Student Loans, Persistence, and Well-being: The Need to Support Single Mothers in College: A Qualitative Study

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Student Loans, Persistence, and Well-being: The Need to Support
Single Mothers in College: A Qualitative Study

A Dissertation

Presented to the Faculty of the
College of Education and Social Work
West Chester University
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In Partial Fulfillment of the Requirements for
The Degree of
Doctor of Education

By
Kimberly Lemon
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Dedication

My dissertation is dedicated to my children who have been a never-ending source of inspiration and support. They have been with me throughout my academic journey from completing my bachelor’s and master’s degrees and now my doctorate. Their consistent understanding and patience throughout my educational career have been a constant motivation to continue. They believed in my ability to achieve my goals even when I had given up. Because of them, I am where I am today. This is for you.

Hannah, Regan, Isabella, Zane, and Jackson. You are my world. I hope that my achievements inspire you in times of doubt and you realize that you can accomplish anything you set your mind to. I am so proud of the incredible human beings you are and the amazing lives you have made for yourselves. Each of you will make your mark in the world and I am excited to see where your journeys take you. Remember, no matter the distance between us, I am with you. Always.

To my friends Bridget and Ann. Thank you. I would not have made it this far without your support and shoulders to cry on. I am forever grateful for finding you both. Finally, to JT for your love and support and helping me find the confidence I needed to persist in this endeavor.

I always say, “The universe gives you exactly what you need, exactly when you need it and not a minute too late”. I am thankful the universe sent all of you to me.

I love you all.
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Abstract

This qualitative study focuses on the experiences of adult learner single mothers in college. Specifically, this research sought to understand how student loan debt informs their ability to persist and their well-being. In addition, the study examined the supports single mothers in college receive and the support they need to persist to degree attainment. Using a narrative inquiry design, semi structured interviews were conducted with 2 participants from a mid-sized public university in the northeast of the United States. Participants recounted their experiences throughout their undergraduate and graduate education. Participants spoke of the difficulties faced while enrolled in classes and raising children. They discussed feelings of guilt caused by time spent away from their children attending classes and completing coursework. Additionally, they spoke of difficulty accessing budget conscious childcare and the lack of support from institutions. Participants discussed the need for student loans to persist in their studies and the benefits they anticipate receiving upon graduation, however, participants also reported feelings of stress and anxiety when thinking about paying student loans after graduation. Participants described support received from immediate and extended family members including childcare, financial and emotional support. In addition, participants described the desire for additional support needed to assist them in persisting to graduation. Therefore, it would benefit institutions to consider innovative programs and supports to assist single mothers in college which could lead to better retention rates for this population.
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Chapter 1: Introduction

Adult learners enroll in higher education for reasons that differ from their traditionally-aged counterparts, ages 18-24. Life changes such as loss of a spouse or divorce, desire to advance within a company, or interest in obtaining a better paying job all require adults to return to the classroom (Bergman, 2016). From enrollment through graduation, adult learners may experience obstacles to progressing in their education that traditionally-aged students do not. They are more likely to have full- or part-time jobs which limit the amount of time they must spend in class or working on assignments (Bergman et al., 2014). They may be caregivers for dependent children and/or aging parents which may limit the hours they are available and the necessary resources to attend school (Markle, 2015). Because time is often limited, adult learners may not be able to schedule daytime classes or attend school full-time (Markle, 2015; New, 2014).

Adult learners have financial responsibilities that may inhibit them from attending college. Rent or mortgage payments, utility bills, car payments, and other living expenses such as groceries and gas are primary financial obligations that adult learners need to consider when deciding to enroll in higher education (Markle, 2015). Adult learners’ personal and financial obligations coupled with competing demands on their time may hinder their ability to afford college (Macdonald, 2018). Students who do not meet the requirements for financial aid eligibility may be excluded from federal and state grants, scholarships, and other types of free aid (New, 2014). For example, the Higher Education Act of 1965 attempted to create equal opportunities for all students to pursue a college degree by bolstering federal funding for higher education through Pell grants (Higher Education Act of 1965). However, Pell grant eligibility is
limited to students who show need or inability to afford college and have not yet earned an undergraduate degree, thereby leaving some students ineligible. Single mothers who want or need to pursue a graduate degree are not eligible for Pell grants to help fund their education.

Other forms of financial aid require students to maintain full-time enrollment to receive the full grant benefit. Undergraduate students must enroll in 12 credit hours to be considered for the full benefit of free aid which is defined as money to assist students which does not need to be repaid. If a student falls below full-time enrollment, their grant benefit amount is reduced. (Federal Student Aid, n.d.). Additionally, time limits for aid eligibility exist which may restrict financial aid. Students are eligible for eight semesters of financial aid through state and federal governments. However, many students do not complete degree requirements within that time frame making any additional semesters the financial responsibility of the student (Bergman, 2016; Bergman et al., 2014). Therefore, when deciding to enroll in higher education, adult learners weigh the return of investment against the time and money spent on a degree. This balance is an especially important consideration for single mothers who are considering enrolling in college, as illustrated in this scenario of a single mother weighing her decision to enroll:

Emily is a 32-year-old single mother (an individual with children but without a husband or domestic partner) of three children ages two, three, and seven. She has recently been through a traumatic divorce which left her in debt and destroyed her credit. For years, she was a stay-at-home mother and relied on her husband’s income to provide for her family. The divorce left her with little means to support her children and she realized she must work to support her family. She began working on a bachelor’s degree in sociology many years ago but never finished college. She looked for employment but without a degree, was only able to secure employment making a little more than minimum wage.
She concludes that she needs to return to school to acquire a degree that would assist her in obtaining a better-paying job.

Because Emily has small children at home and has a job, she is not able to attend school full-time. Her part time enrollment excludes her from being eligible for federal and state grants to fund a degree and her employer does not offer tuition reimbursement. She feels that student loans are her only option unless she can acquire scholarships. Taking on additional debt creates stress for Emily as she is already anxious about affording daily living expenses. Emily is torn about returning to college. She understands that a degree could benefit her in finding better-paying opportunities; however, her decision is difficult because incurring student loan debt to complete a degree could put her in a challenging financial situation.

In order to fully understand the experiences of adult learner single mothers in college (who from this point forth will be referred to as single mothers), it is necessary to examine the intersecting identities of this population. The average age of single mothers in college is 30, therefore most of this population are also adult learners (Cruse, 2018). While adult learners face many obstacles in college, women in this population are particularly disadvantaged in higher education. Initially, institutions of higher education were created to educate wealthy, young white men to solidify their social and economic standing within their communities (Wilder, 2014). Women were excluded from university classrooms because they were expected to work in the home; therefore, education was not deemed necessary (Miller, 2017). However, since 1979, the number of women enrolling in college has exceeded the number of men, and women have now earned more undergraduate and graduate degrees than men (Parker, 2015).
It is interesting to note that just as the number of women in college began to climb, the Reagan administration cut federal funding for college which shifted the burden of tuition to the student and the student’s family (Clabaugh, 2004). Higher education was no longer seen as a public good, but instead a privilege. Financial support for students was slashed requiring students to rely on student loans to finance their education (Miller, 2017). This phenomenon is of considerable importance. Even though the number of women in college today exceeds the number of men, existing laws make financing an education more difficult and create additional obstacles for single mothers wishing to continue their education (Parker, 2015).

Even with the cuts made to funding for college students, enrollment of women in college continued to steadily increase. Increased average age of marriage, changes in social norms, and employment expectations of women were responsible for this increase (Goldin et al., 2007). Between 2000 and 2012 the number of single mothers enrolled in higher education doubled to nearly 2.1 million or 11% of all college classrooms (Kruvelis et al., 2017). Today, most college classrooms are more than 50% women (Miller, 2017). Although the number of women in higher education has increased over the years, single mothers are still an underserved population on college campuses. Of the millions of single mothers enrolled in college, a mere 8% will graduate with a two- or four-year degree within six years, as opposed to almost 50% of female students without children (Gault et al., 2019).

A college degree is essential to economic growth and financial stability within society (Miller, 2017). Earning a college degree provides lifetime financial benefits for single mothers. A bachelor’s degree will provide an additional $800,000 income over her lifetime compared to those with a high school diploma (Carnevale et al., 2011). Additionally, earning a bachelor’s degree reduces the likelihood of a single mother led family living in poverty as 41% of single
mothers with a high school diploma live in poverty as compared to 13% of those single mothers with a bachelor’s degree (Cruse et al., 2020).

Many obstacles exist that discourage or prevent degree attainment for single mother students who have responsibilities outside of the classroom to balance with their studies. Most single mothers are working either part- or full-time and taking care of children or other dependents which may impede educational progress (Kruvelis et al., 2017; Markle, 2015). In addition, socioeconomic status plays a role in retention and completion for single mothers in college. For instance, 89% percent of single mother students are considered low-income, with 63% living below the poverty line (Kruvelis et al., 2017; Martín, 2017). As in Emily’s case above, even when state grants, which do not need to be repaid, are available, single mothers like Emily may not qualify because of personal circumstances preventing them from attending college full- time (Ardissone et al., 2021). Therefore, a gap remains between the financial aid received and what the student can afford to pay, making student loans necessary to fill this gap.

Miller (2017) stated that women take on more student loan debt for a variety of reasons. Many single mothers access additional loan monies to pay for everyday living expenses for themselves and their families. Additionally, some women choose to enroll in for-profit institutions which cost more than nonprofit institutions, therefore creating the need for additional student loans (Miller, 2017). For-profit institutions are often desirable to single mothers due to flexible scheduling and online only options. Many single mothers work while simultaneously attending college; however, women make less annually as a result of the gender pay gap (Bureau of Labor Statistics, 2021). This gap results in women having fewer resources to afford college, thereby increasing the probability of reliance on student loans to fund their education.
On average, 44% of women must borrow money for an undergraduate degree as opposed to 39% of men and women generally take on $1500 more debt than men over the span of their education (Miller, 2017). The student loan debt system keeps women indebted long after they have graduated as women pay down the debt at a slower rate than men. For example, between the years 2009 and 2012, men paid down 38% of their accumulated student loan debt while women paid only 31% (Miller, 2017). Most student loan repayment plans consist of equal payments over 10 years for those who can manage the payments. For those who cannot afford minimum monthly payments, student loans may take anywhere from 20 to 30 years to repay while accruing additional interest (Miller, 2017). This interest is compounded thereby increasing the total amount women pay for their student loans. Single mothers are especially affected as they face high rates of unmet financial need to pay for college, roughly $6,600 more than women without children (Kruvelis et al., 2017).

Black women are disproportionately affected by student loan debt. Of the 1.7 trillion dollars of student loan debt owed by 45 million Americans, Black women carry 60% of that debt (Hanson, 2022). In addition, this population generally carries higher amounts of student loan debt and takes longer to pay off that debt (Miller, 2017). As women get older, they are more likely to find themselves in dire situations involving housing insecurity and the ability to afford daily living responsibilities (Baker et al., 2017). Many debtors report physical ailments such as stomach issues, headaches, and sleeplessness which affect their overall physical well-being (Sweet, 2021). Others mention feelings of helplessness, hopelessness, and worthlessness which take a toll on the emotional well-being of those in debt (Sweet, 2021). These physical ailments coupled with emotional stress can cause individuals to withdraw from social activities, further
affecting their overall well-being. Therefore, the accumulation of student loan debt may impact single mothers’ well-being and persistence in college.

This study sought to understand the effects of student loan debt on the persistence of adult learner, single mothers in college. Tinto (1975) explained that students persist when they are able to integrate into college not only through academics but also on a social level. Tinto (1975) defined several factors which influence whether a student will persist through graduation, such as: motivation, goals, and self-efficacy. Single mothers, however, are less likely to graduate from college compared to other populations. For example, 31% of single mothers will persist through to graduation as compared to 54% of women who are married (Kruvelis et al., 2017). A college degree increases lifetime earning potential which may allow single mothers to better provide for their families (Hinton-Smith, 2015; Miller, 2017). Other motivations such as role modeling for their children and career advancement drive these students to complete degree programs (Markle, 2015). Although statistical data about single mothers in college exists, not enough is known about their experience with student loan debt and how it affects their well-being and persistence in college. This study aimed to understand how student loan debt affects the persistence and well-being of single mothers in college.

Problem Statement

Single mothers with children under 18 years of age are more likely to live in poverty than other populations (McLanahan & Percheski, 2008). Research shows that race compounds the issue as families headed by a single mother of color are more susceptible to poverty (McLanahan & Percheski, 2008). Many single mothers enroll in college with the hope of educating themselves out of poverty. As discussed earlier, individuals with a college education
make more money across a lifetime than those without a degree (Carnevale et al., 2011). However, the cost of higher education creates the need for student loans for women who may be in challenging financial circumstances. Seventy-two percent of single mothers who enroll in higher education will quit before they complete their degrees leaving them with student loan debt and without a college credential (Baumhardt & Hanford, 2018). Therefore, finding pragmatic solutions to this complex issue is paramount for supporting and retaining this population of students.

**Purpose of Study**

The purpose of this qualitative study was to examine how incurring student loan debt informs the persistence and well-being of single mothers who are enrolled in college. In particular, the study seeks to understand how the accumulation of student loan debt informed the general well-being of single mothers who are enrolled in an undergraduate or graduate program or have graduated within the past five years. Well-being encompasses many aspects of life including physical, spiritual, intellectual, social, environmental, and emotional (Swarbrick, 2006). These combined factors impact the wellness and happiness of individuals and their feelings of satisfaction with life. However, for the purposes of this study, I will focus on the overall well-being of single mothers in college.

My research sought to understand whether student loan debt plays a part in persistence in college. For example, consider a single mother who has taken on student loans to finance her education. If she persists through to graduation, she may be able to obtain a better job utilizing her college credentials, thereby earning more money to support her family. However, if she faces excessive obstacles and drops out, she is left with debt and no degree. Payments on her student
loan debt will begin after leaving college, regardless of whether the degree is earned. Failure to complete her degree may limit her earning potential, making it difficult to afford the payments on the student loan. Understanding the effects of student loan debt on persistence and the overall well-being of single mothers may provide pertinent information that could assist institutions in providing counseling and financial support for single mothers as they work toward a college degree. In the next section, I will discuss the rationale for this study.

**Rationale for Study**

Much research has been done concerning the experiences of adult learners in higher education and the financial concerns that arise when deciding to enroll in college (Bergman, 2016; Gerrard & Roberts, 2006; and MacDonald, 2018). Research exists which discusses experiences of single mothers in college and their struggles to persist through graduation (Dodson & Deprez, 2019; Hinton-Smith, 2015; and Kruvelis et al., 2020). Other studies expose the effect of debt on individuals (Sweet, 2020). However, not much research has been done focusing on the experiences of single mothers in college and the impact of student loan debt on their persistence and general well-being. Therefore, utilizing an intersectional approach to understand the effects of student loan debt on the lives of single mother adult learners is key to understanding their unique experiences. Many single mothers are low-income and have fewer resources than other populations and long to improve their socioeconomic status through education; however, many fail to persist through graduation (McLanahan & Percheski, 2008). Understanding how student loan debt informs the persistence and well-being of this population is paramount to developing policies and resources that assist single mothers in the pursuit of a college degree.
Research Questions

Single mothers comprise 11% of college classrooms, and many rely on student loans to pay for not only tuition but other living expenses for themselves and their families, as well (Kruvelis et al., 2017). However, taking on student loan debt can create issues for single mothers who may be living on a single income. This research study sought to understand the experiences of single mothers with student loan debt. Therefore, this research study was guided by the following research questions:

1. How does student loan debt inform the well-being of adult learner single mothers who are enrolled in an undergraduate or graduate degree program?

2. How does student loan debt inform the persistence of adult learner single mothers to complete a degree program?

3. What types of support do adult learner single mothers need to persist in college?

The next section will explain the significance of the methodology and how it relates to this study.

Significance of Methods

This study employed qualitative research methods to investigate single mothers enrolled in college. Qualitative research permitted the researcher to conduct an in-depth exploration of student loan debt and the general well-being and persistence of this population. Rashid et al. (2019) explained that qualitative research allows for a thorough examination of an issue within specific parameters. This study sought to gain a comprehensive understanding of this population. The narrative inquiry design used in this study allowed participants the space to openly discuss
how student loan debt has affected their persistence in college and their well-being. The design gives a voice to the population to understand their experiences.

Data were collected through semi-structured interviews with two participants. Because the focus of qualitative research is to understand a particular phenomenon, it was important to limit the sample size so the researcher can collect extensive, detailed data. In addition, narrative inquiry utilizes storytelling to provide the researcher with a rich understanding of a particular population (Pino Gavidia & Abu, 2022). Self-reported experiences provided rich data which allowed the researcher the ability to understand the lives of single mothers in college. Participants’ accounts of student loan debt and the impact on their well-being and persistence helped “paint a picture” of their lived experiences. The data collected provided depth and understanding to the existing literature. Thematic analysis was utilized to pinpoint commonalities within the participant interviews. Those common themes assisted the researcher in making sense of the effects of student loan debt on the well-being of single mothers and their persistence in higher education.

**Significance of Study**

This research study shed light upon the effects of student loan debt on the lives of single mothers. Understanding their experiences could assist colleges and universities in providing support or creating programs that would benefit this population. As the student loan debt debate continues, participants’ personal stories may inform and impact future decisions concerning student loan debt cancellation and college affordability which may benefit single mother adult learners. Though adult learners in higher education have been widely studied, there remains a gap in the literature focusing on the experiences of single mothers as they pursue a college
degree. By investigating the lived experiences of single mothers as they persist toward their educational goals, this study provided an understanding of this overlooked population, in order to inform future programs and policies that will benefit single mothers.

**Positionality**

I began my undergraduate degree as a traditionally-aged student but never completed my program. Upon dropping out of college, I married and started a family; however, life circumstances changed, and I found myself raising four small children as a single mother with very little means of support. I realized I needed to finish my undergraduate degree to be able to market myself in the workplace. I received state and federal grants because I had not yet earned a degree but found it necessary to cover the balance through student loans. Like many adult learners, I took on more debt than needed to assist me financially while I was in school. I persevered and completed my bachelor’s degree in 2006. I entered the workforce after graduation and quickly learned that I could not make a living wage with a social science degree. I contemplated going back to school to complete a master’s degree, but time, money, and little support from family to assist with motherhood responsibilities, prevented me from doing so.

After many years of struggling to make ends meet, I decided I needed to earn a master’s degree to obtain a better paying job that would allow me to support and provide opportunities for my family. Because I had already earned a four-year degree, I was not eligible for state and federal grants. I made the difficult decision to incur additional student loan debt to finance my master’s degree. This decision was a “double-edged sword” in that I was going deeper in debt with the hope of making more money which eventually would go toward student loan payments.
After graduating, I obtained a position at a small private university. I am making more money than I ever have, but still struggle to make ends meet. Once again, I made the difficult decision to incur even more student loan debt to enroll in a doctoral program to further my education, and hopefully, gain more lucrative employment. There have been numerous times over the course of this program that I wanted to quit. The rigors of school coupled with work and family responsibilities were, at times, overwhelming. However, the thought of having to pay back student loan debt without the reward of a doctoral degree has pushed me to persist.

Because I am a single mother, I have a single income to pay for every life expense. I have had to tell my children, “No”, more times than I care to admit when they have asked for vacations, special clothes to fit in with their peers, and special treats. I have felt the shame and embarrassment of realizing the amount of debt I have acquired to finance my education. Although I am in a better financial situation than I have ever been, the burden of student loan debt weighs heavily on me. Student loan debt was a “necessary evil” to complete my goals and earn my degrees; however, I worry about the future and if I will have the means to pay my debt when I graduate. Because I fit the criteria for being a participant in my study, I realized that I needed to be careful not to impose my experience and opinions on participants. Reflecting on my position as researcher and memoing my thoughts and opinions about the study helped me to bracket and limit the influences of my positionality throughout data collection and analysis.
Limitations

This research study is small scale and therefore, was not be generalizable to an entire population. Discussion of debt can be uncomfortable; therefore, participants may not have fully disclosed their experiences. Because participants have responsibility for children, school, and possibly work, they may have limited time to be interviewed. As a member of this population, I was very close to the research; therefore, I needed to maintain an objective outlook and not permit my personal experiences to sway my research. However, identifying myself as one of this population may also have provided a sense of commonality with participants which may have helped in gaining trust to discuss their experiences with debt and how it informs their persistence and well-being.

Summary

Single mothers are a unique population of students within higher education. They have many responsibilities outside of their studies and oftentimes, fewer resources. This study aims to understand the complex experiences of single mothers, and the impact of student loan debt on their overall well-being and persistence to complete a degree. In Chapter 2, I will explore the literature surrounding adult learners, single mothers, persistence, well-being, and debt. In addition, I will introduce the theoretical frameworks I have chosen to guide my research.
Chapter 2: Literature Review

In this chapter, I will review the literature surrounding the issue of student loan debt and single mothers and factors affecting their persistence and well-being in college. My research intends to investigate if and how student loan debt affects the overall well-being and persistence of single mothers who are pursuing a college degree. It is important to recognize the similarities and differences of the women in this population. Every woman has a different lived experience coming from varied socioeconomic backgrounds, races, and cultures. Therefore, it is necessary to acknowledge each individual personal identity to understand the intersectionality of the identities and how experiences with student loan debt are impacted.

First, I will examine the literature written regarding adult learners in higher education and the reasons they enroll and factors that reflect retention and persistence. Next, I will look at single mothers in higher education and discuss the obstacles facing them as they work toward a college degree. Then I will review impacts of loan debt on overall well-being and persistence toward graduation. Finally, I will examine the debate over student loan debt cancellation and the implications for single mothers in college. The second portion of Chapter 2 will focus on the theoretical framework used to guide this study with a specific focus on intersectionality (Crenshaw, 2013) and persistence (Tinto, 1975; 2015).

Adult Learners in College

Institutions of higher education have been noticing a decline in enrollment of traditional students aged 18-24 (Brown et al., 2020). Decreasing global birth rates over the past decades account for a 10% decrease in enrollment of traditionally-aged students through the late 2020s and it is expected to rise an additional 15% by 2028 (Brown et al., 2020). Between the years 1970 and 1991, the number of adults, age 25 and older, either entering or reentering higher
education increased by 171.4% and this number continues to rise (Bergman, 2016). This large surge in the enrollment of adult learners caused institutions to take notice. These trends in enrollment have admissions professionals shifting their recruitment focus from traditional students to adult learners (Bergman et al., 2014). Yet, adult learners have different responsibilities than their younger counterparts and oftentimes, varied reasons for wanting to attain a degree. Life changes such as death or divorce, desire to advance in their career, and fulfillment of a goal are just some of the reasons adults choose to pursue a degree (Bergman, 2016; Kennedy & Vaughn, 2004). However, adult learners have a higher attrition rate than traditionally-aged students (Samuels et al., 2012) and institutions need to properly understand and support this growing population as they pursue a degree.

Many single mothers in college are adult learners. Although the number of single mothers in college has risen dramatically since 2000, single mothers face considerable financial and life related responsibilities which may impede educational progress and persistence to graduation (Kruvelis et al., 2017). Single mothers are invested in their education and research indicates that they are high achieving in their courses. On average, 33% of single mothers achieve at least a 3.5 GPA as opposed to just 26% of traditionally-aged students (Cruse et al., 2018). Single mothers have the ability to excel at college and there are many reasons why they would choose to return to higher education. While a limited amount of research has focused on the specific needs of single mothers in college, it is important to understand the general needs of adult learners, which apply to them. The following section will discuss reasons adults enter college and the obstacles they face.
Reason to Return

For many traditional students, those aged between 18-24, the customary next step is some type of post-secondary education. Whether it be community college, a four-year institution, or a trade school, recent high school graduates anticipate furthering their education; however, not all students will follow through to graduation. It is estimated that 43 million Americans over the age of 25 have some college credits but do not hold a degree (Bergman, 2016). Life circumstances oftentimes create a necessity to re-enroll in higher education to finish what was started years before (Bergman, 2016). Bergman (2016) suggested several reasons adults make the decision to enter or reenter higher education. Many working adults find that they require additional education to stay competitive in the workforce or advance within their current career. For others, life changes such as divorce or death of a partner, can influence an individual’s decision to enroll in college. Many single mothers choose to enroll in higher education to increase their marketability in the job force to have the means to better take care of their children (Cruse et al., 2018).

Obstacles to Degree Attainment

Regardless of the reason for enrollment, adult learners are likely to be balancing more life responsibilities than their traditionally-aged peers when they decide to enter college (Markle, 2015). Adult students often have full or part-time jobs, partners or spouses, and children or parents to care for which may constrain the amount of time they have available to schedule classes and attend in person (Markle, 2015).

Many researchers have conducted studies concerning adult learners in higher education (Bergman, 2016; Bergman et al., 2014; Macdonald, 2018; Markle, 2015; and New, 2015). These researchers have identified specific needs from enrollment and support, to aiding persistence
through graduation. Adult learners require flexible class schedules which accommodate their work schedules, and they require support and guidance outside regular business hours. Creating relationships with faculty is imperative to persistence as these connections aid adult learners in feeling connected to the campus community (Tinto, 1997). Colleges and universities have created policies which benefit adult learners in their pursuit of a college degree. However, simply acknowledging the struggles of adult learners is not enough. Although it is important to understand the reasons adults enter college and the obstacles to graduation, not enough research has been done focusing on their well-being and their motivations to persist.

Another obstacle adult learners may encounter is financing their education. Debt has been shown to affect the well-being of individuals (Sweet, 2020). Research indicates that finances are an important factor for adult learners when entering college (Bergman, 2016). Single mothers in college are of particular interest because many are considered low income (Gault, et al., 2018; Miller, 2017). While statistical information about single mothers in college is important, not enough research exists concerning their personal experiences. To understand their lived experience, it is necessary to investigate why they may or may not persist in college. Additionally, since finances are a factor for adult learners, it is important to understand the role of student loan debt and the impact on the well-being and persistence of single mothers. My research intends to understand how the persistence and well-being of single mothers in college is affected by student loan debt. Therefore, in the next section I will discuss the literature concerning the persistence of single mothers in college.

**Persistence**

Tinto’s theory of persistence can help illustrate adult learners’ experiences in college. Tinto (1973; 1997; 2017) stated when students effectively incorporate both academically and
socially into a college setting, they are able to persist in school. When students are engaged academically through interactions with faculty, they feel supported and important which can affect persistence. (Tinto, 1973; 2017). Successful completion of classes and earning good grades also aids in persistence to graduation. Additionally, students who engage in social situations meeting other students and creating connections, fare better than those students who fail to engage in the campus community (Tinto, 1973; 2017). Just as important as academic integration, social interactions and acceptance by peers drives persistence of college students (Tinto, 1973).

Single mothers’ responsibilities outside the classroom oftentimes do not permit time to become immersed in the college campus experience. Many single mothers work either part- or full-time while attending college, in addition to taking care of children which limits their time to partake in campus activities (Kruvelis et al., 2017; Markle, 2015). Tinto’s (1997) study indicated that adult learners often feel isolated from their peers. This is exacerbated by age and substantial responsibilities which influences persistence and the ability to make connections for this population.

Tinto (2017) built upon his theory of persistence to include persistence as motivation stating that students must have the desire to persist regardless of the obstacles or difficulties they encounter along the way to their designated goal. Single mothers have many responsibilities which can become obstacles; therefore, they must want to persist in order to graduate (Tinto, 2017). Gerrard and Roberts (2006) stated that many of the single mothers in their study worried about taking on additional debt to complete their education. Yet, it is not understood whether student loan debt influences persistence in that some students perceive they must persist because
they fear accumulating debt and not having a degree. This study intends to understand if student loan debt informs persistence of single mothers in college.

**Persistence of Single Mothers in College**

While the number of single mothers enrolled in college has increased, the number of single mothers persisting to graduation is minimal. Nearly 52% of single mothers will drop out of college before graduation (USGA, 2020) and just 28% of single mothers will complete a degree within six years (Kruvelis et al., 2017). Women, which account for 70% of single parents enrolled in college (Kruvelis et al., 2018; Miller, 2017), often have limited time for schoolwork due to childcare responsibilities. Balancing schoolwork, household responsibilities, part- or full-time jobs, and the needs of their children can create considerable stressors (Dodson & Deprez, 2019). The combination of these stressors may become overwhelming causing single mothers to leave college before completing their education.

Affordable childcare is sometimes difficult to acquire, and the cost can be exorbitant for single mothers (Kruvelis et al., 2017). Dodson and Deprez (2019) discussed the experiences of single mothers and the difficulties they encountered when affordable childcare was limited. The low-income single mothers in their study reported that childcare is one of the obstacles which impeded their educational progress. Relying on government subsidies to help fund childcare was often difficult as regulations required that one is employed to be eligible for subsidies. However, many women in the study worried about losing their jobs if they needed to take time from work to care for a sick child. If their subsidies were lost, the ability to attend classes would be limited without affordable childcare. In addition, many colleges and universities that once provided childcare have been closing campus childcare facilities making single mothers’ access to their education more difficult (Dodson & Deprez, 2019). When single mothers are unable to find
adequate childcare, their academics suffer (Kruvelis et al., 2017). Parenting in general is time-
consuming and often unpredictable. Finding care for a sick child can be difficult for single
mothers, especially those with little social support. Time that must be spent caring for children
takes away from time spent on schoolwork, thereby threatening grades which could lead to
dropping out of college (Dodson & Deprez, 2019).

Funding a college degree can be especially challenging for single mothers. A great
portion of single mothers are considered low-income or live in poverty (Gault et al., 2018;
Miller, 2017). Single mothers are five times more likely to live in poverty than married mothers
and women of color fare even worse (Gault et al., 2020). One third of single mothers worry
about food insecurity, unsure of how they will feed their families (Coleman-Jensen et al., 2021).
In addition, single mothers spend about 33% of their money on housing, leaving little to cover
utilities, bills, and other daily living expenses (Gault et al., 2018). Budgeting extra money to
finance an education may not be readily available, leaving student loans as an option to pay for
college. Taking on additional debt may deter single mothers from completing their education.

Although there has been extensive research conducted on adult learners in higher
education (Bergman, 2016; Bergman et al., 2014; Macdonald, 2018; Markle, 2015; and New,
2015), few studies exist focusing solely on the experiences of single mothers. Gerrard and
Roberts (2006) acknowledged the lack of information and data about single parents in college
and their experiences with debt. Gerrard and Roberts (2006) utilized a pool of 12 undergraduate
single mothers who were recruited to participate in the qualitative study. The researchers’ goal
was to understand how college financial debt affected the health, daily lives, education, and
children of student parents. Using demographic surveys and interviews, the researchers
uncovered several themes affecting single mothers. For instance, 91% percent of participants
stated that financial stressors affected their daily lives in a variety of ways (Gerrard & Roberts, 2006). Additionally, worrying about bills and lack of resources caused stress and depression which affected the participants' moods. Many felt guilt over the inability to provide adequately for children and often felt insufficient as parents (Gerrard & Roberts, 2006). Others reported physical ailments such as headaches, ulcers, colitis, and eating issues caused by stress over debt (Gerrard & Roberts, 2006). The British study discussed the cuts in grants for college students and the high rate of poverty of single parents. The need for education to obtain better paying employment was necessary; however, the cost of higher education became burdensome for single parents from low socioeconomic backgrounds (Gerrard & Roberts, 2006).

Many of the single mothers in the Gerrard and Roberts (2006) study spoke about their ability to persist in relation to the debt they had incurred. The study uncovered that most of the participants admitted to not fully understanding the consequences and economic difficulty they would deal with when taking on student loan debt (Gerrard & Roberts, 2006). Many questioned whether they could persist to graduation, while some were not sure that the expense and toll on their well-being was worth completing their education. Overall, financial hardship was reported to affect not only financial well-being, but also physical and emotional well-being (Gerrard & Roberts, 2006).

The Gerrard and Roberts (2006) study brings to light issues of a growing population of college students. Single mothers have the desire to improve their financial situation for the betterment of their children but may lack the financial support to persist to graduation. Gerrard and Roberts (2006) recognized that the accrual of student loan debt may cause some single mothers to drop out of college as they fear managing the debt in the future. My research sought to understand if student loan debt can inform persistence to remain in college and how that
persistence informs their well-being and mental health. For example, imagine a single mother who is in her third year of college but is finding it difficult to persist because of childcare issues and time available to devote to schoolwork. She is overwhelmed and feels as though she needs to drop out, however the student loan debt she has incurred will need to be repaid and she will not have a degree to obtain a well-paying job. Individuals in this circumstance are faced with the choice between dropping out and paying for an incomplete education or persisting to completion which may negatively impact their well-being. This is an area of student loan debt that needs further exploration. This study sought to investigate the experiences of single mothers in college and the ways in which student loan debt informs their well-being and persistence in order to inform pragmatic solutions to assist them in their academic endeavors.

**Debt and the Informing of Well-being**

Some of the research discussed mentioned how debt affects one’s personal well-being. Research has been conducted specifically focusing on an individual’s health in relation to the debt they have incurred. Sweet (2020) conducted a mixed-methods, 2 phase study of debt and health. Phase 1 was qualitative in nature and included 31 participants who were interviewed and answered questions pertaining to their debts and effects on their health. The qualitative interviews informed a thorough questionnaire which was administered to a larger participant pool of 286 adults of which 54% were women. Participants were asked to complete a survey to report feelings of anxiety or depression, loneliness, and irritability associated with their debt. The questionnaire focused on various components of behavior and well-being. Results indicated behaviors such as skipping meals, medication, or mortgage payments, inability to buy new clothes or afford leisure activities, and skipping medical procedures and appointments (Sweet, 2020) which had consequences for participants’ well-being.
The analysis of this mostly adult pool of participants indicated that debt induced behavioral changes were significant when associated with depression and overall general mental health (Sweet, 2020). For example, participants reported skipping medical procedures had a great effect on general health, and the inability to afford utilities and other necessities weighed heavily on them. This study did not focus specifically on single mothers; however, it showed that the general population is affected by debt. Single mothers may be particularly at risk from debt induced influences on well-being as many single mothers lead low-income households (Gault et al., 2018; Miller, 2017).

Any debt a person carries can be a contributing factor to effects on their well-being. Single mothers often come from lower socioeconomic backgrounds (McLanahan & Percheski, 2008); therefore, the strain of student loan debt may be a bigger burden. Further, women of color experience debt differently and racial hiring practices and gender pay gaps may make it more difficult to pay down debt (Miller, 2017). Therefore, my research intended to understand how intersecting identities affect single mothers in college and how they perceived student loan debt.

**Loan Debt, Well-being, and Students**

Nissan et al., (2019) sought to understand the connection between student loan debt and well-being. The researchers conducted a literature review of the topic and discovered just 19 studies existed specifically focusing on this phenomenon. After analyzing the data from the literature review, the researchers interviewed 70 students attending university in New Zealand. Students were asked questions concerning their feelings about the debt they had incurred to attend university. More than half of the participants reported that they tended not to discuss their debt. Some students indicated that they really had not thought about repayment yet or that the reality of repayment “had not hit yet.”
However, further conversation elicited responses from the students indicating worry about the future and the affordability of repaying their loans (Nissen et al., 2019). When discussing the amount of their student loans, many participants used words like “scary”, “painful” and “eye-watering” (Nissan et al., 2019). They spoke about the anxiety they felt concerning the stigma of being in debt and acknowledged the presence of effects on mental health. One student commented that her student loan debt “exacerbated” her levels of stress (Nissan et al., 2019). Another student, encouraged by parents to live at home to reduce the amount of money borrowed, discussed their feelings of isolation and loneliness not being able to live on campus. The desire to not go greatly into debt to earn a degree created a different type of stress for this student (Nissan et al., 2019).

The data from this study directly informs the current research as it discusses the effects student loan debt has on the well-being of students. This research did not focus solely on single mothers, but considering the additional responsibilities single mothers face, this information is pertinent. Additionally, this research indicated that few other studies were done on this topic suggesting that more research needs to be conducted to understand the impact student loan debt has on students in college.

**Single Mothers and the Risk of Investing in A College Degree**

Hinton-Smith (2016) sought to understand the experiences of single parents enrolled at British universities and the risks associated with taking on student loan debt to finance a degree. The researcher conducted a longitudinal qualitative study which included 77 single parent students described as individuals without a spouse or domestic partner. The researcher intended to include single fathers in the study, however, they were only able to recruit two male participants highlighting the greater number of single mothers in college as compared to single
fathers. The results of the study focused on the experiences of single mothers, but the researcher was able to identify similarities to single mothers’ experiences as well as gender-associated differences.

The researcher sent questions to participants via email every two weeks. The open-ended questions focused on various topics including transition to university, finances and loan debt, stress and support, and the future (Hinton-Smith, 2016). The email platform allowed participants to answer the questions in their free time in the privacy of their home. Because participants responded via email, there was not a need to schedule appointments for interviews and find childcare, as time and money is a consideration for the population. This is important because single mothers are already limited on time and resources and providing a way for them to voice their opinions and concerns is imperative to understanding their personal experiences.

Hinton-Smith’s (2016) study yielded rich data which provided a glimpse into the lives of single mothers in college. Findings included stress over the ability to pay back the student loans, anxiety about gainful employment, difficulty financing daily expenditures, and providing extracurricular opportunities for their children. Many of the women surveyed reported similar experiences to one another. The researchers were able to gather data explaining the experiences of single mothers in college and student loan debt using a qualitative approach. The approach enabled them to gain firsthand knowledge of how single mothers navigated their families, finances, and education. The researcher acknowledged the importance of in person interviews and building rapport with participants to gather data on this sensitive subject. However, participants may have been more forthcoming with information because the emailed questions provided anonymity. Participants may have been more comfortable providing honest answers about their finances and well-being which led to interesting, honest data.
Laws surrounding financial aid differ between the United States and Great Britain, therefore, the experiences of single mothers in the United States may differ. The researcher was able to compare the risks of loan debt against the benefits of a degree both in employment and societal settings. My research aimed to understand if student loan debt informs career choice. For example, pursuing a medical degree would cost much more than a degree in social work. A doctor can expect to make considerably more money than a social worker but would have more debt to repay. This information would indicate that career options are sometimes limited by the cost of the program thereby excluding many single mothers.

Hinton-Smith’s (2016) study explored the toll of student loan debt on single mothers in college which supports the basis for my study. Further research needs to be conducted to gather information about single mothers in college. Having a better understanding of the needs of this population may inform future policies to assist them in their educational goals. Additionally, this study did not investigate the persistence of single mothers in college which my study sought to understand. Therefore, my study will hopefully provide this essential piece of information. In the next section, I will discuss the intersectionality of single motherhood, race, and socioeconomic status.

**Single Mothers, Policies, and Persistence in College**

Austin and McDermott’s (2003) qualitative study focused on 14 low-income single mothers to assess how their persistence toward college graduation was affected by different variables. The women in the study were eligible for Temporary Assistance for Needy Families (TANF) which is a government program that helps low-income families. Under this plan, the women were eligible to receive a variety of benefits such as childcare subsidies. However, to qualify, the women were required to work or volunteer at least 20 hours per week, which
impeded educational progress. If they could not work, they were denied their subsidies which made finding affordable childcare difficult in addition to attending classes. A program aiming to help women out of poverty, made it difficult to do so. The researchers discovered other issues which prevented the students from persisting. Work requirements, social integration, children, childcare, and housing difficulties may hinder a single mother’s ability to persist to graduation. Conversely, the women reported several meaningful connections which aided in their persistence: faculty ties, the belief in a college education, financial aid (including loans), and their choice of major.

Austin and McDermott’s (2003) study aligns with the population I chose to examine. The research showed that sometimes policies meant to help a population may have unintended consequences. This can be a good reminder to examine the possible outcomes of a policy before implementation. Austin and McDermott’s (2003) research was limited to one university which provided childcare. However, the data is important as it creates awareness of unintended consequences that can affect a population. Given that not much research has been done since, my research intends to investigate the experiences of single mothers in college which may inform additional, more expansive research to be conducted in the future.

**Student Loan Debt, Women, and the Impact on Well-being**

Rodney and Mincey (2020) sought to understand the impact of student loan debt on female students at a Historically Black College or University (HBCU). The qualitative study included 20 participants and focus groups and interviews were conducted. The researchers found that more than half of the participants expected to have more than $100,000 in student loan debt upon graduation. The participants reported that they felt great stress and anxiety when thinking about repaying loans. For some considering graduate degrees, the concern was additional debt to
complete their educational goals. For others, student loan debt influenced their future educational or career plans.

This study indicated a relationship between student loan debt, stress, and anxiety (Rodney & Mincey, 2020). For the participants in this study, worrying about repaying loans was a huge stressor and having to change educational plans created anxiety. Some of the participants were avoidant to think about the future of loan repayments (Rodney & Mincey, 2020). The participants stated that they would worry about repayment when the time came because thinking about the amount in present time caused too much discomfort. The findings indicated significant stress on these Black females (Rodney & Mincey, 2020). The implications for single mothers may be even more difficult as single mothers have additional responsibilities with work and family. Further, families headed by Black single mothers are at greater risk for living in poverty. My research intended to learn more about the experiences of single mothers with student loan debt and the effects of that debt on their well-being.

**Student Loan Debt and Single Mothers**

The cost of a college degree had risen exponentially since 1970 (Scatton, 2022). According to Scatton (2022), tuition at an in-state, non-profit institution in 1970 was roughly $400. In 2020, the cost of tuition for a semester at the same institution was just over $10,000 equating to a 2,580% increase (Scatton, 2022). Conversely, during the same period, the minimum wage has only increased by 353% from $1.60 to $7.25 per hour (Scatton, 2022). For those making minimum wage, post-secondary education is not affordable without the assistance of financial aid.
Earning a college degree is key to economic stability as individuals who earn a college degree make more money across a lifespan than those without (Bombardieri, 2018). However, federal and state cuts in funding for higher education have placed the burden of college tuition onto the student and/or their family. The lack of financial resources for a large population of students creates the need to acquire student loans to cover the cost of tuition. For example, many adult learners are single mothers who are unable to attend college full-time, which excludes them from grants and scholarships which do not need to be repaid. In addition, many college programs require students to complete internships which are often unpaid, affecting their ability to work full time. Therefore, they are likely to rely on student loans to pay for their education and other daily living expenses, oftentimes borrowing in excess of their tuition (Bishop & Davis, 2021).

Currently, 45 million Americans owe 1.7 trillion dollars in student loan debt and the number continues to rise (Hanson, 2022). This crisis affects all borrowers but more so people of color, especially Black women who own 66% of the total student loan debt (Wozniak, 2021). According to Wozniak, Black students carry approximately $53,000 in student loan debt as opposed to white students who carry approximately $28,000 in student loan debt. This data is especially troubling considering the racial pay gap which exists, similar to the gender wage gap. Payments on student loan debt can be costly each month and difficult for single mothers to afford. From an intersectional perspective, Black women face the greatest financial hardship as they face pay gaps as both Black and female.

Piper and Hammond (2018) stated that although women are enrolled in college at higher rates than men and are earning more advanced degrees, they are not better off than men financially upon graduation. In fact, women carry well over half of the total student loan debt (Piper & Hammond, 2018). Women leave college in greater debt than men and chosen career
fields affect their ability to repay student loans. Women lean toward helping careers such as social work which do not pay well without an advanced degree. Therefore, they are unable to pay off student loans as fast as men. However, recent action, described below, by the federal government may offer some relief to borrowers.

**Pause on Payments and Student Loan Debt Cancellation**

In March of 2020, the Covid-19 pandemic shut down the country and many individuals lost their jobs or were moved to part time work. State unemployment agencies were overwhelmed as individuals filed for financial relief through these agencies. The federal government took action to offer student loan debtors some relief by placing a pause on student loan payments (Lu, 2022). In addition, the government paused interest from accruing on these loans. For the past two years, millions of debtors took advantage of this pause and did not send payments each month, therefore saving money for other essentials such as housing, food, gas, and other necessities. However, with the pandemic in the endemic phase, student loans payments are set to begin again in 2023 (Lu, 2022).

Herder (2022) discussed the plans of President Biden to offer relief to student loan borrowers and in August 2022, he revealed that he will enact a partial cancellation of student loan debt. His plan includes $10,000 of debt cancellation for single borrowers making less than $125,000 per year and for married borrowers making less than $250,000. In addition, borrowers who were eligible for Pell grants, which are awarded to low-income students, are eligible for an additional $10,000 cancellation. For some debtors, the cancellation is a huge relief if they hold little debt as their student loan debt may be eliminated completely. Other borrowers with higher amounts of debt will not be affected as significantly. Proponents of the plan state that any amount of debt canceled is a help to individuals and will help stimulate the economy. However,
some feel that it is not enough to affect enough of the nearly 45 million people with student loan debt. In addition, the small amount of cancellation does not consider the wealth gap in that most student loan debt is held by people of color (Herder, 2022).

Conversely, opponents of President Biden’s proposal state that the cancellation of student loan debt will not benefit those with student loan debt. Harris (2022) stated that canceling student loan debt does nothing to solve the problem as students will still be overwhelmed with the increasing cost of higher education. Some borrowers would have their loans completely discharged but for many, the $10,000 or $20,000 cancellation erases only a small portion. Lu (2022) reported that opponents believe the plan is unfair to those who have repaid student loans or never took out loans. As of November 2022, many lawsuits have been filed blocking President Biden’s plan. In addition, student loan repayments which were scheduled to begin again in December 2022, were once again paused for borrowers. This ever-evolving cancellation plan is important to single mothers in college and could affect their ability to continue in college or complete a post-secondary degree. The next section will explain the theoretical framework I have chosen to guide my research.

**Theoretical Framework**

In the second half of this chapter, I will present the theoretical framework that I will use to guide and analyze my research study. The framework incorporates two theories: Crenshaw’s Intersectionality Theory (2013) and Tinto’s Theory of Persistence (2017). I will begin by explaining each theory, then I will explore the significance of the theories in relation to my research.

Crenshaw’s Intersectionality Theory will be the main theory used to guide my research, while Tinto’s Theory of Persistence will be used as a supporting theory. Utilizing these theories
will provide a unique strategy to understand the experiences of single mothers in college in relation to student loan debt, well-being, and persistence. Single mothers may have similar or different experiences with student loan debt; therefore, it is important to examine how each woman’s personal identities influence her experience.

**Intersectionality Theory**

Initially used to describe the oppression of Black women, the term intersectionality has morphed into a term used to demonstrate how personal identities intersect. Intersectionality illustrates the power that some identities hold, and the disadvantages associated with others. Intersectionality can be used to aid in the understanding of experiences of people from different genders, sexual orientations, and races (Cho et al., 2013).

Every person possesses multiple identities which shape their lived experience. Depending on the identity, a person may enjoy certain freedoms or power, while others with less socially privileged identities will have a much different experience. Given these varied identities, the experience a student will have with student loan debt may differ depending upon their intersecting identities. For example, identities of adult learner, woman, and single mother may impact one’s experience with student loan debt. Single mothers in college may have financial responsibilities such as childcare costs, rent and mortgages, car payments, and living expenses to consider in addition to student loan debt (Macdonald, 2018).

For single mothers, finances may be even more of a concern. Single mothers comprise 11% of all college classrooms (Kruvelis et al., 2017) and 89% of single mothers are considered low-income with 63% falling below the poverty line (Kruvelis et al., 2017; Martin, 2017). As many single mothers in college are also considered adult learners, they have financial and childcare responsibilities which limit the amount of time they can devote to being in class.
Therefore, they may find it necessary to enroll in classes part-time which makes them ineligible for various types of free money such as scholarships and grants which do not need to be repaid (Ardissone, et al., 2021). Therefore, leaving many single mothers to rely upon student loans to finance their education. In addition, many single mothers take on student loan debt in excess of their tuition to supplement their income and pay for daily living expenses, adding to sometimes difficult financial situations (Miller, 2017).

The effects of debt on single mothers’ well-being have been noted by several researchers. Hinton-Smith (2016) discovered that debt influences levels of anxiety and depression as well as feelings of hopelessness and helplessness. Dodson and Deprez (2019) report that many single mothers feel like failures in that they are often not able to provide for their children because of their debt. Debt has been shown to not only affect the mental health of borrowers, but also their physical well-being. Debt creates situations where debtors must make difficult decisions about their health to be able to live from week to week. Missing doctor’s appointments, skipping medical treatments, and not filling prescriptions are ways that borrowers balance their financial responsibilities in order to pay their debts (Sweet, 2020). Research explains the obstacles each of these populations face while working toward a degree. Intersectionality explains how the combination of identities may compound those obstacles to illuminate each individual experience.

Using intersectionality theory to guide my research will help illuminate the lived experience of single mothers and how they perceive the effects of student loan on their well-being and persistence in college. Because each woman possesses varying identities, their experiences with student loan debt may differ. It is important to consider that student loan debt can affect individuals in various ways. The figure below illustrates how various identities
intersect which can help explain an individual's lived experience. My research seeks to understand how these intersecting identities affect an individual’s experience with student loan debt and how that debt affects their well-being and persistence in college. In the next section, I will explore student loan debt in relation to persistence.

**Figure 1**

*Student Loan Debt and Intersectionality*

*Note:* This graphic illustrates the crossover between the identities of woman, adult learner, and single parent. The intersectionality of these identities informs an individual’s experience with student loan debt.

**Theory of Persistence**

Vincent Tinto’s Theory of Persistence (2017) states that in order to persist in college, students must want to persist and put forth the effort to persist regardless of obstacles they
encounter. Tinto’s theory is quite expansive; however, for the purposes of this study, the motivation to persist will be the guide. Without the motivation to persist, persistence is improbable. For single mothers, persistence may be difficult because of the responsibilities they have outside of the classroom. Family responsibilities limit time available for classwork which could lead to poor grades, limit time to participate in group work with other students and interfere with engaging in the college community (Kruvelis et al., 2017; Markle, 2015). Understanding how student loan debt affects the motivation to persist for single mothers in college is the goal of this research.

Debt can also play a role in a single mother’s ability to persist to graduation. Many struggle to justify the cost of their education and sometimes feel that the expense will not yield the desired result (Gerrard & Roberts, 2006). Some single mothers worry about the accumulation of debt and the ability to repay the loans in the future. Oftentimes they decide they cannot afford to take on more debt to continue in their studies, therefore they decide to stopout (Hinton-Smith, 2016). Leaving university without having obtained a degree creates a precarious situation for single mothers. They must pay back the debt they have incurred without the ability to obtain a better paying job which further stresses them both mentally and financially.

By incorporating intersectionality and persistence theories, my study seeks to understand the intricate experiences single mothers have with student loan debt. Debt may affect both mental and physical well-being as well as a person’s financial well-being. In addition, debt can affect one’s ability to persist in college. Investigating each participant's personal identities and how they perceive student loan debt is key to creating policies and changes to support single mothers in college. In Chapter 3, I will explore the methodology applied to complete my research.
Chapter 3: Methodology

In this chapter, the researcher will discuss the methodology used to conduct this research. The literature review yielded information specifically pertaining to single mothers and their experiences with student loan debt. A large body of literature was identified concerning adult learners and single mothers in college; however, much of the existing research is statistical in nature, concerning the numbers of single mothers in college, how many persist to graduation and the number of single mothers living in poverty. While this information is pertinent and informative, my research intends to focus on lived experience.

Several studies (Hinton-Smith, 2016; Gerrard & Roberts, 2006; and Dodson & Deprez, 2020) sought to dig deeper into the experiences of women and single mothers in college. These studies used narrative inquiry to better understand the lives of this population. Narrative inquiry uses storytelling to provide an idea of how individuals experience life (Pino Gavidia & Abu, 2022). The goal of my research was to examine the experiences of single mothers in college using narrative inquiry. In this chapter, the methodology used to investigate the experiences of single mothers in college and how student loan debt informs their persistence and well-being will be explained.

Research Design

This Qualitative research study utilized a narrative inquiry design. Rasheed et al. (2019) explained that qualitative research allows for thorough examination of an issue within specific parameters. Because much of the prior research is statistical, using narrative inquiry to examine this topic allows participants’ spoken words to illustrate their experiences with student loan debt. Their stories allowed the researcher a glimpse into their lives which provided depth and understanding of the existing literature. The need for additional research focusing on this
population is one reason to consider this research. Gaining an understanding of the experiences of single mothers in college today may assist women in the future who find themselves in similar situations.

For this study, data were collected through semi-structured interviews via Zoom with two participants. Because the focus of qualitative research is to understand a particular phenomenon, it is important to limit the sample size so the researcher can collect extensive, detailed data (Pino Gavidia & Abu, 2022). In addition, narrative inquiry utilizes storytelling to provide the researcher with a nuanced understanding of a particular phenomenon (Pino Gavidia & Abu, 2022). Self-reported experiences were used because they provide rich data which allowed the researcher the ability to understand the lives of single mothers in college. Participant self-reports concerning student loan debt and well-being helped to paint a picture of their lived experience. Thematic analysis was utilized to pinpoint commonalities within the participant interviews. Those common themes assisted the researcher in understanding how student loan debt informs the well-being and persistence of single mothers in college.

**Narrative Inquiry**

This research study utilized narrative inquiry to investigate the experiences of single mothers and how student loan debt informed their well-being and persistence in college. Narrative inquiry is used to delve deep into the lives of the participants in the study. This method allows participants to tell their stories and gives them a voice (Clandinin et al., 2007). Thus, participants’ stories are interpreted which offers the reader the opportunity to understand the lived experience of the participants (Clandinin et al., 2007).

The decision to use narrative inquiry was based on previous relevant research. Rodney and Mincey (2020) investigated the impact of student loan debt on Black women in college.
Their methodology was narrative inquiry focused on 20 Black women’s experiences managing student loan debt. Similarly, Dodson and Deprez (2019) spoke with low-income single mothers to hear their stories about their struggles with debt and the effect on their well-being. Employing narrative inquiry, the researchers collected data using the stories of the participants to produce an in-depth understanding of the experiences of low-income single mothers. Therefore, through narrative inquiry, I was able to listen to their stories and report their experiences. I realize that my research was not large enough to be generalizable; however, this study may inform larger studies which may eventually change “social, cultural, and institutional narratives” (Clandinin, 2006).

Description of Methods

To conduct this narrative inquiry, the researcher employed the use of semi-structured interviews. After completing the demographic survey, participants took part in a 60-to-90-minute interview. A series of 12 pre-determined questions were asked and participants were permitted to answer questions. Using semi-structured interviews allowed the flexibility to delve deeper into participant experiences. Participants were given the freedom to tell their stories and the researcher had the ability to ask clarifying or follow-up questions. Semi-structured interviews allowed the conversation to flow in an organic manner providing the opportunity for the researcher to gather in depth data on the topic.

Participants were identified through snowball sampling. The researcher emailed a call for participants to colleagues and requested that it be distributed to potential participants within their network (Appendix A). Additionally, the researcher extended a call for participation in the private Facebook groups "Moms in Grad School" and "College Moms Support Group" (Appendix B). The groups were private and by invitation only and members were approved by
the page administrator. Potential participants were asked to contact the researcher through direct private messaging for information about the study. The researcher’s direct private messages were password protected.

**Inclusion Criteria**

To be included in the study, the participants were required to fulfill the following criteria: Participants must be single mothers of at least one child under the age of 18. Participants must not be married or in a domestic partnership. To be considered for the study, participants must be an adult learner (age 25+) and enrolled in a college or university undergraduate or graduate education program or graduated from a college or university within the past five years. Participants must have student loans.

**Exclusion Criteria**

The following criteria excluded participants from joining the study, such as individual who: (a) were under the age of 25, (b) had no children under the age of 18, (c) did not have student loans, (d) were married or had a domestic partner living in the same household, (e) were not enrolled in an undergraduate or graduate degree program at a college or university, and (f) graduated more than five years ago.

**Description of Materials**

This study utilized a demographic survey and semi-structured interviews to gather data concerning the experiences of single mothers and how student loan debt informed their well-being and persistence in college. In the next section, I will explain the materials used to conduct this study.
Informed Consent

It was necessary to inform participants about the nature of the study and explain possible risks to the participants (Appendix C). Once participants contacted the researcher via email to self-select into the study, the researcher emailed a link to the informed consent in Qualtrics, which was an online data collection program. Participants were permitted to contact the researcher with any questions about the informed consent. If potential participants did not consent, their participation was over, and they were not included in the study. If the potential participant agreed, they completed the demographic survey following the consent agreement. The participants completed the demographic survey which was reviewed by the researcher to ensure they met the inclusion criteria. Consent forms were received and stored in Qualtrics and the informed consent was reviewed with the participant at the beginning of the interview.

This study presented minimal risks; however, discussing debt may have caused feelings of discomfort. Therefore, the participants were informed that they were able to end the interview or withdraw from the study at any time without consequence. To ensure confidentiality, the researcher informed participants that they were in a private area using headphones while conducting the interviews. The researcher created pseudonyms for each participant to protect anonymity and identifying information was redacted from all transcribed interviews. All data that was collected (e.g., audio and video recordings, transcripts) were stored on the researcher’s password-protected personal computer.

Interview Protocol and Questions

One-on-one, semi-structured interviews were used to gather information for this research. The researcher reviewed the informed consent with the participants and answered any questions
about the consent and addressed concerns of confidentiality. To gather rich, detailed information, participants were encouraged to speak freely about their experiences. A pilot interview was conducted with a committee member to ensure questions were pertinent to the research topic and would yield good data. Interviews were held in January 2023 and began by reviewing the informed consent form.

Semi-structured interviews focused on questions that addressed the broad themes of student loan debt, persistence, and well-being. The Interview Protocol and Questions (Appendix E) includes the questions which each participant was asked to answer. The first two questions were used to get to know the participants and build rapport. The next two questions inquired about the composition of the participants’ families. The following eight questions asked the participants to discuss their student loans in relation to their family, persistence in college, and their well-being. Additionally, participants were asked to relay their experiences as student parents and how being a parent informed their educational experience. To close the interviews, participants were asked about their favorite parts of parenting and a student and advice they would share with other single mothers hoping to attend college.

Credibility

In quantitative research, the researcher aims to show the validity of their study. The numerical formulations and results produced indicate whether a finding can be considered valid. In qualitative research, the aim is to produce a credible study. Reflexivity, member checking, and triangulation are a few ways that qualitative researchers attempt to show the credibility of their research (Creswell & Miller, 2000).

When conducting qualitative research, it is necessary to constantly remain aware of one’s personal prejudices. Researchers need to be mindful of their biases and opinions so that they do
not influence the research. They must attempt to remain unbiased throughout the participant interviews and data analysis. Researchers need to consistently define the relationship between the researcher and the participants in their study (Dodgson, 2019). Understanding how one’s intersecting identities influence the interpretation of the data collected while being transparent about those identities will assist in the credibility of the study (Dodgson, 2019).

**Reflexivity Through Practice Interviews**

In Chapter 1, I discussed my positionality in relation to my chosen area of research. I am both an adult learner and a single mother. Thus, I understand the time constraints and family responsibilities of adult single mothers and the obstacles they face which may affect their ability to persist in college. I have had experiences where I had to choose between going to class and staying home to care for a sick child. I had to miss an exam because I did not have adequate childcare. I have experienced the stress caused by trying to juggle work, school, and family therefore, it is understandable that I have certain personal biases about single mothers and college.

I also carry student loan debt that I have incurred to finance each of my degrees. I have dealt with trying to balance a very tight budget while justifying the purchase of a book for class. I have felt the strain and pressure of trying to ensure the lights stayed on, and the house was kept warm through the winter. As a result of my circumstances, I have many opinions about student loan debt and the debate over cancellation. Practicing reflexivity by keeping a journal to record my thoughts and feelings about the research process, interviews, and results of the data aided in producing a credible study. It was necessary for me to recognize my connection to my study every step of the way. I practiced analytical memoing before and after each interview to reflect and identify my stance so that I did not insert my feelings and opinions into the interviews. In
addition, I performed practice interviews to ensure that the questions would elicit responses which spoke to the research questions.

My identity as a single mother, adult learner, and debtor may have been a strength during the interviews. Self-disclosure about my background when speaking with participants may have helped to gain their trust. Building trust between myself and the participants created a dynamic whereby they were comfortable speaking to me about a sensitive topic. In addition, I was able to leverage my ability to relate to participants as a researcher and a person in the population in order to gather rich data.

Limitations

My study has several limitations that I must acknowledge surrounding: (a) the number of participants, (b) time constraints, and (c) content sensitivity. First, the small number of participants involved provides some insight into the experiences of single mothers in college but cannot be representative of the entire population. Narrative inquiry focuses on a depth of understanding of experiences through spoken word rather than breadth; therefore, the sample size is generally small. The data gathered is important and may inform future studies, but it is not generalizable to a population. Second, recognizing that single mothers in college may have limited time for participation in a study reduces the amount of time that may be spent participating in interviews. Managing children, work and classes, the participants may not have adequate time to participate. Additionally, scheduling a convenient time for an interview may be difficult due to their many responsibilities. Finally, discussing debt can create stress and anxiety, which may hinder open conversation about the topic. Participants may be embarrassed to divulge the amount of debt they carry; therefore, it is possible that they will not answer honestly.
**Generalizability**

The intent of this research was not to generalize the results to an entire population. Rather, the aim was to examine the experiences of a small group of participants who were carrying student loan debt while in college and raising children on their own. The data collected was analyzed to look for similarities and differences in the lived experiences of single mothers in college. While conducting the literature review for this study, it was found that limited research has been done concerning student loan debt and how it informs the well-being and persistence of single mothers in college. While scholars have investigated debt and women using various methodologies or inclusion criteria, (Dodson & Deprez, 2020; Gerrard & Roberts, 2006; and Hinton-Smith, 2016) this study intended to understand if and how student loan debt informed the well-being and persistence of single mothers specifically. In addition, the researcher wished to understand the supports the single mothers in college needed to be successful and persist to graduation. The goal of this research was to shed light on these issues and inform larger studies which may provide pragmatic solutions for this population.

**Procedures**

The researcher received IRB approval to conduct the study (IRB #-FY2022-386-Appendix F). The researcher contacted colleagues with a call for participants. Colleagues were asked to forward the information to individuals fitting the participant criteria. Colleagues were provided with the Participant Invitation which was emailed to potential participants. The researcher posted the attached Participant Invitation (Appendix B) in the private Facebook groups "Moms in Grad School" and "College Moms Support Group" which catered to mothers enrolled in higher education. The researcher was a member of these groups which were by invitation only and membership was granted after being reviewed by the page administrator. The
pages permitted advertisements; therefore, the researcher posted a call for participants asking for potential participants to contact the researcher for information. Afterward, snowball sampling was utilized to identify additional participants until the total number of participants had been achieved. Once potential participants contacted the researcher, informed consent and a demographic survey were sent via Qualtrics to the participant. Potential participants who refused consent were opted out of the study and those who consented were permitted to access the demographic survey through Qualtrics. If more than 2 participants self-selected into the study, participants were chosen from diverse backgrounds. However, only two participants self-selected into the study, therefore it was not necessary to screen for diversity. Participants were informed that they would not be compensated for their participation in this study. Participants were then scheduled for a convenient day and time for the interview then sent a Zoom meeting invitation with a passcode which was emailed to the participants. At the scheduled time, the participants used the passcode to enter the Zoom meeting room. To provide confidentiality, the researcher conducted the interviews in a private location and utilizing headphones.

The researcher informed the participants that the interview was being recorded and asked permission to begin recording and both participants agreed to audio and visual recordings. The participants were asked a series of open-ended questions (Appendix E), which provided the opportunity for the researcher to ask clarifying and follow-up questions. Once the information had been collected, the researcher asked if the participants had any questions and answered accordingly. Once all the questions had been asked and answered, the researcher reminded the participants that they would share a copy of the analyzed data with them and then the researcher ended the meetings. Afterward, the researcher transcribed the interviews and data was open, in vivo coded to look identify codes and themes. The data was analyzed utilizing Microsoft Word
and Excel to organize the information and all data was secured on the researcher's password-protected computer and a password-protected external hard drive.

**Data Collection Schedule**

Once the research proposal had been approved by the IRB, data collection began by identifying participants. Interviews were scheduled, and the researcher had the opportunity to begin collecting data. The researcher followed a schedule of data collection as seen below to allow adequate time to analyze the data. The process can be seen in the graphic below.

**Figure 2**

*Timeline*

![Dissertation Timeline](image)

*Note:* The graphic above illustrates the timeline followed by the researcher to complete their research, coding, and analysis, writing of chapters, and dissertation defense.
Analysis and Coding Procedures

When conducting narrative inquiry, there are several ways to code and analyze the data that has been collected. The interviews were transcribed and then the first round of coding was done employing open in vivo coding which identified specific words stated by the participant. A second round of coding was then conducted to look for common themes within the transcripts (Creswell & Guetterman, 2015; 2019). The themes were used to report the findings of the research.

Content Analysis

As mentioned previously, the researcher utilized narrative inquiry to allow participants to tell their personal stories about their experiences with student loan debt. To bring their stories to life using their own words, the researcher employed the use of conventional content coding analysis to interpret the data. In this process, transcripts are reviewed to look for patterns and codes which were identified directly from the data (Hseih & Shannon, 2005). The participants’ words were analyzed to identify commonalities to create codes and themes. The researcher then further analyzed the themes through an intersectional lens to explain and report the data.

Triangulation

To ensure the reliability of this study, the researcher employed source triangulation. Data from different participants was collected via interviews and then compared. The participants’ intersecting identities provided each of them with a unique view of the issue. Therefore, participants from differing races, socioeconomic backgrounds, etc. had a unique opinion of student loan debt. Comparing their stories was a way to triangulate the data as the researcher looked for commonalities and differences within the data to check for reliability of the study.
Summary

This research for this study focused on a thematic analysis of a narrative inquiry. The data was transcribed, and open in vivo coding was employed to analyze the data to look for themes. Participant anonymity was protected by allowing participants to choose a pseudonym. The purpose of this narrative inquiry was to gain a deep understanding of the individual’s unique experience with student loan debt and how it informed their ability to persist in college and their well-being. Additionally, the research identified the types of support that the participants received and the types of support the participants needed to continue to persist toward graduation.
Chapter 4: Results

Introduction

The results of this qualitative narrative inquiry will be discussed in Chapter 4. This research was conducted to understand if and how student loan debt relates to the persistence and well-being of single mothers in college. In addition, the support received by the participants and the support which is needed for the participants to persist to degree completion will be discussed in this chapter. The research was guided by the following research questions:

(a) How does student loan debt inform the well-being of adult learner single mothers who are enrolled in an undergraduate or graduate degree program?

(b) How does student loan debt inform the persistence of adult learner single mothers to complete a degree program?

(c) What types of support do adult learner single mothers need to persist in college?

The chapter will discuss the participants in detail and then explore findings of research to answer the research questions.

Participants

This study drew on the experiences of two single mothers who persisted in college. Both participants expressed that they faced numerous challenges as they worked toward their undergraduate and graduate degrees. They shared that they decided that additional education and credentials were needed to market themselves in the workforce and to obtain better paying jobs to support their families; however, it was necessary for the participants to acquire student loan funding to pursue their advanced degrees. The participants' background and demographic information is reviewed in the profiles below.
Ms. Wynter

Participant 1, Ms. Wynter (a pseudonym), is a 27-year-old single mother of a 4-year-old child. An interview was initially scheduled with Ms. Wynter, but she needed to cancel at the last minute, as she was having difficulty with her car and needed to ensure she had transportation. Thus, the interview was rescheduled for the following day. Ms. Wynter apologized for the inconvenience caused by cancelling the day prior. I explained that I completely understood her situation. She seemed rushed and checked her phone often as her mother was taking care of her young daughter. She explained that she may have to cut the interview short if her mother called and needed her to pick up her child.

Self-identifying as Black, she is the daughter of immigrant parents who did not attend high school. She is also a first-generation college student. Ms. Wynter became pregnant as an undergraduate student and graduated when her child was 6 months old. While she had planned to begin her master’s degree immediately after graduation, she took a year off to spend time with her child, noting, “I did take that year off because I felt guilty as a mom.” Currently, Ms. Wynter is a full-time graduate student who is financing her education through student loans while also working. Currently, she carries approximately $120,000 of student loan debt. The child’s father is involved in the child’s life and sees the child on occasion but does not contribute financially. Her parents and extended family help her both financially and with childcare when she is at work or school. Previously, she worked at a daycare to earn money while receiving discounted tuition for her daughter.

Natasha

Participant 2, Natasha (a pseudonym), is a 32-year-old, Black single mother of two children, ages nine and four, who works part- or full-time while attending college part-time.
Natasha started college upon graduating from high school at 18 years old, but explained that she did not like college, so she quit. After moving to a new city, Natasha had her first child and then made the decision to return to college. Toward the middle of her undergraduate program, she gave birth to her second child. She explained that her son had been “dealing with a lot, emotionally,” and she recently made the difficult decision to quit her job to focus her attention on the care of her son. Natasha has a custody agreement with her children's father, “He does what is required of him, but I wouldn’t call it support. He only has the kids eight hours every two weeks. So yeah, not very helpful.”

At the time of the interview, Natasha was enrolled in a part-time certificate program and hoped to roll those credits over into a full master’s degree in her discipline. Her parents had both earned their master’s degrees and provided childcare and financial support for Natasha. She was financing her education through student loans as she has already earned an undergraduate degree, thereby exhausting her eligibility for free types of financial aid. Natasha reported that she carries approximately $50,000 of student loan debt; however, she was not sure of the exact amount.

Results

Participants discussed their college experiences and how student loan debt informed their ability to persist and their overall well-being. Additionally, the participants spoke about support they received from others and illustrated the need for additional support to aid their persistence to degree attainment. Transcribed interviews were open, in vivo coded to identify themes and organized into the following categories: (a) student loan debt and persistence, (b) student loan debt and well-being, and (c) support needed to persist to graduation.
Research Question 1: Student Loan Debt and the Well-being of Single Mothers in College

As part of this study, participants were asked whether student loan debt related to their well-being. At the time of the study, both participants were enrolled in graduate programs; therefore, their loans were deferred while they were still in school. While they had not started making payments, their loan servicing agencies had contacted them shortly after graduation to discuss the terms of their loans and the monthly payment amount which was owed. Both Ms. Wynter and Natasha stated that their monthly student loan payments would be approximately $500-$600 per month. Although neither participant was required to make a payment at the time of the study, they spoke about the fear and stress they felt over the mere thought of paying off their student loans.

Ms. Wynter used words such as “stressed out” and “kind of depressed” when speaking of her situation. She spoke of her fear of never being independent and being able to own a home as a result of her loans, “It frazzles me a little bit like to think that I may never be able to own a home unless I pay off my student debt.” She stated that she perceived she was at a disadvantage as a child of immigrants and that others her age were way ahead of her in life. Ms. Wynter also observed younger peers accomplishing goals that she had set for herself. Graduating college, finding a great job and buying a house are dreams that Ms. Wynter hoped to achieve. However, she believed that her identity as a child of immigrants created obstacles for her. For example, the lack of generational wealth coupled with her parents’ limited knowledge of higher education, caused the need for student loans. Her student loan debt was cause for concern as she felt that her degree would assist her in advancing in her life, but her debt was preventing her from doing so, “... [loan repayment] gets me scared. The whole point of going to school is to get a nice job to have money to do things. But when you do get that job, you might not have all the extra money
you think you’re gonna have because you are stuck paying back student loans.” The thought of large monthly loan payments in addition to other living expenses was a serious cause for concern, “So the thought of having to pay, I don’t know, like $500 out of a check every month. It’s like, it’s crazy to me. It’s like I am terrified.”

Natasha expressed sentiments that were similar to those of Ms. Wynter. While she did not speak as much about her fears of repayment, she did speak about the influence her student loan debt had on her life going forward:

I think the biggest thing for me was the debt to income because it really tanks your credit score. When they look and see like you’re applying for this loan and you have like, $40,000 worth of debt. And then you have a car that’s $30,000. With the debt you have it just really adds up.

She was also concerned about her ability to afford things in the future and caused significant concern for Natasha. “It kind of sucks. I’m not going to lie.” The cost of those loans had not fully impacted her yet, as she explained, “I kind of just try to put it out of my life. But I think there’s a sense of anxiety that comes along with it.” Natasha avoided thinking about the repayment because it caused her discomfort and anxiety. She knew that her loans allowed her the opportunity to further her education; however, the growing debt she incurred informed her well-being. She thought about all of the other financial responsibilities she had and with the addition of student loans, she worried about the future and her ability to afford living expenses while repaying her loans.
Research Question 2: Student Loan Debt and the Persistence of Single Mothers in College

Student loan debt was found to inform a single mother’s ability to persist in higher education. The data identified that persistence was informed both positively and negatively. The participants in this study discussed their experiences in college and their thoughts concerning student loan debt. Although some of what they revealed about their loan debt was negative in nature, the participants alluded to the benefits of student loan debt.

Benefits of Taking on Student Loan Debt

While many might consider debt to be a hinderance, the participants in the research cited several benefits of taking on student loan debt to finance their education. Surprisingly, both participants voiced that although they have negative opinions about student loan debt, student loans provided some positive influences pertaining to persistence. Some of the benefits included: (a) affording a college education and the opportunity to complete a degree, (b) staving off student loan repayment, and (c) receiving a student loan refund.

Affording a College Education. Ms. Wynter earned a bachelor’s degree in a caring profession but decided to further her education with the hope of securing a more lucrative position. She had been working as an assistant teacher at a preschool making $13 per hour. When her student loan payments were set to begin, she explained, “Something had to give. I need[ed] more credentials “to be able to afford her living expenses and pay back student loans”. To finance her education, Ms. Wynter took out student loans allowing her to pay for her tuition and afford necessities associated with school such as books and supplies. She had exhausted her grants completing her undergraduate degree, therefore borrowing money to finance her graduate degree permitted her the opportunity to earn an advanced degree.
Natasha was in a similar situation. Having earned an undergraduate degree in a caring profession, she decided to attempt to improve her earning potential by enrolling in a graduate certificate program. Like Ms. Wynter, she was not eligible for grants as she had earned her undergraduate degree. Thus, student loans were necessary for her to continue her education:

I don’t want to say it’s this horrible, awful [thing]. I am grateful that I even have the ability to obtain student loans, because without it, I probably wouldn’t have gone to college at all. Lord only knows where I’d be if I didn’t.

For Natasha, her educational and career goals may not have been realized without the availability of student loans, “So, I am grateful. I think in the long run it’ll be a positive thing. It’s just getting there [graduating and obtaining gainful employment].” Natasha perceived that student loans were essential to accomplish her goals. Unable to pay her tuition by herself, student loans provided an opportunity for Natasha to earn a degree, Without the ability to secure student loans, Natasha would most likely not have enrolled in college. Student loans provided an avenue for both participants to earn a college degree which in turn offered a chance to improve their financial situation. Earning a degree funded by student loans offered these single mothers the opportunity to better provide for their families by allowing the mothers a chance to attain a well-paying job.

**Staving Off Student Loan Repayment.** The participants in the study explained the need to take out student loans to persist in college knowing that they would need to be repaid upon graduating. The fear of loan repayment created a strategy that both participants implemented to postpone payments on their student loans. While enrolled in school, students are not required to make payments on their loans. Interest continues to accrue if the loans are not subsidized, which in these cases, they are not. Borrowers have the option of making interest-only payments while
enrolled in higher education; however, these payments are not required. Thus, staying enrolled in college can postpone payments while a student works toward degree completion. As a way to stave off student loan payments, Ms. Wynter and Natasha remained continuously enrolled in college thereby postponing student loan payments until after graduation.

For single mothers living on a limited budget, pausing payments while enrolled in college may be a tool utilized to aid in their persistence. For Ms. Wynter this was a strategy to stave off making payments. She spoke in depth about her fear of loan payments and the amount of money she would be responsible for repaying each month if she left college. In addition, she shared that she is currently considering continuing her education by applying for admission to complete her doctorate once she completed her master's degree, as “if you’re always in school, you don’t have to start paying student loans back.” While she had initially planned to complete her master’s degree in just a few months, the impending student loan payments encouraged her to rethink her situation:

If I just jump right into my doctor’s [sic] [degree] maybe I can put a little hold on it [loans] as well, until I have to pay those [loans] but I don’t want to be in school forever. Like, I do want free time. Like, I don’t have any right now. And that’s my goal to get some free time. So, I do think about it, like, if I stay in school, I won’t have to worry about those loans yet.

For these participants, persisting to graduation postpones the repayment of student loans. Both participants thought about stopping out to care for children or to work and save some money. However, Ms. Wynter and Natasha stayed enrolled in college for fear of payments beginning on their loans. For example, Ms. Wynter stated that she felt guilty because she had little time to spend with her daughter. She considered taking a semester or two off to care for her daughter and
be present when she was needed. Ms. Wynter was asked if she had ever considered stopping out of college if she did not have to worry about her student loan payments beginning. She stated, “It would be nice not to have to worry about that.” Nevertheless, she noted that taking a break from her studies was not an option as the thought of loan repayment made her rethink her position and influenced her to persist and stay in school to avoid repayment for the time being.

**Persisting to Receive Loan Refund.** The participants discussed the need to take students loans to finance college degrees with the hope that they would yield a return on investment. Noting that the loans provided not only tuition payments but also financial support, both participants reported that they took additional loans knowing that the loans would someday go into repayment. Ms. Wynter was not eligible for free forms of financial aid and discussed her decision to secure additional student loans to finance her master’s degree. When she decided to pursue her master's degree, she was not eligible for grants which are a form of financial aid which does not need to be repaid. She had responsibilities at home caring for her young daughter, therefore she was limited in her ability to work. While she was employed, Ms. Wynter was making just $13 per hour. Yet, she was responsible for car loans, day care, and daily living expenses. Specifically, she was worried about affording living expenses in addition to her student loans which were in repayment. When she was not able to afford the necessities for herself and her daughter, she made the decision to return to college to earn an advanced degree:

> When I got the email saying that I was going to have to start paying student loans back, I'm like, ah, the job that I had is not going to be able to, like, take care of me and my daughter or pay student loans and pay rent. Like, it was not cutting it.

She stated that she took out a loan of $10,000 per semester to finance her master's degree. The loan money she received covered her tuition and provided a refund that she used for daily living
expenses for her and her daughter, “When I got those refund checks, that all went to my daughter like that. I didn’t even think about giving that money back.” Ms. Wynter took the maximum student loan amount she was eligible for to pay her tuition and college expenses knowing that she would receive a refund which financially supported her family while she was earning her degree.

Natasha expressed a similar situation, where she inferred that she persisted in college in order to receive her refund, “So, I guess in a way, I looked forward to when the semester would start because I would get a refund and I would have money.” Natasha reported that she worked fewer hours in order to focus on school and her children. The student loan refund she received supplemented her income while she was enrolled in college. Natasha began to excitedly anticipate the start of the semester to receive her refund which motivated her to continue working toward her degree. The immediate need for money and the benefit of having the additional income outweighed the cost of the loan. She expressed that she did what she needed to take care of her family while working toward her goal of finishing her education. Natasha explained that she had exhausted her Pell grant and needed additional funding to pay for her classes for her graduate certificate:

I don’t have any more grants for this program that I’m in. When I applied for student loans for financial aid, I feel like they approved me for a large amount. And I needed the money.

This scenario is just one example of difficult decisions faced by single mothers. There existed a need for additional education to obtain employment which paid enough to support their families. The idea of loans working this way is perpetuating the cycle of one needing to go deeper into debt to earn a self-sustaining wage. The experiences of these mothers mirror the research in
which scholars discuss predatory lending. Immigrants, first-generation students, and people of color are especially susceptible to predatory lending. The promise of a return on investment in a degree provides students with the motivation to attend college. However, compounded interest on student loans makes it nearly impossible to afford the payments, of which little goes to pay down the principal (McCollum, 2014). For profit institutions, which are attractive to single mothers because of convenient scheduling options, often enroll students without considering their academic abilities or financial situations (McCollum, 2014). Additionally, some institutions receive a kick back for recommending particular lenders such as a commission for offering their services to students (Klein, 2007).

The need to obtain student loans was created by limited time, lack of childcare to work, and personal finances loans. The loan refunds provided additional income that was used for their families but added to their overall debt. Inevitably, their fear of repayment prompted the need to persist in college which postponed student loan payments. Taking a break from college may have benefited the student, providing them with much needed time to care for their families or themselves. However, stopping out was not an option for these single mothers. The participants found that persisting in college would yield loan refund money which would provide short-term financial support for them and their families. Additionally, persistence allowed them to postpone the repayment of student loans until after graduation.

The Burden of Student Loan Debt

In the previous section, the participants described their perceptions concerning student loans aiding in their persistence in college. Their experiences with student loan debt provided financial support and opportunities which they may not have had without obtaining student loans. However, the participants reported other instances informed by student loan debt which were not
as positive. Their persistence may have been encouraged by student loans, but loans also caused the participants to question both their chosen career paths and whether the degree was worth the accrued debt.

**Questioning the Cost of College and Career Choice.** On several occasions, Ms. Wynter spoke about persisting in relation to the cost of her student loans. During her time in her master’s program, she explained that she often thought about the benefits and costs of her degree. At one point, she considered dropping out and not finishing her program:

> I’ve thought about it, like, is it worth it? Am I even going to make enough money to live, where it was all worth it? Then be so much in debt. So, I am always thinking about it.

> Like, maybe I shouldn’t do this.

Ms. Wynter had already accumulated student loan debt to finance her undergraduate degree and needed to acquire more loans to complete her graduate degree. She worried that even after graduating with her master's degree she would not secure a job which would pay enough to support her family and pay her student loans. Dropping out of her program would save her from spending additional money on college, but she would still be responsible for the money borrowed to date. The benefit of earning the advanced degree may not outweigh the cost of education thereby causing Ms. Wynter to question her decision. This decision was especially concerning for Ms. Wynter because as the sole provider for her daughter, she desired to make enough money to live independently from her family. She wanted to position herself to buy a house and afford life’s daily expenses without having to rely on her family.

Natasha also questioned the cost of her degree and whether the income she would make was worth the cost:
There were so many different things I wanted to do. But I was hesitant to do anything because I didn’t want to do the wrong thing. And [it was also complicated] having this really expensive choice. Like hey, I can’t afford to just say I’ll try this and then I’ll try that...I have to take care of myself and children as a sole caregiver. So, it’s hard because I can make the wrong choice and then have all this debt and find a job that pays $20 an hour and be worse off than I was before.

Natasha debated her career choice as she weighed the cost versus the benefit of a degree. She had thought about different career paths but did not have the time or money to try various majors because she relied on student loans. She knew that exploring different careers would mean taking classes that may not count toward graduation. Therefore, making a wise choice about her degree program was important as she feared going further into debt with limited job opportunities after graduation. As a single mother, she needed to decide a course of action to complete a degree in a timely manner while spending as little as possible on her education. Both women understood that a college degree may assist them in obtaining more lucrative employment. However, they expressed concern that the return on their investment may not be enough to provide for their children and live comfortably.

**Taking Debt to Increase Earnings.** Both Ms. Wynter and Natasha have undergraduate degrees in caring professions, but they both noted that their earning capacity with their degrees were limited. The amount of money they were earning while working with their bachelor’s degree seemed inadequate to be able to afford living expenses such as rent, food, and childcare to be able to work. The participants recounted that the cost of necessities to take care of their families continued to increase. Ms. Wynter secured employment as an assistant teacher in a daycare making $13 per hour. Natasha earned an associate degree in a caring profession and
explained that she believed that a bachelor's degree would boost her earning potential. After graduating, she decided that she needed a master’s degree to position herself for a more lucrative job. They discovered that furthering their education was necessary to obtain an advanced degree to boost their earning potential. However, the decision to enroll in another degree program would mean taking on additional student loan debt.

Many forms of free financial aid are only available to students who want to complete an undergraduate degree. For example, federal Pell grants (which do not need to be repaid) are issued to low-income students. These grants are available for students for eight semesters. Once a student completes eight semesters, they are no longer eligible for the grant. In addition, students must maintain full-time student status to receive the grant. However, because they had already earned an undergraduate degree and were enrolled part-time, Ms. Wynter and Natasha were not eligible for this type of financial aid. Many colleges and universities offer assistantships for graduate students. As a graduate assistant, students work for the university in exchange for tuition remission and a stipend. Part-time status in school may also render a student ineligible to participate in graduate assistantships. A graduate assistantship may not have been an option for the participants, as single mothers can be limited in the time they have available to spend away from their children. Having both limited time to attend classes and limited financial resources created the need to take on student loan debt to afford an advanced degree.

In her interview, Natasha expressed frustration with her situation. She had already decided that an advanced degree was needed to secure a good job. However, she was not eligible for grants to help pay for her education, and she was not able to work additional hours because she needed to care for her children. Her only option was to secure student loan funds to finance her degree. The student loans provided some immediate financial support which she needed but
that money came at a cost. The interest building on the loans would add to the amount she
needed to repay. In trying to advance her career and support her family through additional
education, Natasha appeared worried about the money she will eventually have to pay back,
“Because I’m in school so I’m working less to focus on that plus my kids. But it’s a Catch-22
because I know I have to pay it back. And I know there’s going to be interest.”

The need to focus on her classes and children resulted in Natasha working fewer hours,
therefore bringing in less money to her household. Like many single mothers enrolled in college,
Natasha took additional loans out to support her and her children while she worked on her
degree. However, there existed a certain cost to her decision, which Natasha summarized, “I
want to do this program and I want to finish and I’m going to take the money that they are giving
me because I need it to live. But sometimes it feels like a lose-lose situation.”

Natasha perceived that she was stuck in a cycle. She knew that she needed to earn a
graduate degree to position herself to make more money to support her family. Therefore, to best
take care of her children, she attended college part-time. Yet, her part-time student status and
previously earned undergraduate degree made her ineligible for financial aid that does not need
to be repaid. Thus, she is required to take out student loans to finance her degree which also
provides immediate financial assistance to her family. Eventually, the loans will come to be
repaid and there is no guarantee that Natasha will secure gainful employment upon graduating
with her master's degree. Regardless, she is borrowing money with the hope that she will make
more money than she did with her bachelor's degree. This cycle caused concern for Natasha, “I
just hope it all evens out.”
Negotiating Careers

Persistence may be informed by student loan debt in that they may compromise a single mother’s goals or the decisions she makes concerning her career path. With undergraduate degrees in caring professions, both Ms. Wynter and Natasha stated they had a passion for their chosen area of study and were highly interested in the subject matter. However, historically speaking, caring professions, oftentimes considered women’s work, do not generally yield high salaries. Thus, both mothers decided they needed to acquire an advanced degree to improve their marketability in the job market. Specifically, Ms. Wynter stated, “Student loans have affected my aspiration, because I’m, like, maybe I should do something different.” She questioned her decision to pursue a degree of study in which she was interested and enjoyed, as mounting student loan debt resulted in her reconsidering her career choices in favor of a better paying field. She expressed that she had thought about nursing, which did not necessarily personally appeal to her “because with all this student loan debt maybe I should do something that’s going to make me a lot of money.” Consequently, Ms. Wynter considered giving up her passion for helping others to explore a less interesting path in nursing for the sole purpose of making more money to support her family.

Natasha reported similar thoughts regarding career decisions, “I started with a bachelor’s degree in social sciences, I mean, it's kind of hard to really get a job in the field.” She also expressed that she felt the need to further her education to obtain a lucrative position. She said further, “If I actually want to work in that field and have a worthwhile career, I feel like a master's degree is almost required.” Natasha spoke about her struggle to make a decision about her career path for fear of making a poor decision and being left with student loan debt, “I have kind of been hesitant to really make a decision and stick to it because there’s just so much riding
on it.” Natasha enjoys her area of study but is unsure if she should continue in this caring profession because she continues to accrue student loan debt yet may not make enough money in the end to cover her expenses. This indecision causes her to weigh the costs and benefits of finding a different career path.

Student loan debt often creates conflict for students in that they may choose a career field which generally pays well in order to pay off their student loan debt and support their families. Rather, students should have the opportunity to explore career options and interests without having to consider the return on investment of a degree.

**Research Question 3: Supporting Single Mothers in College**

As discussed in Chapter 2, adult learners need specialized support to persist in degree attainment (Bergman, 2016). The participants in this study were adult learners in addition to being single mothers juggling parenting, work and internships while trying to stay on top of their schoolwork. Because they are primary caregivers to their children, they oftentimes have limited time to do schoolwork and attend classes. In addition, they are sometimes overwhelmed with their daily responsibilities. The participants discussed several ways in which they were supported throughout their education such as financially and with childcare. However, their statements alluded to many other supports that would have benefitted them as they completed their degrees.

**Support Received**

Earning a college degree is no easy task for single mothers. They have many obstacles to overcome in their academic journeys. Although single mothers may be pressed for time and money, various supports may exist to aid them in achieving their goals. The participants discussed the different ways in which they have been supported in college, particularly in the areas of (a) childcare and (b) monetary support.
**Childcare.** Ms. Wynter reviewed the help she received with her daughter and the familial support she has with childcare. For instance, her parents and younger sister took care of her daughter when she needed to work or attend classes. She stated that childcare was expensive and not making enough to easily pay for daycare was a strain on her. Even though Ms. Wynter was working at a low-paying job (assistant teacher at a daycare) where she had the benefit of bringing her daughter, she was still charged a discounted rate for her daughter’s care. Thus, a large portion of her paycheck went to pay for her daughter’s care, leaving her with little to afford other necessities. When asked about childcare at her institution of higher education, Ms. Wynter expressed that she was not aware of any childcare options available.

Natasha reported similar family involvement. She stated that her parents help with childcare “here and there.” Natasha was able to rely on her parents for childcare if she found herself with no other option. It seemed as though Natasha did not like relying on her family to take care of her children, as her family had their own daily responsibilities, and she did not want to burden them. She conveyed that her mother aided Natasha’s son considerably in recent months. Her mother helped by taking Natasha’s son to and from his therapy appointments, which provided time for Natasha to attend class and do schoolwork. The respite from motherly duties helped Natasha concentrate on herself for a moment and focus on the schoolwork she needed to complete. Childcare for single mothers in college is imperative for them to persist to graduation.

**Monetary Support.** When Ms. Wynter needed financial support, she turned to her father and mother. Although her daughter’s father has visitation, Ms. Wynter stated, “he doesn’t help financially at all.” She went on to explain, “My dad is like a bigger financial support. And my mom was a big financial support.” Statistics show that formal child support for children of color is problematic. Roughly 40% of White mothers receive court ordered child support, but for
Hispanic and Black mothers, the percentages are even lower at 27% and 23% respectively (Berger et al., 2017). Considering that families headed by women of color are more prone to poverty, this compounds the issue of college affordability. Hence, Ms. Wynter found herself relying on family to help her pay her bills and provide financially for her child. She knew that she could rely on family to support her, and she spoke of the important role that her family had in her educational journey and acknowledged that they were her main source of support.

Natasha stated that she relied on her family for financial support. She shared that her parents “helped her stay afloat” while in college and working to make ends meet. While she accepted money from her parents to pay for classes or other expenses, she considered the money a loan rather than a gift and took the money with the intent of paying it back. Accepting financial support as a loan only increased the total amount of debt she would repay. Although there may not have been interest on loans from her parents, the burden of repaying both family and student loan lender may have caused additional stress for Natasha. Her children’s father did not support her greatly either with taking care of the children or financially, leaving her to manage it all. Natasha was tasked with not only caring for her children full-time but providing for them financially as well. Essentially, she was the sole provider, responsible for all aspects of her children’s well-being. Not having a partner to share in child rearing obligations, it was necessary for Natasha to provide for all of her family’s needs. She stated “so I think it’s more mentally draining than anything because I’m constantly trying to fit all the pieces into the puzzle, and they don’t. They just don’t fit.” Natasha spoke of the immense responsibility she had in being the sole provider for her children. Overwhelmed with familial tasks, work, attending classes, and completing schoolwork, Natasha expressed her need for additional support.
Support Needed

Support for adult learners is paramount to their success and persistence in achieving their goals. Unlike traditional-aged college students (18-24 years old), adult learners have many other responsibilities outside of their college coursework. In addition to part- and full-time employment, adult learners may have children or aging parents to care for, living expenses such as rent or mortgages, car payments and insurance. Trying to balance daily responsibilities and the rigors of attending class and completing coursework may create obstacles for adult learners. The participants in this research study discussed their challenges and the various supports that were needed to persist in college.

Feeling Overwhelmed. Ms. Wynter recounted numerous times that she was overwhelmed with her work, school, and family responsibilities, “So I was pregnant and going to school and working 2 jobs. So, it was a lot.” In addition to attending classes and completing schoolwork, she worked a great deal while pregnant. Once her daughter was born, she took a short break to spend time with her daughter. After realizing that she needed additional education she enrolled in a graduate program:

So I have to get 300 hours (for her required internship), so the thought of having to go to a night job then wake up not getting sleep, go right to my internship, leave my internship the go right to class, it's just a lot. Everything is just a lot.

Having to work to pay for daily expenses, while parenting and attending college had become a lot to manage for Ms. Wynter. Despite her family’s childcare and financial support, she expressed that she was still overwhelmed. Single mothers are faced with a myriad of responsibilities and although they may receive some assistance it may not be enough. Trying to balance family, school and work is exhausting, especially when there is so much at stake. Single
mothers do not have the time or money to fail classes. It is important that they do well in each class. This pressure coupled with taking care of children and working may cause single mothers a great amount of stress.

Natasha mentioned her son faced several difficulties which she was trying to focus on, adding another layer to her never-ending responsibilities. She reported that her son was “going through a lot” and she was compelled to place his needs before anything else. In response, she decided to homeschool her son which required her attention throughout the day. Her decision to homeschool required her to reduce her hours at work, which in turn, reduced her income. She stated that her needs come last as her children are most important. Therefore, the time she needed for school, work, or leisure activities was trivial. Natasha said there were incidents when she knew she would not complete school assignments on time, and she had to be okay with that. Her children’s needs were placed above her own. While she explained that she is stretched financially and emotionally, she continued to persist to accomplish her goals.

Both participants described being overwhelmed in juggling school, family, and work responsibilities. Natasha and Ms. Wynter both put their children’s best interests first, which at times, left little time for schoolwork and self-care. Thus, their responsibilities as parents superseded their need to attend class and complete assignments, which may have caused further stress. Falling behind in classwork or missing assignments might mean failing a class, thereby spending more money to complete their degrees. Social and emotional support for single mothers in college is needed to provide the necessary resources to aid persistence to graduation.

**Childcare Support.** Time away from their children is a huge concern for single mothers in college. Family members are oftentimes not available to help with childcare, leaving single mothers to pay for daycare which becomes very costly. Natasha voiced the need for childcare
services, stating that there were numerous times when she had class to attend but had no one to watch her child. On occasion, she had no other option but to take her baby with her to class. Although she was able to accommodate her baby’s needs while accessing her education, this is not an ideal solution for single mothers trying to focus their attention on their education. Unless the baby was sleeping, Natasha would have had to care for her child while trying to pay attention to the lecture. Ultimately, her torn attention may not have been conducive to productive learning and a lack of attention in class may have resulted in less than desirable performance outcomes.

Colleges and universities have noticed the need for childcare for student parents and many have implemented facilities on campus to provide support for this population. (Carlson, 2015). Many student parents agree that without childcare support, other types of support do not help (Carlson, 2015). However, in recent years, many institutions have closed their childcare centers leaving student parents without access to much needed childcare services. (Gault et al., 2020).

Monetary Support and Financial Literacy Counseling. Obtaining a student loan is a big decision, however, lenders do not furnish a great deal of information concerning compounded interest on student loans to borrowers. Instead, lenders provide brief entrance counseling for debtors which is supposed to help borrowers understand how much debt they are undertaking. Natasha reported that she took the maximum amount offered when she accepted her student loan funding. When asked about her decision to take student loans exceeding the amount of her tuition, Natasha reported that she accepted the maximum amount to pay bills and take care of her children. However, she admitted that she really did not understand the loan terms to which she had agreed. Many students are not knowledgeable about their student loans (Johnson, et al., 2016), aware of the amount they are borrowing but unaware of specific terms such as interest
rates. Natasha’s incomplete understanding of her loans aligns with these findings. While she was aware that she must pay back the loan at some point and knew that interest would continue to build before her loan went into repayment, the amount of that interest and the way in which it was calculated was not a concern at the time. She explained:

Someone’s going to give me $10,000 you’re not gonna say, oh no, only take 5 [thousand dollars]. You’re most likely going to take the 10 [thousand dollars] because you need it. But in the back of your mind, you know that that’s going to come back around again. And you don’t know. They make you do those, like, the entrance and exit counseling, and you have to look at percentages and but you, like, just go through the motions.

She discussed not comprehending what she agreed to when she signed the promissory note. She explained that she had a substantial need for the money, so she essentially signed without understanding the amount she would have to repay, “They’re going to give me $10,000, and later it’ll be $20,000 that I have to pay back. I’m just gonna really hope it all evens out…robbing Peter to pay Paul.”

Because Natasha needed the money at the time, she took the loan knowing it would provide immediate relief. She borrowed the money to cover bills and living expenses but would eventually have to repay it. Single mothers are faced with serious decisions when it comes to pursuing a degree. For the participants in the study, a graduate credential offered the opportunity to advance in their career field with the hope of making more money to support their families. Because they had exhausted free financial aid resources, they took out student loans to finance their education. The loans did in turn provide some financial support and immediate relief for their families, but the amount that will need to be repaid will be much more than was borrowed due to interest charges. Additionally, once the participants graduate, there is no guarantee that
they will secure employment that will pay enough to support their families and repay their student loans.

Summary

The women in this study recounted their experiences as single mothers in college and their ideas concerning student loan debt, persistence, and well-being. In addition, they offered a glimpse into their lives and iterated the support they received but also support that would benefit them. Participants had similar experiences as single mothers in college by taking on additional debt to finance their daily lives and support their families. They took out the additional loan monies knowing that repayment was imminent, however, their immediate need was more important. Feeding and clothing their children was necessary and student loans were the answer. While neither participant had begun repaying student loans, the thought of repayment caused fear and worry for each of them. In turn, their debt created doubt concerning their chosen career paths and caused them to rethink doing something they loved versus doing something that would yield more money. Both women viewed student loans as a necessity to accomplish their goals, one even stating she was grateful. While these participants have busy lives juggling family, work, and school, they find a way to manage it all. The next chapter will discuss the findings, limitations, and implications for future research.
Chapter 5: Findings

The experiences of single mothers in college are unique. They have many obstacles to overcome while navigating classes and schoolwork, childcare, and finances to persist to graduation. Oftentimes they have limited resources to finance their education leading to reliance on student loans to achieve their goals. The intersection of their identities will inform their experiences in college and their interaction and understanding of student loan debt. This chapter will discuss and outline the conclusions found in Chapter 4 and is presented in five sections: (a) a summary of the research study, (b) an application of the theoretical framework in relation to the data, (c) a summary and discussion of findings responding to the research questions, (d) limitations of the study, and (e) implications for future research and practice.

Summary of Study

The purpose of this qualitative narrative inquiry was to examine how student loan debt informed the well-being and persistence of single mothers in college. In addition, the study sought to examine the various types of support single mothers in college receive while highlighting the support that they require to stay in college until they graduate. Semi-structured interviews were conducted with two single mothers enrolled in a graduate degree or certificate program at a mid-sized public institution in the northeastern United States. The student mothers provided insight into their experiences navigating parenting, work, and their education. They discussed the benefits and detriments of acquiring student loan debt and how their student loan debt informed their ability to persist in college and their well-being.

The research study was guided by three research questions to understand the experiences of single mothers in college. The first question, “How does student loan debt inform the well-being of adult learner single mothers who are enrolled in an undergraduate or
graduate degree program?”, revealed that student loan debt did inform participants’ well-being in that these single mothers worried about how much debt they were accumulating during their education.

The second question, “How does student loan debt inform the persistence of adult learner single mothers to complete a degree program?”, revealed participants’ shared experiences regarding how student loans made college a possibility. Both students disclosed that their financial situations were difficult, and they often relied on their parents for financial support; therefore, they were unable to pay tuition and fees on their own. The opportunity to obtain student loans allowed them to further their education, which they perceived they needed in order to secure more lucrative employment. Without student loans, these single mothers may not have enrolled in a graduate degree program.

The final question, “What types of support do adult learner single mothers need to persist in college?”, explored the additional supports adult learners require to be successful in their academic careers. The participants reported receiving support from their families in the form of childcare and finances. However, it was not enough. Attending classes and completing assignments requires a great deal of time which their families could not always accommodate. Using student loan refunds as income helped in a small way but that money also came at an expense as a result of the compounded interest being charged.

**Application of Theoretical Framework**

This research study was guided by Intersectionality and Persistence which sought to examine how intersecting identities inform an individual’s lived experience with student loan debt. As stated in Chapter 2, intersectionality illustrates the power that some identities hold, and
the disadvantages associated with others. Intersectionality can be used to aid in the understanding of experiences of people from different genders, sexual orientations, and races (Cho et al., 2013).

Although millions of students acquire student loans every year, how that debt informs each student’s experience will vary depending upon their identities. For instance, race, gender, age, socioeconomic and marital status, and citizenship identities can influence an individual’s involvement with student loans. For example, an 18-year-old white male, American citizen, whose parents are college graduates may have a completely different experience with student loans than a 32-year-old single mother, whose parents immigrated to the United States and had never attended college. In this research, identities of gender, race, immigrant and marital statuses informed the experiences of the participants. This research showed that the participants had some similar experiences in terms of education; however, their experience with student loan debt was different possibly due to their intersecting identities. At the time of the study, both participants had earned a bachelor’s degree and were enrolled in a graduate program. Ms. Wynter, who self-identified as Black, was born to immigrant parents who had not graduated from high school. She stated that she currently held $120,000 in student loan debt. Natasha, who also self-identified as Black, stated that both of her parents earned a master’s degree and she held approximately $50,000 of student loan debt. Being that Ms. Wynter’s parents had never been to college; it is possible that they lacked knowledge of financial aid and student loans. As a first-generation student of immigrant parents, she may not have received enough information concerning the cost of taking on student debt. Additionally, she may not have been aware of the financial support that was available from her institution. In comparison, Natasha’s parents had both been in college and may have been better able to guide their daughter when it came to financing her education. This is not to say that all first-generation students of
immigrant parents have the same experience. Instead, it simply illustrates how intersecting identities can factor into a person’s lived experience. Figure 3 (below) illustrates the intersectionality between gender, learner status, and parental status for the participants in this study.

**Figure 3**

*Informing Student Loan Debt*

*Note:* The figure above illustrates how intersectionality informs individual experiences with student loan debt.

Each person’s intersecting identities inform their college experience and their ability to persist. In this study, participants’ identities as adult learner, single mothers, and women all came with various responsibilities that these students needed to navigate. To persist in obtaining their degrees, the participants were required to find time to attend classes and complete
assignments, obtain childcare, and secure finances. Navigating their many responsibilities was difficult but they were motivated to accomplish their goals. Participants stated that although they were not fond of going into debt for their education, student loans enabled them to persist. Student loans provided the catalyst for them to enroll in college, which may not have been possible without loans. In addition, the participants reported that anticipating a student loan refund, which supplemented their income, provided motivation to remain in college. Yet, when the student receives a college degree, they are also left responsible for the student loan debt incurred in their persistence toward the degree. Student persistence was rewarded with a college degree which came with a mountain of student loan debt. In addition, although participants were supported through college by student loans, the mounting debt and impending repayment caused students stress and worry. Persistence also informed their well-being as burnout and overwhelming responsibilities created the desire for a break from college. However, the fear of student loan repayment compelled participants to remain in college as interest on their loans continued to increase.

Many low-income households are led by single mothers. In an attempt to change their financial situations to better provide for their families, they choose to obtain further education with the hope of acquiring better paying jobs (Cruse et al., 2018; Wilson, 2011). However, even when single mothers persist to graduation, they are left with student loan debt to repay. The participants in this study reported that they were concerned that the investment made in their education would not provide a good return. They were fearful that their decision to continue in their preferred degree path would not yield a job which paid enough so that they could provide for their families. In addition, they worried about their ability to afford student loan payments along with other financial responsibilities such as rent and car payments.
Single mothers are tasked with everyday responsibilities such as childcare, work, and running a household which add to the challenge of completing a college degree (Graham & Bassett, 2011). Single mothers comprise over 11% of college classrooms (Kruvelis. et al. 2017). Of that number 89% are considered low-income and 63% live below the poverty line (Kruvelis, et al., 2017; Martin, 2017). They attempt to improve their situation by educating themselves out of poverty (Wilson, 2011), however, having little money to finance an education leaves them with few choices. Thus, they look to student loans to provide funding (Lindsay & Gillum, 2018). This is problematic as some of the most underprivileged of the population with some of the largest responsibilities are taking on debt in the hope of making more money. Taking on debt for single mothers is extremely risky as oftentimes the barriers become overwhelming and they drop out (Wilson, 2011). The challenges of life along with navigating their education may be taxing. Adding to everyday obstacles, the stress and worry of mounting student loan debt may become overwhelming for single mothers.

**Discussion of Results**

To fully understand the experiences of single mothers in college in pertaining to student loan debt and support, the results in relation to each of the research questions will be discussed. This section is offered in three sections, each representing a research question: student loans and well-being, student loans and persistence, and support for single mothers in college.

**Student Loan Debt Informing Well-Being**

Participants reported that thinking about student loan debt caused them stress, feelings of anxiety, and fear. Coupled with the responsibilities of family and daily life, thinking about repayment of student loans added to the stress and worry these single mothers already experienced. It is well documented in the research that debt contributes to the stress and
anxiety of debtors. For instance, Hinton-Smith (2016), Rodney and Mincey (2020), and Sweet (2020) have all stated that debt had an influence on the mental well-being of participants. Specifically, discussing their debt led to feelings of inadequacy and hopelessness in the participants as impending loan payments were difficult for participants to talk about. There exists significant stigma to being in debt, which may lead to anxiety and stress, therefore participants avoided thinking about repayment and the total amount of debt they had accumulated (Nissan et al., 2019). Because neither participant in this study had begun payments on student loans, they had yet to experience the full impact those large payments would have on them financially. Yet, similar to findings in previous research (Hinton-Smith, 2019; Rodney & Mincey, 2020), participants in this study discussed fear of being able to afford the student loan payments along with car loans and insurance, rent, food, and utilities. The participants voiced that they could only imagine how the burden of student loan debt would affect their lives, and that was cause enough for concern for these single mothers.

Sweet (2020) documented that debtors may skip important medical appointments, medications, and meals as a money-saving tactic. However, since single mothers who are dealing with student loan debt need to stay healthy to take care of their children, skimping on basic medical and nutritional needs is cause for concern. A large portion of single mothers head low-income households (McLanahan & Percheski, 2008); therefore, they attempt to improve their financial situations through education. Being unable to finance an education on their own, they add to their overall debt by taking student loans which directly influences their well-being. While the participants in this study had family support, many single mothers may not have that support system in place. Thus, if those mothers become sick due, in part, to a lack of self-care, their children may face an unknown future.
**Student Loan Debt Informing Persistence**

Single mothers’ abilities to persist in college may be affected by many variables such as juggling family, work, and schoolwork. For example, the participants noted that childcare was a major hurdle for them to attend classes and complete schoolwork. Programs implemented to assist single mothers in their endeavors sometimes impede their progress. Governmental regulations requiring recipients to work a certain number of hours each week (Austin and McDermott, 2003). Given that single mothers are already short on time, meeting the weekly required working hours may be difficult, thereby causing them to lose their subsidies. Although employment may help them financially, they may not have the time needed to work, leaving them without income and childcare assistance. Therefore, to finance their education, many single mothers rely on student loans (Lindsay & Gillum, 2018). In this study, participants attributed their ability to persist in college to the availability of student loans. Specifically, the participants stated that they may not have been able to afford a college education if it were not for the opportunity to acquire student loans. Having numerous financial responsibilities prevented them from being able to pay for their education on their own, but the availability of student loans assisted the participants in achieving their educational goals. In addition, the refunds they received from student loans aided in persistence as they used the refund to support them financially while they were in school. The refund motivated the participants to continue in their degree program, even though the mounting debt negatively added stress and anxiety to their well-being.

This scenario is a never-ending cycle for single mothers. Often, they are financially unstable and trying to provide for their children. In order to add stability to their lives, they decide they need education to obtain gainful employment. They seek assistance through
government programs to aid help either financially or with childcare, yet the restrictions sometimes make it difficult to secure subsidies. As a result of these restrictions, they rely on student loans to finance their education but take out more money than needed to supplement their income. While their debt helps them persist, because without it, education is not possible; the mounting debt may leave them in a worse financial situation than when they began. Dodson and Deprez (2019) reported that many single mothers in college feel as though they are fighting a losing battle. They struggle to educate themselves out of poverty only to be left with a great deal of student loan debt. As if by design, they believed that the system was designed to keep single mothers dependent on others.

The Need for Supports for Single Mothers in College

Similar to the experiences of adult learners in college, single mothers require support to aid in persistence to graduation. They have families to care for and full or part time jobs which limits the time available to attend classes and complete schoolwork (Bergman et al., 2014). The competing demands on their time along with financial responsibilities can make affording college difficult (Macdonald, 2018). The single mothers participating in this study described the support they received from family while they pursued a college degree.

Their families provided childcare for them along with monetary support to help them pay for classes and other needs. There was a strong indication, however, that familial support was not enough. The participants reported that they felt bad for constantly relying on their families for help. The data indicated that childcare was one of the top concerns for single mothers in college. Finding someone to look after their children so they could attend classes and complete schoolwork was difficult. The participants indicated that they oftentimes did not submit assignments on time because they were caring for their children and could not find
time for schoolwork. They had taken their children to class because they were not able to find
a babysitter. Paying for daycare was expensive and sometimes unaffordable.

The data showed that single mothers in college require financial support to achieve
their goals. They relied on student loan refunds to supplement their income, but the loans
accrued interest, placing them further in debt. Certain situations exclude single mothers from
scholarships and grants due to part-time student status, leaving loans their only means of
financing college. However, oftentimes, the return on investment may not outweigh the cost
of the loan.

Limitations

The next section will discuss the limitations of this research study regarding the
methodology, analysis, and generalizability of the collected data.

Limitations in Methodology

This research study employed narrative inquiry design to understand how student loan
debt informs the well-being and persistence of single mothers in college and the types of
support they require to be successful. To do so, it was important to hear their stories and use
their own words to deep dive into their personal lives. However, this methodology limits the
study in several ways. Qualitative narrative inquiry is meant to deeply investigate phenomena
and for that reason, the number of participants in this study is intentionally very small. While
limiting the number of participants permitted the researcher to explore the experiences of each
participant in depth, this study represents only the voices of these two single mother student
learners and not the group as a whole.
Single mothers in college have many responsibilities to attend to such as children, employment, classes, and coursework. The population utilized in this study were extremely limited in the amount of time they had to participate in the interviews. Therefore, the researcher was mindful of their limited time and sought to gather data efficiently while still making sure the data was ethically and completely collected. Ideally, several interviews over a period of time would have been beneficial to study the experiences of single mothers enrolled in college, but that was prohibitive in this specific study.

As reported in Chapter 2, discussing debt can be uncomfortable or embarrassing for debtors. Narrative inquiry relies on the honesty of the participants to explore a phenomenon. However, during interviews, participants may embellish their narrative or tell the researcher what they feel the researcher is looking for. Narrative inquiry completely relies on the honesty and integrity of the participants to produce a reliable study.

**Limitations in Analysis**

Open in vivo coding was chosen as the method of analysis for this study because it allowed the researcher to develop codes and themes from the participants words to paint a picture of their lived experiences. However, this method of analysis has its limitations as it is subjective in nature and relies upon the researcher to interpret the words of the participants. For example, while one researcher may pull a phrase from the transcripts and interpret it one way, a different researcher may not see the importance of that phrase and overlook it. Interpretation of the transcriptions is subjective; therefore, it was necessary to refer to the existing literature for guidance. Comparing themes from this research to those of prior studies, guided the researcher in data analysis.
Researcher positionality was also a limitation in analysis for this research study. A strong connection to the research study may create a bias, leading the researcher to interpret the data in favor of their biases. To mitigate this limitation, the researcher for this study thoroughly examined their positionality and identified themselves as a member of the population being studied. In doing so, this assisted the researcher in recognizing implicit bias they may have. Identifying their strong opinions about student loan debt was important so that they did not impose their views upon the participants. Remaining neutral during data analysis allowed the participants experiences to come through without the influence of the researcher’s opinions. In this study, memoing and reflexivity aided in keeping biases in check while analyzing the data. In addition, while analyzing the data, the researcher referred to the literature to check for similarities between their data and published studies. The researcher was able to identify similarities and differences between the studies by pulling out themes from the data which resonated with previous research.

Limitations in Generalization

The results of this study cannot be generalized beyond the experience of these particular participants, in this particular location, at this particular time. The small number of participants provided insight to better understand the experiences of single mothers in college; however, a much larger sample and a different research methodology would be needed to provide generalizability. The data gathered is important as it may provide information which can inform future research studies. The information gleaned from this study should be considered within the context of other studies examining the experiences of single mother college students in order to build understanding of this phenomenon.
Implications for Future Educational Research

While this study sought to understand how student loan debt informs the well-being and persistence of single mothers, the participants in this study had not yet begun repaying their loans as currently enrolled students, they were not yet responsible for repaying their student loans. Therefore, the stresses and anxiety reported in this study regarding loan repayment were anticipated but not based on actual experience with paying off their loans. They spoke about how they thought it would be difficult to make large payments each month if they were not able to secure well-paying jobs. However, both study participants were still enrolled in college, thereby deferring payments on their loans. Future research that includes single mothers who are actively paying student loans might provide data important in context to understand the lasting impact of student loan repayment. Further, the participants in future studies could include single mothers who are actively making payments on student loans. Participants who were making student loan payments might be better able to discuss how their debt informs their daily lives. In addition, utilizing a survey would be helpful to gather more information about participants’ experiences with student loan debt. Debt is sometimes difficult to discuss, so utilizing surveys would bestow anonymity and provide participants the opportunity to be honest as they discussed this sensitive topic. In addition, single mothers are often pressed for time and participants could complete surveys in their spare time outside of typical business hours.

This narrative inquiry design limited the number of participants used in the research. A mixed methods design utilizing survey and narrative inquiry would allow the researcher to conduct a broader study extending the research’s scope. Recruiting more participants would provide more data to understand experiences from a larger population. For this study, both
participants had small families of children under 18. Both participants self-identified as Black and had support from their families. However, a larger sample might include women from other races, with larger families who did not have childcare or financial support. A larger sample may include participants from a variety of backgrounds, including ethnicities, socioeconomic statuses, and sexual identities, which would provide an array of differentiated experiences of single mothers from a variety of intersecting identities. Sampling a larger population of single mothers in college might provide generalizability of the study which may, in turn, inform institutional policy.

The participants in the study were both enrolled in similar graduate programs at the same university. Expanding the inclusion criteria to include single mothers from several universities and degree programs may have provided different insight. Differences in tuition cost, program cost and program length would yield differentiated data, providing a different viewpoint from which to examine this issue.

**Implications of Future Educational Practice**

The face of the typical college student is changing. Enrollment of traditional-aged college students (18-24 years old) continues to decline (Brown, et al., 2020). Each year colleges and universities are noticing that students are not entering higher education upon graduation from high school (Brown, et al., 2020). Thus, to make up for lost enrollment, many admissions counselors are shifting their focus to adult learners who make up nearly 50% of college classrooms today (Cruse et al., 2018). Additionally, a large percentage of adult learners are single mothers who are trying to educate themselves to improve their marketability in the workforce (Bergman, 2016). Through education, they hope to secure employment which will assist them in providing for their families. Concentrating on
supporting this population may aid in increased enrollment for institutions while providing much needed opportunities for single mothers to earn a college degree.

Due to the overturning of Roe vs. Wade, the number of single mothers across the country may increase significantly (Kulczycki, 2022). This legislation now grants states the power to create their own laws concerning abortion rights, including the right to ban or limit the availability of abortions which leaves women in some states no option but to bear a child (Kulczycki, 2022). In theory, there will be many children born to mothers who are not married or in a domestic partnership leaving women to raise a child alone thereby creating an entire generation of single mothers who will need education. Institutions of higher education would be wise to prepare to support this population by creating childcare facilities, mentoring programs, and scholarships to aid single mothers in degree attainment.

President Joe Biden implemented a student loan debt cancellation plan which was briefly mentioned by the participants. In 2022, President Biden enacted legislation which would eliminate a portion of student loan debt for borrowers. The plan indicates the cancellation of between $10,000 and $20,000 of debt depending on the borrower’s Pell grant status. Since the passing of the plan, there have been numerous lawsuits attempting to block the cancellation, thereby halting relief for borrowers. The participants discussed that this debt cancellation would provide some relief but not enough. Ms. Wynter explained that even if she were eligible for $20,000 in loan cancellation, her total student loans would still exceed $100,000.

For Black women, student loan debt is especially crippling. Black women carry 66% of the 1.7 trillion-dollar student loan debt (Hanson, 2022; Wozniak, 2021) and Black students hold nearly double the average student loan debt than do white students (Wozniak, 2021).
Additionally, Black female borrowers take longer to repay their student loan debt. Coupled with the fact that Black single mothers are most at risk for living in poverty (Kruvelis et al., 2017; Martin, 2017) leaves one to wonder if the investment in higher education is worth the risk of obtaining student loans. Identifying ways to financially support single mothers in college is important as they attempt to improve their niche in society and take care of their families.

Summary

Single mothers comprise a sizable percentage of students on college campuses today. They face a plethora of obstacles while working toward completing a college degree. Juggling children, school, and work, single mothers are pressed for time and oftentimes fail to persist in their educational endeavors. Many of the population rely on student loans to finance their education and will take out loans in excess of their tuition to receive a refund. The refunds are used to supplement their income and pay for living expenses while enrolled in college. Although the loans help them to persist toward graduation, they also create stress, anxiety and worry over the ability to repay the loans upon graduation. Additionally, while the participants received both childcare and financial support from their families, they are not always a reliable source. Single mothers need additional assistance with childcare, financial support, and moral support to achieve their educational goals.
References


Harris, A. (2022, September 12). Biden's cancellation of billions in debt won't solve the larger problem. The Atlantic. Retrieved November 24, 2022, from


https://doi.org/10.1080/1177083x.2019.1614635


https://doi.org/10.1177/16094069221081594


Appendix A

Colleague Request for Participants

Dear Colleague,

I am working on dissertation research concerning the Impact of Student Loan Debt on the Well-Being of Single Mothers Enrolled in College. I am asking for your assistance in identifying potential participants for my research. The criteria for inclusion in the study are as follows.

- Single mothers with at least one dependent child (under 18)
- Individuals who do not have a husband or a domestic partner
- Enrolled in a college or university undergraduate or graduate education program OR have graduated in the past 5 years.
- Adult learner (age 25+)
- Currently has student loans

This research is important to provide data to colleges and universities which could promote change in financial aid and scholarships for this population.

Data will be collected during one recorded interview which will last between 60 and 90 minutes via Zoom. I am wondering if you would be willing to send the attached call for participants to individuals who may fit the criteria.

I am happy to discuss my research with you and answer any questions you may have. I can be reached via email at

Best,

Kimberly Lemon
Appendix B

Invitation to Participate

Hello,

My name is Kimberly Lemon, and I am a doctoral candidate at West Chester University. I am working on dissertation research concerning the Impact of Student Loan Debt on the Well-Being of Single Mothers Enrolled in College.

What is this study about?

The goal of this research is to gain an in-depth understanding of individuals’ personal experiences with student loan debt and how that debt affects their lives. This research is important to provide data to colleges and universities which could promote change in financial aid and scholarships for this population. Understanding your experience would help inform this research.

What will participants be asked to do?

As a participant, you will be asked to participate in an interview via Zoom, which will take approximately 60 to 90 minutes. The interview will be audio and/or video recorded. The interview will be confidential, and you will be identified with a pseudonym. All identifying information will be redacted from the transcript and dissertation.

Who can participate in this research?

The criterion for inclusion is as follows:

- Single mothers with at least one dependent child (under 18)
- Individuals who do not have a husband or domestic partner
- Enrolled in a college or university undergraduate or graduate education program OR graduated within the past 5 years.
- Adult learner (age 25+)
- Currently has student loans

If you are interested in being part of this study, or you have any questions, please feel free to reach out to me at

I would greatly appreciate it if you forwarded this email to anyone you know who might be interested in participating and may fit the study criteria.

Best,

Kimberly Lemon
Appendix C

Informed Consent

Project Title: The Effects of Student Loan Debt on the Well-Being of Single Mothers Enrolled in College.

Investigator(s): Kimberly Lemon; Kathryn Alessandria

Project Overview:

Participation in this research project is voluntary and is being done by Kimberly Lemon as part of her Doctoral Dissertation to understand the effects of student loan debt on the well-being and persistence of single mothers enrolled in college. Your participation will take about 60 to 90 minutes to participate in an interview. There is a minimal risk, however, discussing debt can cause discomfort. Your participation and shared experience could help change policies in the future to assist women wishing to earn a college degree.

If you would like to take part, West Chester University requires that you agree and sign this consent form.

You may ask Kimberly Lemon any questions to help you understand this study. If you don’t want to be a part of this study, it won’t affect any services from West Chester University. If you choose to be a part of this study, you have the right to change your mind and stop being a part of the study at any time.

1. **What is the purpose of this study?**
   - Investigate the effects of student loan debt on the well-being and persistence of single mothers enrolled in college.

2. **If you decide to be a part of this study, you will be asked to do the following:**
   - Complete a demographic survey and participate in one interview.
   - The interview will take 60 to 90 minutes.

3. **Are there any experimental medical treatments?**
   - No

4. **Is there any risk to me?**
   - Possible risks or sources of discomfort: discussing debt can cause discomfort.
   - Possible risk of loss of confidentiality.
   - If you become upset and wish to speak with someone, you may speak with ORSP at , Kimberly Lemon at or Dr. Kathryn Alessandria at .
   - If you experience discomfort, you have the right to withdraw at any time.

5. **Is there any benefit to me?**
   - Benefits to you may include finding comfort in knowing you are not the only one who may be struggling with student loan debt. In addition, your participation could help change future policies which could benefit women who wish to earn a college degree.
6. **How will you protect my privacy?**
   - The interview will be done via Zoom which will be accessed by the participant with a passcode provided by the researcher. The session will be recorded via audio and/or visual. The data will be secured on the researcher's password-protected laptop and on an external hard drive.
   - Your records will be private. Only Kimberly Lemon, Dr. Kathryn Alessandria, and the IRB will have access to your name and responses.
   - Your name will **not** be used in any reports.
   - Records will be stored:
     - Password protected computer and external hard drive.
     - All participant names will be changed to a pseudonym in the transcript and dissertation manuscript.
   - Records will be destroyed three years after study completion.

7. **Do I get paid to take part in this study?**
   - No

8. **Who do I contact in case of research-related injury?**
   - For any questions about this study, contact:
     - **Primary Investigator:** Kimberly Lemon at 570-582-5621 or kp963469@wcupa.edu
     - **Faculty Sponsor:** Dr. Kathryn Alessandria at 610-436-3976 or kalessandria@wcupa.edu

9. **What will you do with my Identifiable Information/Biospecimens?**
   - Not applicable.

For any questions about your rights in this research study, contact the ORSP at _________.

I, _________________________________ (your name), have read this form and I understand the statements in this form. I know that if I am uncomfortable with this study, I can stop at any time. I know that it is not possible to know all possible risks in a study, and I think that reasonable safety measures have been taken to decrease any risk.

______________________________

Subject/Participant Signature       Date: ______________

______________________________

Witness Signature                  Date: ______________
Appendix D

Demographic Questionnaire

Demographic Questionnaire

Name_________________________________________

Email Address__________________________________

Age __________________________________________

Number of children______________________________

Ages of child(ren)________________________________

Year in College:

○ First year

○ Sophomore

○ Junior

○ Senior

○ Graduate

○ Graduated within the past 5 years

Do you attend college:  Part-time _____ Full-time_____?

Ethnicity (Select all that apply)

○ American Indian or Alaska Native

○ Asian

○ Black or African American
〇 Native Hawaiian or Other Pacific Islander

〇 White- of Hispanic, Latino, or of Spanish origin

〇 White- not of Hispanic, Latino, or of Spanish origin

Employment status Full time_____ Part time_____ Not Employed_____

Yearly Income

〇 $0-19,999

〇 $20,000-$39,999

〇 $40,000-$59,999

〇 $60,000-79,999

〇 $80,000-$99,999

〇 $100,000 or more

Select the types of financial aid that you currently receive or have received in the past:

□ Student Loans (Federal or Private)

□ Federal Pell Grant

□ Scholarships from your college

□ Grants from your college

□ Grants from the state

□ Other scholarship or grant funds from organizations outside your college
Appendix E

Interview Protocol and Questions

• Thank you for taking time out of your busy schedule to meet with me. I understand that time is often limited.
• Do you have any questions about the consent form or confidentiality?
• I will be recording this interview. Do I have permission to record?
• Once the interview is complete, the audio will be transcribed, and I will send a copy to you. I would like you to read it and check the transcript for accuracy. Please feel free to make any corrections or clarifications you deem necessary.
• You may stop the interview or withdraw from the study at any time without consequence.
• I am in a private room wearing earbuds so that no one else can hear your responses.
• Again, thank you for agreeing to participate in this study which focuses on the impact of student loan debt on single mothers enrolled in college. The study seeks to understand the lived experiences of single mothers and how student loan debt affects their well-being and persistence toward their degrees.
• The study investigates the overall well-being of single mothers in college.

Questions

1. How many years have you been enrolled in college (undergraduate, graduate or both) and what is your major?
2. What are your career goals when you finish college?
3. Tell me a little about your family. At what point in your schooling did you become a parent? Was it planned or unplanned?
4. You are the primary caregiver for your child(ren). Have you had support raising your children from either their father or family? Does your school offer any kind of support?
5. How does student loan debt affect your ability or willingness to persist in college?
6. How did becoming a parent affect your experience as a student?
7. Tell me about a time when student loan debt was a cause of concern for you or created a hardship for you.
8. How does having student loan debt affect your well-being?
9. Did concerns over your growing student loan debt ever affect your career aspirations? Why or why not? Did being a parent ever affect your career aspirations?
10. Have you ever wished you could or actually take a break from your studies to focus on parenting, work (making money) or your personal well-being? Tell me about that.
11. Do you think it would have been helpful to stop out of school for whatever reason without your student loans going into repayment and why?
12. How do you think being a parent and college student has affected you financially in the short and long term?

Interview Wrap Up Questions

1. What advice do you have for other single mothers who are weighing the pros and cons of a college degree versus accruing student loan debt?
2. What do you like best about being a parent? About being a student?
3. What are you most proud of as a student parent?
Appendix F

Institutional Review Board Approval Letter

Oct 10, 2022 8:33:08 AM EDT

To: Kimberly Lemon
Col of Education & Social Work: Counselor Education

Re: Expedited Review - Initial - IRB-FY2022-386 The Effects of Student Loan Debt on Single Mothers Enrolled in College

Dear Kimberly Lemon:

Thank you for your submitted application to the WCUPA Institutional Review Board. Since it was deemed expedited, it was required that two reviewers evaluated the submission. We have had the opportunity to review your application and have rendered the decision below for The Effects of Student Loan Debt on Single Mothers Enrolled in College.

Decision: Approved

Selected Category: 5. Collection of data from voice, video, digital, or image recordings made for research purposes.

Sincerely,

WCUPA Institutional Review Board

IORG#: IORG0004242

IRB#: IRB00005030

FWA#: FWA00014153