

FROM SINGLE MOM TO SUPERMOM:
A TRANSFORMATIVE JOURNEY TO HEROINE

A DISSERTATION
SUBMITTED TO THE GRADUATE SCHOOL
IN PARTIAL FULFILLMENT OF THE REQUIREMENTS
FOR THE DEGREE
DOCTOR OF EDUCATION
IN ADULT, HIGHER AND COMMUNITY EDUCATION

BY

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DISSERTATION ADVISOR: DR. MICHELLE GLOWACKI-DUDKA

BALL STATE UNIVERSITY
MUNCIE, INDIANA

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ABSTRACT

DISSERTATION PROJECT: From Single Mom to Supermom: A Transformative Journey to Heroine

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Research tells us that poverty rates are higher for female-headed households compared to other household makeups. Furthermore, women with children are more likely to live in extreme poverty, and over half of all poor children live in families headed by women. The impact of poverty housing is detrimental to the physiological and psychological well-being of children and their caretakers. As wages stagnate and housing costs continue to soar, unaffordable housing is prevalent throughout the U.S. This lack of affordable housing contributes to a transient and unstable population, directly impacting the lives of women and children and the communities in which they reside.

Through a series of semi-structured interviews, this study tells the transformative journey of eleven single mothers who live in Affordable College Apartments, located in central Appalachia. This housing and education initiative enables heads-of-households to reach self-sufficiency. Prioritizing single-parent families, participants receive counseling, workshops, and

support from neighbors and staff, while fulfilling academic or vocational training coursework as full-time students.

The data consist of narratives of each participant interviewed. Their stories were used for a narrative analysis where several themes emerged and were used to answer the research questions. Each narrative was evaluated under Mezirow's transformative learning theory, with critical attention given as to whether women uniquely learn and transform based on their experiences. The findings also focused on the idea of intersectionality and how women have multiple identities in which they use to navigate and interpret their experiences. Participants' narratives were used to explain what they felt it means to be a woman based on their experiences growing up, throughout their education, and becoming and being a mother, or better said, a supermom.

ACKNOWLEDGEMENTS

It is not often someone's family supports their decisions without question. As the youngest of four children, I navigated the world by observing others. The lessons I learned led to an independence for which I am eternally grateful. I could never thank my parents and siblings enough for their unwavering support allowing me to dedicate so many years of my life to learning. In addition to my family, I could not have completed this degree without the support of my best friend. He has a way of always keeping me grounded, reminding me that "it's just a ride." – Bill Hicks, 1992

I would also like to thank every person who inspired me during my time working at Habitat for Humanity. My journey to understand and seek solutions to the affordable housing crisis our country faces was quite serendipitous, and does not end with this document. The connections I made that led to this life changing project are ones I will always remember.

Of course, I could not have completed this paper and program without my committee members. They have seen the best and the worst side of my academic writing and presentations, always offering words of encouragement. A special thank you to Dr. Shelly who reminded us all to trust the process.

Finally, this project would have been impossible without the support of my participants and partnering organizations. The bravery it took for these women to sit down with a stranger and allow me to hear and write a small piece of their life story will forever serve as inspiration. I hope their stories reach the eyes and ears of those who are ignorant to the unique needs of single mothers, and how realistic policies and practices should be developed in order to best serve these vulnerable families.

DEDICATION

This paper is dedicated solely to the eleven women whose stories are captured throughout these pages. Without their willingness to intimately participate, I could not have produced a study with such depth. I met with most of these women for over two hours, exchanged email communication several times, and was invited to participate in some of their monthly workshops as means of earning their trust and support in this project. While each story is unique and rich with detail, the challenges they have faced as single mothers trying to make a better life for their children are echoed in the stories of mothers living across this country. I will forever advocate housing as a basic human right, and for far too many, this need is unmet. Their stories are proof that the system is broken, but with hope and dedication of resources allocated to combating the issues surrounding poverty housing, families can begin to see a brighter future.

TABLE OF CONTENTS

ABSTRACT	IV
ACKNOWLEDGEMENTS	VI
DEDICATION	VII
TABLE OF CONTENTS	VIII
CHAPTER 1: INTRODUCTION	1
BACKGROUND OF THE PROBLEM.....	1
<i>Issues of Feminine Poverty</i>	1
<i>Issues for Single Mothers in Higher Education</i>	3
<i>Lack of Affordable Housing on College Campuses</i>	5
<i>Diminishing Childcare on College Campuses</i>	6
<i>A Solution to these Issues</i>	7
TRANSFORMATIVE LEARNING THEORY AS THE THEORETICAL FRAMEWORK.....	8
STATEMENT OF THE PROBLEM	9
PURPOSE OF THE STUDY	11
RESEARCH QUESTIONS	11
SIGNIFICANCE OF THE STUDY.....	12
RESEARCHER STATEMENT.....	13
DEFINITION OF TERMS.....	15
<i>Affordable Housing</i>	15
<i>Poverty</i>	15
<i>Single Mother</i>	15
SUMMARY OF CHAPTER ONE	16

CHAPTER 2: LITERATURE REVIEW	17
DEFINITION AND STATISTICS OF SINGLE MOTHERS.....	17
<i>Single Parents in Higher Education</i>	<i>18</i>
<i>Single Mothers in Higher Education</i>	<i>19</i>
<i>Lack of Affordable Housing on College Campuses</i>	<i>24</i>
<i>Innovative Solutions.....</i>	<i>27</i>
<i>Childcare on College Campuses for Student Parents.....</i>	<i>29</i>
SUMMARY OF CHAPTER TWO.....	32
CHAPTER 3: METHODOLOGY	34
<i>Feminist Standpoint Methodology</i>	<i>35</i>
<i>Feminist Standpoint Theory.....</i>	<i>36</i>
TRANSFORMATIVE LEARNING THEORY AS THE THEORETICAL BASIS FOR THE STUDY	38
<i>Theories of Adult Learning</i>	<i>38</i>
<i>Transformative Learning Theory.....</i>	<i>40</i>
<i>Women and Transformative Learning</i>	<i>44</i>
DESIGN OF THE STUDY	49
<i>Sample and Population</i>	<i>49</i>
<i>Participant Information</i>	<i>49</i>
<i>Adara.....</i>	<i>51</i>
<i>Andrea.....</i>	<i>51</i>
<i>Beth</i>	<i>52</i>
<i>Chelsea.....</i>	<i>53</i>
<i>Isabelle.....</i>	<i>54</i>
<i>Kelsey.....</i>	<i>55</i>
<i>Lilith.....</i>	<i>56</i>

Malina57

Miah57

Scarlett58

Veronica60

Affordable College Apartments61

DATA COLLECTION.....64

DATA ANALYSIS.....66

Narrative Analysis.....66

Feminist Standpoint Theory and Intersectionality.....67

ETHICAL CONSIDERATIONS70

Trustworthiness70

Reflexivity.....71

Credibility72

SUMMARY OF CHAPTER THREE.....73

CHAPTER 4: FINDINGS.....75

 INTRODUCTION TO FINDINGS75

 PARTICIPANT NARRATIVES78

Adara.....78

Andrea.....81

Beth83

Chelsea.....85

Isabelle88

Kelsey.....91

Lilith.....94

Malina96

<i>Miah</i>	99
<i>Scarlett</i>	100
<i>Veronica</i>	103
ANSWERING THE RESEARCH QUESTIONS.....	106
RQ 1: HOW WOMEN USE THEIR EXPERIENCES TO DESCRIBE IDENTITY TRANSFORMATION	106
<i>Past Experiences Shaped Future Self</i>	107
<i>I Am Stronger Because of My Experiences</i>	109
RQ 2: RELATIONSHIPS AID IN TRANSFORMATIVE LEARNING	112
<i>I Have at Least One Strong Relationship</i>	113
RQ 3: AFFORDABLE COLLEGE APARTMENTS AIDS IN MY AND MY CHILD’S LEARNING AND GROWTH	118
<i>I Am More Connected to my Learning and Community Resources That Allow Us to Thrive</i>	119
<i>I Want to Make a Better Life for my Child</i>	123
RQ 4: UNDERSTANDING AND INTERPRETING THE EVOLVING SELF.....	129
<i>I Am Working Towards Self-sufficiency and Looking to the Future</i>	130
<i>I Can Learn Anything</i>	134
WOMEN AND INTERSECTIONALITY	138
<i>Adara</i>	140
<i>Andrea</i>	141
<i>Beth</i>	142
<i>Isabelle</i>	143
<i>Kelsey</i>	144
<i>Lilith</i>	145
<i>Malina</i>	146
<i>Miah</i>	147
<i>Scarlett</i>	147

<i>Veronica</i>	148
I AM MORE THAN JUST A WOMAN	150
SUMMARY OF CHAPTER FOUR.....	155
CHAPTER FIVE: CONCLUSIONS, RECOMMENDATIONS, AND FUTURE DISCUSSION	157
DISCUSSION OF THEMES.....	158
BARRIERS TO TRANSFORMATION	9
<i>Getting Out of Crisis in Order to Transform</i>	157
DISCUSSION OF THEMES.....	159
<i>Past Experiences Shape Future Self</i>	159
<i>I am Stronger Because of my Experiences</i>	160
<i>I have at Least One Strong Relationship</i>	161
<i>I am More Connected to my Learning and Community Resources that Allow Us to Thrive</i>	161
<i>I Want to Make a Better Life for my Child</i>	163
<i>I am Working Towards the Self-Sufficiency and Looking to the Future</i>	164
<i>I Can Learn Anything</i>	165
<i>I am More than Just a Woman</i>	166
RECOMMENDATIONS FOR FUTURE PRACTICE	166
<i>Feeling Connected to Professors is a Critical Component for Single-Parent Student Success</i>	167
<i>More Opportunities to Forge Relationships at Affordable College Apartments</i>	169
<i>Depression/Anxiety Assessment and Aid</i>	173
PRACTICAL IMPLICATIONS FOR COMMUNITY EDUCATORS ADDRESSING STUDENT PARENT NEEDS ..	178
<i>Meeting Childcare Needs</i>	180
<i>Affordable Housing on College Campuses</i>	181
STRENGTHS OF THE STUDY	176
LIMITATIONS OF THE STUDY	177

FUTURE RESEARCH176

FINAL THOUGHTS186

REFERENCES189

APPENDIX A: LINK TO AFFORDABLE COLLEGE APARTMENTS GUIDEBOOK221

APPENDIX B: RECRUITMENT EMAIL.....222

APPENDIX C: INFORMED CONSENT FORM.....223

APPENDIX D: INTERVIEW PROTOCOL.....225

CHAPTER 1:

INTRODUCTION

Background of the Problem

Issues of Feminine Poverty

Research on the feminization of poverty is dedicated to understanding economic issues faced by women globally. Studies report poverty levels for single females are disproportionate to those of single males. Feminine poverty is a consequence of not only lack of income, but also the result of gender biases in hiring and pay (Chant, 2006; Shartzter, Long, & Benatar, 2015). Research exploring poverty and socioeconomic factors that create disparities between males and females is necessary to understand how education impacts family resources in single parent households (Polakow, 1993).

Additionally, women's choices in employment and opportunities in higher education are limited (Fudkuda-Parr, 1999). As a result, basic limitations in equity, access, and social justice occur in education, employment, housing, and benefits (Boushey, 2008; Gornick, Munzi, Sierminska, & Smeeding, 2009). Feminine poverty has been linked to the rise in single mother households (Chant, 2006; Polakow, 1993). Single motherhood coupled with the social bias that women face when attempting to obtain formal employment perpetuate and exacerbate existing risk for female poverty (Babcock & Laschever, 2003; Shartzter, Long, & Benatar, 2015; Polakow, 1993). Additionally, childcare responsibilities prevent women from earning as much as men, resulting in households with inadequate income and resources. Occupational gender segregation and the gender wage gap fail to allow the majority of women quality work, benefited positions, access to adequate childcare, housing, healthcare, retirement, or equal wage for equal

work (Allard & Danziger, 2002; Babcock & Laschever, 2003). When income is insufficient to raise children, nutritional and educational deficits can also occur deepening the cycle of poverty (Bianchi, 1999). Poverty assumes a cyclical nature where economic, demographic, and sociocultural factors intersect (Boushey, 2008; Cancian & Reed, 2009). Deprivation passes from one generation to the next because children in single mother households fare worse academically, socially, and emotionally than those in male-headed households (Freeman, 2015; Fukuda-Parr, 1999; Jones-DeWeever & Gault, 2008; Horrell & Krishnan, 2007; Kanji, 2010).

Limited access to higher education can result in not meeting the minimum educational requirements to hire into full-time, benefited positions. A lack of benefits can result in inadequate healthcare coverage, lack of retirement opportunities, and lower pay. Lower pay can result in the inability to pay for adequate childcare, resulting in children with lower academic outcomes and increased incidence of illnesses and accidents. Furthermore, healthcare and education inadequacies debilitate a women's ability to earn an adequate income (Horrell & Krishnan, 2007; Gornick et al., 2009; Lee, 2013). Given the impact of poverty on individuals, specifically children, this population would best benefit from the financial stability that a higher education degree (i.e. associate, bachelor, or master degree) can provide for families (Books, 2004; Freeman, 2015; Jones-DeWeever, & Gault, 2006).

Female-headed households are particularly susceptible to poverty as a result of limited access to opportunities to attain a decent standard of living along with basic life resources such as education, healthcare, and housing (Allard & Danziger, 2002; Babcock & Laschever, 2003; Jones-DeWeever & Gault, 2008). Beyond the immediate benefits, improving educational attainment for single parent mothers also has multigenerational implications. Family economic

security and parental education are linked to successive generational benefits, specifically, improving children's educational, economic, and social outcomes.

Research shows how education can be instrumental in breaking the cycle of feminine poverty by promoting women's educational endeavors and achievements, and elevating opportunities for better paying, benefited positions, which in turn, enable access to childcare, healthcare, and education for dependents (Books, 2004). It is for this reason an ethic of caring, what Noddings (2003) described as ethical behavior that grows out of natural caring, as in the care of a mother for her child, should be developed and valued by institutions of higher education as gender injustices continue to perpetuate the feminization of poverty.

Issues for Single Mothers in Higher Education

Limited knowledge exists concerning the obstacles single mothers face when attempting to free themselves and their children from poverty through education (Goldrick-Rab & Sorenson, 2010). The literature also fails to address the situations, circumstances, challenges, and budgetary limitations that negatively impact the educational journey of single mothers. For many single mothers, higher education helps single mothers gain independence from government assistance, and their ability to pursue an advanced degree enables them to serve as role models to their children. Reduction of poverty, improved educational outcomes and achievement, and better emotional well-being of successive generations are benefits and reasons for supporting the educational pursuit and attainment of single mother students.

Tehan (2007) argued that single parent students are a unique population who require different avenues of advisement than traditional college students. Often times, single parent students are faced with stressors that are absent from the traditional college student's life. For example, having to schedule childcare, care for sick or special needs children, meal planning and

preparation, assisting with children's homework, taking children to doctor's appointments, and prioritizing work/financial support with allocation of time for study in order to ensure their academic requirements are met, are just a few of the obstacles single mother students regularly face. Tehan (2007) argued for the urgent understanding these challenges and offering resources are important when advising and serving this specific population in order to enhance their opportunities for success.

Gasman and Conrad (2015) noted that ensuring equal access to college is only half of the challenge of equal access to educational opportunities in a diverse society. Equal access, and thus, opportunities, also means institutional grasp and valuation of the cultural, social, and educational resources unique students, like single parent mothers, bring to college. Mainstream institutional models of academic and on-campus experiences are often blind to the unique cultural experiences of single parent students who concurrently serve as head of household with dependent children. Findings suggest these parenting adult students negotiate multiple contexts in their daily lives (Freeman, 2015; Polakow, 1993) and are affected by broad patterns of disparity in support and opportunity (Shartzar, Long, & Benatar, 2015).

Issues of access, equity, and justice plague single parent student efforts to better themselves and their families professionally, economically, and socially (Freeman, 2015; Halem, 2004). For most single mothers, higher education seems infeasible because they are disadvantaged economically, physically, and socially. If financial, educational, and physical resources are in deficit, competing successfully for higher paying jobs remains unobtainable for many single mothers lacking degree completion resources (Goldick-Rab & Sorenson, 2010). Opportunities both inside and outside the classroom should be in place that support the needs of

single mother students. Two specific needs, affordable housing and access to childcare, are discussed in the next sections.

Lack of Affordable Housing on College Campuses

When studying college completion rates, attention is frequently focused on marginalized and economically disadvantaged students (Alaimo, 2005; Broton, 2017; Jyoti, Frongillo, & Jones, 2005; Mullainathan & Shafir, 2013). Reviews of evidence on contributing factors to low completion rates tend to emphasize insufficient academic preparation, a lack of information about how to navigate college, poor “fit” between the student and college, and the rising cost of college tuition. Solutions to these issues are, therefore, usually informational or behavioral in nature, consisting of affirmative action or financial aid policies, or focus on increased academic preparation (Caspar, 2015; Page & Scott-Clayton, 2015). They rarely focus on ensuring that students have sufficient access to food and housing despite conceptual and empirical evidence indicating that securing these most basic needs is consequential for student development and academic success.

Students are disproportionately at risk to experience housing insecurities, and many struggle to find adequate, affordable housing near their campus (Saccaro, 2014). Many often lack a rental history, someone to act as a guarantor, or the savings for a security deposit. A 2018, survey of 43,000 students at 66 institutions in 20 states conducted by The Hope Center for College, Community, and Justice found 36 percent of university students and 46 percent of community college students were housing insecure in the last year. This meant that they lived in overcrowded homes, could not pay rent, struggled to pay utilities, or lived in shelters (Goldrick-Rab, Bronton, & Cady, 2017). Furthermore, nine percent of university students and 12 percent of community college students reported being homeless in the last year. The data showed that

these insecurities disproportionately affected marginalized students. Based on this survey, colleges should recognize the importance of developing and providing affordable housing for students given that college prices continue to increase, as well as the cost of living in many areas of the United States.

Diminishing Childcare on College Campuses

Childcare is a crucial support for the 4.8 million parents in college, but it is difficult for students to find and afford this resource (Gault, Reichlin, Reynolds, & Froehner, 2014). In order to balance school, family, and work responsibilities, student parents with young children rely on affordable childcare to manage the demands associated with pursuing postsecondary education. Often the need for childcare goes unmet, contributing to student parents' low rates of degree attainment (Gault et al., 2014). Studies (Gault et al., 2014; Miller, Gault, & Thorman, 2011) show that only one-third of student parents attain a degree or certificate within six years of enrollment. For many parents who leave school without earning a degree, better access to childcare could have helped them avoid taking a break or dropping out completely (Hess, Krohn, Reichlin, Roman, & Gault, 2014; Johnson, Rochkind, Ott, & DuPont, 2009).

Despite the important role that childcare can play in student parents' postsecondary success, campus childcare meets only a small fraction of student parents' increasing need (Gault et al., 2014). A 2016, survey of nearly 100 campus children's center leaders conducted by the Institute for Women's Policy Research (IWPR) found that 95 percent of centers at two- and four-year schools across the country maintained a waiting list with an average of 82 children (IWPR, 2016c). Despite the growing need for student parent supports, campus childcare centers have been closing across the country. In 2015, less than half of four-year public colleges provided campus childcare, down from 55 percent in 2003-04. The share of community colleges reporting

the presence of a campus childcare center declined more sharply—from 53 percent in 2003-04, to 44 percent in 2015.

A Model of Affordable Housing and Childcare

Because these are growing problem, some colleges and communities are developing creative solutions to these issues. This research study examined one such partnership, interviewing several tenants living in Affordable College Apartments (ACA). Affordable College Apartments is a housing initiative located on a college campus in central Appalachia consisting of three apartment buildings with a total of 39, two-bedroom units. The Affordable College Apartment program's mission is to increase self-sufficiency and combat generational poverty by removing some of the barriers to affordable housing and childcare costs, which have been cited as impediments to increased education, job attainment, and independence (ACA, 2017). The program is open to qualifying students who have a long-term goal of self-sufficiency, and would benefit from living in an educationally driven and supportive environment. The program is open to eligible full-time students enrolled in an approved post-secondary institution within the service region.

Affordable College Apartments is not a student housing program, but rather a combination of education support with access to housing and child development services (ACA, 2017). It is located on campus, and prioritizes student parents as residents. The program connects students to educational supports such as academic tutoring, financial literacy, employment assistance, and access to community based resources. Residents receive case management support, attend workshops, and gain access to various programs including parenting skills, family resource management, nutrition, work skills, problem solving, and job search techniques. Most of these services are provided at no cost to the participants. This study used a

transformative learning theory approach to examine how access to affordable housing, childcare, and case management services impacted the educational experience of single mother students.

Transformative Learning Theory as the Theoretical Framework

Transformative learning theory (Mezirow, 1978) was used to frame and explain how affordable housing and unique wrap-around services affected the educational experience of single-mothers living in Affordable College Apartments as they pursued higher education. Affordable College Apartments is income based apartments in the Appalachian region of the United States, for single parents pursuing higher education. Their unique approach of combining educational support with access to housing and child development services, allows single parent students and their children to increase self-sufficiency and combat poverty by removing some of the barriers to affordable housing and childcare costs women living in this rural area face.

Transformative learning theory closely aligned with the goals of the study. Through this study, I aimed to share the experiences and evolution of single mother students living in Affordable College Apartments using their voices. Their stories can be used to illustrate and possibly promote change within their immediate communities, as well as the larger society. Through this study, I explored whether females have a distinct transformative learning experience, and if so, how it was uniquely feminine. I questioned whether having access to necessary resources encouraged transformative learning among female, single-mother, adult learners.

English and Irving (2012) argued that possibly in an attempt to unite with other causes in the struggle for equality and to tone down feminist rhetoric, adult education scholars have foregone special attention to women. Although aspects such as race, disability, and class are increasingly studied in adult education research (English & Irving, 2007), little has been done to

highlight how women are disproportionately affected by the issues they raise. A specific focus on women's transformative learning allows researchers to glean insight on how issues of feminism and gender have provided female adult learners in places such as the workplace, community, and higher education with a unique perspective. This study examined how single mother students understand their experience in higher education when supported by external resources such as Affordable College Apartments.

Statement of the Problem

When trying to understand the transformative experiences of single mothers attending higher education, it is critical to examine barriers to transformation and the importance of getting out of crisis in order to transform. Kilgore and Bloom (2002) studied possible limitations for achieving perspective transformation when the learner is in a context of crisis. They defined crisis as, "a situation in which the learner is enduring extreme material, learning, or spiritual poverty, such that the demands outside an educational activity are numerous and consuming," and "a context of crisis is a situation in which the learner is in an educational program under the catalyst of extreme personal duress and/or through mandatory requirements" (Kilgore & Bloom, 2002, p. 124-125).

Prior to having their children, many of these women had experienced abuse, physical, emotional, or both, from a spouse, significant other, or parent at some point in their life. Almost none of the women interviewed had much, if any, contact with the father of their children. A few came from instances of drug or alcohol addiction that prompted them to leave the situation for the safety of their child. They realized their lives would remain in chaos if they were to stay, perpetuating a cycle of distress for their young ones.

It is important for adult educators to understand women's learning in a context of crisis because often times in these situation learners may not enter or persist through their educational journey (Kilgore & Bloom, 2002). Programs such as Affordable College Apartments should be reviewed as a way of lifting women out of a context of crisis and placing them in a position for education and future success. Many of the women interviewed told of the powerlessness they felt over their life prior to moving in to Affordable College Apartments. According to Kilgore and Bloom (2002), transformative learning theory assumes an enlightenment view of subjectivity where "the self is understood as having an essential, seamless, unified, autonomous, coherent, and fixed core" (p. 129). Based on their research, Kilgore and Bloom (2002) found women in crisis hold many contradictory perspectives, and because of their state of fragmentation, they are unable to truly transform and become "more in touch with his or her logical-rational side, discounting other ways of knowing" (Taylor, 2000, p. 297).

Mezirow (2000) wrote about the importance of "finding one's voice" in order to participate fully in transformational education (p. 15). He maintained that "hungry, homeless, desperate, threatened, sick, or frightened adults are less likely to be able to participate effectively in discourse" (p. 15-16). This limited their ability to help them and their teachers better understand the meaning of their experiences. Although some participants explained they still suffer from anxiety/depression, and even PTSD because of the trauma they have experienced, now that their housing and childcare needs are being met, many can focus and are working with mental health professionals, and through counseling and medication are on track. Without these resources, however, many women and children continue to live in poverty stricken conditions perpetuating a life of turmoil and distress.

Purpose of the Study

This study looked at transformative learning in women within the context of a patriarchal culture. It sought to understand their experience in relation to their subordinate status, in order to assess its impact on their learning. It also sought to discern the links between changes in their personal perspectives and the growing empowerment of women within an inequitable social structure. This is important to the field of adult education because “learner empowerment is both a goal of and conditional for transformative learning. An empowered learner is able to fully and freely engage in critical reflection, participate in discourse, and act on revised perspectives” (Cranton, 2006, p. 59).

The qualitative study described the experiences of single mother students who have secured stable, affordable housing, and are offered childcare and case management services, while attending higher education. Through individual interviews, the study offers a personalized viewpoint of the value of a holistic system of care. It presents how the participants explain their experiences in higher education while living in Affordable College Apartments, as they earn a degree, as told through their own words.

The dissertation used feminist standpoint as the methodology when conducting interviews, and reviewing and analyzing the data in an effort to acknowledge the uniqueness of the female-only participants’ life stories. From the standpoint theory methods, the results can be used to understand how these women interpret their journey through higher education and what aided their transformative experiences.

Research Questions

Consistent with feminist standpoint qualitative research study, I sought to understand the experiences of single mother students studying in institutions of higher education, who have

secured access to affordable housing, childcare, and case management services. The primary research questions that guided this inquiry were:

How does affordable housing, offered with childcare and case management, aid in single mother students' experiences as they pursue higher education?

To answer this large question, four secondary research questions were developed related to their direct experience with the transformations in their lives that may have led to transformative learning. Considering whether women uniquely experience transformative learning, this study looked at the experiences described by the female only participants, and whether context played a role in their transformative learning. Areas of inquiry included what experiences women described as transformative, whether relationships aided in the transformative process, whether context played a pivotal role in aiding transformational learning, and how women understood their transformative journey. The secondary research questions that guided this inquiry were:

1. How do women identify and describe their transformative learning experiences?
2. How do relationships aid in the transformative process for women?
3. How does learning in the context of Affordable College Apartments, which provides participants affordable housing, childcare, and case management services, affect their transformative learning?
4. How do women understand and interpret their transformative journey?

Significance of the Study

The significance of education lies in its contribution to understanding social outcomes (Books, 2004). In the broader contexts of justice and equality, educating single, un-partnered female student parents may shape their intellectual legacies, recognizing communities of parent

student mothers, and their contributions to collective knowledge and inquiry (Rendon, 2014). This unique study seeks to identify the transformative experience of single mothers in higher education when they have the stable resources that a space such as Affordable College Apartments can provide. It is significant to adult education as it explores the experience of women from a feminist standpoint methodology with the lens of transformative learning to honor and give voice to their specific stories.

Researcher Statement

My personal interest in partnering with women and exploring the uniqueness of their lives stems from working for the affordable housing cause through various organizations, as well as my deeply held belief that housing is a basic human right. My connection to affordable housing began when working for Habitat for Humanity through the AmeriCorps program in 2013. During my ten-month term, I served as the Family Services Liaison, guiding families from the application process through the signing of their mortgage contract. The training that I received through AmeriCorps and Habitat for Humanity stressed the importance of being a life-long advocate for affordable housing. I learned about local and national housing policies, as well as the need for affordable housing units across the country – including on college campuses.

At the conclusion of my service year, I was hired by Habitat for Humanity and was promoted to the role of Family Services Assistant. Many of my previous duties as an AmeriCorps were transferred to this new position. After working for the organization for two additional years, I heard the stories of hundreds of applicants in need for affordable housing because they were living in substandard, and usually unaffordable conditions. Interested in making a change in this area, I decided to pursue a doctorate that would allow me to study the effects of poverty, unstable housing, and education. In doing so, I could also find a way to share

the stories of those who had secured affordable housing through a nonprofit housing network and the benefits they received from stable housing.

In the summer of 2018, I served as a team leader for Bike and Build, a nonprofit housing organization, and traveled over 4,000 miles across the country partnering with community organizations who served the needs of low-income households through homeownership. Through this summer cycling experience, I met with families living in rural poverty who had minimal access to basic resources in their communities. My heart was overwhelmed by the daily challenges they faced trying to survive in the communities in which they had grown up in and were rooted for generations.

Over the summer, I grappled with the differences between urban and rural poverty, feeling particularly concerned with the lack of resources available to rural families. Upon personally concluding that families in rural communities are forgotten and often left behind when looking at initiatives that target low-income families, I decided it was this population that I wanted to focus on for my study. It is this reason my study takes place in central Appalachia. Another motivator of the study was my desire to work with smaller, local housing organizations because I felt they more closely understood the needs of their immediate community members, and I am curious about their tailored practices.

Finally, although I do not have children, I am a single woman who has set personal, professional, and educational goals. I understand the drive it takes to try and succeed on my own. These single women who persisted, often for many, many years, towards their dream of being more than a statistic and providing a better life for their children provides me with the motivation to persist. My research and working with women has motivated me to continue seeking a solution to the housing crisis. As the researcher, my goal is to uplift these women by

providing them with an opportunity to share their stories, and to inspire other women who find themselves in similar situations wanting to do and be more, but may be intimidated by the current structures in place that often times are against them.

Definition of Terms

Several key terms will be used throughout the study. They are listed and defined below for clarity in the context of this study.

Affordable Housing

Two common measures of affordability have been determined: the Housing Affordability Index (National Association of Realtors, 2002), and HUD's 30 percent rule (HUD, 1997). The Housing Affordability Index is the ratio of median family income to the income needed to purchase the median-priced home based on current interest rates and underwriting standards. HUD policy claims that if a household spends more than 30 percent of its monthly income on housing, it is considered to have a housing expense burden. Households paying more than 50 percent are considered extremely cost burdened.

Poverty

Poverty is determined by the annual, before tax money income. If a family's income, excluding noncash benefits such as public housing, Medicaid, and SNAP benefits, is less than the poverty threshold, the family is considered poor, or low-income (U.S. Census Bureau, 2018). Approximately 12.3 percent, or 39.7 million, people are living in poverty in the United States.

Single Mother

The 2017 U.S. Census Bureau defined a single mother as a mother who has a child or children under the age of 18, whom she is the sole caretaker and provider for that child or children because there is no spouse present. According to the U.S. Census Bureau (2018, Table

POV03), roughly 12.8 million children lived in poverty in 2017. Nearly 8.3 million, or 58.2 percent, of these children lived in single-mother families.

Summary of Chapter One

The study investigated the needs single mothers face as they pursue higher education, and sought to understand the transformative experiences these women had on their educational journey. Affordable College Apartments was selected as the research site. It is an affordable housing complex located on a college campus located in the central Appalachian region, that prioritizes single-parent students' applications. Affordable College Apartments offers not only affordable housing, but additional services such as childcare and case management in hopes of increasing self-sufficiency and combating generational poverty by removing some of the barriers single parents face when attending college. Using feminist standpoint as the methodology and transformative learning as the lens, I interviewed single-mother students who lived at Affordable College Apartments. Their stories and experiences made up the core of this study and provide insight as to the difference that having stable housing and childcare can make for success in higher education.

CHAPTER 2: LITERATURE REVIEW

Definition and Statistics of Single Mothers

The 2017 U.S. Census Bureau defined a single mother as a mother who has a child or children under the age of 18, for whom she is the sole caretaker and provider because there is no spouse present. According to their data, of approximately 12 million single parent families with children under the age of 18, more than 80 percent were headed by single mothers (U.S. Census, 2017, Table FG10). Around half of single mothers have never married, 29 percent are divorced, and 21 percent are either separated or widowed. Furthermore, 50 percent have only one child and 30 percent have two. About two thirds are White, one third Black, and one quarter Hispanic (U.S. Census, 2017, Table FG6).

Single mothers face severe hardships including increased food insecurities, barriers to healthcare and health insurance, decreased access to childcare, education, and therefore, employment opportunities (National Women's Law Center [NWLC], 2016). Additionally, single mothers are also much more likely to be poor than married couples. The poverty rate for single-mother families in 2016 was about 36 percent (NWLC, 2016). This was nearly five times more than that of married couples. The childhood poverty rate for those living with mother only was 40 percent compared to only 12 percent of child in two parent households (U.S. Census Bureau, 2017, Table C8).

Further studies found single mothers experience unemployment or underemployment, lack of educational attainment opportunities, as well as fewer to no options for childcare, transportation, and healthcare (Son & Bauer, 2009; Everhardt, 2014; Turner, 2007; Broussard, Joseph, & Thompson, 2012). There were also often less likely to have a personal support system

in place. Findings from these studies showed these barriers were known to cause stress, including financial and work-family balance. These stressors often translated to major depression, among other negative physiological responses for single mothers.

Single Parents in Higher Education

According to the Institute for Women's Policy Research (IWPR), thirty-three percent of low-income college students have children, and 78 percent of single student parents are considered low-income (IWPR, 2013). Student parents, and especially single parents, have far lower expected family contributions (EFCs) than their peers. Among single student parents, 62 percent have an Expected Family Contribution of zero, compared to 20 percent of non-parents, and 18 percent of married parents. Despite the fact that student parents are more likely to receive federal tuition assistance in the form of Pell Grants than non-parents, (43 percent and 23 percent respectively) the average unmet financial need of student parents after all aid is still high. Single student parents have an average annual unmet need of \$6,117 compared to \$3,650 for non-parent students, and \$3,289 for married parents.

Student parents who leave school are more likely than non-parents to state that a lack of finances contributes to their decision to withdraw (55 percent compared to 49 percent) (IWPR 2009). Student parents are more likely than non-student parents to leave school without a degree. After six years of enrollment, 52 percent of parents left without a degree, compared to 32 percent of non-parents. Among student parents who leave with no degree, 40 percent hold educational debt, and the average debt for these students is \$8,138 (IWPR, 2013).

This attrition is detrimental to the student, their family, and society given that studies show families headed by college educated adults are more likely to be intact, stable, and economically secure than those headed by adults who have not attended college (Oreopoulous &

Salvanes, 2009; Barrow & Rouse, 2005; Wolfe & Haveman, 2003; Trostel & Gabe, 2007; Attewell & Lavin, 2007; Carneriro, 2007). According to these studies, the benefits of higher education also appear to be transmitted across generations, further increasing its returns giving families a sense of hope and transformation.

Although opportunities for college-going have expanded dramatically in the United States over the past several decades, unmarried parents are still the least likely to attend college (Brand & Xie, 2010). Reported in 2011, just over 13 percent, up from seven percent two decades ago, of undergraduates were unmarried parents representing several racial and ethnic minority backgrounds (National Center for Educational Statistics [NCES], 2013). Overall, eight percent of male undergraduates and 17 percent of female undergraduates are unmarried parents (NCES, 2013). Unmarried parenting students differ from other undergraduate students in their attendance patterns, completion rates, and financial circumstances. Unmarried parents often run into various difficulties and fail to complete degrees (Adelman, 2009). Many times, they must delay their initial enrollment, or interrupt their studies after enrolling, both of which decisions decrease their chances of completing a degree. Some find themselves in unaffordable situations after enrolling and work long hours in order to pay for schooling and childcare, sacrificing both their studies and ability to take advantage of financial aid packages.

Given that enrollment of single-mothers is higher than the rate of single-fathers, the next section focuses specifically on single-mothers, the population of this study.

Single Mothers in Higher Education

According to the Institute for Women's Policy Research (IWPR) (2017a), the number of single mothers in college more than doubled between the 1990-00 and 2011-12 school years, reaching nearly 2.1 million students, or 11 percent of all undergraduates in 2012. The growth in

single mothers in college was more than twice the rate of growth seen among the overall undergraduate student population over the same time period. By 2012, among female undergraduates, 19 percent were single mothers.

Women of color in college are especially likely to be a single parent. IWPR (2017a) found nearly two in five Black women, or 37 percent, and 27 percent of American Indian/Alaska Native women were raising a child on their own while attending college. Compared with 19 percent of Hispanic women, 17 percent of women of two or more races, 14 percent of White women, and seven percent of Asian/Pacific Islander women.

The largest share of single mothers is enrolled at community colleges: 44 percent of all single student mothers attend public two-year institutions. Another 30 percent of single student mothers attend for-profit institutions, making them over three times as likely to attend for-profit colleges as women students without children, and 19 percent attend public or private four-year colleges (IWPR, 2017a). Among women in community college, 21 percent are single mothers, compared with 7 percent of women in four-year institutions (IWPR, 2017a). Increases in the number of single mother college students correspond with a growing share of families headed by single mothers in the United States overall (DeNavas-Walt & Proctor, 2015). In 2015, nearly a quarter of all families with children under 18 years of age were headed by single women, a 167 percent increase since 1965, when just nine percent of families were headed by single mothers (IWPR, 2018).

Single mothers are faced with societal stigmas and stereotypes that can limit persistence to graduation and social mobility (Haleman, 2004). Having been the focus of social service interventions for nearly two centuries, conservative welfare policies in contemporary U.S. society have painted disturbing images of single motherhood, blaming them for social ills

ranging from growing inner-city crime rates and drug use, to the demise of the American family (Abramovitz, 1996). These stereotypes resulted in the passing of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) in 1996, which severely limited single mothers' educational and financial opportunities.

Prior to 1996, Aid to Families with Dependent Children (AFDC) gave some low-income single mothers an opportunity to attend college by providing direct cash subsidies to finance living expenses (Katz, 2012). After the passing of PRWORA, AFDC was replaced with Temporary Assistance to Needy Families (TANF), and the cost of the welfare entitlement grant was cut in half, the number of recipients using the program was cut in half, and the monetary support for women seeking postsecondary education was largely. This policy shift, widely referred to as welfare reform, ended welfare as an entitlement program and focused on time limits for receipt of aid and moving participants into work as quickly as possible. The negative stereotypes of welfare affected how the policies were constructed and how society views those on welfare.

Researchers have argued the work-first rules in TANF pressure poor women to find low-paying, inflexible jobs in lieu of pursuing an education (Adair, 2001; Christopher, 2005; Kahn, Butler, Stromer-Deprez, & Polakow, 2009; London, 2006; Shaw, 2004). Even though other aspects of American culture value higher education and recognize the necessity of education for upward mobility, for mothers on welfare this opportunity is actively discouraged. Therefore, despite a "pull yourself up by your bootstraps" discourse, the TANF program is designed to devalue and severely limit higher educational opportunities for mothers on welfare. The message mothers on welfare receive from TANF is "work first, education last" (Wolfe & Tucker, 2001, p. 7). When single mothers do pursue higher education, despite these educational

disincentives, the National Women's Law Center (2016) found they often face major hardships including increased food insecurity, barriers to healthcare and health insurance, and decreased access to childcare.

Institutional policies, programs, and curriculum should support student mothers and assist them with completing their educational degrees for the long term benefits it provides for these mothers and their children (Braxton, 2000). According to a report from the Institute for Women's Policy Research, attainment of a college degree gives mothers access to and increased opportunity for better wages, job prospects, and family healthcare (Lee, 2007). A college education increases women's income immediately (Rose & Hartmann, 2008).

The economic and psychological benefits of obtaining a 2-year or 4-year degree are also well documented (Attewell & Lavin, 2007; Goldrick-Rab, 2009; Huff & Thorpe, 1997). Often, single mother graduates gain more earning power and have higher self-esteem concerning their ability to care for their families independently. With the increasing globalization of the workforce, data has shown that single mothers frequently view postsecondary education as a mechanism for moving from poverty to middle-class status (Attewell & Lavin, 2007; Goldrick-Rab, 2009; Huff & Thorpe, 1997).

With an increase in the number of adult students enrolling in institutions of higher education because of social and economic forces, practitioners should be aware of the differing needs adult students possess. Then, institutions and programs can modify student services and course delivery formats and systems to accommodate the needs of adult students (Ross-Gordon, 2011). This can be accomplished through the recognition of the diverse students who attend these institutions (Haleman, 2004). Haleman (2004) suggested post-secondary institutions could become more family-friendly by providing affordable, quality childcare near campus during

hours that meet a variety of students' needs, they could offer housing for single parents through partnerships like Section 8, and they could sponsor loan and grant programs specifically designed for parenting students.

Greenberg and Shenaar-Golan (2017) argued that education is a tool for reducing poverty and increasing social benefits that enhance economic development. Inadequate education, perpetuated by lack of access and resources for underserved groups, such as single mothers, further marginalizes this population and limits their earning potential and opportunities for progress in life. Raffo, Dyson, Gunter, Hall, and Jones (2007) asserted that when marginalized groups are excluded from full participation in society, access alone does not guarantee the ability to benefit fully from education, or to translate the benefits of education into jobs.

Furthermore, the data demonstrates the importance of supporting single mothers' postsecondary attainment to improving equality in higher education access and success. Broadening access to and participation in higher education requires the removal of a number of complex barriers including inequality, exclusion, and misrecognition (Hayton, 2013). Rather than strictly looking at these barriers through a policy lens, they should be explored through personal, social, and economic causes and circumstances that impede or prevent marginalized groups from entering higher education (Callender, Hawkins, Jackson, Jamieson, Land, & Smith, 2014). Often times, affordable housing hinders access and success for single mother caretakers pursuing higher education. The next section will address the barriers to affordable housing in institutions of higher education in the United States.

Lack of Affordable Housing on College Campuses

According to the National Center for Homeless Education (2015), the incidence of food and housing insecurity in K–12 education is growing. In 2015, 1.3 million students were homeless, up from 1.1 million just 3 years prior and nearly 8 million children lived in households with low or very low levels of food security (Coleman-Jensen, Rabbit, Gregory, & Singh, 2015). While the issues associated with childhood poverty and education have been well researched, little attention to these concerns for students in higher education has been documented. When people lack a minimal level of basic goods such as food and shelter, they are said to confront “material hardship.” Available data suggest that the incidence of food and housing insecurity is now greater among college students than it is in the general population (Broton, Frank, & Goldrick-Rab, 2014).

Although the Free Application for Federal Student Aid (FAFSA) includes a question about homelessness, those data are reported only for students who file that form, who meet narrow eligibility criteria, and who offer proof of homelessness. Even with these limitations, in 2012-2013, more than 58,000 college students were homeless, up from 47,200 in 2009 (National Association for the Education of Homeless Children and Youth, 2014). A report from the City University of New York indicated that 42% of students, or 100,000 students, were housing insecure, including 29% of students who stated that they did not have enough money to pay rent (Tsui, Freudenberg, Manzo, Jones, Kwan, & Gagnon, 2011). Silva and colleagues (2017) found that 5% of surveyed students at the University of Massachusetts Boston were homeless, but there have been no published studies of undergraduates’ housing insecurity more broadly defined.

In their analysis of data generated by surveying more than 30,000 two- and four-year college students attending 121 colleges and universities across 26 states, Broton and Goldrick-

Rab (2018), found the rates of housing insecurity were more variable than food insecurity, and community college students were statistically more likely to report housing challenges than four-year students in the same state higher education system. The most recent estimates indicate that one in two community college students had experienced housing insecurity challenges in the past year. Among 4-year college students, at least 1 in 10, and up to 1 in 5, indicated that they were housing insecure. Housing insecure students most commonly reported affordability challenges related to an inability to pay the rent and/or utilities.

As the conversation about rising college costs continues, housing costs must also be considered (College Board, 2018). For many students, living costs exceed and even dwarf the cost of tuition and fees. For example, the average published cost for an in-state student at a public, four-year college is \$21,370 for 2018-19. Room and board, at an average of \$11,140, accounts for more than half that cost. For students at public two-year colleges, room-and-board costs on average account for more than two-thirds of the cost. Housing expenses are a major part of students' living costs, and they have steadily increased during the past 25 years (College Board, 2018).

When students find themselves coping with these material hardships, their educational outcomes and well-being suffers (Broton & Goldrick-Rab, 2016). Many of the students who struggle with housing and food insecurity, reported cutting out other basic needs in order to pay for the things they need in order to attend college. This included cutting back in social activities, changing their food shopping or eating habits, cutting back or stopping driving, borrowing money or using credit cards, and/or increasing the amount of time spent working.

According to the U.S. Census Bureau, from 2009 to 2011, 51.8 percent of students living off campus and not with relatives had incomes below the poverty level. Living in poverty has a

biological impact on the brain that impedes academic success, and it also presents students with difficult logistical hurdles (Broton, Frank, & Goldrick-Rab, 2014). Low-income students' unmet needs often induce them to enroll part time, live off campus, and work long hours at jobs.

Unmet financial need can also mean that students are unable to afford necessary supplies for college, such as books or computers, and may lead students to drop out. When looking at the lacking college completion rates in the United States, more emphasis should be placed on providing affordable housing and food security for student as a way to promote academic attainment, especially for low-income students.

Despite surging college enrollment in the United States over the last decade and a half, including a large uptick of low-income student enrollment, college completion rates remain low (Porter, 2013). As of 2012, only 59 percent of first-time, full-time students at a four-year institution graduated within six years (NCES, 2014). On-time graduation rates are also lacking. Only five percent of students complete a two-year associate degree on time, and most public four-year colleges graduate less than one-half of their full-time students within four years (Complete College America, 2014). Low-income and first-generation students continue to graduate at far lower rates than higher income students (Pell Institute, 2011). In general, the United States lags behind other industrialized nations in college completion (Weston, 2014). Students' housing challenges likely contribute to this gap.

As enrollment has increased, today's college students are more diverse and have new needs. For example, 26 percent of all undergraduate students and 30 percent of students at two-year institutions are raising dependent children while attending school (IWPR, 2014); more than one-half of students at public two-year schools are age 24 or older (NCES, 2013); only one-half of undergraduates enroll exclusively full time (Davis, 2013); and, in 2011, more than two-thirds

of undergraduates worked while attending college, and one-fifth worked full time (Bronnton & Goldrick-Rab, 2013). Many of these college students struggle to find adequate, affordable housing options on or near campus given that on-campus housing construction is not meeting the demand of enrollment, and public-private partnerships is often less affordable than existing housing options.

Research suggests (Pascarella & Terenzini, 2005) that students who live on campus are more likely to graduate, and particularly when the on-campus experience is purposefully structured toward student learning and engagement. Several factors might explain this relationship. Living on campus could encourage students to enroll full time, which is associated with better performance (Complete College USA, 2011). On-campus residence could also provide students with a deeper feeling of engagement in their studies and the campus community, and it could provide students with a positive peer effect. However, the evidence to date has not yet conclusively demonstrated that on-campus housing is a cost-effective intervention compared with alternatives.

Innovative Solutions

Some colleges and universities are combating this issue with innovative solutions. In Washington State, for example, beginning in 2014, the Tacoma Housing Authority (THA) partnered with Tacoma Community College (TCC), the region's largest postsecondary educational institution launching an assistance program for students with housing needs (TCC, 2014). The Tacoma Community College Housing Assistance Program provides Housing Choice Vouchers for full-time TCC students who are homeless or at risk of homelessness. At time of initiation the program was funded for \$150,000 per year, for up to three years to serve up to 25

students and their families. The vouchers last until the student graduates or for three years, whichever comes first.

Based on their data, from 2014-2016, 60 percent of College Housing Assistance Program students graduated or remained enrolled compared to only 16 percent of homeless or near-homeless students not in the program (TCC, 2019). Additionally, the average GPA of College Housing Assistance Program students was 3.05 compared to 2.75 GPA for homeless or near-homeless students not in the program, and 2.97 GPA for the general TCC student population. The program has served 175 students since 2014. Like Affordable College Apartments, the program is part of a larger education project that spans the educational pipeline from elementary school to college. Parents in the program commit to keep their children enrolled in school, participate actively in their children's schooling, and invest in their own education and employment prospects (TCC, 2014). The initiative has shown progress in increasing younger student success, family wealth, and helping residents prosper.

Another housing initiative is the Single Stop USA program. Serving 18 community colleges across the US, Single Stop USA helps low-income students overcome barriers to success, including housing needs (Single Stop USA, 2014). Single Stop coordinators perform a full assessment of students' needs and connects students with benefits programs. According to Single Stop, the program can affect retention rates as much as 20 percent. The program serves college students of all ages, offering workshops that help students find housing and succeed in the classroom.

Finally, various colleges across the nation promote single parent student success through a variety of initiatives including family housing, childcare, and scholarships (The Best Colleges, 2019). Single parent programs available at a variety of two- and four-year colleges in the United

States, offer services such as tutoring, mentoring, and counseling, as well as, family enrichment activities. Colleges that do not directly offer housing or childcare assist student parents in finding local childcare, food banks, housing, and transportation.

Childcare on College Campuses for Student Parents

Student parents seeking community-based childcare typically face prohibitively high costs. The average annual costs for full-time, center-based infant care ranges from \$4,822 in Mississippi to \$17,062 in Massachusetts (Child Care Aware of America, 2015). On average, low-income families, or those earning less than \$1,500 per month, with children under the age of 15 spend 40 percent of their average monthly income on dependent care. Given that nearly 70 percent of student parents live with low-incomes, this amount is often infeasible when budgeted against the costs of college attendance and striving to meet basic living needs (Laughlin, 2013; IWPR, 2016c).

According to an extensive evaluation of childcare access and affordability in the United States by the Institute for Women's Policy Research (2016), while financial assistance for low-income parents to access quality care is available through state subsidy programs funded by the Child Care and Development Block Grant (CCDBG), student parents can face particular challenges getting the financial support they need due to strict subsidy eligibility rules in some states. The Child Care and Development Fund (CCDF), governed by the CCDBG, provides formula block grants to states to provide subsidized childcare to eligible low-income families. While CCDF programs must abide by federal regulations, states have the flexibility to determine their own eligibility requirements for the receipt of childcare subsidies (U.S. Department of Health and Human Services, 2016). Many states impose restrictions on the use of CCDF subsidies for parents who are enrolled in education and training; these restrictions include work

requirements, limitations on degree type, eligibility time limits, and activity and academic progress requirements.

Because of a surge of parent enrollment over the last few decades (IWPR, 2016c), campus childcare centers typically have much higher demand than they can meet. A 2016 survey of nearly 100 leaders of campus children's centers (conducted by the Institute for Women's Policy Research (IWPR)) found that 95 percent of centers at two- and four-year schools across the country maintained a waiting list with an average of 82 children (IWPR, 2016c). Despite the growing need for student parent supports, campus childcare centers have been closing across the country. In 2015, less than half of four-year public colleges provided campus childcare, down from 55 percent in 2003-05 (IWPR, 2016c). The share of community colleges reporting the presence of a campus childcare center declined more sharply—from 53 percent in 2003-04, to 44 percent in 2015 (IWPR, 2016c).

If a student parent does secure childcare to aid in the completion of their degree, IWPR's (2016c) review found that 11 states require parents to work to be eligible for childcare subsidies while enrolled in an education or job training program. Three states (Arizona, Kentucky, and Washington) require parents to work at least 20 hours per week, which research has shown hinders academic performance and degree completion (Kuh, Kinzie, Cruce, Shoup, & Gonyea, 2007). Kuh et al., (2007) found significant work hours can be particularly harmful for student parents' success. The analysis concluded 59 percent of parents enrolled in community colleges who worked 20 or more hours per week dropped out without a degree or certificate within six years of enrollment, compared with 46 percent among those who worked less than 20 hours per week (IWPR, 2016c).

Furthermore, many states also place restrictions on the type of degree a parent can earn while receiving state-funded childcare subsidies, which can jeopardize their future earning power and financial security (IWPR, 2016b). Research demonstrates that greater educational attainment is associated with higher lifetime earnings and higher rates of employment over the lifecycle, and can have multigenerational benefits (Attewell & Lavin, 2007; Carnevale, Rose, & Cheah, 2011; Hartmann & Hayes, 2013). Nine states limit the type of degree parents can pursue while receiving subsidies to below a B.A. (Hartmann & Hayes, 2013). Seven of those states (California, Delaware, Georgia, North Carolina, Rhode Island, Washington, and Wisconsin) and the District of Columbia allow parents to earn only up to a vocational degree, such as a technical degree or certificate that leads directly to a trade, while receiving childcare assistance (Hartmann & Hayes, 2013).

In addition, nine states impose time limits on subsidy eligibility for student parents in education or training. 17 states require parents to participate in education or training for a set amount of time or credit hours per week or semester, and six require parents to demonstrate “satisfactory academic progress” in order to remain eligible (Hartmann & Hayes, 2013). Gault, Reichlin, & Román (2014) found when parents are required to participate in an activity for a significant number of hours per week, those hours can become burdensome for those who are enrolled part-time in an effort to balance family care on top of school, and often work, in addition to dealing with substantial financial need. Strict participation rules for childcare assistance can make it substantially more difficult for parents to manage multiple responsibilities and often unpredictable work schedules that complicate their pursuit of postsecondary education (Gault et al., 2014; Gault & Reichlin, 2014).

Finally, even when student parents meet the eligibility requirements to receive childcare subsidies, long waiting lists can make them difficult to obtain; the length of the waiting periods vary greatly from state to state (Schulman & Blank, 2015). Families may remain on a waiting list for months or years before receiving assistance. In early 2015, 21 states had a waiting list or had frozen intake for state childcare subsidies, up from 18 states in 2014 (Schulman & Blank, 2015).

Summary of Chapter Two

Basic needs insecurities, primarily food and housing, are associated with poor academic outcomes (Goldrick-Rab et al., 2017). Broton (2017) found that housing insecurity has a strong, statistically significant relationship with completion, persistence and credit attainment. Other researchers have found associations between basic needs insecurity and poorer self-reported physical health, symptoms of depression, and higher perceived stress (Bruening, Brennhofer, van Woerden, Todd, & Laska, 2015; Goldrick-Rab et al., 2017; Payne-Sturges et al, 2017). Despite this emerging evidence, more information is needed regarding potential causal connections between basic needs insecurity and college students' academic, health, and other outcomes (Cady, 2014). Although this evidence exists in the K-12 literature, precise causal relationships are unknown for postsecondary students.

Stable, affordable housing and childcare are important factors in determining the success of student mothers as they pursue higher education. With the rise in housing and rental costs around college campuses and lack of funding for affordable childcare, these amenities are quickly disappearing despite the growing enrollment of single parents in higher education over the last few decades. Offering these critical support structures for single parent students and their children increases matriculation to degree completion. Obtainment of a college degree has

been linked to providing opportunities that support upward mobility and breaking the cycle of poverty. College and universities should work with state and federal policy makers, as well as engage local nonprofits, to ensure this student population is supported and these barriers to access are eliminated.

CHAPTER 3:

METHODOLOGY

Qualitative Research

Denzin and Lincoln (2005) defined qualitative research as, “a situated activity that locates the observer in the world . . . Qualitative researchers study things in their natural settings attempting to make sense of, or interpret, phenomena in terms of the meanings people bring to them” (p. 3). Creswell (2007) argued qualitative research “begins with assumptions, a worldview, the possible use of a theoretical lens, and the study of research problems inquiring into the meaning individuals or groups ascribe to a social or human problem” (p. 37). Patton (1990) claimed qualitative data consists of “direct quotations from people about their experiences, opinions, feelings, and knowledge” obtained through interviews; “detailed descriptions of people’s activities, behaviors, actions” recorded in observations; and “excerpts, quotations, or entire passages” extracted from various types of documents (p. 10).

Qualitative research should be used to develop a holistic picture of a complex issue (Creswell, 2007). Its research tactics are used to hear the silenced voices of the marginalized by talking directly with them in their homes, places of work, and/or their communities, where the dialog is unencumbered by the researcher’s expectations based on the literature. Creswell (2007) emphasized the use of qualitative research to “empower individuals to share their stories, hear their voices, and minimize the power relationships that often exist between a researcher and the participants in a study” (p. 40). The inclusion of participants in the research process is of utmost importance in qualitative research study.

Feminist Standpoint Methodology

Feminist standpoint theory (FST) was the perspective that informed the methodology that directed this collaborative qualitative inquiry. Standpoint epistemology argues that all knowledge is constructed in a specific matrix of physical location, history, culture, and interests, and that these matrices change in configuration from one location to another (Harding, 1995). FST, uses women's own knowledge from their everyday experiences to ensure stronger objectivity in scientific inquiry when representing their lives and to expose power relations (Harding, 2004). While qualitative inquiry has no single method or theoretical underpinning, "Feminist inquiry provides not only conceptual and analytical directions, but also methodological orientation in emphasizing participatory, collaborative, change oriented, and empowering forms of inquiry" (Patton, 2002, p. 130).

According to Patton (2002), a qualitative inquiry with a specific feminist orientation "presumes the importance of gender" (p. 129). It values collaborative research and reflexivity, and uses the results of the study to benefit other women. Moreover, the use of feminist methods in research varies according to the purpose of each study and the theory directing the research process (Harding, 1995; Jaggar, 2004). The specific feminist orientation should make explicit, the "theoretical or ideological perspective that determines what conceptual framework will direct fieldwork and the interpretation of findings" (Patton, 2002, p. 129).

I used FST to guide this collaborative project with single mother caretakers who are attending higher education. FST extended epistemic privilege to the women's experiences, and at the same time, paralleled the values of feminism in education (Harding, 2004). As a lens for my methodology, FST encouraged the engagement of women in all phases of the research study. The researcher joined with the women to view their world of women and the meaning they

ascribe to their daily lives from their vantage point. This practice complemented the goals of qualitative research where the interviewer learned from the participant “rather than imposing his or her own view on the research situation” (Creswell, 2002, p. 148). My role in this study was to preserve the women’s standpoints, illuminating rather than reinterpreting their narratives in the findings from my analysis (Harding, 2004).

Feminist Standpoint Theory

Nancy Hartsock (1985), a political scientist, pioneered the notion of standpoint, carefully distinguishing a standpoint from spontaneous thinking. She argued a standpoint is “achieved rather than obvious, a mediated rather than immediate understanding” (Hartsock, 1985, p. 132). Hartsock, looking at power in relation to capitalism, theorized a distinct sexual division of labor where, in our culture, women are responsible for domestic labor in the home, transforming commodities into food, clothing, and other things that meet people’s needs (Sprague, 2005). This unique feminine position of work as “nurturing makes it possible to develop a notion of power as capacity or potential, as in the word empower” (Sprage, 2005, p. 42).

Among its many characteristics is its acknowledgment of the ways in which gender shapes the social realities of women (Dominelli, 2005; hooks, 2004; Haraway, 2004; Harding, 1991; Smith, 1987). FST assumes gender inequity stems from dominant White patriarchal capitalist privilege, which is replicated in social knowledge constructions, and has consequences for how policy and social systems regulate the daily lives of women (Harding, 1991). These policies include access to higher education as well as affordable housing and adequate childcare for women attending college who have young children.

FST is used in research to account for women’s daily lives and the meaning they assign to their experiences (Dominelli, 2005; hooks, 2004; Haraway, 2004; Harding, 1991; Smith,

1987). This is an important source of self-knowledge, and knowledge that may be misrepresented or excluded in other research data and the public representations of women's lives. According to Harding (1991), it is this "objective perspective from women's lives that give legitimacy to feminist knowledge, according to standpoint theorists" (p. 167). When the accounts of these women's lives are excluded from public knowledge, it tends to reify the untested knowledge of those with political and social power (Hartsock, 2004; Sandoval, 2004; Swigonski, 1993; Smith, D. E., 1987; Zaytoun, 2006). Therefore, women's standpoints are crucial sources of first-hand knowledge. They can be used to inform public policy and enhance knowledge by promoting realistic representations and overcoming knowledge distortions based on stereotypes.

As a methodology, researchers believe that standpoint theory works to explain accounts of nature and social relations not otherwise accessible. Harding (2004) asserted investigating and reporting these women's accounts provided valuable resources to social justice movements. FST argues that the current knowledge of women has been constructed largely by western White patriarchal capitalist ideology favoring and preserving the male dominant power arrangements (Harding, 1991). These constructions influence social policy and structures, which regulate and largely have determined the social possibilities and choices of women. FST posits that the everyday lives of women, as they understand their experiences, can produce a more objective representation of women and disclose the ways in which their social lives are mediated by and constructed by these male dominant systems in order to oppose and transcend these constraints.

Bartky (1982) criticized the feminist standpoint, arguing the concept of women's standpoint is over-inclusive and abstract when it presumes that all or most women share a common social location. Socialist feminist theorists have been primarily concerned with

establishing that women do, in fact, have a distinct epistemological standpoint. However, recently an awareness that women's different experiences generate perceptions of reality that differ significantly from each other as well as sharing certain common features has been acknowledged. For example, Smith (1987) said, "To begin from (women's) standpoint does not imply a common viewpoint among women. What we have in common is that organization of social relations which has accomplished our exclusion" (p. 163).

Harding (1991) suggested these differences in women's experiences need not be a source of division and weakness. Rather, she argued, these differences can be a "scientific and political resource" (p. 17) for feminism. Because women's oppression is constantly changing, feminist theory should reflect a variety of all women's experience. In order to accomplish this, all women should participate in building theory. A collective dialog between women who have been excluded and silenced should be shared.

Transformative Learning Theory as the Theoretical Basis for the Study

Examining women's experiences through the lens of transformative learning theory supports the goals of this study. By sharing the experiences and evolution of single mother students living in Affordable College Apartments told through their voices, one can observe their personal growth and transformation. Below is an overview of transformative learning theory, with further explanation on how the philosophy guiding this framework aligned with this study.

Theories of Adult Learning

Over the decades since Lindeman's (1926) *The Meaning of Adult Education*, was published, adult learning theory has evolved into a complex, multifaceted set of theoretical perspectives. Knowles (1980), a prominent adult learning theorist, distinguished children's learning from adult learning assuming adult learners have a preference of being self-directed,

meaning being responsible for identifying their needs, setting their own goals, choosing how to learn, gathering materials, finding resources, and judging their process. Based on these assumptions, it can be theorized that adult learning is learner controlled, autonomous, and self-managed (Cranton, 2006). Furthermore, Cranton argued that adult education should be practical or experiential in nature as adults have immediate problems to solve and seek to apply their learning directly to their workplace or personal lives.

Adult learners are mature, socially responsible individuals who participate in sustained informal or formal activities that lead them to acquire new knowledge, skills, or values; elaborate on existing knowledge, skills, or values; revise their basic beliefs and assumptions; or change the way they see some aspect of themselves or the world around them (Cranton, 2006, p. 2).

Since adult learners are unique compared to the traditional learner, adult learning has a unique set of characteristics. Cranton (2006) identified this learning as voluntary, self-directed, experiential, collaborative, and participatory. Many of the women who participated in this study agreed that their interest and experience in higher education learning reflected these assumptions concerning the adult learner. Specifically, they described their desire to develop personally or to respond to a professional or practical need. A voluntary approach to education infers students are highly motivated and interested in content that is relevant to their needs (Cranton, 2006). These sentiments were also found within the study, as they explained why they pursued specific degree choices that aligned most closely with their interests.

Finally, adult education in practice tends to be collaborative and participatory. From a constructivist point of view, adult learners share their experiences and resources with each other to create new knowledge. Cranton (2006) argued, "The learning is practical and relevant, people

collaborate to construct learning, it is voluntary, and to some extent at least, it must be self-directed” (p. 5). Developing more reliable beliefs, exploring and validating their fidelity, and making informed decisions are fundamentals to the adult learning process (Taylor, 2008). Today, adult learning is also described in relation to embodied learning, the emotions, spirituality, relational learning, arts-based learning, and storytelling.

The idea of self-concept is frequently mentioned in relation to adult learning (Cranton, 2006). A low self-concept inhibits learning, and increased self-concept is a goal of adult learning. Adult learners who return to a traditional or more formal learning environment, such as a college or university, may face some anxiety, or low self-concept, as they adapt to their responsibilities of homework and time management. Having young children and work obligations may create anxiety about their ability to succeed. Based on her work, Cranton (2006) found adults can change their self-concept through transformative learning, since it leads to a changed self-perception. She argued, “Self-concept is as relevant to transformative learning as it is to adult learning in general . . . When people revise their habits of mind, they are reinterpreting their sense of self in relation to the world” (Cranton, 2006, p. 8). In an effort to explore this topic further, this study considered whether an educational re-entry for single-mother students fostered a transformative learning experience, and looked deeper at whether this experience was unique to adult female learners.

Transformative Learning Theory

Transformative learning theory, introduced by Jack Mezirow (1978) over forty years ago, helped explain how adults changed the way they interpreted their world. Mezirow and his colleagues drew on diverse disciplines including developmental and cognitive psychology, psychotherapy, sociology, and philosophy to develop an understanding of how adults learn,

transform, and develop (Taylor & Cranton, 2012). According to Taylor (2008), given the instinctive drive among all humans to make meaning of their daily lives, it is imperative that adults develop a more critical worldview as they seek information to better understand the world. This involves learning “how to negotiate and act upon our own purposes, values, feelings, and meanings rather than those we have uncritically assimilated from others” (Mezirow & Associates, 2000, p. 8).

Transformative learning theory is based on constructivist, humanist, and critical social theory assumptions (Taylor & Cranton, 2012). A constructivist understanding is the idea that meaning is seen to exist within ourselves, not in external forms (Cranton, 2006). Mezirow (1991) was adamant in his belief that meaning is constructed through experiences and our perceptions of those experiences; and future experiences are seen through the lens of the perspectives developed from past experiences. Learners develop, or construct, personal meaning from their experiences and validate it through interaction and communication with others. Transformational learning theory is based on the notion that we interpret our experiences in our own way, and that how we see the world is a result of our perceptions of our experiences. Transformative learning is a process of examining, questioning, and revising those perceptions.

Mezirow’s (1975) transformational learning theory explains what happens when a person encounters something that does not fit in with his or her expectations of how things should be, based on past experience. He identified this as a disorienting dilemma that forces people to reconsider their beliefs in a way that will fit this new experience into the rest of their worldview. Through his study of 83 women returning to college who participated in an academic reentry program after a long hiatus from school, Mezirow (1975) identified 10 phases of perspective transformation:

- A disorienting dilemma
- Self-examination with feelings of guilt or shame
- A critical assessment of assumptions
- Recognition that one's discontent and process of transformation are shared and that others have negotiated a similar change
- Exploration of options for new roles, relationships, and actions
- Planning of a course of action
- Acquisition of knowledge and skills for implementing one's plans
- Provisionally trying out new roles
- Building of competence and self-confidence in new roles and relationships
- A reintegration into one's life on the basis of conditions dictated by one's new perspective.

The results of Mezirow's (1978) research led him to outline a theory of adult development, which he called perspective transformation, or "a structural reorganization in the way that a person looks at him-self and his relationships" (p. 162). Mezirow (2009) believed some transformative learning experiences suddenly transform a learner's identity or worldview. He refers to these major shifts as "epochal," which he defined as "involving dramatic or major changes" (Mezirow, 2009, p. 23). Mezirow distinguished epochal learning from a gradual, or incremental way of learning. However, in a review of the research, Taylor (1997) found that transformative learning tends to happen in a more gradual manner where an accumulation of experiences leads to a deep shift in thinking, where that shift in perspective may only become clear when it is over. Taylor (2007), believed, that throughout a lifetime, people make meaning of their experiences. It is through transformative learning theory that explains this learning

process of constructing and appropriating new and revised interpretations of the meaning of an experience in the world.

Despite whether the transformative experience happens suddenly or incremental, Taylor (2007) found three common themes of Mezirow's theory, including the centrality of experience, critical reflection, and rational discourse as the process of meaning structure transformation. Furthermore, transformative learning, "reflects a process as well as an outcome of adult development. It is a process where meaning making becomes continually more clarified although it doesn't have to follow clearly defined steps or stages" (Taylor, 2007, p. 11). This learning "is irreversible once completed; that is, once our understandings clarified and we have committed ourselves fully to taking the action it suggests, we do not regress to levels of less understanding" (Mezirow, 1991, p. 152).

According to Mezirow (2003), "Transformative learning is learning that transforms problematic frames of reference – sets of fixed assumptions and expectations – to make them more inclusive, discriminating, open, reflective, and emotionally able to change. Such frames of reference are better than others because they are more likely to generate beliefs and opinions that will prove more true or justified to guide action (p. 58-59). Learning occurs when an individual encounters an alternative perspective and their prior assumptions and expectations are called in to question. Learners need to engage in conversation with others in order to better understand alternative perspectives and determine their validity.

Finally, critical reflection and critical self-reflection may lead to transformation of specific assumptions and beliefs, and therefore a different lens through which learners view themselves and their world around them. According to Mezirow (1990) "Learning may be understood as the process of construing and appropriating a new or revised interpretation of the

meaning of one's experience as a guide to action" (p. 1). Understanding the transformative process provides a way of understanding the essential linkages between adult development and adult learning (Clark & Wilson, 1991).

Women and Transformative Learning

One major critique of Mezirow's theory is that it is too driven by rationality, with little to no attention to other ways in which individuals come to know and learn, such as through emotions, spirituality, or embodied forms of knowing (Tisdell, 2012). According to Taylor and Cranton (2012)

At the center of transformative learning theory is the notion that we uncritically assimilate our values, beliefs, and assumptions from our family, community, and culture. In other words, we adopt the dominant ideology as the normal and natural way to think and act. When we are able to recognize that these beliefs are oppressive and not in our best interest, we can enter in to a transformative learning process (Taylor & Cranton, 2012, p. 7).

Despite varying cultural norms for men and women, few studies exist that differentiate male and female learners. Even fewer look specifically at whether transformative learning varies between sexes. Even Mezirow's (1978) study, which included only female participants in an educational reentry program, failed to consider the multiple contexts in which the experiences of these women were situated, nor what impact those contexts had on their transformational learning process.

Another critique of Mezirow's (1978) theory is that the meaning of experience is too focused on the individual and is considered without reference to context, including power

relations or social transformation (Clark & Wilson, 1991; Taylor, 2007). This is problematic because,

Gender itself is a social construct, one that attends to underlying social relationships and power structures. At its most fundamental level, a gendered analysis recognizes that women and men live within a social and cultural context which is both defined and dominated by men at the expense of women. This context of patriarchy impacts women and men differently because of their unequal status; further, the subordinate status of women means that their experience differs qualitatively from the experience of men.

(Clark & Wilson, 1991, p. 77)

Clark and Wilson (1991) asserted that although Mezirow does not deny the existence of context, he fails to recognize “the essential link between the meaning of experience and the context in which it arises and by which it is interpreted” (p. 76). They further believed that Mezirow failed to explain what role context plays in the learning process, and instead, he implied that learning conforms to universal principles that apply across all contexts. Clark and Wilson (1991) argued “The importance of considering the context-dependence of meaning within Mezirow’s theory is apparent both within the dynamics of the theory itself and from examination of the impact of hegemonic cultural values reflected in it” (p. 76).

Despite the fact that Mezirow’s participants were all female, their experiences were studied as if they stood apart from their historical and sociocultural context, thereby limiting an understanding of the full meaning of those experiences (Clark & Wilson, 1991). The ten-step transformational learning process was conceptualized by Mezirow as a psychological process located within the women; therefore, he eliminated the social and political context in which both the women and their learning were situated. By narrowing the focus to the internal process

alone, the interpretation of the experience was diminished to a generic process of adult development, rather than a more robust approach of understanding the experiences of particular women within a specific context. In his first discussion of the connection between his theory of perspective transformation and self-directedness, Mezirow (1981) claimed that he identified “the essential elements of a comprehensive theory of adult learning and education” (p. 22). He based his claims for the centrality of self-directedness upon “generic characteristics of adult development” (p. 21). The idea of a generic process of adult development has been seriously challenged by feminist researchers (Gilligan, 1982; Chodorow, 1978), who argued that women follow a distinctively different development pattern than men.

In their extensive literature review, Flannery and Hayes (2000) found major differences between men and women that enforced centuries-old stereotypes of women that have been used to question women’s learning capacities. They found much of the research concluded overgeneralizations about the differences between men and women as learners. Many of these studies attributed these variances to genetics and hormones without considering race, class, gender, and abilities or learners. Rather than emphasizing differences in learning between men and women, Hayes (2001) argued researchers should instead appreciate gender as a crucial aspect of our lives and learning.

Hayes (2001) found two prevalent beliefs about women as learners – the significance of relationships, or connections women use to make meaning, and women’s presumed preferences for subjective and affective ways of learning. The significance of relationships in women’s lives has been studied since the early 1980’s, popularizing the idea that a woman defines herself, and views her world, primarily in relationship to others (Gilligan, 1982; Miller, 1986). This research supported the idea that women’s psychological development is oriented more toward increasing

intimacy with other than towards autonomy. This centrality of relationship has led to recommendations that educational programs for women should emphasize collaboration, support, and affiliation, as well as to critiques of gender bias in the emphasis on autonomy and self-direction in much adult education literature and practice (Flannery, 1994).

Hayes' research revealed (2001) that perceptions of women as learners have come a long way, reinforced by women's success in formal education. While at one time women were excluded from higher education, they now constituted more than half of all bachelor's degree recipients. In their work, *Women's Ways of Knowing*, which has been cited as one of the most significant publications in women's learning, Belenky, Clinchy, Goldberger, and Tarule (1986), included concepts such as voice, subjectivity, and silence and paid special attention to preferred styles of knowing of women, most specifically women as connected knowers (English & Irving, 2012). They asserted that women's collaborative and empathetic approach to learning is more effective and appropriate in the workplace and in formal education than the competitive, individualistic modes of knowing traditionally associated with men. Furthermore, the study acknowledged the previously invisible, yet significant, informal learning that takes place in the traditional female activities of motherhood and household management.

Women use relationships when they acquire new knowledge. Belenky et al. (1986) introduced the concept of "connected knowing" and described it as embracing new ideas and seeking to understand different points of view. Connected knowing was contrasted with "separate knowing," characterized by taking a more adversarial stance toward new ideas and looking for flaws in logic and reasoning. While the authors identified a variety of ways of knowing used by the women in their research, they concluded that connected learning was preferred by the largest number.

The idea of connected knowledge can presume transformative learning, often dealing with personal and institutional challenges that affect women's entry into education programs and their active participation in them (Belenky et al., 1986). Belenky and Stanton (2000) bring the lens and theory of transformational learning to the understanding of the original work. In this publication, Belenky and Stanton (2000) are critical of Mezirow's linear and rational version of transformative learning, noting that "critical discourse, the doubting game, can only be played well on a level playing field," suggesting that the field is rarely level for women (p. 89). They argued that Mezirow's transformative learning focused more on separate knowing rather than connected knowing. This hinders collective action, or giving voice to oppressed groups who, together, can achieve goals through collaboration (Belenky & Stanton, 2000).

Brooks (2000) brought together the idea of transformative learning and connected knowing, and in her research concluded that educators should understand women's transformative learning as a narrative process. Brooks (2000) said

In this type of transformative learning, personal storytelling functions as a way of establishing relational intimacy...The intimate sharing of stories, usually with other women in a safe context, is a time-honored way in which many women have first claimed their own voices" (p. 152).

Thinking about and studying transformative learning as a narrative process, seems distinctly suited to the ways in which women think about themselves and interact with others.

Single, degree seeking female parent students face multiple challenges while attending institutions of higher education (Goldrick-Rab & Sorenson, 2010). After gaining access to education, single mothers are challenged to fill the role of student, parent, and worker. In an effort to understand the uniqueness of female transformative learning experience, this study

focused on the experiences of single mother students who have access to affordable housing, childcare, and case management services in the context of institutions of higher education.

Design of the Study

This study's focus is on the standpoint of women who are low-income, single-mother caretakers pursuing higher education, while living in affordable housing units and receiving case management services to aid in their college experience. It also examines how transformative learning took shape in their lives and its consequences. The following section describes the design of the study and includes information about the sample and population, recruitment procedures, the data collection process, analysis procedures, and finally how the researcher confirmed the reliability and trustworthiness of the data.

Sample and Population

Convenience sampling was used to recruit participants. Given the research site has been specifically selected in order to answer the research questions, participants living in Affordable College Apartments were asked to participate in the study. An email was sent by the Affordable College Apartments Project Director to all residents requesting their participation in the study. A discussion of the project and the requirements of their participation took place prior to the interview. Gas cards or grocery store gift cards were used to compensate participants' attendance and contributions to the study.

Participant Information

Below is a chart listing data about the participants including name, age, race, children's name and age, how many years they have lived in Affordable College Apartments, and their area of study. Following the table is a brief introductory narrative for each participant.

Table 1***Participant Information***

Name	Race	Children	Divorced	Years at ACA	Major	Support System
Adara (27)	White	Ethan (11), Jessica (6), Alexia (3)	N	1	Computer Science	Father and Aunt
Andrea (34)	White	James (7), Daniel (2mo)	Y	2	Human Services	Family
Beth (45)	White	Peyton (6)	Y	2.5	MA Business	Family
Chelsea (24)	White	Luke (4)	N	>1	Business Accounting	Father
Isabelle (31)	White	Josh (7), Chris (2)	Y	1	MA Enviro Health	Father
Kelsey (27)	White	Elizabeth (4)	N	2	MFA Creative Writing	Family
Lilith (28)	Black	David (5)	N	1	Criminal Justice	Family
Malina (24)	White	Rae (5)	N	1	Apparel Design	None
Miah (20)	Black	Ava (2mo)	N	>1	Special Education	None
Scarlett (41)	White	Blake (5)	N	3.5	Forensic Science	Family
Veronica (29)	Hispanic	Rose (12), Michael (4)	Y	2	Business	None

Adara

Before living in Affordable College Apartments, Adara lived in a run-down mobile home with her three children and their father. Renting from a family member meant they were only responsible for the bills. However, paying for their utilities was often a challenge for the family. Adara's ex-boyfriend, and father of her two youngest, was an abuser, had an addiction and was consistently in and out of prison. While the situation was difficult to discuss, Adara recalled the lack of support she felt during many struggling years. Since moving to Affordable College Apartments, Adara and her children finally have a sense of hope and motivation for their future.

After getting pregnant with her first child during her freshman year of high school, Adara dropped out, but later earned her GED when she was pregnant with her second child. She lived with her ex-boyfriend during these years. Adara's father and aunt visited her several times trying to convince her to leave her abuser. Frightened by the unknown, it took several visits before Adara agreed. Having struggled in school for most of her life, applying for college was a huge leap of faith. Now, she is focused on her studies, balancing self-care and healing through therapy, while finding her passion through discovery in her coursework. Although on a path to recovery, she finds herself worried and depressed about certain family members and the struggles they face, feeling helpless and unable to help them through their troubling times.

Andrea

Andrea and her son, James (7) moved to the Midwest from the South five years ago, leaving behind her now ex-husband, who had an addiction and ultimately jeopardized the safety of their son by bringing drugs in to their home. For many years, Andrea tried to support her

husband as he sought help for his addiction. However, after their son was born she felt she could not expose him to these behaviors and moved away as soon as she could.

Recently, Andrea welcomed a second son, Daniel. Just two-months old, Andrea is learning how to co-parent with his father, who is highly involved in Daniel's life. Juggling two children and a full-time course scheduled, Andrea's life the last few months has not been easy. Andrea has lived in Affordable College Apartments for two years. Gaining experience in her field of study, she works 20 hours a week at the local crisis outreach office, through the Ready to Work program. Andrea has always valued education and learning with her primary focus on taking care of her children and passing all of her courses. Andrea found out about Affordable College Apartments through a friend. Currently, they both live in the apartments raising their children and attending school.

Beth

Having taken a large break in her education in order to have and care for her family, Beth classifies herself as a true nontraditional student. She has three daughters: two older daughters who are 25 and 23, and six-year-old, Peyton. Beth is also a grandmother. Each of her older daughters have a nine-month-old daughter. Since they all live in the same area, Beth frequently visits with her family. After being married for many years, Beth and her husband divorced several years ago. She described the transition from a working married mother, to a working single mother as challenging, but do-able. She was laid off from her job during the recession, which ultimately was what lead her to investing in herself though education.

Beth, a first-generation college student, tried attending college immediately after graduating high school. However, her life took a quick turn in the other direction.

I tried to come to college right after high school. But when I was young, immature, very naive, I'd never lived outside of mom and dad's house. It didn't quite work out for me the first time. But I also had met my husband, at the time, and he was going into the military, so we just stuck together, got married, had babies, and moved around.

Since her enrollment, Beth has earned her undergraduate degree in business management, and is currently in a masters of business administration program. She also works at an attorney's office and is responsible for their bookkeeping.

Chelsea

As the only girl out of four children, Chelsea learned how to take care of herself and her brothers at an early age. Her parents divorced when they were young, and since her mother was working two jobs, Chelsea had many responsibilities taking care of her siblings and their home. Having always done well in school, Chelsea was the first in her family to go to college. She is studying business accounting. She hopes to own her own business someday doing personal accounting and taxes, and possibly personal finance.

It was after graduating high school, while living with her now ex-boyfriend, when Chelsea became pregnant. Having always prescribed to the role of caretaker, Chelsea was "always taught to help somebody in need, never leave somebody stranded, and no matter how bad they treat you, if they need help, help them." However, this translated in to being too scared to leave her abusive relationship, and she suffered for several years. It was not until she became pregnant that she was motivated to end the relationship. No longer willing to take the abuse that almost cost Chelsea her unborn child, she found the strength to leave and start a life on her own. With her newfound resilience, Chelsea has learned to stand up for herself and place her and her son, Luke's, needs at the forefront of her life.

Isabelle

Isabelle always knew she wanted children. Shortly after graduating from college, she was diagnosed with cervical cancer and her dream was threatened by the need for a hysterectomy. She and her husband at the time made the decision to have a child before she was unable. Luckily her cancer did not come to this outcome. When her son Josh was born, Isabelle was enrolled in a master's program. However, he was born legally blind, and was soon after diagnosed with autism. Since birth, taking care of her son was her top priority. When trying to complete her degree and care for her son, Isabelle found herself without family or on-campus support. Affordable College Apartments did not yet exist, and her family was not speaking to her because of her decision to have a child and subsequently leave her husband. In a time when she needed help the most, she was alone.

When Isabelle found out she was pregnant with her second son, Chris, she and Josh were living in Florida. However, they were living in an unaffordable situation, and Isabelle knew from her previous pregnancy that she would not have the support of her family. They quickly moved back to her home state to live with a friend who was going through a divorce. After just a few weeks, Isabelle's friend informed her that she sold the house, leaving the family homeless and without resources. Isabelle's father helped her and her two sons find an apartment in the area. Having only a part-time job, Isabelle was only able to afford the rent with the help of her father. It was during this time that Isabelle decided to finish her degree and apply for the Affordable College Apartment program so the family could get back on their feet.

Living in Affordable College Apartments and working on campus in disability services through the Center for Student Parents allows Isabelle time to spend with her children. She loves that Chris attends the Head Start program through Affordable College Apartments, and is already

beginning to talk. Josh is comfortable and thriving in his environment. He frequently asks Isabelle for a home of their own. Isabelle tells him that is their next step after she earns her degree.

Kelsey

Kelsey grew up in a loving family, however, it was not until she was older that she discovered her father had an addiction and had spent much of the family's life savings. Realizing what her mother went through to try and save her father from his demons, Kelsey highly regards her mother for her selfless sacrifices. However, growing up Southern Baptists, there were secrets that Kelsey and her brother felt the need to hide from her mother and grandparents. Kelsey identifies as bisexual, and her younger brother, Caleb, identifies as homosexual. While Caleb and Kelsey knew each other's sexual preferences, it was not until Caleb was in high school that he came out to his family. While their parents accepted his preferences, Caleb's grandparents did not agree with his lifestyle. Feeling as if he had to prove his masculinity to his grandparents, Caleb joined the military. It was soon in his career that he fell off the top of an obstacle course during training, and became paraplegic. The family continues to deal with this travesty.

Kelsey was engaged at the time she found out about her pregnancy. Due to health issues, Kelsey did not think that she would be able to conceive. Her fiancé wanted a child, and manipulated the situation in order to impregnate her. However, shortly before finding out she was pregnant, Kelsey's best friend told her of her fiancé's attempts to cheat on Kelsey. Knowing she could handle being a mother alone because of her access to resources, most importantly family support, Kelsey decided to go through with the pregnancy, bringing a wonderful, beautiful daughter in to the world.

Prior to moving in to Affordable College Apartments, Kelsey, despite being separated, lived and co-parented with Elizabeth's father during her first years. He was able to help Kelsey as she finished school. After moving out, she and Elizabeth lived with a best friend for a year. Then her mother recommended Affordable College Apartments. Kelsey applied and was quickly accepted to the program, taking a major burden off of her rent and childcare needs. Kelsey and Elizabeth finally have their own space, and enjoy having their own rooms.

Lilith

Before living in Affordable College Housing, Lilith was working over 60-hours a week at a factory job in order to make sure she and her son, David's, needs were met. At the time, they were living in a home that her grandmother left her after her passing. Dealing with the responsibilities of a mother, worker, and homeowner, Lilith struggled for many years to find a balance. Now, she feels like her hard work paid off knowing her son has had a stable life.

Lilith and David's father broke up shortly after David was born. It was then that Lilith found herself in an emotionally abusive relationship, which damaged her self-esteem. She finally ended the relationship when she was accepted to college and Affordable College Apartments. Lilith reflected on the depression she went through during that time. She described turning to marijuana as a way "to numb my pain and the failures I felt within it."

She started a new life at Affordable College Apartments in order to pursue her dream to become an attorney, and someday a judge.

I'm really happy. Genuinely happy. Sometimes I get lonely because I don't have a boyfriend, but I don't care. They'll be on the other side. Sometimes men can bring you down if you get the wrong one. I'm okay. I'm doing really good. This is honestly the happiest I've been in my life.

Malina

Originally beginning college immediately after high school, Malina has returned to the university where she started. Through many ups and downs, she is on track to graduate. A survivor of domestic abuse, Malina has been through many hardships, but has always persevered. Suffering from bouts of depression throughout her life, Malina experienced postpartum depression for a few years after having her daughter. Two years after giving birth, her now best friend who she met in her apartment complex helped pulled her out of the depths. Serving as a friend and mentor, Malina still relies on her for advice and guidance. Malina is focused on “making a good life for me and my daughter. And to make sure she doesn’t go through the hardships that I’ve been through.”

Growing up Malina’s mother was married to a person with an addiction. Malina recalls moving around often living with various people and family members, taking care of her younger brother, and spending a majority of their time when they were young, with their grandmother. It was her grandmother who taught her many life skills. Over time, Malina’s mother met a man, and together they worked to stay sober. When times were tempting, the family would uproot and move to a new location, until finally landing where Malina has lived for the past fifteen years. While her life was still not easy growing up in a home where her mother’s now husband was verbally and emotionally abusive, her living situation and education was at least stable. Malina recalled, “I didn't really grow up in the best of environments. But the fact that I refuse to let my daughter and our habits fall to that, that's my goal.”

Miah

When Miah found out she was unexpectedly pregnant, she was working as a waitress in a restaurant. Originally from the Detroit, Michigan area, Miah moved to the Midwest quickly after

finding out she was pregnant. She and her boyfriend at the time, made plans to move in with his parents, so they would have assistance in starting a life together and taking proper care of their child. However, when the time came to move, her boyfriend decided to break off their relationship and stay in Michigan. Miah describes her ex as a partier, who did not place her, nor their unborn child's needs above his own. After Miah became pregnant, he was often out very late at a bar, leaving her to find her own meals with few resources. Although his family has been very supportive of her and her daughter, Ava, Miah rarely has contact with Ava's father. She plans on requesting child support from him in the very near future so that their daughter can continue to have the resources she requires.

Before moving in to Affordable College Apartments, Miah's housing history was anything but stable. Wanting to find independence away from her mother, Miah briefly lived with an ex-boyfriend, then was couch surfing at her friends' apartments, and finally moved in with Ava's father, her boyfriend at the time. Upon moving, she and Ava shared a bedroom in Ava's father's family home. After enrolling in the local college Miah found out and applied for the Affordable College Apartments program. Additionally, because Miah is enrolled in the KTAP program, she is soon going to begin working 20 hours a week through the Center for Student Parents work-study program on the college's campus.

Scarlett

Scarlett, now in her early 40s, had her son when she was 36. Years prior, her doctor diagnosed her with endometriosis and only one functioning ovary indicating her lack of ability to conceive and have children. At the time, Scarlett was a student at Paul Mitchell's School for Hair. Feeling sick and nauseous around the hair products and chemicals, Scarlett knew her body was reacting for a reason, and decided to take a pregnancy test. When it came back positive,

Scarlett knew she had to come up with a new plan. She finished out the semester, and continued working as a bartender, a career that she had for almost 20 years, right up until she had her son, Blake.

Scarlett and Blake lived with Blake's father since they began dating a few years prior. Scarlett had known and grown up with him. While he worked third shift and paid the bills, Scarlett, not having many expenses of her own, was Blake's primary caretaker. Blake's father has two other children, a son, now 13, whom he had every other weekend, and a daughter, now nine, who occasionally saw her grandmother, (mother's mother). Upon moving in Scarlett and her boyfriend fought for full custody for his daughter, because her mother was a person addicted to drugs. They won, now having her all but every other weekend, when she would go and stay with her grandmother. With all these new changes, Scarlett was overwhelmed having never cared for children, other than occasionally babysitting for her nieces and nephews.

However, their relationship took a turn when Blake's father came home one day and kicked them out with no reason given. Scarlett recalls them having issues because of his daughter's defiant behavior. In addition, Scarlett was severely suffering from post-partum depression. Despite her attempts to communicate her depression to her boyfriend, and seeking professional help, he refused to understand and work with her through her challenges, ridiculing her for seeking therapy that she coupled with antidepressants. Although she remembers him as a caring person, he never supported her through her difficult pregnancy and his birth, having a much different schedule working all night, and sleeping most of the day.

Scarlett has worked very hard over the last several years to get her life on track for her and her son. Desiring independence was the main motivator for applying to college and Affordable College Apartments. Because she is a recipient of government assistance, Scarlett

has a job on campus through the Center for Student Parents, working 20 hours a week through their work-study program. Living in Affordable College Apartments, she is within walking distance to Blake's daycare, her classes, and her job. She and Blake have their life on track. However, she once frequently got sucked in to drama created by her ex-boyfriend; at one point, even being contacted by his now wife, who complained to Scarlett about the way she and her children were being treated in the relationship.

Veronica

Veronica found out she was pregnant with her daughter when she trying to enlist in the military. Having graduated from high school in San Diego, CA, Veronica held many minimum wage jobs, none of which could not financially sustain any sort of California lifestyle. Since she could not enlist, she returned home and reluctantly married the father of her child feeling as if she could not make it without him. Despite constant fighting, Veronica's ex-husband bullied her in to staying in the relationship threatening Veronica that he would take their daughter in the divorce and leave Veronica stuck with nothing and no one due to lack of family support. Veronica moved to the Midwest from San Diego, California, in 2014, with her husband and their daughter, who is now 12. They decided to leave California in order to start a new life in a new location, pursuing his career. Veronica's primary motivation for moving was to distance herself from her family, which she describes as toxic and negative. She saw the opportunity as the beginning of a spiritual journey of coming to know herself,

Who I was and why I wanted to be, why do I want it to do, and what is my calling? I said (to myself), 'I don't know what I want to do. I don't know why I'm going through this, but something good is going to come out of this.'

Feeling as if the universe would set her on her own path, things quickly begin to happen. Veronica and her abusive husband divorced shortly after moving to the Midwest, however, she found herself in another abusive relationship. In an attempt to dominate and trap her in the relationship, he deceptively impregnated her and they had a son, now four-years-old. After they broke up, Veronica moved to another town in the state to avoid contact with her ex-boyfriend, and also so that her daughter could live closer to her father. Once settled in to their apartment, Veronica quickly found that it was unaffordable, paying most of her monthly income to rent and utilities. A friend encouraged her to apply for Public Housing through the Housing Authority; Veronica and her children were quickly approved.

It was during this time that Veronica received information from Affordable College Apartments. Veronica described this experience as,

It was kind of an answer to my prayers because I want to go to school, but I don't know how I'm going to do it, because childcare is going to cost money. And I don't really know places. I don't trust people. I don't know anybody. And I got the letter for Affordable College Apartments.

Affordable College Apartments

Affordable College Apartments, located central Appalachia, is a program administered by the Kentucky River Foothills Development Council, Inc. (KRFHDC, 2019). The Appalachian Region is a 205,000-square-miles region that follows the spine of the Appalachian Mountains from southern New York to northern Mississippi (Appalachian Region Commission (ARC), 2018).

While a mythical representation of the Region has been created, research rooted in concrete data sources does suggest an economic disparity between Appalachia and the rest of the

United States (Eller, 2012). Evidence suggests a lower quality of life for a majority of those living in rural America. These persistent inequalities include income, education, poverty, health, and happiness. Eller (2012) asserted that as inequalities between urban and rural, race, gender, and class continued to grow, animosity towards outsiders, as well as a fear for rural children's future because of an increase in substance abuse and disappearing jobs in the coal industry was becoming more prevalent. These feelings have furthered a cultural divide between Appalachia and the rest of the nation, creating a sense of powerlessness, lack of faith in government, and a hopeless future. As more research is conducted on the history of Appalachia and its people, scholars are challenging the current assumptions of this region while offering solutions for building a holistic society.

Advocates and regional non-profits claim that America is not doing enough to respond to the pressing needs of the Appalachian region as its economic tides have shifted from that of an industrial economy to one of service (Federation of Appalachian Housing Enterprises [Fahe], 2018). While a perception has been created and maintained that Appalachians are unwilling to move forward, they feel as if they are being left behind. Fahe (2018) explained, in order to continue to invest in the region and its people, better access to healthcare, adequate and affordable housing, education, and jobs to replace the ones that are leaving, are the core building blocks to a sustainable future.

Affordable College Apartments is one project who is meeting the needs of the community with resources to help them excel and break the cycle of poverty. With monetary and consultant support from Fahe project funding and assistance was provided by Kentucky Housing Corporation allocating \$8.4 million in Low Income Housing Tax Credits and Affordable Housing Trust Funds, \$7.5 million tax credit purchase from the Ohio Capital

Corporation for Housing, as well as Community Development Block grants, and Federal Home Loan Bank. Fahe's Community Loan Fund was also used to provide a \$6 million construction loan.

The organization "is committed to the promise of helping people and changing lives" (KRFHDC, 2017, n. p.). By embracing a philosophy of needs-based strategies and family-based services, KRFDC has a long history of community improvement and promoting self-sufficiency and economic self-reliance among the area's low income population. Their mission is to develop community resources so that all persons may have lives of dignity, responsibility, and opportunity, and is accomplished through community action that provides a comprehensive range of services for families and individuals.

As a multi-generational approach, preschool age children living in Affordable College Apartments program must be enrolled in the on-site, affordable child development center. Childcare services are administered through the agency's Early Head Start/Head Start program, and allows for parents to attend classes and focus on their education. Childcare is income based.

Three apartment buildings, with 39 total units, make up Affordable College Apartments. Each unit is a two-bedroom, and is equipped with a washer/dryer, dishwasher, storage space, and a designated parking lot. Housing is income based, and relies on the programmatic requirements specified in the Guidebook (Appendix A).

Priority is given to single parents pursuing four-year college degrees who have preschool aged children. Summarizing, the requirements include:

- Heads of households who are at least 18 years of age
- Single parents with primary custody of child/children
- Eligible for Section 8 Housing Choice Voucher

- Degree seeking, full-time student at an approved post-secondary institution
- Must agree to meet monthly with a case manager to develop and monitor an Individualized Service Plan
- Children under five years of age must be enrolled in the Affordable College Apartments Child Development Center
- Agree to attend monthly life skills workshops and meetings to promote the achievement of educational goals resulting in self-sufficiency
- Agree to either work or participate in approved volunteer experience while enrolled in the program

Applicants are interviewed, and if selected for the program, residents are referred to the housing counselor who will determine if they qualify for rental assistance. Housing remains contingent on meeting the above requirements as well as maintaining a 2.0 GPA. Currently, all 39 housing units are full.

Data Collection

In-depth interviews (Patton, 1987) were conducted with 11 participants. Additionally, select staffing personnel were interviewed as a way to gather data on the mission, vision, and outcomes of Affordable College Apartments. Patton (1990) suggested the importance of interviews in qualitative research in order to understand what is “in and on someone else’s mind” (p. 278).

We interview people to find out from them those things we cannot directly observe . . .

We cannot observe feelings, thoughts, and intentions. We cannot observe behaviors that took place at some previous point in time. We cannot observe situations that preclude the presence of the observer. We cannot observe how people have organized the world and

the meanings they attach to what goes on in the world. We have to ask people questions about those things. The purpose of interviewing, then, is to allow us to enter into the other person's perspective (Patton, 1990, p. 196).

A series of questions using Patton's (1987) interview guide, were asked in a semi-structured process (Appendix D). Semi-structured interviews were selected to allow the researcher to define areas to be explored, but also allow the interviewer and participants to diverge in order to pursue an idea or response in more detail. According to Patton (1987), a semi-structured interview process allows for discovery and elaboration of information that is important to participants but may not have been previously thought of by the researcher. Each interview was audio recorded and transcribed verbatim. Interviews lasted between 60 minutes and 120 minutes. Participants were asked to describe their life journey including what led them to pursue higher education and why they applied for housing at Affordable College Apartments. Additional questions related to the childcare and case management services they receive, and whether these services have an impact on their experience as a college student were a major point of focus in this qualitative inquiry.

The questions were framed from an intersectional perspective in order to include a holistic perspective without assuming that one area alone will provide an explanation for an experience of inequality (Bowleg, 2008). Participants were asked to reflect on their inclusion in multiple groups when responding. The idea is that the participants, who occupy different locations of an intersection, have different standpoints among themselves that are distinct from the standpoint of the researcher; the participants should inform the study and understanding of the experience of attending higher education while living in Affordable College Apartments.

For purposes of accuracy, with permission, the interviews were digitally recorded. Any names used on the audiotape were changed to pseudonyms when the tapes are transcribed. The recordings are stored in a box.com account for five years and then be erased. All data remains confidential and no identifying information such as names will appear in any publication or presentation of the data.

Data Analysis

Harding (1995) suggested feminist studies should describe the individual participation of women in group experience. Furthermore, Black and Latina feminist standpoint theorists and indigenous scholars to White feminist researchers suggest to illuminate rather than to reinterpret the meaning of the women's stories. For these reasons, data analysis began with the creation of individual narratives. I followed Creswell's (2002), proposed "restorying," which is the process of organizing the data sequentially, and arranging the sections chronologically as a way to construct a narrative. In order to create their narrative, I organized the transcript as described by Creswell (2002) through "cutting and pasting text sentences" in a Word document (p. 261). Once this had been accomplished, I used the organized data to present the narrative schemes the storyteller has intended by crafting their narrative on a laptop computer. The narratives will be a used so the reader may understand how the participants understand their lives, their experiences, and their knowledge on the standpoint of single mother caretakers attending higher education.

Narrative Analysis

Narrative analysis was one method used when reviewing participant narratives. Narrative analysis is simply the analysis of people's stories (Taylor & Cranton, 2012). Jonassen and Hernandez-Serrano (2002) articulated that stories are "the oldest and most natural form of sense making," and people use stories to make sense of their experiences (p. 66). Because people use

stories to communicate their lives to others, narrative analysis is well suited for the study of transformative learning because it allows people to convey their personal experiences of this type of learning through stories (Taylor & Cranton, 2012). Storytelling connects to Mezirow's conditions for critical discourse in the process of transformative learning.

Another connection between narrative analysis and Mezirow's theory is in the developmental potential of both (Taylor & Cranton, 2012). Mezirow (1991) stated that the process of perspective transformation is "the central process of adult development" (p. 155). Similarly, one's story can be restructured and reinterpreted to accommodate developmental change. The process of re-storying one's life can be compared to a perspective transformation that leads to a "more inclusive, discriminating, permeable, and integrative perspective" (Mezirow, 1990, p. 155).

Feminist Standpoint Theory and Intersectionality

Keeping true to feminist standpoint methods, in addition to a narrative analysis, the data was looked at through the lens of intersectionality. As an analytical tool, Hawkesworth (1999) found feminist standpoint theory to have a number of advantages. FST suggests a way of gathering data for analysis that presupposes multiplicity and complexity. She found the shift in feminist scholarship over the past decade from a notion of "the" feminist standpoint to a recognition of multiple feminist standpoints. Multiple standpoints of women generated an analytical tool that accepts plurality as an inherent characteristic of the human condition.

Hawkesworth (1999) suggested rather than asserting the truth of any particular claim about experience, feminist standpoint theory as analytical tool requires the collection of competing claims advanced by women. Furthermore, feminist standpoint theory as analytical tool acknowledges that claims about the world are constructed in relation to experience, and thus

may provide feminist scholars with new conceptual means to engage contemporary political issues.

In order to view women's experiences from multiple perspectives, intersectionality (Crenshaw, 1989) was used when examining the individual interviews as well as the data as a whole. In qualitative research, intersectionality is considering simultaneous membership in multiple social categories and how power and inequality construct and reproduce those categories (May, 2015). Intersectionality grew out of critical race theory and Black feminism. Kimberle Crenshaw (1989), a black feminist and legal scholar, first used the term to describe how black women's experience and identities at the intersection of race and gender are marginalized by tendencies to treat race and gender as mutually exclusive categories. Crenshaw (1989) identified examples of legal cases where Black women were forced to choose between bringing a claim of discrimination on the basis of either race or gender, but could not say they had been discriminated against because of a combination of both. Her work has been influential to current thinking about discrimination on the basis of gender, race, and other equality areas.

The main objectives of intersectional approaches have been to analyze how multiple social categories intersect and are constructed by and within power relations and to empower individuals and groups to transcend the constraints imposed upon them by those categories and linked inequities. Patricia Hill Collins (Collins, 2016) is a social theorist whose research and scholarship have examined issues of race, gender, social, class and sexuality. She defined intersectionality as,

A way of understanding and analyzing the complexity in the world, in people, and in human experiences. The events and conditions of social and political life and the self can seldom be understood as shaped by one factor. They are generally shaped by many

factors in diverse and mutually influencing ways. When it comes to social inequality, people's lives and the organization of power in a given society are better understood as being shaped not by a single axis of social division, be it race or gender or class, but by many axes that work together and influence each other. Intersectionality as an analytic tool gives people better access to the complexity of the world and of themselves. (Collins, 2016, p. 1)

According to Collins (2016), intersectionality is used as an analytical tool to solve problems that they or those around them face. Its use when studying issues in higher education is especially prevalent given the social divisions of class, race, gender, ethnicity, citizenship, sexuality, and ability that exists within this community.

Colleges and universities now include more college students who formerly had no way to pay for college (class), or students who historically faced discriminatory barriers to enrollment (race, gender, ethnicity or citizenship status, religion), or students who experience distinctive barriers and discrimination (sexuality and ability) on college campuses. Colleges and universities find themselves confronted with students who want fairness, yet who bring very different experiences and needs to campus. (Collins, 2016, p. 1-2)

This study utilized intersectionality by exploring the various elements of identity the participants identify, and how these elements of identity shape their experiences in relation to the power structures that exist in higher education (Christofferson, 2017). The study looked at the interaction between different elements of identity in an effort to understand how different combinations can lead to various lived experiences of individuals in comparison to other individuals who may share one or more, but not all of

the same elements. The analysis will show that the intersections between different aspects of her identity results in a specific experience of her gender which is qualitatively different to others.

Ethical Considerations

Women who chose to participate in the study were reassured their identification will not be disclosed, and their participation is completely voluntary. I reviewed the informed consent with each woman to ensure they understood the terms of the study and her right to discontinue at any time. Any questions and concerns were also discussed. They were required to sign the consent form, and were provided with a referral list with emergency hotline and the county mental health phone contact numbers.

Trustworthiness

Research guided by FST seeks to grant women epistemic privilege (Harding, 2004). This qualitative design applied the methodology of FST which asserts that by beginning a study in women's everyday lives, the researcher fosters a stronger objectivity with a less partial view of women and their lives. In order to construct, explore, and analyze what emerges from that starting place, I utilized methods of analysis that were based solely on the women's concrete experiences. FST attempts to promote processes that reveal how knowledge often privileges, even unknowingly, "the dominant Western, bourgeois, white-supremacist, androcentric, heteronormative culture" (Harding, 2004, p. 5).

While locating a dominant stream of ideologies may seem unnecessarily convoluted, hooks (1995) argued that particularly the impact of oppression of women can be understood only within the context and synergy of these multiple sources of oppression. This is echoed by Collins (2004) who speaks of the same phenomena as the simultaneity of oppression experienced

within the stratification of interlocking social systems of class/gender/race. As previously mentioned, the central tenet of feminist standpoint scholars is that FST can potentially uncover a fuller view of women's knowledge than classic theories and thereby enhance an even stronger objectivity on the researcher's part.

The following section will describe how this qualitative feminist standpoint inquiry uses reflexivity and credibility to assess the trustworthiness of this study (Lincoln & Guba, 1985).

Reflexivity

For qualitative research, it is important to establish the researcher's bias within the study in an effort to further reliability measures. I believe housing is a basic human right and should be treated as such. My work with non-profit housing organizations has taught me of our country's dire need for more affordable housing – both rental and ownership opportunities. I have worked directly with families, including single-mothers, and have witnessed what families gain when they secure housing. The home is the central unit of every family providing stability and opportunity.

To maintain research credibility and reliability, I engaged in ongoing reflexivity (Denzin & Lincoln, 2005). According to Patton (2002), who built upon the work of Lincoln and Guba (1986), researcher reflexivity provides an opportunity for the researcher to understand how his/her own social position, values, assumptions, interests, experiences, and understanding of the world shape the research process. Approaching the study from a constructivist perspective, reflexivity is important because it identifies the extent to which there is a mutual construction of meaning between researcher and participants (Patton, 2002). Reflexivity allows for the researcher to better understand how participants make meaning of their experience.

Furthermore, Harding (1995) insisted FTS facilitates a stronger objectivity on the researcher's part by linking "together strong form of the three terms: reflexivity, objectivity, and method" (p. 17). Harding (1995) suggested that reflexivity is not simply describing or confessing how the subjective voice and history of the researcher can influence a project. Instead, the researcher's reflexivity is a resource that strengthens the method when the researcher looks critically at her or his assumptions, turning the "critical lens" on these assumptions in order to analyze them (Harding, 1995, p. 19). In acknowledging the existence in social life of hierarchal power arrangements, which often privilege the researcher, the social location of the researcher can become a "local resource that we can use in scientifically and politically progressive ways" (Harding, 1995, p. 19).

As suggested by Morrow (2005), I kept a journal throughout the duration of the study and recorded my experiences, reactions, and emerging awareness of any assumptions or biases that arose. Finally, in order to fairly represent participants' realities, participant checks were utilized throughout the study to strengthen credibility (Morrow, 2005). During the interviews, I engaged the participants in clarifying statements to ensure my understanding of their interpretations aligned with their meaning. Furthermore, participants had an opportunity to review their transcribed interview, as well as their narratives. During this process, participants were urged to discuss clarification of their recoded statements, and suggestions on how their experiences, or "knowledge claims" were identified and described within the broader codes and themes found within the research study (Harding, 1993).

Credibility

Triangulation of the data was used to strengthen credibility of the study. Triangulation is the practice of looking at multiple viewpoints to allow for greater accuracy (Jick, 1979). Denzin

(1987) suggested the use of triangulation of multiple data sources, in this case interviews with women living in Affordable College Apartments, interviews with key staff members, and the documents describing Affordable College Apartment's mission, vision, application, program requirements, and any current or archival data they had collected concerning degree attainment. Jick (1979) described triangulation as "a vehicle for cross validation when two or more distinct methods are found to be congruent and yield comparable data" (p. 602). Furthermore, Campbell and Fiske (1959) argued that more than one method should be used in the validation process to ensure that the variance reflected that of the trait and not of the method.

A "within-method" approach (Denzin, 1979) was used, or cross-checking these multiple data sources for internal consistency and capture a holistic and contextual portrayal of Affordable College Apartments. This type of triangulation aided in the elimination of bias and allow for dismissal of possible rival explanations (Campbell & Fiske, 1959; Denzin, 1978). The assumption of triangulation of data is the bias in methods, data sources, and the investigator cancels out and what is left is the truth about what is being investigated.

Summary of Chapter Three

This qualitative research study focused on the feminization of poverty through a feminist standpoint methodology. FST was used as a systematic theoretical alternative to prevailing ways of interpreting the world. Jagger (2004) argued only when women are free from domination will they have access to the resources necessary to construct a systematic and fully comprehensive view of the world from the standpoint of women. This achievement is linked inseparably with a transformation of power relations. Until then, with a class-divided and racists society, different groups of women inevitably have unequal opportunities to speak and to be heard. For this reason, women should engage in popular education theorizing together and working together

towards political achievement by drawing on the experiences of all women. As women work together, their representation of reality more adequately reflects women's interests and values by drawing on their own interpretations of their own experiences.

In this particular study, participants were recruited from Affordable College Apartments, and when interviewed, were asked to describe their experiences as single mothers pursuing higher education. Questions revealed how their unique standpoint impacted their learning experiences. I reviewed the entire data set in an effort to build a holistic description of single mother students' experience in pursuing higher education. Narratives were constructed for each participant through the recorded interviews. Reflexivity coupled with triangulation of the data was used to enhance creditability, reliability, and trustworthiness of the study. The next section includes participant narratives, as well as the findings of the study.

CHAPTER 4: FINDINGS

Introduction to Findings

The following section was developed from the results of the interviews conducted with 11 participants living in Affordable College Apartments, while enrolled fulltime in a college education program. The chapter begins with a narrative of each participant. Each narrative is organized in a manner that reflects some of the major stages of the transformative learning process; life before a dilemma, the disorienting dilemma, a critical assessment of assumptions, exploration of options for new roles, relationships, and actions, building of competence and self-confidence in new roles and relationships, and finally, a reintegration into one's life on the basis of conditions dictated by one's new perspective. Although this process may be perceived as linear, Cranton (2006) noted,

The models of the transformative learning process based on phases are not intended to imply that the phases are linear, discrete, or independent. That is, a person may cycle through some phases more than once, may skip some steps, or may experience different aspects of the process in varying orders. However, the very nature of the models does imply some order and some linearity. You can only reintegrate at the end, and you can only be disoriented at the beginning. (p. 59)

The second part of the chapter comes from the first round of data analysis from the narratives to respond to the secondary research questions related to how they connect with transformative learning in their own experience.

1. How do women identify and describe their transformative learning experiences?
2. How do relationships aid in the transformative process for women?

3. How does learning in the context of Affordable College Apartments, which provides participants affordable housing, childcare, and case management services, effect their transformative learning?
4. How do women understand and interpret their transformative journey?

The chapter concludes with another round of data analysis of the narratives using the lens of intersectionality to shedding light on how these women describe their lives in terms of the many ways in which they identify what it means to be a woman. The following page reintroduces the table from chapter three as a snapshot of the participants.

Table 1***Participant Information***

Name	Race	Children	Divorced	Years at ACA	Major	Support System
Adara (27)	White	Ethan (11), Jessica (6), Alexia (3)	N	1	Computer Science	Father and Aunt
Andrea (34)	White	James (7), Daniel (2mo)	Y	2	Human Services	Family
Beth (45)	White	Peyton (6)	Y	2.5	MA Business	Family
Chelsea (24)	White	Luke (4)	N	>1	Business Accounting	Father
Isabelle (31)	White	Josh (7), Chris (2)	Y	1	MA Enviro Health	Father
Kelsey (27)	White	Elizabeth (4)	N	2	MFA Creative Writing	Family
Lilith (28)	Black	David (5)	N	1	Criminal Justice	Family
Malina (24)	White	Rae (5)	N	1	Apparel Design	None
Miah (20)	Black	Ava (2 mo.)	N	>1	Special Education	None
Scarlett (41)	White	Blake (5)	N	3.5	Forensic Science	Family
Veronica (29)	Hispanic	Rose (12), Michael (4)	Y	2	Business	None

Participant Narratives

Adara

Over the span of many years and many visits, Adara's aunt helped her escape an abusive relationship. Driving her several counties away from her offender, Adara and her three children Ethan (11) Jessica (6), and Alexia (3) lived with her aunt until they were able to get on their feet. During preschool screening for her middle child, Adara was recommended to Affordable College Apartments. Coming from a life of dysfunction due to abuse and addiction, Adara recalled, "It's been good. It's been really helpful, and we've made a lot of improvements." After moving and apply to the program, Adara began college pursuing a degree in computer science. However, she is taking a brief break in her studies to find her career path. Since moving and beginning college, Adara had a

Change in my perception of school and the environment. My mom really didn't push education on us, so, and she wasn't involved. I always thought that it was more of the school system being against us, but in reality, you really have to put yourself in that situation, and to help your kids grow. And I've done that with my own, and I've learned a lot through that.

While Adara described her life as hectic, she realized they are headed down the path of recovery. She often feels as if there is no time to stop and take a breath, but when she does, she realizes the positive progress the family has made. Each member attends therapy in an effort "to do the best we can to grow and heal from the situation we were in before."

Having the support of her aunt and the staff at Affordable College Apartments has been critical to Adara's success. However, her mind often focuses on the past, present, and future, wondering if she is a good mother and doing the best for her children while making her family

proud. Having moved away from her siblings, she worries about their well-being, since drug abuse and addiction is so rampant in her hometown. These issues have torn many families apart, including her own. She had to close off certain relationships for her own well-being. She hopes to be able to give back by helping families who have loved-ones with an addiction.

Recently diagnosed with PTSD and ADD, she had been taking medication, coupled with therapy, Adara felt that

It's been kind of like a roller coaster getting everything figured out. But I see so many good changes, so it's a really good feeling right now. . . I think the biggest thing to me is knowing that I wasn't stupid all along, because I always felt that way, growing up.

Adara's understanding of what it means to love and be loved has also evolved since freeing herself and her children. She realized her aunt was demonstrating love by pushing her to continue to persist. Adara recalled never getting that push from her own mother, and now understood, "That's what love is. I can sit here and tell you this, that is what we need to see in a lot of single moms, and changing how we raise our kids, and they learn from us what we teach them."

Becoming pregnant for the first time at age 16, Adara has "always wanted to be the best mother I can be." She went through the ups and downs of three pregnancies, and after having her third child, her boyfriend had just gone back to jail; "we had hit bad rock bottom." Since leaving him and enrolling in school, she feels they are headed back on track. "We're just climbing slowing, but we're getting there."

Unable to imagine her life without any of her children, Adara enjoys the unique relationship she has with each of them. She loves the silly things her youngest says and does. "The faces that she makes, just picturing her face and that little smile is one of the things that

gets me through the day if I'm having a bad day." She describes her oldest, her son, as "a lover. He loves everybody." He was happy welcoming both of his sisters into the world and wants to protect them. Her middle daughter "is very headstrong, strong-willed, and stubborn." She and her children are learning and growing together with the resources and support they have through Affordable College Apartments.

It needs to be taught that you are okay if you need help. You don't have to do it all by yourself, because we want so hard. It is good to teach a child to be strong and to be independent, but they also need to know that if it ever gets to be too much, that they can ask for help.

Adara frequently tells her children they are smart and she is proud of them. Adara pursued higher education because she wanted,

To be able to provide for her family and not have to worry. . . I want to prove to myself that I can do it and get to a place in my life where I can just breathe. . . I've been struggling a lot with deciding what I want to do, what I really care about and want to do.

Adara wants to pursue a career in which she is passionate about. It meant very much to her to pursue a career in which she will love so that she will be successful. She understood earning a college degree as a way to chase her passion and find a career, not just a job.

She understood how to be a disciplined student and work through her anxiety of fear of failure.

If you can just keep building, and keep growing, and keep, and don't give up, we'll get to where we want to be, eventually. It just takes time. It takes extra, extra time, and extra work to get to be who you want to be.

Andrea

Growing up in a blended family, Andrea has always been close to her mother, step-father, and her siblings. When her parents moved from the South, many of the children followed in order to keep the family in the same area. Andrea is a first-generation college student. Having attended college for one semester right after graduating high school, Andrea dropped out because of social anxiety, however, Andrea is no stranger to hard-work. Having worked since she was sixteen, Andrea had a job as a telephone operator on an army base for ten years traveling overseas with the company making a very good wage. But to her, this was just a job. Andrea always knew she wanted to pursue higher education in order to find her passion. It was not until she moved away from her job that she finally reenrolled in college.

Prior to moving into Affordable College Housing, Andrea lived in the basement of her parent's home.

It was a fully finished basement with its own bedrooms, its own kitchen, its own bathroom, everything. It wasn't really ideal though because you want to run your own household. And of course, my son wanted to go up and see his grandparents every five minutes.

Andrea decided to apply to Affordable College Housing because her current home was also far away from campus, and she had an unreliable vehicle. Since moving out, Andrea has maintained a strong relationship with her parents and the rest of her family.

When reflecting on what it's like being a single mother of two, Andrea feels, I don't like to use it as a crutch, because I feel like we can do the same stuff. I don't see any women that are married doing anything different than what I'm doing. And maybe it is because the women either stay home and take care of their kids, or if they go to work,

they then come home and take care of their kids. And they cook dinner and clean their house. I mean, it's kind of the same thing without having to take care of an adult male.

She wants to ensure her children have everything they need, plus extra for their future.

Andrea described her oldest son James as very sweet, and highly intelligent. Learning to talk at an early age, Andrea remembers picking him up from daycare when he was younger and conversing with him, knowing they understood each other. She finds herself having a similar relationship with her newborn son, Daniel. Having always wanted a sibling, James and Daniel have a great relationship with James helping sooth Daniel when he is upset and crying.

Having only one income, however, Andrea is working to become more financially stable. Since moving in to Affordable College Apartment, Andrea is most satisfied with being able to run her own household again. Earning independence at a young age, and always working to pay her own way, Andrea is used to the responsibility. Her perseverance has gotten her very far, and she has an ideal way in which she wants to raise her children; I'm an independent person. And it's not that I don't ever need help, but if I do need help I already have people that I would go to. . . people that I trust.”

Upon moving and having trouble finding a job that paid as much as Andrea earned as a telephone operator, she decided to pursue her CNA license. However, before completing this degree, she realized that she would not be able to make enough money to support her growing family. Once she graduated with her CNA license, she transitioned in to nursing, and finally landed on a degree in human services working in a medical facility in administration.

Andrea looks forward to graduating with her associates in human services and transferring to the local university to earn a bachelor's degree that will afford her the job

opportunities she desires. Her main priority is securing a future for her sons. What Andrea does know is that she will be there to support them through whatever challenges they may face.

I don't want them to struggle. And I feel like everybody's going to struggle with something. I don't think that there's anybody that doesn't struggle with at least something in their life. And for me, apparently, it's just been deciding what I wanted to do, and my relationships, my past relationships. I don't want them to ever be where I'm at and have to struggle to take care of kids on their own, or struggle to work every single day to pay child support, or anything like that. It would be nice. But I'm sure something will happen.

Beth

Growing up in the area, living and working on a tobacco farm in a small rural town, Beth has seen how much has changed over her lifetime. She recalled her parents divorcing when she was very young. She lives primarily with her mother and step-father through the week and saw her dad every other weekend. She was highly involved in her high school and community, a top student and athlete.

Beth was married at a young age, but divorced when her daughters were in fourth and second grade, having to cut him out of their lives for their safety. "There was some abuse. It's just, I got out of it pretty fast. I didn't want to put up with it anymore, and I just had enough, I'm not going to deal with it."

Beth attributes the abuse inflicted on her by her husband as a result of a traumatic brain injury he suffered while deployed in Afghanistan. Because of his experiences in war, he was diagnosed with PTSD. Beth found him to be a different person than who she married. However, Beth found that she came out stronger on the other side. "Because of my past. I have grown, I

have learned, from what I want, what I don't want. How I'm going to live, and what I want to expect from myself.”

Beth has always been one for adventure and adaptability. This was also proven with the birth of her third daughter, a pregnancy she did not expect. Since having Peyton, however, how she views the world has evolved just over the last few years.

I worry about the life that Peyton is growing up into in this world. The crime, that scares me. The disrespect and the crime that is going on and how Peyton is going to be able to, how it's going to affect her, and how she's going to live. What would happen, if something happens to me?

When thinking about her experience of returning to school Beth remembered.

When I first came up with the idea of going back to school, my mother scratched her head at me and was like, ‘Okay, why would you want to do it now?’ I'm just tired of everybody getting promoted over me, getting bonus or promotions, pay raises, and I wasn't. I just needed to go. I wanted something better.

Beth was one of the first tenants living in Affordable College Apartments. Prior to living on her own, Beth lived with Peyton’s father for a few years, but was unhappy in this arrangement. Knowing she did not want to marry him, she caught him cheating, which pushed her to finally leave the relationship and pursue other living arrangements.

I decided when I heard about Affordable College Apartments coming open, I immediately turned in all of my paperwork, I jumped through all of the hoops, everything that I needed to do. Because I figured, this is where I needed to be. This is where I wanted to be. In order for me to finish my college, I had to be up here. I did everything I could, other than giving hair follicles, which I'm sure you could find them around here.

Beth continues to work hard and, “I just know that I want to be the best, that I can be around me. Wherever I am, I want to put forth the best effort for me.”

Considering the future is often challenging. Especially being a single mother with a young child, having to worry about the changes that occur quickly and regularly in society today. Beth has seen tough times with her divorce, and has raised her girls to be strong and independent thinkers and doers. Beth’s reaction to thinking about her choices and her family’s future is positive, despite some of the unknowns;

I'm not here because I'm obligated to be here. I'm not here because somebody's telling me you've got to do it. This is what you have to do. I've put that have to do on me. I'm here because I want to be here. I'm here at Affordable College Apartments because I want to be. I'm here at school because I want to be. And I've applied for the MBA because I wanted to be. Not because anybody is paying me to do it or anything. Or this is a job requirement. No, not at all. That's been a learning experience in itself. Doing something that I want to do that's going to make me happy. I'm doing this for me and I'm doing this for Peyton so she can have a better life.

Chelsea

When Chelsea’s son, Luke, was born almost four years ago, she began thinking more deeply about her future. Until that point, she was used to taking it one day at a time. Having always put herself on the backburner to the needs of other, after having her son, she realized the importance of putting herself first so that she could care for him. Her goal became,

To have everything that I need for him. Making sure that when I get done with school, he won't have to want for anything in the world, because there was a lot of things that I

didn't have growing up as a kid and I wasn't able to do. And I don't want him to have that. So, making sure that his future is set, and just making it through school.

Chelsea is preparing to start a new job working in a daycare. Previously she worked as a gas station attendant, going to class during the day, and working late in to the evening. Chelsea's father and step-mother help with her childcare needs. Deciding she was spending too much time away from Luke, Chelsea sought employment at the daycare so that she could be home more often, including nights and weekends. Before moving in to Affordable College Apartments, Chelsea and Luke lived with her father. She moved in to Affordable College Apartments one year after starting her college education.

Chelsea's major motivator in earning a degree is to provide a life for her son where all of his needs are met. She often wonders

Typical things that a mom may think about. If I'm doing the right thing, if I'm teaching him the right things by going to school and working hard at something that I like. Am I raising him right? And am I doing right by him?

She understands how taking care of her brothers,

Shaped me to know how to be a mom in a way. And then it's also shaped me into the fact that I know what I want for my son because I've seen everybody else struggle for not going to school or not having a good job and struggling with trying to raise their kids.

Chelsea utilizes government assistance while in school. However, a major goal of hers is to be self-sustainable, and provide for her family on her own income. She wants

To prove society wrong about we're [single mothers] not weak. We're not these little dainty people that you have to be so careful around. That we can handle life just as well as men can on many different levels.

Despite her mother wanting her to pursue a career in the medical field, Chelsea has found her passion in accounting. Chelsea's father has been her primary support system while in school. She looks forward to having a career and supporting herself and Luke and giving him more than she had as a child growing up with a mother who could barely make ends meet. Although moving forward in success, when considering her life as a single mother, Chelsea finds a unique type of depression experiences only by single mothers.

Some of us have to deal with dealing with the father who is hateful to us. Then trying not to talk bad about him in front of the child, and trying to feed the child with all of this good stuff about their father that we know deep down inside, it's not. And then there's some of us, like me, that have to think about when our child is going to ask who their father is, and what you're going to do at that time. And always worrying about if you're doing the right thing, if you're making the right steps in your life, and everything. It's a lot that goes through your head. I deal with depression really bad and I don't really have a social life because of me worrying about, 'Well if I go out and I have fun, does my son wonder if I'd rather be out with friends or with him?' And so, we sacrifice a lot to be able to please our children and everything. And a lot of it is mental that we sacrifice a lot of mental stuff. . . Because there's a lot that we don't do for the sake of our sons and there's a lot that we push ourselves through for the sake of our children.

However, being a single mother Chelsea felt,

It means that I have the capability of being able to teach part of the new generation on how to treat different people. Kids nowadays don't have the manners and everything like that, so being able to teach the next generation on how to behave the way I was taught is a real big role, and being able to have that relation. It means the absolute world to me

because everything I do is for him. Everything that I think about is for him and everything that I make is for him. So, to sum it up, it means the world.

Chelsea is determined to look at the possibilities the world has to offer for her and her son. Chelsea describes Luke as a perfect, little, feisty gentleman. He loves opening doors for her, pulling the chair out, and giving her compliments. However, when he is without a nap, he is loud to let it be known. Chelsea describes her life with Luke as

A lot harder in a way. But it's gotten a lot better. Because I wouldn't be in school, I wouldn't be trying to pursue an actual career trying to do something. And he gives me my true happiness, so it's changed a lot for the better, but it doesn't mean that it's gotten easier.

When considering Luke's future, Chelsea explains a variety of emotions.

I would hope to think that his future is everything that he's ever wanted it to be. But I see that his future comes with a lot of struggles as well. Something that I never had to struggle with, and I don't know how to deal with, is having that feeling of why his father didn't want him. Having to deal with that and whether or not he wants to have a relationship with his father. I want to say that his future is bright and he's going to have everything that he wants or needs and he doesn't have to struggle about anything, but in reality, there's going to be things that he's going to struggle with and things that he's going to have to learn to deal with. And the only thing that I can say is he's definitely going to have the support that he needs no matter what he chooses to do.

Isabelle

Isabelle and her two sons, Josh (7) and Chris (2), live in Affordable College Apartments while she finishes her master's degree. She began the degree ten years ago when she was

suddenly diagnosed with cervical cancer, and at the same time, her now ex-husband was arrested.

Right now, I'm finishing my master's degree. I had started 10 years ago and then I left in the middle of it, just left in the middle of a semester. They told me that I had cervical cancer. Then my ex-husband was also arrested around the same time and so I went to tell my professors that I just needed a little bit more time on assignments. I was like, 'Just give me the weekend, I will give it to you on Monday.' They told me no and to get over it. So, I left.

Since returning, she is able to use the credits she acquired as she finishes her masters of public health with a concentration in environmental health. "I tried going back several years ago to get my degree. It was right after my son was born. But this was not here, Affordable College Apartments was not here and no one would help me. My family wouldn't talk to me because of stuff with his dad. My family wouldn't talk to me, so I couldn't do it." This time, Isabelle has the support of her father. Her undergraduate degree is fine arts, however, having minored in environmental health, Isabelle found her passion. She wants to pursue a career as a health professional.

Besides finishing her degree, her health and the health of her children are top priorities for Isabelle. Specifically, Josh's health. "I have two kids right now. One is two and Josh is almost seven, in two weeks he turns seven. But when he was born he was legally blind, he's autistic, and he has a couple genetic disorders. So, it was really difficult trying to go back when he was needing a lot of help." Isabelle has fought tirelessly for Josh's medical disability so that he can have the care that he needs. Isabelle and Josh have found great doctors in the area who care deeply for Josh's well-being, making sure he is getting the proper tests, surgeries, and

diagnoses. Josh has another team of clinicians that work with him for his visual therapy. Isabelle worries about Josh's future and the longevity of his care. When she graduates and becomes employed, if her earning exceed income requirements, Josh risks losing his disability. She often worries about the medical struggles he will have to endure through his teens and in to adulthood.

As for Isabelle, having struggled with major bouts of depression for several years mainly due to childhood trauma and neglect. When her parents divorced at a young age, the children lived with their mother while their father moved to the next town.

[My mom] would leave me at home by myself as soon as we moved down there. I was four, but she didn't want to pay for babysitting, and she didn't want to take me to school, so I just stayed home by myself all the time. When I finally did get into school, in first grade, I told somebody that she was leaving me at home alone, and she came and picked me up and started screaming at me, and telling me I was never going to tell anybody that again. So, I didn't, because nobody believed me anyway.

Since moving back home and starting school, she has worked closely with a psychiatrist. For many years, Isabelle sought help, but was pushed to the side, being told that her medical administered tests, rather than her feelings, would indicate whether she needed care. Feeling frustrated with doctors and the system, only wanting proper mental health care, Isabelle finally found a doctor who would listen. "My psychiatrist finally got me on a combination of medications that I'm supposing this is what normal people feel like? I don't feel depressed anymore, I actually can feel happy." While working through her challenges, she speaks frequently with Josh about mental health. They discuss their feelings and actions together, working to understand and make sense of situations.

Isabelle has a great relationship with her two sons. “It's just nice right now. I enjoy spending time with my kids, instead of having to spend time with my kids.” Josh and Chris also share a wonderful relationship. Josh loves being a big brother. Despite the challenges of single motherhood, Isabelle’s sons give her a sense of purpose and pride. Isabelle realizes she is still evolving in to the person she wants to become. She is excited to watch her children grow and learn. Josh recently told her that he wants to be smarter than Mommy and earn a higher degree than her. Isabelle describes her sons as detail oriented and eager to learn about the world around them. Unlike her childhood, she will provide all the support necessary so her children thrive.

Kelsey

Kelsey graduated in 2017, with a dual bachelor’s degree in English and Theater with a focus in performing arts from the local university. Kelsey started college immediately after graduating high school, and was on scholarship through her step-father’s VA benefits. Having started the degree before her daughter, Elizabeth (3), was born, Kelsey had planned to move to New York or California to be a playwright. Because of her passion writing plays and poetry, Kelsey decided to pursue a Master’s of Fine Arts in creative writing. She is one of very few who have gone through the program with a specific focus in playwriting. Kelsey has built a large support network with her classmates keeping up with many of them who are now working around the world.

She tried to live with her daughter’s father so they could co-parent. However, sinking deeper into depression, Kelsey found herself unable to pick herself up and move beyond the cheating and manipulation of her then fiancé. She sought therapy, which allowed her to focus on self-love and care. Kelsey was also diagnosed with ADHD, and when treated with proper medication, she was able to see her depression and anxiety as a symptom rather than controlling

her state of being. Since starting therapy, “I’m in the best place that I’ve ever been as far as the tide goes mentally, physically, emotionally, and I think that’s because of Elizabeth.” Since becoming a single mother, Kelsey has changed

The way I’m able to love myself and the way that I’m able to get through the things that I wouldn’t have been able to get through before. Like before when a little thing would happen, the sky was falling. But now if a little thing happens. It’s like, okay well I can’t lose control cause my 3-year-old’s right here looking at me like what are we going to do?

Having gone through her parent’s divorce at age 16, and an accident that left her brother paraplegic, Kelsey knew of hard times. However, since becoming a single mother, Kelsey has found her strength and self-worth. She has been able to work through feelings of pain, worry, and negativity in order to raise her daughter and not impose those feelings on Elizabeth.

That’s another big thing that I noticed the last few years is that I have more worries in a lot of ways, but I’m able to smash down my feelings for them and fix them and find solutions rather than dwell on what’s wrong.

Kelsey is in a healthy relationship with a man she met and was friends with in high school. She has learned the importance of placing her and her child’s needs above anyone else’s, and being with a partner who appreciates her and relieves rather than adds stress to her life. She hopes that other women who suffer from depression and suicidal thoughts are able to find the love and self-care resources they deserve in order to thrive.

Kelsey’s mother is her primary support system. Not always having a good relationship, Kelsey has come to understand her mother’s parenting style and rely on her mother for advice.

The relationship that's meant the most to me lately, my mom ever since I became a mom because now I call her for everything. . . she really helped me out. Just hearing her say things like, 'I'm so proud of you,' and 'You're doing such a good job,' and just building me up is very, very helpful. I need that in my life right now.

Kelsey described her daughter Elizabeth as someone who is "awesome," "so cool," and "hilarious." "She's the funniest person I've ever met and she's three years old and she's always been just silly, funny, good natured . . . She's just a really good kid." Kelsey feels very lucky to have an amazing daughter like Elizabeth and feels like they have a strong bond. Kelsey felt Elizabeth has the confidence she lacked growing up saying, "She's just really sure of herself and she's just, she's always been her own little person without hardly any influences. She's always tried to do everything on her own."

Because of her daughter, Kelsey is dedicated to her education. Without a degree, Kelsey felt her only opportunity for making a living wage would be in a factory job. However, her passion and strengths lie in creative writing. Earning a MFA will open up a variety of doors for Kelsey, including teaching. Kelsey understands,

If I'm going to be doing this by myself, I want to be able to get a job and not be dependent on anybody, in case anything happens, because I don't trust anyone anymore. Her main goal is a job that allows her to pursue her passion while taking care of her family. Kelsey and Elizabeth are both very happy. Kelsey is excited to watch Elizabeth continue to learn and grow.

I really thought since my dad played such a huge role in my life growing up, I really thought that she would not be well adjusted or that I would have to work extra hard for

that. But I really don't, as long as I give her the attention that she needs and deserves . . .
I think she's adjusting really well. She's growing all the time.

Lilith

Lilith is just shy of thirty-years-old, with a five-year-old son, David. She first went to college immediately after graduating from high school, but dropped out her junior year when she became pregnant, so this is her second time attending college.

I lived away from home, so I dropped out because I was just terrified. I went to live back with my parents . . . about two years ago I decided that I wanted to go back to school and make something of myself. I was making washers for three and a half years, back hurting, double shifts. It was a lot. I had to go through a lot to get here, I'm very proud of myself that I'm here.

Lilith is currently in the criminal justice program. Once she graduates she will attend law school and become an attorney. She works 20 hours a week through the Center for Student Parents, and is also part of the campus color guard team. She is diligently working to diversify her law school application so that she can apply to programs across the country.

Currently in a violence against women class, specifically learning about domestic violence, Lilith has come to understand the emotional and economic abuse of her prior relationship. Because the abuse was not physical, it was tough for Lilith to pinpoint the behaviors exhibited by her partner, and the effects it had on her well-being. Having suffered in an abusive relationship, Lilith is dedicated to helping others who are trying to help themselves.

I don't want anyone to feel like they have to stay in a relationship because that can't afford life without their partner even though their partner treats them like a piece of crap.
I don't want no one to have to be told they're not beautiful for four years and then they

start listening and then they're looking in the mirror and knowing that they're beautiful but they just never see it because that person just tore them down. That's what I care about. I want to help other people . . . I care about women.

Early in David's life, Lilith noticed that he was not hitting some major growth milestones. She sought counsel from a speech pathologist and discovered he had a speech deficiency. Lilith plans to have a good of relationship with her son, something she felt like she missed out on with her mother. Although Lilith spoke positively about her mother, being a single mother, Lilith felt her mother put her career before her family. In an effort to not repeat the same mistakes Lilith said,

Things that are important to me is him being by my side while I make every advancement that I see for myself . . . my main focus is he's my best man. I want him to have all the tools, all the knowledge and all the love that he needs.

Lilith felt her mother's failed relationships impacted her decision to leave David's father as well as the man she dated shortly after. Unfortunately, the damage of the second relationship had a lasting effect, which propelled her in to depression. She described this partner as someone who disrespected her, and whom she did not love. She has since sought stability for her and her son, understanding, "I don't want to make it to the top and just settle, so I can have someone with me. I want my man or husband to be my equal, not above me."

Having always grown up in a minority setting, once Lilith graduates, she hopes to find a community and school where David has friends, school mates, and teachers, who are Black so that he can have a strong network and mentors.

My number one struggle as a Black woman raised in a white community is I don't want no police officer killing him or racially discriminating against him. That's my worst fear.

To worry about White men because, I don't want to make excuses for anyone, because I know, it's really not a racial thing, if you look at it as a macro picture, it's really an attack on the poor, versus a race thing. I didn't really have to deal with the police brutality or being singled out by police officers, because when I see a police officer we would come home. But I had to deal with the snappy comments I got called. I really don't use the N word for referential purposes because I've been called it maliciously, so many times.

Lilith and David are best friends. She described David as a sponge ready to soak up everything he can learn. Since being diagnosed with a hearing impairment and getting proper assistance, David has learned so much. Just as Lilith believed in herself and her potential, she knows David will accomplish great things. "As long as I provide him with the tools, give him a healthy environment, show him self love, give him love, motivation, always be his biggest supporter. He'll be just fine."

Malina

Malina and her five-year-old daughter, Rae, have lived in Affordable College Apartments for a few months. However, for four years prior, they lived in a similar complex a few towns away while Malina was working towards her medical administration degree at a local community college. Although she graduated with her associates in general occupational technical studies, due to health complications Malina was unable to finish the medical administration degree because she was deemed too high risk to pursue a career in the medical field. She then transferred to her current university to study apparel design and merchandising. Her passion stems from designing and tailoring her own costumes she wears to local comic conventions. She works on staff for a local convention in the programming department. Not

only did she choose this major because she finds it so interesting, but because she wants a career where she could work from home if necessary due to health issues.

As an adult, Malina continued to struggle with tribulations. Trying to escape the confines of her controlling step-father, at age 21, having a night out with friends, Malina was raped. Devastated and having suicidal thoughts, Malina took her health and safety in to her own hands, seeking help from professionals.

I was having suicidal thoughts at the time, I admitted myself into a shrink home voluntarily and got the help I needed from there. Then that's kind of where my mentality did a complete 360 and I started doing what I needed to for myself, despite my parents.

Malina worked very hard to graduate high school and get into college. However, as a first-generation student, she struggled at the university, which is how she ended up at the local community college. However, coming full circle, Malina is more prepared for her collegiate coursework and has found a great support system through the Center for Student Parents on campus, as well as the resources she is offered through Affordable College Apartments. Over the last two years, Malina has pulled herself out of “a huge depression funk,” and with the help of a friend who committed to being her mentor and support, focused on learning positive coping mechanism strategies rather than ones that cause emotional pain and self-harm. Her parents finally separated a few years ago and the family has cut ties with him and his children.

She is currently trying to cut off total communication with Rae’s father. Malina has full custody, but over the last five years has allowed Rae’s father to occasionally see her. Essentially non-existent in her life until they moved in to Affordable College Apartments. For their safety, Malina is no longer willing to let him come and go in their life. His previous actions have suggested he is unreliable and unpredictable as a father and partner.

I want a safe home for me and my daughter. That is my goal, that's why I'm going to school. I want a better life for her. I want a better life where I'm making money for us. . . I eventually want to be with someone who loves and respects me.

Malina explains the challenges of being a single parent;

It's very difficult, because you have someone that relies on you to survive. Relies on you to get up to cook and clean. Depression is not a thing when you have children. You have to force yourself to get up and feed that child, despite your issues. Despite what's going on at work, despite if you're sick or ill. Your child needs you. You know? And that is difficult being a single parent. Normally when you have that other partner, it's easier. Because then if you and your child are sick, you can be sick together while the man helps out. And, yeah, I don't think people realize how hard it is for single parents.

Although she is on academic probation from her failing out of college years ago, Malina studies hard and is currently looking for a job so that she can better provide for her family. Malina understands this to be a last chance effort and is approaching it with determination. Since living in Affordable College Apartments, she has also worked diligently to pay off medical debts to help raise her credit score so that she has more financial opportunities after she graduates from college. She hopes by the time she graduates she will have an understanding of her health issues as well so she can fully move forward with her life post-education.

Malina and her daughter have always had a special bond. Rae gave Malina “something to live for, and she’s just been my pride and joy since then. . . I want her to rely on me.”

She was the light in my darkness. I was going through such a rough time at that moment in time that she was my light and she was my pride and joy. I was so happy to finally have my own family, because I didn't care about mine anymore. She was my new family, it was just me and her.

Malina is focused on her education, health, and “balancing life.” She wants “to graduate so I can start my business so I can get a home.” Malina wants stability for her daughter, especially in her educational pursuit. “I want her to have a steady school system, I don't want to be moving all the time and damage her education.” She wants to introduce her to her hobbies so they can enjoy time spent together at conventions.

I just want her to be successful in her life. I don't want her to have to struggle with any pain or suffering or thinking that she's loved when she's not. I want her to have everything she needs. My goal for her is to basically be happy and healthy.

Miah

Miah is a twenty-year-old mother with a new daughter. She and her daughter, Ava, have a perfect relationship. Ava smiles ear to ear when she wakes up and sees her mother's face. When Ava cries, she snuggles next to Miah for comfort and protect. Taking care of people is nothing new to Miah. The eldest of four girls, she has a very close relationship with her sisters, late mother, and grandmother. Since moving away from her family, Miah has found a support system through Ava's grandmother (Ava's father's mother) who helps watch and care for Ava when Miah is attending class. Ava is on the waiting list, and will soon be enrolled in the Head Start program sponsored by Affordable College Apartments.

After Miah moved to have Ava,

[She] wanted to get my life together because I was about to have a child. I couldn't just have a regular nine to five job; I needed a career. So, I decided to go to college and that's when I found out about the Affordable College Apartments program.

Miah's mother attended college, and Miah's father always pushed her to pursue a college education. Miah was a successful high school student; well-organized and disciplined earning A's throughout her k-12 career. After graduating high school, she went on to pursue a degree in esthetics. She completed the degree, but never earned her licensure due to a traumatic personal event. However, Miah always knew she would pursue higher education. She has a passion for special education, and is enrolled in the education program specializing in teaching deaf students. Her passion stems from instructing special education gymnastic students. Miah is excited about the opportunities this degree will afford her given the demand for special education teachers.

Living in Affordable College Apartments, Miah enjoys the stability, space, and proximity to childcare and campus. She and Ava have a safe place they can call their own. She felt living in Affordable College Apartments has made it easier to focus on school because she doesn't have to worry about driving back and forth to campus, wondering who will take care of Ava, or whether she will have time to get her homework done. She also enjoys the independence associated with living on her own. Finally, Miah sees her and Ava's future as very bright. With her college education, Miah knows she will be able to provide for Ava, meeting her needs and beyond.

Scarlett

Scarlett and Blake moved in with her mother and father. Although Scarlett has custody of Blake, Scarlett allows his father to see him every other weekend. She trusts him knowing that

he is a good father. While living with her parents, she heard about Affordable College Apartments. Scarlett was thrilled about the idea of going to school while have access to affordable housing and childcare. Despite earning child support, and having a minimum wage job as a server, Scarlett was financially unable to live on her own. It was soon after working that Scarlett realized she did not want to be a server as a career, and decided to pursue higher education. Looking in to the same college she had when she was recent high school graduate, Scarlett applied and was accepted. Soon after, she applied and was accepted as a founding tenant of Affordable College Apartments.

Scarlett and Jake have lived in Affordable College Apartments for three years as Scarlett makes her way through her coursework. Scarlett has worked diligently reacclimating herself to the responsibilities of a student. Having graduated high school in 1996, Scarlett went through an adjustment period, but has persevered through challenges and celebrated her successes. Having shared a bedroom in Scarlett's parent's home, she and Blake enjoy their spacious, two-bedroom apartment. Thankful for the support of her family, Scarlett is content with living independently. Maintaining a close relationship with her family, early in Blake's life, Scarlett would call her mother for advice if he was experiencing sickness or out of the ordinary behaviors. Scarlett is now more confident in her approach to motherhood and juggling her many responsibilities.

Scarlett and her mother continue to have a very close relationship, helping her with Blake when she attends her weekly night course. Scarlett also has a few friends in the apartment complex whom she speaks with daily. Blake is friends with their children, giving him a chance to play with his neighbors. This support system has been critical to Scarlett and Blake's success.

Because Scarlett's ex had convinced her the break-up was her fault, she left the relationship feeling as if "maybe I'm just awful, and I'm not a good mom." In an effort to unpack these feelings, Scarlett initiated therapy after enrolling in college. For six months, she worked through her break-up, and new life as a single mother student. Despite the many issues they were having, Scarlett's ex is now married to the same woman who complained about him. Scarlett doesn't communicate much with Blake's father, and instead she and his new wife coordinate Blake's pick-up and drop-off times every other weekend. Scarlett, seeing the good in people, feels Blake is well looked after when at his father's house.

Scarlett pursued higher education because she knew she "wanted to do something awesome." Having always loved the show CIS, and being good at math and science in high school, Scarlett researched and found out the local university offered a degree in forensic science. Living with her parents down the road from the university, Scarlett applied and jumped in headfirst. "And then I started it and was like, 'Oh, my god. This is really hard!' It's really hard stuff. I didn't remember anything."

Over a few semesters, Scarlett, a first-generation college student, acclimated herself to the education world and is excelling in her classes. On par with most college students, Scarlett will earn her bachelor's degree in the five-year time frame.

When she graduates, Scarlett wants to

Get a really good job and be successful. And hopefully, my kid will be happy throughout all that. I just want my kid to be happy, because if he's happy, I'm happy. But I need a really good job so we can have a nice place to live, maybe not here. I may move away from here. I don't think there's anything here for my degree.

Scarlett is looking forward to the day when she is self-sustainable, making enough money to support her family free of the government assistant paperwork and eligibility requirements.

Scarlett sees Blake's future as very promising. He enjoys watching Family Feud hosted by his favorite person, Steve Harvey. Scarlett and Blake also enjoy watching horror films, a long-standing pastime of Scarlett's. Scarlett enjoys creating memories with her son and was excited to create more as he ages.

Veronica

Veronica and her family have lived in Affordable College Apartments for two years while she is studying business administration with a concentration in management at a four-year university. Veronica, having always been a non-traditional student, began her college career in San Diego studying culinary arts and hospitality management. She always knew she wanted to own her own business. While in her strategic management course, she found her calling. She began to understand organizational leadership, and how to work with, and manage, various personality types.

Veronica understands that her journey is not yet complete, and that she is a work in progress. She is focused on budgeting, paying down debts, keeping her house orderly, finding a business mentor, and a job that allows her to complete her school work on time, and be home during nights and weekends in order to take care of her children since she does not have access to a nightly babysitter, nor much of a support system. At the forefront of her goals, however, is the quality of life for her and her children, ensuring they have better opportunities growing up than she did. Veronica experiences the constant exhaustion and pressure to succeed as a single mother. Veronica works diligently with her daughter, who has autism, and son making sure they

understand the importance of doing well in school. Frequently struggling with feelings of inadequacy, Veronica has sought professional help from a therapist whom she can discuss her past and present life learning about herself and techniques that will allow her to overcome the mental health challenges she faces as she looks to the future and learns how to love herself.

Since being a student in higher education, Veronica has realized while she once viewed the world as black and white, she has learned to see shades of gray; which include the many roles she plays in society. Growing up, in Tijuana, Mexico, Veronica's mother played the dominant role of the household. Her mother took care of the house, worked, and was responsible for daily operations.

She would cook, she would clean. That kind of stuff. But she was probably the only woman in the neighborhood that would drive. She was like the man in the house, she would do everything. It's kind of like she was a single mom, but my dad was at home. Reflecting on her life growing up and becoming a single mother, Veronica felt that

All of those experiences, helped me change my beliefs about gender. I learned a lot by being a single mom. I never thought I could do this by myself. It's hard, but I'm just still doing it. I guess it's something I had to experience because there was a lot of things that I needed to learn and people would tell me. And if I would've had a man that would have taken care of me, I wouldn't develop a backbone. I would have been used to him. So, in a way, it's a blessing in disguise.

As a single mother in higher education, Veronica recognized,

I'm stronger than I thought. And like I said, I didn't think I could manage a household by myself with two kids. Now I'm going to school and I'm doing it. I'm going to continue working on myself and getting better. I see this as learning opportunity. I'm going to

make all those mistakes, I'm going to keep working on getting better. Organizing, time management all those things. Because when I finish school and I'm ready to start my business, I'm going to have all these skills.

Her primary motivation is to finish, so she can pave the way to better opportunities for her children. She also wants to be able to be her own boss and provide for herself.

That's why I decided to go back to school. Because, I don't want to be abused by any other man. I want make my own money, I want to be independent. And be in a relationship because I want to be in a relationship, not because I have to.

Veronica looks forward to being self-sufficient. Veronica's daughter loves to draw and make crafts, frequently writing and drawing Japanese comics with original characters. Veronica presumes her daughter will someday be a graphic artist. Her son is very active, and always on the go. He loves attention from his mom and playing with his older sister. When Veronica graduates she wants to move to New York.

I have a lot of plans. I just have to find investors. And, but you know, I'm not going to worry about it because I believe that I'm going to attract the things that I need. The people and the sources. When the time is right the pieces are going to fall into place, just like they have. I just have to be patient.

Growing up in a home with no routine or schedule, Veronica has had to learn how to make a schedule and manage her time so that she and her children can work towards achieving their goals. Managing her household, Veronica wants to

Give them the best opportunities that I can and also be the best example I can. I'm not going to be perfect. And giving them all the skills and resources so they can make better decisions and follow their goals and be what they want to be. Ultimately, I think every

parent wants their kids to be happy and healthy and be what they really want to be. So, that's my goal. I don't care whatever they do, as long as they're happy and healthy and good people, they help other people, and be the best at whatever they want to be. So, that's what I want for them.

Answering the Research Questions

The primary research question that guided this inquiry was:

How does affordable housing, offered with childcare and case management, aid in single mother students' experiences as they pursue higher education?

To answer this large question, four secondary research questions were developed. The analysis relays their direct experience with the transformations in their lives that may have led to transformative learning. The details aid in explaining how women uniquely experience the transformative learning process.

RQ 1: How Women use their Experiences to Describe Identity Transformation

Many of the questions in the interview asked participants to describe their identities in hopes of gathering how they view themselves in relation to the world. The questions were framed to ask how the participants described their gendered experience. Then, it was taken a step further, and participants were asked if there were ways beyond gender in which someone could describe their identity. They were also asked to reflect on their past experiences and consider whether they shaped their beliefs, behaviors, and understanding of their lives in a certain context. Participants were also asked how they would describe their experience in becoming a single mother, and reviewed under a transformational lens. The main themes were identified under how participants described their identities: past experiences shape future self and I am stronger because of my experiences.

Past Experiences Shaped Future Self

Most participants in this study recognized how their past shaped who they are today, and most thought that they were not done transforming. They recognized things like getting married, separating from their partner or spouse, having a child, and their relationships with parents, as disorienting dilemmas that shaped their thoughts, including their parenting style, work ethic, and how they view gender roles. Reflecting on her past experiences Isabelle said,

There's way too much that I could say influenced me to change how I am . . . Everything affects everything. I'm focused on a lot of different things. I went and put air in my tires today because it was something that needed to be done, and I never would have done that before. I've just settled into myself, I guess, and given in to this is who I am, and everybody else is going to have to deal with it.

A majority of the participants grew up with divorced parents. Regardless of when or whether their mother remarried, many of these women described their mothers as being the strong, or dominant role in the household. Most of their mothers worked and took care of the home. One participant described her father as an "after-dad," as in he was simply around, but never present mentally or emotionally. A majority of the participants identified their relationship with their mother, often positive, and recognized her non-traditional, or masculine role in the house playing mother, father, breadwinner, housekeeper, and disciplinarian. Lilith resented her mother for choosing work over her family and decidedly would not leave her son out of her successes.

I didn't have the best relationship with my mom because she put work ahead of us. And it wasn't like she had to, she made good money. She just was so career driven, she decided to hire help for us to raise us instead of raising us, because she was a single mom.

So, things that are important to me is him being by my side while I make every advancement that I see for myself.

Others mentioned that they assumed they would be a single parent someday because of their experience and upbringing in a one-parent household. Chelsea, for example, was the primary caretaker for her younger three brothers. She was responsible for her siblings and taking care of the house while her mother worked. She explained how this shaped her feelings about motherhood.

Growing up, it was always us four, and my mom worked two jobs. It was always mom at work and me at home taking care of everything else. At the age of ten, I knew a lot more stuff than a typical college student knew how to do. Cooking dinner, washing clothes, helping them with homework, doing my homework, and cleaning the house. For a really long time, I took on a mother role and now I'm doing it now for myself.

While many interviewees described many learning experiences that they had over their lifetime, becoming pregnant and having their child(ren) topped the list as most disorienting. Many women claimed they were headed down an unknown path, either in an abusive relationship, or at a job that was not fulfilling; and it was not until they became pregnant they realized they could take control of their life. Many even said having a child brought them out of severe depression they were facing. They now felt as if they had something/someone to live and provide for. Having a child inspired them to think about and focus on their future. Many claimed it was the main motivator for enrolling in school, which has further allowed them to visualize their future and their potential.

Almost all women understood they were ever evolving, learning, and growing, realizing they are not the same person they were, and would not be the same person in the future. Beth

summed up her feelings saying, “Because of my past. I have grown, I have learned, from what I want, what I don't want. How I'm going to live, and what I want to expect from myself.”

Almost all women in this study have a strong desire to learn and continue to transform. Based on these observations, it is clear that,

The transformative process can be provoked by a single dramatic event, a series of almost unnoticed cumulative events, a deliberate conscious effort to make change in one's life, or by the natural development progression of becoming more mature. (Cranton, 2006, p. 57)

Scarlett found motherhood to be a deciding factor in how she has changed, “I'm different. I'm a lot different now than I used to be. Becoming a mom makes you think of everything in a different way. You don't realize it until it happens.” Veronica felt she had matured in how she viewed herself through her own eyes, rather than the perceptions of others stating,

I don't like everybody, not everybody's going to like me. So just knowing that, accepting that, and just doing my thing. Focusing on myself, on my goals, and not what other people think or say about me. If someone sees me a certain way, I'm not going to go out of my way try to change their perspective. I don't really care so much about what other people think about me anymore. And I find that kind of liberating.

I Am Stronger Because of My Experiences

During the interviews, the most common way to describe their life in this very moment was “hectic.” However, the most common used phrase to describe their overall experience in having a child and being a single mother student was “I am stronger.” Under Mezirow's (1975) transformative learning theory, getting pregnant and having a child was a disorienting dilemma which prompted these women to reflect upon, and change their self-perception. While most

women were initially scared or shocked, pregnancy and childbirth was a necessary catalyst in proving to these women the strength in their knowledge and ability to transform. Mezirow (1991) described three types of reflection a learn can engage in; content, process, or premise. I argue these women engaged in premise reflection, which Mezirow (1991, 2000) deemed has the potential to transform their habit of mind (the broad predispositions that we use to interpret experience), or reflection that engages learners in seeing themselves and the world a different way.

Through critical reflection most have embraced their single motherhood, and do not want to rely on a man to help them or have to consult them in decision making. While they agree life may be easier with a partner in some ways, it was not something most of these women were seeking. Veronica summed up her feelings on finding her strength as a single mother;

I've learned a lot by being a single mom. I never thought I could do this by myself. It's hard, but I'm just still doing it. I guess it's something I had to experience. If I would've had a man that would have taken care of me, I wouldn't develop a backbone . . . I'm stronger than I thought.

For some, like Chelsea, being a mother gave her the necessary strength to leave her abusive relationship. She reflected,

I've found myself being a lot stronger as a woman. Then before he was born, I would always take all the bashing and talk down on everything that a woman is supposed to do. I'm much stronger and stand up for myself a lot more. To the point where, in a way, I'm breaking societies views on how a woman should be.

Since having her daughter, Kelsey was able to not only find her strength and confidence, but also learn to love herself and understand her worth. She shared,

The way I'm able to love myself and the way that I'm able to get through the things that I wouldn't have been able to get through before. Before when a little thing would happen, the sky was falling. But now if a little thing happens, it's like, okay well I can't lose control cause my 3-year-old's right here looking at me like what are we going to do? . . . there's no time to break down.

Beth also found her confidence, which pushed her to pursue education beyond her bachelor's degree. She said,

I have grown a lot more confidence in myself. Knowing what I can do. What I can't do. Maybe some accomplishments that I never ever thought that I could ever do at all. Getting into the MBA program for one.

Rather than focusing on the strength they had, many women described the strength women, specifically single mothers, must have in order to gain respect from society, specifically men. Miah related

Being a woman means, being able to, you have to hold yourself to higher expectations because men pretty much expect you to have limitations. You have to be someone strong. Someone who is capable of handling almost anything and everything. You got to hold it together for your child because no one else is.

Chelsea believes women need to continue to work at proving themselves should they want to continue to advance in society. She said,

Being a woman just being able to, I know it may sound really bad, but being able to prove society wrong about we're not weak, we're not these little dainty people that you have to be so careful around. That we can handle life just as well as men can on many different levels.

Some women were still working on finding their strength and felt it would come through education. Malina said,

I hope to be a better woman for my family. I know I'm still not the best person. I still struggle with cooking and cleaning because I don't know a lot. But I do so much better than I used to. I eventually see myself as owning a home, owning a business, and taking care of my child and being at home with her as much as I can.

Through therapy as a way to discuss and understand the trauma she had suffered, Adara talked about how this journey has empowered her.

You have to teach a child at a young age. You have to start instilling that in them that they can do anything they want, or they'll never believe it, so that's like where I'm at in my life, is just kind of reteaching my brain that I can do this and I can have these things, that I don't have to be that helpless, stuck in this situation, single mother. I can grow. I can do this.

RQ 2: Relationships Aid in Transformative Learning

Women in this study identified at least one strong relationship in their life, either with a family member or friend. They claimed this relationship contributed to their determination and success in being a single mother student. This person, usually a family member, was someone who acted as their support system and sounding board. They offered childcare support, financial support, housing stability prior to moving in to Affordable College Apartments, and were used to discuss daily life, school, employment, future decisions, and when they had questions regarding their child's development. Participants also discussed how Affordable College Apartments has been a major factor in their success as a single mother pursuing higher education. While this relationship was personal, they also discussed ways in which staff supplied them with

information and community resources they needed. Because of Affordable College Apartments mission towards self-sufficiency, residence grew their networks. This supports the notion that,

Dialog and support play a vital role in helping individuals maintain a good sense of self during a time that they may be making unsettling changes in the way they see themselves. This may involve general support, but it may also be specific feedback on changes that a learner is considering or in the process of making. (Green Book, p. 66)

Examples of these relationships are described in the following two sections.

I Have at Least One Strong Relationship

Flannery (2000) explained the relational view of women's identity is built on the notion that women develop in ways that are distinctly different from the ways in which men develop, including developing different values and processes. "The relational view proposes that women develop and gain a sense of identity in a context of connection with others rather than through individuation and separation from others" (p. 60).

In this model, women's sense of self is organized around building and maintaining relationships. Carol Gilligan (1982) placed the centrality of connection in women's sense of self at the core of women's development. In her study on women and moral decision making, Gilligan (1982) found women define themselves in relational terms that imply maturity, and they view growth as something to be found in intimate relationships. Furthermore, both women's sense of self and women's sense of morality are integrally connected to issues of responsibility toward and care for others. Gilligan (1982) proposed that the main goal of women's development was an effective balance of self-nurturance and care for others. She also stated that relationships are central to a women's formation of self-identity.

Most of the women interviewed grew up in divorced households. A few described their relationship with their mother as less than ideal, and in a few cases, toxic. However, a majority of the women described their mother as their primary resource. Two relied on their father for help and guidance. Despite being closer to mother or father, all of the women described a strong familial support system, and their success as mothers and students would not be present without having their family by their side. A few discussed friendships on campus or in the apartment complex. All agreed that the staff and mission of Affordable College Apartments was also critical to their success. In many of these relationships, the support they received from family or friends was monetary, advice regarding tough decisions, or help with childcare. Regarding a woman she met at Affordable College Apartments, Isabelle described their relationship saying,

I met her at the beginning of the year. She's more helpful in that she has a lot of the same problems that I do, and went through a lot of the same things. She moved to Tennessee a couple months ago and it about broke my heart. But, I talk to her every day. She's always a positive in my life that I can talk to her and she understands.

Even after moving to another state, Miah still claimed her family ties mean the most to her success.

My sisters and my mom have always been my most important relationships in my life, because they're always the ones I can turn to and come back to no matter what's going on. I can always rely on them to be there, and that's the type of stability you want, knowing that there's somebody that you could always come back to no matter the situation.

Scarlett lived with her parents prior to living in Affordable College Apartments.

Thankful for her own space and ability to run her own household, she explained the struggle of being on her own and wanting her mother immediate advice. She said,

It's difficult living on your own, especially being a single mom. Sometimes I would be like, 'Maybe I should go back to my parents' house,' because there at least I had people to talk to. But, I call my mom all the time. I'm like, 'Blake, he kind of has a fever. Should I take him to the doctor?'

Relying on friends and family, Kelsey recognized her relationship with her mother was the most important. "But the relationship that's meant the most to me lately, my mom ever since I became a mom because now I call her for everything and like Shiloh stole from the grocery store, what do I do?" Andrea described her important relationships with her mom and other friends.

My mom, she always talks about how great of a mom I am. That's all I really have. And then I've got three friends that I still talk to almost daily from high school, and we haven't lived near each other in forever, but we still keep in touch. It's not often you find someone you really connect with.

In her work exploring the relationship between a woman's epistemology as described by Belenky et al. (1986) and the steps in the process defined as critical self-reflection and rational discourse presented in Mezirow's transformative learning theory, Hamp (2006) found relationships to be of importance in fosters transformative learning. She found all the women in her study developed at least one trusted relationship with a mentor that assisted the women in learning how to develop cognitive strategies that would help them to assess their beliefs and assumptions, which was the first step in changing how they lived their lives. Because of these

relationships they learned to engage in critical self-reflection, examine their basic beliefs, and applied their knowledge based on their personal epistemology, as defined by Belenky et al. (1986) ways of knowing. They noted the women in her study learned to use discourse as a way to make sense of the world over a period of time, and it resulted in a change in meaning perspective of how she related to the world. Each of the women identified an individual who was integral to her learning and the skills that would ultimately allow her to see herself differently. Hamp (2006) found that it was through these individuals that the women learned it is okay to express their feelings and to have thoughts of their own without fear of judgment. She explained,

The guide or mentor teaches the woman the process of critical thinking and helps them to develop problem solving skills. It is through these mentors that the women understand that they have alternatives and can make choices. The women also learn the importance of having structure and organization in their lives. They learn that discipline is important to changing behavior. They embrace routines and work as a means to gaining control over their own lives. They learn that daily routines that give them a purpose for each day is the first step to being self-governing and self-supporting.

These findings support the literature (Belenky et al., 1986; Gilligan, 1982; Hayes & Flannery, 2000) that discusses that importance of relationships on how women learn. Hamp's (2006) findings suggest that the relationship, bounded in trust, provides women with a mentor who, through rational discourse, allows women to critically reflect on their lives, decisions, and future selves. Belenky and Stanton (2000) argued women learn through relationships with other, through nurturing and caring, and by connecting with each other. These sentiments were

expressed by the women in this study. Trust was a critical component in these women's relationships, especially those which cared for their children.

Miah had recently moved to the area and relied on her baby's father's mother for childcare. Although grateful for this help, she expressed her feelings regarding this relationship, I've only known his family. I'm trusting my only child, I'm trusting her whole life, with these people. It was a hard transition with that, because I wasn't ready for her to go to daycare either. She was a newborn and I was going to start school. She was only like, I want to say three months when I started school.

Since convincing her to leave her abuser, Adara realized the love her aunt has for her and her family. She believed,

By now, I would've given up if it wasn't for this place and my aunt, and all the support we've had, so it's helped us grow a lot . . . She's always pushing me to do better and to try, not really pushing me in a bad way, just, you know. That's a good thing. If somebody loves you, then they're going to push you.

A few of the women did not have anyone whom they felt they could turn to in times of need. Veronica blamed her tribulations on lack of support from her family. Based on her parent's marriage and the experience from her previous marriage she recalled,

They taught me a lot of things, a lot of lessons. I understand that if you don't make your own money, you don't have power, or a voice. And also, having family support. That's a big one because every single man who has abused me said, 'You don't have anybody to defend you, you don't have anybody to rely on. Who's going to defend you? Who's going to do anything for you? Where are you going to go?'

Growing up in a dysfunctional household, it took some time for Malina to find someone whom she felt she could connect with and trust. It wasn't until college that Malina was introduced to her now best friend, Felicia She explained,

She's literally been the light of my life. She's the one who opened me up to how I was treating my child. She taught me to cook, she taught me to clean. She was my main mom. When Felicia saw that I was struggling with, all she could think about was what she went through and her past and how she wished someone was there for her.

Finally, Chelsea recalls telling her parents about her pregnancy, and how once the initial shock wore off, they were ready to support her, although it was on their terms.

Once my dad got over being mad and after we had a conversation, and after my mom and I had a conversation, they were there for me. And my sister-in-law at the time, she was my best friend, so she was always there trying to help me. I did have a little bit of support, but it was still a little controlling support. I guess you get your good with your bad in a way.

RQ 3: Affordable College Apartments Aids in my and my Child's Learning and Growth

A series of questions asked the participants about their experience with Affordable College Apartments, focusing on the application process, their interaction with staff and other residents, resources they find most beneficial, and ways in which the program could be improved in order to best serve tenants and the community. Reflecting on chapter two that described the lack of affordable housing and childcare as two of the major reasons student parents do not matriculate to graduation, this research question and findings is critical in understanding how an initiative like Affordable College Apartments is critical to student parent success.

I Am More Connected to my Learning and Community Resources That Allow Us to Thrive

Many of the women described the benefits of Affordable College Apartments as the childcare and being so close to their classes. They also all spoke about the affordable rent and abundance of resources offered through the program. Although many explained they could benefit from evening childcare, many had family they could turn to should they have class or work in the evening. Because of their connection with Affordable College Apartments, many worked through the Center for Student Parents earning money through a work-study position. They were also tapped in to resources through the department who constructed Affordable College Apartments and used their services for individual learning opportunities. Beyond childcare and housing, Veronica attested to the support offered by Affordable College Apartments saying,

Another thing that's very helpful is advocacy. If you have a problem, they are very good at helping you solve a problem. Or finding people to help you with it. I take care of most of my problems, but sometimes it comes to a point where I come to the director crying, 'I'm going through this. Well the world's crumbling.' She's, 'Okay, you know, it wasn't this or I'll take care of this.' And you know, so that's, that's big to me because I don't have a mom.

Having connected with the staff at Affordable College Apartments, Adara was able to realize the importance of asking for help, something she had struggled with in the past because she believed that people who ask for help are looked down upon.

Well, Lindsey, she'll ask at least once a week if I need anything, if the kids need anything, if we're all right, to figure out if we're doing good. And that is important.

There's been time when we've needed diapers, when we've needed soap, and nine times out of ten, if I ask, then they help.

Adara hoped that her actions would teach her children that it is okay to ask for help.

While she wanted them to understand the value of being independent, she felt it was critical they learn that they don't have to struggle through challenging times alone, but "they need to know that if it ever gets to be too much, that they can ask for help."

As noted in chapter two, more than one in five students—or 3.8 million undergraduates—are parents of dependent children, who often need to find and pay for childcare as a part of their college experience (Reichlin Cruse et al., 2019). Mothers of children under 18, and especially single mothers, are much less likely than other students to finish college within six years (IWPR 2017b). Completing school often hinges on finding childcare that parents can trust and afford and that supports their school and work schedules. Many of the women in this study noted they could not continue their education if not for the Head Start program. Having two young children, Andrea expressed her feelings saying,

It definitely helps a lot. I couldn't just go and rent an apartment, and then I wouldn't have childcare. It put a lot of stress on me to be able to find somewhere to be able to live on your own because I feel like it's important to be able to run your own household.

Chelsea expressed the importance of the day care so she could complete her homework on time.

The fact that the daycare is right there on the way to class, and then being able to go and work in the library and not have to worry about going to pick up him until a little later.

Having the parent events that are about budgeting and knowing that we have the help

with them on those types of things so we don't necessarily have to struggle with that on our own. And we can focus more on that.

Others found the daycare to be important for their child's growth. Kelsey explained, I don't know what I would do without day care because she's socializing, she's learning, she's making friends and she's just a lot happier. I'm a lot happier because I can get my work done and get everything done and have it all done before she gets home and I can just focus on her. And that's great.

Isabelle noted a similar experience with her son saying,

I live right next to my classes, and work is on campus, so it's pretty easy to just walk to where I need to go, and I do love the daycare for my youngest son, that is really good for him, the Head Start program. He's starting to talk now.

Beyond their childcare need, many of the women were working full time and renting an apartment before coming to Affordable College Apartments. Their situation was almost always unaffordable, and they knew it would not be sustainable. Having family as a support system as far as childcare, many could not afford their apartment and their other needs. Without Affordable College Apartments, they would be living with family while working and caring for their child. Affordable College Apartments not only gives them an affordable place to rent, it provides them with independence. As a young mother, Miah explained how housing has given her independence as well as allow her to learn and mature.

But with Affordable College Apartments knowing I have that stability of I come home, my own home, and it's just me, my daughter, and walking distance from my classes. It makes it very convenient and one less thing I have to worry about. I can focus on school. It definitely makes it feel like I'm actually a grown up now. I have bills to pay, I have

things I have to be responsible for. It's made me feel like I'm actually becoming a mature adult who could actually take care of a child.

Although Scarlett was thankful for her parents support and allowing her and her son to live there, she expressed these sentiments.

It was better to have a two-bedroom apartment with my own stuff than living with one little bedroom at my parents' house. I'm in my 30s, and I have a kid, and I really don't want to live in my parents' spare bedroom. And then you have your parents telling you what you should do. And then my Granny lived there, too, so then I had my Granny telling me what I should do.

Beth explained how having affordable housing helped her finished her degree.

It's impacted greatly because of, it's helped me finish. To not have the pressures of paying five, six, seven, whatever amount, \$100 for rent, all the expenses of that. I'm not working full time to just pay for that and then wear yourself out classes. Not to mention being the mom that you're supposed to be and all that.

Malina was grateful for the support she received in learning how to live on her own.

Affordable College Apartments has been great to me. They've helped me out a lot. They helped me save money, so I had more income to do stuff I needed for my child. And although I'm budget to budget, I'm not saying I make lots of money, but my rent is only \$134 a month and that includes all utilities.

Adara commented on how Affordable College Apartments gave her the necessary stability to stay motivated.

Living in Affordable College Apartments . . . it gives me the push to motivate you to keep going, even when you're struggling . . . Single motherhood is hard. It is. But it's

rewarding if it wasn't for having childcare, and the housing and stuff, I don't see how it would, you could do it, but it'd be extremely hard. And it's taught me, too, that I really love being independent and having my own space.

Many of the women also noted that living in Affordable College Apartments provided them with more time to be with their child. Chelsea explained,

I'd still be living at home with dad not really working a good job, constantly struggling with money because of the amount of gas that I do running back and forth from home to school, and I wouldn't have such a close relationship with my son because I wouldn't really have a whole lot of time with him.

Before Lilith decided to finish her college education, she was working over 40 hours a week in order to make enough money for her family. Reflecting on her decisions she said,

I wouldn't make it through college without this program. I really couldn't do it. I pretty much knew I always had the potential I just had to wake up and use it . . . it really has changed my perspective a lot. They took the financial stress off my back. I don't have to work 70-hours a week. I have time to do stuff now, plus be a mom. I don't have to choose.

I Want to Make a Better Life for my Child

Most of the participants grew up in households where their parents provided a comfortable lifestyle for them, and it was instilled in them the idea that each generation should be better than the previous. However, this comfort came at a cost. Because most participants grew up in a one-parent household, they recalled how hard their mother had to work to fill many roles inside and outside the house, and despite how hard she, or their parents worked, they felt sacrifices were consistently made because the money wasn't there. Many participants were

first-generation college students, and although only a handful claimed their parents made it well known they wanted their daughters to earn a college education, almost everyone expressed that once they started school, their parents were supportive of them earning their degrees, which made the challenge seem obtainable.

Almost all women understood their children to be the main reason for pursuing their education. They wanted to be able to provide a better life for their child(ren), and exceed what their parents were able to offer them. This mindset coupled with the mandate that all age-appropriate children living in Affordable College Apartment be enrolled in the Head Start program offered through the Child Development Center are critical components for breaking the cycle of poverty through educational readiness and attainment. The impacts of childhood poverty on development and school achievement have been thoroughly studied, with most cases concluding that poverty presents a chronic stress for children and families that may interfere with successful adjustment to development tasks, including school achievement (McLoyd & Wilson, 1990).

According to Engle and Black (2008), children raised in low-income families are at risk for academic and social problems as well as poor health and well-being, which can in turn undermine educational attainment. Scholars (Parker, Greer, & Zuckerman, 1988; Repetti, Taylor, & Seeman, 2002) have found that families are the primary socializing agents for their children. They claim in addition to providing basic necessities, such as food, shelter, and clothing, families transmit cultural and education values and help children adapt to societal demands and opportunities. Furthermore, early parent-child interactions help children learn regulatory process and socialize them into their family culture. Many of the women in this study reflected on their experiences of how education was, or in many cases, was not discussed in their

households growing up. For many, it was not until they had their own children that they decided to pursue education because they wanted their child to have a different life experience than what they had. In most instances, single mother students wanted to instill a new value system in their children, and wanted to be the role model and example for their household.

For Isabelle, she grew up in a school system that encouraged her to pursue higher education, “I think with my undergrad, you were expected to go to college anyway. That was basically what your teachers told you after high school. You have to go to college.”

Veronica, acknowledged that her parents never pushed her to go to college. It was her younger sister who first attended a local community college and encouraged Veronica to attend together. However, due to lacking family support, specifically with childcare needs, Veronica had to drop out. It was not until she moved and discovered Affordable College Apartments that she felt she could finish her education. Her reasoning for returning to school is,

Better opportunities for me and my kids. Paving the way for them so that it's easier for them . . . My family didn't do anything for us. The only good thing my mom did was to get us a green card. But, yeah. A lot better opportunities. I see the things that higher education opens up. That's why I'm going to school, get a degree, because ultimately, I want to work for myself.

When asked why she decided to pursue her college education, Chelsea also expressed that her reason for beginning school was so that her child would not have to go without any needs being met.

Making sure that I have everything that I need for him. Making sure that when I get done with school, he won't have to want for anything in the world, because there was a lot of

things that I didn't have growing up as a kid and I wasn't able to do. And I don't want him to have that. So, making sure that his future is set and just making it through school.

This sentiment continued throughout the interviews. Having left a job that provided well for her and her son, when Andrea decided to move closer to her mother and step-father, she wanted the same opportunities that she had in her old state. Andrea's claim for earning a degree, and the pursuing a higher degree in order to earn more money was,

My kids. Trying to make sure that I get all my studies done. Because like I said, it's been a little hectic. This semester has been the most hectic. I just want to make sure that I can make good grades and keep going to school because if you fail out you made not be able to [finish].

Malina wanted to provide her daughter with the stability and support she did not have growing up. She explained her priorities as,

A lot of things have been really important to me, but I guess the most important thing right now is just making a good life for me and my daughter. And to make sure she doesn't go through the hardships that I've been through.

Striving to be her best self and highly engaged both inside and outside the classroom, Lilith placed her son at the top of her priority list saying, "my main focus is he's my best man. I want him to have all the tools, all the knowledge and all the love that he needs. So that's what's important to me right now.

A number of studies have found that parental involvement in school is related to children's school success and even college attendance (Gutman & McLoyd, 2000; Sandefur et al., 2006). Many women expressed wanting to lead by example and hoped being in school as a single mother would encourage their children to pursue higher education. Many talked about

how they structure homework time and class time communicating these times to their children and what are the expectations. Each of the women interviewed were highly involved in their child's education. When asked about how she talks to her son about education, Isabelle noted that he already expects to go to college. She said her time in school as influenced his decision. She reflected,

Yeah, it does, because he never would have said, 'I want to have a higher degree than you.' And he keeps asking how long he has until he'll be where I am. And he asks me how much schooling I've done and how long I've had to go to school. But he does not like it when I joke about him having to go to college and doing college work. Because he gets mad when he has to stay here when I go to class.

Thinking about her children's future, Veronica said,

I don't know what they are going to do when they grow up, but my goal is for them, to give them the best opportunities that I can and also be the best example I can. I'm not going to be perfect. And giving them all the skills and resources so they can make better decisions and follow their goals and be what they want to be.

Wanting her daughter to have a similar push through education that she did, Miah claimed,

I know I'm probably going to be very strict on her school, especially with me learning about so much in education, elementary school teaching. I'm going to try and make sure she's in one of the best schools I can get her into.

Andrea talked about how she and her son complete their homework together. She said, "Like my seven-year-old, he's in school, and I have to help him with homework every night. So, while I'm working and doing my schoolwork, I'm helping him with his schoolwork and still

doing all the household stuff.” Beth also focused on leading by example, not just for her six-year-old daughter, but her older daughters as well. She said,

I'm not one of these, you've got to do what I say don't matter what. I've always wanted to lead by example. If I'm going to take out the trash why can't you take out the trash.

The same goes for doing homework.

When I sit down to do my homework, I have this little pillow like thing that has the desk on top of it and I put it on my lap, and then of course I have my laptop and I start getting my stuff out and my daughter has gotten to the point, that she gets her stuff out. She'll either color or do her math or something.

Finally, while Adara is working to figure out the best path towards success for her and her children, she reflected on life and a single-mother student wanting to make a better life.

I definitely feel the pressure of motherhood. Being a woman, I want to set up my kids to see how a woman can really be. It's important to show them what I believe, so, and having a career, be an example to, not just my kids, other people, that we can do this, and it's good that we're changing how things used to be.

Affordable College Apartments aids in combating the risks of childhood poverty by offering families with a safe, affordable space in which they can understand and enhance their independence. Additionally, the Child Development Center provides children with a place in which they can learn and grow, providing children with the tools and resources to bridge any gaps in order to improve school readiness. In earning an education, single-mother students increase not only their social and upward mobility, but the ability for their children to continue to climb the ladder of success.

Affordable College Apartments does more for their residents than offer them a place to live. It provides them with stability and necessary resources for their specific needs in order to successfully complete their college education. By connecting these women to community networks and resources, it will make the transition out of Affordable College Apartments easier once they graduate. After graduating residents have two months to transition out of the complex and on their own. Taking this leap can be difficult for many, even having an education and resources. The idea of self-sufficiency is discussed in the following section. While many of these women have a goal to earn a wage that is enough to provide for their family, they realize tough times may be ahead in the transition from school to work as a single mother.

RQ 4: Understanding and Interpreting the Evolving Self

Transformational learning produced more far-reaching changes in the learners than does learning in general, and these changes have a significant impact on the learners' subsequent experiences. In short, the transformational learning shapes people; they are different afterward, in ways that both they and others can recognize. (Clark, 1993, p. 47)

Almost all of the women interviewed in this study realized their potential to continue learning and transforming. They viewed their time on government assistance as a stepping stone towards self-sufficiency, teaching them independence and providing opportunities to better themselves and their family. While the abundance of paperwork was often cited as hassle, most understood the requirements were steeped in government regulations and were willing to comply so that they could have the amenities they needed for sustainability at a lower cost. They realized without help, they could not succeed. Many women expressed the desire to discontinue their benefits as soon as they could so that a space could be cleared for the next person on the list who was in need. They understood their situation to be temporary, yet necessary for their

successes. Their ideas on an ever-evolving self, including their goals and dreams, as well as their ability to continue learning are discussed in the following sections.

I am Working Towards Self-sufficiency and Looking to the Future

In her dissertation research looking at the lived experiences of transformative learning for women who have successfully made the transition from economic dependency to economic self-sufficiency, Hamp (2006) found the development of critical thinking skills to be significant in how they set and acted upon their goals of economic self-sufficiency. Hamp (2006) discovered major aspects of their commitment to change was driven by their emotions. Hamp (2006) found whether women were motivated from external or internal influences there was also an emotional component guiding their action.

The women wanted to shed the feelings of shame and guilt and be able to live in the feelings of pride and confidence. In general, the women speak often of the importance of feeling determined and committed to making the changes. It is being able to stay in touch with these feelings that keeps the women on course and able to resist temptation that could take them off course. (p. 176)

Hamp's (2006) work brought to light how emotions influence action by women as the experience transformational learning. This idea is reflected in Mezirow's (1991) when he explained planning a course of action as an important part of the transformative learning experience. In his later work, Mezirow (2000) explained, "Taking action on reflective insights often involves overcoming situational, emotional, and informational constraints that may require new learning experiences to move forward" (p. 24). He goes on to discuss that this change is not just a change in thinking but a change in acting. In other words, "life is not seen from a new

perspective, it is lived from that perspective” (p. 24). Through relationships women developed critical thinking skills that made it possible to make plans and set goals.

Hamp (2006) concluded, “Planning and setting goals enabled the women to envision a future. The ability to envision a future opened up new possibilities and the hope of a better life for themselves and their children” (p. 177). These sentiments are reflected in the experiences of the women interviewed for this study.

Isabelle found her education to be empowering as a means to prove society perceptions wrong about single mother households. She found this to be a step towards eliminating the bias associated with her position in life.

It frustrates me when thinking about the sexism that exists in single parent relationships in that the mother is to blame for the event. But I don't know what we could do to fix that, other than finish our degrees and start doing what they don't expect us to do. I always work hard at what I do. So, it's just working as always. It's just something else you have to do.

Veronica also expressed the pressure she felt being on government assistance while in school.

It's a means to an end. It's a shame those people that want to be in there for the rest of their life. There's nothing wrong with, ‘Hey, you're a single mom, you're going to school, get some help.’ Because once you're done with school, you're no longer going to need those things. You're going to be self-sufficient.

Andrea was also not keen on the stigma attached to being on government assistance, and wanted off it as soon as possible. When thinking about her long-term goals she said,

Just provide my kids with a good lifestyle. I really miss living in the country. I would love to get a house in the country. So, my goals are really just to be able to live without government assistance and being able to have a home for my kids.

Adara is working through her acceptance of being on government assistance, knowing it was a path towards successes. Relying on her aunt's wisdom, Adara said,

You get in a negative mindset, and it sticks. You have to really want to work hard to pull yourself out of that, or you will stay in it. That's one of the biggest challenges I think, with me personally. This right here is the best opportunity that you could give a single mom. My aunt has this way of saying, she says, 'It's not a handout, it's a hand up.'

Because there's a lot of judgment I think, on these programs and stuff that people do to help, that's meant for good, to help people grow, and it just depends on how the person receives that. Do you take it as a handout, or a hand up?

Scarlett was also wanting to be off of assistance as soon as she was able.

I want to get off all this stuff. Graduate, get off all this stuff, and be a normal person. Get a job like a normal person does. I mean, it's nice to have the help and not have to work a million hours a week because there's no way I could do it. There's no way, no. But then again, it's going to be nice not having to deal with all that stuff, too. You know? Just the paperwork and just meetings and this and that. It's just the little stuff that's just kind of tedious sometimes.

Kelsey explained her feeling on how societal structures continue to oppress single mother. Expressing her thoughts on a system she feels is flawed. She felt with her income, she should not have to rely on, nor jump through the many hoops it takes in order to receive benefits such as Section 8, SNAP, and childcare assistance in order to survive.

If there's at least a third of the families are single parent households you would think that we would be able to survive on our income, and still be able to like buy a place to live, feed our kids, have them go to daycare, and do all that. But I can't do any of that without government assistance, despite being a hard worker. I've had a job since I was 16 years old. It doesn't matter how much I save, the second my car breaks down all my savings are gone.

She felt similar about the idea of child support, and how many men do not contribute in any way.

And with child support, sometimes you can't bank on that either, and sometimes the dad just does not pay child support. Sometimes they'll do what my ex did and when they got court ordered child support move out of state, so then they wouldn't have to pay it.

Andrea expressed similar feelings of distain towards the system.

Anytime anybody lives at Affordable College Apartments tries to better themselves with a better job, it's even harder on us because everything that we've been getting and, it sounds selfish because we're getting so much assistance, but it's like you're not really making that much money, but yet your rent goes up by \$400. Or you have to pay for your insurance instead of not paying for it. It's crazy.

Even after Andrea graduated and found a job that she loved as a CNA, she ultimately had to quit, because she couldn't afford to work.

I had to turn in a notice and that was that. But some people talk about people living off the government and I think that's one thing you don't realize when people can't get out of getting help, it's because of things like that. You just can't afford it.

While all women were working towards self-sufficiency, a few expressed that living in Affordable College Apartments also allowed them to finally envision their future. Chelsea explained how having a child forced her to look to the future, and be excited about what lied ahead for her family.

When my son was born, that's when I started realizing things a lot more and started actually looking toward the future instead of just taking one day at a time . . . So, he's pretty much changed my whole entire life . . . I have the capability of being able to teach part of the new generation on how to treat different people.

Miah also noted how having a child forced her to have a new perspective. She said,

I was starting to realize my priorities, what actually came first. What was more important? Being able to buy the cutest purse that I wanted or being able to buy some diapers for my child. I had to grow up really fast. I had to figure out what things mattered now, what things could I wait for, and what things needed to be done, and making sure she had somewhere to call her home. I need some place to call my own so that she could have a place to call her own.

Although finding her patience in the process, Veronica realized her path towards success.

I'm doing a lot better, but I'm so impatient, that I don't see the results I want, and I start getting depressed. I have to focus on the, I guess go back and see how I was before and then see myself now, it's okay, I'm doing better. I'm looking in the future and what I want to have.

I Can Learn Anything

Reflecting back on women and shaping their identities, Flannery (2000) found one aspect of women's identities is how they view themselves as learners. Flannery (2000) found "Women

often contrast their identities as learners in school and as learners in out-of-school contexts. Some women have a strong and positive sense of themselves as learners, regardless of their experience in formal education” (p. 71). Women’s identities and self-esteem as learners are influenced by their experiences in many different social contexts. These varied experiences may give women opportunities to only to learn new skills but also to recognize the abilities they already possess as learners.

When asked if they felt there was anything they could not learn, most women agreed that a person can learn anything as long as they had determination. Some reflected on personal instances, and other spoke generally about the ability to learn. Miah said, “If you put your mind to it and you work hard, you can pretty much learn anything.” Although some expressed their answers based on schooling subjects, they too believed that learning can be achieved. Like Miah, Chelsea felt generally, people could learn anything. She said, “I think if you put your mind to it and you actually try your best, you can learn just about anything.” Scarlett, however, reflected on a specific learning example she faced.

Well, I was thinking, Organic Chemistry was definitely not something I was going to learn. But, no. I think I can learn anything. I have to put my mind to it. Like, Organic Chemistry is, it's just kind of like the pain in my back. If it's something that I'm actually interested in, it's easy. But when you're not, you just don't, you're not interested in it at all, it's a lot harder, and you really have to force yourself to learn it, so it's tough.

Malina echoed these sentiments saying,

I struggle with some stuff, but I think you can if you want to. I think that's the biggest thing. You have to really want to, and- I think that it just goes back to you really have to

try. You have to work hard towards it. And it can be difficult, and you'll struggle, but you have to keep going and find new ways, and do different things to help you get there.

Lilith took this question a step farther focusing on her overall ability to learn and grow.

I learned the definition of ignorance; you may not know something but you're willing to learn. So, you know, I may be ignorant to some things, I don't know everything, but I definitely know a little something about almost everything because I'm a sponge, I love learning. I feel like, like I was saying earlier, like I'm always evolved. I don't want to be the same Lilith I was two years ago. Even now, three years from now, I don't want to be the same Lilith sitting here on the couch. I want to grow. I want to get better with wisdom.

However, while most acknowledged their ability and desire to learn and grow, a few women expressed they couldn't learn specific subjects, feeling a potential to fail based on prior experiences or exposure. Kelsey spoke on both sides of the spectrum saying,

If it's sports related, probably not. If it's a life skill, I really think that I have the tools to learn it now. If I put in the effort. I think that I just, I spent a lot of my life complaining instead of like, complaining and making excuses instead of just like believing in myself and really trying to understand something because it is hard for me to learn things sometimes with ADHD because it's hard for me to focus on and not automatically want to drop it as soon as I'm not good at it. But, I have a way bigger confidence in myself from being on my own a lot more independent.

Speaking specifically to some of her interests, Isabelle felt there were many things in which she wished she could learn, but didn't believe she possessed the ability to comprehend without the help of an expert.

I'm sure there's a lot of things I can't learn. My toxicology book is lots of fun. And I know if I had somebody actually teaching me and explaining long enough, I could get it. But there's always higher math, things like that, that I would love to be able to actually do, because that would be high-paying jobs. And that would be fun to be able to process things in your head like that, that would just be fun. But yeah, there's lots of stuff I can't learn.

Beth also felt there were certain subjects that she is unable to learn based on her lack of desire to learn. She said, "I can't learn calculus. I don't want to learn calculus. I'm not going to learn calculus." However, she did attest to teaching herself higher level accounting function with the help of technology; "there's Google these days. They can show you how. You can YouTube something. That's how I learn, I do a lot of Googling. I did a lot of YouTube, Googling about how to do certain accounting functions." Andrea argued people cannot learn something if they do not already possess the mental or physical abilities.

Yes, because I would not ever try to be a doctor. My hands, I'm not really steady. I mean, I could be in advertising. But to be a doctor and try to be cutting on somebody, I don't think you can learn to not have shaky hands. I don't think that people that lack empathy, I don't think they can learn to have empathy because it still comes off as cold even if you're saying the right things.

When considering women's unique learning and development, several adult educators have consciously taken women's experiences into account in their research. Their findings echo the results of the women in this study suggesting women do experience a unique transformative learning process that allows them to understand their knowledge and abilities. For example, in a

study of the development of transformative leaders, Kathleen Loughlin (1990) theorized that transformative learning for the women she interviewed involved the movement from alienation to agency, and from inauthenticity to being true to oneself.

On the same topic, Dean Elias (1991) concluded that the baseline catalyst for women's development of a new perspective was the experience of confronting authority. These women often described their personal transformations in terms of coming to understand the limitations on their lives that are structured into institutions and cultures, and as they developed increasing awareness, they begin not only to author their own lives but also to act in order to change society.

Mechthild Hart (1985, 1990), on the basis of a study of women's consciousness-raising groups, suggested that the process of identifying the ways in which our marginality is culturally, historically, and politically structured is at the heart of the transformation that occurs in women's consciousness-raising groups. Finally, Susan Pope (1996), having studied a group of ethnically diverse working-class women who were the first in their families to graduate from college, concludes that perspective transformation for these women was not triggered by a disorienting dilemma but instead occurred over time and involved the development of personal power in the context of supportive relationships, particularly family relationships.

Women and Intersectionality

Collins (2016) argued for the use of intersectionality as an analytical tool when researchers are working with populations that are forced to grapple with the complex discriminations and social problems they face. In their research, Collins (2016) found researchers use intersectionality to provide insight on “social divisions in a given society at a given time, for example, race, class, gender, sexuality, dis/ability, and age operate not as discrete

and mutually exclusive entities, but build on each other and work together (p. 3). They argued intersectionality is typically used as a problem-solving tool in many areas of research and reform.

Furthermore, Collins (2016) found students, faculty, teachers, and activists across many venues have used intersectionality as “an analytic tool to create more expansive understandings of individual and collective identities” (p. 208). Often times, intersectionality was used to examine how a group understood their identity as a process of empowerment. Furthermore, intersectionality believes individuals have multiple identities that they construct from one situation to the next. “In other words, people have many choices and considerable agency about who they choose to be” (p. 123).

Much intersectional scholarship supports this perspective on human subjectivity:

individuals typically express varying combinations of their multiple identities of gender, sexuality, race, ethnicity, and religion across different situations. Social context matters in how people use identity to create space for personal freedom. (Collins, 2016, p. 123)

Zack (2005) echoed these sentiments and argued that “the term ‘intersectionality’ refers to multiple oppressions experienced by nonwhite and poor women in particular, but more generally to all women because differences in sexuality, age, and physical ableness are also sites of oppression” (p. 7). For Zack (2005), all women are intersectional subjects, precisely because of the possibility that their womanhood, which already placed them at a socially disadvantaged position, will intersect with other social positions to multiply disadvantage them. Zack’s (2005) work suggested that the fact that some women experience privilege along particular axes, whether class, sexuality, light-skinnedness, able-bodiedness, etc., does not undermine all women’s claims to intersectional identities.

Many of the participants described the challenges of being a woman and a single mother. The next section focuses on their definition of what it means to be a woman in the context of their experiences. They reflected on how they were raised, including information about their parental relationships, how they hope to influence their children, and on the societal stereotypes they face. Many value their education viewing it as a way to overcome structural barriers. The next section addresses the one theme found within intersectionality, "I am more than a woman."

Adara

Adara's parents divorced when she was young. Growing up in blended families, Adara has learned from both her father and mother. Despite some flaws, she describes them both as caring and with big hearts. She remembers a happy, loving childhood. Although her mother struggled with personal battles, Adara saw her strength in working and trying every day. Like her role models, Adara worked to stay positive and keep moving forward.

As women, we need to be strong. Women need to be independent. Instead of making them feel like being a housewife is all, or a mother is the only thing that you're supposed to do, that's all that matters in the world. It should be that it's taught that it's important to be who you are, and to really stand your ground, and don't give up, be a strong woman.

Several weeks into intense therapy that allowed Adara to process the pain she has endured, she has revolutionized much of her thinking patterns.

Ever since I was a little girl, I've grown up searching for a man to save my life, come be my knight in shining armor. Now, I'm finally getting to that part in my life where you realize you don't need that. You don't need that to be happy. You don't need that to be

you. You can be so much more if you don't have that, if you give yourself time to heal and to just be you, and I think that's really important.

Adara will continue to evolve as she is “reteaching my brain that I can do this and I can have these things, that I don't have to be that helpless, stuck in this situation, single mother. I can grow. I can do this.” As Adara has transitioned to her new lifestyle, things she found important were:

Education, family, and I want to have a career, teaching my kids that they can be independent, and then teaching my girls, especially, that they don't have to have a man to rely on. Because sometimes staying in the situation with the man, it will hurt you more than being by yourself. I want them to know that they can do anything by their self.

Andrea

Having grown up in a single parent household for some of her life, Andrea’s mother showed her the value of hard work. She raised three kids while working full-time. Although college wasn’t discussed often, it was always an option for Andrea. Never really pushing herself, but always being able to complete the work in high school, Andrea has never doubted that she could complete college level work. Her main motivator for pursuing higher education as a single mother is she felt like she needed something to fall back on should something happen with whatever was her current line of work. Her first attempt at college, Andrea was living in an apartment with a friend. Although she was working at the time, she recalls not having the challenge of syncing work, school, and daycare schedules in order to make it work. She finds, with the help of her family, she is able to juggle the many moving parts.

Andrea is looking forward to earning enough wages so that she does not have to utilize government assistance.

I don't like having to use government assistance, but since I've lived in the Midwest I've needed it. I don't feel like it's because of this particular state, I walked away from an amazing job that landed in my lap, and if it hadn't been for that happening at home, I would be in the same situation at home . . . When I moved here, applying for food stamps, it took me months. But I didn't want to do it. I didn't want to apply for the Medicaid, anything, because I just wanted to get a job and go about my life, and it just didn't work out like that. I don't look down on myself . . . My goals are really just to be able to live without government assistance and being able to have a home for my kids.

Beth

Beth enjoys the freedom and independence single-parenthood brings her. She finds being a woman and a single-parent is

Empowering for me, just because I'm independent. I don't feel like I need another person. I've been a single parent for a really long time. I've learned what I can do, what I can't do, like a lot of car maintenance. I like being a single mom, a single parent.

Beth pursued higher education because she continued to be bypassed for promotions at her current job working at a local TV station. A small company who barely paid above minimum wage, "I wanted something more for my life not working for an entry level job."

Beyond wanting a more fulfilling life with more opportunities, Beth returned to school to set a positive example for all of her daughters. Although it was not an expectation for her daughters to pursue higher education, they did get the message. Beth's middle daughter is a CNA, and also recently earned a degree in expanded duty dental assistant. Her oldest daughter is a manager in training at a large chain restaurant. And Beth and Peyton complete their homework

together frequently. Peyton understands that when mommy is studying, she should also be studying.

Since going to school and living in Affordable College Apartments, I have grown a lot more confidence in myself. Knowing what I can do. What I can't do. Maybe some accomplishments that I never ever thought that I could ever do at all. Getting into the MBA program for one . . . in this day and age, women need to do more, not really prove themselves that they do, but they need to do more than what they did 30 years ago. Just because of the evolution of the cultures and life of people, the way people, when they're wanting to work in the workforce now.

Isabelle

Growing up, school came easy to Isabelle. She always made good grades. Growing up in a divorced home, Isabelle lived with her mother, who was frequently absent. Despite having a few siblings around, she had to learn how to take care of herself and grow up very quickly. The memories Isabelle has of her mother are not pleasant. However, Isabelle feels that if she was not neglected by her family she would not be in the successful situation she has worked diligently for and allows her to care and provide for her children. Isabelle feels respected by her professors and confident in her knowledge. Despite having enough credits to get a job in her preferred field, she is working diligently “to finish it. I guess I want to be taken seriously. I have enough credit hours that I could get an environmental health job. I could do whatever I wanted. I have enough education.”

Through her life experiences, Isabelle has come to love and accept herself. Being a single mother means she has gained the confidence to do the things she needs to keep her family moving forward. Reflecting on how her life has changed, Isabelle noted,

It's the same, but at the same time it's completely different. Things are a lot easier to handle now, because it's like, I've already been through this. There's no point in getting angry about this, just deal with it and move on.

She enjoys being the decision maker, and has learned how to set goals and accomplish them. Working to change the social stigma attached to single motherhood, Isabelle encourages others to “finish our degrees and start doing what they don't expect us to do.” Having suffered through tough family, friend, and marital relationships, Isabelle has learned to rely on herself for her success.

Kelsey

Although engaged when she found out she was pregnant, Kelsey knew she was going to end up raising her daughter, Elizabeth, alone. She expressed how she felt many other women feel in similar situations.

You know how you just really have faith in people, that they'll change. This will kick them in gear, you know? But in the back of your mind you're like, okay, well if I have to run this I can do that too. That's kind of a situation what happened. Because I was actually planning on moving. Because he had cheated on me.

Knowing she would continue with the pregnancy because of her familial support system, she already knew she would be doing it without Elizabeth's father.

Because she was scared, and knowing she had control over her body, Kelsey contemplated abortion. However, considering all of her options, Kelsey looked at her pregnancy as an opportunity to better herself by leaving a destructive relationship and sought therapy.

I went to therapy. I really had agreed to do that because I needed to be healthy for my kid. I don't think I would have gotten kind of past [my depression]. So, I think it was the

universe helping me out. [Now] I'm in the best place that I've ever been as far as the tide goes mentally, physically, emotionally. And I think that's because of Elizabeth.

Through her time in education and as a mother, Kelsey has found her strength and has learned to love herself. She regrets the many years she spent self-loathing, and chasing a relationship where the love was not mutual. Finally figuring out she cannot sacrifice her happiness, she feels she has come out on top and can finally be the person she has always wanted.

Lilith

Lilith's mother and grandmother were strong, Black female role models for their family. Lilith's mother raised her and her two siblings, always ensuring they received the best education. However, growing up in predominately white neighborhoods was not easy for the family.

My main problems were that I always had to fit in with White people because I went to private schools. We were one of two Black families living in our neighborhood, and when I graduated high school I thought, 'I want to go be with Black people, and I want to go to HBCU.'

Because her life experiences and strong female role models, Lilith claims women are superheroes. When describing traits of successful women, Lilith lists attributes such as courage, mindfulness, strength, and endurance.

This world is wicked and hard. And you'll crumble real quick if you don't have strength. You have to have endurance, . . . if you're knocked down, get back up, and consistency is the key. You can't do something and stop doing it, you have to pick up where you left off and . . . push harder but don't give up this time.

Lilith left a good job, making great wages to further her education. Working 60-plus hours a week, she did not want to continue to miss out on raising her son.

I have to be two parents. Because not even with the income thing, it's emotional too. I want my son to know how to fish. I want my son to know how to change a tire, to change breaks, so I go out there and get my hands dirty and teach him. I know how to work on cars because my momma taught me how to work on cars. It's not just because I'm a single parent my kid don't have to learn how to do this, my kid don't have to learn to do that, like no, at the end of the day whether I'm a single parent or not, my goal is that my job as a parent is to raise a functioning adult, so I'm going to make sure he's being able to function, not only to take care of himself but to carry his whole family on his back.

Malina

Growing up Malina's mother was a person with an addiction. Malina recalls moving around often living with various people and family members, taking care of her younger brother, and spending a majority of their time when they were young, with their grandmother. It was her grandmother who taught her many life skills. Over time, Malina's mother met a man, and together they worked to stay sober. When times were tempting, the family would uproot and move to a new location, until finally landing where Malina has lived for the past fifteen years. While her life was still not easy growing up in a home where her mother's now husband was verbally and emotionally abusive, her living situation and education was at least stable. "I didn't really grow up in the best of environments. But the fact that I refuse to let my daughter and our habits fall to that, that's my goal."

Reflecting on what she believed her life would look like right now, although much different, Malina embraces single motherhood and is striving to do her best;

I expected myself to be married before having a child, but I'm not married. I'm a single mom with a kid and I've never been married. Yeah, I was expecting the white gown, having a home by now, having a stable life before having children. It's been a huge struggle. They got these programs out there that help out people that are struggling, and it's amazing. Affordable College Apartments has been great to me. They've helped me out a lot. They helped me save money, so I had more income to do stuff I needed for my child.

Miah

Reflecting on being a woman and single mother, Miah feels,

Being a woman means you have to hold yourself to higher expectations because men pretty much expect you to have limitations. You have to be someone strong. Someone who is capable of handling almost anything and everything. With her college education, Miah knows she will be able to provide for Ava, meeting her needs and beyond.

Scarlett

Scarlett is now three years in to school, and Blake will be five years old in the fall and will begin kindergarten. Reflecting on the last three years, Scarlett felt,

The days just seem to last forever, but the years are gone in a day . . . I got two more years to go in school. So that means, maybe I'll just wake up tomorrow and then I'll be done. It's really tough. Especially going to school, and having homework, and real stuff that you've got to memorize and papers and tests and, man. There's no way I could go to school without all of this help, and without where I'm living and the day care being here,

and all that, and with the job on campus. It would not happen. It would not be happening. I'd be, I don't even know. I'd possibly be at my parents' house for the rest of my life. I really don't know. I don't know how people would be able to do it and work a full-time job. I have absolutely no idea. Like, single mothers that have full time jobs, I don't know. I don't see how they do it. I mean, I'm going to have to do it eventually, but it is crazy. It's crazy.

Veronica

Veronica understood that her journey is not yet complete, and that she is a work in progress. She is focused on budgeting, paying down debts, keeping her house orderly, finding a business mentor, and a job that allows her to complete her school work on time, and be home during nights and weekends in order to take care of her children since she does not have access to a nightly babysitter, nor much of a support system. At the forefront of her goals, however, is the quality of life for her and her children, ensuring they have better opportunities growing up than she did. Veronica experiences the constant exhaustion and pressure to succeed as a single mother. Veronica works diligently with her daughter, who has autism, and son making sure they understand the importance of doing well in school. Frequently struggling with feelings of inadequacy, Veronica has sought professional help from a therapist whom she can discuss her past and present life learning about herself and techniques that will allow her to overcome the mental health challenges she faces as she looks to the future and learns how to love herself.

Since being a student in higher education, Veronica has realized while she once viewed the world as black and white, she has learned to see shades of gray; which include the many roles she plays in society. Growing up, in Tijuana, Mexico, Veronica's mother played the dominant

role of the household. Her mother took care of the house, worked, and was responsible for daily operations.

She would cook, she would clean. That kind of stuff. But she was probably the only woman in the neighborhood that would drive. She was like the man in the house, she would do everything. It's kind of like she was a single mom, but my dad was at home.

Reflecting on her life growing up and becoming a single mother, Veronica felt, "All of those experiences, helped me change my beliefs about gender. I learned a lot by being a single mom."

Being a single mother in higher education, Veronica felt,

I'm stronger than I thought. And like I said, I didn't think I could manage a household by myself with two kids. Now I'm going to school and I'm doing it. I'm going to continue working on myself and getting better. I see this as learning opportunity. I'm going to make all those mistakes, I'm going to keep working on getting better. Organizing, time management all those things. Because when I finish school and I'm ready to start my business, I'm going to have all these skills.

Veronica looks forward to being self-sufficient. Her primary motivation to finish is so that she can pave the way to better opportunities for her children. She also wants to be able to be her own boss and provide for herself.

That's why I decided to go back to school. Because, I don't want to be abused by any other man. I want make my own money, I want to be independent. And be in a relationship because I want to be in a relationship, not because I have to.

I Am More Than Just a Woman

In her work, Flannery (2000) claimed, “Much of women’s learning has to do with women’s identity and self-esteem, even though these concepts are not often treated explicitly in discussions of women’s learning” (p. 54). She noted, “Identity refers to who women are and how they identify themselves. Self-esteem refers to the positive or negative evaluations that women give to their identity” (p. 54).

Many of the single mother participants claimed they did not prescribe to traditional gender roles, mainly because they are both mother and father to their child. They cited reasons as to how playing both roles can be challenging, but the sense of control in shaping their child’s future is worth it. They found they can do what would normally be described as male tasks. They found purpose in learning how to change the oil in their car, how to fish, and the rules of football, because they are teaching and connecting with their children. Miah attested to single mothers being responsible for every aspect of their and their children’s lives,

I mean this is one of the main highlights of me. Being a single mother. That’s usually one of the number one things that usually comes up in conversation or people like to call me supermom, superwoman, I pretty much do it all.

Similar to Flannery’s (2000) findings in which she noted, “Families, histories, cultures, varying contexts, life situations, and the positions women hold can contribute to change in identity and self-esteem,” beyond simply male and female roles, many women in this study found multiple ways in which they described their identity (p. 54).

For example, Isabelle felt people could describe themselves by their interests, and the things they do. She did not want to identify herself by her family, but possibly her future profession. Chelsea felt someone could describe themselves based on their context in society.

She described her current self as mom, however, someone could be an athlete, or a student, “or somewhere you fit in with society alone.”

Lilith felt a person could describe themselves based on the characteristics they possessed such as, “Being brave, being resilient, being prideful, consistent, having courage,” and felt women have to endure, be mindful.

She has to be resilient, she has to be able to roll with the punches, she got to be able to cook dinner, iron clothes, go to soccer practice, go to whatever other practice, do the homework, go to work, pay all the bills, get the car washed. I mean, women are really superheroes.

Andrea felt people can describe themselves based on their passions. She believed each person can find their individuality in some context.

Flannery (2000) noted that as women learn, unlearn, and relearn, their identities, self-expectations, and self-evaluations can change as they recreate their own self-definition. Many women struggle with “searching for self” as they wrestle with “societal expectations of what it is to be women” (p. 55). In her review of the literature, she identified identity formation as a significant learning process for women, and concluded three major theories of identity formation in women; “the achievement of autonomy, the achievement of relationship, and the prevailing and interwoven social constructions of identity that are continually reinterpreted by individuals” (p. 58).

These three theories were found in the context of this study. Achievement of autonomy best describes how participants came to understand their multiple identities. This theory posits that “Through achievement, the individual tests identity options and commits the self to

particular ways of being” (Flannery, 2000, p. 59). Kelsey’s statement best sums up this phenomenon.

I feel like a person's identity shouldn't be on like what those responsibilities but more like what they care about . . . when it comes to like, who you are as a person, I mean I am a single mom but like there is so much more and I am seeing it too. But again, I think that infinite ways to describe yourself that just kind of depends on what made you who you are and what makes you the happiest and what just what's, what's made you whole. And for a lot of people, you know, I mean my child has definitely made me whole, but like she didn't determine my personality.

Looking specifically at women’s identity formation, Flannery (2000) found “Societal prescriptions of gender define women’s identity. Furthermore, women’s self-esteem is integrally interwoven with their responses to learned gendered roles, gendered behavior, and ways of thinking” (p 64). Although gendered expectations begin at birth, as women grow in to adulthood, they continue to unlearn and relearn who they are and how they feel about themselves. This idea was reflected in Adara’s statement on gender roles, expectations, and finding your true self,

Gender, as women, we need to be strong. Women need to be independent. Instead of making them feel like being a housewife is all, or a mother is the only thing that you're supposed to do, that's all that matters in the world, it should be that it's taught that it's important to be who you are, and to really stand your ground, and don't give up, be a strong woman. . . You have to separate you as a mother, your kids, you love them, you want to do everything and be there for them, but then you also have to be who you need to be, for you.

And that's one of the things I'm working on, too, is dividing that and learning how to be me. I was a mom at 16. From then on, it's like I had just totally transformed to who I used to be, was just a mother, and that's how I kind of like, I guess, identified myself. That's how I probably would've answered it if you'd ask me back then. I want there to be more to me than just that. You have to, you definitely have to divide yourself. And it's healthy. People put that on women like that's all you're supposed to be. I'm still trying to figure out who I was, who I am now. I think I'm changed. I've changed.

Although women are encouraged to join the workforce, the jobs in which they are employed are influenced by gendered expectations (Flannery, 2000). As they have entered the workforce, the assignment of housework primarily to women remains unchallenged, despite finding the repetitive and unappreciated routines associated with housework were found to associated with women's depression (Flannery, 2000). Thus, women may have ambivalent feelings about their roles and identities in the home. Isabelle described these feeling, "we're expected to have children and take care of our kids and stay at home, and yet work, now. And supposed to be married, because a man is supposed to be in charge. That's what they tell us."

Miah reflected saying,

Most people assume when you were a mother it's like, 'Oh okay, you take care of the children, you cook, you clean.' Those are the basic things. But the man is usually supposed to put the food on the table to make the money and well that's not the case at all. I play both hats.

Thinking about her career choices, Chelsea said, "most of the work that I've done has been receptionist, or even working at a nursing home. Women are the caretakers of most of

everything that I've done as far as work-wise has fallen into that.” Andrea expressed similar feelings thinking about women’s roles in society,

I feel it can be a caretaker, and I feel like it becomes more natural to women as far as the emotion that goes with being a caretaker. Nobody likes gender roles, but yet at the same time, we think differently and we feel differently. Not in all cases obviously. I guess being a woman to me, to me it is being a caretaker, and maybe that's why I chose the career options that I have, just because it focuses also on taking care of people.

Finally, this study found similar attitudes to that of Louis’s (1985) findings where she identified that separated and divorced women reported wrestling with societal and family expectations, waiting to be rescued, and surviving without someone to protect them. Thinking about her divorce, Veronica said,

I'm a single mom because I needed this lesson. I wanted someone to rescue me. I wanted someone to do stuff for me. But I wouldn't be able to be the person I want to be if I would always have someone doing stuff for me. I feel like this was all for a reason. I want to be in business, I want to do all this stuff, so I need to be independent. I need to be good at making decisions, manage my time. Organizing stuff. Staying on top of stuff. Because I won't be able to lead if I don't have those skills.

Malina’s sentiments concurred with the many other participants about the idea of having a man in the home.

I guess being a woman is just being supportive of your family. Making sure that your family gets up and going and where they need to be. You're the one who holds the house together. The man isn't the one who does it, the woman takes care of the children, stereotypical things, she does the cooking, the cleaning, and everything. But I'm the man

and the woman. I work, I go to school, I cook, I clean. Even though I'm behind on it all the time, that is my responsibility as a woman. To take care of my child and make sure she's going to school doing what she needs to, and making a better life for us. That is my biggest thing as a woman that I think is impressive about me.

Andrea expressed her feelings regarding perceptions of single motherhood.

I don't like to use it as a crutch, because I feel like we can do the same stuff. I don't see anyone women that are married doing anything different than what I'm doing. And maybe it is because of gender roles again because the women either stay home at take care of their kids or if they go to work, and then come home and take care of their kids. And they cook dinner and clean their house. I mean, it's kind of the same thing without having to take care of an adult male.

These narratives prove women have been found to be agents of their own identity and self-esteem. Hayes (2000) argued that women are not just passive recipients of societal prescriptions. They are rather often proactive and agents in fostering their own self-esteem as well as in developing their own identities.

Summary of Chapter Four

This chapter included a narrative of each participant interviewed. Their stories were used for a narrative analysis identifying seven themes: Past experiences shape future self; I am stronger because of my experiences; I have at least one strong relationship; I am more connected to my learning and community resources that allow us to thrive; I want to make a better life for my child; I am working towards self-sufficiency and looking to the future; I can learn anything. Each of these were evaluated under Mezirow's transformative learning theory, with proper

attention given to the unique way in which women learn and transform based on their experiences.

The chapter also focused on the idea of intersectionality and how women have multiple identities in which they use to navigate and interpret their experiences. Women's narratives were used to explain what they feel it means to be a woman based on their experiences growing up, throughout their education, and becoming and being a mother. One theme, I am more than just a woman, was used to exemplify the ideas surrounding intersectionality.

CHAPTER FIVE: CONCLUSIONS, RECOMMENDATIONS, AND FUTURE DISCUSSION

This study used a transformative learning lens to examine the experiences of single mother students who are living in an affordable housing complex on a university campus while earning their post-secondary education. As discussed in chapter one, both affordable housing and childcare management are the most pressing needs single parent students face when attempting to complete their college degree. While each mother is working towards degree completion, Affordable College Apartments requires all age-appropriate children to be enrolled in the on-site Child Development Center providing the foundation for children's learning, while also meeting this persistent need for student-parent success. Eleven women were interviewed for the study asking them to reflect upon their learning experiences. The primary research questions that guided this inquiry was:

How does affordable housing, offered with childcare and case management, aid in single mother students' experiences as they pursue higher education?

The four secondary research questions driving the study were: How do women identify and describe their transformative learning experiences?; How do relationships aid in the transformative process for women?; How does learning in the context of Affordable College Apartments, which provides participants affordable housing, childcare, and case management services, effect their transformative learning?; How do women understand and interpret their transformative journey?

A feminist standpoint methodology was used throughout the data collection process. Participant narratives were created for each interviewee and narrative analysis, as well as intersectionality was used to interpret the data. Major themes were identified based on their

responses in order to answer the four research questions driving the study. Based on the analysis, Affordable College Apartments does more for residents than simply providing them a safe space to live. The mission of the complex allows women to realize their future while setting an example for their children. According to the director of Affordable College Apartments,

The housing is great, convenient. Childcare is right here for them. There's lots of places to live. There's plenty of places to go to school. There's daycares all over this town. But, what we did was we brought it all into one place, and then, we added case management, which I very, very much believe in, and that's really what it's all about. That will raise the success we'll see. Ask me again in 10 years. I do think that really raises the achievement levels within because these ladies here are doing amazing things to juggle all this and to not get discouraged, to not leave school, to get tired of being broke.

During interviews and review of the literature, the ideas discussed attested to the unique needs of single parent students. The following sections are ideas that should be understood in order to provide single parent students with a learning environment that is conducive to their specific needs. However, variables have been identified throughout this study that could hinder the transformative learning process for single parent students. In the final section of this chapter, areas of improvement are listed for both the colleges these women attend, as well as improvements that could be made by Affordable College Apartments as part of their mission to provide a holistic system of care to residents and their children which results in accomplishing the goal of Affordable College Apartments of self-sufficiency.

Discussion of Themes

Through this study eight themes emerged: Past experiences shape future self; I am stronger because of my experiences; I have at least one strong relationship; I am more connected

to my learning and community resources that allow us to thrive; I want to make a better life for my child; I am working towards self-sufficiency and looking to the future; I can learn anything; and I am more than just a woman. In this chapter, I discuss these themes with reference to the literature.

Discussion of Themes

Past Experiences Shape Future Self

Transformative learning theory is based on constructivist, humanist, and critical social theory assumptions (Taylor & Cranton, 2012). A constructivist understanding is the idea that meaning is seen to exist within ourselves, not in external forms (Cranton, 2006). Mezirow (1991) was adamant in his beliefs that meaning is constructed through experiences and our perceptions of those experiences, and future experiences are seen through the lens of the perspectives developed from past experiences. Learners develop, or construct, personal meaning from their experiences and validate it through interaction and communication with others. Transformational learning theory is based on the notion that we interpret our experiences in our own way, and that how we see the world is a result of our perceptions of our experiences.

This study reiterates many of Mezirow's (2003) beliefs on how learners' futures are shaped by their prior experiences. When explaining Mezirow's ideas on habits of mind Cranton (2006) claimed

The way we see the world is a product of our knowledge about the world, our cultural background and language, our psychological nature, our moral and ethical views, the religious doctrine or worldview we subscribe to, and the way we see beauty. Each perspective is made up of interwoven beliefs, values, feelings, and assumptions that

together create the lens through which we see the world and form the basis for our actions in the world.

Because the habits are often unquestioned, they create limitations of which we unconsciously accept, and therefore rarely move beyond. For most of the women interviewed, it was not until they became pregnant that they began to question their current life status, and realize they did not have to forever endure the abusive relationships they were in, and they could instead rely on other resources and relationships that would allow them to grow. This study identified that transformative learning continues to happen as adults grow in their cognitive abilities, resources, and self-esteem.

I am Stronger Because of my Experiences

In her work, Flannery (2000), claimed “Much of women’s learning has to do with women’s identity and self-esteem, even though these concepts are not often treated explicitly in discussions of women’s learning” (p. 54). She noted, “Identity refers to who women are and how they identify themselves. Self-esteem refers to the positive or negative evaluations that women give to their identity” (p. 54).

Most of the women interviewed listed ways in which they had grown because of their experiences as a mother and a student. Many recalled how their identity continues to evolve as they navigate their world. They noted through their experiences they developed more confidence and heightened self-esteem. When they once felt weakened by their situation, usually when they were with a significant other who was controlling. It was in this toxic environment that they were unable to grow. Once they escaped and began to thrive through the utilization of their resources, they could the reflect on their prior experiences as a way to change their perspectives, and they could begin to realize their future selves.

I have at Least One Strong Relationship

Flannery (2000) explained the relational view of women's identity is built on the notion that women develop in ways that are distinctly different from the ways in which men develop, including developing different values and processes. "The relational view proposes that women develop and gain a sense of identity in a context of connection with others rather than through individuation and separation from others" (p. 60).

In this model, women's sense of self is organized around building and maintaining relationships. Carol Gilligan (1982) placed the centrality of connection in women's sense of self at the core of women's development. In her study on women and moral decision making, Gilligan (1982) found women define themselves in relational terms that imply maturity, and they view growth as something to be found in intimate relationships. Furthermore, both women's sense of self and women's sense of morality are integrally connected to issues of responsibility toward and care for others. Gilligan (1982) proposed that the main goal of women's development was an effective balance of self-nurturance and care for others. She also stated that relationships are central to a women's formation of self-identity.

I am More Connected to my Learning and Community Resources that Allow Us to Thrive

Considering the connections to resources these women make while living in Affordable College Apartments, the idea of social capital can be used to explain this experience. Among researchers, social capital has been used to explore inequalities in education, income, and social mobility, as well as health and well-being, civic engagement and social solidarity (Coleman, 1989; Putnam, 2000). Bourdieu's (1985) theory of social capital is rooted in understanding the reproduction of inequality. His focus was on the social hierarchy embedded in society and understanding how people use and distribute their economic, cultural, symbolic, and social

capital to be successful in the hierarchy. Bourdieu (1985) believed through social practices individuals can mobilize social capital or transform it into another form of capital. Bourdieu (1985), viewed social capital as the position an individual holds within a social space or field, such as political, religious, economic, educational, health, and family. He asserted whether or not a form of capital can be exchanged for another depends on the field because the field provides the context for interaction amongst members, and thus becomes part of its meaning.

Bourdieu (1985) argued that social capital is people's key to obtaining varying degrees of economic and cultural capitals. It is the ability to mobilize the pre-existing resources in relationships with friends, acquaintances, school and business contacts that enables actors to transform social capital into a resource that will lead to achieving personal and social goals (Bourdieu, 1985). Although Bourdieu (1985) believed economic capital was the root of all other types of capital, he wanted to understand how the combination of the four forms of capital helped create and perpetuate inequalities in society. Therefore, he believed in studying the different forms of capital it can be understood how inequalities happen and continue.

The idea of social capital is critical when considering how the participants were connecting to and utilizing the resources that were provided to them through Affordable College Apartments, the college they attended, and the community in which they resided. Partnerships between the colleges and Affordable College Apartments were thoughtful and deliberate in order to provide the necessary resources and networks for these women while they were in pursuing their studies and beyond. Although many had strong familial relationships they relied on, this program allowed them the opportunity to seek and utilize resources that will be available post-graduation as they transfer out of Affordable College Apartments and on their own.

I Want to Make a Better Life for my Child

Almost all women understood their children to be the main reason for pursuing their education. They wanted to be able to provide a better life for their child(ren), and exceed what their parents were able to offer them. This mindset coupled with the mandate that all age-appropriate children living in Affordable College Apartment be enrolled in the Head Start program offered through the Child Development Center are critical components for breaking the cycle of poverty through educational readiness and attainment. The impacts of childhood poverty on development and school achievement have been thoroughly studied, with most cases concluding that poverty presents a chronic stress for children and families that may interfere with successful adjustment to development tasks, including school achievement (McLoyd & Wilson, 1990).

According to Engle and Black (2008), children raised in low-income families are at risk for academic and social problems as well as poor health and well-being, which can in turn undermine educational attainment. Scholars (Parker, Greer, & Zuckerman, 1988; Repetti, Taylor, & Seeman, 2002; Trends, 2006) have found that families are the primary socializing agents for their children. They claim in addition to providing basic necessities, such as food, shelter, and clothing, families transmit cultural and education values and help children adapt to societal demands and opportunities. Furthermore, early parent-child interactions help children learn regulatory process and socialize them into their family culture. Many of the women in this study reflected on their experiences of how education was, or in many cases, was not discussed in their households growing up. For many, it was not until they had their own children that they decided to pursue education because they wanted their child to have a different life experience

than what they had. In most instances, single mother students wanted to instill a new value system in their children, and wanted to be the role model and example for their household.

I am Working Towards the Self-Sufficiency and Looking to the Future

In her dissertation research looking at the lived experiences of transformative learning for women who have successfully made the transition from economic dependency to economic self-sufficiency, Hamp (2006) found the development of critical thinking skills to be significant in how they set and acted upon their goals of economic self-sufficiency. Hamp (2006) discovered major aspects of their commitment to change was driven by their emotions. Hamp (2006) found whether women were motivated from external or internal influences there was also an emotional component guiding their action.

The women wanted to shed the feelings of shame and guilt and be able to live in the feelings of pride and confidence. In general, the women speak often of the importance of feeling determined and committed to making the changes. It is being able to stay in touch with these feelings that keeps the women on course and able to resist temptation that could take them off course. (p. 176)

Hamp's (2006) work brought to light how emotions influence action by women as the experience transformational learning. This idea is reflected in Mezirow's (1991) when he explained planning a course of action as an important part of the transformative learning experience. In his later work, Mezirow (2000) explained, "Taking action on reflective insights often involves overcoming situational, emotional, and informational constraints that may require new learning experiences to move forward" (p. 24). He goes on to discuss that this change is not just a change in thinking but a change in acting. In other words, "life is not seen from a new

perspective, it is lived from that perspective” (p. 24). Through relationships women developed critical thinking skills that made it possible to make plans and set goals.

Hamp (2006) concluded “Planning and setting goals enabled the women to envision a future. The ability to envision a future opened up new possibilities and the hope of a better life for themselves and their children” (p. 177). These sentiments are reflected in the experiences of the women interviewed for this study.

I Can Learn Anything

Almost all women in this study have a strong desire to learn and continue to transform. Based on these observations, it is clear that,

The transformative process can be provoked by a single dramatic event, a series of almost unnoticed cumulative events, a deliberate conscious effort to make change in one’s life, or by the natural development progression of becoming more mature (Cranton, 2006, p. 57).

Reflecting back on women and shaping their identities, Flannery (2000) found one aspect of women’s identities is how they view themselves as learners. Flannery (2000) found “Women often contrast their identities as learners in school and as learners in out-of-school contexts. Some women have a strong and positive sense of themselves as learners, regardless of their experience in formal education” (p. 71). Women’s identities and self-esteem as learners are influenced by their experiences in many different social contexts. These varied experiences may give women opportunities to only to learn new skills but also to recognize the abilities they already possess as learners.

I am More than Just a Woman

Intersectionality explains that elements of identity are interdependent and structure one another (Crenshaw, 1991). Rather than examining each separately, for example, race or class, a person is a combination of all identities at the same time. A woman's identity is shaped by her gender, but also a multitude of other elements combine to shape her unique lived experience (Flannery, 2000). Understanding how these interdependent characteristics are related is a critical aspect of intersectionality research and how they relate to larger systems of power, oppression, and social privilege (Collins, 2016). Many of the women in this study recognized their identity was not solely shaped by their gender, but rather a multitude of their characteristics.

When asked about gender roles and whether they felt they prescribed to such roles, many of them reported that although they saw themselves as a woman first, they understood and took pride in representing both a mother-figure and father-figure for their children. They realized the father of their children continued to fall short not only as partner, but a positive role model and caretaker. Most enjoyed being the sole decision maker over their life and their children's, finding their voice and a sense of power and hope. They all identified ways in which a person could define or describe themselves beyond their gender, and through these characteristics sought equality in education, job opportunities, and praise for their societal contributions.

Recommendations for Future Practice

These women's voices should be used to guide how educators and institutions of higher education can best serve single-mother students and offer resources that aid in getting them out of the context of crisis through opportunities and relationships. Three main areas of improvement were identified during the interviews; making sure student parents feel connected to their professors through a transgressive (hooks, 2015) relationship, more opportunities to forge

relationships within the Affordable College Apartments community, and additional resources for identifying and coping with anxiety/depression issues. These critical components to success should be discussed when considering the unique needs of not only adult learners, but specifically the student mother.

Feeling Connected to Professors is a Critical Component for Single-Parent Student Success

Many feminist researchers found the academic environment to be absent of women's ways of knowing, women's knowledge, and women's experiences (Harding, 1991; Belenky et al., 1986; Noddings, 1984). Without these, women in the Belenky et al. (1986) study reported classroom as doubt-inducing or debilitating. However, many of the women in this study claimed they felt more connected to their professors, usually because they were closer in age. Most felt comfortable reaching out and discussing alternative due dates and test dates if they were dealing with family things that inhibited them from completing assignments, or making it to tests. All claimed professors were willing to work with them, and felt they were sympathetic to their situation of being a student, worker, and mother. Some had taken their children to class when necessary. Many claimed they felt more respected by their teachers, which allowed them to speak more directly with their professors about issues they were having in class or with homework. They also felt their professors understood if they needed to miss class if their child was sick and needed medical attention. This difference in attitude could be because of the presence of Affordable College Apartments and the Center for Student Parents on campus, which suggested to academic personnel this unique population is ever present on campus and in classrooms.

In order to meet the unique learning needs of women and mother on campus, professors of higher education should introduce feminist pedagogy in the classroom as a way to foster transformational learning. Elizabeth Tisdell (2000) defined feminist pedagogy as the interactive process of teaching and learning, particularly in relation to what facilitates women's learning. It is about recognizing the gendered nature of human experiences in stories, both in personal narratives (women's and men's) and in public stories (as in history books or academic curricula). Feminist pedagogy encourages personal transformation of individual knowers by attempting to expand consciousness, capacity for voice, and self-esteem as knowers construct and express new knowledge and become more full authors of their own lives. It encourages social transformation by inviting knowers to be actors in the world through participation in social change movements and public policy discussion that keep the interest of women in mind (p. 155).

Tisdell (2000) believed specifically, a poststructuralist feminist pedagogy should be used in the classroom because these educators "more directly seek out and validate the contributions of those who have been more marginalized by systems of oppression" (p. 180). Poststructuralism "deal in some way with the notion of deconstruction – that is, taking apart and examining how each of us has been at least partially "constructed" through our socialization, particularly around specific aspects of our identity, such as our gender, race, or class" (Tisdell, 2000, p. 170). She argued for the use of bell hooks' engaged pedagogy as a way of accomplishing this inside the classroom because it "takes into account people's emotions as well as critical-thinking skills in learning and working for social change" (p. 180).

hooks (2015) has been engaged with feminist theory and practice for more than forty years. Engaging in the feminist movement at the age of 20, hooks' work has been committed "to

share the liberating joy feminist struggle brings to our lives as females and males who continue to work for change, who continue to hope for an end to sexism, to sexist exploitation and oppression” (hooks, 2015, p. vii). hooks (2015) is concerned with consciousness-raising, or women “learning about patriarchy as a system of domination, how it became institutionalized and how it is perpetuated and maintained” (p. 7). In the early years of revolutionary feminists, through consciousness-raising women gained the strength to challenge patriarchal forces at work and at home” (p. 8).

bell hooks’ (1994) claimed instructors should utilize education as the practice of freedom, or, “a way of teaching that anyone can learn” (p. 13). She explained it is critical, “To teach in a manner that respects and cares for the souls of our students is essential if we are to provide the necessary conditions where learning can most deeply and intimately begin” (hooks, 1994, p. 13). hooks (1994) explained that in her teaching she wanted to her and every student to be active participants rather than passive consumers of knowledge where students link awareness to practice. hooks (1994) argued, “Making the classroom a democratic setting where everyone feels a responsibility to contribute is a central goal of transformative pedagogy” (p. 39).

Through pedagogical practices, whether feminist, critical, or engaged, teachers should enact pedagogical practices that reestablish systems of domination and provide new ways to teach a diversifying student body (hooks, 1994). Finally, it is important for educators to help all women become more aware of the learning they accomplish outside formal educational settings, to validate this learning, and connect it to classroom learning experiences (Flannery, 2000).

More Opportunities to Forge Relationships at Affordable College Apartments

As noted in chapter four, most of the women identified at least one strong relationship in their life, whom they relied on and aided in their success. Given the importance of fostering

relationships for growth and opportunity, it makes sense for Affordable College Apartments to capitalize on their unique model and provide opportunities for bonds to form among residence. This is especially important as we understand most women as connected knowers. Gilligan (1982) and her colleague Nona Lyons (1983) used the terms separate and connected to describe two different conceptions or experiences of the self, as essentially autonomous (separate from others) or as essentially in relationships (connected to others). The separate self-experiences relationships in terms of “reciprocity,” considering others as it wishes to be considered. The connected self-experiences relationships as “response to others in their terms” (Lyons, 1983, p. 134).

According to Lyons (1983) people who experience relationships separate tend to espouse a morality based on impersonal procedures for establishing justice, while people who experience the self as predominately connected tend to espouse a morality based on care. Belenky et al, (1986) posited two contrasting epistemological orientations: a separate epistemology, based on upon impersonal procedure for establishing truth, and a connected epistemology, in which truth emerges through care. As the philosopher Nel Noddings (1984) said, “In the intellectual domain, our caring represents a quest for understanding” (p. 169).

Belenky et al, (1986) discussed women as primarily connected knowers. “Connected knowing builds on the subjectivists’ conviction that the most trustworthy knowledge comes from personal experience rather than the pronouncements of authorities” (p. 112-113). Furthermore, “Connected knowers develop procedures for gaining access to other people’s knowledge. At the heart of these procedures is the capacity for empathy. Since knowledge comes from experience, the only way they can hope to understand another person’s ideas is to try and share the experience that has left the person to form the idea” (p. 113).

Women encounter people who hold and practice beliefs that seem exotic, intriguing, bizarre, alien, even frightening . . . If one can discover the experiential logic behind these ideas, the ideas become less strange and the owners of the ideas cease to be strangers. The world becomes warmer and more orderly. Sometimes, but not always, a woman adopts another person's ideas as her own. Through empathy she expands her experiential base; she acquires vicarious experience and so expands her knowledge . . . Connected knowers begin with an interest in the facts of other people's lives, but they gradually shift the focus to other people's ways of thinking (p. 115).

Belenky et al. (1986) argue it is helpful for separate and connected knowers to meet in groups where they can share, critique, and build trust so they can grow their knowledge and critical thinking skills. This is most successful in groups that share common experiences because "Authority in connected knowing rests not on power or status or certification but on commonality of experience" (p. 118).

"Members of connected knowing ground engage in collaborate explorations" (Belenky et al., 1986, p. 119). Given there is little chance for these types of groups to form in institutions of higher education, Affordable College Apartments should serve as the environment to foster these learning groups. Veronica discussed her desire for this type of collaboration. When reflecting on the women she has encountered while living in Affordable College Apartments she said,

Yeah, it's getting better now to be honest. At the beginning, maybe because some people were the first one to ever move in here, the first generation that felt like. But now most of them have moved out. There's still a handful. The new one's they just seem more friendly, and 'yeah, let's get together, or let's help each other,' that kind of thing. I really

like that. Where before, it wasn't like that. There were some groups, some cliques. But I'm not seeing that so much now. Because a lot of those people have moved out. So, I'm excited and looking forward to more people moving in, doing activities together. I'm thinking about doing a little club or something. A babysitting club, or helping each other with school, 'hey you're good at this,' or whatever major help with this, tutoring or that kind of stuff. I would like to have some sort of mastermind group. But I don't find a lot of people who think similar me.

Most women in the study described the grounds as quiet, unless it was drop off/pick up time for school and the daycare. While some described relationships they had formed with women living in the apartment complex, others felt left out and quoted what they found to be cliques within some of the groups, usually by age. Teetering between wanting to have friends/community, but also needing to focus on self, family, and studies, most of the women struggled in finding a balance and engaging with those they lived beside. The director of Affordable College Apartments strives to celebrate the diversity of the residence, and as described in the mission of Affordable College Apartments, connect them through community. She has found it is the ones who are connecting and willing to share that are the most successful. While the monthly Family Nights are a way to accomplish this goal, more should be done to encourage community and sharing to aid in growth and success. She reflected,

I thought, when we built it, it would be a little bit different than it actually has evolved to. I thought they would have lots of opportunities, and every time I came on a Saturday, I'd see 12 of them out in the parking lot or in the courtyard, playing. It took longer to evolve than I thought it would. I don't know if we could've done more to have brought them together.

Depression/Anxiety Assessment and Aid

Flannery (2000) argued that childhood experiences in the home and with family was a source of self-doubt for women that influenced their ability to learn. Cairney, Boyle, Offord, and Racine (2003) found self-doubt can occur when women return to school as adults and feel guilty or inadequate and blame themselves for the difficulties they experience in handling multiple roles. They concluded that such feelings of inadequacy and guilt were often portrayed as major barriers to women's persistence in formal education. Almost all of these women are or have previously suffered from anxiety/depression. Evidence indicates that single mothers experience poorer mental health due to circumstances such as financial hardship and perceived lack of social support (Cairney et al., 2003; Cairney et al., 2004). Many of these issues were highlighted in chapter two of this study illuminating the hardships and social stigmas single mothers face. These issues were brought to light during the interviews, and more attention should be given on how to address this barrier to learning and transformation.

Chelsea described this specific type of depression she believes single mothers face. A few of these women have sought counseling and medication, and feel confident they are headed down a better path. Many of the mothers have also chosen to include family therapy sessions to introduce children to a healthy communication about the topics of anxiety and depression. As they learn, the family can begin to develop techniques as they age and transition, which will allow them to continue to transform.

Despite offering housing and childcare, when asked how Affordable College Apartments could better serve their residents, the director replied,

There's not enough mental health. I sometimes don't even know where to begin on that. Of course, it's not my cup of tea, and I can make referrals. So, they'll come in, and they

will have so much anxiety in their life. We don't want the anxiety to move into depression. We don't want any of this to move into just shutting down and becoming overwhelmed. And so, where do you send somebody like that to? Campus has counseling. Almost all of them have Medicaid. Just got to have the card, but they are able to go apply. Well, good. See you in three weeks . . . So many of them need a weekly appointment. So many of them need a place where they can talk unjudged.

The director Affordable College Apartments attributed much of the anxiety experienced by these women tied to the abusive relationships they have had.

Significant others. We have to work on self-worth a lot. We bring in specialists to do that. We have parent meetings. We have real conversations about it. But, it hardly, it is a long time to rebuild that self-worth. If you've had your child when you were 15 years old, and you know that nobody will ever be interested in you a whole lot because you were already with somebody, and you had this child, you had all this baggage. If that's what they perceive is in their life, then the first person who pays any interest is okay.

Scarlett described the pressure she felt as a single mother taking care of her son.

She continued,

Responsibility. All responsibility, it always ends up on the mom. I don't know why that is, or how that is, or whatever. I mean, not that I don't want to have my kid all the time or whatever, but it does. I take him to the doctor. I got all of his shots. I don't even think his dad knows who his doctor is. I don't think he knows who his dentist is, who's checked his eyes. He doesn't even know if he's passed or failed. He don't even know when he's sick or not sick. It's all on me. Everything's on me. That's tough, too. I mean, I take it, because it's my kid. But it sucks sometimes.

Malina echoed these feelings saying,

It's very difficult, because you have someone that relies on you to survive. Relies on you to get up to cook and clean. Depression is not a thing when you have children. You have to force yourself to get up and feed that child, despite your issues. Despite what's going on at work, despite if you're sick or ill. Your child needs you. You know? And that is difficult being a single parent. Normally when you have that other partner, it's easier. Because then if you and your child are sick, you can be sick together while the man helps out. And, yeah, I don't think people realize how hard it is for single parents.

Adara was one of the only ones to open up about outside stressors that contribute to the anxiety she feels. She discussed,

Some of the things I think about. Gosh, I think about a lot of stuff. That's hard to narrow down. Probably the biggest thing is just am I a good mother. Am I doing what's best for my kids, and wanting to make my family proud? And I think a lot. I stress a lot, so that negative aspect, I worry about what's going to happen. And I think about my family back home, and they're dealing a lot with drug abuse. Drug abuse, that's a good one. That one stands out to me. That's something that's really tore a lot of families apart. I've had to kind of close off relationships with certain people to get to where we're going, so that, maybe.

Without services that can counsel these women, the threat of depression, anxiety, and failure loom over them and the institution in which they attend. Institutions of higher education have a commitment to serve this special population and to promote their positive mental and emotional health.

Strengths of the Study

Barber and Allen (1992) wrote “feminist scholarship is for women, not about women” (p. 18). Strengths of the study include the use of feminist standpoint theory and the in-depth interviews and narratives in order to explain an insider perspective of experiences not ordinarily opened to the general population. Participants were involved throughout the research process as a way to mitigate researcher bias and enhance credibility and trustworthiness of the study. As stated in feminist standpoint theory, although these women have differing experiences, the collective data was used as a way construct knowledge by women for women as a way of influencing policy and change that will better serve this oppressed population. This study challenged the inequitable relationships of power and authority that continue to pervade educational scholarship and practice.

Each participant expressed their gratitude in participating in this project. They found value in sharing their stories, feeling as if they learned from the experience. They hoped their stories can used to inspire other women, specifically single mothers, to find their voice, independence, and pursue their dreams of earning an education so they can best support their family. The use of transformation learning as the theoretical framework also proved that while this theory is still relevant in adult education, much can be added to the literature about the ways in which women uniquely experience the transformative process.

Although this study focused on only one apartment complex, a diversity of single mother student parents was realized. The interviews uncovered their unique needs while attending higher education. However, other research sites could be investigated in order to understand how various organizations operate and serve their population. Through

these studies, best practices can be identified and their success rates measured so universities can adopt a model that best serves their campus and community.

Limitations of the Study

This study was limited to one research site in central Appalachia, under a specific model designed and administered by the Kentucky River Foothills Development Council, Inc., a community action agency whose mission is to develop “community resources so that all persons may have lives of dignity, responsibility, and opportunity” (KRFDC, para. 1, 2018). However, based on the results of this study, this model could be implemented across communities given the lack of existence of affordable housing and childcare on college campuses in the United States. Additionally, this study did not attempt to investigate the barriers of single mothers who were not enrolled in an institution of higher learning. A comparison of responses of students who expressed interest in living in Affordable College Apartments and attending a surrounding college or university, but was not accepted and/or did not enroll, would be helpful in gathering a truer picture of the barriers to the overall population.

Furthermore, additional research should be done that focuses on how women uniquely experience transformative learning. Feminist standpoint theory was used in the study as a way to view learning in higher education from the female perspective. Other feminist methods should be used to explore and add to the body of knowledge that explains how women learn so these practices can be adopted in formal and informal educational settings so that female learners can thrive.

Finally, a study that follows participants during their time living in ACA, through graduation, and life post-graduation should be conducted in an effort to fully realize how subsidized housing and childcare while attending college helps single parent, specifically

single mother, reach self-sufficiency. The ultimate goal of Affordable College Apartments and its residents is to earn an education so they can provide for their families without government assistance. All of the participants realized the subsidies they received were a means to an end, and through their coursework and the workshops offered through Affordable College Apartments, they would one day soon be able to make it on their own. However, without a holistic system of care that included meeting their basic needs, they would not have the opportunity to work towards their dreams.

Practical Implications for Community Educators Addressing Student Parent Needs

When studying adult learners, Kimmel, Gaylor, and Hayes (2014) found a growing interest is noted in research that identifies attributes, needs, experiences, perceptions, challenges, and enrollment patterns of males and females in nontraditional tertiary programs, however, a consensus about the role of gender in adult learning has not emerged. Because of this, in 2010, they conducted a study which examined the motivations and barriers of adult learners by gender, and compared the results and understanding gender differences from a 2004-2005 study of nontraditional students enrolled in four-year colleges of universities that offered programs designed for working adults. The goals of their study was to examine gender differences as a means to inform institutions, enrolment and retention offices, and employers who seek to level the playing field of access to education for males and females.

Gerson (2004) supported the idea of a gender lens for peering at the confluence of gender with work and family change. Her findings suggest that women and men share similar aspirations, but may have very different constraints to achievement of the aspirations, which could partially explain timing differences in enrollment for males and females. An early study by Mohny and Anderson (1988) looked at life events and relationships as delaying factors for

female enrollment in higher education. Caretaking and family responsibilities were cited as “life cycle” events that postpone enrollment. Like Eagly and Wood (1999), Mohny and Anderson (1988) suggested that individual decisions determine the timing of enrollment, and that the decisions of females are based on different values, or criteria, than the decisions of men.

For example, the presence of children. Vaccaro and Lovell (2010) examine hardiness in their study of women’s participation as nontraditional learners. They found that family was a central component to women’s motivation and inspiration to succeed in higher education, which potentially influences persistence. Jacobs and King (2002) echoed the high impact of family and support on women’s decisions regarding education. They found “the presence of school age children reduces women’s likelihood of finishing,” noting that the effect varied with age, but that even older women with children were less likely to complete than childless women (Jacobs & King, 2002, p. 222).

The study found barriers of significance between males and females were numerous, with lack of childcare and lack of funds for childcare as significant items (Kimmel, Gaylor, & Hayes, 2014). This suggests that the domestic situation does not lend itself to support the return to school by women. Time away from family was also found to be a significant barrier to females than to males, and could be related to the lack of childcare or funds for childcare. Finally, the study found females were significantly more deterred from seeking higher education by concern about missing time at work, which suggests less flexibility in their work arrangement. Kimmel, Gaylor, and Hayes (2014) believed this is possibly due to lower rank in the workplace for females, noting their lower self-reported household income in the study. The lower income report would also partially explain more significant concern among females about the lack of scholarships and grants for attending school.

Based on the results, Kimmel, Gaylor, and Hayes (2014) believed, “Females, persistent in their intent to complete education, are both motivated and impeded by the domestic roles, and could benefit from institutional support that addresses child and elder care at times when classes are offered” (p. 87). With a solution like Affordable College Apartments, these significant barriers could be greatly minimized. The importance of institutions of higher education meeting the needs of female learners through access to affordable childcare and housing, as well as ideas on future research for women’s learning in higher education, are discussed in greater detail in the following sections.

Meeting Childcare Needs

Families and communities reap powerful social and economic benefits when adults and children from low-income communities have access to education (Gault, Milli, & Reichlin Cruse, 2018; Baum, Ma, & Payea, 2013). Parents in postsecondary education require specific supports to address their unique financial and time challenges. More than one in five students, or 3.8 million undergraduates, are parents of dependent children, who often need to find and pay for childcare as a part of their college experience (Reichlin Cruse et al., 2019). Mothers of children under 18, and especially single mothers, are much less likely than other students to finish college within six years (IWPR, 2017b). Completing school is often dependent on finding childcare that parents can trust and afford and that supports their school and work schedules.

Finding and paying for childcare, however, often becomes an insurmountable obstacle for students. Colleges and universities need the support of the early education system to help students find and secure affordable, quality childcare. Meeting college students’ family support needs is also crucial for meeting higher education systems’ goals to reduce racial/ethnic and economic inequity in college attainment: 40 percent of Black, 36 percent of Native American,

and 26 percent of Latina women students are raising children while attending college, and more than two thirds of students with children live below 200 percent of the poverty line (Reichlin Cruse et al., 2019).

Fewer than half of college campuses have childcare on campus, and the proportion of college campuses with childcare centers is declining (IWPR, 2017a). The need for childcare among the adult college student population presents major obstacles for college staff and administrators, who often have little familiarity with early childhood options, funding sources, referral systems, and eligibility criteria for childcare assistance. Bridging together higher education with early childhood education, consulting experts on both sides would help all involved. Specifically, early childhood experts could explain to those working in higher education how to navigate the childcare system and understand the importance of quality early learning for child development outcomes. They could also help them identify affordable and efficient ways to support parents in college. IWPR (2017b) found a number of campuses and communities around the country are already pursuing creative referral systems, campus childcare development, Head Start-college partnerships, and subsidy programs.

Affordable Housing on College Campuses

When considering the importance of stable, affordable housing for students with children, the US Department of Housing and Urban Development (2014) explained the impact poverty housing and unfordable housing has on children and their families. They found that children are particularly vulnerable to influences from their residential surroundings and the quality of the environment in which they learn and grow has serious implications for their physical health, behavioral and emotional welfare, school achievement, and economic opportunity. Housing and neighborhood conditions directly and indirectly affect children through its impact on parents and

the significant adults in their lives. They found that, having less money available for other necessities such as food and medicine undermines economic stability and increases parental stress, thereby having an adverse effect on family and child well-being (HUD, 2015).

Few studies have been done that look at the experiences of single mothers who have affordable housing while attending college. However, some research exists that examines single mothers living in subsidized or housing assistance programs and how it impacts their households. A study conducted by Berger, Heintze, Naidicj, and Meyers (2008) using data from the National Survey of American Families examined subsidized housing and housing hardship among low-income single mother households. They looked at families using unit-based assistance and tenant-based assistance. Unit-based assistance directly provides subsidized rental units, usually in the form of project-based or public housing, to eligible households. Tenant-based assistance provides vouchers or certificates to help eligible households rent approved units in the private market. Households with incomes below 80% of area median income generally qualify for both types of assist. They found assisted households have lower rent burdens, longer residencies, and fewer people per bedroom than nonassisted households, but slightly more difficulty paying rent or utilities and higher levels of food insecurities.

The data did, however, reveal some differences by subsidy type. Berger et al., (2008) found compared to those with tenant-based assistance, households with unit-based subsidies had fewer problems paying rent or utilities, slightly lower levels of food insecurity, and slightly higher levels of residential crowding. It had no association with housing stability. Tenant-based subsidy receipt was associated with a modest increase in housing stability, but also with a relatively large increase in rent burden, and a modest increase in difficulty paying rent or utilities. It had no association with crowding or food insecurity. The researchers found housing

assistance programs to be differently associated with household hardship for single mother households concluding that programs more fully publicly regulated and administered, i.e. unit-based assistance, are associated with stronger reductions in housing related hardships than those that combine public and private elements, like tenant-based assistance. Based on the evidence, it is critical for colleges to consider the needs associated with stable, affordable housing for their students, and what resources could be applied in order to meet those needs.

Implications for Future Research

In their review of the literature, Hayes and Flannery (2000) found a gap in adult education research that focused specifically on understanding adult women's education and learning. They argued that women's learning was either not addressed in most of the literature on adult learning and adult education or was treated superficially. They believed women's learning had been ignored "because a prevailing philosophical stance had assumed the universality of learning theories, learning settings, and learning participants" (Hayes & Flannery, 2000, p. xi). They argued, "such theories have significant biases toward certain values and cultural norms, which are often inconsistent with the experiences of women and men alike" (Hayes & Flannery, 2000, p. 5). Through their research they found despite a growth in the number of women who are participating in formal and informal learning activities, little has been done to meet their needs, or efforts to do so are based on outdated information and perspectives. Hayes and Flannery (2000) argued researchers should instead strive to understand women's learning and

spur the development of comfortable learning environments that excite and empower women, and inspire the development of strategies for changing the politics of making and

exchanging knowledge so that women will have freedom of choice in learning and control over their learning. (p. xiii).

To better understand the issues applicable to building knowledge about women's learning, Hayes (2000) discussed a variety of practices researchers can use when gathering, analyzing, and interpreting data: the need for gendered analysis of women's learning; reconceptualizing adult learning theory in light of women's learning; accounting for diversity among women; developing concepts derived from women's learning; a more holistic perspective on learning; understanding learning in the context of women's changing conceptions of self; and broadening the knowledge about women's learning that informs teaching.

In light of this study, which used transformative learning as the theoretical framework, I want to specifically focus on the idea of reconceptualizing adult learning theory in light of women's learning, and how this concept could enhance future feminist scholarship. As is realized in this study in the various ways in which participants described themselves and their roles in society, Hayes (2000) noted,

Our rapidly changing social context and its effects on gendered norms and women's lives, combined with new developments in feminist theory, make any claims to definitive knowledge about women's learning seem suspect. Instead, what is necessary is an ongoing, evolving process of questioning old beliefs and assumptions and building new knowledge about women's learning. (p. 217)

Concerning future research, the use of feminist scholarship in research has been instrumental in identifying the biases and limitations of dominant theories and concepts that have been derived primarily from the experiences and perspectives of privileged White men (Hayes,

2000). Scholars such as Daniele Flannery (1994) and Joyce Stalker (1996) have pointed out “adult learning theory is permeated by sexist and racist assumptions that marginalize and devalue the experiences of women and people of Color” (Hayes, 2000, p. 226). Hayes (2000) suggested, “A significant task for future scholarship on women’s learning is to use women’s experiences and perspectives to expose these biases and reconceptualize dominant adult learning theories” (p. 226).

Specifically concerning the use of transformative learning theory, Ann Brooks (2000) provides an example on how to reconceptualize adult learning theory. Brooks’ work, as well as Stalkers (1994) show the importance of close attention to women’s experiences as a key factor in their challenges to adult learning theory. Hayes (2000) remarked,

Rather than trying to fit women’s experiences into existing frameworks, they use the contradictions between women’s experiences and theory to open up new visions and possibilities. They do not treat women’s experiences as deviant or problematic. (p. 227)

Rather than using only adult education theories as a way to describe learners’ experiences, theories outside of adult education should be used in order to generate new perspectives and develop more inclusive understandings of adult learning.

In order to accomplish these goals, future research on women’s learning should pay more attention to diversity. Hayes (2000) suggested researchers can do this by

overcoming White, middle-class biases while being more inclusive of currently underrepresented groups of women; and by developing theory, methods of analysis, and interpretations that help us see and understand diversity as well as similarities among women. (p. 228).

Furthermore, researchers must be sensitive to our own potential biases and be open to challenging our assumptions and perspectives in order to develop a more inclusive understanding in the academic world. As social contexts shift and ideas surrounding gender roles change, it is imperative for future research to develop new ways of understanding gender and its significance in our lives.

Final Thoughts

This study combined all my passions including affordable housing, education, and feminism, concluding that when resources are met, vulnerable populations can thrive. Despite significant evidence, many cling to the idea that poverty is a choice rather than major flaws in the system that place significant barriers on the poor. Affordable College Apartments provides an equitable solution to the inequalities that are perpetuated by outdated policies and procedures governing this country, specifically concerning availability and access to affordable housing.

In his qualitative study, and inspiration to this study, Desmond (2016) found housing plays an important role in the dedication to self, family, and community. He concluded stable housing provided families with privacy, security, safety, education and employment opportunities, and mental and physical well-being. Kropczynski and Dyk (2012) found families who have adequate, affordable shelter have increased self-sufficiency and human capital through increased participation in their personal and professional goals. The notion that securing affordable housing allows residents to increase their social networks is of great importance to adult educators because increasing social networks increases social capital and empowers communities to act together towards greater solutions (Merriam et al., 2006).

Hays (2002) emphasized the importance of informal neighborhood leadership networks and trust relationships among residence to the creation of successful neighborhood organizations

that give low-income homeowners a voice in local decisions that affect them. When applying Putnam's theory of social capital, Lang and Hornburg (1998), found that "Decent and affordable housing forms the core of this connectedness: a secure home (as measured, for instance, by homeownership) gives people roots and stabilizes communities" (p. 5). They found through interactions with others, networks become intertwined which results in additional stocks of social capital being generated and accumulated as a resource to fuel further community development processes (Lang & Hornburg, 1998).

The idea of finding their voice and connectedness was echoed throughout each of the participants' stories. They indicated it was when they were able to free themselves from the idea that they needed a man in their life as a way to fulfill their gendered duty as wife and caretaker, they found their voice. They equated voice with power. It was through Affordable College Apartments they had the necessary resources to escape a life of trauma and finally realize a productive future for their family. This opportunity should not be one that is so scarce, but instead the norm so that we grow in unity.

Summary of Chapter Five

This chapter outlined the major themes found in this study: Past experiences shape future self; I am stronger because of my experiences; I have at least one strong relationship; I am more connected to my learning and community resources that allow us to thrive; I want to make a better life for my child; I am working towards self-sufficiency and looking to the future; I can learn anything; and I am more than just a woman. It also discussed barriers to transformation to provide insight to educators on how trauma can hinder the transformative learning experience.

Concerning the model that was studied, three main areas of improvement were identified during the interviews; making sure student parents feel connected to their professors, more opportunities to forge relationships within the Affordable College Apartments community, and additional resources for identifying and coping with anxiety/depression issues. These ideas were discussed at length in an effort to provide insight and solutions to deficiencies described by the participants.

Finally, strengths and limitations of the study were discussed, as well as recommendations for future research. The chapter concluded with a call to action for availability of affordable housing so those experiencing a deficit of this critical resource have access, which increases many aspects of their lives, and in turn, their societal contributions. Through equitable solutions, like those provided to residence at Affordable College Apartments, even our most vulnerable populations can thrive.

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APPENDIX A:

LINK TO AFFORDABLE COLLEGE APARTMENTS GUIDEBOOK

<https://foothillscap.org/wp-content/uploads/2019/01/ScholarHouseGuidebook.pdf>

APPENDIX B:
RECRUITMENT EMAIL

Recruitment Letter sent by Participating Organization:

Hello –

My name is Emilee Mabrey. I am a doctoral student at Ball State University in Muncie, Indiana, studying Adult, Higher, and Community Education. For my dissertation, I am interviewing single mother students who live in Affordable College Apartments while pursuing higher education.

There is limited research on single mother students, especially those living in the Appalachian region. This study aims to explore the experiences of single mother caretakers who live in stable, affordable housing, have access to childcare, and utilize case management services while working towards their college degree. I plan to examine how participants describe and interpret their gendered experience.

I am asking you to participate in one, 60-90-minute face-to-face interview.

Compensation for your time will be offered in the form of a gas or grocery store gift card. All raw data will be kept on a password protected box.com account and reviewed only by me and my doctoral committee. If you are willing to participate, please contact me by phone or email at the information listed below. I look forward to hearing from you and providing you with an opportunity to share your story as a single mother who is obtaining their college degree.

Cheers,

Emilee Mabrey
Doctoral Student Adult, Higher and Community Education
Ball State University, Muncie, Indiana
Email: esmabrey@bsu.edu
Phone: 812-276-5551

APPENDIX C:
INFORMED CONSENT FORM

Study Title

Examining the Standpoint of Single Mother Students Living in Affordable Housing while Pursuing Higher Education

Study Purpose and Rationale

The qualitative study will describe the experiences of single mother students who have secured stable, affordable housing, and are offered childcare and case management services, while attending higher education. Through individual interviews, the study offers a personalized viewpoint of the value of a holistic system of care. It will present how the participants explain their experiences in higher education while living in Affordable College Apartments as they earn a degree, as told through their voices. With my research, I hope to promote advocacy for both women's rights as well as advocacy and promotion to support policies that continue, and possibly increase, funding to programs that provide opportunities to low-income families to secure stable, affordable housing so they may pursue opportunities, such as education, that advance their well-being.

Inclusion/Exclusion Criteria

Participants must be 18 years of age, a single mother with dependent children living with them in Affordable College Apartments, and a degree seeking student at an institution of higher education.

The participant will be excluded if they do not have dependent children, are not living in Affordable College Apartments, and are not attending an institution of higher education as a degree seeking student.

Procedure and Duration

If you agree to participate in this study, one 60-90-minute face-to-face interview, will be conducted at a mutually agreed upon location..

Audio Recordings

For the purpose of accuracy, interviews will be recorded using a digital recording device. Interview recordings will be transcribed following the interviews. Names used during interviews will be changed to pseudonyms during transcribing. The recordings will be kept on a secure, password protected computer and will be kept for ten years. Only the principle investigator (Emilee Mabrey) and the research team will have access to data gathered during this study.

Data Confidentiality or Anonymity

All data gathered during this study, specifically interview recordings and transcriptions, will remain confidential and no identifying information such as names will appear in any publication

or presentation of the data. Although disclosure of your identity is a possible risk, every precaution will be taken to protect your confidentiality in all records associated with this study.

Storage of Data

The interview transcriptions will be kept on the researcher's (Emilee Mabrey) password protected computers. Only the principle investigator (Emilee Mabrey) and the research team will have access to data gathered during this study. All records (interview recordings and electronic documents) will be kept in secure, password-protected computers and will be destroyed in five years.

Risks or Discomforts

There are no foreseeable risks for participating in this research study at this time. Should you experience any negative effects from participating in this study, please contact your local health provider and/or counseling agency.

Benefits

Compensation for participation in the study will be in the form of a gas or grocery store gift card. There are no other direct benefits to you for participating in this research study.

Voluntary Participation

Your participation in this study is completely voluntary. You may stop participating in this research at any time, or choose not to answer any question, without penalty. If you decide to withdraw from this study, the researcher will reserve the right the use information that was shared prior to that decision.

IRB Contact Information

For one's rights as a research subject, you may contact the following: Director, Office of Research Integrity, Ball State University, Muncie, IN 27306, (765) 285-5070, or irb@bsu.edu.

If you do not understand any portion of what you are being asked to do, or the contents of this form, the researcher is available to provide a complete explanation. Questions are welcome at any time. Please contact Emilee Mabrey (Principle Investigator) at esmabrey@bsu.edu or (812) 276-5551. You may also contact Dr. Michelle Glowaki-Dudka (Supervisor) at mdudka@bsu.edu or 765-285-5348.

.....
I have been informed of any and all possible risks or discomforts.

I have read the statements contained herein, have had the opportunity to fully discuss my concerns and questions, and fully understand the nature and character of my involvement in this research project as a human subject, and the attendant risks and consequences.

I give my permission to audio record the interviews. _____ Yes _____ No

Research Participant Signature: _____ Date: _____

Researcher Signature: _____ Date: _____

APPENDIX D:
INTERVIEW PROTOCOL

Researcher: Emilee Mabrey

Study

Examining the Standpoint of Single Mother Students Living in Affordable Housing while Pursuing Higher Education

Interview Protocol

Instructions for Interview:

- Introduce yourself and allow participant to introduce herself.
- Tell the participant that we are talking about her experience as a single mother pursuing higher education
- Tell her that this interview will take 60 to 90 minutes.
- Ask the participant if she consents to the interview being digitally-recorded. If consent is given, then start the recorder and ask her to give her consent again on the recording.
- Tell participant that any identifiable information that she speaks about during the interview will be part of the recording, but that when the recording is transcribed all identifiable data will be de-identified.
- Tell the participant that she will be allowed to review the transcript of the interview in order to check for accuracy and confidentiality.
- Tell participant that she is not obligated to answer a question that she does not feel comfortable answering. She can, however, answer any questions “off record.” These answers will not be included in the study.

Methods and Procedures

This qualitative research study is guided by FST methods engaging participants as co-researchers throughout the study. Participants recruited from Affordable College Apartments will be interviewed and asked to describe their experiences as single mothers pursuing higher education while living in Affordable College Apartments. Interviews will be recorded and transcribed. I will review individual interviews and construct participant narratives. Then, the entire data set in an effort to build a holistic description of single mother students' experience in pursuing higher education. This summary will be analyzed using intersectionality and experiential learning theory. Reflexivity coupled with triangulation of the data will be used to enhance creditability, reliability, and trustworthiness of the study.

Questions

- Tell me about yourself
- Describe your experience growing up and whether you believe your identity shaped these experiences (Community/Appalachia, school system, family dynamics, job/ways to earn a living)
- Describe your educational experiences and whether you feel it would have been different if you were male or from a different background (elementary through high school, mother and father education and support, siblings' education, access to college and other learning opportunities)
- Describe your experience in finding out you were pregnant
- How did your life change after having a child?
- Why did you pursue higher education?

- What was the most significant barrier you faced when considering and attending higher education? Do you believe men, or women who do not have children, face the same challenges?
- Identity your needs while pursuing higher education and whether they are different than other college students
- Did your needs impact your decision to apply to Affordable College Apartments and attend one of the surrounding universities?
- Tell me about how you found out about Scholar House?
- What was the application experience like?
- Describe the community of Scholar House
- What, if any, services are most beneficial to your learning and growth?
- Has living at Affordable College Apartments impacted your educational experience, and/or personal life?
- What are your goals? How might these goals look different if you presumed another identity?
- How, if at all, has being at Scholar House helped you reach those goals?
- What do you plan to do after you graduate?
- Is there anything else you would like to discuss?