because they already held a previous bachelor’s degree. The remaining 4 were ineligible for non-financial reasons such as failure to meet Satisfactory Academic Progress requirements, or were experiencing delays in their financial aid processing and had not yet been awarded financial aid.

In regards to other federal student-aid programs, while several cases had missing data, of the 29 participants that answered questions about their Federal Work Study status on their demographic survey, 6 indicated that they currently received Federal Work Study, 5 indicated that they had received Federal Work Study in the past, and 18 indicated that they had never received federal work study. Similarly, questions about student loans also had substantial missing data. Of the 29 participants who provided valid data on their surveys, 23 had borrowed at least one type of federal student loan, while 6 had avoided borrowing student loans. Furthermore, a total of 5 participants had also taken out private student loans, 26 indicated they had never taken a private student loan, and the remaining 20 left the question blank. In order to account for cases with missing data in the demographic surveys I also qualitatively examined interview and journal transcripts to look for indicators that could point to further insight on the demographic make-up of my sample. For example, while a large number of participants skipped the questions about work-study and student loans, in reviewing the transcripts many participants

discussed these in their interviews. Thus, missing demographic data could be supplemented with qualitative insight.

In addition to asking demographic questions about federal student aid programs, I also inquired about participants' use of a broad range of public assistance programs as shown in Table 2. The most commonly used public assistance programs were Medicaid and the Supplemental Nutritional Assistance Program (SNAP). As SNAP is one of the few remaining entitlement programs, it is not surprising that 82% of participants received SNAP benefits. Because of SNAP rules regarding students within the program, it could be possible that some of these families received lower benefit levels than they otherwise would have because of their student status. However, this policy is a relevantly recent change and may not have been in effect yet at the time of the study. Furthermore, because so many of the participants were parents of young children and/or single-parents, they may have fallen into special rules within the SNAP program that apply only to single-student parents and student-parents of children under age 6.

The high rate of Medicaid participation also diminishes the variations in state policy regarding the Medicaid program. In Oregon and Washington for example, most participants who did not receive TANF benefits received only the State Children's Health Insurance plan or a Medicaid policy that only covered children under age 19 and not adults. Many of these students used the student health clinic, community free-care clinics or emergency rooms for their own healthcare. Receipt of TANF benefits also varied widely by state. In Oregon and Washington for example, keeping TANF cash assistance benefits while remaining in school was extremely difficult. A select few students in these states had figured out loopholes that allowed them to continue their studies under the radar while separately meeting their work requirements. Other

**Table 2:**

Public Assistance Programs Utilized by Participants							
	Current	Never	Past	Waitlist	Missing	% of total Participants Currently Participating	N
TANF	17	23	11			33%	51
Child Support*	13	14	3	1		42%	31
EITC	21	16	14			41%	51
<b>SNAP</b>	<b>42</b>	5	4			<b>82%</b>	51
WIC	15	19	16		1	30%	50
Food Box/Pantry	13	27	11			25%	51
Childcare Voucher	18	22	7		4	38%	47
College Childcare Subsidy	9	36	3		3	19%	48
Sliding Scale Childcare	4	45	2			8%	51
Headstart	9	36	5	1		18%	51
<b>Medicaid</b>	<b>36</b>	12		1	2	<b>73%</b>	49
State Children's Health Ins.	4	47				8%	51
Section 8	13	30		4	4	28%	47
Public Housing	5	43		3		10%	51
Other Subsidized Housing	4	47				8%	51
Student Housing	8	40	3			16%	51
University Provided Utilities	6	42	3			12%	51
Fuel Assistance (LIHEAP)	11	36	3	1		22%	51
Emergency Utility Payments	5	44	2			10%	51
Discounted Utilities	11	37	3			22%	51
Phone Assistance (Safelink)	10	40	1			20%	51
Other Programs Utilized:							
SSI, USDA Free Lunch, Clothing Assistance, Holiday Assistance, Tribal Healthcare, Campus Health Center & Transitional Housing							
* Child support was mistakenly omitted from the research journal entrance survey thus only the data from interview participants is available.							
Programs whereby >50% were current participants are listed in <b>BOLD</b>							

participants in Oregon and Washington simply gave up on TANF, or in one case, were forced to put their studies on hold in order to meet TANF requirements. In other states however, especially California and Ohio, the TANF program was much more lenient and allowed for coursework and study time to count toward ones work requirements, albeit with additional workstudy obligations.

Racially, the instrument offered the five racial choices used in the 2000 census and asked an open ended follow-up question inquiring whether a participant identified with any particular

ethnic or tribal identity. Because I allowed participants to check as many boxes as they liked, there is some overlap in my racial demographic statistics. 31 participants identified as Caucasian/White, 13 identified as Black/African-American, 0 identified as Asian/Pacific Islander, 10 identified as Native American, 3 identified as Other, and 6 identified as multi-racial. Ethnicities identified through the open ended follow-up question included: Latina (Mexican, Dominican), Jamaican, Cape Verdean, and Jewish. Participants also listed tribal identities including Lakota, Modok, Choctaw, Sioux, and Cherokee.

**Table 3:**

Age of Participants		Participants' ages were asked in a range format. The youngest participants fell in the 18-24 range and the oldest participants in the 41-45 range. 78.4% of participants were under the age of 35 with the median age range being 25-30.
18-24	14	
25-30	14	
31-35	12	
36-40	8	
41-45	3	
n=51		

Participants were also asked about whether they had any disabilities or chronic health problems as these may substantially impact their education. Thirteen of the 51 participants indicated that they had some form of disability or chronic health problem. Eight additional participants indicated that they were “unsure”. Of the participants who checked unsure, most gave detailed descriptions of symptoms they experienced. This indicates that they may likely have an undiagnosed disability or condition that they have not received treatment or services for due to lack of access to healthcare or diagnosticians, deprioritizing self-care, or another reason. Based on these combined demographics, 41% of the research population identified as having at least one diagnosed or undiagnosed disability or chronic medical condition. Types of conditions listed ranged widely and included: Learning Disabilities (ADHD/ADD, Dyscalculia, Dyslexia, Traumatic Brain Injury), Mental Health Disorders (Depression, Bipolar, Anxiety Disorder,

PTSD, Asperger's Syndrome), Chronic Medical Conditions (Hypothyroidism, Hearing Loss, Chronic Fatigue, Chronic Pain, Migraines, Epilepsy, Numbness) and recent injuries (Displaced Hip, Recent Knee Surgery).

Additionally, participants were asked an open-ended question regarding whether their children have any disabilities or chronic health conditions. Children's disabilities or health conditions are an important because it often requires increased levels of time and energy from a mother in order to provide for a disabled child's care. Thirteen participants (25%) indicated that at least one of their children had a disability or chronic health condition that they provided additional care for. These disabilities included: Autism Spectrum Disorders (Asperger's, Pervasive Developmental Disorder, Landau Klefner Syndrome), ADHD, Learning Disabilities, Mental Health Disorders, Chronic Medical Conditions (Seizure Disorders, Cystic Fibrosis, Severe Asthma, Severe Food Allergies, Brain Injury), and acute congenital conditions (particularly one participant's infant was born with a heart condition that had required him to undergo several surgeries and had forced her to take a year off from her program).

In total, 45 of the participants were undergraduate students and 6 were graduate or post-baccalaureate students. Among these six participants, 2 were enrolled in PhD programs, 3 were Master's students, and one was taking post-baccalaureate pre-requisite coursework to begin a Master's program the next academic year. Types of colleges and universities attended ranged widely. 18 participants were community college students, 19 attended public universities, 10 attended private universities and 4 attended for-profit or proprietary colleges.

The majority of participants were working on a first bachelor's degree program (27). In addition 19 participants were working on either transferrable associate's (11) or applied

associate's (8) programs. Additionally, two participants were working on post-baccalaureate programs, three were working on master's degrees, and two were in PhD programs.

Most participants indicated that they were traditional students in the sense that they took most of their classes in-person on campus (35). A small minority of participants indicated that they took most or all of their classes online (4), and the remaining participants indicated that they took a combination of in-person and online courses (12).

The substantial majority of participants were enrolled full-time (35), defined at the undergraduate level at most colleges as taking 12 or more academic credits per term. Among the remaining participants seven attended less than full-time. Three of these participants were classified as 3/4-time (9-11 credits per term), and 4 were classified as 1/2-time (6-8 credits per term). No participant attended less than half-time, which is understandable because federal student aid is generally unavailable for less than 1/2 –time students.<sup>15</sup>

Participants were also asked about their previous educational experiences and credentials. While the original question posed asked participants to check ALL of their previous credentials or educational experiences, I believe the question was posed in an overly complex way and as a result some participants answered checking multiple options, while others answered with only their most recent or highest level of education before beginning their current program. In future research I would again recommend using smart logic survey tools in order to ask about prior secondary and post-secondary educational background as separate questions.

Because of the confusion, data was re-coded to only provide the highest level of education a participant had achieved prior to beginning their current program. Among the 51

---

<sup>15</sup> While technically, Pell Grants are available for less than half-time students, many college and university financial aid offices strongly discourage or even mistakenly tell students they must attend at least half-time to receive a Pell Grant. Other forms of student-aid such as federal student loans are only available to students with half-time or higher enrollment status.

participants, 17 had no previous college experience prior to their current program. Of these people, 2 had completed some High School<sup>16</sup>, 9 had completed the certificate of General Educational Development (GED), and 6 had a High School Diploma. Among those with previous college experience 28 were undergraduate students who had not completed a first bachelor's degree. Three of these participants listed they held a professional license or certificate that required post-secondary training. Two of the participants who listed professional licenses or certificates also listed some college. Since it is impossible to qualify whether "some college" is a higher level of education than a professional license or certificate these dual answers were retained in my demographics given in Table 4. In total, 17 participants had some previous college experience before beginning their current program. This represented the average level of prior education for the research sample. This is also representative of the findings of other research studies on student parents that have documented a majority of low-income student-parents have some previous experience with post-secondary education, and are likely to stop and start college coursework several times before completing their degree programs (Costello 2012). Of the remaining participants, 10 had completed community college associate's degrees before transferring to the college or university where they were presently working toward bachelor's degrees. Among the remaining 6 participants who were graduate or post-baccalaureate students, 4 had achieved a bachelor's degree and the 2 Ph.D. students had achieved Master's Degrees before beginning their doctoral programs.

---

<sup>16</sup> During the time of this research project, an option was available for non-high school graduates to take college coursework and receive federal student aid by completing an Ability to Benefit exam. This option was recently eliminated as part of changes to the Federal Higher Education budget.

**Table 4:**

Highest Level of Education							
Some H.S.	GED	H.S. Diploma	Prof. License or Certificate	Some College	Associate's	Bachelor's	Graduate
2	9	6	3	17	10	4	2
N=54							
Note that the 2 participants who listed a professional license or certificate also listed some college.							

Students had a wide range of majors which I have categorized and illustrated in Table 5. The most popular majors among my sample were nursing (6) and psychology (4). Two students including one undergraduate and one graduate student indicated that they had double-majors. The undergraduate student had recently graduated, majoring in Higher Education Administration and Women's Studies. The graduate student was simultaneously completing a Master's in English and a post-baccalaureate Teaching Education as a Second Language Certificate. Nine participants also indicated that they had an academic minor, often in something that complimented their major. For example, a criminology major had also minored in forensic science. Similarly, a social work major had a minor in chemical dependency. These connections were also seen on the academic side, for example, a sociology major minored in women's studies, and a political science major was minoring in business.

Grade Point Average was another difficult measure because many participants did not provide their GPA or their term grades despite my efforts to obtain them, incentivizing the exit survey by doubling the survey stipend. In total 30 participants provided their GPA on a 4 point scale. Six additional interview participants indicated on their survey that they did not know or did not have a GPA. The remaining 15 participants either left the GPA question blank or did not complete an exit survey. However, among the participants that did provide GPA information, most were good students. While no participant had a perfect 4.0, 9 participants reported GPAs in



the 3.5-3.9 range. Another 9 participants reported GPAs in the 3.0-3.4 range. A third group of 9 participants reported GPAs in the 2.5-2.9 range. The remaining 3 participants reported GPAs in the 2.0-2.4 range. Among participants with lower grade-point-averages (2.9 or lower) three reported that a previous attempt at college had lowered their GPA and that their GPA thus did not reflect their current grades.

**Table 5: Participant Majors**

Category	Number	Examples
Art, Music or Arts		
Administration	3	Fine Arts, Music History, Museum Studies
Education	3	Elementary Education, Early Childhood Education, TESL
Humanities	6	Communications, English, WGS, Foreign Language
Medical	9	Nursing/Pre-Nursing, Medical Assistant, Dental Hygiene
Professional/Trades	4	Paralegal, Higher Ed Admin, Ministry
Social Science	12	Criminal Justice, Psychology, Political Science, History
Social Work	2	Social & Human Services, Social Work
S.T.E.M.	1	Molecular Biology, Biophysics
Students w/ Double Majors	2	
Students w/ Minors	9	

### *Analysis of Primary Data*

Data was transcribed by one of three transcriptionists (me, another low-income student-mother and a professional transcriptionist referred to me by a colleague). I then analyzed the data inductively using coding, memos, and self-reflexive research journaling to develop a thematic analysis. A thematic analysis involves a process of looking for common, reoccurring themes in the data. Codes are then developed and applied to the data and memos are written in conjunction with the codes to reflect on the data as well as code development (Boyatzis 1998). While I did use qualitative data analysis software (specifically NVIVO and HyperRESEARCH) to organize my codes and findings later in my process of analysis, I began simply by reading the transcripts

repeatedly with a handful of mixed colored highlighters and a pen to jot memos and notes in the margins.

I also, throughout the research process have maintained a self-reflexive journaling process through which a researcher writes and keeps track of her own responses and reactions to data and the research process. While I began these self-reflexive journals while in the field, I continued them within my process of data analysis. This approach to self-reflexivity is rooted in feminist research methodology and the assumption that researchers are never truly “objective”. Thus researchers work to engage, reflect on and challenge their own assumptions throughout the research process (Wilkinson 1988, Ortlipp 2008, Watt 2008). One example where I found self-reflexive journaling particularly helpful was when coding data from a student at a proprietary school. After journaling about my personal frustration with proprietary schools in general, I was able to move my thinking toward why a student-parent would chose a proprietary school, even knowing their downfalls, and better empathize with those experiences and perspectives that are not my own. At other times, especially after working with very young mothers, self-reflexive journaling allowed me to explore how my own status as a former teen mother shapes my perspective as I engage with them and their accounts of their own experiences of young parenthood.

### ***Interpretive Focus Groups***

At the end of the data collection process, after I had already begun substantial data analysis, I set out to conduct two interpretive focus groups (Dodson and Schmalzbauer 2006). Interpretive focus groups are aimed at collective analysis and interpretation of data by a group familiar with the situation being studied, but are not generally the participants who partook in other research activities through which the data was gathered (Dodson, Piatelli and

Schmalzbauer 2007). Interpretive focus groups are an interesting emergent method through which both collective interpretation and understanding can be developed. Collaborative interpretation of research data has the potential to challenge a researcher's personal assumptions and understandings as framed through the positionality from which she approaches and understands the data. Participatory interpretive focus groups also bring other understandings and points of view to the analytic and interpretive process that are informed by collaborators' living knowledge and experience with the topic of inquiry.

Interpretive focus groups provide a means to counter the challenges of insiderness through the employment of a participatory interpretive process. While other means of developing critical awareness of the assumptions brought to the research must also be utilized, collaborative interpretation allows a researcher's own perspective and interpretation of data to be challenged. Through these challenges new findings and perspectives can be established and expanded upon that would not otherwise be possible (Dodson, Piatelli and Schmalzbauer 2007).

Additionally and very importantly, interpretive focus groups can be used to mediate ethical concerns related to sensitivity around public disclosure of low-income women's survival strategies.<sup>17</sup> Social practices reflect a hegemonic discourse regarding welfare and low-income families that both vilifies low-income mothers viewing them as criminals, deviants and defrauders and simultaneously forces them to live at the margins of society that demand creative and subversive survival strategies. Because these highly creative and subversive strategies are often framed as deviant, low-income women closely guard these strategies as essential to their livelihood (Dodson and Schmalzbauer 2006). By working with interpretive focus groups comprised of other low-income women and advocates, the ethical considerations of disclosure

---

<sup>17</sup> Morgen, Acker and Weigt (2010), discuss some of the dilemmas of research that is unintentionally co-opted to serve agendas that neither confer with the overall research findings or serve the intended purpose of the research.

and representation can be addressed in a way that fosters research that is considerate and responsible to the communities it intends to serve.

The first focus group took place within a residential student-parent program at a small private college in the Northeast. I was asked as part of my invitation to visit the program if I would speak to the students about my own experiences as a student-parent, and I then proposed to the program director that I might both discuss those experiences, as well as my research findings with the program participants in the format of an interpretive focus group.

While I did bring some general questions, poster board with themes to discuss, and other planned activities, I also found that the students within this particular program had something to add to my data that I had not yet had the opportunity to fully learn about, particularly the experiences of living on-campus in a dormitory setting with young children.<sup>18</sup>

The dialogue and exchange with the four student-parents who participated in this group was reciprocal and fluid in nature, and lasted about 4 hours before I finally insisted on leaving in order to allow participants to get back to their other obligations. During this time I solicited the ideas and responses to the concepts I had been observing, and participants solicited my ideas for negotiating your way as a student parent, as well as gave me detailed accounts of their own lived experiences.

Food and childcare was offered for the meeting, however, when the conversation continued past the time the childcare provider needed to leave, the meeting relocated to the dormitory's childcare room and we spent the last hour and a half of our discussion playing with the children as we talked. While I initially planned to compensate all focus group participants with a \$40 Target Gift Card, I decided that due to the nature of the event as structured within the

---

<sup>18</sup> A total of four participants (2 interview participants and 2 journal participants) lived in residential dormitory student parent programs with their children, however I learned a lot more about these programs from the focus group discussion.

program, it was more appropriate to donate Target Gift Cards to all eight participants in the program, including those who could not attend the meeting.

A second focus group was conducted at a large public university in the Northeast. This focus group was held within the university's student parent club, and was planned with the help of the program's coordinator. We advertised the focus group with flyers distributed around the college campus asking student-parents to come and learn about new research on student parent experiences, as well as provide their own input and feedback. These flyers read:

Calling All Student-Parents!

Come to a community conversation group to learn about and discuss a new research study focused on low-income student parents. You will have the opportunity to learn about the research process, discuss the findings of this study, and contribute to improved understanding of what it is like to balance school, work, parenting and making ends meet. Discussion will also be held about how to impact change to better support student parents.

***Pizza and refreshments will be provided.***

***Participants will be entered for a chance to receive a \$40 Target gift card.***

Childcare is available if requested in advance no later than Sunday Nov. 13<sup>th</sup>.

Because of this open-ended recruitment strategy it was difficult to know what to expect or even whether people would show up, or if too many people would show up and we would run out of pizza and gift cards. However, I went ahead and prepared several butcher paper size post-its with various data themes I hoped to discuss and showed up on campus hoping for the best. In total 4 student-parents and 1 faculty member came.

While I was able to host what I felt was a productive interpretive focus group, both presenting my findings and soliciting feedback and dialogue, this focus group also had its quirks. Specifically, the university's student parent program, which I had worked with before several years prior to scheduling the focus group, had since seemed to have lost its presence on campus, and many student-parents showed up, thinking that they were arriving at the first club meeting. Thus, some of the discussion steered toward discussion by the program coordinator about the student parent club and how to get involved. Another thing I had not anticipated in my original

conceptualization of the interpretive focus groups was inviting student-fathers to come to the focus groups. However, because the event was hosted by the student-parent club, which invites the membership of both student-mothers and student-fathers, it would have been inappropriate to exclude men from the discussion. As previously mentioned one student-father did come to participate in a portion of the IFG, and offered interesting contributions to the discussion from his perspective.

Although I advertised that participants would be entered for a chance to win a \$40 Target Gift Card, the turnout was perfect in order to offer one to every student participant as I had originally planned. Because the event took place on campus during the afternoon on a school-day childcare was not requested by any participant, however one infant came to the focus group with his mother.

Data from the focus groups was professionally transcribed and then coded and analyzed using similar strategies used to code the interviews and journals. During this process I also opted to choose pseudonyms for the focus group participants in order to be able to quote them directly in the dissertation.

While I had originally hoped to conduct focus groups in at least two different regions, specifically considering a focus group within an organization on the West Coast, timing and practical limitations made it hard to do so. Thus, as the opportunity presented itself to connect with two very different groups of students in very different types of student-parent programs, the variation between the two focus groups was ideal in these ways, even as it was less than ideal in terms of regional variation.

### ***Secondary Research Methods***

In addition to my primary research methods and interpretive focus groups I used my data to identify pertinent policies and programs for further inquiry as part of my secondary analysis. Often times this simply involved researching and learning more about the programs and policies discussed by research participants in the data. If I either had not heard of a specific program before, or if a participant discussed being told a specific policy that was unfamiliar to me I made it a point to research the program or verify the policy using primary sources (program websites, state legal documents, direct correspondence with program directors) as well as secondary sources where previous research studies or data was available.

In addition, I conducted in-depth interviews with directors of various student parent programs regarding the programming and services they provide, the difficulties faced by students within their programs, the supports that their participants find most useful, as well as their own programmatic difficulties in serving student-parents. I also attended professional conferences including the 2011 and 2012 Student Parent Support Symposium annual meeting and the 2012 College and University Work Family Association meeting where I attended several sessions learning about various models of student parent programs across the state, met program coordinators and informally discussed the programs and needs of student-parents with them.

Both attendance at these conferences and internet research allowed me to gather and review written materials about programs and supports from a broad range of approaches to student-parent support currently being offered around the country. The combination of these institutional data with the experiential data provided by my primary methods offers a wider perspective that both considers the experiences of low-income student-mothers as well as the public policies and programmatic guidelines that frame the institutions they engage with.

Finally, while the focus of this study was to explore the current experiences of low-income student mothers, understanding their successes and/or failures is important to these experiences. While I originally set out to evaluate the degree of success within college through measures of current success, including cumulative and term GPAs and course completion rates, collected in exit surveys, I experienced significant challenges in collecting these data. Many participants completed their exit surveys before receiving their final grades and therefore skipped the questions about grades and course completion. Others indicated that they did not know their GPA or did not have a GPA either because it was their first term in college or because they attended a program that used alternative measures of evaluation.<sup>19</sup> In response to the low response rate on these questions I began asking about GPA in demographic surveys administered at the beginning of research participation for both journal and interview participants. However, amount of missing data regarding grades, course completion and GPA was still very high (51%).

Because it could be hypothesized that those with poor grades or course completion rates would be more likely to withhold such information when self-reporting it was important to establish secondary criteria for evaluating success. Thus, additional measures were sought out through an ad-hoc follow-up strategy.<sup>20</sup> Through searching publically available<sup>21</sup> information about participants through search engines and the social networking website LinkedIn<sup>22</sup> I sought out easily accessible online information on the current situation of former participants. This was

---

<sup>19</sup> This was only true for one participant. Her trade school program was entirely based on clocked program hours and proficiency exams graded using a pass/no pass system.

<sup>20</sup> While I am currently planning a more elaborate follow-up study in which I hope to directly contact and interview former participants and other recent student-parent college graduates, this research is beyond the capacity of the current project.

<sup>21</sup> While LinkedIn offers a paid feature that allows users to see more information about other users who are out of their network, my use of this site employed only the “basic” features available to the general public for free.

<sup>22</sup> Because LinkedIn is a platform designed for showcasing professional experience and maintaining professional connections it provides a useful tool because a person’s profile contains most if not all of the information from their resume including: educational experience, degrees awarded, employment experience, and honors and awards received.



conducted in spring 2013 for all participants; a time interval ranging from 16 months to 4 years after research participation depending on when the participant originally engaged with the study.

To verify that the LinkedIn profile in fact belonged to the specific participant I matched details from their profile such as college or university attended, major, location, and their photograph<sup>23</sup> to previously collected data. If I was not certain that the profile belonged to a participant it was not used and given the same treatment as if no information had been found. Furthermore if a profile appeared inactive, meaning that it contained minimal or clearly outdated information, it was also coded as missing data. Through this process I was able to gather follow-up data for 71% of participants.<sup>24</sup> Those for whom there was neither GPA data nor follow-up data were 18% of the total interview and journal sample (9 participants). Within their profiles I focused on the information listed under sections for Education, Honors and Awards, and current employment. Thus participant outcomes were considered both in terms of their current measures at the time of research participation (cumulative and term GPA, maintaining satisfactory academic progress and course completion), as well as their secondary measures (educational persistence, advancement or completion), and listed academic honors or merit-based awards. These data are further discussed in chapter 6 of this dissertation.

The combined data produced by this multi-method research approach is presented in the following chapters using a thematic approach. However, in keeping with the methodological and theoretical foundations of my research, particularly the use of low-income student mothers' experience as the point of institutional ethnographic entry, my discussion of thematic research

---

<sup>23</sup> Photographs were specifically useful for those who participated in in-person interviews or who originally contacted me through social networking sites to participate in the study. For most journal participants or telephone interviewees who I have never met in person and communicated with only via e-mail photographs obviously would not be a useful means of identification.

<sup>24</sup> Profiles for 17 journal participants and 19 interview participants were located.

findings is presented from a holistic perspective illustrating the complexities of the lifeworlds of my participants as they connect and interact with the thematic subjects of each chapter.

## Works Cited

- Acker, Joan, Kate Barry, and Johanna Esseveld. "Objectivity and Truth: Problems in Doing Feminist Research." In *Beyond Methodology: Feminist Scholarship as Lived Research*, by Mary Margaret Fonow and Judith A. Cook. Indianapolis: Indiana University Press, 1991.
- Anderson, Kathryn, and Dana Jack. "Learning to Listen: Interview Techniques and Analyses." In *Women's Words: The Feminist Practice of Oral History*, by Sherna Berger Gluck and Daphne Patai, 11-26. New York: Routledge, 1991.
- Anderson, Kathryn, Susan Armitage, Dana Jack, and Juddith Wittner. "Beginning Where We Are: Feminist Methodology in Oral History." In *Approaches to Qualitative Research*, by Sharlene Nagy Hesse-Biber and Patricia Leavy, 224-242. New York: Oxford University Press, 2004.
- Balcazar, Fabricio E., Renee R. Taylor, Gary W. Kielhofner, Karen, Benzinger, Tom Tamley, Nancy Carlin, and Sabrina Johnson. "Participatory Action Research: General Principles and a Study with a Chronic health Condition." In *Participatory community Research: Theories and Methods in Action*, by Leonard A Jason, et al. Washington DC: American Psychological Association, 2004.
- Belenky, Mary Field, Blythe Mcvicker Clinchy, Nancy Rule Goldberger, and Jill Mattuck Tarule. *Women's Ways Of Knowing: The Development of Self Voice and Mind*. 2nd. New York: Basic Books, 1997.
- Boothroyd, Renee I., Stephen B. Fawcett, and Pennie G. Foster-Fishman. "Community Development: Enhancing the Knowledge Base Through Participatory Action Research." In *Participatory Community Research: Theories and Methods in Action*, by Leonard A Jason, et al. Washington D.C.: American Psychological Association, 2004.
- Boyatzis, Richard E. *Transforming Qualitative Information: Thematic Analysis and Code Development*. Thousand Oaks, CA: Sage Publications, 1998.
- Brodkin, Evelyn Z. "Street Level Research: Policy at the Front Lines." In *Policy Into Action: Implementation Research and Welfare Reform*, by Mary Clare Lennon and Thomas Corbett, 145-164. Washington DC: The Urban Institute Press, 2003.
- Campbell, Marie. "Institutional Ethnography and Experience as Data." *Qualitative Sociology* 21, no. 1 (1998): 55-73.
- Charmaz, Kathy. *Constructing Grounded Theory: A Practical Guide Through Qualitative Analysis*. Thousand Oaks, CA: Sage Publications, 2006.
- Chavez, Christina. "Conceptualizing From the Inside: Advantages, Complications and Demands of an Insider Positionality." *The Qualitative Report* 13, no. 3 (2008): 474-494.
- Corbin, Juliet, and Janice M. Morse. "The Unstructured Interactive Interview: Issues of Reciprocity and Risks When Dealing with Sensitive Topics." *Qualitative Inquiry*, no. 9 (2003): 335-354.
- Costello, Cynthia B. *Increasing Opportunities for Women and Student Parents in Science Technology Engineering and Math at Community Colleges*. Washington DC: Institute for Women's Policy Research, 2012.

- Devault, Majorie, and Liza McCoy. "Institutional Ethnography: Using Interviews to Investigate Ruling Relations." In *Institutional Ethnography as Practice*, by Dorothy Smith. Lanham, MD: Rowman & Littlefield, 2006.
- Devault, Marjorie. "Introduction: What is Institutional Ethnography?" *Social Problems* 53, no. 3 (2006): 294-298.
- Devault, Marjorie, and Glenda Gross. "Feminist Interviewing: Experience, Talk & Knowledge." In *Handbook of Feminist Research*, by Sharlene Nagy Hesse-Biber. Thousand Oaks, CA: Sage Publications, 2007.
- Dodson, Lisa, and Leah Schmalzbauer. "Poor Mothers and the Habits of Hiding: Participatory Methods in Family Research." *Journal of Marriage and Family* 67 (2006): 949-59.
- Dodson, Lisa, Deborah Piatelli, and Leah Schmalzbauer. "Researching Inequalities Through Collaborative Interpretations." *Qualitative Inquiry* 13, no. 4 (2007): 821-843.
- Edin, Kathryn. "Client-Based Ethnographic Research as a Tool for Implementation Analysis." In *Policy into Action: Implementation Research and Welfare Reform*, by Mary Clare Lennon and Thomas Corbett, 165-192. Washington DC: The Urban Institute Press, 2003.
- Edin, Kathryn, and Maria Kefelas. *Promises I Can Keep: Why Poor Women Put Motherhood Before Marriage*. Berkeley, CA: University of California Press, 2005.
- Edwards, Rosalyn. "Connecting Method and Epistemology: A White Woman Interviewing Black Women." *Women's Studies International Forum* 15, no. 5 (1990): 477-490.
- Heron, John, and Peter Reason. "The Practice of Co-operative Inquiry: Research 'With' Rather Than 'On' People." In *Handbook of Action Research*, by Peter Reason and Hilary Bradbury, 179-188. Thousand Oaks, CA: Sage Publications, 2001.
- Hesse-Biber, Sharlene Nagy, and Patricia Leavy. *The Practice of Qualitative Research*. Thousand Oaks, CA: Sage Publications, 2006.
- Hyers, Laurie L., Janet K. Swim, and Robyn K. Mallett. "The Personal is Political: Using Daily Diaries to Examine Everyday Prejudice-Related Experiences." In *Handbook of Emergent Research Methods*, by Sharlene Nagy Hesse-Biber and Patricia Leavy. Thousand Oaks, CA: Sage Publications, 2006.
- Kates, Erika. *Low-Income Women's Access to Education? A Case Study of Welfare Recipients in Boston*. Policy Research Report, Boston: Center for Women in Politics & Public Policy, 2007.
- Kondo, Dorrine K. "Dissolution and Reconstitution of Self: Implications for Anthropological Epistemology." *Cultural Anthropology* 1, no. 1 (1986): 74-88.
- Miller, S.M. "The Participant Observer and Over-Rapport." *American Sociological Review* 17, no. 1 (1952): 97-99.
- Morgen, Sandra, Joan Acker, and Jill Weigt. *Stretched Thin: Poor Families, Welfare Work, and Welfare Reform*. Ithaca, NY: Cornell University Press, 2010.
- Newman, Kathrine S. *No Shame In My Game: The Working Poor in the Inner City*. New York: Russell Sage Press, 1999.
- Ortlipp, Michelle. "Keeping and Using Self-Reflexive Journals in the Qualitative Research Process." *Qualitative Report* 13, no. 4 (2008): 695-705.
- Patai, Daphne. "U.S. Academics and Third World Women: Is Ethical Research Possible?" In *Women's Words: The Feminist Practice of Oral History*, by Sherna Berger Gluck and Daphne Patai, 137-153. New York: Routledge, 1991.
- Reinharz, Shulamit. *Feminist Methods in Social Research*. New York: Oxford University Press, 1992.

- Roy, Kevin. "Low-Income Single Fathers in an African American Community and the Requirements of Welfare Reform." *Journal of Family Issues* 20, no. 2 (1999): 432-457.
- Schein, Virginia E. *Working From the Margins: Voices of Mothers in Poverty*. Ithaca, NY: Cornell University Press, 1995.
- Stacey, Judith. "Can There Be A Feminist Ethnography?" *Women's Studies International Forum* 11, no. 1 (1988): 21-27.
- Watt, Diane. "On Becoming a Qualitative Research: The Value of Reflexivity." *Qualitative Report* 12, no. 1 (2008): 82-102.
- Weigt, Jill. "Compromises to Carework: The Social Organization of Mothers' Experiences in the Low-Wage Labor Market After Welfare Reform." *Social Problems* 53, no. 5 (2006): 332-351.
- Wilkinson, Sue. "The Role of Reflexivity in Social Psychology." *Women's Studies International Forum* 11 (1988): 493-501.
- Yow, Valerie. "Do I Like Them Too Much?: Effects of the Oral History Interview on the Interview and Vice Versa." *The Oral History Review* 24, no. 1 (1997): 55-79.
- Zavella, Patricia. "Feminist Insider Dilemmas: Constructing Ethnic Identity with Chicana Informants." In *Feminist Dilemmas in Fieldwork*, by Diane L. Wolf. Boulder, CO: Westview Press, 1996.
- Zinn, Maxine Baca. "Field Research in Minority Communities: Ethical, Methodological and Political Observations by an Insider." *Social Problems* 27, no. 2 (1979): 209-219.

## CHAPTER 4:

### Managing School, Work and Family in a Constant State of Crisis and Material Hardship: The Lifeworld of Low-Income Student Mothers

This research was brought about from inception to tell the silenced stories of low-income mothers and their exodus from poverty through the path of higher education. Conveying the lives of these women through their own life stories is essential in portraying the complexity of their lifeworlds. In this chapter I will begin to tell these stories. While the women highlighted in this chapter are portrayed with narrative intricacy, their stories also highlight important themes that are commonplace within the lives of low-income student mothers. Furthermore, even as I tell the stories of these women and their families, I acknowledge that it is impossible to convey any one person's life in its complete complexity, and that even if I could it would require far more than a chapter—or even a book—to tell. Thus, I have selected a thematically organized narrative structure through which I can both convey individual stories and highlight important thematic commonalities found within them.

Jurgen Habermas' sociological concept of "lifeworld" provides an important conceptual framework for approaching the living experiences of low-income mothers. The lifeworld encompasses the overall set of experiences, feelings, values and obligations that help a group define a collective identity (Habermas 1987). What it means to be a low-income mother, and the mutual understandings and experiences shared between low-income mothers, comprise a distinct lifeworld. What it means to be a college student, at least as viewed by the women who participated in this study, is a (life)world away from their own experiences. To explore the lifeworlds of low-income student mothers is to explore their living experiences from day to day. It is a both the individual and communal sense of who they are, the values they prioritize, and their long-term aspirations. It is the position from which these women engage with multiple

social institutions that come to play in their lives, and the simultaneous impact of said institutions on their ability to perform their work. The lifeworld is both the collective identity and collective experience of a group. For the purposes of this study, the lifeworlds of participants involve what it means to occupy the intersectional identity of being low-income, female, a college student, and a mother.

Balancing these multiple roles involves a complex juggling act that results in role strain. As previously defined in chapter 2, role-strain is a broad category encompassing the concepts of role conflict, role overload and role contagion. Role strain occurs when an individual is responsible for meeting the responsibilities and tasks of two or more roles that strain their ability to perform any of them at full capacity. This can be due to conflicting demands that impose role conflicts—such as when a mother is expected to stay at home with a sick child to perform her duties as a “good mother”, while she is also expected to not miss class in order to perform the role of “good student”. It can also be due to simply not having enough hours in the day to perform the responsibilities and duties required of multiple roles; this situation comprises role overload. When a full-time student is also expected to work full-time, care for children, complete homework assignments, seek out benefits and services to make ends meet and maintain a household they experience role overload. Role contagion is about having so much to do that you are constantly distracted by the obligations of one role while performing the activities of another; these mental distractions make it difficult to focus on the task at hand. This concept might be illustrated by a student who is distracted in class because her mind is racing with thinking about welfare appointments, whether her arrangements for childcare that afternoon will fall through, meeting other obligations and responsibilities (Home 1998).

Role strain is a useful framework for understanding the lifeworlds of low-income mothers who enroll in college because of the considerably high level of responsibility and multiple roles they must take on within the daily course of their lives. They must raise their children, keep on top of their studies, maintain their household, and provide for their families. In order to provide for their families student-mothers must patch together multiple income streams and supplemental in-kind benefits and services generated through student financial aid, public assistance, employment and kinship networks. This increases the labor expectation placed upon them in the sense of adding responsibilities that contribute to role overload. Requiring mothers to meet separate and conflicting demands, especially between academic and public assistance requirements, also contributes to role conflicts.

Maintaining eligibility for student financial aid and for public assistance programs requires the labor that goes into researching, applying for, and recertifying federal student aid, state and school based grants and scholarships, and federal and state public assistance programs (e.g. TANF, SNAP, Medicaid, subsidized housing, subsidized childcare, fuel assistance, etc.). It also requires the labor involved in maintaining program participation requirements. From financial aid, this involves maintaining enrollment in a certain number of college credits per term. It also requires one to maintain standards of “satisfactory academic progress” by completing these courses successfully and maintaining a 2.0 grade point average and 75% course completion rate.<sup>1</sup> From public assistance programs it might require attending program-sponsored (non-credit) classes, completing required activities for structured job search, participating in mandatory “volunteer” activities such as workfare (Boris 1998), or collecting required signatures to prove regular attendance in school, work or workfare activities.

---

<sup>1</sup> In general, the overall required GPA to maintain Satisfactory Academic Progress is 2.0, and the course completion rate is 75% of attempted courses. However a student might be put on probation or disqualified from financial aid for failure to pass one or more courses in an academic term or for other reasons as further detailed later in this Chapter.



Furthermore, the nature of the contemporary social safety net is one in which programs and services are run as “silos”, with minimal communication, collaboration or cooperation with other organizations and programs (Warfield and Schmeissing 2012). Thus, the process of obtaining multiple benefits requires intensive labor to seek out, apply for, and maintain program benefits from distinctly separate agencies. This labor constitutes an “unspoken shift”, involving the labor performed by low-income mothers as they navigate the various programs involved in patching together the resources necessary to make ends meet (Green 2013). The combination of the demands of navigating a disorganized and scattered safety net and the mandate to do so with minimal resources makes it difficult to gain control over one’s own time and to manage it effectively (Roy, Tubbs and Burton 2004). Consequently, the inability to exercise control over one’s time contributes to increased overall stress and decreased academic performance (Macan, et al. 1990).

Furthermore for both TANF recipients as well as those who cannot or do not receive TANF, work is an important additional responsibility taken on by low-income student mothers. For TANF participants, work is often mandated in addition to college coursework in order to fully meet work requirements, and in some states college coursework cannot be used toward TANF work requirements at all (Duke-Benfield and Strawn 2008). For those who do not receive TANF, because student aid is insufficient to cover the full costs of living, jobs are necessary for generating supplemental income. These jobs are often in low-wage fields and vary in the degree of flexibility provided in order to balance them with the obligations of other roles.<sup>2</sup>

---

<sup>2</sup> While low-wage work is characteristically inflexible (Dodson, Wage Poor Mothers and Moral Economy 2007, Newman 1999, Shipler 2004), of the participants who reported holding jobs, almost half (44%) worked in jobs that allowed involved academia, community-organizing or service, or were part of the federal work study program. These positions typically offered great amounts of flexibility in scheduling and time. Furthermore, of those working in the service sector, many reported more flexibility than would be expected based on broader understandings of the nature of such jobs.



Kinship networks also play an important role both in supplementing the support systems of low-income mothers where other resources are not available or fall through. However they also create additional obligations. Because kinship networks function through the norms of reciprocity, receiving help also means that you must provide help to others in turn. Thus, where all else fails, family and friends can be helpful stop-gaps of support, yet they can also further contribute to low-income student mothers' role-overload.

Overall the conflicts between low-income student mothers' roles, both in terms of practical obligations and ideological identity claims, is key to understanding their experiences in higher education and how their lifeworlds are shaped. Furthermore, such conflicts are shaped and exacerbated by the experience of material hardship and the need for supplemental assistance. Through public policies shaping such assistance programs these conflicts become institutionalized in ways that ultimately penalize, and bar access to educational opportunity for low-income mothers. Furthermore, the nature of the labor involved in managing the juggling act between school, work, family, and public assistance, is largely invisible and underappreciated. This adds to the precariousness of low-income mothers' engagement with postsecondary education both as a means to secure opportunity for mobility, as also as an embodiment of "good motherhood."

### **The Labor of Low-Income Student Mothers**

The way that simultaneous obligations come together in the daily lives of low-income student mothers brings clear light to how role strains contribute to the challenges faced by these women to achieve their post-secondary goals. As they attempt to navigate the landscape of their daily lifeworlds, they are neither provided the resources to do so successful, nor to successfully negate the conflicting and overloaded demands of their multiple obligations.

Take for example Lola, a fine arts student at the University of Oregon and single-mother of three and a half year old Brian. Lola is up each morning at 6:30, groggily going through the motions of getting herself ready for school and Brian ready for daycare. When the campus childcare center opens at 7:30 she and Brian are waiting at the door. It's a ten minute bus ride to campus and her 8 o'clock class is a good walk from where the bus lets out.

For the next three hours Lola wears her student hat. With undivided attention she absorbs the lectures of her professors and loses herself in art projects. Before she knows it, it's already 11am and she's packing up her things to go. Then she heads back across campus to hop the 11:15 bus to the student housing apartment complex where she lives. Arriving around 11:30 she changes out of her art-class grubs and into her barista uniform. Grabbing a sandwich on her way out the door she heads out across the parking lot to fetch Brian from daycare. He could stay until the center closes at six o'clock, but Lola knows that she'll be peddling coffee drinks until ten and the center does not offer evening care. Instead, Lola picks him up at noon and drives him across town to a family daycare center that offers evening care and is subsidized by the state's Employment-Related Day Care program (ERDC). Lola must pay out of pocket for daycare while she's in class (or more accurately out of her student loans) because the university's subsidized student childcare reimbursement program ran out of funds before she was able to apply, and the ERDC program will not help because the program policies do not consider college classes to be "employment related".

With just enough time to get back across town and find a parking space, she makes her way to the campus coffee house and scurries in the door while pulling on her barista visor just a minute before her 1:30 shift begins. For the next eight hours Lola is on her feet taking orders, making drinks, wiping down tables, and handing out the WIFI password to denim-clad patrons

nose-deep in laptop screens and philosophy textbooks. While Lola is serving up espresso shots and smoothies to soothe studying students, she only has a thirty minute lunch break with a mountain of homework awaiting her when she gets home. So, she tries to squeeze in at least a little bit of reading and a snack before her shift resumes.

At 10pm Lola is finally ready to clock out and head back across town to pick up Brian from daycare. Arriving home around 11, she carries sleeping Brian inside, tucks him into bed with a kiss, and then starts in on her homework and preparation for the next day's classes. Finally around 1 or 2am she can't keep her eyes open anymore and accepts that she's done enough for the night, and if she hasn't, well it will just have to be good enough. On the weekends she tries to clean house, make up for lost time with Brian during the week, for which she feels awash with guilt, and find a babysitter so she can go to the art studio lab hours on Sunday afternoon (the only open studio hours all week that don't conflict with her work schedule).

While not every low-income student mother works full-time as Lola does, the intensity of their daily work load is clearly similar. Whether it is work study, an internship, a job search program or a recertification appointment, the typical day of these student mothers is crammed with obligations. These obligations generally have little to do with their work as students and, in fact, take away from their academic studies.

Dorothea is a nursing student at South Seattle Community College living with her three year old son Aidan and her husband in the suburbs of Seattle. Because the state Department of Social and Human Services offers her little support as a student-parent, she primarily relies on the help of her extended family for childcare and receives no specialized services from the college. At the onset of her journal Dorothea's husband is unemployed, and thus Dorothea is also the family's primary breadwinner. To support her family Dorothea receives a Pell Grant, the

Earned Income Tax Credit, SNAP, WIC, Food Boxes and medical coverage for her son through the State Children's Health Insurance Program (S-CHIP)—Dorothea and her husband are both uninsured. She also works part-time cleaning offices at night to bring in additional income.

Dorothea does everything she can to save money. She lives in a cheap but dilapidated apartment, and she relies on unpaid childcare from family and friends who also give her occasional gifts and emergency financial support. For example, one week Dorothea's grandmother bought a few extra groceries from Costco and dropped them off at her house. Another time her cousin took her to shop on the local military base where prices are cheaper than at regular stores. She is also always careful to pack lunches to avoid overspending on food.

As a student Dorothea tries to engage with her classmates and exchange support and camaraderie, but it is hard without any access to steady childcare. She already feels guilty that she relies so heavily on her family to care for Aidan, especially because she is not being able to pay them, so she tries to be away at school for as little time as possible. This means however that she cannot participate in study groups with her classmates as often as she feels she needs to and has little time for completing homework while Aidan is awake.

Dorothea's problems seem to all stem back to money. She has medical debt due to her lack of health insurance and the bills seem to rack up faster than the money can come in. Her car is constantly having mechanical problems and she often doesn't have gas money. Although she has tried to utilize public assistance, she wrote in her journal that "they are impossible to get ahold of" and eventually, when her husband finds a job, she gives up on trying. Hoping that the new job will be enough income that she won't have to use those programs anymore, she is glad to give up the hassle of SNAP benefits and WIC vouchers.

However, as the term moves on, Dorothea's financial hardships only get worse. Because of her ongoing debt, Dorothea finds her financial aid check is gone a week after she receives it, and the bills still are yet to be paid in full. Additionally, she learns that her husband's new job hasn't turned out as expected. While working has created new expenses such as transportation, uniforms and other costs, his wages start to be garnished to repay their medical debt. To add to this, because he is now working, Dorothea's husband is no longer available to watch their son at night while she cleans offices. In an effort to cope, she tries taking Aidan to work with her but this doubles the time it takes her to clean each office. Eventually she resigns from her job. This leaves Dorothea's family financially worse off than they were when her husband was unemployed. But she has given up her SNAP and WIC benefits and getting them back takes a lot of effort and missed classes.

Family support is Dorothea's only life raft. But maintaining such support requires reciprocity that is difficult to provide when she is so busy with school, parenting and making ends meet. Reading through her journals it can be easy to forget that Dorothea is a student. Small reminders can be found in her triumphs: acing a test, standing out in her study group or celebrating a small act of self-care: splurging for a \$3 mini-stapler. Yet being a student is an essential element of Dorothea's identity and orientation to the world.

Being in school really gives me a sense of purpose, and a plan. It gives me a schedule. During break I spend the first week feeling like I should be doing something, but by the end I am glad to get back into the swing of things. Also, there are no staplers in the library, and they are hard to find elsewhere on campus. This week I bought a little stapler at the book store. It sounds like a small thing, but I have many things to staple, lots of PowerPoints and things of that nature for school. I often borrow a classmate's, or find one at the student services center. But now I have my own tiny lime green Swing Line stapler. I happened to have cash in my coin purse, and I think that's pretty darn exciting.

Clearly, the lived experiences of low-income mothers engaged in postsecondary studies are distinct from those of traditional childless students who come to college directly from high

school. Yet, institutions of higher education are largely structured toward the latter, while the needs of the growing undergraduate population comprised of student-parents like Lola and Dorothea go largely unaddressed. In addition to their roles as mothers and primary caregivers, and full-time students, Lola and Dorothea take on a substantial portion of the labor involved in making ends meet, including employment in low-wage jobs. Yet, the lion's share of the labor performed by these women is largely invisible. While both Lola and Dorothea are employed, a clearly visible and acknowledged form of labor, their additional efforts toward school, family labor and the unspoken shift are not clearly recognized. This is illustrated further by Gem, who is technically unemployed, but who nonetheless never seems to stop working.

Gem, is a student at NYU taking nine credits and a mother of two (including a disabled six year old son). She applied to NYU after being laid off as one of the many people who lost their job during the recent Great Recession. She combines weekly unemployment insurance stipends, social security benefits on behalf of her son, and markets herself for contract work in her former field.<sup>3</sup> Yet even though she is not employed full-time like Lola, or even in a part-time position on a regular basis like Dorothea, Gem is so busy that she cannot handle taking on a fourth class and thus cannot be considered a full-time student. On top of classes and contract work, Gem's time is consumed both with the added obligations involved in caring for and advocating for her learning disabled son (he is on the autism spectrum and has a chronic medical condition) and the considerable amount of time she spends on the unspoken shift. This time-consuming labor was a repeated topic Gem referred to throughout her interview:

When I had a full-time job it was nowhere near as much work as I do now that I'm unemployed. Because if I'm not trying to do my school work then I'm running to the department of labor because they want me to come in, I'm going to--they call it HRA here [Human Resources Administration]--HRA office to see if I could get help doing

---

<sup>3</sup> Because Gem's former field is in a paraprofessional field that is atypical enough to potentially compromise her identity the exact field in which she works has been omitted.

something. Just recently I went to housing court because we got an eviction notice. Because--we only owe, we're back one month but the building where we live in they are just like, they just generate the notices and it scares the living hell out of you... You know so between all these things and school and trying to fight to stay above water it's just, when do--it's so hard to find time... It makes me laugh. It really does make me laugh sometimes because I just, I just, wow. You figure... you're not working, you're going to school on only a few days, you can manage that with the kids and stuff like that, but it really is so funny that you know... I'm more busy than I've ever been... trying to work to keep our heads above water.

Even while Gem does not “work” in the conventional sense of having a regular hourly job, the demands of her time and energy are clearly laborious. She is always on the hunt for contract work and must maintain regular requirements to keep up her unemployment benefits. Gem also takes on the majority of both the second shift and the unspoken shift, rationalizing that her husband is working and thus it is only right that she pull equal weight for the family.

The work performed by these three women is done out of financial necessity, without consideration of how it effects their responsibilities as students. The value of Lola's efforts as a student are dismissed by the Department of Human Services who offer her no credit for her studies, nor any practical support, not even childcare. In Dorothea's case, her student financial aid and income as a night-janitor is vital to her family's financial support, yet the importance of both these undertakings is dismissed when her husband gets a job and leaves the care of their son up to Dorothea. Gem told me directly that because her husband works so hard she considers it her obligation to handle the majority of caregiving requirements: household labor, negotiating services for her son's disabilities, and researching and applying for assistance programs. While this rationalization of the division of labor works for Gem, it also trivializes the demands on her time both in terms of her studies as well as the obligations of her job search and contract work.

The invisible nature of women's labor as they balance school with jobs, family and public assistance manifests in the realms of education, work, family, and public assistance. This

widespread and problematic phenomenon reflects gendered social processes through the work performed by women is widely devalued and belittled, especially unpaid family labor (Hochschild 2012, Jacobs and Gerson 2004) and even more specifically, the elements of family labor performed by low-income women to make ends meet (Dodson 1999, Green 2013).

Furthermore, the labor involved in being a full-time student, is also largely dismissed as a meaningful form of work. This occurs on two levels, the first being discursive. Cultural imagery and messaging posits that going to college, even full-time, is an activity that should be supplemented with additional labor, often a part-time job.<sup>4</sup> Furthermore, internet and television advertising by proprietary colleges has largely promoted the idea that one can go to college full-time, without reducing employment hours, or the need for supplemental childcare. For example a portion of an online ad for Colorado Technical University (a for-profit online college) reads:

By taking classes online, a mom can easily fit her school work into her already busy schedule. Nap times, after the kids are in bed and when they are at play dates are all opportunities to log in to a class without having to spend time driving to and from campus. In fact, you can attend your online class in your sweats or pajamas if you like – the right time to attend your online class is whenever it's convenient for you (Colorado Technical University 2010).

By implying that enrolling in a full-time or even part-time degree program is a commitment that can easily be undertaken during naptime and play dates, it is suggested that college enrollment is a casual commitment, rather than a serious engagement in meaningful work occupying a significant amount of time and labor commitment. Importantly ads are not in themselves the sole cause for the dismissal of academic labor as meaningful and significant work, but rather both reflect and contribute to larger socio-cultural ideas about the nature of academic work as trivial, especially for low-income mothers.

---

<sup>4</sup> Many scholarship programs reward part-time employment while going to college, viewing the practice of working your way through college as reflecting values of industriousness and autonomy. This is often juxtaposed to the notions of “dependence” and “complacency” often attributed both to receipt of public assistance and also increasingly to student loans



These discursive ideas became institutionalized and even internalized as participants like Gem and Dorothea both speak to their efforts as laborious, but also conceptualize themselves and their labor as secondary to their husbands' more traditional forms of employment. Within the institution of the family, this leads to unequal divisions of family labor, including both the traditional work of caregiving and household chores known as "the second shift" (Hochschild 2012), but also the added obligations of maintaining and negotiating supplemental resources in order to make ends meet, a form of labor I refer to as "the unspoken shift" (Green 2013). Furthermore, the idea that college study is not work is institutionalized in public policy, as observed within public assistance policies that dismiss postsecondary enrollment as a viable means of meeting workforce participation requirements, as occurred for Lola with her inability to use her childcare voucher for educational hours, and a common practice with TANF policy (Shaw, et al. 2006).

Thus, the dismissal of academic labor as a meaningful form of work, involving both a significant time commitment and the need for resources and supports, directly bears upon the experiences of low-income mothers as they balance college with work, family and public assistance. Because of the mandates on their time and energy to successfully balance these roles participants found themselves overloaded in their ability to meet the multiple demands upon them, and experienced conflicting requirements and demands between roles that made their balance of school-work-family-public assistance more difficult.

### **Navigating and Negotiating with Financial Assistance Programs**

Because of the dismissal or under appreciation of academic labor within state welfare policy, managing public assistance benefits as a student-parent involves added complexity and careful navigation. While some states allow postsecondary enrollment to partially meet work

requirements, either as a stand-alone activity or in combination with other workforce participation engagement, other states are highly restrictive about including postsecondary studies within their workforce participation programs and exclude college study entirely (Greenberg, Strawn and Plimpton 2000).<sup>5</sup> For those lucky enough to live in a state that allows college to count toward meeting work requirements, the efforts to maintain documentation can be unnecessarily burdensome (Kates 2007). For those in states that do not allow TANF the demands of taking on work requirements and college (usually with no support services for educational activities such as childcare) are simply unmanageable; this forces student mothers receiving TANF either to stop-out of college to give up their TANF cash assistance, and possibly other benefits such as SNAP and Medicaid.

Jasmine, a mother of two studying at the University of Cincinnati, found the work of the seeking out and maintaining public assistance overwhelming. A student in a vocational associate's program and participant in the federal work study program, Jasmine should have qualified for TANF cash assistance, childcare subsidy, SNAP benefits and Medicaid through the Ohio Job and Family Services department. Yet Jasmine told me that she was never able to figure out how to get cash assistance. Still, she was required to have her instructors sign forms regularly certifying her class attendance and successful progress. The act of presenting her instructors with Jobs and Family Services paperwork forced her to disclose the highly personal matter of her need for state assistance to all of her instructors. This act is one that usually takes place in the semi-public time immediately before or after class, while other students stand around waiting to speak to the instructor. For Jasmine this was absolutely mortifying. In explaining how she felt about requesting her instructors to sign Job and Family Services paperwork she explained:

---

<sup>5</sup> See appendix Table A for state-by-state TANF policies regarding postsecondary degree enrollment.

They already have this stigma of you. 'Cause I'm in a science field right now and I'm taking science courses and it's you know. It's not--I don't--it's not very diverse let's put it that way. I brought my children for example to the science study lab and I heard one of the chemistry tutors say 'I waited until I was married to start having kids.' Yeah... They were quiet, they weren't disruptive. What was the problem?

When Jasmine was late submitting the signature sheet from her instructors to Job and Family Services she was sanctioned. Because of this sanction Jasmine lost her own medical and SNAP benefits for over six months. While her children were able to continue to receive them, these benefits were pro-rated for two people rather than Jasmine's actual family size of three. Jasmine was also told that she could not apply for TANF benefits until she was no longer under sanction.

The sanction on her food and medical benefits put Jasmine in a precarious position. Ironically Jasmine was in a health related field, and through her courses came to care deeply about her family's nutrition. She made sure that her family ate regular healthy meals together. She was not a supporter of junk food and followed a sugar-free diet high in fruits and vegetables whenever she could. Knowing that her children were her first priority, and that it was her benefits that had been sanctioned, Jasmine could not rationalize cutting the nutritional value of her children's meals in order to feed herself. Instead she simply ate smaller meals or went without. When I asked Jasmine why she had been sanctioned it was clear that she neither clearly understood the reason nor did she understand her rights to appeal or even how long the sanction would last.

Well actually I did get an explanation. I didn't turn in some type of um, uh, you know they say signatures are required by professors? I didn't have a signature or something. So I mean that's embarrassing. It really is. And they already judged me.

Jasmine expressed a feeling of being defeated by this system, but was simultaneously unrelenting in her drive to complete her education. That determination demanded a great deal from Jasmine

and her family. As Jasmine put it, “It's just frustrating. I get so fed up. Because they have you-- it's like they drag you through the mud.”

In Washington, TANF does not allow degree programs to count toward meeting work requirements at all. For Savannah, a recent Seattle Central Community College student, TANF recipient and mother of five year old Raven, the barriers to education she experienced were simply too much. As a result she stopped out of college. Savannah, who was taking general education courses and hoped to major in culinary arts, spoke passionately about her program and her interactions with her instructors, and reported that in the short time she was there she was excelling.

Savannah had worked hard to get back into school after a difficult past. Before her daughter was born she was convicted of a felony and disqualified from financial aid due to a previous failed attempt at college. She worked with a program called Seattle Education Access that helped guide her through the process of moving her student loans out of default and helped pay fines and fees in order to help her restore student aid eligibility. Savannah told me that while she had turned her life around and was no longer the person reflected by her record, it was hard to show that to employers without a tangible accomplishment.

It's been five years since I've been in jail...I'm still in shock that they still bring up the theft charges for six-seven years ago. And it's like I looked at them—I sometimes look at employers when they fire me...like, 'Do you not understand that if you look at the date and time periods I was without my daughter?' And then when I gave birth to my daughter my life changed. And I became a better person and I quit doing stupid things and I haven't been arrested for so many years.

For Savannah, college was even more to her than a path to a better life; it was also a means of redemption. Finally, through a lot of effort and the support of Seattle Education Access, Savannah was able to return to school and she was doing well.

Yet all of these efforts and triumphs fell apart when she reported that she had entered school to her Department of Social & Human Services (DSHS) caseworker. It was then that she was informed that not only would she lose her TANF benefits, should she continue in college instead of completing full-time job search requirements, she would also lose childcare subsidy. According to Savannah, her caseworker explained that the childcare subsidy program had formerly allowed college to count as work-effort. But they ran into too many problems with people dropping out and had implemented a new limit only allowing people to receive childcare if they are in a program that can be completed in one year or less (these programs would be classified as vocational education under federal TANF policy). Knowing the recent federal changes that were passed with the TANF program shortly before I interviewed her, I question the accuracy of the caseworker's statement.<sup>6</sup> Yet it is also telling about Savannah's experience and the overall experience of student-mothers who are often told by caseworkers and other program representatives that if they succeed it will be a statistical anomaly. These messages from caseworker to client rationalize the structural failing of federal TANF policy by attributing it to the individual failure of low-income mothers.

Despite whether or not the caseworker's justification of the law was accurate, the impact on Savannah's life was devastating. She could not attend classes without childcare and could not afford childcare on her own. So, she dropped her classes midway through the term—which according to federal student aid policy would have caused her financial aid eligibility to be

---

<sup>6</sup> Post-1996 research documents that the state of Washington excluded post-secondary education from a countable work activity (Greenberg, Strawn and Plimpton 2000). It seems unlikely that the state would change their policy toward allowing greater opportunities for post-secondary education and then reverse such a policy. This is particularly curious given that the 2008 Final Rule allowed states to count college under vocational education for TANF purposes for up to 12 months and subsequently under Job Skills Training (which is not time limited) when combined with 20 hours per week of a "core" workforce activity (including internships, work study, workfare, or structured job search). However I have been unable to locate the most recent state policies in Washington despite my efforts to locate them.

revoked for failure to meet standards of Satisfactory Academic Progress. This made her feel like she had tried and again failed.

And so, that's why I just said 'screw it.' I'm gonna wait until she's in Kindergarten until I ever think about going back to college because why keep dropping out and having financial aid and the college keep looking at me like, 'Why do you even keep trying to come back?'

When I met her, Savannah had just come back home from Motel 6 where she had been staying for the past several weeks after her house caught fire due to an electrical malfunction. She met me at her front door still in her bathrobe and asked if I would mind interviewing her while she laid in her bed because she could barely walk or sit comfortably after displacing her hip. Since leaving college she had gone back to a TANF mandated job search program through DSHS and had recently been referred to a special program for mothers with criminal records receiving TANF benefits. However, despite presenting medical documentation of her injury, she was about to lose her place in the program and possibly her cash assistance. For Savannah, the unwillingness by the state to support her education by allowing her to retain her childcare voucher took away her dreams, opportunities, and chance to redeem her past and work for a better future.

I was really looking forward to that [finishing a culinary degree], because I know my business would thrive. I'm an amazing cook. I'm an amazing baker, and I know a lot about the coffee industry. I've worked in the coffee business, it may be Seattle but I've worked in the coffee business a lot, and I was really honestly looking forward to having that before the age of thirty... You know, having my own little, you know, something to say it was my own and I can honestly say it hurts to know that I've lost that for now.

Both Savannah and Jasmine experienced the effects of the clear conflicts between public assistance policy and postsecondary enrollment. Instead of simply providing her grade reports each term as evidence of her successful academic progress, the Ohio Department of Job and Family Services required monthly attendance reports that were difficult for Jasmine to obtain. When she failed to provide one, or to complete the form correctly, she was sanctioned. Yet for

Savannah, the opportunity to go to college was impeded by her ability to secure childcare without state assistance. Furthermore, while Savannah stated that she believed she could get by without TANF by living off her student financial aid, because the community colleges in Seattle do not offer student loans, as will be explained in more detail in Chapter 5, it is unlikely that she would be able to make ends meet without TANF.

Savannah and Jasmine got stuck in the bureaucracy of public assistance, and the specific conflicts between TANF and college access, in ways that impaired their ability to continue school successfully. Toni, however, got stuck from the other side, dealing with the bureaucracies of student financial aid and the conflicts between higher education and student financial aid policies with Toni's background as a returning student and positionality as a single-mother.

Toni was the single-mother of ten-year old Kiana, a senior at Ohio State University, and an honorably discharged U.S. military veteran. When I interviewed her in summer 2011, Toni was enrolled in summer term courses and planning to graduate in the fall. But Toni had run into a serious road block: even though she worked hard to keep her grades up she had been disqualified for federal student aid because she did not meet the standards for Satisfactory Academic Progress (SAP). The federal guidelines for SAP require that a student: completes 75% of their courses each term; maintains a 2.0 grade point average and a 75% course completion rate overall; and that they are able to complete their degree within 150% of the normal timeframe for their program of study. This 150% timeframe requirement means that, if Toni's bachelor's degree requires 180 credits, she must be able to complete the degree requirements for her program without attempting more than 270 credits.<sup>7</sup>

---

<sup>7</sup> Students at community colleges are subject to lower limits due to the shorter program of study for an associate's degree. Community college students must complete their degrees without attempting more than 135 credits at colleges using the quarter system or 90 credits at colleges using the semester system. Remedial coursework below college level (e.g. pre-college mathematics, reading or writing courses) do not count against the total credit limit.

This would be fine, if this was Toni's first attempt at college. However, Toni went to college twice before, once at a community college in Cleveland, and once at University of Phoenix. Although most of her classes did not transfer to Ohio State, requiring her to spend a full four years at OSU, all of her transfer credits still counted against her maximum 270. To add to this, as a non-traditional student Toni has taken several "filler" classes, elective courses which are used by many students to round out an otherwise difficult course load. Also, Toni experienced scheduling difficulties whereby several required courses were offered at the same time preventing her from taking degree requirements together in a single term. Because Toni was required to complete 12-15 credits per quarter to receive financial aid as a full-time student, she was forced to pad her schedule with these classes even when she wished she could take her requirements instead.

And I promise you every course that I have seen--there are some classes that I couldn't take, that I need to take, because they're all offered at the same exact time in the evening time. There are no daytime classes. And so they—and I'm still doing my SAP appeal. And I could take a damn class but the only time your offering it is at the same time as this other class that I need... they're all exactly the same time...if they was within the same type of, the same type of GEC or like all the natural science that [would be] different, but within the same you know with all of the classes there's no way. There's no way. You know if I want to take math, there's only one class time for me [and it's] for evening. *Autumn: And that conflicts with another class?* A biology class that I really need to take! I could get out of here a whole freakin' quarter early if I could do that. I can't. So now I had to find a filler class which are [inaudibly name's class] and first aid just to keep myself full time or else I won't get my money.

Clearly Toni's situation puts her in a difficult position. The complexities of maintaining her financial aid eligibility are shaped by her positionality as a non-traditional student for whom this is not the first attempt at college, as a mother whose schedule is dependent on her ability to find childcare, and as a person with several demands on her time outside academia that make it difficult to maintain a conventional academic trajectory.

---

However, any courses attempted that do not count toward current degree requirements or were failed or passed with insufficient grades for matriculation do count against the SAP timeframe limit.



For Toni, it is clear that the conflicts that impede on her ability to maintain satisfactory academic progress are a result of the conflicts between the institutional structures of her university and her other roles, particularly as a mother. During the time that Toni was studying at the Ohio State University most university requirements were structured as 5 credit courses. This meant that a student taking three courses was enrolled in 15 credits. Being that the generally adhered to academic standards require a minimum of 2 hours homework for each hour spent in class, enrollment in 15 credit hours would translate to 45 hours per week in combined class and homework time. As a single-mother who had moved to Columbus to attend the university, Toni lived hours away from her family and most of her longtime friends. Thus she was balancing caregiving and household responsibilities with college and making ends meet largely on her own. Thus, the expectation of a 45 hour per week commitment to college was too demanding for her to meet. Yet, because her student financial aid and GI bill benefits required her to attend full-time (12 credits), and because the university structured most courses as 5 credits, she had found a creative way to work around this by taking one and two credit “filler” courses such as Physical Education or First Aid. While this helped her to manage her balance between college and single-motherhood, it had caught up with her just before graduation when she exceeded her maximum total allowance for attempted credits and had to appeal for SAP disqualification.

Furthermore, as Toni reflected, the conflicts between times the courses she was required to take were offered further impaired her ability to register in courses that counted toward her degree progress. While Toni did not mention it, reviewing the course catalog for Ohio State University suggests that while there may have been a few options available for a course, Toni’s schedule as a mother may have prevented her from having the flexibility of taking a course at any time that specific course happened to be offered. While I interviewed Toni during the

summer time, which meant that Kiana was out of school and on an unusual schedule, early morning courses that conflict with the routine of getting children ready for and off to childcare or school were mentioned by several other participants who stated that they had either changed their schedule or selected their courses initially around their children's school or childcare schedules.

Furthermore, while Toni was part of a program that offered her priority enrollment, many participants had to compete with other students for classes. Given the high enrollment rates, especially at community colleges during the recession, this often meant that a participant was not able to register for her first choice class schedule. This in turn might reflect yet another reason behind the use of "filler courses" by student mothers in order to maintain their full-time financial aid and other programs and benefits afforded to full-time students.<sup>8</sup>

Putting stories like Toni's alongside Jasmine and Savannah's begins to draw the complexity of a bigger narrative about how role strain impacts one's ability to obtain and maintain financial support programs. Jasmine and Savannah reflect the conflicts between college enrollment and receipt of public assistance, within a larger context of single-motherhood and the need for supplemental support beyond student financial aid. Toni's experience demonstrates how the structures of university curricula can conflict with a student's other obligations to family and the obligations of making ends meet; although Toni was not employed in addition to college, these conflicts would be even more difficult to negotiate for students with the added obligations of employment. This had, in the long term, created obstacles to continuing to receive student financial aid. Without both student financial aid and supplemental public assistance benefits, higher education is not possible for low-income mothers, and yet the design of these programs exacerbates conflicts between college, work, motherhood and public assistance, thus throwing up

---

<sup>8</sup> Some universities do not allow students to attend less than full-time, while others afford special benefits to full-time students such as tutoring, student housing, or priority enrollment at campus childcare centers,

barriers that can easily deter low-income student mothers or push them off course. Adding to that is the unspoken shift and the job and family responsibilities that demand time and energy off campus and saps attention from their studies. This complex lifeworld experience has only begun to immerse for critical public scrutiny.

### **Material Hardship**

In conveying the lifeworlds of low-income student mothers, it is important to remember the fact that they are mothers who are raising children in poverty. Poverty is not simply about the work that goes into trying to get out of it toward which post-secondary education is essential. Poverty is also about every day; about not having enough food, or having electricity shut off in the dead of winter and not knowing how to pay the bill or when it will get turned back on. Poverty for one mother was the shame of having to borrow forty dollars from her daughter's teenage friend in order to buy medicine for her child when she was sick. For another, it was making the choice between feeding her children or going to class. Poverty is about living on the edge and even, for some, living on the streets.

Cheyenne was a teenage mother who was about to be on the streets with her infant son Ernesto when I met her in November 2011. Cheyenne and her son had been living with her aunt for several months and she knew her aunt was tiring of the arrangement. Although she was taking a full-time course load at North Shore Community College in Lynn, Massachusetts, and had received financial aid during the summer term, she still had not received her fall financial aid stipend and was living on \$700 a month in cash assistance and SNAP benefits. This may have been enough to help buy diapers, a bus pass and some groceries but was far from enough to pay rent, even outside of the city. When I asked what was going on with her financial aid Cheyenne explained:

They thought my son was born last year. So they wondered why I didn't claim him on my taxes. And then, I don't know, they hired this new company to do it I guess. And so they keep asking me for like stupid things like how am I supporting him?...I don't know why. And then they ask for his birth certificate and all this other stuff and yeah. And now, now it's under like, not investigation but they're like checking it out or I guess--I don't know. [laughs] They've been driving me crazy giving me the roundabout for months.

Cheyenne choked back tears as she told me how afraid she was that her aunt was going to kick her out any day, and if that happened she would have no choice but to go into the shelter system. She knew people who had gone into shelters and they didn't get to stay in Boston or the suburbs. The Massachusetts shelter system, being overcrowded, often places people from the city into shelters in rural areas in Central or Western Massachusetts. This fear weighed heavy on Cheyenne's mind. She worried about being transplanted across the state away from her support systems and everyone she knew. She would also be living far away from her school and would be forced to stop out, at least temporarily, until she found a more stable living situation or another community college closer to wherever she ended up being relocated.

Everyone is just like, kind of discouraging me about school. Because they're like oh you're not gonna be able to do it. You just gonna be like everyone else you know. You can't be a mother and go to school. And it's just kind of hurtful you know...I've been going through a lot and just juggling everything and I kind of feel like there's always a weight on my shoulder, and I just want to get done with all this [on the verge of tears].

*Autumn: Do you feel like, what do you think would lift that weight?*

[Swallowing tears] I don't know, right now, all I need is a car and a place to live. Because I feel like [starts crying] I'm gonna be homeless. [My Aunt's] always telling me that I need to leave and like I'm on the verge of being homeless. And I don't want that. I don't want that for my son.

For Cheyenne, college was a sense of hope that had guided her out of a sinking depression. Her program helped her set goals, become involved as a teen parenting activist, and build a sense of the future aside from being, in her words, "a statistic". But her engagement was precarious as she walked on the edge of homelessness and the threat of losing everything any day.

Gennine, a Missouri single-mother to Michael (17), Jennifer (14), and Jonathan (11), attended a Christian College where she studied youth ministries. While she received a Pell Grant, Medicaid, Section 8 housing, and some in-kind support through her church, it was still very hard for Gennine to make ends meet. The semester in which she completed her research journal was characterized by an ongoing tension between meeting the demands of a heavy reading load and academically demanding classes, and meeting her material needs; particularly food, healthcare and exorbitantly high utility bills.

At the beginning of the term Gennine relied primarily on the church food pantry as her family's only source of food assistance. But when the pantry changed their hours, she wrote resignedly in her journal, "It looks like I won't be going to the food bank until after this term is over." In fact, with no other resource to help with food and three voracious teenage children to feed, not getting food aid was impossible. Eventually, later in the term, Gennine was able to apply for and receive SNAP benefits but until she was able to do so she was put in a position of having to decide whether to go to class or feed her family.

To add to the food problem, due to living in a drafty and poorly insulated house, try as she could Gennine could not keep her utility bills under control. Living in a small town with few private charity programs, the once per year Low-Income Energy Assistance Program (LIEAP) wasn't even enough to stop the shut-off notices from coming that month. Week after week Gennine reported ongoing stress and anxiety about her bills and excessive time spent calling the utility companies, the few local charity programs, as well as friends and family trying to strategize new ways to keep the heat on through the winter. In the meantime, Gennine's workload for her classes "just [kept] piling up" and her grades were falling.

Gennine's support came from her faith and passion for her work as a youth minister, her children (especially after Michael got his driver's license in mid-spring and was able to help with household errands), and a friend who seemed to be her personal guardian angel. This angel helped Gennine with rides when her car broke down, provided transportation to her children, and even treated Gennine and her kids to a restaurant outing from time to time.

It is unclear if Gennine would have pulled through the term had she not had a change of luck in March. Her 11 year old son Jonathan, who had been sick on and off all winter, started to feel better. Then the church changed the food pantry hours back to a time that did not conflict with Gennine's classes. Her SNAP benefits also came through and the warmer weather meant she was finally free of high winter heating bills.

Morale boosts also helped Gennine pull through. Small celebrations of her children's academic accomplishments reflected on her own motivation to succeed. The greatest moments of celebration that term were watching her son Michael dress up for prom and later take the stage as the first member of his family to graduate from high school. The week he received his college acceptance letters Gennine said that she knew more than ever that her own studies, however challenging, were absolutely worth it.

Gennine completed the term with two B minuses, a C, and a B plus. This caused her GPA to drop from a 3.4 to a 3.1. She reported in her exit survey that her participation term had been the hardest she had had to date, citing money problems, "teenage drama" from her fourteen year old daughter, and her own health problems to be the biggest challenges. Although looking through her weekly journals it was clear that Gennine had also faced several other central challenges. Material hardships resulting in transportation problems, food insecurity, and housing insecurity related to her utility bills were ongoing issues that term. Furthermore, because her time

was consumed with trying to find resources to meet her family's material needs, her ability to complete her homework and other academic obligations suffered.

The material hardships experienced by both Cheyenne and Gennine added to their difficulty balancing their studies and other obligations in dual ways. First, the additional labor of seeking out and securing in-kind and alternative strategies for making ends meet added to the overall expectations placed upon their time and energy. For Cheyenne, living with her aunt, required that she do her best to mediate frustrations about staying as a long-term houseguest by contributing substantially to the household, both financially and by babysitting her cousins and keeping up with the majority of laundry, cleaning and other household chores. For Gennine the added labor involved seeking out food assistance programs, utility assistance programs and other means of in-kind support to help her family make it through whereby she did not have sufficient monetary resources to buy food, pay for electricity or meet her family's other needs. This added role directly conflicted with her commitments as a student, particularly when the limited hours offered by the local food pantry overlapped with the time she was scheduled to attend class.

Furthermore, the emotional strain and worry about meeting material needs as basic as housing, food, and winter heat fosters mental distraction. It is harder to focus on academic work when one is concerned about having enough food to feed their family or about being kicked out onto the street with an infant and nowhere to go. Thus, material hardships not only contribute to role strain in the form of adding to a low-income student mothers' overall responsibilities (role overload), or fostering a need to obtain supplemental assistance benefits the requirements of which can directly conflict with one's obligations as a student (role conflict), but it also furthers mental distraction and the inability to focus on other obligations, including one's coursework (role contagion). In these ways material hardship both contributes directly to role strain and also

limits the strategies and resources that participants were able to employ to manage their multiple obligations.

## **Family**

The most important commitment and driving force in low-income student mothers' lives is family. Nearly universally, participants spoke of their children as the reason they persevered so determinately in their studies, both because they want to improve their economic standing to provide a better life for their children, and because they see themselves as role models for their children's own academic success. In this sense, enrollment in college, while part of the broader quest for social mobility, was also an important part of being a good mother.

As Ella's five year son Patrick sat next to us doing basic math problems she explained:

I never saw my mother do homework it wasn't--my mother would sit at the table smokin' cigarettes and drinking coffee. When she wasn't drinkin' alcohol. So we like, we work well together [Patrick and I]. And he's gonna know that homework's the norm. You know he's not gonna be like—he's gonna know that's what's expected of him. So I appreciate that. And I feel much more marketable.

Lisa, who had just graduated from a private four-year university and had been accepted to a graduate program in higher education administration, also spoke about what she had gained from her education in terms of her daughter Emma.

I had this little girl and I was gonna be damned if I had my daughter grow up and tell me she didn't have to go to college because her mommy didn't go to college. People ask Emma what she's gonna do when she grows up and she will say, 'I'm going to college.' [Welling up with tears] Sometimes I think she thinks she's at college [laughs]... Yeah definitely it's made me a better woman. It's made me a better parent... I may not have all the quantity of time to give my daughter but I know the time I give her is good... I love the idea that you know—my daughter likes to pretend she's got homework. And my daughter likes to sit there and do homework with mommy. And she likes to read books. So it has, it has benefitted me. And I'm going to be going into a field that I would have never dreamed of. But I'm pretty darn sure my daughter's going to college... Emma says, sometimes she'll be like, like in the car today she's like, 'Mommy I want to have a baby when I grow up.' And I'll be like, 'Okay when can you do that?' 'After college.' [laughs]... Or she'll say I want to get married someday. And I'll say, 'When can you do that?' and she'll say, 'After college.'... we have lots of pinky swears about the college



thing...And you know the education, but the field that I'm going to go to. I mean college is gonna be all around Emma for the rest of her life. She's not gonna be able to get away from it.

But even while children are a source of motivation and perseverance for student-mothers, familial obligations also add to their work loads and constrain their ability to perform other roles. Family work, such as household chores, caregiving responsibilities, arrangements for childcare, medical appointments and other activities, as well as a desire to spend quality time with children, are major elements of daily life among these women. Furthermore, poor women often rely on extended kinship networks for support. These family (or fictive kinship) connections require mothers to meet the expectation of reciprocity; in other words, in order to get support, you also have to provide it. Together these family commitments, responsibilities and obligations make up a significant portion of low-income mothers' labor and pivotally shape their experience as they balance work, school, family, and financial survival.

Molly is a medical assisting student at a trade college in Ohio and mother of 6 year old Ronnie. Despite the fact that the state cut her subsidy for afterschool childcare half-way through her participation term, Molly remained very active in campus life, serving as a student ambassador and also remaining highly involved in her church. Yet, while Molly strived to learn the tricks of the medical trade, she also struggled with managing her own health problems and those of her son. Molly had epilepsy, and although she had previously gotten her seizures under control she began having breakthrough episodes during the term. Fearful of her debilitating health and the toll it could take on her ability to continue her studies and care for her son, she scheduled several visits with neurologists throughout the term. But doing so was difficult in that the only local neurology clinic that would accept her Medicaid was only open on Thursdays, and she had class on Thursdays. Thus, every time she had to go to the doctor, she had to miss class.

On top of her own health problems, Ronnie also was not well. The first week of the term he developed a MRSA infection which required Molly's ongoing attention to keep his infection clean and sterile, and a little improvisation with gauze and medical tape from the clinic because the Band-Aids Ronnie needed were expensive and Molly had not yet received her student loan check.

My son came down with MRSA and strep throat the beginning of this week/end of last week as well as severe constipation. He missed two days of school and I missed one. I had to run him around to the doctors and the ER three times and he is now on three different medications as well as has to have a wound bandaged and antibiotic ointment on the staph infection. I was afraid he might end up in the hospital and I would miss this entire course. It was a lucky break that I caught it early. The constipation is an added stress factor because I have to change his diet and remove all of the things he will eat and add things he won't eat. Thank goodness for soy string cheese!

Ronnie's constipation problems did not seem to get better. He got pale, moody, refused to eat and lost weight. Molly got worried and increasingly had to keep him out of school sick. She tried to get him in to see gastroenterologists but again struggled with scheduling conflicts that pulled Ronnie out of school or Molly out of class. While Molly spent a lot of time in hospitals both to get treatment for Ronnie and get her own epilepsy under control, it was not experience that could be counted towards her own training program as a medical assistant and she was missing class to do it. But Ronnie was Molly's first priority. On days when he was too sick for school or Molly had spent the night coddling him in the children's hospital emergency department waiting room, she decided that her teachers would just have to understand.

Caring for Ronnie's health problems also involved implementing a strictly controlled diet prescribed by his doctors. This meant buying more expensive food, spending more time preparing meals and even doing some canning to save money and preserve food. Most importantly Molly had to find creative ways to get Ronnie to eat things that six year olds usually won't touch. Fortunately Molly was able to utilize a religious discount food purchasing program

and was involved in the food pantry at her church which helped provide her with food for Ronnie that she otherwise would not be able to afford. Ronnie's school also sent him home with a backpack full of healthy snacks, fruits and veggies that he could eat. While this food assistance was welcomed and certainly needed, Molly still spent a considerable amount of time and frustration researching and preparing meals that Ronnie could, and would, eat.

On top of this Molly was dealing with financial woes, transportation problems and delays in her student financial aid that worsened her money troubles. Some weeks she journaled about the guilt she felt for the building pile of unwashed laundry, or a sink full of dirty dishes, but after Ronnie was taken care of her classes took second priority. For Molly, it was Ronnie's health that mattered most and she would do anything to make sure she was doing all she could to care for him, even at her own sacrifice of sleep, homework and her ability to go to class.

While many participants ignored or put off dealing with their own health issues for lack of time, lack of insurance, or the added hassle of dealing with Medicaid doctors, putting off their children's health needs was unacceptable. While going to college is one way of being a good role-model and a good mother, when forced to choose between college and children, children always win out. Sick children especially cannot be left alone or uncared for without jeopardizing one's identity as a "good mother". For mothers of children with chronic conditions, caring for sick and/or disabled children can surmount to a lot of added labor. This labor involves navigating the healthcare system with the least desirable insurance coverage, finding healthcare providers willing to take Medicaid, maintaining regular doctor's appointments and performing the personal nursing care at home to provide for a child's special needs, as well as the need for hugs and cuddles from mom that children crave when they are feeling sick. Thus illness and health issues add significantly to the family labor required of low-income student mothers.

Carol was a mother of three children, Andrew (16), Anthony (11) and Brandon (5), attending an online private college full-time with a major in psychology. Carol was insanely busy most of the time. In fall 2011 when Carol completed her journal she was taking a full-time course load and working a full-time job in a big box hardware store franchise. During the first week she also reported that in addition to these two full-time jobs, she had spent time working on planning her courses for the following term, attending parent conferences for all three of her children, planning her son's birthday party and leading a cub scout troop.

Importantly, Carol's job was both low-paying and unsupportive of her other roles. "My boss doesn't seem to care that I have a life outside work," she wrote in her journal one week. When Carol had to take time off for a medical issue she found herself scrambling at work to over-perform in order to redeem herself for absences and diffuse what she perceived as a threat to her job because of it.

Carol lived with her husband, a gas station attendant earning minimum wage, and together their combined earnings put them just over the limit for most public assistance programs. Carol did however receive the Pell Grant and the Earned Income Tax Credit. The State Children's Health Insurance Program covered her children's health insurance, but Carol and her husband were uninsured. Because Carol's oldest son Andrew was sixteen, she relied on him for childcare. But while this saved money, it also caused anxiety and Carol often snuck calls at work to check up on her kids.

When she got home from work Carol took on the full responsibilities of the second shift. She made dinner "from scratch", cleaned house, helped the kids with their homework and even rubbed her husband's feet (she never mentioned whether he rubbed her feet in return). Several hours later, after the dishes were done and the family settled in, Carol was able to finally sit

down at her computer and crack the books on her homework. Here she would spend the next several hours pushing well past the point of exhaustion and into the wee hours of the morning, finishing her online work and assigned reading.

Not surprisingly Carol was chronically exhausted and stressed. But somehow she still maintained a high GPA (3.5-3.9). She reported that she planned classes by intentionally postponing academically demanding ones—specifically a neuropsychology course. Carol described the course as something she will have to put off taking or else she will “die”. She was also on a condensed academic calendar that allowed her to take only two courses at a time over a six week half-semester. While this meant that she had more work in her courses, it also meant that she could concentrate her learning on just two subjects at once.

Carol also cited support from family, friends and co-workers continuously as a saving grace. They gave her rides when her car broke down, picked up her kids when she was kept late at work, loaned her money or other items when necessary, and helped cover for her at work. In one example a co-worker intentionally called her off the floor near the end of her shift to prevent the boss from calling her into the office and asking her to work late. Being a busy woman Carol wrote “I had to go!” but without the support of her co-worker she may have faced reprimand for not being able to stay late.

Importantly Carol again raises the salient and recurring theme in my data that school is not “work”. School is not work to welfare agencies that discredit, diminish and dismiss academic efforts from counting toward work requirements. But school is also not seen as work within families, especially with a student like Carol who does not physically attend classes. Thus, within families and within kinship networks, support for unstructured academic obligations or acknowledgement of these efforts as an income-generating “job”, are uncommon (even in

families where student financial aid contributed significantly to the family's income). This has serious consequences both for role-strain and for access to resources. Whereby mothers' academic efforts are dismissed or underappreciated as meaningful labor, they are asked to take on a larger portion of family labor and the unspoken shift. This "family myth" (Hochschild 2012) is used, especially by participants who lived with a significant other to justify the reason why they carried most of the family labor on top of full-time studies, and for some full or part-time employment.

Carol provides an especially interesting example however in that there is a clear gender disparity in the division of family labor. Both Carol and her husband hold physically demanding full-time jobs at similar pay levels. But even despite the fact that Carol must spend another 36 hours per week on her academic studies, she still handles the majority of the second shift family work. In order to fulfill the role of good mother and good wife, while also pursuing her own career and educational goals, Carol must take on a superhuman amount of labor. This highlights the fact that the role overload that takes place within the balance of school, work, family and public assistance is not uniform to all student parents, but rather holds a gendered component unique to the positionality of student mothers.

Furthermore, the idea that unstructured academic activities are not work, contributes to the lack of support and resources provided by kinship networks. Securing childcare to do homework or online classes was one of the most difficult challenges experienced by participants. Family members often were willing to watch children while their mothers were in class. However, both internalized guilt for overusing support networks unnecessarily, and external messages from family members who placed limits on their willingness to provide care, pressured participants to refrain from asking for anything more than they thought was absolutely necessary.

These internal and external messages are amplified by the popular advertising and cultural images previously discussed in this chapter, that convey the idea that student mothers can go to college without childcare or other resources by attending classes online or scheduling their actual classes while their school-age children are in school. These messages diminish and underappreciate the labor involved in homework and study time, if not academic pursuits more broadly, that are essential to student success.

Allie's experience provides a quite different picture of college life for low-income mothers. Allie was a traditional-aged student attending a private liberal arts college.<sup>9</sup> Unlike any of the other mothers presented in this chapter, Allie lived on campus as part of a student-mothers program in a modified dorm with her three year old son Jackson. While she drew heavily from the support of fictive kinship networks among the other participants in the residential student mothers' program where she lived, and from her own family, she also journaled extensively about the added work she did to maintain these networks of support.

Like all residential students at her college, Allie had a meal plan. However as a student mother Allie was allowed to bring Jackson to eat in the dining hall for free. This meant that Allie and Jackson had access to three meals per day in the campus commons (although Jackson did sometimes complain that the food is "icky"). Jackson attended the on-campus preschool program (subsidized through the student-mothers program) while Allie attended classes and study groups. She also exchanged babysitting with other moms in her dorm for extra evening and weekend study time.

Allie's college has committed substantial support to their residential student-parent programming including providing scholarships for tuition, childcare and textbooks, offering

---

<sup>9</sup> Because of the unique nature of her program and the small and intimate nature of some private universities, I have omitted the name of Allie's college and the region she in which it is located in order to better protect her confidentiality.

specialized academic support, free meals for all children eating with their mothers in the student dining hall, and subsidized housing and utilities on campus. This comprehensive model of support allowed Allie to focus primarily on succeeding in her five courses.

Notably however, Allie still needed to apply for and maintain public assistance benefits in order to cover her complete costs. She received TANF, SSI for Jackson who is epileptic, SNAP benefits, and the State Children's Health Insurance Program. Under the Healthcare Reform Act, Allie retained health insurance coverage on her father's insurance plan.

While Allie dealt with some similar challenges as other participants, especially the time and energy exhausted maintaining her benefits, academic challenges and problems with transportation and emergency expenditures; it is notable that Allie was food and housing secure. Additionally, because she did not rely on her car to get to school her academic performance was not impeded if she didn't have gas money. She had regular safe and reliable childcare on campus and could stop in to visit Jackson or volunteer in his classroom at any time, helping her spend extra time with him while still maintaining full-time childcare. Additionally, during "cram time" her student-mothers program arranged additional nighttime care for children of dorm residents.

Allie also had a supportive family who, although they lived two states away, were occasionally able to help her with emergency expenses. One week, for example, Allie journaled about losing her dorm key. The cost to have it replaced was \$60 but she reported that she only had 86 cents in the bank. After two weeks of leaving her room unlocked and waiting outside the building to be let in by another student, her father was able to give her the money to get the key replaced. Allie was also deeply connected with networks of support between student-parents on her campus. The student-parents' program even encouraged peer support by offering gasoline gift cards to mothers who babysat for other families in the program.



Even though these support networks were helpful to Allie, they also consumed her time in ways that were frustrating and/or difficult. She wrote of several incidents where she felt as though she was giving more support to her peers in the program than she was receiving, and indicated that she cared for another person's child at least once per week, even during the most academically demanding and stressful weeks of the term. Within her broader familial network she wrote that it was hard because her family and friends back home did not seem to understand the demanding nature of her academic work. In one example, Allie journaled that she had fought with a close childhood friend when she had to back out of helping her move (two states away) during the first week of the term. The lack of understanding by family members and friends about the nature of academic work, or even about the fact that it made her unavailable to help in times of need, disrupted the norms of reciprocity and the unspoken understanding that family should help one another when needed, even perhaps, if doing so poses a conflict with one's other responsibilities.

Any support network, whether it is a kinship-support network or a peer-support network requires reciprocity. But Allie often felt like she gave more than she got in terms of support. It was frustrating when, for whatever reason, the gift cards did not come through as promised and she had to spend considerable time trying to resolve this issue. Similar networks of support were common throughout the data and are an established concept in studies of low-income families and families of color (Stack 1967). While the practical, financial and emotional support of one's family or fictive kinship networks can alleviate hardships, and thus can mean all the difference in the ability of low-income mothers to persevere in their studies, meeting the norms of reciprocity means that it also creates obligations and adds to the demand on mothers' time and energy (McGivern 2003).

Overall one's commitments to family roles comprised what to them was perhaps the most important component of their lifeworlds. Children serve as the motivator to persevere in higher education under the rationale education that provides more than an individual benefit for the mother, but also an extended benefit to their children. Cultural notions of "good motherhood" are often framed based on the idea of "intensive motherhood", an idea largely based on images of intensive domesticity and parenting that are difficult for most working mothers to live up to (Hays 1996). In research on the reconciliation between the ideal of intensive motherhood and the actualities of the lives of working mothers, the decisions made about how to engage in the labor force and consequently how one makes sense of their employment and motherhood roles is shaped by the dual aspiration to be both a good mother and good employee (Johnston and Swanson 2006).

However, low-income mothers have much less autonomy in deciding how they will engage in employment within low-wage sectors. They negotiate the tensions between work and family by reconciling their claim to status as good mothers, in terms of the ability to be a good provider. They also do so by setting boundaries about their work roles (often unspoken) they will not cross at risk of sacrificing their priority to their children losing their claim to a good motherhood identity (Dodson 2007). Furthermore, cultural ideas about single-mothers and welfare recipients as "bad mothers" are reconciled by low-income mothers by ideologically establishing oneself either as an exception to or a divergence from broader controlling images (Phoenix 1996).

Among the participants in this study, good motherhood was not only established through providing for a child in the present, but also actively engaging in postsecondary education both in terms of role modeling for their children, and also as a means of working toward being a better

provider. This was both used to mediate school-work-family role conflict, and to refute stereotypes and controlling images. Participants often spoke directly to controlling images and stereotypes of welfare recipients or single-mothers, by affirming their work as that of a good mother (Phoenix 1996). Ella spoke about her experience growing up with a single low-income mother, and set herself and her relationship with her son Patrick in juxtaposition to her own experiences with her mother. Many other participants spoke about themselves as “hard working”, “dedicated” and valuing long-term independence and self-sufficiency—all values in direct conflict with the broader controlling images of “bad mothers” cast upon low-income, and single mothers and mothers of color.

Reconciling the sacrifices of family time and the conflicts between one’s responsibilities as a mother and one’s obligations to college, work and public assistance, also involved setting boundaries around the motherhood role that relate back to the original notion of intensive motherhood as the cultural standard. Thus, while pursuing postsecondary education certainly involves losing “quality time” with children to some extent, this is a sacrifice deemed worthy based on the notion that pursuing education is in itself a mechanism for ascertaining the good motherhood role. However, the requirements of college engagement must be put on hold when a child is sick as that is an identity boundary that participants were not willing to compromise.

Furthermore, while I have already posited that there is an important dismissal of academic labor that impacts a mothers’ engagement with her family and household work, adding to this the notion of good motherhood, specifically through an intensive motherhood ideology (Hays 1996) also plays a role in how participants reconciled their balance of roles between academic and family life. Thus, while Carol is clearly role overloaded in her balance of full-time work, full-time school and intensive mothering, she also lays claim to the identity of a “good

mother” through this balance of role obligations. Even among participants who adhered perhaps to a less rigid standard of intensive mothering and perhaps simply tried to be “good enough”, the standard of intensive mothering seemed to be employed in how participants evaluated their own successful role balance as well as how they spoke about guilt, specifically in terms of family roles: spending quality time with children, helping children with homework, keeping the house clean, and managing the family finances and other chores, including the unspoken shift.

### **The Experiences of Graduate Student Mothers**

While this study primarily sampled undergraduate students, five low-income graduate student mothers were recruited to participate in each of the primary research methods (2 completed journals and 3 in-depth interviews). What is telling about the experiences of these five student-mothers is that, while there were certainly aspects of their experiences that were unique to their status as graduate students, their overall lifeworld was not much different than that of their undergraduate contemporaries.

Andromeda, was studying for her Master’s Degree at Southern Illinois University at Edwardsville and raising three children, her own daughter Pavan and step-children, Perky and Small. She explained

“I feel like a criminal because I have a degree and I cannot find a job that pays enough. There is often conflict in my relationship with my boyfriend because he cannot find ANYTHING other than odd jobs and all I make is minimum wage. I think we both feel guilty because our kids suffer. It would be great if their other parents would pay their freakin’ child support. Then this wouldn’t be so hard.”

In addition to her full-time graduate studies, Andromeda worked full-time in what she classified as “a blue collar job that pays minimum wage”. She felt guilty for the time she spent away, especially from her daughter Pavan who clearly let Andromeda know that she felt neglected by the lack of time they were able to spend together. But Andromeda’s life was

consumed with work, school and making ends meet. In addition Andromeda and her boyfriend had been facing several legal problems including a fierce custody battle with Perky and Small's mother and perhaps because of this, Small had been seriously acting out. Week after week Andromeda's journal documented her experiences moderating the battles between three teenage girls, working at a low-wage job, keeping up with classes, dealing with financial problems and being exhausted.

[I'm] trying to balance work, family and school. There's never enough time for anything. I work too much but it isn't even enough to pay the bills. I spend too much time at school, but I'm always behind on reading, and every second I spend with my kids is time that I rob from school or work. I always feel like I'm being pulled apart. I'm tired of never having any time to do anything for myself...It just seems like I never have time for anything. I would love to spend just one night on the couch watching movies knitting a hat or something.

The major difference between graduate and undergraduate students was that all five graduate student participants were keenly aware of their need to do more academically than just their coursework. But the ability to do this was a challenge in itself. Conference attendance is something expected in graduate school and all five graduate student participants spoke of the associated challenges in terms of time, childcare arrangements and costs involved in going. Clara, a PhD student at the University of Oregon spoke about how a family crisis prevented her from going to a conference:

I had to cancel going to a conference. I even finished the conference paper and then arranged for somebody to read it. And I made a recording of my musical examples and everything. Sent it all off and my paper got read because I was not gonna let go. So in a way it made me even more determined

Similarly Andromeda talked about the morale boost that came from being accepted to present at a conference as "uplifting". But, as reflected in later journals, the subsequent let down and financial hardship associated with travelling to the conference emerged clearly. While Andromeda's journal each week reflected serious financial hardships including utility shut-off,

having co-workers buy her lunch because she had no food or money, having classmates try to pool together to get her a transit card, not being able to travel to conferences seemed to add to this in a way that made Andromeda feel stuck and hopeless.

“We never seem to get any assistance beyond food stamps and medical coverage and I find it frustrating. The additional burdens of having to retain an attorney [for custody issues related to her step children] and travel for professional conferences for our careers was almost insurmountable. We have old cars that break down all the time, a mountain of debt, no jobs lined up and no hope of bettering our situation. Why do I get this education when I can’t find a job? What are we going to do now? I feel like all this education has done is sour my relationship with my daughter.”

In addition to conferences, graduate students were likely to feel marginalized from the social and networking aspects of their program. Whereby undergraduate students often talked about these social elements in the form of partying, which they dismissed as something they neither had time for nor interest in doing, graduate students thought more about social events in terms of networking and building career relationships. Rose, a Master’s student at the University of Oregon explained:

I feel lots of times like I'm, especially now in this program where there's this cohort, 'everybody's doing things together and stuff. I'm a little out of the loop. I feel like I'm a little excluded...And I've made friends, but not really intense friendships. My world consists of my child and my school...I don't know, I don't like miss the drinking and going out to the bars and stuff like that. I could totally do without that. But the, yeah, the camaraderie. I'm kind of, like I said I'm kind of out of the loop...I get invited to things but I very rarely [go].

While with such a small pool of graduate students to draw experiences from (even if I were to add my own experiences to the data) this is certainly not a comprehensive study of graduate students. However, while these social elements of graduate school and the hardships associated with meeting the expectations of an academic culture may be more clearly articulated by graduate students, their overall experiences as student mothers are primarily centered on the

same types of issues as undergraduate mothers: balancing family issues and labor with work and academics, managing role strain, and coping with financial hardship.

Considering the similarities and differences in the lifeworlds of low-income undergraduate versus graduate student mothers is important on both a sociological level and in terms of public policy. Autoethnographic accounts by academics from low-income and working-class backgrounds describe the inherent conflicts between one's identity as a developing academic, and one's ongoing reality as a person without the class privilege expected of their educational status (Adair 2003, Muzzatti and Samarco 2006). Academically imposed expectations about one's status as a graduate student and their commitment to academia, are undermined by ongoing role conflicts and material deprivation that impair a low-income graduate student mother's ability to maintain the academic expectations, as well as the social networking and career development expectations, required of graduate students.

Furthermore, public policies governing student aid and public assistance largely exclude graduate students—particularly federal and state financial aid grants, as well as TANF, and in many states childcare assistance. Thus, while graduate students continue to experience the same level of role strain and an increasing pressure to establish and maintain social networking and career development opportunities, there are in fact fewer resources available to address the needs of those graduate students who also happen to be low-income mothers. This serves to undermine their efforts and create additional hardships in obtaining higher level degrees that are likely to yield greater opportunities for mobility. Through this process the promises of educational opportunity and meritocracy are maintained, while also impairing the ability of low-income mothers to achieve these opportunities (Bowles and Gintis 2011).

## Discussion

Lifeworld is a complex notion, and is challenging to uncover, fully trace and draw out in full intricacy. Lifeworld involves more than just experience; it involves values, and aspirations, the processes through which meaning is made, and the assigning of meaning to values and goals. In this chapter I began to draw a detailed sketch of what is truly an involved landscape of experiences, values, aspirations and goals that make up the lifeworlds of low-income mothers pursuing college study.

To begin to grasp the lifeworlds of low-income mothers as they pursue higher education requires recognizing the labor that goes into sustaining their families, finances, and academic pursuits. It entails exploring the complexities of the bureaucracies that low-income mothers encounter as they set out to perform this labor and the ways in which these bureaucracies create unnecessary hardship and barriers that impose on the success of these women to perform the work of students, providers and mothers. For these student mothers, grasping their lifeworlds means understanding the material context of material hardship as experienced through inadequate food, housing, childcare and other necessities. It also calls for the recognition of an “unspoken shift”; the labor intensive and often chaotic process of obtaining supplemental assistance within a patchwork of safety net programs. Low-income student mothers are engaged in an ongoing juggling act between college, work, family, and the provider role in which their academic responsibilities are only one of many obligations to be upheld. Given the urgency of responding to the periodic loss of basic human necessities, these mothers are often and unavoidably diverted from their studies.

Importantly, these experiences are set against a backdrop of the contemporary culture of mothering and the ideal of good motherhood. Children both inspire and motivate and are nearly



universally given as a mother's self-identified reason for returning to college and pursuing what they imagine will be a better life. But children also add to the complexity of the overall experience. This is not only in terms of caregiving and childcare necessities but also the guilt mothers experience as they are pulled away from their children to perform this complex mishmash of labor in order to provide a better life for them. Family dynamics also add complexities as kinship networks both provide support but also create additional obligations. This is the picture of the lives of low-income mothers as they encounter the "college experience", one quite different from the conventional notion. It is also one that positions them at a significant disadvantage in terms of successfully completing their programs, at least by a conventional trajectory and measure of success.

Beginning to explore the dynamics of this lifeworld is the key to understanding why low-income mothers are disadvantaged in pursuit of college study, a disadvantage that ultimately bars their access to mobility and traps them in long-term poverty even as they work spiritedly to overcome these barriers and move toward upward mobility. Only by exploring the complexities of these experiences can effective public policy be drafted that will move for broad scale institutional change that will foster true equality of opportunity and move the American dream a step further from myth to reality.

## Works Cited

- Adair, Vivyan C. "Disciplined and Punished: Poor Women, Bodily Inscription and Resistance Through Education." In *Reclaiming Class: women Poverty and the Promise of Higher Education in America*, by Vivyan C. Adair and Sandra L. Dahlberg, 25-52. Philadelphia: Temple University Press, 2003.
- Boris, Eileen. "When Work is Slavery (Work Experience Program)." *Social Justice* 25, no. 1 (1998): 28-47.
- Bowles, Samuel, and Herbert Gintis. *Schooling in Capitalist America: Educational Reform and the Contradictions of Economic Life*. 2nd . Chicago: Haymarket Books, 2011.

- Colorado Technical University. *Online Learning Success Tips for Stay-at-Home Moms*. January 28, 2010. <http://www.coloradotech.edu/Student-Life/CTU-Blog/January-2010/OnlineLearningSuccessTipsforStayatHomeMoms> (accessed April 1, 2013).
- Dodson, Lisa. *Don't Call Us Out of Name: The Untold Lives of Women and Girls in Poor America*. Boston: Beacon Press, 1999.
- Dodson, Lisa. "Wage Poor Mothers and Moral Economy." *Social Politics: International Studies in Gender, State & Society* (Oxford University Press) 14, no. 2 (2007): 258-280.
- Duke-Benfield, Amy Ellen, and Julie Strawn. *Congress Expands Student Aid and Supports Innovation in Student Success, Basic Skills and Workforce Partnerships*. Policy Brief, Washington DC: Center for Law and Social Policy, 2008.
- Green, Autumn R. "Patchwork: Poor Women's Stories of Resewing the Shredded Safety Net." *Affilia: Journal of Women and Social Work* 28, no. 1 (2013).
- Greenberg, Mark, Julie Strawn, and Lisa Plimpton. *State Opportunities to Provide Access to Postsecondary Education Under TANF*. Research Report (February), Washington DC: Center for Law and Social Policy, 2000.
- Habermas, Jurgen. *The Theory of Communicative Action Vol Two: Lifeworld and System: A Critique of Functionalist Reason*. Translated by Thomas McCarthy. Boston: Beacon Press, 1987.
- Hays, Sharon. *The Cultural Contradictions of Motherhood*. New Haven, CT: Yale University Press, 1996.
- Hochschild, Arlie Russel. *The Second Shift: Working Families and the Revolution at Home*. 3rd. New York: Penguin Books, 2012.
- Home, Alice M. "Predicting role conflict, overload, and contagion in adult women." *Adult Education Quarterly* 48, no. 2 (1998): 85-97.
- Jacobs, Jerry A., and Kathleen Gerson. *The Time Divide: Work, Family and Gender Inequality*. Cambridge, MA: The President and Fellows of Harvard College, 2004.
- Johnston, Dierdre D., and Deborah H. Swanson. "Constructing the "Good Mother": The Experience of Mothering Ideologies by Work Status." *Sex Roles* 54, no. 7-8 (2006): 509-519.
- Kates, Erika. *Low-Income Women's Access to Education? A Case Study of Welfare Recipients in Boston*. Research Report, Boston: Center for Women in Politics and Public Policy, 2007.
- Macan, Therese H., Comila Shahani, Robert L. Dipboye, and Amanda P. Phillips. "College students' time management: Correlations with academic performance and stress." *Journal of Educational Psychology* 82, no. 4 (1990): 760-768.
- McGivern, Deborah. "Not By Myself Alone: Upward Bound with Family and Friends." In *Reclaiming Class: Women, Poverty, and the Promise of Higher Education in America*, by Vivyan C. Adair and Sandra L. Dahlberg. Philadelphia: Temple University Press, 2003.
- Miller, Kevin, Barbara Gault,, and Abby Thorman. *Improving Child Care Access to Promote Postsecondary Success Among Low-Income Parents*. Washington D.C.: Institute for Women's Policy Research, 2011.
- Muzzatti, Stephen L., and C. Vincent Samarco. *Reflections From the Wrong Side of the Tracks: Class Identity and the Working Class Experience in the Academy*. Lanham, MD: Rowman and Littlefield, 2006.
- National Center for Education Statistics. *Fast Facts*. Government Document (NCES 2012-045), Indicator 45., Washington D.C.: U.S. Dept. of Education, 2012.

- Newman, Katherine S. *No Shame in My Game: The Working Poor in the Inner City*. New York: Russell Sage Press, 1999.
- Phoenix, Ann. "Social Constructions of Lone Motherhood: A Case of Competing Discourses." In *Good Enough Mothering?: Feminist Perspectives on Lone Motherhood*, by Elizabeth Bortolaia Silva, 175-190. New York: Routledge, 1996.
- Roy, Kevin, Carolyn Y. Tubbs, and Linda Burton. "Don't Have No Time: Daily Rhythms and the Organization of Time for Low-Income Families." *Family Relations* 53, no. 2 (2004): 168-178.
- Shaw, Kathleen, Sara Goldrick-Rab, Christopher Mazzeo, and Jerry Jacobs. *Putting Poor People to Work: How Welfare Reform Eroded College Access for the Poor*. New York: Russell Sage Foundation Press, 2006.
- Shipler, David. *The Working Poor: Invisible in America*. New York: Vintage Books, 2004.
- Warfield, Timothy, and Mark Schmeissing. "The Benefits of Access: Eliminating Siloed Programs for Low-Income Americans." *Spotlight on Poverty and Inequality*. July 9, 2012. <http://www.spotlightonpoverty.org/ExclusiveCommentary.aspx?id=8ef36a9f-c557-4759-af9a-423975f0c9cd> (accessed July 12, 2012).

Chapter 5:  
Making It Work While Making Ends Meet:  
Patching Together Financial Support to Support a Family & Finance a College Education

The resources required to fully support both a family and full-time college study are rarely provided through federal student financial aid alone. This mandates that in order to finance a college education while financially supporting their families, low-income mothers must negotiate and piece together multiple sources of financial support. This system of patching together resources from multiple sources is not unique to student mothers. Edin and Lein describe the ways in which low-income mothers in their research patched together resources from public assistance, low-wage work, charitable non-profits and kinship support networks in their seminal research on the multifaceted support systems utilized by low-income mothers to support their families (Edin and Lein 1997). Sociologists have furthered the understanding of how contemporary low-income mothers go about this patchwork approach to provide for their families in a post-welfare context. Within this context it is more difficult to access state public assistance programs and non-profits are heavily strained by the chronic use of programs designed only to serve as emergency aid due to holes left by shrinking state safety net programs (Secombe 2010, Green 2013).

However, for student-parents, student financial aid adds another dimension to their patchwork strategy that is unique to their status as college students. Thus their strategies for making ends meet are shaped by the accompanying public policies and program requirements within both public assistance and financial aid policy that are specific to clients who are student-parents. Furthermore, the ways in which low-income student mothers engage with the patchwork of programs drawn upon in order to support their families is shaped and constrained by their added academic obligations. They have significantly less time, often have strict scheduling

requirements due to their classes, jobs, and other obligations, and face unique barriers of access to public assistance programs due to their student status. Thus, while low-income student mothers share many of the experiences and difficulties of low-income mothers more broadly, how they engage with the patchwork system in order to make ends meet is somewhat different.

Securing the financial support required to pursue a college degree as a low-income mother, without external resources from which to obtain support, requires drawing together resources from four primary sources of income: student financial aid, wages, public assistance, and kinship support networks. While kinship support networks provide key elements of support whereby other resources are unavailable or fall through as discussed in other portions of this dissertation, the focus of this chapter primarily centers around the relationship between student aid and academic obligations, public assistance and welfare requirements, and employment as both a supplemental source of income and strategy for negotiating conflicts between higher education and public assistance.

Within each of these categories are both private and public programs. Student Financial Aid includes: Federal Student Aid, private loan products, and institutional or privately funded scholarship programs. Wages include both privately held jobs (primarily in the low-wage private sector), and federal work study (a publically subsidized work-based scholarship program). Public Assistance includes both state run programs such as TANF and SNAP and charitable programs run by private non-profits and/or social enterprise organizations.

Yet, even within these combined sources of support, participants often fell short of meeting their needs (see also Miller 2012). This was due to a combination of insufficient resources from any one set of supports, as well as role conflicts created by public policies that contribute to and exacerbate role overload. The policy and labor demands between each make

combining multiple forms of income and resources time consuming and arduous. Each dimension of support imposes requirements of time and labor on a student-mother. Furthermore, it is not only the countable hours required to maintain each that pull her in opposing directions but also work-first policies that discredit women's efforts to obtain post-secondary education and broader socio-cultural ideology that posit that full-time college study is not in itself a meaningful engagement as a form of work.

Importantly, while work-first policies within public assistance have made these programs somewhat conducive to private sector employment (although not nearly as much as work-first supporters espouse), established research demonstrates that these programs are structured in ways that conflict with the familial and motherhood roles held by their clients (Hays 2003, Cherlin, et al. 2002, Dodson 2007, Haider, Jacknowitz and Schoeni 2003, Mink 1998) and are not conducive to post-secondary education (Adair and Dahlberg 2003, Polakow, et al. 2004, Shaw, et al. 2006, Kates 2001). Furthermore, despite the rising population of non-traditional and parenting undergraduates on U.S. college campuses (Miller 2012), a third disjuncture exists between the institutional policies on which college life is structured and the needs of students who are mothers (Wilsey 2013, Kates 2006).

These disconnects between the institutional policies that govern low-income mothers' support networks and with their lived experiences and challenges manifest in several ways. However a key issue occurring at the intersections of higher education and public assistance policy centers around the financial imperatives of paying for college while supporting a family. Whereby both public assistance and student financial aid fail to meet these needs, employment-based strategies and network based strategies are used to fill out the holes left by inadequate levels of support.

In this chapter I present an in-depth look at the policies that frame student financial aid and work-first based public assistance programs, the consequences of the disjuncture between these two need-based supports, and the lived experiences and hardships resulting from these conflicts within the lives of low-income student mothers. This disjuncture and conflict between higher education policy and public assistance policy creates a distinct and unique hardship experienced by low-income student mothers. This situation forces them to take on significantly more responsibilities, often undertaking full-time jobs and significant obligations within kinship networks, in addition to full-time college studies, public assistance requirements and mothering. The resulting role strain creates a tremendous barrier toward successful progress within a post-secondary curriculum as low-income student mothers are over obligated as they attempt to support their families and pursue their degrees.

## **STUDENT AID**

Student financial aid, broadly defined, should be the key financial support for low-income student mothers. Because full-time students are afforded costs of living in their financial aid awards, and these can even be adjusted to include costs for childcare, private housing, or other educational needs, in theory student aid should afford for a student's basic financial needs. At minimum, it should account for costs associated with tuition and fees, books and supplies, housing, meals, transportation, health insurance, and personal expenses as are accounted for within financial aid for non-parenting students. Furthermore, the cost of caring for dependent children, and childcare should also be considered as these added costs are essential to student parents. However, student financial aid not only fails to provide for childcare and dependent costs, but also for the actual costs of living incurred by low-income student mothers and thus falls short of the promise of comprehensive support.



Student aid is derived from two primary sources. Federal Student Aid funds including: The Pell Grant, Supplemental Educational Opportunity Grant (SEOG), State-Based Need Grants, the Perkins and Stafford Student Loan Programs, and Federal Work Study. PLUS loans are also part of federal student aid, however, because they are classified as “independent” from their parents for federal student aid purposes<sup>1</sup>, undergraduate student-parents are not eligible to borrow PLUS loans.<sup>2</sup>

A second source of student aid comes from private sources including: scholarships (internally offered by the college or university and/or externally offered by private funders), tuition waivers, and funding offered through specific university offices or programs such as student life, the women’s center, or multicultural affairs. Private or alternative student loans offered directly by banks are also technically available to some student-parents. However, these are not only the least desirable form of student loans in terms of interest rates, loan forgiveness options, and repayment flexibility; they are also largely inaccessible to low-income students.<sup>3</sup> The educational assistance for veterans offered through the GI Bill is another source of student aid under this category.<sup>4</sup> Thus, the majority of student assistance for low-income student mothers

---

<sup>1</sup> Because having a dependent child is one of criterion used for establishing a student’s status as “dependent” versus “independent” of their parents for determination of federal student aid eligibility, all student-parents with legal custody of at least one child are considered “independent” for purposes of determining student financial aid. While there are undoubtedly some unusual circumstances in which a young person who does not meet other criterion for independent status such as age, might have physical custody of their child, but not claim him or her as a dependent on their taxes, and thus cause them to be incorrectly determined to hold “dependent” status, I have not encountered such situations in this research.

<sup>2</sup> PLUS loans were made available directly to graduate and professional students on July 1, 2006. Graduate student parents may be eligible to borrow these GRAD-PLUS loans, for the difference between their aid award and their calculated Cost of Attendance as determined by their college or university financial aid office. These loans allow graduate students to borrow the full amount of their unmet cost of attendance as later defined in this chapter.

<sup>3</sup> This is because they characteristically require the student to apply with a “credit-worthy” co-signer. While it is not impossible, this requirement is a significant obstacle for many low-income students who do not often have family members with the required income and credit qualifications that are willing to co-sign a student loan for them.

<sup>4</sup> While veteran’s benefits are still publically funded, because this program is not part of the federal student aid system, it is considered a private source of funding for student aid purposes.



comes from federal student aid, scholarships, university programming funds and veteran's educational benefits through the GI Bill.

Federal student financial aid is administered by the college or university's federal financial aid officer, and distributed to students through the university's financial aid office. In calculating student financial aid packages two sets of calculations are used. First, a student's "Cost of Attendance" is calculated. This is determined using a generically formatted budget including: tuition and fees, room and board, books and supplies, transportation, as well as some personal or miscellaneous expenses (including everything from healthcare to clothing and personal toiletries). The aid award package is then pieced together through a combination of grants, scholarships, loans, and work study funds, at the maximum eligibility levels as determined by the student's Free Application for Federal Student Aid (FAFSA).

The second calculation is a number generated by the FAFSA called an Expected Family Contribution (EFC). The EFC uses a specific formula that takes into account: income, family size, and other factors to determine how much a student's family must contribute to their cost of education. Any difference between the cost of education and EFC can be met with financial aid. Most low-income student parents have an EFC of zero.

However, because it is uncommon to include added expense allowances for students with children in the cost of attendance calculation, student-parents receive the same aid award packages as non-parenting students. In other words, given two independent low-income students with a zero EFC, one who has a child, and one who does not, each will receive the same financial aid award package. This is because the cost of attendance calculation most often does not take into account dependent care costs, childcare, or additional housing, utility, transportation and personal expenses that are associated with raising children. This means that a student mother

must either support her family within a budget designed for a single childless young adult living on campus, or she must supplement her financial aid award with other sources of income.<sup>5</sup>

Even given a situation whereby a student mother is able to have all of her true housing, childcare and other costs included in her financial aid cost of attendance calculation, federal student aid programs will likely be insufficient to meet her full cost of attendance. Federal limits are set governing the maximum annual award allowed for each type of federal student financial aid. For example, the annual award limit for a Pell Grant is currently \$5550.<sup>6</sup> For a Federal Supplemental Educational Opportunity Grant (FSEOG) the annual award is limited to between \$100 and \$4000; however many students I interviewed and surveyed did not identify receiving this award in their aid packages at all, despite qualifying as students of “exceptional financial need.”<sup>7</sup>

Federal student loans also have annual limits. The Federal Perkins Loan has a maximum award of \$5550 per year; this award is dependent on availability of Perkins funds at the particular college or university and is often not included in the award packages of many students who are eligible. The Federal Stafford Loan is the largest loan program and has an annual limit (including the full loan amounts for both subsidized and unsubsidized loans) of \$9,500-\$12,500 for independent undergraduate students, depending on academic class standing, and \$20,500 for

---

<sup>5</sup> While there is a process through which a student can appeal to their financial aid officer to have their cost of attendance increased to meet their actual expenses for housing and utilities and to include childcare in the student’s calculated “cost of attendance”, this process is both underutilized and contingent on the individual policies or decisions of the student’s financial aid officer. The primary reason that this option is underutilized is because few student-parents know that they can appeal to have these costs added, and therefore few file for these appeals.

<sup>6</sup> For the 2012-2013 academic year. For the 2013-2014 academic year the maximum is schedule to increase to \$5645.

<sup>7</sup> According to the U.S. Department of Education’s Student Aid website a very limited amount of FSEOG funds are distributed to each college or university per year and FSEOG awards are made on a first-come first-serve basis (U.S. Department of Education ND).

graduate students. Thus, even for a student whose cost of education has been increased due to an appeal, their available funds may not cover their entire unmet need.

Mercury, a full-time student at Portland Community College, and mother of a three year old, offered to share her financial aid award with me to better explain the difference between her financial aid award and her family's actual financial needs. She attended fall through spring 2011-2012 with an EFC of \$0. Mercury's cost of attendance and financial aid award was calculated as follows:

Cost of Attendance:

Tuition & Fees	\$2,913.00
Books & Supplies	\$1,632.00
Room & Board	\$6,984.00
Transportation	\$1,542.00
Misc/Personal	\$1,632.00
<b>Total:</b>	<b>\$14,703.00</b>

Award:

Federal Pell Grant	\$5,550 (Maximum Allowed)
Federal Subsidized Stafford Loan	\$3,500 (Maximum Allowed)
Federal Unsubsidized Stafford Loan	\$5,653 (Allowed \$6000)
<b>Total:</b>	<b>\$14,703.00</b>

Clearly Mercury did not receive all the aid she was eligible for. Her award did not include funds such as Federal Work Study, Perkins Loans or the FSEOG probably because the school ran out of these funds before her financial aid was awarded. But of the funding sources she did receive, she already was at or near the maximum award amounts using the standard school budget. The one place she had some wiggle room was in her unsubsidized Stafford Loan, which was \$347 below the limit.

While Mercury's costs for tuition, fees and books were the same as other students and fit within the standard budget, her other costs were substantially higher than the amounts allowed for within her calculated cost of education. It is helpful to break these numbers down further. The

Cost of Attendance budget allowed Mercury \$776 per month for room and board (housing, utilities and food),<sup>8</sup> however Mercury's rent alone was \$850. This left her at a deficit before she even paid for electricity, water, or internet (she was an online student), and left no money to feed her family. The total for other living expenses afforded in her budget (transportation & misc/personal) was an additional \$352.66 per month. With this money Mercury was expected to maintain a vehicle, pay for childcare, budget the remainder of her outstanding rent and utilities, cover healthcare costs, and buy food, clothing, toiletries and other necessities. Thus federal student aid clearly only fulfilled part of Mercury's total financial needs. In order to support her family, in addition to full-time college studies, Mercury worked 35 hours a week, received SNAP benefits, the State Children's Health Insurance Plan for her daughter, and used food pantries and kinship exchange strategies to meet her family's needs that were otherwise unmet.

Students at Seattle city community colleges also experienced a shortage in their financial aid packages. Because of sanctions due to high federal default rates, none of the Seattle city community colleges<sup>9</sup> offer federal student loans as part of their financial aid. The Seattle Central Community College website suggests to students that they might consider private loans as an alternative (Seattle Central Community College 2012). Yet, again, private student loans are not a viable option for the majority of low-income independent students. Additionally, the prospect of taking on student loan debt of any type is foreboding for many low-income students who fear that they will not be able to pay it back (Callender and Jackson 2005, Baum and O'Malley 2003). Thus some participants expressed an attitude avidly against taking out any type of student loans,

---

<sup>8</sup> This calculation is derived from taking the total cost of attendance line item and dividing it by the 9 months representing the academic year. If these costs were divided by the annual 12 month year they would be even lower.

<sup>9</sup> This includes Seattle Central Community College, South Seattle Community College and North Seattle Community College. Other suburban Seattle community colleges continue to offer student loans. I first became aware of this policy through an interview with Sarah, a student at Seattle Central Community College, and later followed up to learn more about this policy using institutional materials data and institutional interviews with Seattle area education advocates.

even when such loans would offer them additional income that would significantly help them to provide for their families.

This presents a dual dilemma both in that the cost of education calculation is too low, and that the financial aid award packages are not able to meet the full cost of education for these students—despite the fact that their EFC as determined by the FAFSA is \$0. Importantly too, these examples are drawn from community colleges, which are known for their comparatively low tuition and fees and commuter student populations. When considering a student at a four-year university (public or private), and often also at expensive proprietary colleges (which can offer either two-year or four year curriculums), additional funding is necessary in order to meet the standard costs of attendance let alone student-mothers' actual costs of living.

Another way in which financial aid falls short of meeting students' complete needs is that it is highly limited for students who wish to enroll year round (including summer courses). This is important both academically and financially for student-parents. From the academic side, in order to graduate within a regular two year Associate's or four-year Baccalaureate time parameter, colleges generally expect students to enroll in at least 15 credits per term. Given the complexity of their responsibilities, many student-parents enroll in the minimum 12 credits per term required to be considered a full-time student. Additionally, many low-income students, especially those who are returning to college after a significant break in their education, are required to take remedial course pre-requisites that do not count toward their degrees and may potentially add a year or more to the time it takes them to complete their programs.<sup>10</sup> Thus, summer coursework is an important part of a student-parent's academic progress.

---

<sup>10</sup> Many residential programs for student parents also require year round attendance in order to maintain one's status in the program and continue to reside in student housing. In conversation with the directors of such programs I have

Year-round enrollment is also important from the financial point of view. If a student is using financial aid towards meeting their total living expenses, their bills and rent do not stop during the summer, as might be the case for a traditional student who uses the summer to travel or to go home to live with their parents. However, unless they are enrolled in summer courses their financial aid does. Student financial aid is awarded on a 9 month cycle and is generally exhausted before summer begins.<sup>11</sup> This leaves few options for paying for summer courses and living expenses through student financial aid.<sup>12</sup>

Some students glean additional funding toward their costs of education through scholarship awards or GI benefits. The most common scholarships students identified receiving were internal scholarships awarded through their own colleges and universities, although some received external scholarships through community organizations, state-wide scholarship programs and two reported that they had received nationally competitive scholarships.<sup>13</sup> Some students received scholarships particularly targeted toward parenting or non-traditional students. No student received a scholarship based on athletics, although most participants stopped at that

---

heard the reasoning behind such policies is to encourage participants to stay on track with their studies and to help facilitate their ability to graduate within a four to five year parameter.

<sup>11</sup> Through summer 2011, the summer term was calculated as the fourth quarter or third semester of the academic year. This changed in summer 2012 when summer term became the first term of the academic year. This means that theoretically a student can now receive a full financial aid award in the summer but that their financial aid funding would then not be available for spring term.

<sup>12</sup> In 2009, the Pell Grant was expanded for a short amount of time to allow students to receive a second Pell Grant that allowed them to take summer courses.<sup>12</sup> This was rescinded however, in a federal budget compromise and was no longer offered after the end of summer 2011 (Choitz 2012). Thus, while some of the students who participated in this research fell into a window in which they were able to utilize the opportunity to receive a summer Pell grant, this program is no longer available for current college students who wish to enroll in year round coursework.

While private student loans are technically available to pay for summer term, access to these loans is, once again, limited for this sub-population of students and these loans are the among the worst types of debt to take on.

<sup>13</sup> When asked what type of scholarship they had received many participants had difficulty differentiating between whether their scholarship was need-based or merit-based, probably because many scholarships have evaluation criteria based on both need and merit.

point in the survey to sing the praises of the imaginary college-athlete mother, and raised their own doubts about the plausibility of adding college athletics to their already full plates.<sup>14</sup>

Three participants reported that they had used education benefits from the GI Bill as veterans of the armed forces towards their total costs of education. According to the Department of Veteran's Affairs the Post-9/11 GI Bill provides for the full in-state tuition and fees for a student at a public college or university<sup>15</sup>, plus a housing allowance and books/supplies stipend (United States Department of Veteran Affairs ND)<sup>16</sup>. However, all of the Veterans participants received other state assistance benefits, including federal student aid as well as TANF and SNAP. Toni stated that her GI Bill simply gave her enough benefits to allow her not to work, and Kristin held a part-time job as a bar tender. This presents a conundrum within the small data subset of veteran participants in that one would imagine that the GI Bill's tuition, housing and book allowances in combination with Federal Student Aid would cover most of a student's expenses. I cannot deduce through the data whether these students were receiving the full amount of the GI Bill benefits outlined under the Post-9/11 GI Bill in addition to their other income or whether they did not receive a portion of these benefits (such as their housing allowance) for some reason. However, it is reasonable to hypothesize that they were not receiving their full GI bill benefits given that all three of these families received TANF cash assistance, which they would

---

<sup>14</sup> In my search for information on the possibility of student-parent involvement in college athletics I found one article in the Washington Post from 2007 featuring student-parent athletes from colleges across the country. This article disproportionately featured men who had female partners who provided most of the care for the children; although a few female athletes, including two single mothers were featured (Talbot 2007). However, this type of coverage is rare, and in my experience as both a researcher and working in student-parent advocacy networks it seems that this situation is also uncommon.

<sup>15</sup> The maximum tuition and fees covered for private colleges and universities is \$18,077.50.

<sup>16</sup> The monthly housing allowance for students in U.S. States and Territories is equal to the Basic Housing Allowance for an E-5 with dependents in the zipcode of the college or university. A calculator can be found at: <https://www.defensetravel.dod.mil/site/bahCalc.cfm>. For students enrolled exclusively in online courses the housing allowance is \$684 per month. The books/supplies stipend is limited at up to \$1000 per year, reduced on a pro-rated schedule for part-time students based on their total number of credit hours.

likely be considered ineligible for based on a GI Bill funded housing allowance.<sup>17</sup> This hypothesis however cannot be explored further within this data and may be an interesting question for further research. These veteran students reveal a larger picture however, in which no student—even those who received the highest level of student aid through a combination of scholarships, federal student aid grants, and GI benefits—had a “full-ride” scholarship, defined as a situation through which, the combination of their scholarships with federal student aid grants covered 100% of their total financial needs.<sup>18</sup>

Internal programs within the college or university formed another category of student aid. Distinct from internal scholarships, these programs are usually non-competitive and offer what are generally small awards made for specific purposes. For example the University of Oregon’s women’s center offers a childcare scholarship which provides up to \$50 toward babysitting costs for student-parents to attend an extra-curricular event on campus. However, some of these programs offered a significant benefit level to students. Most notably several colleges offered some form of childcare assistance which ranged from sliding scale fees, to partial and full childcare tuition reimbursements or waivers. Similar programs within this category might provide book stipends or limited credit tuition waivers. Some programs also offered free services or goods including childcare, textbook loans, bus passes or other transportation services, and laptop loans. These funding sources are distinct from other sources of school-based financial aid in that they are administered independently from the financial aid office, generally through

---

<sup>17</sup> While VA education benefits are not countable as income when used directly toward tuition, fees, textbooks and other costs of attendance, based on my review of TANF administrative policy documents for several states including Montana, California, Washington, New Mexico and Massachusetts I understand that the monthly housing allowance would be considered countable income whereby the income provides directly for “living expenses.” An alternate hypothesis might be that these participants did not complete the minimum service requirement to be eligible for the “full GI Bill” and thus only received partial benefits.

<sup>18</sup> As differentiated from their “cost of education” the phrase “total financial need” is used here to mean the student’s *actual* total costs required to support themselves and their family while pursuing full-time post-secondary studies.



specific programs on campus. Thus, unlike other student aid, these programs are not part of the student's financial aid award calculation.

Types of programs offering such supports for student parents range widely in their scope, targeted service population, and impact level. Some of these programs are offered directly through various administrative offices on campus, while others are offered through student government, or through student government funded groups or centers. Still other offerings on campus were made available for free to any student in the general population and thus benefited student-mothers by default. At University of Colorado for example, a public transit pass is provided to all students through their student activity fee. Other similarly free offerings include: tutoring, use of campus computers and printers, student health services, counseling services, legal services, and the use of on-campus fitness centers.

A final category of student aid comes from the Federal Work Study Program (FWS). While work study is technically a form of federal student aid and is considered part of a student's total financial aid award package, the student-mothers I talked with who held work study positions described these positions in primarily in employment terms rather than as part of their financial aid: they worked regular hours at their jobs, received pay checks at regular intervals, claimed their wages on their tax returns, and for all purposes considered their work study jobs as employment. Furthermore, the FWS program served as a unique bridge facilitating access to public assistance for those participants who were awarded it that other non-FWS participants were not offered. Because of this program's unique position as bridging the categories of student aid, public assistance and employment it is discussed in a separate section later in this chapter.

To summarize, financial aid is insufficient as the only form of income student parents draw from to support their academic undertakings and their families. Standardized costs of

attendance calculations do not consider the added financial needs of students with dependents and federal student aid grant funding is insufficient to meet these needs even when they are adjusted to reflect the actual costs incurred by student parents. Loans, which a student can also take out to supplement their costs, are also limited in the amount that a student is allowed to borrow, create anxiety about taking on debt, and can be further constrained by barriers of access to certain types of loan programs. Even under the situation where a student is fortunate enough to receive a scholarship or is attending college under the GI Bill, they still require additional sources of income in order to make ends meet. Thus, employment, public assistance and familial support come to play as important mechanisms for filling in the gaps left by student aid.

## **PUBLIC ASSISTANCE**

Where federal student aid fails to meet the financial needs of low-income student mothers, public assistance is a key form of additional support. Public assistance is comprised of five broad categories of programs intended to meet the needs of low-income individuals and/or families that work in varying degrees of co-existence with student financial aid. The first and most commonly used are those programs administered directly through the state offices formerly known as the Department of Public Welfare. While the names of these offices vary substantially from state to state<sup>19</sup> they are identifiable by the state need-based programs they administer including: TANF and SNAP benefits; additionally, they often also administer child care assistance vouchers and Medicaid programs.<sup>20</sup> Of all public assistance categories the administration of these programs is the most centralized. This is especially true for TANF

---

<sup>19</sup> For example, in Oregon the office is called the Department of Human Services (DHS), in Washington State it is called the Department of Social and Human Services (DSHS), in California it is called CalWORKS, in Ohio it is called Job & Family Services, in New York it is called the Department of Temporary and Disability Assistance and in Massachusetts it is called the Department of Transitional Assistance (DTA).

<sup>20</sup> The names given to state Medicaid program also vary from state to state. While some states simply use the term Medicaid, others have state-specific names e.g. The Oregon Health Plan, Medi-Cal (California), and MassHealth (Massachusetts).

participants who receive cash assistance, SNAP, Medicaid and childcare subsidies through a single caseworker.<sup>21</sup>

A second category of public assistance consists of other county, state and federal government programs that add important additional sources of financial assistance to support low-income student mothers. Such programs include: federal and state housing subsidies (Section 8 vouchers or public housing); utilities assistance programs including Low-Income Energy Assistance Programs (also called HEAP, LIHEAP, or LEAP) and Lifeline Telephone Assistance<sup>22</sup>; food assistance programs such as WIC and the USDA free/reduced lunch program; cash benefit programs such as the Social Security supplemental security income program (SSI), and unemployment insurance; workforce development programs including job skills training, work-readiness, or vocational rehabilitation; early childhood intervention programs such as Headstart and Healthy Start; and other government sponsored and administrated programs varying by state, county or locality. Because each of these programs is run by distinct government offices and designed to target a particular area of need (e.g. early childhood education or affordable housing) clients must separately maintain benefits and services from each agency (Warfield and Schmeissing 2012, Green 2013).

Non-profit and faith-based programs offer a third type of public assistance. These programs often provide emergency and/or periodic aid through a combination of government contracted funding, foundation grants, and private donations. These organizations mirror those in the second category in terms of the way in which each is separately maintained and the requirements of program participants to separately upkeep various program requirements. While

---

<sup>21</sup> These programs for non-TANF families are administered by the same agencies but often by separate caseworkers each with separate application, recertification and participation requirements.

<sup>22</sup> Lifeline is a FCC funded subsidy of about \$10 a month for use toward a pre-paid cell phone or landline.

such organizations provide a broad array of programs to meet the needs of diverse economically marginalized populations, the most commonly referenced programs accessed by participants were food pantries, utility shut-off prevention, and holiday assistance. Of those participants who regularly utilized such programs, especially faith-based programs, many were also active volunteers in the churches or community organizations providing them thus adding more obligations to their already overloaded responsibilities.

A fourth variation of public assistance is made up of private scholarships and sliding scale fee offerings. These programs are primarily donation funded and can help defray the costs of a range of services and fees including childcare or afterschool care, utility bills, internet service<sup>23</sup>, YMCA or other health club memberships, afterschool enrichment activities (sports, music, arts, etc.), summer camps, and even medical costs. These programs usually have an internal application process through which an individual would submit an application for the sliding scale rate directly to the organization offering a free or sliding scale service. The provider then calculates eligibility and determines the amount of discount from the full fee in order to offer a free or reduced charge for their services. Because these programs are offered entirely at the discretion of the organization or staff people, there is little uniformity in how they are administered or the requirements they impose on sliding scale participants. Some may require application or recertification every time the service is used, while others may require periodic recertification on a monthly, quarterly or annual basis. There is also no guarantee that the sliding scale rate as calculated through the application process will be affordable to the families applying for services.

---

<sup>23</sup> “Comcast Essentials” is a relatively new program beginning in 2011 that provides \$10 per month high speed internet service to low-income families with children receiving USDA free or reduced lunch. While it did not exist during the study it is a program providing a significantly discounted service for low-income families and especially given the need for internet service among college students would likely benefit this participant population today.

Finally, the last broad category of public assistance programs is made up of various refundable tax credits.<sup>24</sup> Refundable tax credits that low-income college students with children are often eligible to claim include the Earned Income Tax Credit (EITC)<sup>25</sup>, the Additional Child Tax Credit<sup>26</sup>, the Making Work Pay Tax Credit<sup>27</sup>, and the American Opportunity Tax Credit<sup>28</sup>. This category is importantly distinct from other forms of public assistance for several reasons. As a benefit that comes only once per year, many recipients of these tax credits neither think about this money as part of their overall income nor did they consider it a form of public assistance (Mendenhall, et al. 2010). Additionally, because of the nature of these credits as lumped into one's tax refunds, many participants did not have clear understanding of these credits and often did not know whether they had claimed them and if so which credits they had

---

<sup>24</sup> Non-refundable tax credits are generally of marginal importance to low-income mothers primarily because their incomes are below the threshold for federal tax liability after claiming their dependents and standard deductions.

<sup>25</sup> The Earned Income Tax Credit (EITC) is a refundable tax credit for low-income families who claim income from working on their federal tax returns. The EITC is awarded on a curvilinear schedule whereby the credit amount increases based on the taxpayer's amount of earned income up to about \$12,000 per year, plateaus at the credit's maximum between about \$9,000 and \$16,000 and then gradually decreases through a maximum income cut-off between \$36,920 and \$50,270 (depending on marital status and number of children). The maximum value of the EITC for 2012 is \$5,891 with three or more qualifying children; \$5,236 with two qualifying children; \$3,169 with one qualifying child. A qualifying child must be claimed as a dependent on one's taxes but is not limited to one's own biological or adoptive offspring.

<sup>26</sup> The Additional Child Tax Credit provides up to \$1,000 per child in refundable tax credits for families with one or two children and uses a more complex formula for determining the credit for families of three or more children.

<sup>27</sup> The Making Work Pay Tax Credit was offered in tax years 2009 and 2010, during the time data was being collected for this research. It offered a \$400 refundable tax credit per adult with earned income.

<sup>28</sup> The American Opportunity Tax Credit is a partially refundable tax credit created through the American Recovery and Reinvestment Act for undergraduate qualified education expenses not otherwise covered by a student's federal student aid (excluding loans and work study) including tuition, fees, books, and other course materials up to \$4,000. A maximum of \$1000 is available as a refundable tax credit, although many low-income students do not have enough qualified educational expenses to receive the maximum credit. Of the first \$2,000 of qualified expenses 40% is available as a refundable credit; 10% of qualified expenses between \$2,000 and \$4,000 is refundable. While it was asked on their demographic surveys, no participant reported claiming the non-refundable Hope or Lifetime Learning tax credits.

claimed, even when it was clearly the case that they had received large tax refunds by comparison to their total income.<sup>29</sup>

## **MANAGING ROLE OVERLOAD AND ROLE CONFLICT IN A CONTEXT OF PUBLIC ASSISTANCE AND COLLEGE ENROLLMENT**

Clearly public assistance programs are complicated and the system of navigating strategies for using these programs in order to making ends meet must be strategic. Of the clearest issues that arise in looking at the financial support systems and the obligations taken on by low-income student mothers to maintain them is simply the fact that there are only so many hours in the day. Between, 12-15 hours per week sitting in class, 20+ hours per week working, and 24-30 additional hours of expected homework, these students put in well over 40 hours per week, and often 60 hours per week or more, before even considering time spent caring for children, homes, or maintaining public assistance benefits and student aid requirements. Lack of adequate financial support is a key driving factor behind this crazy juggling act. But even beyond the issues of role overload resulting from the demanding obligations to school, work, family, and public assistance programs that these women face, additional conflicts and difficulties arise in their ability to successfully accomplish the execution of multiple streams of financial support.

One of the most immediate problems within this situation is role conflict resulting from overlapping or conflicting public assistance requirements or between public assistance requirements and a client's other obligations. Often times these time conflicts are amplified by policies through which a student's educational activities are dismissed or disallowed from meeting the requirements of a public assistance program, and thus, are not considered an

---

<sup>29</sup> For example, if a person states that they do not know if they claimed any refundable tax credits the last time they filed their taxes, but reports an income of less than \$20,000 per year and states that they received a few thousand dollars back on their tax returns, it can be assumed that they did claim refundable tax credits even if they cannot articulate which tax credits they claimed.

acceptable “excuse” for failing to meet program obligations. Gem for example, was receiving unemployment benefits after being laid off from her job. While she had significant experience on her resume she quickly found that she could not find a permanent position without a bachelor’s degree and decided to return to college. She explained how her studies were not only discounted by the Department of Labor, but also that her obligations to the Department of Labor directly conflicted with her class schedule.

I've been going to department of labor appointments because every few months we have to go to make sure that, well you know, I guess that your still qualified. The most annoying thing about that now though is that you can get help if you're going to school, but you can only get help if you're going to some kind of trade school or school that you're not...gonna be there for four years. So because I'm in a four year school I can't get any help...[T]hey won't harass me if I'm in the type of school that they want me to be in. They'll leave me alone until school is done. But it would have to be like...a trade school or something...So that also sort of messes with my schedule because you get these notices and you're like, okay but I have class that day.[laughs] And then you go in, I mean you still have to go in, it's not where you can call and say I can't come in you still have to go in and say 'I can't come in today, because I have class.'...'well did you fill out a five-ninty--it's called 599--'yes...I did, but I'm not qualified because'--and you know it just...kind of disrupts my schedule because it's like I need this other time to...take care of the kids...try to balance the family. Do my school work...work whenever I get work and then this thing [dealing with the Department of Labor].

In Seattle, Sarah had to plan her class schedule in a way that specifically allowed her to “double-dip” meeting both her work requirements for TANF and gaining academic credit through a unpaid internship. The remainder of her credits she took as condensed weekend seminars, in order to create additional time to meet the housing and job search requirements imposed on her by both the Department of Social and Human Services office (DSHS), and by the transitional housing program<sup>30</sup> where she and her daughter lived. After Sarah had been in a major

---

<sup>30</sup> Transitional housing is a form of long-term shelter through which homeless families gain access to temporary low-cost housing for a limited amount of time—Sarah’s two-year time limit for residency in transitional housing was up the month after she participated in the interview.



car accident and missed classes she had been sanctioned and removed from a DSHS program through which her classes had previously been counted toward meeting her work requirements.

[Getting through school has] been hell on wheels to be honest. The first four quarters were good, it was smooth sailing. I didn't have any problems with DSHS. I didn't have any problems at all. Then I got into a car accident in the middle of the quarter so I had to drop out the quarter. So when the end of the quarter came the women's program [that allowed college studies] referred me back to DSHS. DSHS was like well what do you want to do? I'm like I wanna finish school. I got like three quarters left let me finish. So they referred me to the women's program again. They were like, 'we don't know if we want her coming back because her attendance was a little shady.' I was like, 'I was in a car accident! Head on collision in a six car pile up with me and my kid in the car. Hello I'm a little traumatized!'...So...we had to get the supervisor to come in and talk to the women's program [and] they let me back. I'm like alright, cool. Back in school. Things are going good. Grades are up. My first five quarters I stayed on honor roll. Made Dean's list twice. I'm like, 'These guys keep hassling me!' [When I started] working my internship...my attendance was a little spotty...But my grades are still up. I have A's. What is the problem here?...So...they referred me back, and the program said no [I could not continue in the program]...So they want to put me in job search. I convinced them to have my internship be a volunteer position through them. So they're like okay we'll do that. And they never knew that I was still going to school. They thought I was just volunteering all day. No. I was going to school in the morning, volunteering at night. [laughs] Sometimes on the weekends. And it was like, it was hard because it was like, I had to fight to finish school. And even now...DSHS is like, we want to put you back in job search. Luckily this quarter I was able to tweak it to where I don't have to be on campus until February. And it's only for a couple...[full day] weekends. So I'm like, I can still do job search [and] still hold onto my volunteer position[/internship].

Lola received benefits through the Oregon Department of Human Services. A former TANF recipient, Lola had successfully transitioned from cash assistance to low-wage work but as a working-poor mother continued to receive SNAP food assistance, an Employment Related Daycare Voucher, and Section 8 rent assistance. However, since Lola worked full-time, in addition to her full-time college studies, she found that public assistance programs, which are likely to be driven by a work-support and/or work-first assistance model, were far less difficult for her to negotiate as a student than they were for other participants. Yet even despite fewer barriers in accessing public assistance benefits, Lola still reflected that maintaining them was a lot of extra work.



They don't just hand it over to you. There [are] forms. Like the Section 8 there's so many hoops you have to jump through to get a...voucher but they're more than worth it. I'm more than willing to devote a certain amount of time if they want paperwork or they come and do inspections and all these silly things they do to you. It's fine but it's a lot of work. And it has deadlines and they send you a big packet. Food Stamps is the same way. But it's worth it. It's more than worth it, 'cause they've helped me out.

Because she did not receive cash assistance, her benefits required far less frequent periodic reviews occurring once or twice per year, rather than on an ongoing basis. Additionally her status as a student had no bearing on these benefits because she worked full-time and was thus deemed an “eligible student.” One exception however, where Lola continued to experience a barrier involved the fact that her daycare voucher would only cover the specific hours and transportation time related to her job and would not cover childcare during the time that she was in class. Thus, Lola had to pay for childcare by taking out additional student loans.

While smaller non-profit programs and sliding scale scholarships through private organizations may impose fewer mandates and ongoing eligibility requirements on their clients than state administered public assistance programs, one of the primary challenges among these programs is a heavy strain on the programs and organizations providing them due to a combination of limited funding and high demands. As this research took place from 2009-2011 during the middle of “the great recession”, this was importantly a period of excessive strain on these organizations (DeParle 2009) and continues to be an ongoing problem facing non-profits providing assistance to low-income individuals and families. The outcomes of this crisis on low-income mothers seeking out supplemental or emergency assistance can be observed within their experiences going through the lengthy process of calling through a list of organizations to find help amongst hours of calling, dead telephones at organizations who have shut their doors, busy signals, full voicemail boxes, and recorded answering messages informing callers that they are out of funds and to call back at a later date. A focus group participant explained:

[L]iterally my electricity's shut off and I'm like calling...they give me a list of like ten different community organizations you know like the Y and you know this place that place and I call every single one of them and they're like 'we're out of money, we're out of money'--...I'm like, this is a federal program, this is supposed to be a federal program. How are you out of money?...They told me like try—there's no waiting list—they're like 'we're out of money, call back on the first'...And then you call on the first and the phone is busy.

Furthermore, while a small few public assistance programs continue to be offered as an entitlement, many programs hold lengthy waiting lists of applicants waiting to receive assistance. This is true both for non-profits as well as for larger government assistance programs. State housing and childcare assistance programs are particularly difficult to access due to excessive wait lists created through a combination of insufficient funding and high demand for aid. Ruth had returned to living with her parents to avoid homelessness when she could not find affordable housing in an expensive California housing market and was unable to even access the waiting list for Section 8 or public housing.

I have 2 classes that are really hard...I have having difficulty keeping up with all the new information, working, trying to study, taking care of my son, taking my son to soccer, and deal with the situation of living at home with my parents. I actually am staying at my Grandmas this week due to all the stress at my moms. The EOPS [Extended Opportunity Programs and Services] program I am in for disadvantaged students had to cut off free tutoring services due to the California budget issues. This has been extremely devastating for me since I have 2 classes I need help with. There are tutors on campus but they have to help several other students, thus denying that one on one that most people struggling with new concepts need in order to be successful. I find myself completely overwhelmed and we are not even a month into the semester. I have looked for low income housing or free housing but all the programs are closed. I think about getting another job to be able to pay for a one bedroom but I currently do not have enough time for the things in my life now let alone trying to add another job into the mix.

Even if Ruth had been able to get onto the waiting list however, it would not have solved her immediate housing crisis as the lengthy wait list for the program is several years long. Alisia, who was fortunate enough to get onto the wait list for Section 8 in California, finally started receiving it in 2006, 7 years after applying.

I think I did it in 99 I want to say. And I just got it. I've only been on it--I just made 2 years July 1st. So that tells you--and it just so happened to be for this county. I was in Alameda County at the time, when I had my son. So my mom just said one day "you know...there's something here from...the housing authority...you might want to come check it out." And so I think this was way back in '05. And they were opening the waiting list and my name was on it. You know just to call and verify and check and I did...they said "hey you know come down for orientation" and everything like that and I got it.

While housing assistance waiting list is notoriously long, many other programs had similarly difficult problems with lengthy waiting lists and closed application pools. In Oregon the waiting list for the Parents as Scholars program, which allowed a limited number of TANF recipients to attend college while continuing to receive benefits was at least 8 months long according to official accounts by the program, but in public testimony before the Oregon House of Representatives Human Services Sub-Committee clients testified that they waited 2 years or longer before being accepted into the program.<sup>31</sup> Oregon uses the federal TANF time limit of 5 years. Thus, for the few who got through the lengthy waiting lists to actually participate in the program, their lifetime assistance limit had been clocked against them while they waited, thus reducing the length of time they could utilize the program once they were granted access.<sup>32</sup>

Childcare voucher wait lists are similarly challenging. In Massachusetts for example, non-TANF participants must apply for the "work-related" childcare waiting list, which, when I conducted interviews with these organizations in 2004 was one to two years long and grew significantly during the recession. In 2009, Chris had not been unable to get childcare assistance in Massachusetts at all responding in her journal to the question about issues and concerns she faced in the past week: "Childcare. [I'm] unable to get the childcare voucher due to the

---

<sup>31</sup> This program allowed participation by only 1% of the state's total TANF population, which translated to 191 families in 2008 and 226 in 2009 according to personal correspondence with the statewide director of the program. To maintain status on the wait list for the program applicants were required to both maintain acceptance status at a college or university, while also maintaining an active TANF case, meeting all the program requirements and stipulations, including work requirements

<sup>32</sup> This particular program closed its application pool July 1, 2011 and is now being phased out due to state-wide budget cuts.

government putting a hold and not issuing anymore indefinitely.” While it is unlikely that Chris’ description of childcare assistance being indefinitely terminated was wholly accurate<sup>33</sup>, the impact on Chris’ life of not being able to access the voucher program was the same as if it had been. Thus, Chris had to patch together her childcare strategy through a combination of friends and family members watching her son while she went to class and foregoing opportunities to stay on campus for homework, study groups and other activities in order to quickly get back home to her son.

Even where aid could be found and accessed, amounts were often highly limited and could not pull participants out of crisis mode. Gennine spent the first three months of her spring semester trying to pull together enough resources from emergency utility assistance and food pantries to keep the heat on through the cold Mid-Western winter and enough food in the refrigerator to feed her eleven year old and two teenage children. Starting the first week of the term Gennine recorded that she had received a shut-off notice for her power but that living in a small town she had already tried the local heating assistance program, which had no more funds available. Only two weeks later she journaled:

“I just received a power shut-off notice and I just paid them some money (my power bill here is extreme). We have decided to start looking for another house to move to because of this.”

But Gennine did not end up moving, and it was not until the spring thaw that she was finally able to stop worrying about handling the crises caused by a constant stream of shut-off notices that just seemed to keep coming no matter what she did.

For many participants, sometimes there was simply no help available because no programs existed targeting a specific need. Gennine noted for example that her area had no

---

<sup>33</sup> It is possible that Chris was told this by a caseworker or that this was her interpretation of the information given to her regarding the long waitlist process and the effective impossibility of her ability to gain access to the program.

program that offered assistance with water bills. Vehicle repairs and gasoline were also pervasively discussed needs identified by participants, but most had found no assistance program that offered to help with these transportation expenses. This was a particular hardship for participants who lived in areas with poor public transportation: smaller cities especially on the West Coast and in the Mid-West, suburban towns, and rural areas. Furthermore, limits on transportation constrain one's ability to seek out services from providers that are further away, and adds considerably to the demands on a student-mothers' time.

Many participants used a cost-benefit analysis in discussing how they assessed whether a particular benefit was "worth it." For example, a majority of the participants who had young children and who currently received or had recently received WIC nutritional assistance vouchers, reported that they had not been able to maintain their benefits. While some stated that they simply had let it lapse, nearly all explained that the program was heavily demanding on their time, requiring regular child check-ups with a WIC nutritional counselor, mandatory nutrition classes for parents, and monthly office visits to pick up WIC checks. Furthermore, the program provided only a limited number of very specific food items, and using the vouchers at the grocery store was exasperating and embarrassing. When asked whether she receives WIC benefits Rachel explained:

I do but I never go over there. Because, it's just like, they make you take classes now and it's really kind of difficult to get in there cause they'll send you a postcard that says you're appointment is now, and then you're like, well I can't make it to that appointment so you have to call in a wait for like two hours on the phone...try to get your other appointment scheduled so I'm just like, 'Oh heck with it I'll just buy my own cheese and milk.'

In this way mothers had to strategically select which programs were worth their time and effort and which were not.' Programs that imposed difficult requirements while providing only marginal benefits that could be met through other strategies were often foregone.

Even programs that provided significant benefits however, such as cash assistance, were sometimes sacrificed by participants who saw the requirements of the programs as incompatible with their priorities to academics and family. Bell, a formerly homeless Seattle area mother explained that she had been deterred from applying for TANF assistance benefits after learning that they would not allow her to complete college under the program. Similarly, she had not been able to apply for housing assistance for the same reason explaining in her journal that, “HUD was not going to let me go to school under any circumstances and that was not going to work for me.”<sup>34</sup> Instead of giving up on her studies, Bell had decided to seek out other strategies for financial support.

Another problematic issue with public assistance programs, especially community-based emergency assistance programs, was simply a lack of awareness and outreach. In combination with a decentralized and “siloed” system (Midwest Welfare Peer Assistance Network 2002), many participants were unable to access programs simply because they were not aware of them. While this is especially true for services and programs offered on campus, limited funds and overstretched resources yield minimal resources for outreach.

Self-advocacy is also difficult, but often necessary in order to fully utilize program offerings. Among TANF clients, many do not know the rules surrounding post-secondary education. Thus, when they are told by caseworkers that college is not an option in the TANF program, or that only one year vocational programs are allowed, they do not appeal to supervisors or to the formal appeals board. Even among participants who received TANF

---

<sup>34</sup> While the Section 8 rental voucher and project-based housing programs do allow participants to enroll in college, as previously mentioned these programs are largely inaccessible for many eligible families. It is likely that Bell was referring to a transitional housing program similar to the one Sarah and her daughter lived in, or another program run by the office of Housing and Urban Development (HUD), or that HUD was being used as a generic term for another state or local housing program that was only partially affiliated or not at all affiliated with HUD.

(usually by combining TANF with work study hours to meet work requirements) participants were unaware of the specific policies governing the program or resource offerings available to them under the program that they were not receiving. For example, TANF recipients, as well as participants in workforce investment initiatives are often eligible for transportation vouchers (in the form of transit passes or gasoline vouchers) for travel related to meeting their work readiness plans. However, few participants reported receiving this assistance, even where they were clearly eligible. London, who lived in the suburbs of Seattle and was training to be a nurse through the office of workforce development, became ecstatic when asked whether she received fuel assistance, “Yay! Gas? Like gas? You mean, seriously?” after clarifying that I was referring to home energy assistance she was let down, noting that money for gas to get to and from school and her internship was a constant hardship for her that had not been addressed. Sarah, a social work major who also lived in Seattle, explained to me that although transportation assistance is technically available through DSHS, it is insufficient to meet her needs, even when limited to the specific job search activities that were expected of her by DSHS.

You can get a gas voucher every month which is for job searching purposes. But I'm like, 35 dollars a month? That's a tank of gas. Which will last me maybe like five days. So [I] hope you guys plan on kickin' in another one in the middle of the month somewhere because that's not gonna work.

Another challenge of access to public assistance programs existed for those who lived at or near the upper-boundaries of poverty as determined by federal poverty thresholds. Especially for those who were working or who had working spouses, this resulted in a situation where participants could neither afford to live without assistance nor qualify for benefits. When asked about SNAP benefits in her interview Danni explained:

[We d]on't qualify... We make three dollars a month too much... Well and that's on average.[My husband's] work, some months it's good, some months it's bad. Yeah, we

qualified a few months back and by the time we got all the paperwork and everything we didn't qualify any more. So, it's just like okay, well fuck it.

Mercury reported a similar problem whereby her Medicaid had been denied after she had applied during a good month at work. She had tried to explain her annual income situation in her application, whereby some month's business was better than others. As an independent contractor paid only on commission, slow business directly impacted her paycheck. While her SNAP caseworker had been willing to accept her annual tax documents as an alternate proof of income, and consider her monthly income on average, the processor at the Medicaid office had used only her income from the past month, which drove her over the eligibility threshold.

Another challenge related to public assistance programs occurs not in relation to eligibility determination, but rather in the challenge of actually utilizing benefits toward meeting ones needs. Securing the resources for childcare for example, involves not only following the required steps to obtain a childcare voucher, but also finding a provider. This provider must: 1) Be willing to accept the voucher (many providers have limited numbers of slots available for voucher holders), 2) Meet the family's scheduling requirements 3) Be a trusted provider that a mother feels safe with. Toni, who held a childcare voucher, explained that while her voucher allowed for only certain hours, she was still struggling to find evening care for her daughter while she attended night classes.

Childcare is an issue too, because I'm a single mom. And I'm trying to find a decent place, even right now for summer quarter for evening care. I have evening classes until 7 o'clock at night...She's going to day camp but it's only until 3. And I receive Title 20 [childcare assistance] which is the county but you have to find a daycare that's open, you know that's open until you know 7 or 8 o'clock. So I don't know she'll probably have to stay with my girlfriend two days out of the week. Which is what we usually do, we just swap kids. But it's--she has a baby and you don't want to wear out your welcome.

Finding housing with a Section 8 housing choice voucher near campus is also quite challenging.

While some states technically protect Section 8 voucher holders under housing discrimination



laws, in other states it is at the landlord's discretion whether to accept Section 8 housing assistance, and for many of the highly desirable properties near college campuses the landlords refuse to rent to applicants with Section 8 housing vouchers. Furthermore, even in states that do protect voucher holders, many rental properties near college campuses set rents that exceed the Section 8 programs' Fair Market Value (FMV), a standard of maximum rent imposed by the program, thus shutting out voucher-holders by default. While most universities with family housing developments do accept Section 8, most participants who received Section 8 assistance lived in private housing outside of the campus area. Thus, getting access to assistance becomes only the first step in a multi-layered challenge whereby one must first gain access to benefits and then seek out services and programs that will accept the benefits, in ways that work for their busy schedules and individual lifestyles.

Finally, public assistance recipients are a heavily stigmatized group. Participants in interviews, journals and focus groups all spoke to the imaginary image of the "welfare queen", often setting themselves in juxtaposition to her by explaining themselves in terms of the "deserving poor" while maintaining the welfare queen standard as "undeserving."

I wish there was more financial aid for single Moms, you know the ones that are trying to go back to school. It just seems like they're kind of lost in the crowd. You know you got these single Moms and I don't know how they do it they stay on welfare for years on end but those of us who are in school and get our stuff together and there's always paper work or questions, doing this and on top of all the homework and going to classes and stuff it's really stressful.

Another participant reflected on her situation explaining:

It's like people who don't try at all and just sit on their asses all day collecting welfare they get everything and then I'm working my ass off and I get screwed over.

Ella, who grew up in Boston's public housing developments, neither discredited welfare queen iconography nor fully dismissed it.

I remember as a child growing up and hearing my mother talk about, ‘Oh the neighbor's having her fifth kid just to get more welfare.’ Like so I've seen it, I feel like I've seen people take advantage of it. Take advantage of welfare and stuff you know. Now I guess it's out there too but I don't know anyone like that.

Still other participants qualified their statements in direct response to the stigmatization of the status as public assistance recipients with clauses such as “I’m not trying to be on welfare forever”, “I’m not like those people who...” or “I am a hardworking person.” While it is certainly true that these are diligent and hardworking women trying to manage an impossible balance of roles and responsibilities, these statements reflect the internalization of a broader cultural stigmatization of public assistance and of poor mothers more generally. These manifestations of identity conflicts between being “hardworking” or “a good mother” and receiving public assistance are another different yet important manifestation of role conflict. In this sense it is not the strain of role overload that impedes upon participants’ ability to successfully negotiate work, family and public assistance but rather the ideological socio-cultural ideas drawn from welfare stereotypes that imply that one cannot both be hardworking or a good mother and receive public assistance (which of course they can). This could result in a mother deciding to forego necessary assistance due to the stigma or negative perception associated with public assistance programs.

Furthermore, taking on debt also holds an ideological stigma that can prevent low-income mothers from using student loans, instead opting for more labor intensive survival strategies. Michelle, who worked two jobs in addition to her graduate research assistant position, did not receive any public assistance benefit aside from the Child and Earned Income Tax Credits. A person who strongly valued her independence she supported her family through a combination of earned income and child support, refused to take out additional student loans in graduate school, and had even been working to pay off her undergraduate debt while she was still in school.

You know I'm sure there's other people that would be willing to, you know, instead of working so much that would just take out loans or whatever. But I just, I don't really believe in that. In fact I had like almost 30 thousand dollars of student loan debt just from my undergrad and I paid off half of it in the last couple years...There's so many you know, divorced women or women with kids that are single or whatever that are just financially just really screwed. And I just refuse to let myself go there you know. I'll do what I need to do to make money. And you know also we're very frugal. So you know, credit card debt and all that other kind of crap, and you know I don't want to be in debt.

Michelle's financial strategy based on taking on additional work hours in lieu of public assistance or student loans was both personally taxing and only possible because as an advanced graduate student she was no longer taking classes and had a paid research grant in addition to her two other jobs. However, Michelle felt that even though she worked too much, financial independence from both public assistance and debt and her affirmation of independence made it worth it to her.

While no participant had the luxury of foregoing all public assistance programs (considering tax credits as a form of public assistance), nearly all participants hoped to claim financial independence from public assistance programs and loans in the future. Ella, who had been hired as a part-time computer teacher in a local community center was ambivalent about losing her benefits. While it was hard to lose the financial resources, it was also good to be out from under the program requirements, paperwork, and stigma associated with "welfare."

Yeah they cut me off. I make too much. Just with my 20 hours...[I t]ake home 230 a week but they're--the most you can make with welfare is nine something. So I'm done with welfare. And it feels good. I miss the food stamps. But you know I don't want to go back. The paperwork; everything; it's hell.<sup>35</sup>

---

<sup>35</sup> Through my training with the Massachusetts Law Reform Institute, and the calculator available for Massachusetts provided by Project Bread ([www.gettingsnap.org](http://www.gettingsnap.org)) it is clear that Ella should qualify for at least partial SNAP benefits with earned income of just under \$1000 per month. However, it is not uncommon for TANF recipients to believe that they are ineligible for SNAP benefits when they phase out of the TANF program and thus fail to recertify and retain their SNAP benefits. However, it is unclear if Ella lost her SNAP benefits for this some other reason.

Thus while public assistance, at least in some form, is essential to supplementing the unmet financial needs of low-income student mothers, it introduces a highly complex system that imposes varying eligibility and participation requirements that often conflict with college coursework and studies. These conflicts were intensified by the dismissal of academic activities as a valid means of meeting program work requirements, thus demanding low-income mothers to engage in twenty or more hours per week of labor force activities in addition to their full-time college studies. These policies directly exacerbate role strain by imposing unrealistic demands upon low-income student mothers' time and labor.

Additionally, because programs operate in complete separation from one another, requirements between various public assistance programs can conflict both with one another and with meeting the responsibilities of participants' other roles. The simple chore of maintaining several streams of public assistance benefits added to the overall labor demands placed upon these mothers. Furthermore, program cuts and high demands for services restricted access and limited aid amounts. Lack of awareness regarding available programs, offerings and governing policies also made it difficult for participants to access the full resources available to them. This means that not only are low-income student mothers directly mandated by public policies that force them to meet dual obligations to both academic study and workforce participation requirements, they are also indirectly imposed upon by the laborious requirements of the unspoken shift.

Together both direct participation requirements and indirect mandates of labor spent maintaining various program benefits weighed into participants' decisions about whether to maintain or forego various public assistance programs. Participants prioritized and selectively utilized safety net programs based on a cost-benefit analysis of the labor and time required to

maintain program participation and the perceived value of the benefit received. Furthermore socio-cultural ideas attached to various roles might deter low-income mothers from public assistance because it is perceived as conflicting with values that are attributed to their central identity. However, the decision to forego a program or service should not be misinterpreted as a participants' lack of need or the belief that they have accomplished alternate means of support. While some participants found ways to make do with fewer resources, others took on paid employment, engaged in kinship support strategies or sought out alternate sources of assistance that added significantly to the demands on their time and labor.

### **WAGE-BASED SUPPORT STRATEGIES**

Whereby both student aid and public assistance failed to adequately support participants' financial needs, they often took on paid employment in order to generate additional income. However, all participants who held regular jobs recognized how much these positions contributed to their stress and overload and most wished that they could work fewer hours or not have to work at all while they completed their educational programs. While clearly any form of employment requires scheduling time to work, and performing labor, this is only one piece of the role of work to low-income student mothers. Work also played a key strategy in bridging disconnects between higher education policy and public assistance policy. Particularly in the case of Federal Work Study, students were able to use the program to dually maintain eligibility for public assistance benefits (including TANF), and obtain on-campus jobs that were more flexible to their obligations as students and as parents. Private sector employment also helped however, in terms of meeting work requirements and providing for partial work-support services, even whereby college pursuits were not supported. Thus paid employment served as both a

means of additional income and as a means of mediating the conflicts between higher education and welfare requirements.

### ***Federal Work Study (FWS)***

According to the US Department of Education, “The FWS Program provides funds for part-time employment to help needy students to finance the costs of postsecondary education.” (U.S. Department of Education 2011) Through this federal student aid program 50-100% of the student’s wages are paid by the federal government, while the remaining wages must be paid by the employer. A federal work study position may be offered on-campus, in any public sector agency, in a private non-profit, or a private for-profit organization. Among participants, 24% of participants (12/50) had been awarded Federal Work Study. Types of jobs held by participants included: off-campus non-profits, on-campus administrative positions, campus childcare centers, and tutoring centers.

Federal Work Study offers a unique and complex advantage to students receiving public assistance benefits. FWS affords them a strategy for meeting their public assistance program work requirements through a flexible job that is inherently accommodating to their status and obligations as students. However, being part of a student’s financial aid award FWS is also factored into meeting a student’s total financial aid cost of attendance calculation and can impact or be impacted by other forms of aid in a student’s financial aid award package.

For some participants FWS jobs helped students gain experience in their chosen fields and most provided flexibility in scheduling work hours around one’s class schedule helping to remediate conflicts between employment and coursework. Additionally, jobs located on-campus minimized transportation time and expenses, and some participants strategically planned FWS positions to spend more time with their children. Aurora, for example, had secured a FWS

position at the same childcare center that her daughter attended, allowing her to spend time in her daughter's classroom while also fulfilling her FWS employment hours. Jasmine who worked in a placement at a non-profit focused on children's mental health, found that her job gave her parenting skills and provided her with knowledge and training that helped her to better advocate for her son who had ADHD and was struggling in school. Yet, for other participants like Christine, a social work major who worked in a secretarial position on campus, it was simply a job, albeit one that provided her with income that had advantages over private sector employment in terms of her public assistance benefits and offered flexible scheduling and a supportive workplace environment.

In addition to the actual wages earned through the FWS program, FWS provides several secondary financial advantages over private sector employment. First, FWS wages do not count as income for purposes of calculating the EFC used to determine federal student aid amounts, nor are they counted as income when calculating most public assistance benefits and thus does not lower aid amounts or generate income-based disqualifications. Thus, if a student receives \$900 per month in FWS, her TANF and SNAP benefits would not be impacted, while if she received \$900 per month in a non-FWS position, as previously described by Ella, her TANF grant would be eliminated and she might see reductions in her total monthly SNAP allowance.

Secondly, FWS allows students receiving various forms of public assistance to count their FWS hours toward mandated work requirements. Thus, a student receiving TANF can count her FWS hours toward her 20 hour per week work requirement, while simultaneously not having the FWS income count against her cash assistance or other benefits. Similarly, the SNAP

program has special rules regarding eligibility for student recipients that are waived if the student is employed in a FWS position.<sup>36</sup>

Despite the benefits afforded through FWS there are also drawbacks. Foremost FWS is not awarded to many students who express an interest in the program. Because the amount of FWS funds granted to a college or university each year is fixed, financial aid offices are limited in the amount of FWS funds they can award. Beyond this additional problems can exist however among those students who have been awarded FWS.

Because FWS is part of a student's total financial aid package, it competes with other forms of student aid. This means that it both reduces other forms of student aid, and can be reduced or eliminated by forms of aid that are seen as more favorable. While this provides a benefit for some students in that it might reduce their total student loan debt, or supplement an otherwise unmet need in a student's award package, it also means that a student who is receiving FWS, and may in fact need it to meet public assistance program requirements, can lose it if she is fortunate or successful enough to receive a scholarship or grant that displaces her FWS award.

This happened to Bell who reported with despair in her journal:

I had to give up \$1900 of a scholarship given to me because it was put on my student account and they counted it against me and took away my work study for spring and I have to have my work study [to keep my other benefits].

Furthermore, because FWS funds compete with other forms of student aid, while it may reduce less desirable forms of student aid such as loans, it does not actually increase a student's total financial aid award amount beyond their calculated cost of attendance. Where public

---

<sup>36</sup> Because a large portion of students can be considered "low-income" and thus qualify for SNAP benefits, special eligibility rules apply to students. Specifically, a student must either: work 20 or more hours per week in addition to their studies, be a single-parent caring for a child under age 12 or in a two-parent family caring for a child under age 6, have a documented disability that prevents them from working, be enrolled in certain government approved education & training programs, or participate in Federal Work Study in order to be considered an "eligible student" for purposes of SNAP benefit determination (Mass Law Reform Institute 2012).



assistance policies are more favorable to FWS, private employment (especially at poverty wages with dependents) does not count against student financial aid. Therefore a student might chose to opt out of FWS in order to utilize other types of student aid, and then take on a private job which allows them to *supplement* their financial aid income, rather than *substituting* FWS wages for other forms of federal student financial aid; this is especially true for those who do not receive cash assistance.

Securing and retaining a FWS job on top of full-time college study and the other responsibilities of parenting and providing is also challenging. Half of the participants who had been awarded FWS were currently employed in such jobs (6 participants) while the other half of participants had either discontinued their FWS placement, or had not been able to find such a placement in the first place. One of the challenges of FWS is simply the fact that finding a FWS position involves its own job search process through which a student must research available FWS positions, apply, be interviewed and ultimately get the job. Gem explained that as an older student returning to college with substantial work experience she felt that the FWS employers saw her as overqualified.

I get work study except that...because I have so much experience and my resume shows it I have not been able to get a job. They usually give those jobs to the younger students...It is frustrating. I've applied to like so many...and nothing. I mean obviously I'm applying to it. I don't know what they think. I don't know if they have a certain mindset in how they want to treat a younger person and have them run around and do things. Maybe they think because I'm older they're looking at the experience they might think that I might not want to do certain things. But I mean the description is right there. I know exactly what I'm in for. Yeah I've been granted federal work-study it's just sitting there. I can't use it. Nobody's hiring me.

In addition to difficulty finding a position, the added hours put in to a FWS position could create a strain on a student's other responsibilities. As a single-mother taking 20 credits at the Ohio State University, working in her FWS position 20-25 hours per week, struggling with

her own learning disabilities as well as caring for two children with learning disabilities, ADHD, and autism, and starting a required internship for her degree in social work, Christine was at her breaking point. Yet, because Christine received TANF benefits through the Ohio State Office of Job & Family Services, she was not allowed to miss either work or class at the risk of being sanctioned. Because her job was dependent on her enrollment as a college student, and her financial support system was dependent on her wages and cash assistance benefits, there was nothing Christine could let go of. This situation left her overwhelmed and depressed, and hurt her ability to meet her full potential for success.

Similarly, Aurora also found herself overwhelmed by her obligations and decided to give up her FWS job when she started getting behind in her studies.

I used [FWS]. But then it was just too much. One term I had 17 credits plus work study, and so I had to quit my job. I was working part-time at my daughter's daycare in the kitchen, and I ended up just, saying this is just too much for me to do all at once. I can't let my grades slip so um, so I don't work anymore.

Thus, while FWS created important bridges that facilitated support for post-secondary education from otherwise restrictive public assistance programs, it also had drawbacks. It counts against a student's total financial aid award, and creates added labor demands on people who are already over obligated. It is also important to consider the role of welfare policies in governing how many hours a student-mother must work in her FWS position in order to meet work requirements. While both Christine and Aurora felt overloaded and strained, because Christine received TANF and Aurora did not, Aurora had the flexibility to quit her FWS job when it began to impair her ability to be successful academically. Christine on the other hand was mandated by TANF requirements to maintain her position regardless of how overwhelmed she felt; as a result she was one of the most strained and overwhelmed participants who participated in this study.

*Jobs*

Despite the universal recognition by participants that life would be easier if they could just focus on school and family roles without having to work, employment was a key element of most participants' strategies for financial survival. The majority of participants held some sort of job (64%). Of the participants who held non-FWS jobs, many worked in low-wage positions in the private sector including: hospitality, food service, retail, night clubs, and janitorial, clerical, and vocational positions.<sup>37</sup> Others worked in non-profits and local organizations as tutors, community organizers, and adult education teachers, or held jobs on campus outside of the FWS program. Of the 24 participants who worked in non-FWS positions, most worked part-time<sup>38</sup> (62.5%). Another 25% of employed non-FWS participants worked full-time, and 12.5% worked infrequently through contract or odd jobs as a means of generating extra income.

For working students both in the FWS program and in non-work study positions, their jobs took up a significant portion of their time during the day and participants directly spoke about their jobs as taking away from the time they had to focus on their homework and study.<sup>39</sup> Christine for example, had so much going on during the day with her job and internship that she used a program designed primarily to provide evening childcare for mothers to study, instead to take night classes.

The group helps...because of the childcare that they provide and they have like study tables--you get to choose. You get 10 hours of evening care. A week. And you can use that for your evening classes or they have study tables where you can take them to daycare and you get to sign in and study somewhere quiet so you don't have to do it when the kids are around. But because I have to work and I have the internship during the day I have to take night classes. So I use it for that instead.

---

<sup>37</sup> By vocational positions I mean positions for which a participant went through a short-term vocational skills or training program of one year or less in order to be qualified for the job.

<sup>38</sup> Defining part-time as a regularly scheduled position for less than 30 hours per week, full-time as a regularly scheduled position for 30 or more hours per week and infrequent positions as any position that is not regularly scheduled on at least a bi-weekly basis regardless of the number of hours worked when on the job.

<sup>39</sup> This was least the case for the 12.5% of employed non-FWS participants who worked infrequently or doing odd jobs because these jobs were the most likely to be arranged in ways that were flexible to shifting academic pressures and demands.

Because of the requirements of her job and her academic internship, the time, space and childcare afforded by her program to study was instead consumed with night classes. This was a directly outcome of role overload as she was unable to take classes in the daytime that conflicted with her other responsibilities. This meant that Christine had minimal time left to study and that she often sacrificed the only hours she had to spare in order to do so: late-night hours when her children were sleeping at the cost of her own chronic sleep deprivation.

Similarly Andromeda felt the pressure and tension between work and school as a constant matter of stress identifying her major challenge as “trying to balance work, family and school”. This difficulty was amplified by the guilt Andromeda felt in not getting to spend enough time with her daughter Pavan.

This is the first week of working and going to school and I’m already starting to suffer. I go straight from work to school three nights a week. That means 12+ hour days three nights a week. Already the conflict with Pavan has started. She was waiting for me when I got home at 9:30 pm with dinner and complaining that she didn’t get to spend any time with me. I stayed up with her until about 11:00 when I made her go to bed and started what school work I could until about 12:30. I get back up at 5:30 and start it all over. It seems the older I get the harder it gets to do this. I am going to have to catch up on school work this weekend, which will be difficult because Pavan will want to do something together. I still need to give her a birthday party. I don’t want to forget.

Thus, for Andromeda the conflicts presented by her balance of school, work and family not only impacted her academic success but also her ability to spend time with her daughter. This guilt for lost time with children and the inability to spend dedicated “quality time” with them was another finding that was nearly universal among participants. Thus the strains of balancing work with other roles took its toll both academically and in terms of meeting the obligations of motherhood and fulfilling the idea of what it means to be a “good mother”.

Participants negotiated work hours between school hours and available childcare in varying ways. Pearl and Michelle both used their children’s weekly visitation days with their

father as an opportunity to clock as many hours as they could at work. Pearl described her job working at a local health club:

Usually [I work] probably forty to forty five hours a week. The last couple of weekends I've worked between thirty and thirty five hours over Friday, Saturday and Sunday...I work at the gym probably ten of fifteen hours [a day]...He's with his dad on weekends. I juggle work and school...I'm doing okay, I'm paying my groceries and paying for my stuff but I'd like to have one day off a weekend. I'm working [and going to school] seven days a week right now.

Michelle, who worked 12 to 15 hour days Thursday through Saturday, indicated that her weekend work schedule helped her safeguard dedicated time during the week with her children.

You know so it's on Monday, Tuesday, Wednesday evening, every other Sunday I'm just totally available for my kids. Totally. You know I don't make any other plans or do anything it's just you know time to be with the kids...it might just be like we're all laying on the couch and the kids are on top of me and we're watching TV but I'm with them.

These condensed work schedules, on their days off from school and when their children were away, allowed Pearl and Michelle to successfully separate their jobs from their school and family obligations. However, it also meant that they went without a day off. Michelle's boss at her weekend job recognized that she was nearing burnout and eventually told her that she would no longer schedule her to work on Sundays so she could have a day off. Pearl however, simply pressed on seven days a week with no opportunity for a day of respite.

Another way that participants negotiated work and school conflicts was by doing homework on the job. While this was not an option for some participants whose jobs required them to be actively attentive solely to workplace responsibilities (e.g. sales, food services, janitorial), others had some flexibility in their jobs that allowed them to do at least some of their homework on the clock. Monique, a recent graduate of Ohio State University who worked as a hotel night manager reflected on how she was able to balance 15-20 credits with a full-time job.

I'm trying to figure out how I ever had time to do homework 'cause I don't know, I still don't know. Whatever homework I didn't get finished....it's weird 'cause at my job the

students who work under me would probably be there between 5 and 8. They wouldn't get too many hours in. So usually between 8 and 10 or 11 I'd be kind of free. Like I would have a phone if a guest needed help or something to that effect which would be sporadic but other than that I had a nice little window to use the office computer and do some homework. I would definitely take advantage of that.

Conversely, Lillian's job had flexible hours that allowed her to do most of her work independently. Thus she was able to schedule in work hours during the most optimal time for her to balance work with other obligations.

I also work part-time so some of [my] days consist of me cramming in some hours...A lot of what I'm doing is sitting in coffee shops calling people or emailing or creating documents or whatever, meetings, stuff like that...[So a lot of the lag time between my classes] I'm working. Even though it might seem like I'm just leisurely sitting at a coffee shop, a lot of times I can't afford the coffee I'm drinking, I'm just sitting there drinking the cheapest coffee I can.

Yet for other participants, like Lola who worked in a coffee shop, Carol who worked at a big box hardware store, Danni and Kristin who worked as bartenders or Dorothea who worked as a night janitor, there was a clear separation between being "on the job" and "off the clock" that was not as flexible or accommodating to their other obligations as students or mothers. While some of these women were able to negotiate their work schedules around their other obligations, the nature of low-wage work in the service sector more broadly is known for irregular schedules with fluctuating hours, and rigidity when it comes to company policies and employee "special" requests (Dodson 2007).

It is interesting that those who were able to both retain regular jobs and maintain academic progress seemed to have more stability and flexibility in their workplaces than might be expected for their employment sector. Most of these participants were able to negotiate a fixed schedule, around which a participant could schedule her classes, arrange childcare, and plan her study time, and were able to request additional time off when absolutely necessary to meet their academic or family obligations. This flexibility afforded a considerable advantage.

Kiki who worked in a mall retail store explained that she had organized her class schedule around her daughter's childcare and her work schedule. Her daughter got on a bus to preschool at 8:30 in the morning, after which she would finish her homework and get ready for class. Her classes went from 10 to 2:30. She would then go home and get ready for her scheduled work-shift which was from 4 to 9. When I asked her if they had ever scheduled her for different hours, she said that this occurred only when she asked for more hours during holidays and school vacations. To Kiki she simply explained to me "I made my availability like that," and she felt her manager respected her enough to give her a schedule that matched the availability she stipulated.

I just told them no more than 30 [hours]. But during my school breaks I do work a lot. Because obviously I want to take the opportunity to make a lot of money. Because when I'm in school I'm not gonna be working as much. So I'd rather take that time—say Christmas break—I'd rather take that time to work as many hours as I can...Because I show them like, I'm here to do work...They understand—they even know that my daughter is like my everything. Like to provide for her and everything...So it's like they know like when I do want to pick up an extra shift they usually give it to me.

Another strategy used to avoid time conflicts between school, work and family was to take one's classes online and work on them at work or late at night. Carol, who worked full-time in a big-box retail store, had one of the least understanding bosses. But she still managed to guard her hours and perform the role of supermom after work, driving her children to various activities and even leading her son's Boy Scout troop. She only put on her student hat late at night after her family was settled in for the night. Carol took all her courses online, thereby accommodating for the rigidity and inflexibility of her job by structuring her academic pursuits in a more flexible format.

Considering notions of responsibility and the value for independence and work expressed by American socio-cultural value systems and directly imposed by work-first mandates, employment also played an important ideological role in situating participants' identities and

claims to dominant American values. While as previously discussed academic pursuits are not widely valued as “work”, those who are employed while putting themselves through college are heralded for their dedication and perseverance. These values are directly imposed by cultural and institutional messages that stress the importance of work both for achieving independence and for affirming self-worth.

Even among those who resolved that working was simply impossible for them in the moment given their other obligations; they simultaneously expressed clear work-oriented goals and a desire to work in the future. Many also took on occasional jobs both to generate extra money, which they clearly needed, but also to affirm their personal identity as hardworking and dedicated to dominant American values.<sup>40</sup> Gem for example called local firms offering her services for hire as an independent contractor, Rosemary used school breaks to pick up jobs in a friend’s landscaping business, and Chris collected used items and antiques to sell on eBay.

Those who did not work cited the reasons they were unable to do so in ways that directly spoke to notions that worked to reframe them as “excused from” work for reasons other than the fact that they already held full-time responsibilities as students. Mimi for example was struggling with disabilities that made just getting around school challenging enough. Sarah had been searching for a job full-time but had not yet found one. Melissa and Toni were veterans who had earned their education through their service, and London was enrolled in an intensive hands-on nursing program with a clear vocational outcome, but the rules of the program did not allow her to work during her enrollment.<sup>41</sup>

---

<sup>40</sup> For an elaborated discussion of how low-income families express commitment to and reaffirm dominant cultural values see (Newman 1999).

<sup>41</sup> London had recently quit her job when she was accepted to the nursing program. Prior to this she worked full-time in a medical office in addition to taking a full-time courseload online.



These accounts reflect the internalization of the widespread notion that school is not work and that full-time college study alone is insufficient to warrant support even for student mothers who have significant family obligations. This is reinforced by public assistance policies that undermine the academic labor of full-time students and discredit the time spent fulfilling these obligations as legitimate work.

Furthermore these work-based policies and ideologies also devalue the work of motherhood itself. Rachel was one of the only participants to articulate the way in which welfare policies ignore and overlook the importance of her work as a mother by requiring her to go to work while discrediting the labor she performed for her own family as irrelevant.

I'm not asking to be rich but I think about it and I'm like...how come the state you know like Department of Health and Human Services will pay people that don't make enough money; they'll pay for their child to get taken care of by somebody else, but why won't they just give the parents support to take care of them their selves? It's like, I don't get that. Why do we have to go out of our way to work, and then pay for childcare and yeah they'll help you to go work somewhere else aside from your children, tear your family apart but they won't just help you to raise the child. I mean it doesn't make sense to me.

Working-motherhood is already challenging for most who attempt it. Yet, the added strain of work and school in addition to familial responsibilities and the unspoken shift is an almost unbearable weight. However, instead of supporting low-income student mothers in ways that allow them to fully dedicate their focus to their studies, a combination of lack of sufficient alternate funding sources and the requirements of state aid programs often impose unrealistic work expectations that strain their ability to fulfill their other roles. Work is however, a central component in daily life for many low-income student mothers both as a means to support their families and to affirm their self-worth. Work-based strategies for financial support also intersect with a work-first driven system of public assistance and legitimates a student-parent's efforts in the eyes of social welfare agencies that are less supportive of long term educational goals over

immediate workforce driven ones. Working, in this way, not only provides income in itself, but generates eligibility for additional income through public assistance dollars. Thus work-based strategies create a unique bridge that facilitates access to post-secondary education within public assistance policy.

## **DISCUSSION**

While access to the various resources utilized by low-income student mothers to make ends meet may vary substantially,<sup>42</sup> all student mothers are juggling multiple roles in relation to their ability to support their families and fund their educations. They may be required to maintain enrollment in a certain number of academic credits per term, and maintain certain standards of satisfactory academic progress for both student financial aid programs and, in states where college is allowed to count towards work requirements, TANF and other welfare benefits. They often must additionally dedicate substantial energy to the processes of maintaining assistance, through regularly gathering and submitting eligibility documentation, attending mandated appointments, classes or other requirements, and researching and seeking out new programs to add to their support systems as other mechanisms become unavailable due to reasons ranging from losing eligibility to the program running out of funds or being eliminated. They may also be committed to a certain number of hours per week earning wages, either through the Federal Work Study program, or in low-wage jobs within the community.

The ways that low-income mothers piece together supports from student financial aid, public assistance, and employment, are complex and labor intensive. As discussed in Chapter 4, the labor involved in patchwork strategies of financial support comprises an “unspoken shift”

---

<sup>42</sup>These variations might be shaped by availability of funds or programs in a participant’s state or locality, age of their children, their other time commitments, whether they is a single-parent or has a partner, or other aspects of their positionality,

performed by low-income mothers in addition to their employment obligations, academic responsibilities, and work performed in caring for their children and their homes (Green 2013). This adds a significant amount of additional labor demand to low-income student mothers' already very full plates.

This situation is exacerbated by higher education policies that are not designed for non-traditional or parenting students, despite the reality that these students now make up nearly one-quarter of the undergraduate population on U.S. college campuses (Miller 2012). The institutionalized model of the college or university expects a student's full commitment to academic study, demanding a minimum of 36 to 45 hours per week spent attending classes and completing course readings and assignments. Yet, higher education policy, in a broad sense encapsulating student financial aid, university programming, curriculum and support services, also fails to adequately provide for the full costs of attendance for student-mothers that would allow them to fully dedicate their time and focus to academic pursuits. Of course, even if fully supported student mothers would still need to balance of college and family obligations, however, this balance would be much less complex than the current juggling act they maintain. Free of the hassles of public assistance programs, and free to engage in employment on their own terms and adjust these terms if they find the strains between the roles of school, work and family to be overwhelming, student mothers would be able to give the type of focus and concentration to their studies that is expected of them, if they were adequately supported through student aid.

When student financial aid failed to meet the needs of student parents, with no means to privately fund any of these costs through savings or spousal income, participants turned to conventional public assistance programs for low-income families to pay for expenses such as: childcare, housing, food, medical, and other items not covered by their financial aid. In a post-

welfare context, funding cuts and high demand for programs have made gaining access to the contemporary patchwork system of safety net programs already extremely difficult for low-income mothers who are not students (DeParle 2009, Green 2013, Roy, Tubbs and Burton 2004). For those who have full-time commitments to school, often work in part-time or full-time jobs, and are raising children, the added labor and complex demands of navigating numerous safety-net programs in order to meet their unmet needs is a necessity, yet one they do not have time for.

Furthermore, time is not the only barrier within public assistance programs for student-parents. Since 1996, state aid to poor families has by and large followed the work-first model through which low-income mothers seeking support must comply with efforts to find a job. Specifically, this job must require no more than the current level of education or experience they already hold, discounting all but the most short-term post-secondary programs as unnecessary (Kates 2004). Some in fact, conceptualize post-secondary education as the latest strategy of avoidance and refusal to find a job and a reflection on the desire to remain dependent on the state (Shaw, et al. 2006, Terkel 2011). This continual adherence to the image of poor women as “welfare queens” persists despite ample research documenting the connections between post-secondary education, earnings potential and social mobility (Kates 2004, Karier 1998, Baum, Ma and Payea 2011, Mather, et al. 2004).

Thus, even more than simply creating barriers and hardships of access for low-income mothers public assistance policies—especially TANF policies, but also childcare subsidies,<sup>43</sup> and even some of the newest developments in SNAP policy—not only refuse to facilitate and support higher education, they actually treat it with contempt. This contempt is likely drawn from the broader socio-cultural ideology that continues to feed work-first policies. This ideology posits

---

<sup>43</sup> Childcare subsidy programs are often funded through TANF block grants and those that are are part of the same work-first ideological system that governs the TANF program.

that academic study is not a meaningful form of “work”, but rather something that students engage in for personal enrichment; thus it should not be deemed worthy of public support unless combined with additional work requirements.

This is not to say that all students are barred access to public assistance programs, but rather that these programs are rarely designed with the intention and consideration of supporting clients’ pursuits of post-secondary education. Thus, instead of working as a complimentary system of supplemental supports that fills the holes left by student financial aid, public assistance works as a system in conflict with higher education, thus often requiring student mothers to fulfill program requirements in addition to their educational activities; if these activities are counted toward meeting workforce participation requirements at all.

Congressman Paul Ryan (R-WI) recently proposed using welfare reform as a model for restructuring other safety net programs such as Medicaid and SNAP (Plumer 2013). I do not think it is coincidental that these two programs are the most commonly utilized public assistance programs by participants in this study (82% of participants used SNAP and 73% used Medicaid). Ryan’s plan would implement work requirements for these programs, and if welfare reform is being used as a model, would erect further barriers to post-secondary education and the accompanying opportunities for upward mobility by further stripping access to key programs that student parents rely on to support their families whereby student financial aid falls short.

Rep. Ryan’s proposals have also included reform to the Pell Grant, and he played a role in implementing the recent changes to lifetime time limits on Pell Grants which draw striking similarity to the lifetime limits on TANF created by welfare reform. Additionally, GOP backed budget negotiations were responsible for the elimination of the new summer Pell grant program that facilitated low-income students to study year round (Kingkade 2012). Most recently Ryan

proposed a ten year freeze on Pell Grant increases, thus even further limiting the capacity of student financial aid as rising college costs and inflation depreciates the value of the Pell grant, which is already at historic lows (Resmovits 2013, Gladieux 2004). Through this plan student-parents would be undercut on both sides of their financial assistance strategies: student aid and public assistance. This reflects the trends of the broader contemporary political climate, which is one in which both student aid and public assistance programs that are critical to student parents are under attack. While commitments to post-secondary education as a pathway to the middle class have been continually affirmed by the Obama administration, the current policies in place, let alone the proposed reforms, create significant barriers and obstacles for low-income mothers working to achieve their educational goals.

For low-income mothers pursuing college degrees, these conflicts between higher education and public assistance and the barriers of access to necessary programs for funding and support result in a situation whereby they are left with fewer resources while being expected to do substantially more work. They must maintain full-time study to keep their full financial aid and the status and privileged afforded by the college or university to full-time students. They must also maintain separate requirements for public assistance programs, in addition to the actual time and labor spent researching, seeking out, applying for and recertifying benefits.

Furthermore, often, either to meet TANF requirements or due to the inability to access TANF cash assistance because of their student status, they must work in order to generate supplemental income, adding substantially to their time and labor commitments. The resulting role-strain bears directly on students' ability for academic success (Gigliotti and Huff 1995, Scott, Burns and Cooney 1998). Furthermore, these requirements strip student-mothers of autonomous control over how they spend their time and the ability to implement strategies for time management.

This autonomy is critical to improved performance in all roles, as well as to reduced role ambiguity and overload (Macan, et al. 1990). Thus, because of inadequate resources and conflicting policies within public assistance and student aid, participants both lacked the resources they needed and were engaged in laborious efforts, in addition to their studies, to strategize each piece of their patchwork support system.

## Works Cited

- Adair, Vivyan C. "Disciplined and Punished: Poor Women, Bodily Inscription and Resistance Through Education." In *Reclaiming Class: women Poverty and the Promise of Higher Education in America*, by Vivyan C. Adair and Sandra L. Dahlberg, 25-52. Philadelphia: Temple University Press, 2003.
- Adair, Vivyan C., and Sandra L. Dahlberg. *Reclaiming Class: Women, Poverty & the Promise of Higher Education in America*. Philadelphia: Temple University Press, 2003.
- Baum, Sandy, and Marie O'Malley. "College on Credit: How Borrowers Perceive their Education Debt." *Journal of Student Financial Aid* 33, no. 3 (2003): 7-19.
- Baum, Sandy, Jennifer Ma, and Kathleen Payea. *Education Pays 2010: The Benefits of Higher Education for Individuals and Society*. Trends in Higher Education Series, New York: College Board Advocacy and Policy Center, 2011.
- Callender, Claire, and Jonathan Jackson. "Does the Fear of Debt Deter Students from Higher Education." *Journal of Social Policy* 34, no. 4 (2005): 509-540.
- Cherlin, Andrew J., Karen Bogen, Quane James M., and Linda Burton. "Operating within the Rules: Welfare Recipients' Experiences with Sanctions and Case Closings." *Social Services Review* 76, no. 3 (2002): 387-405.
- Child Care Aware of America. *Parents and the High Cost of Child Care*. Policy Report, Arlington, VA: Child Care Aware of America, 2012.
- Choitz, Vicki. "Threats to Pell in House Budget Proposal are Ungrounded, Unfair and Misguided." *Center for Law and Social Policy*. March 27, 2012. [http://www.clasp.org/postsecondary/in\\_focus?id=0057](http://www.clasp.org/postsecondary/in_focus?id=0057) (accessed March 21, 2013).
- Chopra, Rohit. *Annual Report of the CFPB Student Loan Ombudsman*. Annual Report, Washington DC: Consumer Financial Protection Bureau, 2012.
- DeParle, Jason. "For Victims of Recession, Patchwork State Aid." *The New York Times*, May 10, 2009.
- Dodson, Lisa. "Wage Poor Mothers and the Moral Economy." *Social Politics: International Studies in Gender, State & Society* 14, no. 2 (2007): 258-280.
- Dominguez, Silvia, and Celeste Watkins. "Creating Networks for Survival and Mobility: Social Capital Among African-American and Latin-American Low-Income Mothers." *Social Problems* 50, no. 1 (2003): 111-135.
- Edin, Kathryn, and Laura Lein. *Making Ends Meet: On (Not) Getting by in America*. New York: Russell Sage Foundation, 1997.



- Fromson, Daniel. "Election 2012: Newt Gingrich and the Republican Attack on Food Stamps." *The Atlantic*, October 5, 2010.
- Gigliotti, Richard J., and Heather K. Huff. "Role-Related Conflicts, Strains and Stresses of Older-Adult College Students." *Sociological Focus* 28, no. 3 (1995): 329-342.
- Gladieux, Lawrence E. "Low-Income Students and the Affordability of Higher Education." In *America's Untapped Resource: Low-Income Students in Higher Education*, by Richard D. Kahlenberg. New York: The Century Foundation Press, 2004.
- Green, Autumn R. "Patchwork: Poor Women's Stories of Resewing the Shredded Safety Net." *Affilia: Journal of Women and Social Work* 28, no. 1 (2013).
- Haider, Steve J., Alison Jacknowitz, and Robert F. Schoeni. "Welfare Requirements and Child Well-Being: Evidence from the Effects of Breastfeeding." *Demography* 40, no. 3 (2003): 479-494.
- Hays, Sharon. *Flat Broke with Children: Women in the Age of Welfare Reform*. New York: Oxford University Press, 2003.
- Home, Alice M. "Learning the Hard Way: Role Strain, Stress, Role Demands, and Support in Multiple-Role Women Students ." *Journal of Social Work Education* 33, no. 2 (1997): 335-346.
- Karier, Thomas. *Welfare Graduates: College and Financial Independence*. Policy Notes, No. 1, New York: Jerome Levy Economics Institute, 1998.
- Kates, Erika. "Debunking the Myth of the Failure of Education and Training for Welfare Recipients: A Critique of the Research." In *Shut Out: Low-Income Mothers and Higher Education in Post-Welfare America*, by Valerie Polakow, Sandra S. Butler, Luisa Stormer Deprez and Peggy Kahn, 19-43. Albany, NY: State University of New York Press, 2004.
- . "Declining Resources: Analysis of Access to Postsecondary Education for Welfare Recipients in Ten States (Sixteen Colleges): 1993-2003." *Association for Public Policy Analysis & Management Research Conference*. Madison, WI, 2006.
- Kates, Erika. "Welfare Reform and Access to Education: Penalizing Mothers and Children." *Journal of Community Youth Development*, no. 2 (2001).
- Kingkade, Tyler. "Pell Grants Cover Smallest Costs in History as GOP Calls for Cuts." *The Huffington Post*, August 29, 2012.
- Lanziera, Connie. "Connie Lanzisera: Earned income tax credit a form of welfare (Op-Ed)." *Orange County Register*, January 12, 2012.
- Loyola Marymount University . "Loyola Marymount University Financial Aid Office." *Loyola Marymount University 2012-2013 Cost of Attendance Appeal Form*. 2012. [http://financialaid.lmu.edu/media/lmufa/2012-2013\\_Cost\\_of\\_Attendance\\_Appeal\\_Form.pdf](http://financialaid.lmu.edu/media/lmufa/2012-2013_Cost_of_Attendance_Appeal_Form.pdf) (accessed March 18, 2013).
- Macan, Therese H., Comila Shahani, Robert L. Dipboye, and Amanda P. Phillips. "College students' time management: Correlations with academic performance and stress." *Journal of Educational Psychology* 82, no. 4 (1990): 760-768.
- Malcolm, Hadley. "Wal-Mart profit rises, but outlook dims." *USA Today*, February 21, 2013.
- Marchevsky, Alejandra, and Jeanne Theoharis. *Not Working: Latina Immigrants, Low-Wage Jobs, and the Failure of Welfare Reform*. New York: NYU Press, 2006 .
- Mass Law Reform Institute. "SNAP/ Food Stamps Eligibility Rights for College Students." *Mass Legal Services*. July 31, 2012. <http://www.masslegalservices.org/food4students> (accessed 12 12, 2012).



- Mather, Anita K, Judy Reichle, Julie Strawn, and Chuck Wisely. *Credentials Count: How California's Community Colleges Help Parents Move from Welfare to Self-Sufficiency*. State University of New York Press, Albany: Polakow, Valerie; Butler, Sandra S.; Deprez, Luisa Stormer; Kahn, Peggy, 2004.
- Mendenhall, Ruby, et al. *The Role of Earned Income Tax Credit in the Budgets of Low-Income Families*. Working Paper, Ann Arbor, MI: National Poverty Center , 2010.
- Midwest Welfare Peer Assistance Network. "Eliminating the Silos, or it's not just welfare anymore: Perspectives of the WELPAN Network." *Institute for Research on Poverty*. January 2002. <http://www.irp.wisc.edu/initiatives/outreach/welpan/finalsilo.pdf> (accessed March 22, 2013).
- Miller, Kevin. *Single Student Parents Face Financial Difficulties, Debt, Without Adequate Aid*. Fact Sheet, Washington DC: Institute for Women's Policy Research, 2012.
- Mink, Gwendolyn. *Welfare's End*. Ithaca, NY: Cornell University Press, 1998.
- Montopoli, Brian. "S.C. Lt. Gov. Andre Bauer Compares Helping Poor to Feeding Stray Animals." *CBS News*, January 25, 2010.
- Nettles, Sandra Murray. "Higher Education as a Route to Self-Sufficiency for Low-Income Women and Women on Welfare." In *Women, Work and School: Occupational Segregation and the Role of Education* , by Leslie Wolfe. Boulder, CO: Westview Press, 1991.
- Newman, Katherine S. *No Shame in My Game: The Working Poor in the Inner City*. New York: Russell Sage Press, 1999.
- Plumer, Brad. "Paul Ryan: Welfare reform can be a model for the rest of the safety net." *The Washington Post*, March 12, 2013.
- Polakow, Valerie, Sandra S. Butler, Luisa Stormer Deprez, and Peggy Kahn. *Shut Out: Low-Income Mothers and Higher Education in Post-Welfare America*. Albany: State University of New York Press, 2004.
- Resmovits, Joy. "Paul Ryan: Pell Grants Frozen at Current Levels Under New Budget." *The Huffington Post*, March 12, 2013.
- Roy, Kevin, Carolyn Y. Tubbs, and Linda Burton. "Don't Have No Time: Daily Rhythms and the Organization of Time for Low-Income Families." *Family Relations* 53, no. 2 (2004): 168-178.
- Sawhill, Isabel V., Scott Winship, and Kerry Searle Grannis. *Pathways to the Middle Class: Balancing Personal and Public Responsibilities*. The Social Genome Project, Washington DC: The Brookings Institute, Center for Children and Families, 2012.
- Scott, Catherine, Ailsa Burns, and George Cooney. "Motivation for Return to Study as Predictor of Completion of Degree Amongst Female Mature Students with Children." *Higher Education* 35, no. 1 (1998): 221-239.
- Seattle Central Community College . *Pay For College: Loans*. 2012. <http://www.seattlecentral.edu/payforcollege/loans.php> (accessed March 21, 2013).
- Secombe, Karen. *So You Think I Drive A Cadillac?: Welfare Recipients Perspective on the System and its Reform*. 3rd. Needham Heights, MA: Allyn & Bacon, 2010.
- Shaw, Kathleen, Sara Goldrick-Rab, Christopher Mazzeo, and Jerry Jacobs. *Putting Poor People to Work: How Welfare Reform Eroded College Access for the Poor*. New York: Russell Sage Foundation Press, 2006.
- Stack, Carol. *All Our Kin: Strategies for Survival in a Black Community*. New York: Basic Books, 1974.

- Talbott, Chris. "College Athletes with Kids Major in Life." *The Washington Post*. March 2, 2007. <http://www.washingtonpost.com/wp-dyn/content/article/2007/03/02/AR2007030200657.html> (accessed December 12, 2012).
- Terkel, Amanda. "Rep. Denny Rehberg: Pell Grants Are Becoming 'The Welfare Of The 21st Century'." *The Huffington Post*, April 1, 2011.
- Trattner, Walter I. *From Poor Law to the Welfare State: A History of Social Welfare in America*. 6th. New York: The Free Press, 1999.
- U.S. Department of Education. *Federal Student Aid*. ND. <http://studentaid.ed.gov/types/grants-scholarships/FSEOG> (accessed 12 12, 2012).
- . *Federal Work Study (FWS) Program*. 12 12, 2011. <http://www2.ed.gov/programs/fws/index.html> (accessed 12 10, 2012).
- United States Department of Veteran Affairs. "Post-9/11 GI Bill (Chapter 33) Payment Rates For 2012 Academic Year (August 1, 2012 - July 31, 2013)." *GI Bill Website*. ND. [http://gibill.va.gov/resources/benefits\\_resources/rates/CH33/Ch33rates080112.html](http://gibill.va.gov/resources/benefits_resources/rates/CH33/Ch33rates080112.html) (accessed December 19, 2012).
- Warfield, Timothy, and Mark Schmeissing. "The Benefits of Access: Eliminating Siloed Programs for Low-Income Americans." *Spotlight on Poverty and Inequality*. July 9, 2012. <http://www.spotlightonpoverty.org/ExclusiveCommentary.aspx?id=8ef36a9f-c557-4759-af9a-423975f0c9cd> (accessed July 12, 2012).
- Wilsey, Stephanie A. "Comparisons of Adult and Traditional College-Age Student Mothers: Reasons for College Enrollment and Views of How Enrollment Affects Children." *Journal of College Student Development* 54, no. 2 (2013): 209-214.
- Wilson, Kristin. "If Not Welfare Than What?: How Single Mothers Finance College Post-Welfare Reform." *Journal of Sociology and Social Welfare* 38, no. 4 (2011): 51-76.

## Chapter 6

### Set Up to Fail, Determined to Succeed: Academics & the Lifeworld

Everything in established research on postsecondary education, opportunity structures and low-income students suggests that low-income mothers are set up for academic failure from the start. Many forms of institutionalized hardship structure their experiences in ways that limit their chances before they ever set foot in the door. Yet, regardless of these institutionalized disadvantages, low-income students, especially those at community colleges and public universities where they are more likely to attend college, have been taught that academia does not care about excuses. Within this mindset, all students function on an equal playing field whereby their academic achievements are solely due to their own individual effort and merit. Thus, any barriers to collegiate success they experience are their personal responsibility to resolve and overcome without special consideration or accommodation. Yet the barriers to success in higher education faced by low-income student mothers are *not* the result of failed personal responsibility. Rather, these barriers are most often due to the fact that these mothers must be accountable for more than just their own personal success. Low income mothers are responsible for much more than most traditional college students while also having insufficient resources to meet their needs and carry out their obligations. This role strain, and material deprivation caused by lack of sufficient financial support and supplemental resources, creates added hardships that hamper academic performance.

Furthermore, other factors relating to their position as low-income students more broadly further constrain their opportunities. Low-income students are more likely to come from disadvantaged educational backgrounds (Kozol 1991), and are ten times more likely to drop out of high school than higher income students (Cataldi, et al. 2009). Furthermore, these patterns are

manifested through gendered processes among low-income women who are more likely to leave high school to perform family labor or to begin families of their own (Fine and Zane 1991, Dodson 1999).

Among women who leave high school without diplomas the trajectory toward college is significantly different than that of traditional students who begin college directly from high school. They may enroll in alternative education and literacy programs to complete the requirements for admission (Rivera 2008). Once they arrive they are likely to require remedial coursework that can present additional hurdles to overcome in order to gain access to the college curriculum (Attewell, et al. 2006).

Low-income and minority college students also experience further educational disadvantages once enrolled at colleges and universities. They may have trouble adapting to the campus culture (Bergerson 2007); be pulled away from campus-life by their need to care for family members and respond to the effects of community violence and familial hardships (Charles, Dinwiddie and Massey 2004); and have lower retention and graduation rates overall (Pike and Kuh 2005).

Role strains also pressure low-income students who are more likely to work out of financial necessity while attending college. Low-income college students are also more likely to live off campus further adding to their non-academic responsibilities: fulfilling familial obligations, family labor, and the need to financially contribute. As a result of the added pressures and responsibilities, retention rates for students who work twenty or more hours per week and live off campus are lower than for those who work less than twenty hours per week and who live on campus (Bozick 2007). Students with greater numbers of conflicting obligations are more likely to leave college within the first year, and are less likely to complete their degree

programs within six years (Berker, Horn and Carroll 2003). Additionally, students who are employed full-time are more likely to prioritize their jobs over their studies, and thus take longer to graduate (Berker, Horn and Carroll 2003).

Existing research on academic outcomes among student mothers has stressed the issue of role strain between academic and family life. Among student mothers, low-income mothers experience significantly greater role strain than higher income mothers. This is primarily due to the added efforts required to make ends meet that they must carry out in addition to their other obligations (Home 1997, Fairchild 2003). However no qualitative studies have explored how the intersections of poverty and role strain, resulting from combined obligations to school, work, family and public assistance, impact academic outcomes.

For low-income student mothers the combined impact of poor educational preparation, structural disadvantages within college and university experiences, role strain, and material hardship, situate them as significantly underprivileged in terms of postsecondary pursuits. While the documented higher education inequities that impact low-income and first-generation college students more broadly are certainly at play, other aspects unique to their positionality as low-income mothers shape their experiences in distinct ways. This has resulted in a situation of extreme educational disadvantage. Among low-income parents who enroll in college (including certificate, associate's and bachelor's programs), only 40% complete *any* postsecondary program within six years.<sup>1</sup> However, most of these students only complete certificates or associate's degrees within this time frame. Only 4% complete bachelor's degrees, within this time frame; even fewer complete post-baccalaureate degrees or credentials (Miller 2012).

---

<sup>1</sup> Six years is a key parameter for three reasons. First, one must complete a bachelor's degree within the equivalent of six years of full-time college study in order to maintain Satisfactory Academic Progress. Second, six years represents 150% of the normal time frame for completion of a bachelor's degree and is the commonly established statistical guideline for determining graduation rates and other measures of student success. Finally, since 2012 the Pell Grant is time limited to six years of full-time college enrollment.

This chapter identifies basic barriers such as lack of access to textbooks and supplies, insufficient childcare, conflicting family-work-school demands, transportation issues, chronic stress, food insecurity, sleep deprivation and exhaustion that directly impact the ability of participants to perform their best academically. Furthermore, role overload exacerbated by public assistance requirements, institutional policies of both college and universities, and student financial aid, work obligations, and the need to secure resources to meet basic needs, means that low-income mothers struggle to balance full plates with little to no room to give. The dismissal of college study as a meaningful endeavor by family members, social welfare agencies and others, and thus the failure to provide support for a student-mother to meet academic obligations, further limits her ability to perform her best in any of her roles, or to give one hundred percent to her education. Given the complexity of the lifeworlds of low-income mothers, and the difficulty of their extreme financial hardships it is no surprise that these issues impact their academic performance. These connections between material hardship and conflicting demands on low-income mothers' time with academic adversity are the focus of this chapter.

### ***PAINTING THE PICTURE OF COLLEGE-LIFE FOR STUDENT PARENTS***

In order to be successful a student must have both the materials and supplies they require to complete their coursework. They also need to have the stability and security of knowing that their basic needs, and the needs of their children, are being met. They need to know that they are safe and secure and that their children are safe and secure. They need to know where their next meal is coming from, and how they will feed their children. They need to have assurance that they will continue to have a place to come home to and that they will have heating/cooling, electricity and internet so that they can both adequately care for their families, and complete their homework assignments. Yet these necessities were regularly unavailable to participants within

this research. The lack of basic access to necessary resources and materials, as well as the demands of time and labor necessary to manage conflicting and overloaded role obligations, were described by participants as having a significant impact their educational outcomes.

### ***Textbooks & Supplies***

Textbooks and school-supplies, ranging from computers and calculators to pens and paper, are among the most basic necessities required of all college students. Yet, many participants did not have the finances to purchase the books and supplies they needed. For some, this was a result of a mismatch between the actual cost of textbooks, and the amount afforded for textbooks in a participants' financial aid cost of attendance budget. Andromeda for example, lamented that she simply could not afford to buy \$700 worth of assigned textbooks, not to mention other supplies. While she searched online and tried to borrow the textbooks through the university and local libraries, she was still not able to obtain all of the books she needed.

One problem she encountered had to do with the policy of her school library to block interlibrary loan requests for course assigned textbooks. Many libraries place their copies of course assigned textbooks "on reserve" for short-term in-library use only. While this is a helpful strategy for many students, lack of childcare, and conflicts between open library hours and other obligations to school, work and family, often limit the usefulness of course-reserves for student-parents. Andromeda asked a friend from one of her classes to photocopy the first few chapters from one of her textbooks, but she remained without many of the necessary materials for several weeks into the beginning of the term.

The problem of textbook affordability is compounded by college and university financial aid policies that delay the distribution of financial aid refund checks until the second or even



third week into the term.<sup>2</sup> Veronica for example wrote in her journal at the end of the first week of the fall semester that she only had two of the four books she needed because she was still waiting for her scholarship money to come in. Not having all of the required textbooks, especially during the first two to three weeks of the term, was a common occurrence among participants that caused them to fall behind the very first week of class. While interviews did not specifically inquire about this issue, two-thirds of journal participants indicated that they did not have one or more of their required textbooks by the end of the first week of class because they could not afford to purchase them.

While some colleges and universities offset these delays by allowing students to charge the costs of their textbooks and supplies at the campus bookstore against their student account, this policy was largely unknown, underutilized, or unavailable to participants. One of the problems identified with this policy is that it is only available at the campus bookstore. This mandates that students purchase their textbooks at full price and prevents them from taking advantage of other lower-priced options available through used online book sellers, textbook rental programs, local used book sellers, or direct purchase from other students.<sup>3</sup> The university bookstore is also often a more expensive option for purchasing basic school supplies (pens, paper, notebooks etc.), computers or other technological equipment or course specific supplies (e.g. art supplies). Limiting low-income students to the most expensive textbook sources thus limits how far their book budget can go. Furthermore, some instructors assign textbooks or

---

<sup>2</sup> This period generally corresponds with the end of the add/drop period and is implemented to prevent students from receiving their financial aid checks before they have committed to their courses for the term. For first-time loan borrowers this waiting period is four weeks for student loan refunds and may be further delayed due to financial aid processing time.

<sup>3</sup> Some student life offices organize direct peer-to-peer book sales, students might also list their textbooks on Craigslist or post advertisements on bulletin boards around campus as a means of re-selling their textbooks. These direct sale strategies can facilitate a win-win situation between buyer and seller because it eliminates the middle-man. The seller collects more than they would receive if they sold their textbooks back to the campus bookstore and the buyer can obtain books for a lower cost than they would pay for a used book at the campus bookstore.



readers that are not available at the campus bookstore. While many of these instructors do this with the intention of saving their students money, for students with no resources to purchase textbooks other than charging their student account, this can mean substantial delays in gaining access to course materials.

Mercury's experience complicates this issue even further: she reported that her community college bookstore had begun a new policy limiting what items within the bookstore were allowed to be charged against her financial aid. As a primarily online student she was dismayed to learn that a software package required for one of her courses was considered an excluded item. The headphones that she needed in order to watch online lectures and required videos were also considered an ineligible purchase. Other excluded items included food and beverages<sup>4</sup>, backpacks, and other items deemed "general merchandise" and even calculators and some art supplies. Importantly, even though she could not get all the materials she needed at the start of term, Mercury was fortunate to attend a college that offered the ability to charge bookstore items against her anticipated financial aid disbursement at all. Most participants that reported that they could not afford to buy their textbooks or course materials in the first few weeks of their journals gave no mention of an option to purchase their textbooks on credit against their student accounts.

Another challenge that arose with course materials occurred later in the term when necessary equipment or supplies unexpectedly failed, broke or ran low. Computer ink, for example, was a common purchase made with financial aid disbursements. But if the cartridge ran

---

<sup>4</sup> In my experience working as an advocate for low-income students, food insecurity is a common issue especially in the first few weeks of the term before financial aid is disbursed. While campus bookstores often only offer snacks like candy bars, chips and drinks, prior to the exclusion of these items, purchasing food at the campus bookstore was an important strategy for dealing with hunger and food insecurity during this time period. While this policy may likely have been implemented to curb this practice, it has done nothing to address the problem of food insecurity behind it.

dry near the end of the term, a participant would have to seek out other ways to print out her homework, notes and assignment handouts because there was no money until the next terms' financial aid disbursement came in. Molly, a Medical Assisting student, had her blood pressure cuff break on her. She was both frustrated that her program had given her misleading information about supplies being provided (a small number of cuffs were available for in-classroom use, but could not be taken out of the classroom to complete homework practice assignments), and because she had no reserve funds to afford to purchase a replacement blood pressure cuff.

Computer failure was also a major hardship, especially for those participants attending community colleges. Rosemary reported first that her son had broken a key on her laptop. She wrote in her journal that she had been asking around to try to find someone to fix it on trade or as a favor because she had no money to pay to have it replaced. In the meantime Rosemary was typing assignments without the ability to type a specific key, which is a challenging if not impossible feat depending on which key was broken.<sup>5</sup> Rosemary later had her wireless card break, disabling her access to the internet at home. This was of course compounded by the fact that not only was internet necessary for her assignments, but that she would have to either secure a babysitter or bring her son to school with her to use the computers on campus. When Kristin's computer crashed during finals, childcare was less of a concern for her than simply being able to get onto a computer in the library.

Our library only has 16 computers. There are no time limits and the 16 computers for the whole college population is ridiculous. People are checking their MySpace, Facebook, chatting, doing other things when there is a line to use these computers for people who actually have things school related to do. It's a mess and not to mention our public library computers are older than dinosaurs, for one thing to load it can take twenty minutes!"

---

<sup>5</sup> If it was any of the letters, the comma, period, apostrophe or question mark she would basically be forced to connect an external keyboard in order to type her assignments or manage creative ways around her phraseology that specifically avoided the letter or grammatical function of the broken key. Another idea given to me by a student-mother who had experienced the same situation would be to copy and paste the letter off the internet each time it was necessary to use it.

While many larger campuses have bigger or even multiple computer labs, competition for computers in these locations is always especially high during exams and the end of term crunch. Additionally, the open computer lab hours available may not be conducive to a student-mothers' schedule. Given that student-parents have limited time and limited childcare, having to compete for a computer on campus, versus having access to a personal computer to complete homework assignments with a greater amount of flexibility, presents a significant challenge.

While textbooks and course supplies are some of the most basic materials necessary for college level learning, and computers are now so essential to college students that many colleges and universities require that all students have a laptop computer available for their use on campus, obtaining these materials can be a significant barrier for low-income student parents. Textbooks in particular present a serious added cost to college students, that many low-income mothers simply cannot shoulder. The cost of textbooks has increased at twice the rate of inflation between 1987 and 2004. Shifts by textbook publishers toward more expensive bundled curriculum packages (including added workbooks and CD-ROMS within textbooks) and the use of mandatory software programs by college instructors have significantly contributed to these rising costs (Zumeta and Frankle 2007).

There are several strategies for remediating the problem of textbook affordability. A student might seek out textbook rental programs, online sources for used textbooks, or attempt to utilize library resources to obtain access. However, because participants generally did receive their financial aid until well after the term had begun, seeking to purchase textbooks online or rent them was not really a viable option. Utilizing library course reserve materials also presents a challenge for student mothers who both lack the childcare necessary to study at the library and who are juggling multiple roles with minimal time to complete homework; student-mothers also

usually complete this work during times that the campus library is closed. Oregon State University has implemented a unique program to help student parents study through which in-house childcare services are offered within the campus library while students are in the building. If resources were more pervasively adopted on college campuses to support student parents it would certainly help, but it would not resolve the problem of textbook affordability experienced by student mothers more broadly. They would still need 24-hour access to their textbooks because study time often takes place in the times between other obligations (including on buses, in office waiting rooms, at work, or on a lunch break) or late at night.

### ***Homework & Study Time***

Even when a student has all of the materials and supplies she needs (or at least most of them), scheduling and finding time to study is an added challenge. As an unstructured activity by comparison to in-person classes, work schedules or public assistance appointments, finding time within busy lives to commit to studying can be difficult. Furthermore, homework is not often recognized either by family & friends or by public service programs as an activity for which a student-parent must have childcare. This is both a consequence of the extended socio-cultural notion that school is not work, and the idea that as good mothers one's first dedication and priority should be caring for their children and their homes—especially whereby a partner or other family member is employed in a paid job. Through this perspective, homework is seen as something to be completed during the down-time between other obligations within the lives of low-income mothers, a direct conflict with the general standard within higher education that homework comprises two-thirds of a student's academic responsibilities. As a result, participants generally had significantly less access to childcare than they needed to be successful students. In addition to problems of obtaining necessary childcare, the general dismissal of or ignorance to

the expectations of academic life in terms of outside-class obligations severely constrained the ability of participants to carve out time within their schedules to study.

### *Homework & Childcare*

Among participants who had young children under age 6 there were two common mechanisms of childcare utilized to cover their class and study time: family-based care (usually provided for free or a comparatively token amount), and center-based care. Similarly, among participants with school-aged children, some used family-based strategies for afterschool care (self-care, sibling care, family or friends), while others enrolled their children in formal afterschool programs. Still other participants with school-aged children, or whose children attended preschools operating during typical school hours, attempted to schedule their courses around their children's school schedules allowing them minimal childcare time left, if any, for homework. Each of these strategies imposed various constraints on a participant's available uninterrupted study time.

Christine enrolled her two sons in the campus daycare center at her university. As a TANF recipient she had a childcare voucher, but she explained to me that her voucher did not allow for homework and study time.

Job & Family Services isn't gonna come out and watch your kids for you while you do your homework... They only pay for it while you're in school or at work. And you get a half an hour travel time. Any more than that you're gonna get in trouble.

Twoogy, explained that her childcare voucher began requiring her to hold a 20 hour per week job on top of her full-time studies. In her journal she worried that while the two 10 hour per week jobs she found allowed her to keep her voucher, she did not know when she would have time left to study and keep up with her classes.

Still in other states, like Oregon and Washington, childcare vouchers were, with few exceptions, exclusively for work or work readiness programs and could not be used toward childcare needed for higher education purposes at all. Some of these students took out student loans or used university funded scholarships to pay for childcare costs as an alternative to voucher-based childcare assistance programs. Yet the inability to receive full-time childcare coverage for full-time college studies meant that even participants with more stable center-based childcare arrangements, often were only able to use formal or center-based childcare for their classes and their jobs, and often were left to figure out childcare for their homework and study time through more informal arrangements, or by trying to do their homework without childcare.

Participants who relied on family or friends for childcare during the time that they attended classes, often felt guilty about imposing on their social networks, especially because this care was mostly unpaid. As a result, these mothers were quick to return home after class, leaving no unstructured time on campus for studying, meeting with professors, or involvement in campus life. Similarly, those who relied on self-care, sibling care, or scheduled their classes closely around their children's school schedules, were generally rushed to get home to their children and rarely stuck around after class to complete their homework, work in study groups, or utilize academic support services. Dorothea relied entirely on family-care strategies to attend her classes. She journaled:

I also worry because my sister watches my son one day and my in-laws another. I kind of worry that it is a burden. I know they do not feel that way, because they love our son, but I wish I didn't have to rely on them.

Because of the guilt she felt about relying on her family for childcare, Dorothea would seldom hang around campus, because she didn't want to impose on her family any more than was absolutely necessary. Homework, as she framed it, was not something she had to be on campus

for, and therefore she didn't feel comfortable intruding upon her family to watch her son while she studied; unless she absolutely had to.

For Kristin, it was already an imposition to ask her roommate Jackie to stay home with her six year old son Max while she went to work in the evenings. If she needed to ask Jackie to help watch Max for her to do homework, she saved the request for only the times she was the most desperately in need, particularly around exams, in order to avoid being perceived as asking too much. For the most part, Kristin's afternoons were dedicated to spending time with Max and helping him with his homework, her evenings were consumed with her job, and finding the time and space to study was an ongoing challenge.

Ella, whose son Patrick attended a Headstart program with limited hours, had no other means of childcare. After struggling her first year to fit her classes into his school schedule, she decided to stop taking in-person classes and become a fully online student so she could stay within Patrick's school schedule and actually have some time to study.

So I only have for daycare, I only have Monday through Thursday 9 to 2:15. So it was imperative that I get a 10 o'clock class and then an 11:30 class right after each other so that I could be back to pick up Patrick. And the anxiety that I had...And I liked going to school. I really do like going to the school... I liked the interaction with the class and the students and stuff. But it was so much anxiety for me. Dropping him off by 9 to be at a 10 o'clock class. So I decided to take [my classes] online.

As a result of inadequate access to childcare for homework and study time, participants reflected that their studies suffered. Andi, whose son Zacharias attended a part-time Headstart program and also stayed with his aunt while she attended her classes, felt overwhelmed and frustrated by her attempt to do homework while Zacharias was home. She journaled:

Trying to do homework in a small apartment with a four year old just doesn't work. I know my grades would be better if I could actually learn my homework, instead of flying through it just to turn it in.

Similarly, Lola found the need to constantly entertain her son Brian during her homework time a frustrating distraction. But she also simultaneously felt guilty about not spending the quality time with him that she wished she could provide him. This tension between the need to study and guilt about lost time with one's child, was one of the most consistent and universal themes in my data.

I couldn't imagine what college would be like if I didn't have a son...I have to make dinner, he has to take a bath, and I have to put him to bed before I can even do my homework. You know, [traditional students] can do their homework or study whenever they want to. I don't—my son doesn't let me study. He does not let me study. I don't really get time. He'll help with my arts projects for a limited amount of time. If I set him up with one of his own I've got like thirty to forty-five minutes before I have to start entertaining him again.

Participants overall lacked adequate childcare to facilitate uninterrupted homework and study time, and they believed that this lack of childcare impeded upon their ability to do their best academically. This came from a failed recognition by state childcare assistance programs and also within kinship support networks that homework time both comprises the majority of a college student's academic responsibilities, and that it is difficult to give it full focus while simultaneously entertaining and caring a child. Childcare is a basic necessity for the academic success of student parents (Miller, Gault and Thorman 2011). Center-based campus childcare centers prove to be both the most reliable form of care and are critical to student parents' academic success (Carey-Fletcher 2007). Efforts to improve supports for student parents must include campus-based childcare strategies (Boressoff 2012). While families must be afforded choices and a range of childcare options (Greenberg 2007), unpaid and patched together childcare strategies afford the least reliable care (Dodson 2007), and are the least likely to provide care for the unstructured responsibilities of homework time or for extracurricular activities. When student-mothers do not have childcare for study time they believed that the distraction and lack of focus on their studies hurt their ability to perform at their academic best.



However, this created an ongoing tension between the need to complete homework and reading assignments and the guilt felt by mothers for losing time with their children in order to do so.

### *Homework & “Time Management”*

In addition to a lack of childcare, a simple lack of time and role overload also made homework and studying difficult to schedule. While many participants described their concerns with “time management” as an ongoing problem for them, in reading their journals and listening to their experiences, it became clear that they were simply undertaking too much in a situation whereby nothing could be let go. Andromeda explained how difficult this situation was for her.

I just wish I didn’t have to juggle work, school and family so much. One of them has got to go and the struggle is none of them can go. My family needs me and I love them. I need an education, and I have to have money to pay the bills.

Ruth added that this juggle between roles made it difficult to do her best academically, or in any of her other roles and responsibilities.

I have a lot on my plate as far as trying to study, manage stress, be a mom, work a small part-time job. [It] seems as if there is never enough time for me to be able to be 100% in each category all the time. I am still trying to learn how to balance and manage time to help me with this.

One of the clear problems with these time demands can be found simply by calculating the expected amount of study time, based on the number of credits a student is enrolled in, and adding that to the hours mandated by a participant’s job, public assistance programs, and the time needed to set aside to care for children and family. For Lola, who took full-time classes (12 credit hours + 24 hours study time), worked 32-36 hours per week, and was a single-mother, this added up to working 72 hours per week, on top of being the sole parent of a four year old.

The professors, they just expressly, they tell you, we expect you to be doing you know, two to three hours of homework every day outside of class. It’s like really? Because I only have you know like sixteen available hours in my life throughout the week. You know [inaudible] I don’t know how I’m supposed to be a mom and a student and a friend and a girlfriend and an employee all at the same time. It’s kind of hard.

Yet when Lola tried to cut back her schedule to attend part-time she was told by financial aid that she could not go part-time. She also discovered that the university housing complex she lived in would not allow her to drop her enrollment below full-time and continue to reside in student housing. To cope with this dilemma she enrolled in twelve credits but then stopped going to one of her classes without officially dropping in order to preserve her full-time status.

If I was able to go half-time and get financial aid that would help because sometimes, some terms I need to not go full-time. You know sometimes my car breaks down and I need to work you know...And I tried to do half-time and financial aid told me no. It was frustrating. And I live in [university] apartments so I have to go full-time. So I wasn't allowed to go half-time. So then therefore I had to drop a class because I wasn't allowed to go half-time. So I had to take an F in a class so I could still live where I'm living but still sustain my life. It was just horrible."

London was specifically advised by her nursing program against trying to work, even part-time, and complete the program in recognition of the significant amount of homework involved.

I'm in a nursing program...they're so intense. Even these classes I'm taking right now. You can't work. You really can't, and succeed...And the nursing program tells you that even before you get in...They're like, 'students who try to work even twenty hours a week fail. They leave the program.' You can't work.

For Kristin, keeping on top of studying and homework was yet another ongoing juggling act between the various tests and deadlines for her four classes. This act, of course, took place within her larger juggling act of work, school, family and public assistance obligations.

I feel like I'm being stretched too thin. When I have a major test in one class all my other classes get pushed to the back burner so I can focus all my time for that one test. Which means I fall behind for a short period of time and all I feel like I'm doing is playing catch up.

While many participants wished that they could take fewer credits or attend less than full-time, only 7 participants reported that they attended less than full-time while 35 reported that they were enrolled in at least twelve, and up to twenty, credits per term.<sup>6</sup>

---

<sup>6</sup> The remaining participants have missing data for this question on their demographic surveys.

In order to manage large course loads on top of job, family and public assistance obligations, many of these students were strategic in planning their class schedules. Toni discussed taking “filler classes”: fun electives used to reduce the weight of one’s course load. Carol was in an online program that offered condensed courses whereby she only took two courses at once for two six week periods per term rather than juggling four courses concurrently. She also was strategic in how she selected which courses to take together and intentionally tried to avoid taking two challenging courses at the same time.

Overall, lack of time and the complexities of participants’ various role obligations made it difficult for them to find time for homework and study hours. Even whereby postsecondary education is allowed to count toward partial fulfillment of work-requirements, the added obligations of work or work-study required mean that work hours consume the time children are in childcare and leave little time left to study. Furthermore, childcare assistance programs rarely afford for adequate study time in calculating the allowed number of childcare hours. This is yet another manifestation of the conflict between higher education policy, which is structured under the expectation that a full-time student spends a minimum of 24 hours per week on class preparation and homework, and public assistance policy, which neither considers these hours in calculating a student-mothers’ work participation time nor provides adequate childcare to fulfill these obligations.

Some colleges have initiated programs to help facilitate additional study hours for student parents. For example, The ACCESS Program at Ohio State University offers an evening study hall that provides on-site childcare. Another example is the previously mentioned childcare service in the library at Oregon State University. However, while certainly useful to providing extra childcare, these programs do not mitigate the role conflicts created by the need to work and

navigate public assistance programs in addition to college and parenting. Whereby it is established that working presents a serious distraction from academic focus (Berker, Horn and Carroll 2003), for student mothers it is only one of many obligations they must manage that pull them away from collegiate engagement. As the least structured and independent of participant obligations, homework and study time is often the logical sacrifice when obligations get overloaded, as it can be rationalized that it can always be done later. Of course, by the time later comes it's often too late to do one's best work. Assignments are then rushed through, with students often finishing them minutes before class starts or an online submission system closes.

#### *Family Understandings and Misunderstandings of the Nature of Academic Life*

Adding to the lack of time and childcare to complete homework assignments is a misunderstanding created through the mismatch of cultural capital among low-income families and communities and understandings of the nature of academic work. The nature of most low-wage and working-class jobs creates a clear distinction between being on- and off-the-clock. While this distinction is transferrable to some portions of low-income mothers' academic lives, particularly the time they are physically inside a classroom, the unstructured nature of class preparation and homework assignments is more difficult to reconcile with these understandings.

For student-mothers like Andi, lack of understanding of what it means to be a student made it difficult to her family to see her as a working person rather than as unemployed. Because they saw her as being at home, and thus off-the-clock, her family members asked her for ongoing favors, even during times where Andi was academically overwhelmed. Because of these misunderstandings, it was hard for her family to understand her need to work on homework instead of helping them out with various errands and favors, and they got frustrated by their perception of her unwillingness to contribute to her kinship networks.

For Beyoncé, her relationship with her boyfriend and daughter's father framed her primarily as a stay-at-home-mother, even though she was enrolled in full-time in-person classes while her daughter was at school. Because he worked and paid a higher portion of the bills, while Beyoncé only contributed her financial aid and SNAP benefits, her boyfriend felt it was her responsibility to perform the role of a homemaker. This seemed to dismiss both her full-time role as a student as well as the income she brought in from her financial aid as contributing to household finances. Thus, Beyoncé felt her boyfriend's lack of understanding about the nature of her role as a student pressured her to uphold the majority of family and caregiving labor, and she felt obligated to meet these expectations before completing her homework and reading assignments.

I feel like my daughter's father, my boyfriend would actually, he would make it easier if he understood that when I have deadlines, things that need to be written, tests or exams that need to be studied for, that it would make my life easier if he actually understood it. Because then he'd be able to relate and say, 'okay I'll get her dressed, I'll do this', you know he'd be able to pick up my slack wherever I can't...Because I don't know...and he works, pays rent and whatever bills it works out that...sometimes I feel bad and I say you know what, he's working hard all day, all week long to make sure we're all set but dude you could do a couple of dishes. I'll cook some food. That's like a basic rule with or without kids, with or without school, it's like I cook, you clean, do the dishes...If I have work to do there's times when there's dirty dishes in the sink and it's hard for me to say, 'I'm not washing the dishes, let me do my homework.'

Low-income and working-class students experience conflicts between the class-cultures of their families and communities, and the culture and expectations of campus life (McGivern 2003, Berry 2006, Longwell-Grice 2004). Working-class understandings of the meaning of labor and work as a structured activity whereby one is either on or off the clock—at work, or at home—extend to how they relate to and are supported by their family and friends. This also translates to the expectations placed upon student-mothers in terms of their contributions to family labor. The idea that college is not work is a pervasive cultural notion amplified by the fact

that low-income students receive federal assistance, and take out loans, and that many are also recipients of various public assistance programs, all of which are culturally considered forms of dependence directly juxtaposed to the cultural notion of work as the means to independence. Yet, this notion that college study is not a meaningful form of labor becomes deeply personalized and even internalized in how low-income student mothers reconcile their academic obligations with their familial responsibilities. When family members fail to understand the nature of student-life and academic responsibilities as largely unstructured, yet still a meaningful form of work that necessitates set-aside and uninterrupted time, space, and childcare, they unintentionally contribute to the hardships of completing homework and reading assignments by assuming that because she is physically at home, mom is “off-the-clock” and thus free to do the work of caring for the family.

### *Getting It Done*

Given the many difficulties and barriers to homework and study time experienced by low-income student mothers, it is impressive that they do find time to do their homework and that participants were, for the most part, maintaining satisfactory academic progress and even maintained decent grades. In fact, the mean average cumulative GPA across participants was between a B and B+. So the question arises, when and where do they find the time and space to do homework? A small number of participants were part of programs that provided structured study halls that included childcare. Some other participants had flexible bosses and/or supervisory or clerical positions that allowed them to complete some of their homework on the clock at work. However, for most participants the answer to when homework got done was two in the morning.

Two AM became an emergent dominant code early within my field research. Again and again as participants described their daily routine, waking up and taking their child to school, going to classes, going to jobs, coming home, taking care of children, feeding them dinner, bathing and putting them to sleep I could foresee what was coming. Danni reported in her interview “I’m running on about three hours sleep a night this term.” Lillian explained, “A lot of times I’m up til two o’clock in the morning reading or writing a paper the night before it’s due and I’m exhausted.” But London set the record for functioning on the least amount of sleep. She explained that after she put her daughter to bed around 9:30,

I [get] up and do homework until six thirty, seven in the morning and then wake up at eight thirty—sometimes eight. You know, I would set my alarm for eight but I never wake up on time. Then rush and get us both to school and work and then do it over and over and over.

*Autumn: So you’re doing homework—*

L: All night...All night long.

*Autumn: And then you sleep for like an hour and a half?*

L: Yeah

This ongoing state of sleep deprivation left participants describing themselves as living within a constant state of mental and physical exhaustion. This drain had an impact on participants’ ability to think clearly and thus impeded their ability to perform at an optimal level.

Living within this state of chronic sleep deprivation takes a serious toll both on one’s body, and one’s ability to persevere. Christine reported that she managed to get by with only two to three hours sleep a night by “crashing out” on weekends. For Kristin after midterms she went through a “burnout phase” where she could only give minimal focus to her coursework for a week or two. For Gennine however, exhaustion made her so ill that she had to take a sick day. Any sort of day off in fact was a cause that journal participants celebrated joyously: snow days, sick days, holidays, any excuse to actually get some sleep was a welcome occasion.

Sleep deprivation has been shown to have serious and unrecognized academic consequences for college students whereby they both perform more poorly than well-rested students while also failing to recognize their weakened academic performance (Buboltz, et al. 2006). Furthermore, inconsistent and sporadic sleep schedules involving cycles of sleep deprivation and “crashing out” may result in lower quality of sleep and inability to reach the REM cycle. This REM cycle is critical to both attaining restful sleep and also to the ability to learn and retain information (Buboltz, et al. 2006). Thus, not only does this coping strategy mean that student mothers were more physically drained; they also were impaired in their ability to learn and perform at their best.

### ***Car Failure, Illness & Other Reasons for Being Absent***

In addition to the many factors that impede low-income student mothers from performing at their best, precarious situations and the lack of reliable resources for managing crises can ultimately prevent them from getting to class altogether. Breakdowns in the system of transportation utilized daily by participants were a continual challenge to navigate. Breakdowns in childcare systems caused by sick children or family childcare arrangements that fell through, presented another practical barrier to getting to class. Finally the personal, physiological and mental strain and illness caused by ongoing stress, sleep deprivation, and food insecurity took its toll as participants moved steadily toward their breaking point.

### ***Transportation***

Transportation was one of the most predominant unmet needs among participants. While participants certainly struggled with food, housing, childcare, and other issues, transportation seemed to be a need that was not addressed either by public assistance programs or resources on campus. While TANF technically provides a small amount of gas money or transportation



passes, among participants who did not receive TANF this was, of course, unavailable to them. Even amongst those who received TANF, the transportation subsidy available was both difficult to actually obtain, and was insufficient to meet the needs of those who relied primarily on vehicles for transportation.

For Andromeda, who relied on public transportation, even the amount for transit fare was a barrier that made getting to campus difficult. When her pass expired and she could not afford to renew it, some of her classmates got together to try to obtain one for her from someone they knew who had a pass they were not using. However, until that came through, Andromeda had to risk getting on the light rail system without paying in order to get to class.

Additionally, many participants lived in smaller cities and towns that were not conducive to public transit and relied on vehicles as their primary means of transportation. Yet the costs of gas and repairs were a significant challenge. Among journal participants 40% reported that their vehicle broke down at least once during the research term and 45% reported that they had no gas money to get to class at least once during the term. Ruth's car broke down twice during her semester and she had to have her family members come and rescue her from the roadside. Melissa's car broke down on the way to her community college graduation. Veronica commuted over an hour to get to campus. When her car failed to start one morning as she was leaving for school, she had already missed the morning commuter train into the city. Because the train only ran a few times per day, and the drive was too far to ask someone for a ride, Veronica missed four classes that day and struggled with negotiating daily transportation until her car was repaired. Dorothea's windshield wipers went out in the middle of November in Seattle. This both prevented her from driving until the wipers were repaired and forced her to spend her time scouring salvage yards for affordable parts instead of focusing on her other responsibilities. For

others their car had not given out yet, but it was only a matter of time. Gennine journaled with worry about the horrible noises her car had started to make but had no money to get it checked.

When someone's vehicle gave out, or they had no gas, public transportation was an unfavorable option for those who lived outside of major metropolitan cities.<sup>7</sup> Natasha, who lived in the suburbs of Columbus, explained how much she relied on her car as her only means to get to campus.

*Autumn: Has transportation ever become a barrier for you?*

Oh yeah! Oh yeah. Because I only have one vehicle. And so when that goes, which it has a couple times, to get here by public transport takes me two hours and forty minutes. It includes two miles of walking. Totally indirect. Infrastructure is horrible. It's not even set up for true transportation. I mean there isn't a subway...[It's] just the bus...And otherwise you're better off getting a horse. [laughs] Honestly...But last the time—because it was unexpected circumstances—so there was no way I could even make it to class. I've missed class because I didn't have transportation. And it's all because I couldn't get housing here [near campus.]...To actually get a person who would let me in without having quote-unquote “actual income” I had to go half an hour out.

For those mothers who relied on school buses or rides from family members for their children, the failure of these transportation arrangements could also impact a mothers' ability to get to class. Andi, for example, had to miss class when her son's Headstart bus was late. Kiki ended up rearranging her class schedule because her daughter's preschool bus came too late for her to get to class on time.

Overall transportation was a significant barrier as comparatively few resources were available to help student-parents with transportation costs. While cars are often considered a

---

<sup>7</sup> Several surveys and studies have been done rating the nation's best and worst cities for public transportation. While these studies vary in how they assess and evaluate public transit programs, the general consensus is that the best cities for public transportation are: Portland, Chicago, San Francisco, New York, Boston, Washington DC, Seattle, Honolulu, San Diego, Philadelphia and Los Angeles. Thus, students living outside these areas often lacked reliable and extensive public transit systems. However even in major cities, because of barriers to housing experienced by students like Natasha, many of these women were forced to live further from the center of the city where access to public transit was more difficult. For lists of the best and worst public transit cities see the Huffington Post: [http://www.huffingtonpost.com/2012/11/29/best-us-cities-for-public-transit\\_n\\_2211943.html#slide=more266592](http://www.huffingtonpost.com/2012/11/29/best-us-cities-for-public-transit_n_2211943.html#slide=more266592) or Time Magazine: [http://www.time.com/time/specials/packages/article/0,28804,2070992\\_2071052\\_2070981,00.html](http://www.time.com/time/specials/packages/article/0,28804,2070992_2071052_2070981,00.html)

luxury, especially when considering those with low-incomes or public assistance recipients, they have proven to be imperative to low-income families for transportation for many reasons. For those who live in smaller cities, suburban towns or rural areas, viable public transit systems are seldom available (Blumenberg 2004). Furthermore, the convenience of personal transportation is important to the ability of participants to manage role-overload. Public transportation is time intensive, and clearly participants in this study had no time to spare. Those who did utilize public transit as their primary means of transportation generally lived in larger urban cities, or lived near campus and were able to use shuttles or local bus systems to navigate the immediate area.

However, obtaining access to housing near campus can be difficult both because the high demand for housing in these areas inflates the area rental prices and because some landlords will not accept student financial aid as income for rental qualification. Ironically, I have found this to be especially true within affordable housing complexes that structure rental costs based on income. Furthermore, for those using a Section 8 housing voucher to subsidize their rent many landlords refuse to consider such applicants especially in highly desirable areas such as those near college campuses.<sup>8</sup> Thus location and distance to campus, and resources and strategies for facilitating transportation are clearly interconnected.

Despite the clear need for better transportation options and strategies, very few programs provide resources to meet the transportation needs of student-mothers. As transportation needs are directly shaped by location and distance between home and campus, childcare centers, jobs, and other locations that are part of the routines of daily life, transportation strategies must

---

<sup>8</sup> In most states, even where a “Source of Income” provision exists within fair housing laws, landlords are not required to rent to Section 8 voucher holders. However in a small number of states and localities voucher holders are a protected class including the states of: Connecticut, Maryland, Massachusetts, New Jersey, and the localities of: New York City; Seattle, Bellevue & unincorporated King County, Washington; and Washington DC. However for most Section 8 voucher holders outside these states, it may be impossible to find an apartment nearby campus where the landlord is willing to voluntarily accept Section 8.

consider both how the physical distance between such locations is structured and facilitate a range of transit options including both private and public transportation. For students who live on-campus or near-campus facilitating transportation may be as simple as extending campus shuttle routes to include stops at university housing (and making sure they run on reliable and frequent schedules) or providing free access to public transit.

Yet for students that live in communities far from campus or in areas where public transportation is not viable, help with facilitating private transportation is essential. Yet TANF transportation funds are largely inaccessible and insufficient to provide for these needs, while alternate sources of transportation assistance are scarce. While more resources exist for public transportation, very few programs provide for costs related to maintaining private vehicles. In fact, both focus group and interview participants raised issues related to how university policies intended to promote increased use of public transportation can actually added to their transportation hardships. College campuses often provide very limited student-parking, charge additional fees for parking permits, and heavily patrol surrounding neighborhoods to ticket students who try to park off-campus. Whereby students reported that they did not have money for gas, books, or food, expensive parking permits, tickets, and meter fees impose even further financial challenges.

Programs that directly afford for student-parents' transportation fees are rare. Yet these programs offer ideas for addressing these challenges. Allie was part of an innovative student-parent program that compensated participants for providing childcare to peers in the program via gasoline gift cards. The most comprehensive support for transportation I have found however is part of the Parents as Scholars program in Maine. Through this program, TANF participants who are enrolled in post-secondary education have access to gasoline vouchers, funds for campus

parking permits and are afforded annual allowances for car insurance, repairs and emergency expenditures. This program is unique however, and transportation remains a largely unaddressed issue left up to low-income student mothers to figure out on their own.

### *Sick Children*

Another common reason that participants were unable to get to class revolved around lack of emergency childcare or sick care. While other reasons for needing backup childcare such as school in-service and furlough days certainly came up, because these occasions were pre-scheduled, they were not nearly as significant a barrier to getting to class as when a child came down with a fever, started throwing up in the night, or began to develop unexplainable symptoms and needed to be taken to the doctor.

Any parent with a child in school knows that every school has a specific illness policy through which a child with certain symptoms must be excluded from the classroom. If a child has a fever over 101 degrees, throws up, develops diarrhea or is found to have another seriously contagious disease (usually the sniffles or a cough sneak in below the radar of the policy) they must be excluded from their program not only until they are better, but also for an additional 24-hour waiting period from the time of their last symptom to ensure that they are in fact well enough to come back to school.

For many mothers a child's illness puts the world on hold. Not only is it difficult to find "sick care" options on an emergency basis, but mothers also feel obligated to care for their children when they are not well as part of their responsibility as a "good mother". Leaving a child at home, if only for a small amount of time is in direct conflict with that role. Rose felt completely guilty leaving her sick daughter home with a neighbor while she went to class, and ultimately ended up having to excuse herself to go home and take care of her. However, this

made her feel like she had to choose between being taken seriously as a graduate student and being a good mother.

[M]y daughter was sick the other day...I ended up having my neighbor keep an eye on her and I came to class anyway. I'd given her some tummy medicine, I set her up with videos and everything. And I gave her, I gave her the phone number and um, you know I'd have my neighbor checking on her but, the neighbor doesn't want to get his kid sick. So it's not like, you know,...what do you do? So like twenty minutes into class I was calling to check on her and she was like 'Mommy I throwed up'. It's like, oh crap. Okay I'll go home. So I had to go excuse myself out of this class. And you know maybe I'm a little oversensitive about it, I don't know, but I kind of got the vibe. You know the vibe, you know, you're not, what's the right word, scholar? 'You're not a scholar you're a mom, get out of here.' You know that kind of thing.

To add to the tension between the desire to be a good student and the need to be a good mother, many participants reported that the flu just seemed to know when a big exam was coming up. For Melissa, who had just moved away from her home town to transfer from community college to a four year university, all of her backup childcare people were hours away. As a result she did not have childcare for a midterm when her son broke out from poison ivy and it hurt her grade in the class.

I missed a mid-term last semester because my son got poison ivy and I could not take him to the center and could not find alternate childcare in time. I was able to make up the midterm but the professor took an automatic 25% deduction on it. It was so frustrating!

In Annamaria's family after a month of illness going around her house among herself and her three children, she had fallen so far behind in class that she decided to withdraw from three of her four courses.

I have to drop all my classes (but one) this week because I fell so far behind due to everyone being sick these last four weeks. My oldest boy was bed-ridden on Halloween. It was so scary to see him lying there like that, all I could think about was the H1N1 scare!!! I feel like a failure to come out of this semester completing only one class.

While missing class to stay home with sick children was a major challenge for participants, taking them to the doctor was yet another reason why mothers were forced out of class. Melissa had been searching for a new pediatrician for her son since recently relocating.

My son (4 years old) got very sick this week and it just came at a bad time school-wise...To make matters worse, because we moved to a different county my CalWORKS had to be changed over and we have to find a new pediatrician. I called every single pediatrician in the MediCAL catalog that they sent me (including ones nearly an hour away) and none of them, and I repeat NOT ONE OF THEM, would accept new MediCAL patients

Because of the challenge involved in finding a doctor or pediatrician who will accept Medicaid coverage (in California called MediCAL) getting into the doctor often involves several months wait time and patients in need of more immediate care are at the mercy of their doctor's schedules for getting in. For several participants this meant that they had to miss class to take their child to the doctor. In her journal Molly wrote, "I cannot seem to get a doctor's appointment that does not pull myself or my son out of class, if not both [of us]."

To add yet another layer to this, about 25% of the participants were caring for a child with a chronic disability or health condition which required several regular appointments each month to doctors, specialists, mental health providers, and hospitals to maintain their child's treatment plan. Rosemary, whose son Lief had both cystic fibrosis and a brain injury caused by a severe infection that he contracted as an infant, had to take her son to monthly appointments at the Children's Hospital in Portland, two hours northeast from where she lived in Corvallis. This involved scheduling out an entire day once to twice a month to take her son to the hospital and prevented her from being able to enroll full-time in college.

He goes to the doctor in Portland. And like he goes to the regular doctor here in Corvallis too but he's got one or two appointments a month usually. That he goes to... [l]ike in the middle of the fuckin' day. Yeah and it's a two hour drive. And it sucks.

When children get sick, their mothers can be seriously derailed. Caring for a child when he or she is sick is archetypal to culturally established ideas of good motherhood. The desire to be a good mother is central to the identity and the motivations participants discussed for why they wanted to pursue college in the first place. Thus, when presented with the choice between caring for a sick child, either by nurturing them at home or by taking them to the doctor to obtain professional care, and going to class, children take precedence. While participants often justified losing quality time with their child, by the long-term gains their education would provide, neglecting a sick child was simply a line they were not willing to cross.

This direct conflict between their roles as mothers and their roles as college students could potentially derail a participants' academic success. While many participants had understanding instructors or professors who were willing to excuse such absences, let them do make-up assignments, or allow an extension or schedule a make-up exam, these acts are generally acts of individual lenience and not structured into college and university policy. Other instructors and professors treated students who missed class due to sick children under the universal classroom standards they set for all students. This could result in a grade reduction, as was experienced by Melissa, or even the need to withdraw from a course, as Annamaria did. Furthermore, it can be difficult to explain the complexities of the Medicaid program to a teacher, as an explanation for why it was impossible to schedule a doctor's appointment that did not conflict with class. Furthermore, many college professors and instructors require a physician's note in order to excuse absences, which, students on Medicaid or without health insurance may not be able to obtain for the same reasons. As many college professors and instructors now implement universal absence policies that penalize students for missing class regardless of their



excuse, these issues are at a forefront of the ability of low-income student mothers to be successful in college.

### *The Challenges of Children in the Classroom*

When illnesses arrived or doctor's appointments forced student-mothers to leave campus early, bringing a child to class was another option. However, this mandated them to simultaneously focus on their child, their professor, and their classmates and at best created a stressful situation. For Allie, who attended a college with a residential student parent program in the heart of campus, bringing her son to class was something that was more acceptable as children in the student parent program were well integrated into the daily fabric of campus life.

My son decided to fake like his legs weren't working one morning. So I carried him to daycare and he refused to stand or move for them too. I was already running late so I picked him up and took him to class. After sitting through an hour of statistics (very quietly I might add), his legs were fully working again and he was ready for his school.

Later in the term, after Allie's son had a seizure, she took him to class with her in the morning to watch him, and then together they ducked out early to go to the doctor. Beyoncé knew that while she could probably get away with bringing her daughter to class once or twice per term, she did not want to press her professors' patience.

They didn't say anything [when I brought her to class]. At my eight o'clock class she was very quiet; she didn't come in yelling or talking. I specifically said to her, 'We're going to school ssshhh.' [I] sat her down, everyone was like, 'Oh she's so cute.'...The professor was very nice. He actually handed her one of the hand-outs that we had that we were going over in class...My second class that she came to, things seemed to be fine but half-way through the class she decided she was going to talk to me. But she whispers, you know, and the professor didn't say anything because she didn't bother the class or have any negative impact on his lecture. I had an exam that day so a girlfriend of mine had to watch her for me and that was fine. My last class she was good also. The professor said 'Oh, you should just let me know that you're going to have her,' in case we were talking about anything bad, a negative topic, whatever.

*Autumn: Why do you think she said that?*

I think she just wanted to be difficult. I think she was okay with it but she preferred if I gave her a heads up. [So] they were, 'Okay, yeah'. But if it was an all the time thing and I

was always bringing her yeah that would be a problem. That was the first time that they had seen her and they were fine.

In Beyoncé's experience bringing her daughter to class with her was both something to strategically limit and also took a substantial portion of attention to ensure that her daughter was entertained, quiet, and well-behaved. This was important in order to reduce her feelings of imposition on the class for violating the unspoken norm that children are not allowed in the classroom. While for Beyoncé bringing her daughter to class was acceptable, Sarah's account illustrates that in most cases, it is up to the professor or instructor's discretion.

Yeah my English 102 instructor...He didn't like me at all. Really, no he did not like me. But I had asked him one time I was like, 'I have my daughter with me, can I bring her?' ...But he was like, 'No, no kids. They're distracting'...He doesn't like kids. 'Kids talk too much in the classroom. They're a distraction.' I'm like, 'Whatever.' So I left. [laughs] Like I'm not gonna fight with you today...But then at the same time my communication instructor, I had brought my daughter in she was like, 'We're not too'—I guess an insurance reason why you can't have kids in the classroom. But she was like, 'You can have her sit in the hallway.' But I'm like, 'But I can't watch her in the hallway.' But eventually I conned her into it. I was like, 'Just let me put her desk right here by the door.' [laughs] And she worked with me on that. But I guess it's a legal issue or whatever, which I can understand but that was like the first instructor after like five quarters who's ever said that too me. So that was a little sketchy.

While some colleges and universities do have formal policies regarding children on campus, these policies largely continue to leave the issue of children in the classroom at the discretion of instructors or professors, except in specifically defined areas such as science labs and fine arts studios which are deemed child-free spaces.<sup>9</sup> For Lola, an art major, not only was she required to attend classes, but she also needed to attend mandatory studio hours on Sunday afternoons. While these hours largely involved unstructured and free time to work and use the

---

<sup>9</sup> For an example, see Portland Community College's policy regarding children on campus: <http://www.pcc.edu/edserv/eac/student-development/documents/ChildrenonPCCPropertiesSept2006EACApproved.pdf>

studio equipment, and did not involve classroom instruction at all, because the art studio was demarcated by the university as a “child free space” she could not bring her son Brian with her.

At their studio at the University of Oregon they don't let any children in the studio at all. Versus at [my previous university] I could take my son up there, and work on the wheel and he could play with clay and I could get more done...[It] makes it really hard if I have to install a sculpture or go work in the studio I have to find daycare to do that.

While some colleges have created a campus culture through which children are commonplace on campus and thus welcome to accompany their mothers to the classroom, most leave it to the professor or instructor's discretion as to whether to allow children in class. Those institutional policies that do address issues of children in the classroom largely restrict children from the classroom and I have yet to find a college or university policy that expressly mandates that children be allowed access to the classroom alongside their parents who are enrolled in the class. This institutionalizes conflicts between one's role as a parent and one's role as a student, at the college or university level while rarely offering resources or facilitating alternatives that allow student-parents to both care for their children and attend class when childcare arrangements fall through. In general, participants recognized that bringing their children to class was stressful, and no one considered bringing their child to class with them as a viable strategy for a regular basis. However, it is also important for colleges and universities to foster campus-wide cultures that are accepting and welcoming of student parents and their children on campus. The realities of the lives of student parents mandate that on occasion they might need to bring their child to class, and that, in order to better support them and their ability to maintain engagement and attendance in class as much as possible, flexibility and understanding about this situations both from professors and instructors and at the institutional level is necessary.

### *Personal Physiological Strain*

Given the stress and strain of their lives, participants consistently pushed their own physical and mental health needs to the back burner in order to deal with more immediate obligations and concerns. Yet the resulting health outcomes caused by chronic stress, continuous sleep deprivation, food insecurity, and life on the edge of homelessness or other insecurities inevitably took their toll even as mothers perpetually attempted to push these needs to the back-burner. The ongoing state of unwellness was reflected in several physiological symptoms, which could easily impair the ability of participants to work at their full capacity.

Bell lost 55 pounds in less than three months. Andi reported that her high level of stress caused her to have mood swings and migraines. She also said she was frustrated about being sick with terrible pain, nausea, and headaches whereby her doctor could not offer an explanation or cure. She reported in her journal that sleep deprivation also added to her overall state. “I missed one day this week due to lack of sleep. I find myself so tired that I can’t get out of bed, much less [rouse] my child.” This eventually caused her to miss a week of class when she became too ill to maintain her usual routine. Gennine reported that she was dealing with stress-related insomnia that was making her feel sick during the daytime. In addition she reported ongoing complaints of severe back and knee pain, yet going to the doctor was something that she had neither time nor money for. Kristin reported that she was dealing with both mental health challenges and physical health problems, yet she simply could not find time for self-care because she was always dealing with more imminent crises. Danni was also dealing with the combined effects of high levels of stress and lack of time and money to spend on self-care or even make healthy food decisions.

Honestly most of the time when I don’t eat a meal it’s because I’m not hungry. Which is probably stress related. Yeah. I’ve lost a lot of weight this term. Which has been great and horrible at the same time. I do try and make good food decisions when I make them. You know I try and eat healthy, but that’s not always in the budget.

Lack of access to food was in general a pervasive concern among participants. Among journal participants 60% reported that they had skipped a meal on at least two of their weekly surveys. Others talked about not having money to purchase food on campus. Feeling stressed and overloaded they often forgot to pack a lunch and had to wait all day at school before they were able to go home and eat. Use of emergency food resources was also reflective of food insecurity. Among journal participants 25% reported regular use of food pantries, despite the fact that 82% of all study participants received SNAP benefits. Natasha reflected on how this impacted her ability to learn.

The number one priority is you have to feed your brain. Your brain takes energy. It's the largest source of energy. So if I'm not eating and I'm in class, this, I'm not absorbing as much information as I could.

Physical fitness was yet another form of self-care that few participants found time for. Natasha, who had Attention Deficit Disorder described how in addition to food, she needed to physically drain herself in order to be able to fully focus her mind on her schoolwork. Yet taking 15 credits, commuting to campus from the suburbs, and single-motherhood consumed all of her time and she was having difficulty finding time to exercise.

Physically I am so out of shape. It's crazy how fast your body atrophies. [laughs]...So that's another thing, your health definitely goes downhill when you're focused on just school and keeping the wheels on.

Access to healthcare itself was another challenge for many of participants. While those who received TANF usually had access to Medicaid health coverage, those who were working and going to school or had not been able to access the TANF program as students often could only get coverage for their children and had no access to healthcare for themselves. Danni, who attended a four-year public university, relied on the campus healthcare center for medical care, Rosemary used emergency rooms, and Dorothea simply hoped that she wouldn't get sick.

Clearly if you are not well you cannot do your best work. While participants described unmistakable symptoms of a general state of unwellness, self-care was something they had little if any time for. Instead they continued to function under conditions of extreme stress, chronic illness and pain, sleep deprivation and malnutrition.

Food insecurity has been well documented in studies of school age children to have a detrimental impact on academic outcomes and social development (Gundersen and Kreider 2009, Alaimo, Olson and Frongillo 2001, Jyoti, Frongillo and Jones 2005), but hunger on college campuses has been a largely invisible issue that has not yet been documented within academic research.<sup>10</sup> It is logical however to extend the argument that if children cannot adequately learn, interact with teachers and peers and navigate the classroom when they do not have sufficient access to food, neither can their parents (Chaparro, et al. 2009).

In order to negotiate and maintain all of the obligations and responsibilities of their conflicting roles, participants sacrificed their own health by living under a state of chronic stress and sleep deprivation as a result of their efforts to successfully manage role conflict and role overload. One of the most common ways of managing academic responsibilities on top of other demands on their time and labor was to study instead of sleep. As previously mentioned sleep deprivation has serious potential consequences not only for general health, but also for academic performance (Buboltz, et al. 2006). Furthermore, living in a state of chronic stress and overload can lead to maternal depression (Cairney, et al. 2003), and further add to the guilt mothers felt

---

<sup>10</sup> In my search of several academic databases I have only found two studies related to hunger on college campuses. One study at the University of Hawai'i documented that students experiencing food insecurity and those at risk of food insecurity together comprised nearly half (45%) of the University's undergraduate population. This study also mentioned that to their knowledge no other academic studies related to hunger and/or food insecurity among college students have been conducted (Chaparro, et al. 2009). The second study focuses on the effects of acute hunger rather than chronic food insecurity, finding that college students are less likely to be interested in social activities before dinner than they are after they have eaten (Pettijohn and Ahmed 2012). Unfortunately the design and findings of this study do not address chronic food insecurity experienced by the participants in this study or by low-income students more broadly who may experience deprivation-related hunger on college campuses.

about not spending time with their children as they engage in coping strategies (Olson and Banyard 1993). The outcomes of these forces on low-income mothers not only bear upon their academic work but on their ability to successfully perform all of their roles. They also reflect the true price that mothers are willing to pay in order to persevere toward a college degree. Clearly imposing such a high cost for access to educational opportunity presents a situation of gross inequality that should be of concern to educators and policy makers alike who purport the goal of educational access and equality of opportunity and experimental interventions to alleviate these issues should be further explored.

### ***Success in the Face of Adversity***

Some might be surprised to learn that even despite dealing with severe material hardships, lack of reliable childcare, transportation failures, sick children, chronic physical depletion and exhaustion, and ongoing role strain, most participants were able to maintain satisfactory academic progress and 62% of participants held a cumulative grade point average (GPA) of 3.0 or higher.<sup>11</sup> The mean average GPA was 3.13 with a range of cumulative GPAs between 2.0 and 3.8 and a range of term GPAs between 2.68 and 4.0. While only 40% of journal participants provided their grades at the end of the term, the mean average term GPA among these students was slightly higher at a 3.4.

The distinction between using overall GPAs and term GPAs in evaluating a low-income student mothers' current academic performance was important because for a significant majority of participants this was not their first attempt at college. Chris had gone to college three times before her current enrollment failing several classes the last time she had stopped out. Two years

---

<sup>11</sup> This statistic is based on an N of 29. An 21 additional participants had missing data for cumulative GPA. Six participants indicated that they did not know their GPA, did not have a GPA, or attended programs that did not use a conventional letter grading system. The remaining 15 participants did not answer the survey questions regarding GPA.

later, and now with a one year old in tow, she re-enrolled at the same university determined to finish her bachelor's degree. Unfortunately, even though Chris had come back to college with a different perspective and as a different student, her previous college attempt meant that she returned to college with a 1.625 GPA and had to work her way up. Even though she earned nothing lower than a B+ in her entire first year back, her cumulative GPA was only brought up to a 2.68. Similarly when reporting her cumulative GPA (2.5-2.9) on her demographic survey Anika noted:

I returned to college after over 10 years, I was on the honor roll during my first full year I attended after high school. My 3rd semester, I dropped all my classes and it killed my GPA. I got sidetracked. Since I have been back I have earned all A's with one B+.

Importantly, one's term grades seemed to be associated with the relative degree of stability and hardship experienced in other aspects of a participants' life during the research term. Ruth for example, who earned a 4.0 GPA for her research term, struggled with the stress and overwhelm of not having access to housing and being forced to return to living with her parents. Yet at the same time, ironically, because she lived with her parents she did not have an ongoing necessity to manage housing and utility payments, had help with her kids, and was thus able to give more concentrated focus to school. In her journal Ruth primarily reported academic challenges such as finding tutoring and concerns about state-funding cuts to academic support programs. Her mentions of material hardships were notably absent in her journal even on close-ended questions that directly probed for these issues.

Gennine on the other hand was dealing with the combined pressures of having no money, chronic food insecurity, monthly utility shut-off notices and the desire to provide for extracurricular expenses such as prom and graduation for two of her three teenage children. On top of these hardships Gennine was facing a heavy reading load and the most academically



challenging term she had gone through up to that point. Week after week Gennine reported that her workload kept piling up, and she was trying earnestly just to catch up. In her exit survey Gennine repeatedly emphasized that this term “was the hardest term yet”. She went on to list that her research term was “much worse” in terms of family/children, “somewhat worse” financially, “somewhat worse” academically, and “somewhat worse” in terms of other obligations & responsibilities. She ended the semester with a term GPA of 2.68 pulling her overall GPA down to a 3.10.

The high amount of missing data for cumulative and term grade point averages however presented a threat to the reliability of these findings as students with lower GPAs or grades might be less likely to report them. Thus I used a secondary ad-hoc process to collect follow-up data on participants’ longer term academic outcomes using publically available information from online social networking profiles.<sup>12</sup> Through this process data was located for 60% of participants, including 12 participants (24% of total participants) who did not provide data on their GPAs or indicated that they did not know or did not have a GPA on their original survey. Overall, data from either GPA or long-term educational outcome variables was available for 84% of the research participants.

Quantifying academic success, especially for those who pursue their educations in the face of adversity can be difficult. Perseverance in itself, even despite set-backs, can be a form of success. In order to evaluate long-term outcomes I evaluated profiles based on academic accomplishments they listed. Specifically I coded each profile based on whether a participant listed that they: were still in school, had graduated, are scheduled to graduate this year, had advanced to a higher level degree program, had completed a higher level degree program, or listed academic honors on their profile such as Phi Beta Kappa, Summa, Magna or Cum Laude,

---

<sup>12</sup> The details of this process are described in Chapter 3.

or university honors. Because this data was pulled from online profiles that may be incomplete, the absence of information on a profile cannot establish whether or not a participant did not achieve these accomplishments. Thus this data can only infer that *at least* those who listed such accomplishments had likely achieved them, while also acknowledging that others may have also achieved such accomplishments without posting them to their profiles.

Out of the 30 original interview and journal participants for which follow-up data was available 43% were still enrolled in postsecondary programs.<sup>13</sup> Regarding completion of a postsecondary program 60% listed that they had already completed a degree and an additional 17% listed an anticipated graduation date during 2013. Nearly one-third (9 participants) had advanced to a higher degree program than the one they were enrolled in during research participation and 2 had already graduated from such programs. Finally one-third of participants listed academic honors on their profile.

While these findings are not generalizable in terms of overall performance outcomes, graduation rates or other measures of academic success by low-income student mothers more broadly, they do attest to the perseverance and success in the face of adversity of these individual women. Christine's life was so overwhelming when I met her that she could not hold back tears and she feared that the upcoming year would be her academic ruin. Yet she completed her bachelor's degree in spite of the adversity she faced. Still others held steadfast to their educational goals: London is now finishing her bachelor's in nursing, Bell moved out of Seattle to finish her bachelor's in social work at a nearby university, and Natasha is graduating magna cum laude this spring. Even for those who are still working toward their original goals, given the

---

<sup>13</sup> As coded this could be either the same postsecondary program or another postsecondary program as participants often did not list exactly what program they were enrolled in on their profile (e.g. "Student at Boston College") or had been ambiguous about the degree or major they were working on in their original surveys and thus it was impossible to determine anything further simply based on this method.

challenges they encounter, staying the course toward finishing their programs reflects not only perseverance but ongoing academic accomplishment both in that they have maintained at least the basic academic standards for satisfactory academic progress and because they have not allowed themselves to be derailed in pursuing their educational goals.

Importantly, the ad-hoc method for gathering secondary measures of academic success has not eliminated the possibility that the data is skewed toward those with higher levels of success. Just as it can be hypothesized that people with lower grades are less likely self-report their GPAs, it is also likely that those with higher levels of academic success are more likely to be on LinkedIn. In fact, of the 11 participants who did provide their GPAs but were not found online, 7 had GPAs below a 3.0. Thus, further research would be necessary to gather data on the long-term outcomes for all participants as it is likely that the data on academic outcomes is skewed toward more successful students.

Furthermore, three participants, Molly, Cherry and Ella, were still enrolled in the same two year programs that they were enrolled in at the time of their participation in the fall of 2009, spring of 2010, and fall of 2011 respectively. This longer timeframe for degree completion could mean that they may have stopped-out and returned to their programs somewhere in the process or that they have experienced some type of academic set-back along the way. But again, it would require further research to determine whether this was the case.

Participants attributed their own academic successes largely to their personal commitment, dedication and focus. While most had prior college experience before beginning their current program, they described a certain level of seriousness and maturity in their approach to college this time around. They were not interested in the social elements of college life like partying, they were in college with a specific purpose: to get a degree. This, according to them,

allowed them to tune out the elements of college life that can distract other students from this goal. Aurora explained:

I always listen to the party stories in class. Like, 'Oh my god I got so drunk last night' or 'I hooked up with this guy' or 'I did this', or uh, so you know I have to listen to all that and I actually think that my age is an advantage in college. Because I'm so focused, you know I don't think about what I'm doing this weekend. I don't think about, you know, does this person like me? Or how drunk can I get this weekend? I think about, you know, okay what can I do to get a better grade in this class?

This commitment and focus was specifically related to a sense of urgency in the need for education as a means of building a different life for their children. Even among participants who had made prior unsuccessful college attempts before having children, many had come back with a new outlook, new dedication and a new sense of purpose that drove their desire to do well in school and like Chris, Mercury and Anika, they were succeeding in doing so. However, the living experiences and demands placed on participants across the term seemed to directly impact their grades and course completion. It is clear that the motivation and ability to be academically successful is present among the research participants, however better supports to offset the material hardships experienced by, and conflicting demands upon, low-income student mothers are needed in order to better help them thrive.

Given the multiple barriers to academic success experienced by low-income student mothers, their academic achievements carry even more weight. While they have limited time and overcommitted obligations due to their need to simultaneously manage school, work, family and public assistance commitments, and minimal financial resources to draw from, it is impressive how many participants were not only able to successfully progress in their programs but to do so with high marks. The fact that so many participants graduated, and even went on to enroll in and even complete higher degrees defies the statistical odds reflected in the low graduation rates of low-income mothers overall (Miller 2012). However, it is clear that having security and support

versus experiencing chronic deprivation, hardship and the resulting demands on one's time that pull them away from their studies, has clear academic consequences. Students like Gennine whose lives were overwhelmed with the ongoing labor of securing resources to meet their families' basic needs, students who did could not afford the basic materials necessary for college success, and students who faced basic challenges in getting to and participating in class clearly cannot meet their full potential as students. In order to persevere in spite of these hardships these students physically sacrifice their own sleep and self-care in order to pursue the promise of a college degree.

### ***PATTERNS & CONNECTIONS BETWEEN PERSONAL TROUBLES & ACADEMIC HARDSHIPS***

Importantly, the issues and concerns that participants raised varied and changed across the academic term. While research journals revealed interesting connections between academic difficulties and other hardships, one of the most revealing patterns in participant journals was the progression of key identifiable phases which occurred across the academic term. While many of the issues and concerns discussed thus far in this chapter were consistently reported without a specific pattern or cycle or varied between individual participants, other issues seemed to be tied both directly and indirectly to these phases of the academic term. Within these phases participants were more likely to report a certain sub-set of dominant themes. In the beginning phase for example, students have no money and the problems and concerns that arise center around being "dead broke". Then the crisis shifts to something else after financial aid checks come, and then something else after midterms and moving toward the final exam stretch. Looking at the experiences of low-income mothers across an academic term provides a more comprehensive picture not only of the myriad of barriers they face and the small and large supports they draw upon, but also illuminates the relationship between these challenges and

academic outcomes. This cycle plays a key role both in the ways that these students are set up from the beginning to fall behind, and in how they pull through the academic term in spite of the ongoing hardships they endure.

### ***Following Students Across the Academic Term***

The academic term begins with a phase of ambiguity involving both the excitement and vigor of beginning a new term, and the anxiety of being dead broke and not having the necessary resources to buy books, supplies or pay for other miscellaneous course fees.<sup>14</sup> Additionally, participants also often reported kicking off the term with the added burden of utility shut-off or eviction notices, scarce food stores, and scraping together loose change to put enough gas in the tank to get to their classes or pay for bus fare. Andromeda began her first week already on the edge unable to afford books, dealing with utility shut-off notices and had to borrow money from her teenage daughter's friend to buy her medicine when she got sick. Kristin's son Max was celebrating his birthday. Yet the birthday money from his grandmother had to go to towards gas and food to scrape by until Kristin's financial aid check came in. Anika was still waiting for her financial aid to come in on October 11<sup>th</sup> and as a result money challenges overwhelmed her time and energy.

After two to three full weeks into the term, most participants shifted to the next phase which I termed, "*We're not gonna die!*" This was the sentiment expressed nearly unanimously by participants when their financial aid disbursement check came in. Financial aid refund checks were used to purchase foregone textbooks and classroom supplies, pay past due rent and bills, buy a few things for the children (primarily clothing), and perhaps take the family out to an inexpensive dinner. By that point participants hoped they had enough left to pre-pay at least a

---

<sup>14</sup> For example, Cherry took a Theatre course which required students to bring \$80 cash on the first day of class to pay for theatre tickets, other students in the arts may have additional fees for art materials or supplies, and some instructors charge their students copying fees for printed course materials.

portion of their future rent and bills for the remaining portion of time until their next financial aid disbursement came. In response to the journal question regarding whether she had any cause for celebration Andromeda wrote:

Student Loan Checks! We are not going to DIE! For one glorious moment we had several thousand dollars and then we paid all our bills and put the money into the bill paying accounts and we are broke again. The phone calls have stopped, the lights will stay on, and we can buy the kids socks and underwear. YAY!

Importantly, this phase is timed just two to three weeks before phase 3: *Midterms*. By allowing this cushion of a few weeks of financial stability, participants were able to shift their primary focus away from financial troubles and focus on catching up in their classes and preparing for exams. For Kristin, her financial aid refund couldn't have come soon enough. Her financial problems temporarily subsided; she was able to switch her primary focus to catching up on her schoolwork.

After midterms however, problems gradually began to resurface, and the strain and pressure created by midterms meant that many things that had been put aside to focus on exams began to take priority. For Kristin, she desperately needed sleep and self-care to counteract the post mid-terms burnout. Her job however, was what began to take precedence. Because she had traded shifts with coworkers to make it through her exams, she had to begin repaying them. For others it was dealing with public assistance agencies or searching for food, gas and other resources to meet daily needs now that financial aid funds were depleted. Around mid-November Mercury journaled "We have no money at all. Food stamps will probably be gone by next week. I don't know what we're gonna do after that." These financial problems coincided with increasing mention of academic difficulties as participants moved into the pre-finals stretch.

Around the eighth or ninth week of the quarter (or eleventh or twelfth week of the semester) a new phase of academic urgency developed whereby participants had many

assignments and deadlines for large term projects coming due. During this phase Bell journaled that she began to feel lost and was incredibly overwhelmed by the numerous assignments and papers that were approaching their due dates. Andi stopped journaling during this period entirely, noting in e-mail that things were so overwhelming that she just hadn't been able to find the time. In the tenth week of the semester Kristin journaled, "A bomb dropped on me this week. I have several assignments due in all my classes at once," Then, to add to the mayhem, her computer failed. This left her to scramble to rework her study strategy and arrange extra childcare to try to gain access to one of the very few available computers on campus. It also meant that she lost all the work she had already done on her assignments and she had to redo them from scratch. The following week Kristin was not only still under tremendous academic stress, but she was also experiencing severe financial problems.

By finals week many participants were desperately exhausted, nearly if not completely out of money, and academically overwhelmed. It is at this moment that participants went into crisis mode and began to heavily seek out the support of their family and friends to help pull through. They borrowed money or other items from family and friends, asked for help with extra childcare, and tried to focus as much as possible on studying for finals while still trying to hold their families and finances together. Molly's finals stretch meant that the household and preparation for the upcoming holidays had to be put on hold.

Because I had to buckle down and because Christmas is coming up, my house is a wreck. There is dirty laundry, used casserole dishes and all sorts of a mess around the place. I haven't vacuumed in almost two weeks and my floor looks like the floor of a pine forest due to my Christmas tree drying out.

The finals sprint ended in collapse. Participants' last journals reflected universal exhaustion, overwhelm and burnout. For Kristin she recounted the night before her exams as getting to the point of, "That oh well feeling. The feeling where you don't want to stress out anymore, and well



if you know the material than you know it and if you don't than you don't." She wrote that week in celebration of finals being over, "I can finally breathe!" Although in reality the opportunity for a break from school only gave respite and time to start to reciprocate the favors she owed her kinship support networks for the support she drew from them in order to make it through finals week. Any other time was spent catching up in other responsibilities that had recently gone unattended because of final exams. Andi, for example, celebrated in her journal that she had earned all As and Bs; she then immediately began describing all of the work she had done to reciprocate the support she had received to get through finals. The day after her exams were over she was already busy helping others with errands and favors.

Journal participants documented a pattern of various phases that mark their experiences across the academic term. At the beginning of the term, participants described being *Dead Broke*, unable to pay bills which were scheduled for shut-off, buy basic essentials, or even purchase their required textbooks and supplies. When financial aid checks arrived participants moved into the phase termed, *We're Not Gonna Die!*, whereby they are able to briefly recover from their financial hardships and begin to focus more on their academics as they moved into stage 3: *Midterms*. After mid-terms with many things put-off to attend to there was a period of *Post-Midterm Recovery*, whereby work, family or other obligations began to overshadow academic commitments. This moved participants into the *Finals Stretch* whereby, even though there was very little money and things may have been falling apart, everything got put on hold, and the added support of family and friends was imperative. This focused a push towards *Final Exams*, after which participants reported a brief period of collapse and then the start of another recovery period whereby they began to attend to other obligations and repay favors to family and friends.

This pattern revealed a juggling act well described by Kristin who spoke of the priority of the week in terms of what is currently on the front burner. By prioritizing those roles that are more pressing in the moment, and putting off the responsibilities of others, participants were able to precariously juggle the demands of their overloaded roles. In my own experience I have likened these phases to “putting out fires”. While there may be several pressing issues to attend to at once, the challenge becomes attending to whatever is the most immediate, and maintaining the ongoing scramble to subdue the other issues until either the time becomes available to attend to them, or they begin to blaze so fiercely that they overtake other concerns as the issue of primary crisis.

The timing of the pattern of the term also had interesting consequences for the academic outcomes of participants in ways that both hurt and helped their success. Starting the term with no money to meet basic expenses, let alone textbooks and necessary course materials, clearly sets a student up to fall behind from the beginning. Yet the timing of their financial aid disbursements, as positioned just before midterms, alleviated the burdens of making ends meet with timing that clearly helped them do well on their midterms. These periods of momentary relief, timed especially at key points just before major deadlines or exams, provided participants the opportunity to draw focus on their studies and were critical to their relative academic success.

These findings reflect the role of material deprivation both in directly impeding low-income mothers’ ability to academically succeed, and in contributing to role strain caused by the added demands of making ends meet upon their time and energy (Home 1997, Roy, Tubbs and Burton 2004). Given that participants expressed the least amount of role strain and the greatest feeling of academic accomplishment during the time between the disbursement of financial aid checks and midterms, it is clear that having adequate financial support is critical to the ability of

these students to achieve their academic potential. While this relief was only afforded to students for a few weeks, it played a key role in facilitating success at a pivotal moment in the term. If these women were fully supported for the entire term, it may not alleviate all of their role strain, but would substantially reduce it. Given this kind of support, access to necessities for academic success, and reductions in role overload would likely result in even greater academic accomplishments.

## **DISCUSSION**

The commitment to their educations described universally by participants was remarkable. Despite extreme adversity that could easily have blocked their academic success, of those for which measures of academic outcomes are available, most had been able to persevere and earn As and Bs in their courses and many have gone on to enjoy continued academic success. Previous research has found that many non-traditional students actually outperform traditional students, yet cannot account for the paradox between the greater level of non-academic demands on them and reduced access to resources and campus-based supports, and their comparatively high level of academic success (Carney-Crompton and Tan 2002). Furthermore, statistical measures of low-income student parent's low graduation and drop-out rates (Miller 2012) do not suggest that the academic capacity and accomplishments demonstrated by this study's participants would be likely. In fact, the data presented on the many hardships and conflicts experienced by low-income student mothers that impinge upon their academic success presented in this chapter are contradictory to the findings of academic perseverance and success found among these students.

Education research suggests that part of the reason for this contradiction might be because non-traditional student possess higher levels of intrinsic motivation to succeed in college

than their traditional student counter-parts (Bye, Pushkar and Conway 2007). Yet motivation alone cannot solve the pervasive structural forces at play in the academic experiences of low-income student mothers. Motivation, while helpful, also does not yield material resources necessary for academic success like textbooks, computers, paper and pens. It also does not provide for the material necessities of food, shelter, and clothing, or remediate the heavy weight of conflicting role demands placed on the shoulders of low-income mothers as they balance college with motherhood, work requirements, and public assistance benefits.

Another explanation of the disjuncture between the graduation rates of low-income student mothers and the relative academic successes of these students is that the statistics are using inappropriate measures for evaluating academic success. While low-income student mothers are clearly capable of accomplishing college degrees, it may take significantly longer to do so. In fact, many low-income mothers take ten or more years to complete a college degree (Attewell, et al. 2006). This is reflected in the high number of participants that had returned to college after a previous attempt. Many of these participants, despite their high grades and degree completion, would likely be counted out of statistics that measure success in terms of degree completion within a six year parameter (Miller 2012). New policies such as the six-year time-limited Pell Grant are thus directly likely to impair the ability of highly capable students to achieve their postsecondary goals. In order to help these students to accomplish their degrees more quickly efforts should be made to reduce their experiences of role strain and comprehensively provide for their financial needs in order to allow them to dedicate their focus more concerted to completing college.

It is well established that in order to learn students not only need the materials required for classroom work and homework assignments, they also need to have other basic needs met

including physiologic needs such as the need for sleep, food and shelter that presented ongoing challenges for participants in this study. Not only do participants not have security in their most basic needs as human beings, they also lack the essential necessities to successfully carry out their roles as students. Materials as rudimentary as the required textbooks for a course, or the paper and ink to print assignments are a challenge for those who have no external resources to buy them. Furthermore delays in refunding financial aid checks for several weeks after the term begins present a serious challenge to the ability of low-income mothers simply to do their homework assignments from the outset of the term. Financial aid is also insufficient to provide for a student-parents' full costs of education including tuition & fees, housing & food, childcare, transportation and other living expenses (Zumeta and Frankle 2007).

Furthermore, the impact of role strain presents significant challenges on participants' ability to carry out their academic responsibilities. As documented by Alice Home, role strain including role contagion, role conflict and role overload is pervasive among student mothers (Home 1998). Low-income mothers who must additionally balance college, work and family with the work of making ends meet exhibit greater levels of role strain than student mothers with higher income levels (Home 1998). The hardships in meeting everyday needs through navigating complex and contradictory safety net systems contribute to chaos and insecurity in the daily lives of low-income mothers (Roy, Tubbs and Burton 2004), and given the multiple obligations of low-income student mothers there is little room for chaos. These role strains reflect key themes in the data presented in this chapter that directly bear on participants' self-perceptions of their ability to do their best work.

Finding time and childcare to complete academic work in the context of the many responsibilities and obligations that participants needed to uphold was an ongoing challenge.

This is especially true for homework and study time which is among the least structured activities within the multiple roles that low-income mothers undertook. Studies of low-income students balancing multiple roles have found that academics suffer when other obligations such as jobs and family take priority (Berker, Horn and Carroll 2003, Bozick 2007, Fairchild 2003). The impact of role conflicts on the academic outcomes of low-income mothers is clear in several ways: their difficulty finding time and childcare to study, and the inherent conflicts between priorities to motherhood and children, and the desire to be a good student, especially when kids get sick or childcare arrangements fall through, are examples of these conflicts. Furthermore, when participants referred to issues and concerns with “time management” they were articulating the experience of role overload. The simple fact is that they were expected to take on too much, whereby the only thing they could sacrifice was school, and that was not something they were willing to give up.

Furthermore it is of note that gendered and class-based processes came to play in how participants and their families framed their labor. Whereby Chapter 5 explored the ways in which college study was dismissed by public assistance programs as an inadequate form of labor that is not countable as “work”, here the failure to recognize outside-class academic labor as work translated into the spheres of family life whereby full-time students were largely treated as if they were stay-at-home-mothers. This was marked both by their positionality as women and by working-class cultural understandings that create distinct separations between working hours and leisure/family time.

These combined disadvantages create a form of unacknowledged and largely unseen inequality of higher education opportunity between low-income student mothers and more traditional college students. By marginalizing low-income women within the institutions of

higher education, while simultaneously: discouraging them from education through public assistance policies, imposing impossible demands upon their time and energy and failing even to provide them with the basic resources they need to be successful, this population is set against colossal disadvantage in order to “beat the odds.” Failing to acknowledge this situation as a manifestation of educational inequity, represents the outcome of a system of systemic inequality working at the intersections of multiple social institutions. Student aid programs fail to provide for a low-income student-parents’ full costs of education, public assistance programs favor immediate low-wage jobs over longer term strategies for social mobility achieved through a college degree, and institutions of higher education fail to provide the supports and resources that their students need to be successful.

This results in a situation whereby low-income student mothers are forced to manage and negotiate these systems, which work in conflict both with one another and with the roles and obligations that they must uphold while attempting to be successful students. This lack of both time and money constrains these students’ ability to put forth their best possible efforts. This situation sets this group of students up for academic failure by processes of inaction and deferral of responsibility that leave student-mothers with inadequate resources and to patch together ad hoc strategies in order to both financially survive and continue to strive for a better future through a college degree.

Yet, the paradox is of course that despite extreme adversity, many are succeeding in spite of the odds against them. However, the fact that they are successful in the face of adversity does not undermine the calls for increased resources to help alleviate the outcomes of poverty, lack of access to necessary resources and role strain experienced by low-income student mothers. In fact, these successes *underscore* the importance of these supports. Considering the ability of

these women to function and persevere under the current circumstances, one could only imagine what they could do if they were fully supported in ways that allowed them to focus on college and family without having to worry about work obligations, welfare requirements or making ends meet. By supporting these women to actualize their academic potential in these ways, not only would opportunity be better facilitated for them as individuals, but we may unlock a powerful and hidden source of human potential that would be beneficial to the broader society.

## Works Cited

- Alaimo, Katherine, Christine M. Olson, and Jr, Edward A. Frongillo. "Food Insufficiency and American School-Aged Children's Cognitive, Academic, and Psychosocial Development." *Pediatric* 108, no. 1 (2001): 44-53.
- Attewell, Paul, David Lavin, Domina Thurston, and Tania Leavey. "New Evidence on College Remediation." *The Journal of Higher Education* 77, no. 5 (2006): 886-924.
- Bergerson, Amy Aldous. "Exploring the Impact of Social Class on Adjustment to College: Anna's Story." *International Journal of Qualitative Studies in Education* 20, no. 1 (2007): 99-119.
- Berker, Ali, Laura Horn, and C. Dennis Carroll. *Work First, Study Second: Adult Undergraduates Who Combine Employment and Postsecondary Enrollment*. Postsecondary Education Descriptive Analysis Reports, Washington DC: National Center for Education Statistics, 2003.
- Berry, Bonnie. "The Meaning of Class Differences in the Academic World." In *Reflections From the Wrong Side of the Tracks: Class Identity and the Working Class Experience in the Academy*, by Stephen L. Muzzatti and C. Vincent Samarco, Ebook Chapter 13. Lanham, MD: Rowman & Littlefield, 2006.
- Blumenberg, Evelyn. "En-gendering Effective Planning: Spatial Mismatch, Low-Income Women and Transportation Policy." *Journal of the American Planning Association* 70, no. 3 (2004): 269-281.
- Boressoff, Todd. *Varieties of Campus Childcare*. Tools for Student Parent Success Toolkit, Washington DC: Institute for Women's Policy Research, 2012.
- Bozick, Robert. "Making It Thru the First Year of College: The Role of Students' Economic Resources, Employment and Living Arrangements." *Sociology of Education* 80, no. 3 (2007): 261-285.
- Buboltz, Walter C., James Loveland, Steve M. Brown, Franklin Jenkins, Barlow Soper, and Jennifer Hodges. "College Student Sleep: Relationship to Health and Academic Performance." In *College Students: Mental Health and Coping Strategies*, by Walter C. Buboltz, James Loveland, Steve M. Jenkins, Franklin Brown, Barlow Soper and Jennifer Hodges, 1-39. Hauppauge, NY: Nova Science Publishers, 2006.
- Bye, Dorothea, Delores Pushkar, and Michael Conway. "Motivation, Interest, and Positive Affect in Traditional and Nontraditional Undergraduate Students." *Adult Education Quarterly* 57, no. 2 (2007): 141-158.



- Cairney, John, Michael Boyle, David R. Offord, and Yvonne Racine. "Stress, social support and depression in single and married mothers." *Social Psychiatry and Psychiatric Epidemiology* 38, no. 8 (2003): 442-449.
- Carey-Fletcher, Kathleen. *The relationship of community college campus child care centers to the academic success of single mothers*. Dissertation, Baltimore: Morgan State University, 2007.
- Carney-Crompton, Shawn, and Josephine Tan. "Support Systems, Psychological Functioning, and Academic Performance of Nontraditional Female Students." *Adult Education Quarterly* 52, no. 2 (2002): 140-154.
- Cataldi, Emily Forrest, Jennifer Laird, Angelina KewalRamani, and Chris Chapman. *High School Dropout and Completion Rates in the United States: 2007 Compendium Report*. Research Report, Washington D.C. : National Center for Education Statistics, 2009.
- Charles, Camille, Genisha Dinwiddie, and Douglas Massey. "The Continuing Consequences of Segregation: Family Stress and College Academic Performance." *Social Science Quarterly* 85, no. 5 (2004): 1353-1373.
- Dodson, Lisa. *Don't Call Us Out of Name: The Untold Lives of Women and Girls in Poor America*. Boston: Beacon Press, 1999.
- Dodson, Lisa. "Wage Poor Mothers and Moral Economy." *Social Politics: International Studies in Gender, State & Society* (Oxford University Press) 14, no. 2 (2007): 258-280.
- Fairchild, Ellen E. "Multiple Roles of Adult Learners." *New Directions for Student Services* 102 (2003): 11-16.
- Fine, Michelle, and Nancie Zane. "Being Wrapped Too Tight: When Low-Income Women Drop Out of High School." *Women's Studies Quarterly* 19, no. 1/2 (1991): 77-99.
- Greenberg, Mark. "Next Steps for Federal Childcare Policy." *The Future of Children* 17, no. 2 (2007): 73-96.
- Gundersen, Craig, and Brent Kreider. "Bounding the effects of food insecurity on children's health outcomes." *Journal of Health Economics* 28, no. 5 (2009): 971-983.
- Home, Alice M. "Learning the Hard Way: Role Strain, Stress, Role Demands, and Support in Multiple-Role Women Students ." *Journal of Social Work Education* 33, no. 2 (1997): 335-346.
- Home, Alice M. "Predicting role conflict, overload, and contagion in adult women." *Adult Education Quarterly* 48, no. 2 (1998): 85-97.
- Hoschchild, Arlie Russell. *The Second Shift: Working Parents and the Revolution at Home*. 3rd. New York: Penguin Books, 2012.
- Jyoti, Diana F., Edward A. Frongillo, and Sonya J. Jones. "Food Insecurity Affects School Children's Academic Performance, Weight Gain, and Social Skills." *The Journal of Nutrition* 135, no. 12 (2005): 2831-2839.
- Kozol, Jonathon. *Savage Inequalities: Children in America's Schools*. New York: Random House, 1991.
- Longwell-Grice, Robert Michael. *Working class and working college : a case study of first generation, working class, first year white male college students*. Doctoral Dissertation, Louisville, KY: University of Louisville, 2004.
- McGivern, Deborah. "Not By Myself Alone: Upward Bound with Family and Friends." In *Reclaiming Class: Women, Poverty, and the Promise of Higher Education in America*, by Vivyan C. Adair and Sandra L. Dahlberg. Philadelphia: Temple University Press, 2003.

- Miller, Kevin. *Single Student Parents Face Financial Difficulties, Debt, Without Adequate Aid*. Fact Sheet, Washington DC: Institute for Women's Policy Research, 2012.
- Miller, Kevin, Barbara Gault, and Abby Thorman. *Improving Child Care Access to Promote Postsecondary Success Among Low-Income Parents*. Student Parent Success Initiative Research Report, Washington DC: Institute for Women's Policy Research, 2011.
- Olson, Sheryl L., and Victoria Banyard. "Stop The World So I Can Get Off For a While: Sources of Daily Stress in the Lives of Single Mothers with Young Children." *Journal of Family Relations* 42, no. 1 (1993): 50-56.
- Pettijohn, Terry, and Shujaat Ahmed. "Hunger and Social Motivation: Hungry People are Less Interested in Social Activities than Satiated People." *Current Psychology* 31, no. 1 (2012): 1-5.
- Pike, Gary R., and George D. Kuh. "First- and Second-Generation College Students: A Comparison of Their Engagement and Intellectual Development." *The Journal of Higher Education* 76, no. 3 (2005): 276-30.
- Rivera, Lorna. *Laboring to Learn: Women's Literacy and Poverty in the Post-Welfare Era*. Chicago: University of Illinois Press, 2008.
- Roy, Kevin, Carolyn Y. Tubbs, and Linda Burton. "Don't Have No Time: Daily Rhythms and the Organization of Time for Low-Income Families." *Family Relations* 53, no. 2 (2004): 168-178.
- Zumeta, William, and Deborah Frankle. *California Community Colleges: Making Them Affordable*. National Center Report #07-1, San Jose, CA: The National Center for Public Policy and Higher Education, 2007.

CHAPTER 7:  
FIGHTING FOR THE AMERICAN DREAM, FIGHTING FOR OUR LIVES:  
Expectations of Heroic Levels of Resilience & the Motivations that Drive Low-Income Mothers  
to Fight for their Education

When considering both the extreme labor demands on low-income mothers who pursue post-secondary education and the tremendous hardships they endure in order to pursue a degree, the question arises: Is it worth it? When I asked this question of interview-participants nearly all of them answered with an unequivocal yes. The natural follow-up question is then, “Why?” which is a bit more complicated to answer. However, the extreme level of resilience required to persevere, in the face of overwhelming obstacles and hardship, makes their determination compelling. The short-answer is that for these women, higher education offers a “light at the end of the tunnel.” This common phrase was used by participants to describe what they saw as the opportunity for financial independence, a meaningful career, the ability to support and provide for their children, and the opportunity for personal learning and growth. Additionally, education represented not only a means of personal advancement, but also the uplift of family and community through role-modeling, sharing knowledge and resources, and giving back by supporting and advancing the paths of others who come behind them. Combined, these advantages and goals pursued through the path of higher education represent not only the American Dream in individualistic terms, but also an expanded notion of personal, family and community empowerment that was worth the uphill battle.

In this chapter I explore the complexities of the notion of meritocracy as tied to the American dream both in that it contributes to public policies that perpetuate hardships, barriers, and obstacles facing low-income student mothers, and in that this version of meritocracy plays a key role in low-income mothers’ willingness to make sacrifices and fight for their educations. Within these experiences I problematize the notion of meritocracy with a critique of a system

that expects heroic levels of resilience of some to gain the same opportunities that are more easily handed to others. This hidden double standard perpetuates a myth of a self-made society, while reinforcing structural inequality and fixed social class boundaries.

### **Horatio Alger as Social Policy**

Stories of resilience are central to American identity. The vision of America as the “land of opportunity” built what is now the contemporary U.S. from a nation of immigrants willing to work hard in order to achieve a better life both for them and their children. This belief in meritocracy, that if one works hard they will be justly rewarded, is the essential notion of the American dream. At the heart of this dream however, are myths fed by assumptions of equal opportunity in a land where anyone who takes the initiative and perseveres despite all setbacks and hardships will accomplish whatever they set out to do. These myths hold that each individual has the same ability to capitalize on opportunity and take no account of variations in personal resources, other than the resources of “character” that lead to opportunities. The mythology of a “level playing field” ignores variations in opportunity structures as shaped by gender, race and social class. Thus while meritocracy follows a narrative framed through the adage of perseverance “despite all hardships and setbacks,” no consideration is made for great disparity in barriers to opportunity. These societal myths drive the culture and confuse idealistic fantasy with the realities of structural inequality..

As Americans we love to hear these self-made stories and we celebrate their real life heroes and heroines. We rejoice for people like Oprah Winfrey who rose from a life of abject Southern poverty to become one of the most notoriously rich women in the nation. We celebrate “self-made” billionaires such as Bill Gates and Steve Jobs for giving the world technological innovations that changed society despite whatever setbacks they encountered—usually ignoring

their relatively privileged backgrounds within the casting of these narratives. We even went so far as to elect a president who was raised by a single-mother and grew up receiving food stamps, but who nonetheless was perseverant enough to obtain an Ivy League education and campaign successfully for president as a junior first-term Senator. We praise these real-life Horatio Alger narratives. We write best-selling biographies about them and plaster them across the screen from morning shows to late night TV. The popularity of this iconic version of individual achievement upholds the myth that “if they did it, you can too.” Consequently, if you have been unsuccessful in your pursuits, this must be the result of character defects rather than societal inequalities.

These stories are so deeply engrained in our culture that they have become manifest in our social institutions and public policies. Given that working hard in and of itself is no longer an effective means of climbing the social ladder, the role of education among the middle-class has become to determine the starting rung where one’s career begins and the ceiling at which they have reach the top of the ladder of career mobility. Yet, despite the evidence that post-secondary education is critical to social mobility, public policy is driven by the *myth of meritocracy*. This myth espouses that for low-income people work is the path to mobility and self-sufficiency (Sawhill, Winship and Grannis 2012), and higher education is not essential to achieving that goal (Bok 2004, Shaw, et al. 2006, Boris 1998). Tenacious cultural myths about hard work as the key to mobility give rise to public policies such as “work-first”, rather than supporting focus on college first and then fulltime employment..

Adding to the myth of meritocracy is the *myth of equality*. This myth represents the ultimate divergence between understandings of individual versus institutional inequities. It manifests when a person, agency or policy refuses to accommodate or give lenience for problems caused by structural inequalities due to the notion that to do so would be “unequal” or “unfair to

others." Danni's account highlights this phenomenon. In an encounter with a professor from whom Danni needed to request an extension on an assignment, during a time when her teenage daughter was having a mental health breakdown, her instructor refused. According to his logic, he couldn't possibly give Danni, the only non-traditional student in the class, any leniency as that would be "unfair" to other students. In his desire to be "fair" Danni's professor ignored the structural advantages held by the majority of students in the class that Danni, as a low-income student-mother, did not share. Instead of seeing Danni's situation as unfairly *disadvantaging* her ability to be successful in class, and thus offering her minor accommodations to level the playing field, Danni's professor had internalized the myth of equality and allowed it to shape the policies of his classroom.

Through this myth of equality we come to establish policies driven by the assumption that all students have the same resources and the same opportunities to be successful. Thus consideration to how their position -- within the intersections of class, gender, race, and parental status -- affect resources and opportunities for success are ignored. Through the logic of the myth of equality a student who stayed up late watching television and slept through their alarm clock on exam day is offered the same treatment as a student who missed the exam because they could not change an appointment at the welfare office, had their childcare arrangements fall through, or could not get there because the buses weren't running. The two contexts for lateness or absence are treated as the same despite having very different causes.

Through the combined myths of meritocracy and equality, low-income student mothers are positioned at a systematic disadvantage as they attempt to pursue post-secondary education. It is certainly true that there is broad student diversity on college campuses and that low-income mothers are not the only body of students who experience structural disadvantage. However, the

failure of an inadequate system of support to meet the needs of low-income student mothers, and the resultant demands upon their time and energy as they attempt to survive while also striving for a better future, mark their experiences as uniquely and gruelingly challenging.

### **Perseverance & Hardship**

Importantly though, while Horatio Alger stories of meritocracy have been institutionalized in ways that create public policies that impair low-income mothers' successful pursuits of post-secondary education, they also play an important role in these women's persistence. These stories of upward mobility are often internalized by low-income mothers, and become an archetypal narrative that drives their own perseverance. Drawing directly from the "despite the odds" idiom, several participants explained that they would not allow their positionality to be an excuse not to do well. Monique described this in thinking about her approach versus that of some of her classmates:

For me I guess a lot of...a few of the other Moms I talked to wouldn't mind using the fact that they're single Moms, not using it per se, but yeah we're single Moms and it's hard but they wouldn't really have a problem telling the professor the first day of class, 'I'm a single Mom, I might not get my assignments in on time, I might not even be here for the tests cause I'm single Mom.' You know what I mean. They don't get a lot of slack for that...It wasn't that I was hiding it but I didn't want that to be an excuse. I wanted to try to do this, kind of bust my butt and do well and make it happen.

Similarly, Kiki, a single-mother who had her daughter while still in high school explained that her daughter was never an excuse not to do her best.

But the thing is that my school...even the teacher's would say, 'You're a really good mom.' They would praise me, because I was in school working my ass off. Like honor roll. There was girls that were using their pregnancy as an excuse not to go to school. And I was showing them. They was like, you're a perfect example of showing them. You're in high school. Yeah you're having a kid, but that's not no sickness. You can still go to school and do what you have to do.

Many mothers, especially young single-mothers used the phrase "I don't want to be a statistic" in explaining the motivation behind their resolve to complete their degrees. They explained, in their



own words, a variation of the line, “everyone expects me to fail, and I have to prove them wrong.”

This resolve is reinforced by the many anticipated outcomes that participants believed their educations would provide. Foremost, education would provide a better life for their child or children. Many participants discussed the desire to provide more than the basics for their children as a key motivator. Extra-curricular activities, especially dance lessons and sports programs, were commonly discussed as goals mothers hoped to provide for their children after completing their degrees. Additionally, financial stability and more time together were other important motivators. For Jemima, a trade school student, the trade-off of spending less time with her 18 month old daughter now, would be worth the future rewards.

Autumn: Is [going to school] worth it?

Jemima: Yeah I think so. I think it’s worth it. I mean you’re making it so you can provide a better life for your kid. Like usually a job you will get from going back to school is going to be a job you can spend more time with your kid than one that does not require school. Like working at Safeway eats up all the hours of your day if you’re doing it full-time...and it pays jack shit. But [the job I’m training for] works five hours a day. And [it] gets paid pretty damn good too.

While research has shown that trade school graduates do not statistically earn as much as college graduates (Adair, Fulfilling the Promise of Higher Education 2003), what is important here is not the actual outcome, but rather the sentiment in Jemima’s statements: a belief and vision for the future that drives the pursuit of her educational goals. The sentiments that higher education would lead to greater financial stability, greater workplace flexibility, and overall a better life for their children than they believed they could currently provide, was the most important force driving participants to persevere in completing their educational goals. These women believed that higher education would facilitate access to a better job with living wages and flexible hours that would directly benefit their children.



For Melissa, the future opportunities she believed her education would provide her helped her to push back when her CalWORKS case worker questioned her motivations and undermined her efforts to complete college.

I really feel like my new worker is not supportive. She asked me multiple times during my initial and follow-up interviews why I was not getting a job and why I felt like I needed to go to school. She also insinuated that I was abusing the welfare system because I could get a job if I wanted to. I told her that I do want to get a job, just one that can actually afford rent, daycare and groceries, and to get a job that could do those things I needed to go back to school. She just rolled her eyes.

In addition, mothers saw their children's lives as being enriched by their educational pursuits. They believed that they were both able to serve as role-models promoting their child's own desires for educational success and college bound goals, and they were better able to support them academically with their homework and school assignments in order to make these goals into possibilities. London thought first of her six year old daughter when asked what she and her family have gained through her education.

She sees me working really hard every day; she's for sure going to college. We talk about it all the time. I teach her what I learn, so she's like a genius already and like, microbiology; she's almost memorized all the bones in the body...and all the muscles in the body. She's really into what I do. She's able to be really proud of me, just as a person, you know what I mean? She tells everybody, 'my mom's gonna be a nurse!'...We'll do homework together. It's just a really good role model. I feel like I'm creating this door, that she's then gonna walk through. And she's excited about going to college, like already.

Many participants also described their educational pursuits as both providing personal recognition and community empowerment. Natalie explained that she was the first person "from the hood" (referring to the specific neighborhood in Louisville, Kentucky where she grew up) to make it to college, and that many people from back home came to her asking for advice and guidance about how to go about starting their own college application process. Bobby & Ayesha, both teen moms from inner city neighborhoods attending a private liberal arts college, discussed

in a focus group how they saw themselves as setting a different kind of standard in their community that fought back against stereotypes and social expectations. In yet another way, some participants saw their education as a means to directly give back and uplift their community. For Lillian, an activist and active member of the Lakota tribal community, her education was the mechanism through which she could facilitate programs that better served the needs of her people.

I feel I have an obligation, a spiritual obligation to humans, especially native people. My ancestors are watching me like, ‘Girl you better get your education, and we’re telling you, we’re giving you these messages that people need this, and you better do it.’ That’s how I feel. When I do that, when I’m working in my community it gives me something back that I can’t even explain. It gives me fulfillment that I can’t find anywhere else.

On an interpersonal level, low-income mothers who are successful in maintaining progress toward their degrees are often praised by their families and communities. This is an important recognition of the hardship and added difficulty of persevering with their studies with so many other responsibilities on their plates. Additionally, some participants had been granted special scholarships or awards as more formal recognition of their efforts. While this praise reflects the myth of meritocracy by rewarding individual perseverance in the face of adversity, words and acts of encouragement are means of celebration and morale support that are powerful forces in driving the resilience of low-income student mothers. Indeed, each accomplishment is a marker of progress, whether it is small—such as doing well on an exam or pulling off a child’s birthday party despite having an assignment due and minimal funding to pay for it—or large—such as winning a scholarship or walking in your graduation ceremony.

Finally, participants, like many mothers and women more generally, often minimized how higher education had personally benefited them. Yet, the value of their own learning as a means of empowerment and liberation remains an important yet under spoken benefit of

educating low-income mothers (Adair, *Disciplined and Punished* 2003). Through post-secondary education low-income mothers, often for the first time, begin to critique the institutionalization of racism, classism, sexism, and other forms of oppression that have impacted their own lives and in doing so begin to critically engage with issues within the world around them (Adair, *Disciplined and Punished* 2003). Furthermore, higher education allows low-income women to identify their genuine interests and passions and set meaningful goals based on them. For Michelle, who began as a part-time bookstore clerk, discovered her passion and had worked her way to doctoral candidacy in molecular biology, this process had a dramatic impact. For others, like London, who had found her passion in nursing, the path may have been shorter, but had to be intricately navigated and strategized throughout to meet the constellation of demands of the various programs she utilized to support her educational trajectory.

Still for others the connection had nothing to do with their career at all, but simply the process of becoming an educated person. When asked what she had gained through education Danni replied:

I mean for me it's education definitely. I feel far more up to date with what's going on in the world. I mean, like people have political conversations or whatever and suddenly I feel like I can contribute, where I haven't for years.

While Danni felt more engaged and aware of issues in the world around her, Lillian richly described the liberation she felt through the process of becoming an educated woman.

When you're learning and you're feeding your mind and you're thinking a lot and you're exercising your brain, you feel more inspired. When you feel like that, the world seems like a better place, a more beautiful place. When you're around your family and your community and they see you seeing yourself that way and seeing the world, that inspires them and it really creates a ripple effect. I see that in my own family. I feel that in my community because the people who see me, my friends, families, they're like, 'Wow Lillian, you've changed. Wow. I love what you teach us.'

Together the belief that higher education will provide a better life for one's children, the opportunity for a fulfilling career with higher income prospects, the chance to uplift one's extended family and community, and opportunities for personal learning and growth, are benefits and outcomes that drove the resolve of participants to obtain their educations. Even those who hit a wall and were forced to stop-out of college were driven to go back and finish their studies at the first available opportunity. If one's children alone are worth making considerable sacrifice, the combined opportunities offered through post-secondary education that promised to yield a more fulfilling and stable life were, for them, worth the fight.

Yet, returning to the notion of Horatio Alger as Social Policy, it is important to emphasize that while the desire for a better life for one's children, is both fundamentally the American Dream, and a key motivator in low-income student mothers perseverance, it also dialectically fed by the myths of meritocracy and equality that drive social policy in ways that systematically disadvantage the opportunity structures available to specific groups of people, including low-income mothers. Thus while perseverance and stubborn persistence may be important facets of beating the system, it is no less important to examine how and why the system is stacked so heavily against low-income mothers and to explore the level of hardship and sacrifice required to succeed "despite the odds."

## **FIGHTING FOR OUR LIVES**

Bell is someone who has fought persistently for her education. At only twenty years old, she was successfully raising her two year old daughter while attending community college full time in Seattle during the Fall Quarter of 2009 when she participated in journaling. She has been awarded multiple merit scholarships and on top of this she is an avid activist and direct advocate for low-income mothers, homeless services, and welfare rights. In fact, Bell has committed her

studies toward a career in social and human services in order to continue to give back to the communities and programs that helped support her in her greatest moments of need. She herself was homeless from the time she was thirteen years old to the time she was eighteen, just months before her daughter Lexi was born. Throughout her teen years she struggled with drug addiction and the perils of life on the streets. It wasn't until she became pregnant with Lexi that she really started to get her life together. In her journal she celebrated that she was then four years clean from drugs, had good rental and credit history, no adult criminal record and was celebrating her one year anniversary working in a non-profit social service organization. In Spring 2010 Bell graduated with her associate's degree on the Dean's list and with honors and has continued studying for a Bachelor of Arts in Social and Human Services. She plans to attend graduate school to earn her Master's in Social Work after graduation. For some, Bell might represent the classic meritocratic story of hardship and redemption which dominates our social narratives. But Bell's resilience has been tested again and again and again. Her story is not simply one in which a person beat the odds by pulling hard and repeatedly on her own bootstraps. Bell's story is a story of a person who has battled endlessly for her daughter and for the promise of a better life for her family. Bell's story is the story of fighting back in a war waged against poor mothers in which each small necessity requires a battle to obtain. This is a world designed to break the spirits of even the most resilient of women.

In one salient example, Bell wrote in her journal entries for several weeks about her nearly year-long battle with the Department of Social and Human Services (DSHS) Office in Washington State. The organization, which administered her childcare assistance voucher, had decided to start counting some of her student aid in calculating the monthly co-payment amount for her daughter's childcare. This had resulted in an increase in her childcare cost of \$250 per

month, an amount impossible for Bell to afford. Many women I have met would be angry and frustrated about this situation but would accept the decision unquestioningly. As a result, they might feel forced to take their child out of care and look for a family or friend to help instead, give up their voucher, or drop out of school until a later date. Not Bell. As a future social worker and welfare rights advocate Bell fought back by filing an appeal against the decision, presented her case to DSHS using their own policies and she ultimately won. DSHS admitted their mistake and issued a back payment for all of the benefits that had been held up during the appeal process.

Yet the same week that Bell celebrated this victory it was bittersweet. While she was happy to have won, it was a tiresome battle and she was realistically worried that it was not over. In six months, she said, when it would be time to renew her eligibility, she would probably have to fight the same battle all over again. Not to mention that the very same week Bell was already dealing with: the phone company who arbitrarily changed her service to a more expensive plan, the financial aid office who had eliminated her work study award without notice, the search for a new WIC office, the search for a dentist that would accept her daughter's Medicaid coverage, a mountain of homework that was piling up, scholarship applications with looming deadlines, and trying to be there for a two year old who wanted her mommy.

Bell was also strategic. Knowing that the DSHS office would not allow her to receive TANF and go to college Bell had decided not to bother. In her journal she noted:

“TANF [I] received for two weeks of my daughters' life and I couldn't deal with the stress of it. I had 3 breakdowns and panic and anxiety attacks in those two weeks.”

Similarly she had forgone a transitional housing program because its rules and requirements conflicted with her ability to continue in school noting in her journal:

“HUD was not going to let me go to school under any circumstances and that was not going to work for me.”

In opting out of these programs Bell had taken a stand that, next to her daughter, her education was the most important thing in her life. But doing so was a serious gamble in that cash assistance and housing subsidies are important supports for low-income mothers that may be essential to their immediate financial survival. This decision can be overwhelmingly frightening to face and often derails a student-mother’s educational pursuits in the short-term.

To make up for the loss of these programs Bell had found creative solutions. Not only did she max out her federal student aid package but she also applied for and was awarded several scholarships that helped pad the gaps. She even noted that she had begun seeking out childcare scholarships so that she could replace her DSHS voucher with a more supportive and less difficult source of childcare funding. Other than her childcare voucher, Bell only received benefits from programs that she saw as minimally obstructive to her education: SNAP, WIC, and the State Children’s Health Insurance Plan for Lexi.<sup>1</sup>

Bell also knew how to file an appeal with her financial aid officer to request a higher cost of education in her budget, and although no federal aid was available to provide for those costs, she filled the gaps with scholarships. At one point in the semester Bell celebrated completing three new scholarship applications, and also indicated that she intended to apply for seventeen more. Furthermore, Bell did her best to pinch pennies and save in every way possible.

“I am a good budgeter so even though I am low-income I am able to stretch little amounts of money a long way, WITHOUT having to sacrifice the basic needs of my child but I sometimes myself give up things like shampoo or cigarettes (my only addiction) because I feel that my child is most important and even the thought of her possibly going without

---

<sup>1</sup> Bell herself did not receive any state medical assistance. Although there is no data documenting that Bell was without health insurance, because she did not have coverage through any state or school-based program, and because the healthcare reform act had not yet gone into effect to allow her to receive coverage through her parents, it is reasonable to deduce that she was most likely without healthcare coverage.

anything (not that she is even close) [is not acceptable]. I give things up so I can save money.”

But Bell’s level of knowledge, expertise, and ability to work her way through the system is not the norm. While we celebrate the success of people like Bell, there are many people who fall through the cracks in a system that seems to throw barriers to higher education in poor mothers’ path at every turn.

Savannah is also a single mother in Seattle who faced significant barriers to higher education. Before her daughter was born, Savannah says, she was a different person. She was young and got into trouble. During that time she was convicted of a felony theft charge, for which she served some time in jail, and was on and off the streets for many years. When she became pregnant with her now four year old daughter Raven she was inspired to turn her life around.

When I was pregnant with my daughter my caseworker pushed me into getting my GED...She was like, 'Your education is important.' and I was like, 'you know what? I want to be the first in my family to ever get a GED or a High School Diploma.' And I was. And I was really excited about that. I walked down the aisle to get my diploma nine days after I had my daughter.

Savannah tried going to college just after her daughter was born, but ultimately she ended up dropping out, defaulting on her loans, and losing her financial aid eligibility. Now that Raven was older Savannah decided to try again. But getting to the point where she was ready for community college took substantial work. She first worked with DSHS to secure housing, and get on her feet. Yet she was still struggling to make ends meet on public assistance and wanted more from life. When she decided to try and go back to community college to complete a culinary arts program she first had to get her loans out of default and restore her financial aid eligibility. She worked with a welfare rights advocacy program in Seattle that helped her



navigate the process, and even received a small scholarship to help her get out of default so she could return to college.

I had to go back to Financial Aid because the first time I dropped out I didn't know that I had to pay Financial Aid back...And so I ending up having Seattle Education Access help me and they helped pay my fees and they helped me re-enroll in the college and they said, you know, we can try to do the one year of the main studies just to try to get, you know, the one year done and then after that we can go from there because your daughter will be okay and you won't have to worry about daycare.. So I was like, 'man that's awesome' because I wanna go to school, I really do. I wanna better my education.

As a person who has advocated for other students in similar situations, I imagine that the amount of work that went into restoring Savannah's financial aid eligibility was even more than she realized as she went through it. Restoring financial aid eligibility after student loans have gone into default requires a tortuous process. Although new programs are available that may allow certain borrowers to consolidate their defaulted student loans into an Income-Based Repayment plan, at the time I interviewed Savannah this option was not available. In her case, her loans would have needed to go through a process called loan rehabilitation, through which one must call and work with the lender to establish a new repayment agreement. Savannah would then need to make six monthly payments before her loans were considered in good standing; only then would she again eligible to receive student financial aid. Most borrowers who are in default don't know their loan information and substantial research must be done to find the account numbers, find out to whom the loan has been sold (which is common with defaulted loans), and who to call to arrange repayment. Then creditors must be contacted, terms negotiated and payments paid—and of course, with her only income from TANF, those payments would have been a barrier in themselves if it was not for the help of Seattle Education Access.

Given the low retention and graduation rates of student parents, stopping out of college and later returning is a common occurrence among low-income student mothers. Many student

parents are pressured to break from their studies, in order to work or complete welfare requirements, because they are unable to secure childcare, or due to personal crises and/or family emergencies (Miller 2012). Yet for women like Savannah, some of whom did not understand their student loan obligations, and some of whom simply did not have the money to pay them, going back to college after stopping out can, in itself, present significant barriers of access. While new programs have been created such as the *Income-Based Repayment* and *Pay as You Earn* student loan plans that may ease the burden and reduce these barriers these programs are new their effectiveness is not yet known. The National Consumer Law Center, that advocates for low-income student loan borrowers, has expressed concern that annual recertification requirements and 25 year loan forgiveness plans, may present unique challenges that will continue to disadvantage the poorest student loan borrowers. Furthermore, NCLC reports that lenders are providing customers with misinformation and diverting them into other less favorable plans in response to their requests for income-based repayment (Yu 2012). Thus, it is still unknown whether the barriers of access to college experienced by Savannah have been reduced or eliminated through student loan reform, or whether similar or new challenges will manifest.

Savannah had finally made her way through the process of loan rehabilitation and re-enrolled in college for winter term 2010. She had been advised to take some general education courses while waiting for acceptance to the culinary arts program and reported that she loved her English course and was excited about the chance to take courses in sociology and other subjects.

[I]t was very awesome. I loved my English teacher he worked with you and helped you understand. And I loved that because English is the hardest subject for me. Never been very good at English. So I really enjoyed college, I really enjoyed college a lot. It's a fun atmosphere and it's fun because I get to learn. And, you know, I want my daughter to see that she doesn't have just a screwed up mom who doesn't do anything but work part time, you know?

While college finally made Savannah feel like she was reclaiming her life, it all went sour when she reported to DSHS that she had started college. According to federal TANF laws, a client may only use education or job training to fully meet their work requirements for one year.<sup>2</sup> However, several states have interpreted this to mean that the student must be completing a one-year program, or passed their own regulations to the same effect. Thus, Savannah was told that she would lose her benefits if she continued her studies.

I've gone twice. Um, I tried back in '06 in September and I tried the culinary program and it happened again: I had to drop out because it was longer than a one year course. And because it was longer than a one year course they told me I would lose all my benefits including daycare... And so I had to drop out and then again I tried last year thinking well I'm just doing my one [allowed] year of main course studies to transfer to a different college and by then after that one year is done my daughter will be in Kindergarten and I'll be able to do, you know, regular college....I ended up having to drop out in March because of the whole daycare issue...[Because it was longer than a one-year program]...They were gonna take my benefits away again and I was like 'are you guys serious?'...

Without childcare for Raven while she attended school Savannah became resigned that she could not continue with college until Raven started kindergarten. Forced by her DSHS caseworker she ended up leaving the community college and going back to a conventional job-training program. While Savannah was able to fight her way back into college with the help of Seattle Education Access, she clearly did not expect to have to keep fighting for her education once she got there, nor did she have Bell's knowledge and skillset in order to do it successfully. Nonetheless, Savannah was still perseverant in her goals to complete college.

I'd have to say that the daycare was the hardest part. I could do fine without cash benefits from them, as long as you can give my daughter her medical, I'm great. I can survive on Financial Aid if I need to...You know? But...The medical and the daycare are really important...[So] I just said 'screw it.' I'm gonna wait until she's in Kindergarten until I ever think about going back to college because why keep dropping out and having

---

<sup>2</sup> In subsequent years, education and training may only count toward meeting TANF work requirements when combined with 20 hours per week of work, job search, or another countable "work-related" activity (which can include internships and work-study jobs).

Financial Aid and the college keep looking at me like, ' why do you even keep trying to come back?'

Bell and Savannah are both women who have demonstrated exceptional persistence in their quest for higher education. While there are clear differences in their progress and trajectories, their sworn commitment to achieve their goals is salient for both women. Yet one woman was able to remain in college, while the other woman stopped out. These stories provide examples of the broader context faced by low-income mothers as they pursue college degrees. Not only must they maintain the complex juggling act between school, work, family, and *the unspoken shift*, but they also must develop strategic plans for supporting their families: carefully selecting public assistance programs that are more lenient to students, finding alternate sources of support to meet needs left unmet by foregone programs and services, and either developing specific expertise and skills to self-advocate or finding access to a skilled advocate who can help when things go wrong—which inevitably will happen. Many low-income mothers who simply want to give college a try find themselves unprepared for the degree of resistance they will face in their pursuits of higher education, and without careful support and guidance can, like Savannah, be easily be set back.

The myth of meritocracy would explain the differences between Bell and Savannah in terms of character. The argument could be made that Bell is pulling herself up by her bootstraps while Savannah simply did not have what it takes, or perhaps was simply “not college material”—ignoring of course that she was never given the opportunity to succeed in college for even one full term. But to what extreme can this argument be taken?, Where is the breaking point between perseverance and impossibility? Moreover, we all have different breaking points. We all have different knowledge, resources and skillsets. Bell as a future social worker was more able to self-advocate. She essentially became her own social worker and worked in direct contact with

other resource people who could help her learn the policies and bureaucratic strategies necessary to hold on to her academic goals. Savannah, a minimum wage worker in the service economy who aspired to become a chef, lacked that knowledge and skillset. While one woman graduated with honors from community college and headed on to complete her bachelor's degree, the other was stuck waiting it out until her daughter started Kindergarten. Until then, she was caught working through yet another DSHS training program that she already knew would provide her minimal opportunity for upward mobility or the career of which she dreamed. Still, both are resilient in their desire for higher education and the opportunities that they foresee it providing them and their families.

## **RETHINKING THE AMERICAN DREAM**

For any student today, meeting the demands to gain entrance into college is an ever-steeper climb. For low-income students, successfully completing even the first steps requires the skill, ability, and resolve to fight each successive battle and to maintain an educational trajectory for long enough to push through until the goal is reached. This fight occurs within the context of a never-ending war on poor women that constrains ability to achieve upward mobility and liberation through education while simultaneously vilifying them as content with lifelong dependence on government assistance. Within this war low-income mothers must fight on many fronts; they must manage all of the welfare bureaucracies and educational bureaucracies and simultaneously deal with family crises, without giving up and collapsing under the weight of so many demands. It is a new David and Goliath story; giving poor women a slingshot to defeat a many-headed ogre. So far Bell has not waived, but with one missed shot Savannah's progress was, at least temporarily, derailed.

It is important to recall that many student mothers follow baccalaureate trajectories of five years or more, or attend college less than full-time, thus extending their studies even longer. The ongoing necessity to continuously fight for an education over a protracted period increases the likelihood that students will grow battle weary. Do we really want to set or maintain policy that frames the opportunity for the most basic aspect of the American dream, upward mobility, based on the idea that each individual must not only work hard, they must conquer Goliath in order to make their way out of the abyss that is poverty?

The American Dream remains one of the most salient social constructions in the contemporary United States. This dream posits that the United States provides anyone equal opportunities for success if they only work hard enough for it. This dream feeds the myth of meritocracy and the myth of equality which ignores the institutionalization of privilege and disadvantage that shapes opportunity. These myths directly drive social policies in ways that further the disadvantages experienced by low-income mothers pursuing higher education. While they must carry excessive responsibilities with minimal support and fight to maintain their educational trajectory at every turn, minimal acknowledgement has been made within public and institutional policy that this is a clear manifestation of educational inequality.

Yet the American dream is also a driving force behind the perseverance of low-income mothers to stay in school and a key reason why their education is worth fighting for. Foremost, these women envision a different life for their children including financial stability, developing opportunities for education and extracurricular involvement, and eventually sending their children off to college in their mother's footsteps. Beyond this the process of acquiring higher education is empowering both for individual women and for their communities.

While these are goals that participants believed were worth fighting for, some had not imagined quite how hard it would and many did not have the skillset to do so themselves, nor did they have access to advocates who did. Those who had been able to maintain their trajectories the most successfully were those who had learned to navigate the system by studying the rules of public assistance programs, standing their ground in the face of adversity, and securing alternative means of support when the rules of a specific program or policy forced them to choose between giving up their benefits and giving up on school. While these women were certainly driven, it was not drive alone but rather the skillsets and expertise they brought to the table, often connected to their chosen field of study, and access to advocates and social workers who worked with them directly to navigate the systems, that helped them persevere.

Expecting this level of labor, expertise, commitment and resolve of low-income women to complete even the most basic post-secondary degrees, is tantamount to expecting that all low-income mothers can simultaneously function at the level of the best attorneys, accountants, and social workers money can buy—of course with no money—while simultaneously functioning as good students, good workers, good clients, and good mothers. Essentially, this expectation is less realistic than expecting these women to strap a blue and gold cape around their neck and fly to the moon! It is no wonder that when asked to pick their own pseudonyms some participants chose the names of fictional women possessing either magical or superhuman ability, such as Superwoman or Molly Weasley (the fictional witch and supermom of the Harry Potter series).

By setting public policy assuming unrealistic expectations of poor women to achieve the same degrees that are more easily obtained by other students, we continue to re-inscribe inequality into social structures as basic as education, work and family. We again justify the status quo by setting the bar so high that most (but not all) cannot reach it; when they can't reach

it we blame them for not learning to jump higher no matter if they are six feet tall or four foot ten. As higher education is one of the most basic institutions through which people accomplish upward social class mobility, or re-obtain the class status of their parents, higher education is one of the most important places within which to explore the narratives of social class mobility and the battle to overcome adversity.

## **UNDESERVING OF OPPORTUNITY**

Why would we as a nation simultaneously fail to fully fund education for student parents through federal student aid, fail to coordinate higher education policies in ways that acknowledge the necessity of supplemental income for parenting students, and erect such stark barriers within public assistance policies that block access to such a meaningful path to mobility and self-sufficiency?

The fact that the population under question is low-income mothers is of key importance. Through decades of slanderous and stereotypical depictions of poor women and families as “welfare queens,” even despite data disproving stereotypical beliefs about poor women, and even despite the work-requirements now enshrouded in “welfare” itself, and despite the recent severe recession that drove many for the first time to seek out public assistance, poor women have been vilified and perpetually cast as undeserving.

Where historical changes in public assistance policies have changed the image of public assistance recipients in the past (Trattner 1999), welfare reform did not shake the image of the welfare queen from American public consciousness. New attacks on “state-dependence” have been launched on programs for the working-poor including “Food Stamps”<sup>3</sup> (Fromson 2010), the Earned Income Credit (Lanziera 2012), and even the Free and Reduced School Lunch Program

---

<sup>3</sup> Attacks rarely use the appropriate and correct term, SNAP, in describing the Supplemental Nutritional Assistance Program.



(Montopoli 2010). Not surprisingly the situation of student mothers has also been framed using the lens of welfare dependence. While he did not directly mention student parents, Representative Denny Rehberg (R-MT) was quoted in a critique of student aid that seems to be drawn directly from welfare stereotypes.

You can go to college on Pell Grants -- maybe I should not be telling anybody this because it's turning out to be the [welfare of the 21st century](#)," the congressman said in an interview with Blog Talk Radio. "You can go to school, collect your Pell Grants, get food stamps, low-income energy assistance, Section 8 housing, and all of a sudden we find ourselves subsidizing people that don't have to graduate from college. And there ought to be some kind of commitment and endgame." (Terkel 2011)

Student mothers must perpetually defend themselves against stereotypes, like many participants did, by engaging with and setting themselves as “different” than how controlling images might otherwise define them. Through a frame that vilifies low-income mothers and reduces their experiences to stereotypes, higher education either has nothing to do with welfare policy or it represents a loophole through which welfare queens have found the ability to be continually dependent in spite of welfare reform. Punitive ideas about who poor mothers are, how they came to their situation, and their contentedness with remaining on public assistance, frame them as undeserving. Thus, as this frame promotes, the only path to redemption is immediately getting a job and getting off public assistance. This mindset ultimately serves to keep poor women impoverished, and thus keep them dependent on government benefits to supplement low-wage jobs, instead of securing true and lasting self-sufficiency.

Any effort to expand access and support for college pursuits by low-income mothers must directly engage with and counter these stereotypes. If these stereotypes are not challenged, efforts to expand necessary services or programs for student parents like access childcare, textbooks, housing, utilities and food, will be disregarded as yet another example of welfare

greed, instead of as the important and necessary resources that low-income families need temporarily to improve their lives in the long-run.

Underneath the stereotypes and vilification of poor women lie even deeper roots. Within a capitalist economic system, gross societal inequalities are inherent. In order for some to prosper within such a system others must endure hardship and poverty. It does not serve the system for poor women to stay at home to raise young children, drawing a pittance from the state in order to do so. However it does serve the system to move them into the low-wage labor force. After welfare reform forced poor women from welfare to work, wages, benefits, and collective bargaining rights in lowest paid positions plunged (Marchevsky and Theoharis 2006 ). Employers of low-wage workers however, have seen soaring profits (Malcolm 2013).

In order to perpetuate notions of freedom and democracy within a capitalist system, the United States has utilized the myth of meritocracy, the idea that everyone has equal opportunity for success or for failure (Sawhill, Winship and Grannis 2012). Post-secondary education works to move families out of poverty and into living wage careers. But the conflicts and complexities created through the disjuncture and disassociation between higher education and welfare policy, as well as the resultant role strains and extreme levels of resilience required for success, render the opportunities for successful completion of even a bachelor's degree by low-income mothers unacceptably low. Affording the resources to meet the financial needs of low-income mothers to pursue post-secondary education for just four or five (or even six or seven or ten) years is a good investment. It is not only an investment in the individual student, and an investment in building an educated workforce for the 21<sup>st</sup> Century, it is also an investment in making good on our promise as a society to provide truly equal opportunity to all citizens.

## Works Cited

- Adair, Vivyan C. "Disciplined and Punished: Poor Women, Bodily Inscription and Resistance Through Education." In *Reclaiming Class: women Poverty and the Promise of Higher Education in America*, by Vivyan C. Adair and Sandra L. Dahlberg, 25-52. Philadelphia: Temple University Press, 2003.
- Adair, Vivyan C. "Fulfilling the Promise of Higher Education." In *Reclaiming Class: Women, Poverty and the Promise of Higher Education in America*, by Vivyan C. Adair and Sandra L. Dahlberg. Philadelphia: Temple University Press, 2003.
- Bok, Marcia. "Education and Training for Low-Income Women: An Elusive Goal." *Affilia: Journal of Women and Social Work* 19, no. 1 (2004): 39-52.
- Boris, Eileen. "When Work is Slavery (Work Experience Program)." *Social Justice* 25, no. 1 (1998): 28-47.
- Curti, Merle. "Jane Adams on Human Nature." *Journal of the History of Ideas* 22, no. 2 (April-June 1961): 240-253.
- Dodson, Lisa. *Don't Call Us Out of Name: The Untold Lives of Women and Girls in Poor America*. Boston: Beacon Press, 1999.
- Fromson, Daniel. "Election 2012: Newt Gingrich and the Republican Attack on Food Stamps." *The Atlantic*, October 5, 2010.
- Lanziera, Connie. "Connie Lanzisera: Earned income tax credit a form of welfare (Op-Ed)." *Orange County Register*, January 12, 2012.
- Malcolm, Hadley. "Wal-Mart profit rises, but outlook dims." *USA Today*, February 21, 2013.
- Marchevsky, Alejandra, and Jeanne Theoharis. *Not Working: Latina Immigrants, Low-Wage Jobs, and the Failure of Welfare Reform*. New York: NYU Press, 2006 .
- Miller, Kevin. *Single Student Parents Face Financial Difficulties, Debt, Without Adequate Aid*. Fact Sheet, Washington DC: Institute for Women's Policy Research, 2012.
- Montopoli, Brian. "S.C. Lt. Gov. Andre Bauer Compares Helping Poor to Feeding Stray Animals." *CBS News*, January 25, 2010.
- Sawhill, Isabel V., Scott Winship, and Kerry Searle Grannis. *Pathways to the Middle Class: Balancing Personal and Public Responsibilities*. The Social Genome Project, Washington DC: The Brookings Institute, Center for Children and Families, 2012.
- Shaw, Kathleen, Sara Goldrick-Rab, Christopher Mazzeo, and Jerry Jacobs. *Putting Poor People to Work: How Welfare Reform Eroded College Access for the Poor*. New York: Russell Sage Foundation Press, 2006.
- Taylor, Shelley E. *The Tending Instinct: Women, Men and the Biology of Relationships*. New York: Times Books, 2002.
- Terkel, Amanda. "Rep. Denny Rehberg: Pell Grants Are Becoming 'The Welfare Of The 21st Century'." *The Huffington Post*, April 1, 2011.
- Trattner, Walter I. *From Poor Law to the Welfare State: A History of Social Welfare in America*. 6th. New York: The Free Press, 1999.
- Yu, Persis. "The ABCs of Student Loan Debt." *Consumer Rights Litigation Conference*. Seattle, WA: National Consumer Law Center , 2012.

## Appendixes

<b>Appendix A: Tables &amp; Charts</b>	<b>297</b>
Table A: State Policies Regarding TANF and Postsecondary Educational Degree Programs	298
Table B: Interview Participant Demographics	299
Table C: Journal Participant Demographics	304
<b>Appendix B: Informed Consent Documents</b>	<b>307</b>
Informed Consent Interviews & Surveys	308
Informed Consent Interpretive Focus Groups	312
<b>Appendix C: Research Instruments</b>	<b>318</b>
Interview Protocol	319
Interview Participant Preliminary Survey	320
Journal Participant Entrance Survey Protocol	340
Spring/Winter 2010 Weekly Response Protocol	357
Journal Participant Exit Survey Protocol	375

## Appendix A: Tables

Table A: States Policies Regarding TANF and Postsecondary Educational Degree Programs<sup>†</sup>  
(as adapted from data by Greenberg, Strawn and Plimpton, 2000)<sup>1</sup>

Allowed for 12 months		Allowed for Greater than 12 months			
Stand-Alone Activity	Only if combined with other workforce participation	Stand-Alone Activity	Only if combined with other workforce participation	Policy Set by County	Not Allowed
Alaska	Arizona	Georgia	Arkansas <sup>∞</sup>	Colorado	Alabama <sup>◊</sup>
Florida*	District of Columbia	Illinois	California	Montana <sup>∞</sup>	Connecticut
Nevada	Indiana*	Iowa	Delaware	New York	Hawaii <sup>◊</sup>
Pennsylvania <sup>∞</sup>	Kansas*	Kentucky <sup>∞</sup>	Maryland	Ohio	Idaho
	Louisiana	Maine <sup>∞</sup>	Minnesota		Mississippi
	Michigan	Rhode Island	Missouri		New Mexico <sup>◊</sup>
	North Dakota	Utah	Nebraska		Oklahoma <sup>∞</sup>
	Texas	Vermont	New Hampshire		Oregon <sup>∞</sup>
	Virginia	Wyoming	New Jersey		South Dakota
			North Carolina		Washington
	Massachusetts <sup>◊†</sup>		South Carolina		West Virginia <sup>◊</sup>
			Tennessee		Wisconsin
			Virginia		

<sup>†</sup> Vocational education programs (not including degree programs) may meet the state work requirement. This table refers specifically to policies related to postsecondary degree programs.

<sup>◊</sup> Participants in these states could receive childcare or other support services for postsecondary education if they also met the full workforce participation requirement through other activities.

\* Indicates states that limit countable post-secondary degree programs to two-year associate's degrees or lower.

<sup>†</sup> Indicates that the policy has been updated since Greenberg, Strawn and Plimpton's research in 2000 to allow partial post-secondary education as a countable workforce activity.

<sup>∞</sup> Indicates a state where there is a TANF program promoting, facilitating or allowing for postsecondary education for at least a sub-population of TANF program participants. Oregon's Parents as Scholars program was defunded and began phase out in 2011. Other programs include the Parents as Scholars Programs in Maine and Montana, the Arkansas Career Pathways Initiative, Kentucky's Ready-to-Work Program, Oklahoma's Special Project Program, and Pennsylvania's Keystone Education Yields Success (KEYS) program.<sup>2</sup> For more information see: (Center for Law and Social Policy 2010)

Please note: While Greenberg, Strawn and Plimpton's research is likely outdated given changes made by the Deficit Reduction Act and Final Rule, no state-by-state national report is available with more recent data. A new report shows that Connecticut, Massachusetts, and Nebraska have introduced new legislation in 2010 and 2011 to expand postsecondary educational opportunities for TANF recipients, these policies as proposed did not lift restrictions on post-secondary education entirely and the only state that had passed such legislation as of the date of the report was Connecticut.<sup>3</sup>

<sup>1</sup> Mark Greenberg, Julie Strawn, Lisa Plimpton. 2000. State Opportunities to Provide Access to Postsecondary Education Under TANF. Washington DC: Center for Law and Social Policy. Research Report.

<sup>2</sup> For more information on these programs see Center for Law and Social Policy. *TANF Education and Training Resources*. 2010. <http://www.clasp.org/postsecondary/pages?id=0007> (accessed April 1, 2013).

<sup>3</sup> Elizabeth Kenefick. 2011. States Reconsidering Education and Training for TANF Recipients. *Center for Law and Social Policy*. Web Report. Jan 26. [http://www.clasp.org/issues/in\\_focus?type=temporary\\_assistance&id=0031](http://www.clasp.org/issues/in_focus?type=temporary_assistance&id=0031) Accessed 4/1/13.

Table B: Interview Participant Demographics

Name	Children (Ages)	Location	College Type	Current Student?	Program	Educational Goal/Career Goal	Single Parent?	Race/Ethnicity	Age
<b>West Coast</b>									
Alisia	(14, 4, 4- twins)	Los Medanos, CA	Community College	Yes	Associate of Arts Transfer Degree (Human Development Major)	Administration (BA – major unknown)	Yes	Black/ African American	31-35
Alexis	(21 months)	Imperial, CA	Community College	Yes	Nursing (RN)	BSN, Considering pursuing either a PhD in nursing research or a law degree as final educational goal	Yes	Caucasian/ White, Hispanic/La tina	18-24
Aurora	(5)	Eugene, OR	Public 4 Year	Yes	BA: Anthropology	Academia (PhD Anthropology)	Yes	Caucasian/ White	41-45
Cherry	(2)	Portland, OR	Community College	Yes	Certificate Radiography/MRI	Medical Field	Yes	Caucasian/ White	31-35
Clara	(3.5, 13 months)	Eugene, OR	Public 4 Year	Yes	PhD in music history	Academia	No	Caucasian/ White	36-40
Danni	(16, 14)	Salem, OR	Public 4 Year	Yes	BA in English	MA in English to work in publishing	No	Caucasian/ White	31-35
Jemima	(16 months)	Salem, OR	For Profit – Trade School	Yes	Licensed Trade*	Trade	Yes	Caucasian/ White	18-24
Lola	Brian (3 ½)	Eugene, OR	Public 4 Year	Yes	Bachelor of Fine Arts	Undecided	Yes	Caucasian/ White	18-24

London	(16 months)	Shoreline, WA	Community College	Yes	Pre-Nursing	Nursing (BSN)	Yes	Native American Caucasian/White,	18-24
Rachel	Sonny (4 ½)	Eugene, OR	Public 4 Year	Yes	Post-Bac Education MA program pre-reqs	MA & Teaching Credential to become a elementary science teacher	No	Native American (Modok)/Caucasian/White	25-30
Rose	(6)	Eugene, OR	Public 4 Year	Yes	MA program in Arts Admin.	Museum Exhibit Curator, Designer	Yes	Caucasian/White	36-40
Rosemary	Lief (4), Levi (6), (pregnant)	Corvallis, OR	Community College	Yes	Associate's Transfer Degree, Dual Enrollment toward BS in Environmental Science	Biological Science/Forest Protection	Yes	Caucasian/White	18-24
Sarah	(5)	Seattle, WA	Community College	Yes	Associate of Applied Science – Social & Human Services	Social Work (BA program)	Yes	Black/African American	25-30
Savannah	Raven (4)	Seattle, WA	Community College	Stopped Out	Associate of Applied Science Culinary Arts	Chef/Small Business Owner	Yes	Caucasian/White	18-24
<b>Midwest</b>									
Christine	(6, 4)	Columbus, OH	Public 4 Year	Yes	Bachelor's in Social Work; Minor in Human Development	MW	Yes	Caucasian/White	25-30



Jasmine	(5, 7)	Cleveland, OH	Public 4 Year	Yes	Dental Assistant Program	Medical Field (Considering changing major to mental health field)	Yes	Black/African American, Caucasian/White, Native American	25-30
Lillian	Ben (13) & Silas(8)	Minneapolis, MN	Public 4 Year	Yes	BA (Interdisciplinary Studies)	Holistic Health & Wellness	Yes	Native American (Oglala Lakota)	31-35
Michelle	(14, 9)	St. Paul, MN	Public 4 Year	Yes	PhD in Biophysics	Academia or Scientific Research	Yes	Caucasian/White	36-40
Monique	(5)	Columbus, OH	Public 4 Year	Graduated	BA in Criminology; Minor Forensic Science	Law (Accepted to Law School)	Yes	Black/African American	25-30
Natalie	Andre (8), Reshay (6 months)	Columbus, OH	Public 4 Year	Stopped Out	BA in Sociology; Minor Women's Studies	MA or PhD in Sociology or Women's Studies	Yes	Black/African American	31-35
Natasha	(3)	Columbus, OH	Public 4 Year	Yes	BA in Communication Technology, Minor Neuroscience	Mental Health (PhD in Psychology)	Yes	Caucasian/White, Native American (Cherokee, Lakota)	25-30
Toni	Kiana (10)	Columbus, OH	Public 4 Year	Yes	BA in Criminology	Corrections, FBI, Parole Officer or Legal Aid	Yes	Black/African American	31-35

Northeast									
Bay Bay	(8)	Cambridge, MA	Private 4 Year	Stopped Out	BA in Communications	MA in Writing or Communications	Yes	Black/African-American Other	31-35
Beyoncé	(3)	Boston, MA	Public 4 Year	Yes	BA in Psychology	Education or Counseling	No	Black/African-American	25-30
Cheyenne	Ernesto (5 months)	Lynn, MA	Community College	Yes	Associate's Transfer Degree	Social Work (BA in Human Services)	Yes	Hispanic/Latina (Puerto Rican, Dominican)	18-24
Elizabeth	(4 ½)	Chambersburg, PA	Private 4 Year	Yes	BA in Elementary Education	Elementary School Teacher (MA in Education)	Yes	Caucasian/White	18-24
Ella	Patrick (5)	Boston, MA	Community College	Yes	Associate's Business Management	Business (at least a Bachelor's Degree)	Yes	Caucasian/White	31-35
Fredi	(7)	Boston, MA	Public 4 Year	Yes	BA in International Affairs	International Affairs in NGO or Politics (MA in International Affairs or Politics)	Yes	Black/African-American (Haitian)	25-30
Gem	(7, 2)	Queens, NY	Private 4-Year	Yes	BA in Sociology or Anthropology	Unsure	No	Black/African-American, Caucasian/White (Jamaican)	41-45

Kiki	(2)	Lynn, MA	Private 2- year	Yes	Associate's in Medical Administration & Office Management	Nursing (RN)	Yes	Black/ African- American, Native- American	18-24
Lisa	Emma (5)	Shippensburg, PA	Private 4 Year	Graduated	BA: Higher Education Administration, Women's Studies Minor	Community College Administration (MA in Higher Education Administration)	Yes	Caucasian/ White	36-40

---

\* Some details have been omitted whereby such details might potentially compromise a participant's identity.

**Table C: Journal Participant Demographics**

Name	Children (Ages)	City, State	College Type	Program	Term	Educ./ Career Goal	Single Parent Y/N	Race	Age
<b>West Coast:</b>									
Andi	Zacharias (4 ½)	Redmond, OR	Community College	Pre-Nursing	F '09	Nursing (RN, then BSN)	Yes	Caucasian/ White 31-35	
Annamaria	(13, 11, 8)	Hawaiian Gardens, CA	Community College	Transferable Associate's Political Science Major, Management Minor	F '09	Politics or Non-Profit, (BA then MA in Political Science or Non-Profit Admin). Yes		Black/ African American; Latina (Mexican American), Native American 41-45	
Bell Lexi	(2)	Seattle, WA	Community College	Transferable Associate's Social & Human Services Major, Chemical Dependency Minor	F '09	Social Work with at-risk and/or homeless youth, LGBTQ issues or welfare rights Yes		Caucasian/ White 18-24	
Dorothea Aidan	(3)	Kent, WA	Community College	LPN, 2 year associate's	F '09	Nursing (RN then ARNP or DNP)	No	Caucasian/ White 25-30	
Kristin Max	(6)	Imperial, CA	Community College	RN, 2 year associate's	F '09	Nursing (BSN)	Yes	Other (No ethnicity stated) 25-30	

Melissa (6,	4)	Marina, CA	Public 4 Year	BS, Social & Behavior Science Major – History Concentration, Political Economy Minor F	'09	Teaching (MA in Education & Teaching Credential Yes		Caucasian/ White 25-30	
Mercury (3	½)	Portland, OR	Community College	Transferable Associate's	F '11	Translation (BA in Japanese w/ minor in Writing) No		Caucasian/ White 18-24	
Mimi	(16, 15, 10, 3)	San Francisco, CA	Community College	BA (Criminal Justice Major, Counseling Minor)	F '09	Advocate for Juvenile Offenders (PhD in Criminal Justice)	Yes	Black/ African American 31-35	
Rosemary	(Levi 6, Lief 4, pregnant)	Corvallis, OR	Community College	Transferable Associate's	Sp '09	Forest Scientist (BA in Biological Science)	Yes	Caucasian/ White 18-24	
Ruth (8)		CA	Community College	RN	F '09	Nursing	Yes	Caucasian/ White 25-30	
<b>Midwest</b>									
Andromeda	Pavan (16), Perky (14), Small (12)	Granite City, IL	Public 4 Year Graduate Student	MA (English) & Teaching English as a Second Language Post- Baccalaureate Certificate Sp	'11	Academia or Museum Exhibits (Interested in pursuing a Ph.D. program)	No	Caucasian/ White & Native American 36-40	
Carol	Andrew (16), Anthony (11), Brandon (5)	Columbia, MO	For-Profit College	BA (Psychology)	F '11	Researcher or Clinical Psychologist (MA or PhD in psychology)	No	Caucasian/ White 36-40	

Gennine	Michael (17), Jennifer (14), John (11)	Moberly, MO	Private 4 Year	BS (Ministries)	Sp '10	Missionary or Minister	Yes	Caucasian/ White 36-40	
Infinite	(14, 11, 8, 6, 4, pregnant)	Dayton, OH	Public 4 Year Graduate Student	MA (International & Comparative Politics) W	i '11	Human Rights NGO or Political Science (Considering PhD)	No	Caucasian/ White 31-35	
Molly Ronnie	(6)	Kettering, OH	For-Profit College	Certificate: Medical Assisting F	'09	Medical Assistant, Considering RN	No	Caucasian/ White 25-30	
<b>Northeast</b>									
Allie Jackson	(3)	Fredrick, MA (PA)*	Private 4 year	BA – Psychology	F '11	Mental Health and/or Social Work (Considering MA in psychology)	Yes	Caucasian/ White 18-24	
Anika	(12, 10, 8, 3)	Sterling Forest, NY	Community College	Associate of Applied Science – Nursing. F	'11	Nursing (BSN, Considering pursuing MA in nursing)	No	Caucasian/ White 36-40	
Chris (6	mo)	Arlington, MA	Public 4 year	BA – Psychology major, Criminology minor.	F'09/S p'10	Forensic Psychologist (MA or PhD in Psychology)	Yes	Caucasian/ White 18-24	
Twoogy (2	½)	Boston, MA	Private 4 Year	BA- Psychology major, Criminal Justice concentration F	'11	Police Psychologist or Victim Advocate (PhD in Psychology) Yes		Black/ African American (Cape Verdean) 18-24	
Veronica (4)		Rockport, MA	Private 4 Year	BA – Paralegal/Pre-Law (Minor in Business) F	'09	Paralegal or Attorney (Considering JD program)	Yes	Caucasian/ White 31-35	

\* Allie attended college in Pennsylvania but lived in Maryland when she was not in school.

## Appendix B: Informed Consent Documents

Please Note: IRB approval documents are not included due to Boston College policy on electronic dissertation submission which restricts the inclusion of any signed document from electronic submission. This research was conducted under approval by the Boston College office of Human Subjects Protections Protocol #s: 09.218.01, 09.218.02, 09.218.03A, 09.218.03B, 09.218.04. Documentation is on-file at Boston College.



**Low-Income Mothers & Post-Secondary Education Study**  
**Informed Consent and Voluntary Participation Notice for Participants**  
**Boston College Sociology Department**  
**Autumn Green**  
**Date Created: February 7, 2009**

I am so glad that you are interested in participating in this study pertaining to the college and training experiences of low-income mothers. You have been asked to participate because you are a mother or guardian, have self identified as low-income and are a current college student, a recent graduate, or recently discontinued a college or training program. *Please read through this entire form and ask any questions you may have before participating in this study.*

This study is specifically looking to explore the college experience of mothers and caregivers without a lot of resources who have family and other responsibilities on top of going to school. I am hoping that through this research process we can do something positive to help the situation of other low-income mothers who try to go to school. I'm hoping that this can happen through using this study to raise awareness to educators, school administrators and public and social policy makers about the needs of low-income mothers and what it takes to get the support you need to go to school.

**Who am I and why am I doing this?**

My name is Autumn Green and I am the principal investigator for this study, in other words, I put the study together and I'm using this work towards my own dissertation. I chose to talk about low-income mothers and post-secondary education because I'm a low-income mom and I'm going to school too. My two daughters are now 7 and 10 years old.

My experience getting through school as a mom has had many ups and downs and I want to make things easier for moms to get through school, but particularly low-income moms. Very little has been said about low-income moms who go to school to make a better life for their kids. I want to learn what can be done to make it easier to get through and finish school for low-income moms.

**What does this study entail?**

The point of this study is to hear your story and your experience and to build our personal experiences into collective issues and places to work for change. I want to learn from you things like what your program means to you, what its been like to go through (or try to get into) school, what was hard, what made things easier, what your life has been like as you've been going to school, stuff like that.

There are two ways that I've set up that you can do this. The first is that we can set up a time to chat about it one on one. This would be like a really informal interview and hopefully you would let me audio-record it, but you certainly don't have to. We could do this anywhere that is convenient to you, at the park, at school, at your house, at lunch, its really very flexible.



The second option is that you could keep track of your current experiences through an online journal response system. This would mean providing weekly responses and reflections on your experiences throughout a semester. For both of these activities there is a participation stipend available. Because space is limited participants must choose between participating in interviews or surveys (unfortunately you can't do both). Below is some more information about each option. If you already know one of these options is not for you feel free to skip over and only take a look at the relevant section.

**As an interview participant you will:**

- Not be required to use your real name. You can pick any name to be used for the study. If you mention other names like your kids' names they will not be used in the study—you could give them pseudonyms too if you want.
- Answer a short written survey
- Participate in a conversation lasting 1-3 hours about your personal experiences with motherhood, work, school and social services or other programs (The average length for interview is 75-90 minutes).
- Select a time and location for your interview that is convenient to you. I'm happy to come to you. This could mean coming to your house, your school, going to the park with you and your kids or even coming with you to the Laundromat! *Please Note:* If you are in a location outside of Greater New England a telephone interview may be required.
- Decide whether you would like to have your interview audio-recorded or not. You will also be able to stop the audio-recording at any time if you wish.
- Be able to pass on any question you don't want to answer.
- Be able to stop the interview at any time or ask to have something you said taken off "the record".
- Have your identity kept confidential.
- Be welcome to ask me any questions you have.
- Receive a \$50 cash participation stipend at the end of the survey (for telephone interviews you will receive a check in the mail approximately one week after your interview).

**As a journal participant you will:**

- Not be required to use your real name. You can pick any user name to be used for the study. If you mention other names like your kids' names they will not be used in the study—you could give them pseudonyms too if you want.
- Need weekly access to a computer with internet (it doesn't have to be at home you could use the library, school computers, a community center, etc.).
- Need to have the basic computer skills to access a website and fill out a basic survey.
- Fill out a weekly survey about your experiences and needs and resources and supports you did or did not have through one academic term or semester (or up to 15 weeks if you are not on such a system).
- Be able to fill out the survey at a time that's convenient for you (even 2 am!).
- Be able to fill out the survey at your own pace. On average I estimate that filling out the first survey will take approximately 30 minutes and subsequent surveys will take about 15 minutes for most participants.
- Have the option to decide to pass on any of the survey questions you don't feel like answering.
- Have the choice to stop taking surveys at any time or ask to have something taken off "the record".
- Have your identity kept confidential.
- Be welcome to ask me any questions you have.
- Receive a \$10 stipend per completed survey up to \$150—a check will be mailed to you for every 5 surveys you complete or when your participation in the study is terminated. If you terminate participation early or complete less than 15 surveys you will receive payment only for those surveys you have completed.

## **Risks & Benefits:**

The risks for either option are relatively minimal. Your confidentiality will be protected through this process by not using your real name (you chose your own pseudonym) and by keeping all the study information in password protected computer files.

Other risks might be that you get overwhelmed or upset especially if you are having a hard time. Again, you are welcome to stop some or all aspects of participation at any time. I hope that should this happen we could share resources or help figure out a plan to get you the supports you need.

In addition to the cash stipend for participation you may benefit from participating in this study in other ways. First you might find it helpful to talk about and share your experiences with others. I also hope that this project will be used to advocate for low-income student mothers and I will absolutely share with you any opportunities that may result from this project for advocacy and activism to support low-income mothers in college. It is my goal that this work will provide more than just another research project but a means through which we can encourage school administrators and public policy makers to be more accommodating to the needs of moms like us who are going to school.

## **Confidentiality:**

Throughout this document I have promised confidentiality. The only circumstances under which your confidentiality may be breached is in the case that you disclose child abuse or neglect or I earnestly believe you are planning to do harm to yourself or others. In these cases I will work with you to find resources and develop a safety plan as a first step but I also reserve the right to contact other agencies in order to protect your safety and/or the safety of others.

## **Other Ways to Get Involved:**

If you don't think either of these options is going to work for you that's ok. You are welcome to pass on the whole study if you want.

If you are interested in the study but don't think you have the time right now, I would be happy to keep you informed if the results of the study end up being presented or published anywhere or used in any advocacy work or events.

## **To Agree To Voluntarily Participate in This Study:**

To further protect your privacy you do not need to sign anything to participate. However, please feel free to ask questions before participating. To participate in this study you must agree that you understand and voluntarily consent to the matters discussed above. Although you don't need to give written consent, you will be asked to confirm that you understand and agree to the matters discussed previously in this letter before you begin participating in the research project.

By giving your consent you agree that:

- ✓ You understand the purpose of the research project and what will be asked of you.
- ✓ You have asked any questions you had and you are satisfied with the answers.
- ✓ You understand that you can end your participation at anytime or request something to be taken off the record.
- ✓ You understand that your name, and the names of your children, family or friends, as well as your decision whether or not to participate will be kept confidential.
- ✓ You have been given a copy of this document to keep for your records.
- ✓ You understand the terms of research participation explained above and agree to participate.

Please find below the contact information should you have any questions or need to follow-up on your participation in this study:

### **My number and e-mail if you have questions or concerns at any time is:**

Autumn Green  
Boston College Sociology Dept.  
(617) 519-7010 (my cell phone)  
(617) 552-8413 (my office voicemail)  
greenau@bc.edu

### **My advisors on this project are Dr. Lisa Dodson and Dr. Shawn McGuffey. You can reach them at:**

Lisa Dodson  
Boston College Sociology Dept.  
426 McGuinn Hall  
140 Commonwealth Ave.  
Chestnut Hill, MA 02467  
(617) 552-4130 (you'll have to ask to be transferred to her)  
dodsonli@bc.edu

Shawn McGuffey  
Boston College Sociology Dept.  
426 McGuinn Hall  
140 Commonwealth Ave.  
Chestnut Hill, MA 02467  
(617) 552-8982

### **If you have questions about your rights as a research participant you can contact:**

Director, Office for Human Research Participant Protection, Boston College at (617) 552-4778, or irb@bc.edu

*Again, thank you for your consideration in participating in this study.*



**Low-Income Mothers & Post-Secondary Education Study  
Community Conversation Group**

**Informed Consent and Voluntary Participation Notice for Participants  
Boston College Sociology Department  
Autumn Green  
Date Created: October 19, 2011**

I am so glad that you are interested in participating in this study pertaining to the college and training experiences of low-income mothers. You have been asked to participate because you are closely familiar with the experiences of low-income student mothers either because you are such a person or you work closely with this group.

*Please read through this entire form and ask any questions you may have before participating in this study.*

This study is specifically looking to explore the college experience of mothers and caregivers without a lot of resources who have family and other responsibilities on top of going to school. You are being asked to join in a community conversation group, also called an Interpretive Focus Group, about this topic so that your input can be used to help better understand the findings of an ongoing research project on this topic. This helps to develop more clear understandings of the themes within this research, and will be part of the process through which to consider how to best use this research to advocate for low-income student mothers.

I am hoping that we can create both a supportive peer community through this research process and that something positive will come out of it that will help the situation of other low-income women who try to go to school. I'm hoping that this can happen through using this study to raise awareness to educators, school administrators and public and social policy makers about the needs of low-income mothers and what it takes to get the support you need to go to school.

**Who am I and why am I doing this?**

My name is Autumn Green and I am the principal investigator for this study, in other words, I put the study together and I'm using this work towards my own dissertation. I became interested in the topic of low-income mothers and post-secondary education through my own experiences being a low-income mom while attending college myself.

Very little has been said about low-income moms who go to school to make a better life for their kids. I want to learn what can be done to make it easier to get through and finish school for low-income moms.

The results of this study, including parts of the community conversation group, may be presented as part of public meetings, scholarly events, and political efforts and may be published as part of books or articles. All of these venues are intended to raise awareness about the issues low-income mothers face relating to post-secondary education.

### **What does this study entail?**

Community conversation groups are the final stage in a study of the experiences of low-income mothers that has been ongoing for almost three years. In these groups we will work together to help think through and discuss issues that have come up in the research process so far and add to these ideas through the discussion. The community conversation meeting will be scheduled for 3 hours in total, including dinner. Notes and audio-recording of the meeting will be used as contributions to the study.

Childcare will be provided to anyone who needs it to facilitate their ability to participate in the event, but must be requested in advance to ensure enough care providers and activities are available. Enough food will be ordered to accommodate participants and children who have been included in the participant's RSVP.

As previously mentioned this type of community conversation group is also called an interpretive focus group, and like other focus groups will be considered part of a research project offering participants all of the protections required for participants in university sanctioned research. As a part of the research process, notes, audio-recordings and other materials collected during the community conversation meeting will be used to contribute to the findings of this research.

### **As conversation participant you will:**

- Not be required to use your real name. You can pick any name to be used for the study. If you mention other names like your kids' names they will not be used in the study—you could give them pseudonyms too if you want.
- Answer a short written survey prior to the start of the meeting (the survey can be completed in advance online or by arriving prior to the scheduled start of the meeting).
- Participate in a group conversation lasting **about 3 hours** through which we will discuss your experiences with the situation of low-income student mothers as well as your thoughts related to the presented materials during the meeting.
- Be able to request that the audio recording device be turned off or verbally note during or after the meeting that something said should be considered "off the record". This request should be made as soon as possible and I cannot guarantee that it can be accommodated if made more than 30 days after the date of the meeting.
- Be able to pass on any question you don't want to answer and participate at your own level of comfort in the conversation.

- Be able to excuse yourself from the meeting at any time for a brief break or in order to leave early.\*
- Have your identity kept confidential and promise to keep the identity of other participants confidential.
- Be welcome to ask the primary investigator (Autumn Green) any questions you have prior to or during the meeting.
- Receive a \$40 gift card participation stipend at the end of the meeting.\*

\* Please note that in order to receive a gift card you must plan in good faith to attend throughout the entire scheduled meeting time. Participants must actually be present at the beginning of the meeting and contribute to at least a portion of the discussion in order to receive a gift card.

If an emergency arises during the meeting that requires you to leave early, you become upset, or you need to leave for another reason please notify the meeting facilitator.

### **Risks:**

The risks for participating in this Community Conversation Group are relatively minimal. The biggest risk in a group setting is your confidentiality becoming jeopardized. Your confidentiality will be protected through the following procedures:

- All participants in the community conversation group will be asked to verbally confirm that they understand what confidentiality is, and to verbally affirm their promise not to disclose the identity of others who participated in the group.
- Participants in the community conversation group will be able to contribute at whatever level they feel comfortable. You may decide for example that you would rather speak abstractly about issues being discussed rather than discussing the details of your personal experiences.
- The preliminary survey includes a question asking you to choose a pseudonym that you will be referred to if I quote or otherwise write about you in materials that are produced from this research (such as a report, an article, or other material). **Your real name will never be used in anything written or produced from this research in order to protect your confidentiality.** Furthermore, if you mention names of other people who are part of your life and thus could jeopardize your identity their names will also be removed or changed.
- All information that could potentially disclose your identity, such as your name and contact information, will be kept in password protected computer files.

The other notable risk is that you might get overwhelmed or upset if something comes up in the discussion that you find particularly triggering. Again, you are welcome to take a brief break or, if you need to, leave the meeting for the evening. Should this

happen I will be available after the meeting to talk more with you and share resources to get you support if you would like it.

**Benefits:**

In addition to the stipend for participation you may benefit from participating in this study in other ways. First you might find it helpful to talk about and share your experiences with others. Particularly in a group setting this can be an excellent way to gather empathy and support. You also may have the opportunity to share practical resources or learn about strategies other low-income student mothers are using that you may not have thought of or heard about.

Participating in this group will also give you the opportunity to contribute learn more about different kinds of academic research, and how it works. You will also have the opportunity to contribute directly to work that is advocating for improved programs, supports and services benefiting low-income student mothers. All participants will be given the opportunity to learn about advocacy efforts that come out of this research, and where possible may be invited to participate in such efforts. It is my goal that this work will provide more than just another research project but a means through which we can encourage school administrators and public policy makers to be more accommodating to the needs of moms who are going to school.

**Confidentiality:**

Throughout this document I have discussed and promised confidentiality. The only circumstances under which your confidentiality may be breached is in the case that you disclose child abuse or severe child neglect or I earnestly believe you are planning to do harm to yourself or others. In these cases I will work with you to connect with resources and develop a safety plan as a first step but I also reserve the right to contact other agencies in order to protect your safety and/or the safety of others.

The only people who will have access to your potentially identifying data are members of my research team. This is primarily just me. However, other people who are helping me with the work on this project may have access to materials that may reveal your identity. The primary way that this would happen is by team members who listen to your recorded interview and hear your real name as it is used in the conversation. These people include those who help me transcribe the audio-recordings (listen to them and type out what was said) and my advisors (their contact info is given on the next page). All members of the research team have been instructed in their responsibilities of confidentiality and will protect your identifying information. If you are worried about a potential breach of confidentiality in an interview I'm happy to have you use a pseudonyms in the actual meeting itself to even further protect your identity.



### **Early Termination from the Study:**

As previously stated you are free to discontinue your participation in this study at any time for any reason. If you decide before the meeting that you will not be able to participate for any reason I would appreciate you contacting me to let me know that you no longer wish to participate (I don't need an excuse, just a simple cancellation of your RSVP). If you are unable to continue participating due to an emergency, an emotional trigger or another reason please let someone in the meeting know before you leave.

Also, if for some reason I believe you are unable to continue participating I also reserve the right to discontinue your study participation at any time. Examples of when this might happen might include if you don't show up for the meeting, don't respond to several attempts to contact you prior to the meeting or if you become too upset to participate, become disruptive during the meeting or other unforeseen circumstances arise.

If any of these were to occur and you were withdrawn from the study I would do my best to contact you to notify you as such and the explanation why your participation was terminated.

### **Other Ways to Get Involved:**

If you don't think this is going to work for you that's ok. You are welcome to pass on the whole study if you want just please let me know that you will not be participating so I can give your spot to another person.

If you are interested in the study but don't think you have the time right now, I would be happy to keep you informed if the results of the study end up being presented or published.

### **To Agree To Voluntarily Participate in This Study:**

To further protect your privacy you do not need to sign anything to participate. However, please feel free to ask questions before participating. To participate in this study you must agree that you understand and voluntarily consent to the matters discussed above. Although you don't need to give written consent, you will be asked to confirm that you understand and agree to the matters discussed previously in this letter before you begin participating in the research project.

By giving your consent you agree that:

- ✓ You understand the purpose of the research project and what will be asked of you.
- ✓ You have asked any questions you had and you are satisfied with the answers.
- ✓ You understand that you can end your participation at anytime or request something to be taken off the record up to 30 days after the community conversation meeting.
- ✓ You understand that your name, and the names of your children, family or friends, as well as your decision whether or not to participate will be kept confidential.
- ✓ You understand that you are expected to uphold the confidentiality of other meeting participants.



- ✓ You have been given a copy of this document to keep for your records.
- ✓ You understand the terms of research participation explained above and agree to participate.

Please find below the contact information should you have any questions or need to follow-up on your participation in this study:

**My number and e-mail if you have questions or concerns at any time is:**

Autumn Green  
Boston College Sociology Dept.  
(617) 519-7010 (my cell phone)  
(617) 552-8413 X 4 (my office voicemail)  
greenau@bc.edu

**My advisors on this project are Dr. Lisa Dodson and Dr. Shawn McGuffey. You can reach them at:**

Lisa Dodson  
Boston College Sociology Dept.  
426 McGuinn Hall  
140 Commonwealth Ave.  
Chestnut Hill, MA 02467  
(617) 552-4130  
dodsonli@bc.edu

Shawn McGuffey  
Boston College Sociology Dept.  
426 McGuinn Hall  
140 Commonwealth Ave.  
Chestnut Hill, MA 02467  
(617) 552-8982  
mcguffey@bc.edu

**If you have questions about your rights as a research participant you can contact:**

Director, Office for Research Protections, Boston College at (617) 552-4778, or  
irb@bc.edu

*Again, thank you for your consideration in participating in this study.*

## Appendix C: Research Instruments

### Interview Protocol

Interview Protocol  
Autumn Green  
“Striving and Surviving”

- 1) Can you tell me a little bit about what led you to enroll in school?
- 2) What has it been like for you now to be in school?
- 3) Is there anything that makes going to school easier?
- 4) Is there anything that makes going to school more difficult?
- 5) As a mother, how do you think your experience of school might be similar or different from other students in your program or at your school?
- 6) Can you walk me through what a typical day is like for you?
- 7) What do you think you and your family have gained through your decision to return to school?
- 8) Is there anything you feel like you may have lost because you decided to go back to school?
- 9) What types of things do you think would make your school/family/work balance easier?
- 10) If you were advising a mother who was thinking about going to school, what would you tell her?
- 11) Is there anything else you'd like to add?

# Interview Participant Preliminary Survey

## 1. Informed Consent

Welcome! I look forward to meeting with you and talking about your experiences with school and parenting. You should have received via e-mail a document describing your rights to informed consent and voluntary participation.

If you have not received that form please contact [greenau@bc.edu](mailto:greenau@bc.edu) before proceeding.

To participate you must give your consent by agreeing that:

- You received the informed consent document and read it.
- You understand the purpose of this project and what will be asked of you as a participant
- You have asked any questions you may have and have had them answered satisfactorily.
- You understand that you can end participation at any time.
- You understand that you can request something be stricken from the record through one month after completion of your survey period.
- You understand that your name and the names of others in your life as well as your decision whether to participate will be kept confidential.
- You understand the terms of research participation and voluntarily agree to participate.

**\* 1. I agree to the above statements and voluntarily consent to participation in this study.  
(You must check YES to participate).**

☐ Yes

☐ No (Please close your browser now you may not continue the survey).

# Interview Participant Preliminary Survey

## 2. Default Section

Welcome! Please try your best to answer all of the questions. You are always welcome to skip or pass on any question you like. Please use the additional text boxes at the bottom of each question to add more information and description as you wish.

First I need you to choose a name to be your "study ID". This will most likely be the name that you are referred to when I write about the research, but I do reserve the right to use another name if necessary to protect your identity or for other reasons.

IT IS RECOMMENDED THAT YOU DO NOT USE YOUR REAL NAME. This is in order to ensure your confidentiality as a study participant.

In the past people have chosen a name of a relative (e.g. your grandmother), a mentor or personal heroine, a favorite fictional character, a favorite name, a nickname, or any other name of your choice. If you strongly prefer to use your real name, that is also allowed.

**\* 1. Please enter a first name of your choice. You are welcome to use any name you would like. It can be a fictitious name or if you strongly prefer your own first name. This will be the name you are referred to in the study to keep your identity anonymous.**

# Interview Participant Preliminary Survey

## 3. About this survey

This survey is used to gather demographic information in order to describe who participated in this study.

On the next page you will be asked some general questions about yourself, your family and your school. You will only need to answer them once during the study. As always you can skip any question you don't want to answer. Click below to continue.

# Interview Participant Preliminary Survey

## 4. Demographics - About You

On this page you will be asked a few questions about yourself and your family.

**1. This is a study primarily directed at the experience of mothers and female guardians and caretakers. Please the box most appropriate to your caregiving role. (Please check all that apply)**

☐ I am a mother (including biological and adoptive mothers)

☐ I am a step-mother

☐ I am a foster mother/guardian

☐ I am a grandmother

☐ I am another relative caregiver

☐ I am a non-relative caregiver

Other (please specify)

**2. In what city and state do you live?**

**3. Which age group do you fall into?**

☐ Under 18

☐ 18-24

☐ 25-30

☐ 31-35

☐ 36-40

☐ 41-45

☐ 45 or older

**4. Before you began your current program, what is the highest level of education you had received?**

☐ Less than 9th grade

☐ Attended some high school

☐ GED

☐ High School Diploma

☐ Attended job training program

☐ Attended some college

☐ Certificate or Professional Licensing

☐ Associate's Degree

☐ Bachelor's Degree

☐ Graduate Degree

## Interview Participant Preliminary Survey

### 5. Would you consider your family background to be:

☐ Low-Income/Poor

☐ Lower-Middle Class

☐ Upper-Middle Class

☐ Working-Class

☐ Middle-Class

☐ Wealthy

Other (please specify)

### 6. Do you receive a Pell Grant?

☐ Yes

☐ No - Financially Ineligible

☐ No - My program does not offer federal financial aid

☐ No - I am barred from federal financial aid due to a previous drug conviction

☐ No - i am barred from federal financial aid due to previous student loan default.

☐ No - I'm a grad student.

☐ No - Other reason.

Other (please specify)

### 7. How would you describe your race? Please check ALL that apply.

☐ Caucasian/White

☐ Black/African-American

☐ Asian/Pacific Islander

☐ Native American

☐ Multi-Racial

☐ Other

### 8. Do you identify as a member of a particular ethnic or tribal group? (such as Middle-Eastern, Latino/a, Cherokee, etc.)?

☐ Yes

☐ No

☐ Not Sure

If yes please list



## Interview Participant Preliminary Survey

### 9. Were you born in the United States?

☐ Yes

☐ No

If not please list country of origin

### 10. If you were born somewhere other than the United States, how long have you been in this country?

### 11. Is English your first language?

☐ Yes

☐ No

If No, what is your first language?

### 12. If English is not your first language how fluent are you in English? (Check all that apply)

	Extremely Fluent	Somewhat Fluent	Functionally Fluent	Not at all Fluent	No Skill
Reading	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Writing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Speaking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)

### 13. Sometimes disabilities can make one's experiences more difficult. Do you have any disabilities (physical, learning or other) or health problems?

☐ Yes

☐ No

☐ Unsure

If so please list

Interview Participant Preliminary Survey

14. Please list the ages of your children.

Child #1

Child #2

Child #3

Child #4

Child #5

Additional Children

15. Please check the appropriate box for each child.

	Lives with me 100% of the time	Lives with me more than 50% of the time	Shared custody but does not live with me more than 50% of the time.	Lives with another parent/guardian	Lives with another family member.	Currently in foster care or protective custody	Adult Child Who Lives On Their Own
Child #1	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Child #2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Child #3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Child #4	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Child #5	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Additional Children	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Use this box to give information for additional children or add comments.

16. Sometimes our children have disabilities that require special attention and care. If applicable, please describe the disabilities of any of your children and any extra care you provide them for their disabilities.

## Interview Participant Preliminary Survey

**17. Does anyone in your family have a disability or special needs that you are responsible for helping with? (Check all that apply)**

- ☐ Yes - your child
- ☐ Yes - partner/spouse
- ☐ Yes - parent
- ☐ Yes - other relative
- ☐ Yes - other non-relative
- ☐ No

Optional Description:

**18. Do you consider yourself a single parent?**

- ☐ Yes
- ☐ No

Other (please explain)

**19. Are you LEGALLY married? (Only check YES if you are legally married do not include domestic partnership, common-law marriages, etc.)--Please check all that apply.**

- ☐ Yes - We Live Together
- ☐ Yes - We are Separated
- ☐ No - I live with my boyfriend/girlfriend, fiancé, partner etc. but we aren't legally married.
- ☐ No - I do not live with a significant other
- ☐ Other
- ☐ N/A
- ☐ Prefer not to answer

Comments:

## Interview Participant Preliminary Survey

**20. Is there any person who lives with or stays with you that helps you out with your family or other responsibilities?**

☐ Yes

☐ No

☐ Prefer not to answer

If yes, how would you describe the relationship of this person (or people) to you? (e.g. significant other, friend, parent, adult child, sister/brother, aunt/uncle, cousin, etc.)

**21. Is there anyone else who you take care of who you haven't mentioned yet?**

**22. Is there anyone else who helps you out who you haven't mentioned yet?**

# Interview Participant Preliminary Survey

## 5. Demographics - About Your School/Program

Below is a list of questions about your school.

**1. What is the name of your college or training institution?**

**2. Where is your college/institution located? (City, State)**

**3. Do you live within 20 miles of your college/institution?**

☐ Yes

☐ No

**4. If No Please Explain (for example online program, commuter student, etc.)**

**5. Please select the choice most similar to the type of institution you are enrolled in. (It is ok to check multiple boxes if you feel that more than one choice applies).**

☐ Community College

☐ Trade School

☐ 4-Year College/University (public)

☐ Vocational/Technical Training School

☐ 4-Year College/University (private)

☐ Job-Training Program (welfare/TANF sponsored)

☐ Online College/University

☐ Job-Training Program (other)

Other (please specify)

**6. Are your classes primarily offered?**

☐ In Person

☐ On Television or Video

☐ Online

☐ Through Closed-Circuit Television that allows people to call in to participate

☐ Through the mail

☐ Through another kind of distance education

Other (please specify)

## Interview Participant Preliminary Survey

### 7. Please select the type of college or training program you are currently working towards. (Please check all that apply)

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Completion Certificate                          | <input type="checkbox"/> Associates (Transfer Degree)                       | <input type="checkbox"/> Post-Baccalaureate Credential (e.g. teaching) - list below |
| <input type="checkbox"/> Training Certificate                            | <input type="checkbox"/> Associates (Other)                                 | <input type="checkbox"/> Master's Degree  |
| <input type="checkbox"/> Professional License or Credential (list below) | <input type="checkbox"/> Bachelor of Arts                                   | <input type="checkbox"/> Ph.D.  |
| <input type="checkbox"/> Associates of Arts                              | <input type="checkbox"/> Bachelor of Science                                | <input type="checkbox"/> Other Graduate Program (please explain below)              |
| <input type="checkbox"/> Associates of Applied Science                   | <input type="checkbox"/> Bachelor's Degree (Other)                          |   |
| <input type="checkbox"/> Associates of General Studies                   | <input type="checkbox"/> Other Undergraduate Program (please explain below) |   |

Other (please specify) or Additional Comments

### 8. What is the duration of your current program?

- |  |  |
|--|--|
| <input type="radio"/> less than 12 weeks                         | <input type="radio"/> 1 year program       |
| <input type="radio"/> 3-6 months (12-26 weeks)                   | <input type="radio"/> 2 year program       |
| <input type="radio"/> 6-9 months (27-39 weeks)                   | <input type="radio"/> 4 year program       |
| <input type="radio"/> greater than 9 months but less than 1 year | <input type="radio"/> longer than 4 years. |

Other (please specify)

### 9. Do you plan to continue your education after you complete your current program?

- ☐ Yes
- ☐ No
- ☐ Unsure

If yes, what is your long-term educational goal (e.g. bachelor's degree, teaching certificate, master's of business administration etc.)?

### 10. What career or field do you think you would like to go into when you finish your education? (It's ok to list multiple if applicable)

### 11. What is your major or field of study?

## Interview Participant Preliminary Survey

### 12. Do you have a minor?

- ☐ Yes
- ☐ No
- ☐ Unsure

Please List

### 13. Currently are you a:

- ☐ Full Time Student (12+ credits per term for undergrads)
- ☐ 3/4 Time Student (9-11 credits per term for undergrads)
- ☐ 1/2 Time Student (6-8 credits per term for undergrads)
- ☐ Less than 1/2 Time Student (5 or fewer credits per term)
- ☐ Non Credit Student
- ☐ Not Currently Enrolled

Other (please specify)/Comments:

### 14. If you know your current GPA please list:

- ☐ 4.0+
- ☐ 3.5-3.9
- ☐ 3.0-3.4
- ☐ 2.5-2.9
- ☐ 2.0-2.4
- ☐ 1.5-1.9
- ☐ 1.0-1.4
- ☐ Less than 1.0
- ☐ I don't know my GPA
- ☐ I don't have a GPA

If you don't know your GPA how would you describe the "typical" grades you get?

# Interview Participant Preliminary Survey

## 15. Does Your Campus Offer:

	Yes	No	Not Sure	Check If You've Used This Service/Program Within the Past 2 Terms.
Student Housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housing for Student with Families	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Off-Campus Housing Referrals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
On-Campus Childcare	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Off-Campus Childcare	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student Organizations Directed at Parenting Students	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student Organizations Directed at Low-Income/Working-Class Students	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Academic Support Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial Aid	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tuition Payment Plans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A Women's Center	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Scholarships for student parents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Classes or programs directed at non-traditional students	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other Supports You Find Useful (Please List)



## Interview Participant Preliminary Survey

**16. Financial Aid is Said To Be Essential to Supporting Low-Income Moms to Go to College. Please check all forms of financial aid you receive or have received.**

**First these are programs that provide money that you do NOT have to pay back when you are done with school.**

	Currently Receive	Never Received	Have Received in the Past but Not Currently
Pell Grant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Supplemental Educational Opportunity Grant (SEOG)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
State Based Need Grant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other State or Federal Grant	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Federal Work Study	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-Federal Work Study	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Institutional Funding that Requires Performance of Duties to the School (such as a teaching fellowship or mentoring program)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
School Based Scholarship - Need Based	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
School Based Scholarship - Athletics Based	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
School Based Scholarship - Merit Based	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
School Based Scholarship - Other	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tuition and/or Fee Remissions, Waivers or Free Tuition Credits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Grants or Scholarships earmarked for a specific expense - e.g. Books, Childcare, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Private Scholarship	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Scholarship	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other Programs or Comments

## Interview Participant Preliminary Survey

### 17. These are all loan programs (loans are any money you have to pay back at some point)

	Currently Receive	Never Received	Have Received in the Past But Not Currently	Check Here if Loan Requires Repayment While in School	Check Here if you are Currently Paying on this Loan
Federal Perkins Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Federal Stafford Loan - Subsidized Interest While in School	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Federal Stafford Loan - Unsubsidized Interest While in School	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Federal Plus Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Federal Consolidation Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Federal Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Alternative Student Loan - these are loans through a private lender that are not guaranteed by the federal government.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Installment Loan - private lender	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Credit Cards	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Private Loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Any Other Loans or Comments?

# Interview Participant Preliminary Survey

## 6. Social Welfare/Supports

Some people use social services and supports provided through the government or non-profits on this page you will be asked about any such programs you may participate in.

**1. Below is a list of various cash assistance programs. Please check the appropriate box for each program/resource. (Please check ALL that apply)**

	Currently Receive or Recently Applied	On Waiting List	Not Currently receiving	Have received in the past 6 months	Have received in the past year	Have received in the last 2 years	Have received in the past but over 2 years ago.	Never Received.
Welfare (TANF)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Child Support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Parents as Scholars Program (PaS)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Earned Income Tax Credit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Advanced Earned Income Credit Payments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Education Based Tax Credits (Hope or Lifetime Learning)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other cash or tax credit programs (please list)

**2. Below is a list of various food resources and programs. Please check the appropriate box for each.**

	Currently Receive or Recently Applied	On Waiting List	Not Currently receiving	Have received in the past 6 months	Have received in the past year	Have received in the last 2 years	Have received in the past but over 2 years ago.	Never Received.
Food Stamps	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
WIC	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Food Pantry/Food Box	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Soup Kitchens	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other Food Assistance Programs

# Interview Participant Preliminary Survey

**3. Below is a list of child care subsidy programs you may participate in. Check all that apply.**

	Currently Receive or Recently Applied	On Waiting List	Not Currently receiving	Have received in the past 6 months	Have received in the past year	Have received in the last 2 years	Have received in the past but over 2 years ago.	Never Received.
State Funded Childcare Voucher	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CCAMPIS (Child Care Access Means Parents in Schools)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
School Based Childcare Subsidy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Subsidized Slots - through a state program	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sliding Scale Tuition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Headstart	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child Care Related Tax Credits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**4. Do you or your children receive any of the following medical assistance programs?**

	Currently Receive or Recently Applied	On Waiting List	Not Currently Receiving	Have received in the past 6 months	Have received in the past year	Have received in the last 2 years	Have received in the past but over 2 years ago.	Never Received.
Medicaid - covers children only	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medicaid - covers children and adults	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Children's Health Insurance Program (CHIP)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medicare	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
School based medical care - student only	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
School based medical care - covers student and dependents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other (please specify)

# Interview Participant Preliminary Survey

## 5. Here is a list of housing/utility supports you may use

	Currently Receive or Recently Applied	On Waiting List	Not Currently Receiving	Received in the past 6 months	Received in the past year	Received in the past 2 years	Have received in the past but over 2 years ago	Never Received
Section 8	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Public Housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other State Housing Subsidy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Private Affordable Housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student Housing (owned by the college/university)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student Housing (not owned by the college/university)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
University provided utilities (e.g. electric, phone, internet)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fuel Assistance (LIHEAP/LIEAP)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fuel Assistance (Emergency Shut-Off)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Utility Discounts (through your utility company)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Private Charity Assistance for Rent/Utilities (e.g. Salvation Army or Catholic Charities)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Weatherization Assistance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Telephone Assistance/Discounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other (please specify)

## 6. Do you receive any other assistance not captured above that you'd like to mention?

# Interview Participant Preliminary Survey

## 7. Contact Information

On this page you can answer a few questions about your contact information. I need your contact information for two reasons.

- 1) If you are doing a telephone interview I need to know where to send your stipend check.
- 2) If you are interested in finding out about opportunities to participate in events that may come out of this study.

If neither apply to you feel free to skip this section.

All contact information will be kept confidential in password protected computer files and will only be used for the two purposes listed above.

Please list an address where you feel comfortable having your stipend check mailed. This does not have to be your home address but should be an address you know you can safely receive mail.

**1. Would you like to be contacted about any upcoming opportunities to participate in events directed at supporting low-income student parents? (You can change your mind at any time)**

- ☐ Yes
- ☐ No (you will not be contacted)
- ☐ Not Sure (I will follow up with you at the end of the interview)

## Interview Participant Preliminary Survey

**2. If so, please provide your contact information below.**

**If you are doing a telephone interview: Please remember be sure to give an address where you feel safe receiving your stipend check mailed.**

**If you prefer not to put your address or other contact information as part of this survey please e-mail it to [greenau@bc.edu](mailto:greenau@bc.edu).**

Name:

Address:

Address 2:

City/Town:

State:

ZIP/Postal Code:

Email Address:

Phone Number:

**3. Which is the best way to contact you?**

- ☐ E-Mail
- ☐ Regular Mail
- ☐ Telephone
- ☐ Networking Site Message (e.g. facebook or myspace) - please list url below

URL or other contact info:

## New Participant Questions

Welcome to the Student Support Survey. Please try your best to answer all of the questions to your best ability. You are always welcome to skip or pass on any question. Please use the additional text boxes at the bottom of each question to add more information and description as you wish. When you enter the system please make sure to enter the same user ID each time to ensure research accuracy and to make sure that you get credit for taking the survey towards your participation stipend.

PLEASE REMEMBER: You will only receive a stipend for the surveys that you actually complete. Each survey has a stipend of \$10.

Participation stipends will be mailed in 3 increments of \$50 throughout the semester as you complete the surveys. Or if you are on a quarter system two payments of \$50 and a final payment of \$30. Payment can not be made in advance for surveys that are not yet completed.

If you have any questions about your stipend or any other component of the study please e-mail: [greenau@bc.edu](mailto:greenau@bc.edu) or call (617) 552-8413.



## New Participant Questions

It is very important to emphasize that your participation in this study is confidential.

Your real name and the names of your children, family members or friends will be changed to protect your identity.

No disclosure of your real name or other identifiers will be made to anyone and you may skip any question or change your mind about participating in the study at any time.

## New Participant Questions

Welcome to the student support survey. You should have received via e-mail a document describing your rights to informed consent and voluntary participation.

If you have not received that form please contact [greenau@bc.edu](mailto:greenau@bc.edu) before proceeding.

To participate you must give your consent by agreeing that:

- You received the informed consent document and read it.
- You understand the purpose of this project and what will be asked of you as a participant
- You have asked any questions you may have and have had them answered satisfactorily.
- You understand that you can end participation at any time.
- You understand that you can request something be stricken from the record through one month after completion of your survey period.
- You understand that your name and the names of others in your life as well as your decision whether to participate will be kept confidential.
- You understand the terms of research participation and voluntarily agree to participate.

**\* 1. I agree to the above statements and voluntarily consent to participation in this study.  
(You must check YES to participate).**

☐ Yes

☐ No (Please close your browser now you may not continue the survey)--If you have decided to no longer participate contact [greenau@bc.edu](mailto:greenau@bc.edu) ASAP.

## New Participant Questions

First I need you to choose a name to be your "study ID". This will most likely be the name that you are referred to when I write about the research, but I do reserve the right to use another name if necessary.

IT IS RECOMMENDED THAT YOU DO NOT USE YOUR REAL NAME. This is in order to ensure your confidentiality as a study participant.

It is EXTREMELY important that you USE THE SAME NAME EVERY TIME you log in for the weekly surveys to prevent mix ups or delays in sending you your participation stipend.

In the past people have chosen a name of a relative (e.g. your grandmother), a mentor or personal heroine, a favorite fictional character, a favorite name, a nickname, or any other name of your choice. If you strongly prefer to use your real name, that is also allowed.

- \* 1. Please chose your study ID. Again a study ID is just a user name to be used throughout your surveys (see above). You will need to use the same ID each time you complete a survey.**

- \* 2. Are you currently completing:**

☐ Winter Quarter 2010

☐ Spring Semester 2010

Other (please specify)

## New Participant Questions

This is a survey that you will only complete ONCE during the study. On the next page you will be asked some general questions about yourself, your family and your school. You will only need to answer them once during the study. As always you can skip any question you don't want to answer. Click below to continue.

If you have already completed this survey and are returning to complete weekly surveys you are using the wrong link. Please use the Returning User Survey link in the e-mail or e-mail [greenau@bc.edu](mailto:greenau@bc.edu) for directions on accessing the Returning User survey.

## New Participant Questions

On this page you will be asked a few questions about yourself and your family.

**1. This is a study primarily directed at the experience of mothers and female guardians and caretakers. Please the box most appropriate to your caregiving role. (Please check all that apply)**

☐ I am a mother (including biological and adoptive mothers)

☐ I am a step-mother

☐ I am a foster mother/guardian

☐ I am a grandmother

☐ I am another relative caregiver

☐ I am a non-relative caregiver

Other (please specify)

**2. In what city and state do you live?**

**3. Which age group do you fall into?**

☐ Under 18

☐ 18-24

☐ 25-30

☐ 31-35

☐ 36-40

☐ 41-45

☐ 46 -50

☐ 51-55

☐ 56-60

☐ 61 or older

**4. Before you began your current program, what educational levels or degrees had you received?(Please mark all that apply. For example if you earned a high school diploma and then attended some college before starting your current program check both boxes).**

☐ Less than 9th grade

☐ Attended some high school

☐ GED

☐ High School Diploma

☐ Attended job training program

☐ Attended some college

☐ Certificate or Professional Licensing

☐ Associate's Degree

☐ Bachelor's Degree

☐ Graduate Degree

## New Participant Questions

### 5. Would you consider your family background to be:

☐ Low-Income/Poor

☐ Lower-Middle Class

☐ Upper-Middle Class

☐ Working-Class

☐ Middle-Class

☐ Wealthy

Other (please specify)

### 6. Do you receive a Pell Grant?

☐ Yes

☐ No - Financially Ineligible

☐ No - My program does not offer federal financial aid

☐ No - I am barred from federal financial aid due to a previous drug conviction

☐ No - i am barred from federal financial aid due to previous student loan default.

☐ No - Other reason.

Other (please specify)

### 7. How would you describe your race? Please check ALL that apply.

☐ Caucasian/White

☐ Black/African-American

☐ Asian/Pacific Islander

☐ Native American

☐ Multi-Racial

☐ Other

### 8. Do you identify as a member of a particular ethnic group? (such as Middle-Eastern, Latino/a, etc.)?

☐ Yes

☐ No

☐ Not Sure

If yes please list

## New Participant Questions

### 9. Were you born in the United States?

☐ Yes

☐ No

If not please list country of origin

### 10. If you were born somewhere other than the United States, how long have you been in this country?

### 11. Is English your first language?

☐ Yes

☐ No

If No, what is your first language?

### 12. If English is not your first language how fluent are you in English? (Check all that apply)

	Extremely Fluent	Somewhat Fluent	Functionally Fluent	Not at all Fluent	No Skill
Reading	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Writing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Speaking	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)

### 13. Sometimes disabilities can make one's experiences more difficult. Do you have any disabilities (physical, learning or other) or health problems?

☐ Yes

☐ No

☐ Unsure

If so please describe.

## New Participant Questions

### 14. Please list the ages of your children.

Child #1	<input type="text"/>
Child #2	<input type="text"/>
Child #3	<input type="text"/>
Child #4	<input type="text"/>
Child #5	<input type="text"/>
Additional Children	<input type="text"/>

### 15. Please check the appropriate box for each child.

	Lives with me 100% of the time	Lives with me more than 50% of the time	Shared custody but does not live with me more than 50% of the time.	Lives with another parent/guardian	Lives with another family member.	Currently in foster care or protective custody	Adult Child Who Lives On Their Own
Child #1	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Child #2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Child #3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Child #4	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Child #5	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Additional Children	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Use this box to give information for additional children or add comments.

### 16. Sometimes our children have disabilities that require special attention and care. If applicable, please describe the disabilities of any of your children and any extra care you provide them for their disabilities.

### 17. Do you consider yourself a single parent?

☐ Yes

☐ No

☐ Other

Comments:



## New Participant Questions

**18. Are you LEGALLY married? (Only check YES if you are legally married do not include domestic partnership, common-law marriages, etc.)--Please check all that apply.**

- ☐ Yes - We live together
- ☐ Yes - We are separated
- ☐ No - I live with my boyfriend/girlfriend, fiancé, partner etc. but we aren't legally married.
- ☐ No - I do not live with a significant other
- ☐ Other
- ☐ N/A
- ☐ Prefer not to answer

Comments:

**19. Is there any person who lives with or stays with you that helps you out with your family or other responsibilities?**

- ☐ Yes
- ☐ No
- ☐ Prefer not to answer

If yes, how would you describe the relationship of this person (or people) to you? (e.g. significant other, friend, parent, adult child, sister/brother, aunt/uncle, cousin, etc.)

## New Participant Questions

Below is a list of questions about your school.

**1. What is the name of your college or training institution?**

**2. Where is your college/institution located? (City, State)**

**3. Do you live within 50 miles of your college/institution?**

☐ Yes

☐ No

**4. Do you live with 20 miles of your school training program?**

☐ Yes

☐ No

Comments:

**5. If No Please Explain (for example online program, commuter student, etc.)**

**6. Please select the choice most similar to the type of institution you are enrolled in. (It is ok to check multiple boxes if you feel that more than one choice applies).**

☐ Community College

☐ Trade School

☐ 4-Year College/University (public)

☐ Vocational/Technical Training School

☐ 4-Year College/University (private)

☐ Job-Training Program (welfare/TANF sponsored)

☐ Online College/University

☐ Job-Training Program (other)

Other (please specify)

## New Participant Questions

### 7. Are your classes primarily offered?

☐ In Person

☐ Online

☐ Through the mail

☐ On Television or Video

☐ Through Closed-Circuit Television that allows people to call in to participate

☐ Through another kind of distance education

Other (please specify)

### 8. Please select the type of college or training program you are currently working towards. (Please check all that apply)

☐ Completion Certificate

☐ Training Certificate

☐ Professional License or Credential (list below)

☐ Associates of Arts

☐ Associates of Applied Science

☐ Associates of General Studies

☐ Associates (Transfer Degree)

☐ Associates (Other)

☐ Bachelor of Arts

☐ Bachelor of Science

☐ Bachelor's Degree (Other)

☐ Other Undergraduate Program (please explain below)

☐ Post-Baccalaureate Credential (e.g. teaching) - list below

☐ Master's Degree

☐ Ph.D.

☐ Other Graduate Program (please explain below)

Other (please specify) or Additional Comments

### 9. What is the duration of your current program?

☐ less than 12 weeks

☐ 3-6 months (12-26 weeks)

☐ 6-9 months (27-39 weeks)

☐ greater than 9 months but less than 1 year

☐ 1 year program

☐ 2 year program

☐ 4 year program

☐ longer than 4 years.

Other (please specify)

### 10. Do you plan to continue your education after you complete your current program?

☐ Yes

☐ No

☐ Unsure

If yes, what is your long-term educational goal (e.g. bachelor's degree, teaching certificate, master's of business administration etc.)?

## New Participant Questions

### 11. In terms of your student status for this term are you considered a:

- ☐ Full-Time Student
- ☐ 3/4 Time Student
- ☐ 1/2 Time Student
- ☐ Less than 1/2 time student
- ☐ Non-Credit Student

Other (please specify)

### 12. Has your student status changed during the last 2 terms?

- ☐ Yes - I increased my course load
- ☐ Yes - I decreased my course load
- ☐ No - I have had the same status for the past 2 terms
- ☐ This is my first term in college
- ☐ I am returning to college this term after taking time off from school

Comments:

### 13. How many courses are you taking this term (quarter or semester)?

### 14. How many credits are you enrolled in for this term?

### 15. Please list the courses you are enrolled in for this term:

Course #1	<input type="text"/>
Course #2	<input type="text"/>
Course #3	<input type="text"/>
Course #4	<input type="text"/>
Course #5	<input type="text"/>
Course #6	<input type="text"/>
Additional Courses:	<input type="text"/>

## New Participant Questions

**16. What career or field do you think you would like to go into when you finish your education? (It's ok to list multiple if applicable)**

**17. What is your major or field of study? (If you don't have one just write "undeclared". If you have multiple majors please list them all.)**

**18. If you have a minor please list it here**

**19. Before this term what is your approximate grade-point average (GPA)?**

☐ 4.0 +

☐ 3.5-3.9

☐ 3.0-3.4

☐ 2.5-2.9

☐ 2.0-2.4

☐ 1.5-1.9

☐ 1.0-1.4

☐ Less than 1.0

☐ I don't know my GPA

☐ I am a new student and don't have a GPA yet

Other (please specify)

## New Participant Questions

### 20. Does Your Campus Offer:

	Yes	No	Not Sure	I currently use this	I have used in the past
Student Housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housing for Students with Families	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Off-Campus Housing Referrals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
On-Campus Childcare	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Off-Campus Childcare	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student Organizations Directed at Parenting Students	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student Organizations Directed at Low-Income/Working-Class Students	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Academic Support Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Financial Aid	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tuition Payment Plans	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A Women's Center	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Scholarships for student parents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Classes or programs directed at non-traditional students	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other Supports You Find Useful (Please List)

## New Participant Questions

On this page I need you to answer a few questions about your contact information. At minimum I need your e-mail address AND a physical mailing address.

I encourage you to also provide a phone number in case something happens to your internet or e-mail access so that I can get a hold of you for the below reasons.

I need your contact information for the following reasons:

- 1) To send you a stipend check
- 2) To check in with you throughout the survey process
- 3) To let you know about opportunities to participate in events that may come out of this study. This last reason is optional and you are welcome to opt out of updates if you prefer.

All contact information will be kept confidential in password protected computer files and will only be used for the three purposes listed above. Your contact information will NEVER be shared with anyone outside of this study.

It is very important that you list an address where you feel comfortable having your stipend check mailed. This does not have to be your home address but should be an address you know you can safely receive mail.

If you have any concerns regarding use of your contact information or being contacted as a study participant please call me at (617) 552-8413 or e-mail [greenau@bc.edu](mailto:greenau@bc.edu).

Also, if you require any variation of the standard 3 check payment schedule for participation stipends please contact me to make alternate arrangements.

**1. Would you like to be contacted about any upcoming opportunities to participate in events directed at supporting low-income student parents? (You can change your mind at any time)**

- ☐ Yes
- ☐ No (you will not be contacted)
- ☐ Not Sure (I will follow up with you at the end of the study)

## New Participant Questions

**2. You will receive a \$10 payment for each survey you complete. This will be sent every 5 surveys for a maximum of 15 surveys or \$150 if your school follows a semester system or 13 surveys or \$130 if you use a quarter system.**

**Please provide your contact information below.**

**Please remember: be sure to give an address where you feel safe receiving checks mailed.**

Name:	<input type="text"/>
Address:	<input type="text"/>
Address 2:	<input type="text"/>
City/Town:	<input type="text"/>
State:	<input type="text"/>
ZIP/Postal Code:	<input type="text"/>
Email Address:	<input type="text"/>
Phone Number:	<input type="text"/>

**3. Which is the best way to contact you?**

- ☐ E-Mail
- ☐ Regular Mail
- ☐ Telephone
- ☐ Networking Site Message (e.g. facebook or myspace) - please list url below

Other (please specify)



# Spring/Winter 2010 Student Support Survey - Returning Users

## 1. Default Section

Welcome to the Student Support Survey.

If this is the first time you are completing a survey please use the link for the "first time users survey" provided in via e-mail.

THIS SURVEY IS FOR RETURNING PARTICIPANTS WHO HAVE ALREADY COMPLETED THE INITIAL SURVEY QUESTIONS. If you have problems accessing the other survey contact [greenau@bc.edu](mailto:greenau@bc.edu)

Please try your best to answer all of the questions. You are always welcome to skip or pass on any question. Please use the additional text boxes at the bottom of each question to add more information and description as you wish.

When you enter the system please make sure to enter the same user ID each time to ensure research accuracy and that you get credit for taking the survey towards your participation stipend.

**\* 1. I have received the Informed Consent and Voluntary Participation Notice and I still agree to the terms outlined in that agreement. (You must check yes to participate)**

☐ Yes

☐ No (Please close your browser you are no longer eligible to participate in this study - a check will be mailed to you for your previous surveys).

**\* 2. What is your study ID?**

**\* 3. For what dates are you entering information?**

**\*\*Your begin date should be the first week of classes and end date should be the last week of finals\*\***

Date Ranges

Date

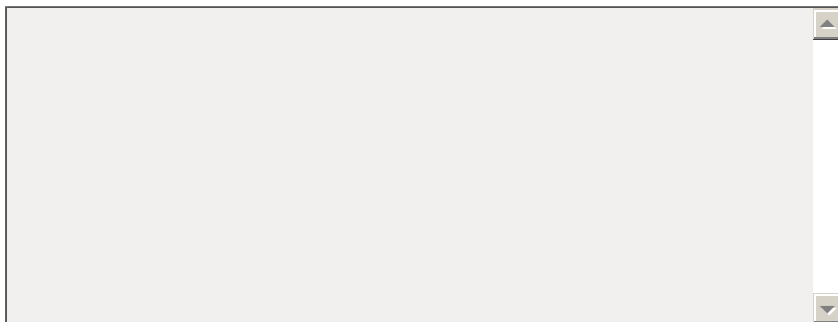
Other (please specify)

# Spring/Winter 2010 Student Support Survey - Returning Users

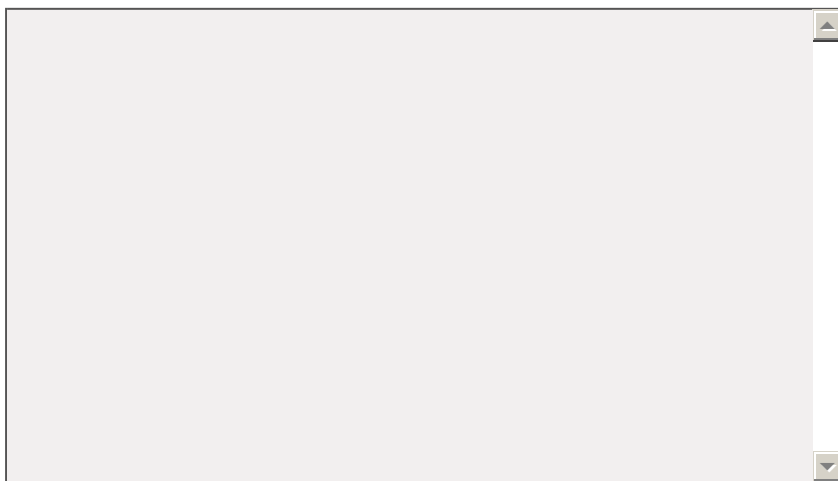
## 2. This Week

This page will ask you some questions specifically about what happened over the previous week. Please answer only in regards to the week for which you are entering information. Feel free to write as much or as little as you like.

### 1. Do you have anything to celebrate this week?

A large, empty rectangular text input area with a light gray background. It has a vertical scrollbar on the right side, indicating it can accommodate multiple lines of text.

### 2. Can you list and describe (as briefly or long as you like) some of the issues/concerns you faced this week?

A large, empty rectangular text input area with a light gray background. It has a vertical scrollbar on the right side, indicating it can accommodate multiple lines of text.

# Spring/Winter 2010 Student Support Survey - Returning Users

## 3. Things that happened this week

Below is a list of things that may happen in your life regularly, more occasionally or not at all. Please check the appropriate box for the number of times each item occurred in the past week. If it did not happen leave the boxes blank.

### 1. Food:

	Once	Twice	Three Times	Four or More Times
Visited a Food Pantry	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Visited a Soup Kitchen or Community Provided Meal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I skipped a meal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ate a free meal at school	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ate a free meal at a meeting or event	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ate a free meal with family/friends	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Ate a free meal somewhere else	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Received Other Emergency Food Assistance (Please describe in comment box below)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other (please specify) or Additional Comments

### 2. Child Care:

	Once	Twice	Three Times	Four or More Times
Used Family/Friends for Childcare	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Received Childcare From Another Student Parent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Provided Childcare To Another Student Parent	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Provided Childcare for Friend/Family member	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Used older children to care for siblings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Used other childcare strategies (e.g. telephone supervision, neighbors, etc).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I took my child to school with me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I took my child to work with me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My childcare arrangements fell through.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other (please specify) or Additional Comments

## Spring/Winter 2010 Student Support Survey - Returning Users

### 3. Rent/Utilities:

	Once	Twice	Three Times	Four or More Times
I was late paying my rent or a utility bill	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I was late paying another bill	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I received an eviction notice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I received a utility shut off notice	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I received another type of delinquent payment notice (indicate what kind below)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Received an Emergency Utility Payment (such as shut-off prevention for water, electric or gas).	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Received an Emergency Rental Payment To Prevent Eviction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I received other emergency assistance (Please describe in comment box below)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other (please specify) or Additional Comments

### 4. Transportation:

	Once	Twice	Three Times	Four or More Times
My car broke down	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I had no gas money	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I used a carpool or got a ride from a friend/relative	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My ride fell through	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I missed the bus/subway (or it didn't come)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I didn't have money for the bus/subway	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
My children missed their ride (bus, carpool, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I called a friend/relative to give me a ride	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I called a friend/relative to pick up/drop off my kid(s)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I used taxis	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other (please specify) or Additional Comments

# Spring/Winter 2010 Student Support Survey - Returning Users

## 5. Academic Support

	Once	Twice	Three Times	Four or More Times
I was late to class	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I didn't finish my reading assignment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I didn't finish an assignment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I was late turning in an assignment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I finished my reading assignments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I finished a big assignment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I finished a small assignment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I was unprepared for class	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I felt totally prepared for class	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I missed class	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I missed a meeting or study group	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I had to leave class early	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I got notes from another student	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I worked in a study group	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I visited the academic counseling office	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I visited a Professor or TA's office hours	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I spoke with a professor/instructor about an extension or other accommodation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I Spoke with a Dean about an extension or other accommodation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I Spoke with someone else to request an accommodation (Please describe in comment box below)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I Visited Academic Support Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I visited the Financial Aid office	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I visited student services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I worked with a tutor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other (please specify) or Additional Comments

## Spring/Winter 2010 Student Support Survey - Returning Users

### 6. Family/Friends

	Once	Twice	Three Times	Four or More Times
I was given or borrowed money from family/friends.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I was given or borrowed other items from family/friends (e.g. clothing, toys, groceries etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I used family/friends for emergency childcare.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I visited family/friends for dinner or another meal.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I gave or loaned money to family/friends.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I gave or loaned other items to family/friends.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I provided emergency childcare to family/friends.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I had family/friends over for dinner or another meal.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

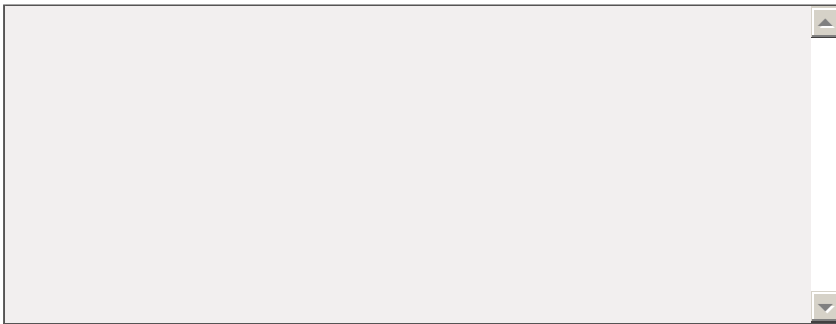
Other (please specify) or Additional Comments

## 4. This Week Continued

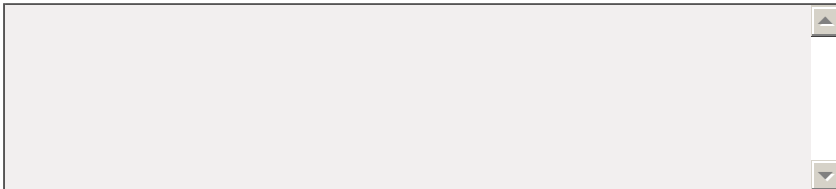
**1. Did anything else happen that may not have been captured above?**

A large, empty rectangular text input area with a light gray background and a thin black border. On the right side, there is a vertical scrollbar with a small upward-pointing arrow at the top and a downward-pointing arrow at the bottom.

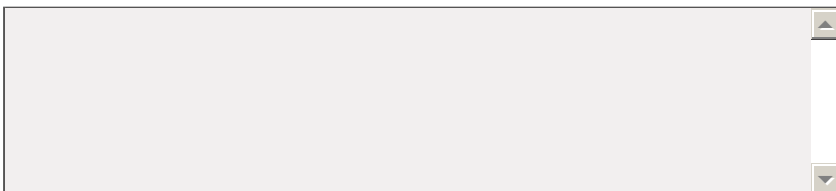
**2. Was there anything that you found particularly useful or helpful this week?**

A large, empty rectangular text input area with a light gray background and a thin black border. On the right side, there is a vertical scrollbar with a small upward-pointing arrow at the top and a downward-pointing arrow at the bottom.

**3. Who helped support you this week (e.g. family-members, partner, friends, neighbors, instructors, etc. - You don't have to give their names if you don't want, just their relation to you)? What type of support did they provide?**

A large, empty rectangular text input area with a light gray background and a thin black border. On the right side, there is a vertical scrollbar with a small upward-pointing arrow at the top and a downward-pointing arrow at the bottom.

**4. Who did you help support this week? (e.g. family-members, partner, friends, neighbors, instructors, etc. - You don't have to give their names if you don't want, just their relation to you). What type of support did you provide?**

A large, empty rectangular text input area with a light gray background and a thin black border. On the right side, there is a vertical scrollbar with a small upward-pointing arrow at the top and a downward-pointing arrow at the bottom.

## Spring/Winter 2010 Student Support Survey - Returning Users

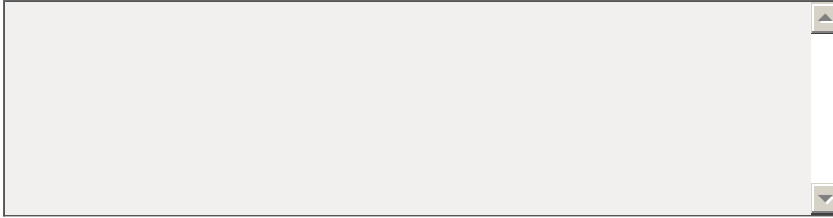
### 5. Was there any issue you could not find resources for this week?

☐ Yes

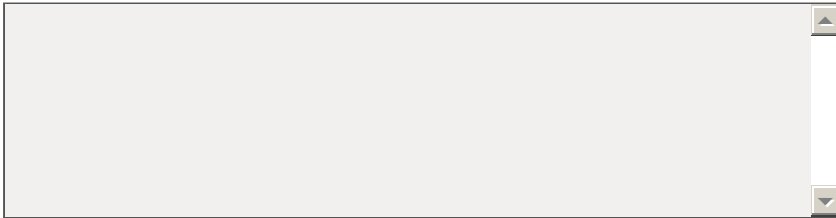
☐ No

☐ Other (maybe, sortof, unsure)

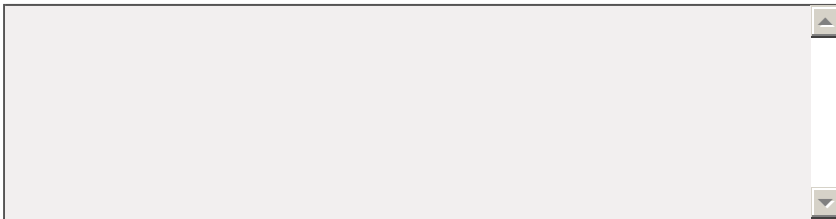
If Yes or Other Please Explain

A large, empty rectangular text area with a light gray background and a thin black border. It has a vertical scrollbar on the right side.

### 6. What happened as a result of not having those resources?

A large, empty rectangular text area with a light gray background and a thin black border. It has a vertical scrollbar on the right side.

### 7. Is there anything else you'd like to add about this week?

A large, empty rectangular text area with a light gray background and a thin black border. It has a vertical scrollbar on the right side.



## 5. Resources

The following page will ask you about resources you may or may not use or have used in the past.

If there have been any changes since your last survey in the resources you use please indicate them on the next page.

\* If you have already filled out the survey before it is likely that most people won't experience a substantial change in their benefits from week to week. In this case I've formatted the survey to make checking the "No Change" button very easy to check off. You may also leave blank to indicate no change.

However, please try to look at the page each week and indicate any changes in your benefits or services received.

# Spring/Winter 2010 Student Support Survey - Returning Users

## 6. About Resources You May Use

Below are a number of questions about resources you may or may not receive or strategies you may or may not use. Please feel free to use the text boxes to add comments or additional resources that are not listed.

This section is included in the weekly survey in case any of your programs/benefits change throughout the term (for example, something gets cut-off or you start receiving a new benefit).

If you have filled out this survey before for a different time period feel free to skip over any questions that have not changed since your last survey but clicking the no change check box on the far left column.

If this is your first time filling out a weekly survey please do your best to check the boxes for each program.

Since people have a lot of different situations it's very important to know what services/programs your family participates in to help describe the financial situation of families who participated in this research study.

This research has NO affiliation with any government or non-government social service program.

# Spring/Winter 2010 Student Support Survey - Returning Users

**1. Below is a list of various cash assistance programs. Please check the appropriate box for each program/resource (check ALL that apply).**

	No Change Since Last Week	I applied this week	I am waiting on the list.	Have received for less than one month	Have received for 1-3 months	Have received for 3-6 months	Have received for 6-12 months	Have received for 1-2 years	Have received for over 2 years	Check if you received before starting college/training program	Have never received but not currently receiving	Have received formerly in the past year but not in the past year.
Financial Aid	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Welfare (TANF)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Parents as Scholars (PaS)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TANF sponsored education/training assistance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Veteran's Benefits (educational)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Veteran's Benefits (non- educational)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Social Security (SSI)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Social Security Disability (SSDI)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Earned Income Tax Credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Advanced Earned Income Credit Payments	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child Tax Credits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Education Based Tax Credits (such as the Hope & Lifetime Learning Credits)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Cash Assistance (Please describe in comment box below)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other Cash Assistance Program (please specify)

**2. How did you find out about these resources? (Please be as specific as possible)**

## Spring/Winter 2010 Student Support Survey - Returning Users

**3. Below is a list of various food resources and programs. Please check the appropriate box for each (Check ALL that apply).**

	No Change Since Last Week	I applied this week	I am waiting list	Have received for less than one month	Have received for 1-3 months	Have received for 3-6 months	Have received for 6-12 months	Have received for 1-2 years	Have received for over 2 years	Check if you received before starting college/training program	Have never received but not currently receiving	Have in the past year but not in the past year.	Have received formerly received in the past year.
Food Stamps	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
WIC	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Food Pantry/Food Box	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other Food Assistance (Please describe in comment box below)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify)	<input type="text"/>												

**4. How did you find out about these resources? (Please be as specific as possible)**

# Spring/Winter 2010 Student Support Survey - Returning Users

**5. Below Please Check Only the Childcare Options you REGULARLY use (Check ALL that apply).**

	No Change	I applied this week	I am on the waiting list	Have used for less than one month	Have used for 1-3 months	Have used for 3-6 months	Have used for 6-12 months	Have used for 1-2 years	Have used for over 2 years	Check if you used before starting college/training program	Have never used	Have used in the past year but not currently.	Have formerly used but not in the past year.
Childcare Program (not university affiliated)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Childcare Program (university affiliated off-campus)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Childcare Program (university affiliated on-campus)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Nanny or other paid care in your home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Family Daycare Center/Provider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
After-school Program (at your child's elementary school)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
After-school Program (university affiliated)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
After-school Program (other)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Youth/Teen Center	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Family/Friend Provided Care (Paid)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Family/Friend Provided Care (unpaid)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Childcare Barter/Trade	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sibling Provided Care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Latch Key/Self-Care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other Child Care Program (please specify)

## Spring/Winter 2010 Student Support Survey - Returning Users

**6. Childcare can be expensive! Below is a list of programs that may help you with your childcare costs. Please check all that apply.**

	No Change	I applied this week	I am on the waiting list	Have less than one month	Have used for 1-3 months	Have used for 3-6 months	Have used for 6-12 months	Have used for 1-2 years	Have used for over 2 years	Check if you used before starting college/training program	Have never used	Have used in the past year but not currently.	Have formerly used but not in the past year.
TANF related daycare voucher	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other state provided daycare voucher (transferable)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-Transferable State Funded Daycare Subsidy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CCAMPIS Program	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Headstart	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
University/College provided daycare subsidy or scholarship	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sliding Scale Tuition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child care related tax credits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other Childcare Subsidy or Assistance Program (please specify)

# Spring/Winter 2010 Student Support Survey - Returning Users

## 7. Do you or your children participate in any of the following medical assistance programs? (Check ALL that apply)

	No Change	I applied this week	I am on the waiting list	Have less than one month	Have used for 1-3 months	Have used for 3-6 months	Have used for 6-12 months	Have used for 1-2 years	Have used for over 2 years	Check if you used before starting college/training program	Have never used	Have used in the past year but not currently.	Have formerly used but not in the past year.
Medicaid (also called Medi-Cal, OHP, MassHealth, etc.) - covers children only	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medicaid (also called MassHealth, OHP, Medi- Cal etc.)- covers children and adults	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Children's Health Insurance Program (CHIP)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medicare	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
University/College based medical care - student only	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
University/College based medical care - covers student and dependents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
VA Healthcare - covers you	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
VA Healthcare - covers your spouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
VA Healthcare - covers your children	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tribal Healthcare - covers you	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tribal Healthcare - covers your spouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tribal Healthcare - covers your children	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other Medical Assistance Program (please specify)

# Spring/Winter 2010 Student Support Survey - Returning Users

## 8. Here is a list of housing/utility supports you may use (Please Check All that Apply)

	No Change	I applied this week	I am on the waiting list	Have used for less than one month	Have used for 1-3 months	Have used for 3-6 months	Have used for 6-12 months	Have used for 1-2 years	Have used for over 2 years	Check if you used before starting college/training program	Have never used	Have used in the past year but not currently.	Have formerly used but not in the past year.
Section 8	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Public Housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other State Housing Subsidy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Private Affordable Housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student Housing (owned by the college/university)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Student Housing (not owned by the college/university)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
University provided utilities (e.g. electric, phone, internet)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fuel Assistance (LIHEAP/LIEAP)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fuel Assistance (Emergency Shut-Off)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Utility Discounts (through your utility company)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Private Charity Assistance for Rent/Utilities (e.g. Salvation Army or Catholic Charities)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Weatherization Assistance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Telephone Assistance/Discounts	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Other Housing Assistance Program (please specify)

## 9. How did you find out about these resources? (Please be as specific as possible)

## 10. Are there any resources you have tried to access that did not work out?

#1

#2

#3

#4

#5

Additional:



## Spring/Winter 2010 Student Support Survey - Returning Users

**11. If a resource did not work out, what happened?**

**12. Is there anything else you'd like add?**

## Spring/Winter 2010 Student Support Survey - Returning Users

### 7. You're Done!

Please remember to keep track of what happens and fill out a survey every week! This really helps us understand the small things and the day-to-day realities of getting by as a student-parent.

Also remember you only are paid for the surveys you complete! Hope to hear from you again next week!

# Student Support Survey - Exit Survey

## 1. Default Section

**\* 1. Please enter the study ID you have been using thus far in your weekly surveys**

**2. What is today's date?**

# Student Support Survey - Exit Survey

## 2. Fall 2009 Quarter/Semester

This page asks some questions to get an overall sense of you feel how your term went.

**1. Looking back what issues/concerns that you dealt with in Fall term 2009 stand out the most to you?**

**2. How do you think last term went for you in terms of your family/children?**

- ☐ Much better than other terms
- ☐ Somewhat better than other terms
- ☐ About the same as other terms
- ☐ Somewhat worse than other terms
- ☐ Much worse than other terms

**3. Is there anything in particular that you believe may have effected your family/parenting situation during the Fall term (positively or negatively)?**

**4. How do you think last term went for you in terms of your financial situation (assistance programs, work, etc.)?**

- ☐ Much better than other terms
- ☐ Somewhat better than other terms
- ☐ About the same as other terms
- ☐ Somewhat worse than other terms
- ☐ Much worse than other terms

**5. Is there anything in particular that you believe may have effected your financial situation during the Fall term (positively or negatively)?**

## Student Support Survey - Exit Survey

### 6. How do you think last term went for you in terms of your academics?

- ☐ Much better than other terms
- ☐ Somewhat better than other terms
- ☐ About the same as other terms
- ☐ Somewhat worse than other terms
- ☐ Much worse than other terms

### 7. Is there anything in particular that you believe may have effected your academics (positively or negatively)?

### 8. How do you think last term went for you in terms of your other obligations/responsibilities?

- ☐ Much better than other terms
- ☐ Somewhat better than other terms
- ☐ About the same as other terms
- ☐ Somewhat worse than other terms
- ☐ Much worse than other terms

### 9. Is there anything in particular that you believe may have effected your other obligations/responsibilities (positively or negatively)?

# Student Support Survey - Exit Survey

## 3. Academic Progress

This page asks you a little bit about your academic progress and standing.

### 1. In terms of your student status are you considered a:

- ☐ Full-Time Student
- ☐ 3/4 Time Student
- ☐ 1/2 Time Student
- ☐ Less than 1/2 Time Student
- ☐ Non-Credit Student

Other (please specify)

### 2. How many courses were you enrolled in Fall 2009?

### 3. How many credit hours were these courses?

### 4. If your school/program does not use a credit hour system please explain here:

### 5. Did you complete all your courses this term?

- ☐ Yes
- ☐ No
- ☐ Other (explain)

If not, what happened (e.g. took an incomplete, dropped a course, received a failing grade or a "no grade", etc.)?

### 6. Have you received your grades from Fall term?

- ☐ YES
- ☐ NO

Other (please specify)

# Student Support Survey - Exit Survey

## 4. Fall 2009 Grades

**1. What were your grades this term (Please list course name, number and grade received)?**

Course #1	<input type="text"/>
Course #2	<input type="text"/>
Course #3	<input type="text"/>
Course #4	<input type="text"/>
Course #5	<input type="text"/>
Course #6	<input type="text"/>
Course #7	<input type="text"/>
Course #8	<input type="text"/>
Additional Courses	<input type="text"/>

**2. Do you feel that these grades are:**

- ☐ Better than you usually earn
- ☐ About the same as you usually earn
- ☐ Not as good as you usually earn

Comments:

**3. What is your current total GPA?**

**4. Does the above GPA include your grades from Fall 2009?**

- ☐ Yes
- ☐ No

Other (please specify)

# Student Support Survey - Exit Survey

## 5. Grades Continued

**1. If you have not yet received your grades for Fall 2009 would you be willing to share them with me via e-mail once you receive them?**

- ☐ Yes
- ☐ No
- ☐ Not Sure



# Student Support Survey - Exit Survey

## 6. Additional Demographics

Since this is the first time I've conducted this survey I missed a few things in the New Participant survey. I hope you don't mind answering a few additional demographic questions on the following page.

# Student Support Survey - Exit Survey

## 7. Demographics Continued

**1. Is there anything else that you think is important for me to know in order to better tell your story?**



# Student Support Survey - Exit Survey

## 8. The Survey Taking Process

These last questions just ask about your experiences taking the surveys to better improve this process for future participants or others who may wish to use this type of surveys for similar research.

### 1. What would you say was the best thing about taking the surveys?

### 2. What would you say was the most difficult part of taking the surveys?

### 3. Do you feel like you were able to keep up with the surveys?

- ☐ All of the time
- ☐ Most of the time
- ☐ Some of the time
- ☐ It was hard to keep up

### 4. What helped or made it difficult to keep up with the surveys?

### 5. Is there anything else you'd like to add regarding the survey taking process that might help make the surveys better for future participants?