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First-Generation African American College Graduates' Interpretations of Poverty and Well-Being

Shermanda Bellsora Whitfield
Walden University

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Walden University

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Shermanda B. Whitfield

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Walden University
2025

Abstract

First-Generation African American College Graduates' Interpretations of Poverty and

Well-Being

by

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MS, Walden University, 2015

BS, Ramapo College of New Jersey, 2013

Dissertation Submitted in Partial Fulfillment of

Requirements for the Degree of

Doctor of Philosophy

Human and Social Services

Specialization: Disaster Crisis & Intervention

Walden University

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Abstract

The number of first-generation African American graduates of postsecondary institutions has grown, as many individuals perceive degree completion as a way to overcome socioeconomic barriers. The problem was that some first-generation African American college graduates face economic challenges postgraduation, living at or below the poverty level. It was unclear how this condition affected their quality of life. The purpose of this generic qualitative study was to understand how African American first-generation college graduates interpreted and made meaning of their experiences related to their financial status and personal well-being. Bronfenbrenner's ecological systems was the theoretical framework. Data were collected through semi-structured interviews with nine participants, then coded for emergent themes using the process established by Braun and Clarke. Eight themes emerged: working multiple jobs, continuing education for debt relief post-degree, unstable finances post-degree, post-degree outlook on family systems, poverty while growing up, experience of poverty while in college, lack of familial support and housing crisis. This study is significant because it contributes to the increasing body of knowledge about first-generation African American college students who graduate yet remain impoverished. This research has the potential to contribute to social change by educating experts and practitioners such as career counselors, legislators, and financial aid specialists on how to influence conversations around financial assistance for students. These communications may carry significant implications for wider initiatives aimed at addressing the pay disparity faced by African Americans who have experienced poverty in their upbringing.

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Dedication

This dissertation is dedicated with great respect to my cherished parents, Chandra Aliece Whitfield and Sidney Jerome Whitfield. My devoted parents carefully endeavored to create opportunities for their children to attain academic success, aiming to liberate us from cycles of poverty and generational patterns. I would like to convey my heartfelt gratitude to Fred Applewhite, whom I fondly called dad, for his steadfast support throughout my life. Through my parents I have gained insight into the essential nature of love. May you all rest peacefully.

I wish to express my sincere appreciation to my esteemed siblings, Shakeera, Sidney, and Jamar, as we collectively represent the cherished values that our parents upheld as scholars. I feel privileged to partake in the shared heritage that unites us. I sincerely appreciate your unwavering support throughout this journey.

To my daughter Eden'Sarai, whose inspiration fuels my resolve to fulfill the purpose that has been set before me. Your presence encourages introspection and fuels my commitment to ongoing personal growth. I sincerely appreciate my friends and family for their willingness to engage in my enthusiastic discourse on a subject that truly fascinates me. I sincerely appreciate your understanding and patience during my dissertation journey, as I often needed solitude for reflection and focus.

I am pleased to share that I originate from Paterson, New Jersey. My roots in this community have equipped me with valuable insights and strengthened my commitment to addressing longstanding patterns. I plan to dedicate my dissertation to those ancestors who tirelessly advocated for educational rights and equality.

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Chapter 1: Introduction to the Study

There has been a rise in the number of first-generation African American graduates of postsecondary U.S. educational institutions. Numerous students have gravitated towards postsecondary education to overcome socioeconomic adversities. Nevertheless, there are limited data specifically on perceptions of poverty and the well-being of African American first-generation students who experienced poverty after graduation (Herman et al., 2021). Postsecondary education is viewed as an opportunity to change financial wage gaps for first-generation African American graduates that stem from intergenerational poverty (Bartscher et al., 2020). There was a lack of literature regarding first-generation African American college graduates' lived experiences and perceptions of poverty after graduation. Further exploration of these patterns of postcollege fiscal management may provide an understanding of poverty among African American adult graduates (see Hwang et al., 2017).

I begin this chapter by providing background information on the study topic. Then, I provide an overview of my research investigation that includes the problem statement, the purpose of the study, and the research question. The theoretical framework is then described. Finally, I elucidate key words and definitions; examine the study's assumptions, scope and delimitations, and limitations; and assess the study's significance regarding its potential influence on positive social change.

Background

The number of first-generation African American college graduates with a low-income status is increasing (Wilson & Rodgers, 2015). In this study, I explored the

experiences of first-generation African American college graduates' perspectives of poverty. Hamilton and Darity (2017) examined overlooked disparities that are unmistakably noticed when studying African American wealth. They identified a significant difference in financial outcomes and financial behavior of African Americans compared to Whites, therefore creating a wealth gap. Hamilton and Darity advanced the knowledge in this field by identifying structural obstacles such as insufficient capital among African Americans. McEwen and McEwen (2017) researched early-childhood behavioral trends and the educational influences that take place within microsystems of some youth. The researchers suggested that early-childhood hardships are associated with social structures that possibly impact a child's future financial status and could dictate how they adapt to and make decisions.

Despite the long-term impact of early-childhood hardships, college has been viewed as key for obtaining and leveraging higher income opportunities. Boshara (2017) examined poverty and inequality of students aligned with postsecondary opportunities. Boshara's study revealed that a college degree may lead to increased wealth for Whites and Asians but may reduce wealth among Blacks. Musu-Gillette et al. (2017) assessed whether students and degree completion in different racial-ethnic groups are increasing in postsecondary educational environments. Despite the 54% increase of African American graduates, childhood poverty, along with racial-ethnic challenges, continue to be factors that appear to prevent African American students from experiencing a higher quality of life after degree completion. Musu-Gillette et al. highlighted economic gaps in wages

among first-generation minority graduates from postsecondary education in comparison to White and other minority ethnic groups.

Bloome (2017) evaluated the family structure impacts on intergenerational poverty. Specifically, Bloome determined that the lack of a family structure led to economic disadvantages across generations based on the traditional and nontraditional parent household. Highpoints of this study included the finding that the intergenerational phenomenon of financial instability may have been linked to family relationships and early childhood. Bloome concluded that parents play a greater role in foretelling children's future income.

Van Ryzin et al.'s (2018) research entailed how a person's social environment, in part, can explain how risks of poverty might be continued among families in certain communities. Therefore, a person's social environment as well as family-poverty could have a bearing on a person's behavior, psyche, and even physical growth. Hwang et al. (2017) analyzed children raised in a household where financial burdens were correlated with undesirable adult financial behaviors. Godfrey and Wolf (2016) investigated socioeconomic status among racial-ethnic groups. These researchers stressed the conditions of financial disadvantages among certain groups, suggesting that structural inequalities among ethnic groups can result in economic challenges. They further highlighted conditions that contribute to social and economic difficulties among different ethnic groups.

Plaskett et al. (2018) explored the importance of having a financial mentor for first-generation college students to increase their potential for fiscal success. Plaskett et

al. suggested that if mentoring is provided as a social support for first-generation students, it may help to alleviate the optional risk for future financial difficulties. Wilson and Rodgers (2016) found that African Americans are faced with income inequality regardless of their rise in postsecondary institutions. In their study, Wilson and Rodgers illustrated how economic challenges and demographic characteristics can keep lower income students in a position of disadvantage given ongoing burdens of debt. Their investigation also uncovered mitigating factors associated with social and cultural elements that hinder certain graduates.

As this previous research illustrates, there was a need for further examination of the poverty cycle in terms of inheritance rather than personal wealth development. I undertook this research to gain more understanding of how early childhood exposure to poor behaviors led to behavior that was possibly related to poverty later in life. Furthermore, I wanted to contribute to a better understanding of the growing wage gap that African American graduates experience after graduation.

Problem Statement

Approximately, 3.6% of college graduates live in poverty (U.S Bureau Labor Statistics, 2018). Nearly 42% of African Americans in college are classified as first-generation college students (U.S. Department of Education, 2017). Of that population, about 38% matriculate to complete their degree (Shapiro et al., 2017). African Americans generally earn wages that are 22% (for women) and 34% (for men) below their White counterparts (Wilson & Rodgers, 2015). Moreover, this population, in general, is 2.5 times more likely to live in poverty as compared to Whites even after attaining a college

degree (Jones et al., 2018). In North Carolina, the percentage of people recorded as living in poverty between 2015 and 2017 was 14% (U.S. Census Bureau, 2018). These statistics, along with the risk of earning low wages, may pose postgraduation financial challenges for African Americans (Musu-Gillette et al., 2016), which can influence this population's quality of life.

For African Americans, having a college degree does not guarantee wealth (Boshara, 2017). Given certain factors, first-generation college graduates may be more likely to be at risk for earnings at or below the poverty level (U.S. Census Bureau, 2017). The problem was that although first-generation African American college graduates are matriculating college, some face economic challenges postgraduation, living at or below the poverty level. It was unclear how this condition affected their quality of life. In the context of this study, the poverty level refers to family and personal income levels at or below poverty guidelines (e.g., \$14,380 in annual income for a one-person household and \$20,320 for a family of two [U.S. Census Bureau, 2017]).

Current literature on the topic (Boshara, 2017; Plaskett et al., 2018; Van Ryzin et al., 2018) remains unclear how African American first-generation college graduates made meaning of their financial status and personal well-being when living at or below the poverty level, post-college. Specifically, I have found no studies where researchers have explored how these graduates interpret and made meaning of their financial status and personal well-being regarding living at or below the poverty level. This void left a gap in the knowledgebase. I particularly was interested in understanding the experiences of African American graduates in North Carolina where the unemployment rate for this

population is twice that of Whites (North Carolina Justice Center, 2018; U.S. Census Bureau, 2018) where the poverty level is around 14%.

Purpose of the Study

The purpose of this generic qualitative study was to understand how African American first-generation college graduates interpreted and made meaning of their experiences related to their financial status and personal well-being. For this study, first-generation college graduates were defined as those who received a 4-year bachelor's degree or higher. The East Coast of United States was selected for this study because of the current poverty level and because it is where I live, making it possible to conduct the study without incurring undue financial burdens. The findings from this study extend the body of knowledge on poverty among this population, one who appear to be largely missing from the literature. Finally, this study also provided a foundation for future research.

Research Question

How do African American, first-generation college graduates interpret and make meaning of their experiences related to their financial status and personal well-being?

Theoretical Framework for the Study

I used Bronfenbrenner's ecological systems theory for this study. Bronfenbrenner described five system layers: microsystem, mesosystem, ecosystem, macrosystem, and chronosystem. Each system is explained further in Chapter 2. However, in brief, Bronfenbrenner's ecological theory has primarily been used by researchers to understand child development and later for adults (Bronfenbrenner, 1981). Overall, Bronfenbrenner's

(1981) ecological system theory furthers enhances comprehension of direct connections between culture, interpersonal relationships and various environmental systems (e.g. work, politics, ideologies).

Microsystems are concerned with the direct relationship between a person and their immediate surroundings (Bronfenbrenner, 1981). These include family, peers, and community. Mesosystem refers to intersecting microsystems, such as when a person's family interacts with their school system or academic administrators. Exosystem describes how one can be affected by their environmental systems and yet not have direct interaction with the process. For example, decisions about a family member's employment, could have an impact on the student. The macrosystem includes cultural values, policy, and high-level structural issues such as socioeconomic issues, economic shifts, and legal issues. Chronosystem focuses on the effects of events and environmental impacts that occur over time and can affect a child or person's life course.

Nature of the Study

To complete this study, I used a generic qualitative study approach (Caelli, 2003; Merriam 1988) to understand how African American college graduates who experienced poverty made meaning of their financial status and personal well-being. Generic studies have been challenged for their rigor (Kahlke, 2014). To address this concern, I used an interpretive description approach (Thorne et al., 1994) which required the use of triangulation to improve the precision of the study, as detailed by Caelli et al. (2003). This process entailed using participant feedback, member checking, and examining divergent circumstances (see Cooper & Endacott, 2007). I selected this method because

my study somewhat aligned with case studies yet fell outside the requirement for clearly defined boundaries as defined by Yin (2017). Merriam (2002) suggested that an interpretive approach can be used to understand how people interpret their lives. By using this approach, I learned from firsthand accounts of how these graduates interpret their worlds while living at or below the poverty level and perhaps understand from their perspectives, issues, patterns, and thoughts related to their quality of life.

Definitions

In this section, I operationalize the words and ideas that are important to this research study. The following definitions are built on seminal or context-specific sources:

Academic integration: The magnitude to which a college student's needs and skills are impacted, affecting their opportunity to blend into a challenging academic college setting (Tinto, 1993).

Accreditation: The assurance that universal quality criteria in higher education are fulfilled across educational institutions (Alstete, 2004).

African American students: For the context of this research, learners at a university or college who self-identify as African American descent (Reid, 2007).

Attrition: The act of quitting school without first graduating (Beer & Lawson, 2017).

College student facing challenges: A student who has a combination of characteristics and traits that creates a risk of their failing in college (Levin, 2017).

Continuing-generation college student: An undergraduate enrolled in a higher education institution who is a descendant of parents or grandparents who went to college;

these students are sometimes known as second- or third-generation students (Ishitani, 2006).

First-generation college student: An individual who pursues higher education at a university or college and who never had a parent obtain a bachelor's degree (Inkelas et al., 2007; Ishitani, 2003).

Historically Black college or university (HBCU): A colleges or university founded exclusively for Black students during a period when predominantly White institutions of higher education barred these students from enrolling (Palmer & Gasman, 2008).

Historically White institution: An institution of higher learning that has a substantial population of White students and a long history of excluding Black learners (Gasman, 2010).

Intergenerational poverty: The systematic transfer of poverty from one generation to another, with poor parents having poor offspring.

Persistence: The talents or actions demonstrated by a student in higher education that lead to college completion (Williams, 2009).

Pre/post enrollment intervention programs: For this purpose of this research study, efforts to retain students by learning about their requirements prior to their admission to a higher education institution and then fulfilling those needs (Seidman, 2005).

Retention: The method of keeping students enrolled until they graduate (Sutter & Paulson, 2017).

Social integration: Traditional and nontraditional social systems, which include mentoring and peer relationships (Tinto,1993).

Assumptions

My initial assumption for this research was that my participants would be open and honest about their financial situations as first-generation African American graduates and their perceptions of poverty. My objective in this generic qualitative research study was to explore the lived experiences of first-generation African American college graduates to truly comprehend their financial well-being and perceptions of poverty after graduation. Moreover, I anticipated that the participants in this research would identify specific details about their experiences. Finally, I assumed that the participants would be open to discussing the specifics of their present financial situation.

Scope and Delimitations

The scope of this study was the lived experiences of first-generation African American college graduates. I considered only first-generation African American college graduates who had experienced poverty. Each participant were a first-generation college graduate who had or has had prior formal or informal poverty experience. My choice was to restrict the scope of this research to African American first-generation secondary school graduates. The research relied heavily on first-generation African American graduates' accounts of their lived experience, financial well-being, and perception of poverty.

Limitations

The first limitation of this study was the potentially limited sample size of qualitative research in general, based on data saturation, which made it difficult to draw significant conclusions from the data. Due to the potentially small sample size, the findings are limited (see McGregor, 2018). The goal of generic qualitative research in general is to acquire comprehensive knowledge regarding the issue (Caelli et al., 2003). Partial recollection, embellishment, and telescoping may all affect self-disclosing statistics (McGregor, 2018).

An additional drawback of this research is that the participants' narratives may have been subject to memory bias, in which the responder may have inaccurately remembered events (Bell et al., 2019). Memory bias is unavoidable, but it is critical to recognize it as a flaw (Khare & Vedel, 2019). To minimize memory bias, I gave preference to first-generation African American college graduates who had lived in poverty before. In addition, I utilized questions that offered a causal chain of events as well as asked follow-up questions that elicited answers from participants about their most remembered occurrences (Khare & Vedel, 2019).

Significance

Fiscal management provides an understanding about poverty among African American adult graduates (Hwang et al., 2017). The current study is significant because it adds to the body of literature about first-generation African American college students who successfully graduated yet remained in poverty. Given the complexities of a persons' home, social environments, work, and academic background, Van Rayzin et al.

(2018) suggested understanding such factors might contribute to a better understanding of what led to and sustained conditions of poverty. Therefore, through this study, I strove to uncover some of the environmental and social systems that shaped the financial conditions among post-college African American graduates. This study may contribute to positive social change and provide professionals and practitioners such as career counselors, policymakers, and financial aid professionals with an understanding of how to shape discussions regarding financial guidance for students.

Summary

In this chapter, I explained my rationale why researching the lived experiences of first-generation college graduates to better understand their financial well-being and perception of poverty. I wanted to explore the connection, if any, between African American first-generation graduates' financial well-being postgraduation and perception of poverty. The theoretical background was presented, as well as the study's nature. In addition, a description of discipline-specific terminology was provided, as well as the design assumptions. The scope and delimitations of the research, as well as the limits and importance of performing it, were also addressed in Chapter 1. In Chapter 2, I conduct a comprehensive review of the research literature on African American first-generation students' experiences.

Chapter 2: Literature Review

Introduction

The purpose of this generic qualitative study was to explore how African American first-generation college graduates interpret and made meaning of their experiences related to their current financial status and personal well-being. DesJardins and Gayardon (2018) revealed that first-generation graduates often return home to precollege economic conditions due to mounting student loan debt. Gray et al. (2017) explained that many African American students have been subjected to conditions similar to an economic depression that might have presented a threat to their academic outcomes even before graduation. However, Hrudayaraj and McLean (2018) found in their study that in spite of adverse financial circumstances, African American graduates who sought economic prosperity through attending secondary education managed better than those who did not. In another study, Gaydosh et al. (2018) indicated that African American graduates rarely were introduced to financial literacy. It was unclear whether a lack of exposure to financial literacy has had any effect on their current status. While past researchers have focused on the influence of poverty on first-generation African American students (e.g., Herbert, 2019), there was less focus in the literature regarding this population's perception of poverty (and current financial status) and well-being after graduation, leaving a gap in the research.

In this chapter, I present the literature review for this study. First, the literature search strategies were provided. Next, I provide a theoretical framework using the Bronfenbrenner ecological system model theory. Specifically, the five system layers,

microsystem, mesosystem, exosystem, macrosystem, and chronosystem. Next, first-generation African American college graduates' perceptions of poverty and well-being were presented. I then provide obstacles to financial security, a general description of poverty, perceptions of poverty status, including the racial wealth gap. I then provide an overview of educational attainment. The chapter concludes with a summary of critical articles supporting prevalent literature aligned with the research problem.

Literature Search Strategy

To obtain peer-reviewed literature for the study, I used databases Academic Search Premier, APA PsycArticles, APA PsycINFO, SocINDEX, and SAGE Journals, in addition to the database platform EBSCOhost. Google Scholar is a free repository used to organize publicly available peer-reviewed resources, which I also used to identify appropriate scholarly sources. Literature came from the *Journal of Negro Education*, the *Journal of Negro History*, the *Journal of African American Studies*, *Journals on Community Psychology*, *Journal of Student Affairs and Research Practices*, *Journal of Youth and Adolescence*, *Journal of College Student Development*, *Journal of Family and Economic Issues*, and the *Journal of Adolescent Research*. In most cases, these journals contained relevant subject matter related to African American first-generation college graduates, financial outcomes, and possible well-being. I selected literature published within the past 5 years, with the exception of seminal literature. Specific keyword searches included singular words as well as grouped terms. These keywords included *African American college students*, *African American college graduation rates*, *African American graduates' perceptions of poverty*, *college accomplishment*, *characteristics of*

poverty, first-generation students, first-generation graduates, first-generation perception of poverty, Department of Education, poverty, generational poverty.

Theoretical Framework

The theoretical framework for this study was Bronfenbrenner's (1981) ecological systems theory. Bronfenbrenner's theory was used to explore how African American first-generation college graduates interpret and made meaning of their experiences related to their current financial status and personal well-being. Bronfenbrenner's approach can provide researchers with an understanding of how multiple systems within the context of a person's life might have intersected with a particular social condition (Bronfenbrenner, 1974). This theory provided a means of understanding the research problem through the lens of the theory's five system layers: microsystem, mesosystem, ecosystem, macrosystem, and chronosystem.

Microsystems

The microsystem is the initial component of Bronfenbrenner's (1981) ecological systems theory. Microsystems describe a person's immediate surroundings or environment, including their direct, intimate, and close relationships (Hertler et al., 2018). These relationships included peers, colleagues, and those within the family and college environments. While Elliott and Davis (2018) described how the microsystems could convey how children interact in their immediate settings, this framework also was used to understand adults within the same or similar context. Specifically, microsystems helped to explain how a person is influenced and interprets the context of their life as related to their immediate environment (Hertler et al., 2018). For example, the direct

associations between educators and students within an educational setting were considered a microsystem environment (King & Travers, 2017). A person's microsystem included daily interactions, and social exchanges. The microsystems and mesosystem intersected (Soyer, 2019), making the mesosystem the next layer in the theoretical framework.

Mesosystems

Next, as a layer of support in the ecological systems theory was the mesosystem. The mesosystems are predominantly comprised of the interdependent relationship with the microsystem (Soyer, 2019). The mesosystem conveys individuals' home environments as they intersect with external sources or entities that may have affected their lives. In other words, the mesosystem helped researchers to better understand how individuals engage with their surrounding environments (Hertler et al., 2018). An example could include institutions, communities, schools, and other entities. King and Travers (2017) noted that the mesosystem was interrelations between two or more settings where members of these environments actively participated. Mesosystems include kinship, informal peer relationships and networks, neighbors, and cultural groups. Additionally, Bronfenbrenner (1977) stressed that how individuals interacted in academic settings that could affect their home environment.

Exosystems

In addition, the exosystem expands outwards to the next level, and defined indirect environments related to the person (Bronfenbrenner, 1977). McLinden (2017) noted that with the exosystem, the individual was not an active participant in the decision

making or influencing the factors or conditions but could have been impacted by the system. For example, Zhang (2018) noted, with an educational environment, a learner could be affected by the policy that originated from an educational system, even though they were not directly involved in the decision making. Exosystems includes such components/structures as politics, media, and laws, whereby these conditions could have impacted the person yet, have not contributed to their formulation (King & Travers, 2017).

Macrosystems

Then, there was the macrosystem, an all-encompassing system that collectively conveyed how all systems were connected (Elliott & Davis, 2018). According to Bronfenbrenner (1977), the macrosystem included an outer level influence that may reflect cultural values, social norms, attitudes, and ideologies. McLinden (2017) indicated the macrosystem consisted of connections within the microsystem, mesosystem, and exosystems. Further, McLinden referenced how these systems could have influenced one's belief system. McLinden (2017) also noted the individual's lifestyle, opportunities, life course options, and social interchange patterns were all embedded in each of the systems. According to Bronfenbrenner (2005), the macrosystem may be thought of as a societal outline that maps a person's subculture and other broader social surroundings. Macro institutions include the governments, culture, political philosophies, national traditions, and public policies that influenced each ecological layer (King & Travers, 2017).

Chronosystem

Finally, Bronfenbrenner (2005) added the chronosystem to denote the dynamic systems over an individual's life span (or life's timeline). Similarly, King and Travers (2017) stated that the chronosystem was known as the fifth layer that incorporates aspects of the other four level and describes how individuals were affected by the different systems and changes that occur over time. Moreover, the chronosystem illustrates how occurrences, events, and environments could have impacted a person's life (Hertler et al., 2018). Developmental chronosystems included events and life transitions (Hertler et al., 2018). As it relates to African American first-generational graduates, McLinden (2017) referenced ecological systems theory as a conceptual framework to explain students' experiences in educational settings over time. In support of the ecological systems theory, each system contributes to the impact in postsecondary education among African American first-generation students to graduates.

Literature Review Related to Key Variables and/or Concepts

African American First-Generation Graduates

According to the ecological systems theory described, each layer contributes to more African Americans attending and graduating from postsecondary institutions. Student postsecondary education completion was increasing within the African American community (Musu-Gillette et al., 2017). Researchers have found that most African American graduates often were the first person in their family to start their education at the postsecondary education institution and thereafter, graduate (Nugyen & Nugyen, 2018). Childhood cultural experiences, teachings, and exposures was used to better

understand first-generation graduates' adulthood practices, such as their economic conditions (Dumais, 2019). De Vuijst et al. (2017) suggested higher education was the principal source to prevent the overall likelihood of continued intergenerational poverty from parent to child in the African American culture. Regardless, the risk of intergenerational poverty makes it was critical for African American first-generation students to continue their education and graduate.

The graduation and completion rates of first-generation African American college students were not that the same as those of non-first-generation students. First-generation college students were roughly a third of the total university/college population and are graduating at a lower rate than their non-first-generation colleagues (Delima, 2019). According to the National Center for Education Statistics (2020), African Americans between the ages of 18 and 24, accounted for up approximately 37% of the college population during 2018. However, Covarrubias et al. (2019) concluded that African American students were far less likely to graduate or do well academically due to their lack of familial support. Gist-Mackey (2017) discovered that first-generation African American students have difficulties transitioning into the scholarly environment. It was unclear whether or not financial concerns account for some of the difficulties experienced. Gill et al. (2019) offered another perspective, noting that many African American first-time graduates migrate to different areas to take advantage of the job market to create a better career opportunity in their degree of study. Personal financial obligations and goals may be one aspect that hinders education completion among first-

generation African American college students: leaving the postsecondary environment to focus on the workforce.

In context to the study, the goal of postsecondary education completion was to bridge that gap for African American first-generation college students seeking advanced job placement and greater income. Adams et al. (2016) reported that many African American graduates recognized the benefits of a college degree in closing the income gap and reducing inequality. Further, many students from this population have posited that they could achieve social integration in the workplace despite their perceived stress and financial strains carrying debt associated with earning their degree. Azmitia et al. (2018) noted that completing a 4-year degree was a significant achievement for African American first-generation students, and while dropping out may be high a consideration, it was ultimately not an option based on their goal to bridge the wealth inequality.

Many factors contribute to the desire of first-generation African American college students to leave a postsecondary institution. Farruggia et al. (2018) found that African Americans have reported lower skills than their White peers when reflecting on African American students' social skills, academic performance, educational outlook, and learning strategies. Specifically, Ellis et al. (2019) revealed that first-generation African American students have a more incompatible experience than their White counterparts due to microaggression on campus. However, despite those obstacles, those first-generation students that managed to sufficiently overcome them did so as a means of survival. When Azmitia et al. (2018) interviewed nine graduate students raised in poverty, they found that for them, dropping out of college was not an option; rather

college was the solution out of their current circumstances, which further encouraged them to continue their academic journey. Yet these obstacles posed unique challenges to the African American student, particularly when they were not equipped with the college preparatory skills that those who do not emerge from poverty minimally face.

African American First-Generation Career Path Postgraduation

Postgraduation job searches often revealed the disconnect between the student's college coursework and workforce demands (Hatch et al., 2018). When Azmitia et al. (2018) examined this population of college students, they found that their greatest learning experiences relative to financial supports and understanding were usually not obtained within the course work but rather through co-ops and internships. To mitigate career setbacks, Saraceno (2019) recommended that students have access to a committee to improve career development for first-generation students encountering challenges in postgraduation career efforts. A career path was thought to provide stability while also offering a pathway towards upward mobility. Similarly, college career counselors recognize students experiencing difficulties exploring and planning future professions, as such Cohen and Johnson (2020) recommended implementing a support network to create equitable social and economic opportunities for first-generation students.

HBCUs and First-Generation African American Students

Bowen's (2018) philosophy around achieving a college education supported that most college graduates were on a path to secure a financially comfortable life. McClain et al. (2019) researched the history of education in the United States, highlighting the most significant contributions to minority-serving institutions specifically for African

Americans seeking education. HBCUs have fostered a connection in Black communities that highlights the value in education, politics, economics, and social structure with the concept of social change (Brown, 2020).

In the past, African Americans were generally deprived of formal education dating back to the post-Civil War period; however, after the Civil War, HBCUs served as a mecca for educational opportunities and advancement (Moore et al., 2018). For the past 2 centuries, HBCUs have played a significant role in providing education for African Americans despite the obstacles of segregation (Bracey, 2017) and other marginalizing factors. HBCUs have also become a place of refuge for the African American community (Mobley, 2017). When paired with other African American supporting organizations, such as the Black church, HBCUs have been able to extend those benefits further across the community. Ebright (2019) found that when Black church associations united with Black colleges, together they were able to enhance educational opportunities for all African Americans. In 1865, when HBCUs increased significantly within the southern states (McClain et.al, 2019), they expanded their reach to uplift the African American educational community.

HBCU Contribution to First-Generation African American Students

Postsecondary educational opportunities were limited to African Americans and those living in lower socioeconomic status (Parks et al., 2017). About over 150 years ago, Historically Black Colleges and Universities evolved to offer higher education opportunities for African Americans (Orr, 2018; Toldson, 2018). Historically Black Colleges and Universities were intended to serve and provide educational opportunities

for African Americans and those from underprivileged communities to identify the knowledge and skillsets that are perceived as essential in the corporate sector (Orr, 2018). In modern society, HBCU's influence continues to encourage African Americans from lower-income households and communities to transform learners today into tomorrow's future (Williams et al., 2019).

First-generation students' positive college experience at HBCUs has modified the African American picture in America from being underrepresented to becoming scholars (Toldson, 2018). A study by Toldson (2018) compliments HBCUs, suggesting that the success of first-generation students came from their involvement in the HBCU experience. More specifically, institutionalized cultural experiences, which are notably present at HBCUs, has helped explain the perseverance of the successful African American college student (Adams et al., 2020). Research has shown that African Americans with degrees from an HBCU compared to those that attended predominantly White institutions have experienced more nurturing environments (Covington, 2017).

Misconception of College Degrees Equating to Wealth

Many first-generation students experienced a new environment and being economically independent found that graduates had difficulties managing finances as an added burden in addition to finding comparable employment (Hwang et al., 2017). While college may be complicated due to the new surroundings and academic demands, Peralta (2017) identified financial stressors were also significant setbacks for many first-generation students after college. These financial issues, in turn, negatively impacted college retention rates.

With regard to job prospects and career plans, first-generation graduates faced unique challenges in the workforce. Beginning with the extensive financial aid in the form of student loans most have upon graduation to their ability (or lack thereof) to responsibly manage their finances, first-generation graduates often start off with less-than-ideal financial resources. Without a clear understanding of the financial aid system, first-generation students fell into an economic crisis before completing their degree, further leaving graduates to make unwise and regrettable financial decisions (White & Perrone, 2017).

First-generation graduates who had equipped themselves with specific career plans for future employment opportunities often lacked certain skills and expertise, making themselves less favorable for employment prospects (Ford, 2018). Jordan (2018) examined the types of jobs students obtained, on and off-campus, to gain more experience in their field of study. Additionally, Jordan (2018) wanted to understand how the employment may have negatively impacted the student's ability to manage their academics. Kapereliotis et al. (2019) noted that many new graduates not acquiring full-time salaried jobs had become a concern which stemmed from a lack of internship experiences and job readiness. Further, Streib (2019) reported that first-generation graduates took on lower-paying positions to navigate within the workforce to survive.

OianOian (2019) recognized that while first-generation students enrolled in school, circumstances that impact their decision to attend the college or university are the students' race, income, and tuition amount. Duncheon (2019) examined the significance of college readiness for first-generation students underlining their ability to understand

the academic environment, college tuition, financial aid, and loan repayment programs. Hébert (2018) established that while first-generation students sustained on campus, they became more financially literate. Challenges of poverty for the first-generation students may have resulted in them having little access to fiscal inclusion, unanticipated lifestyles, possibly exploring career routes they would have never previously considered (Duncan et al., 2017). In summary, college matriculation may not be aligned with developing wealth and achieving a living wage.

Impact of Student Loans on Post-degree Wealth

Although student loans enabled college students to progress, they continuously rise at an unaffordable rate (Clotfelter et al., 2017). Velez (2019) studied the outcomes of graduate's loan debt post-college and found the burden of student loan debt negatively impacted employment decisions, the establishment of the family, and homeownership opportunities. Chatterjee and Fan (2019) examined student loan repayment trends and reported that among college students' financial socialization, those with financial education worried less about debt. Friedman (2018) referenced that the Forbes student loan debt crisis had reached up \$44,200,000 making the total value of student loan debt \$1,520,000,000,000.

High loan payments made it more challenging to attain financial stability for first-generation students without the proper financial savvy (Luna-Torres et al., 2018). Markle (2019) examined the importance of effective fiscal strategies to prevent financial crises for students obtaining student loans. Closely related, Vargas (2019) discussed early intervention strategies for high school students going into college to remove the stigma of

the overwhelming loan debt and doubt about college education being a marker for a better life.

Student loan repayments are an excessive financial burden for recent college graduates, making it almost impossible to overcome their student loan debt (Hamilton & Darity, 2017). Post-college student loans and the deficit were increasing due to the lack of financial wellness, making it more difficult for graduates to pay off student loans (Montalto et al., 2019). By not being properly responsive to the debt, graduates often retained the debt ad infinitum. As Montalto et al. (2019) noted, a lack of personal finance skills may have caused graduates to defer student loan repayments, which further extends and enlarges the debt. Ultimately, extensive student loan debt coupled with low earnings, first-generation college graduates may have found themselves at risk to return to impoverished conditions.

Economic Challenges Among First-Generation Postgraduates

Pfeffer and Killewald (2018) explored inequality within African American families' generational wealth were based on lineage knowledge and cumulative wealth of grandparents. Within the African American community, individuals from families without college degrees and no inheritances leave many first-time African American students at a considerable disadvantage (Hamilton & Darity, 2017). Obtaining secondary education will leave most African Americans in debt although the goal was to help bridge the wealth gap and alleviating the financial hardship (Plaskett et al., 2018). Economic status played a significant role in African Americans being amongst the highest group to experience deficit and inequalities in student loan debt rates (Houle & Addo, 2019).

Racial Wealth Gap

In brief, there tends to be less wealth among African American students prior to college enrollment thereby contributing to more debt after graduation (Boshara, 2017). Amongst many first-generation African Americans, graduates understood that college degrees are the instrument to help bridge the wealth gap due to general wealth disparities (Bloome et al., 2018). College was the blueprint for first-generation students to conquer their academic challenges and discover their strengths to produce profitable careers (Bloome et al., 2018).

Obstacles of First-Generation College Students

There are many obstacles that confronted first-generation college students who are attempting to matriculate through college. Those issues may have predated their college experience. For example, Herbert (2018) found that low-income students who were first-generation students were more likely to come from high schools with less rigorous educational standards and adverse experiences making it challenging to concentrate in the university academic environment. Beasley (2019) corroborated this idea, in suggesting that life for first-generation students in college entails hardships such as lack of academic readiness, lack of parental support, psychological doubt, and financial instability. First-generation students from high poverty backgrounds may have experienced learning environments that do not sufficiently tackle or meet literacy learning needs; this then led to learning challenges on campus for first-generation students (Webb, 2019). When considering finances as a factor towards academic outcomes, Pratt et al. (2019) concluded that first-generation students were often

distracted by having to maintain employment throughout college, making it much more difficult to succeed academically.

Psychological doubt refers to the sense of connections on the college campus, Pratt et al. (2019) completed a study that emphasized on the lack of cultural fit being an obstacle for first-generation students reduces the retention rate. College completion for minorities may include not only a financial burden, but also may have compromised their mental health, indicating the return level of investment in college was different for minorities compared to White students (Gaydosh et al., 2018).

Financial instability is among the top reasons for first-generation students being unable to complete college. A study by the Institute for Women's Policy Research (2019) indicated that many students were simultaneously working and being in college. Similarly, McEwen and McEwen (2017) two concluded that secondary schooling was more of a financial burden for the African American communities than a luxury. Issues with finances in college also extend beyond college graduation. First, Pratt et al. (2019) study also revealed that as a result of first-generation students were being more concerned about finances, they were left with little to no room to gain needed professional-related field experience by participating in co-op or internships. Second, college-educated graduates are amongst Americans living in poverty, confusing the illustration of a college degree's value in the labor market (Gazso & Smith, 2019). Although Xu (2017) opined that the objective of going to college for first-generation students was to bridge the gap between poverty and wealth, this did not manifest as easily for African American students.

Hinz (2016) highlighted that first-generation college students faced unexpected changes while transitioning from their home environment onto the college campus, often resulting in a negative impact on their learning and developmental outcomes. These challenges extended from academic concerns to financial issues. Challenges occurred both during the college experience and in the post-college experience as graduates move into their careers. Lipson et al. (2018) described college as perplexing and challenge for students, even for the most academically prepared students. Levinstein (2018) identified the traditional college settings could have packed 2 years' worth of content into 1 year, further explaining why college course work requires more academic readiness by offering academic advisors' encouragement in supporting retention (Levinstein, 2018).

According to Webber (2018) the rising cost of tuition was another challenge for all students who have enrolled or graduated, further onsetting unmanageable debt for first-generation students who were not born into a wealthy family. Havlik et al. (2020) posited that first-generation students at predominantly White institutions may drop out because they tend to spread themselves too thin trying to manage academic studies and their finances.

Beyond the academics and finances, Lipson et al. (2018) noted many students will facing homesickness, which may lead to mental illnesses. Further, those students who encounter mental health issues were often undiagnosed and untreated, compromising the social capital necessary for supportive college experiences. Social capital occurs when establishing new connections outside of the students' natural environment, empowering

them to make such associations as they transition into a new environment, leading to a positive attitude with seeking social support (Schwartz et al., 2018).

Familial Support

Familial support was a major factor in both supporting first-generation college students and promoting them towards higher aspirations. Parental or family support had been noted as a critical factor for college student success, Cataldi et al.'s (2018) research on common trends in parents among first-generation students found that those not having secondary education are least likely to encourage their offspring to advance in academic degrees. Toutkoushian et al. (2019) reported that first-generation students were least likely to enroll in college if parents did not attend college; however, if they do, their retention rates are significantly lower due to financial constraints. In contrast, retention rates were often higher among students from multigeneration college families since the student's parent(s) understood the significance of (and could have potentially contribute to) support (Redford & Hover, 2017).

One study in particular examined academic outcome amid family support for first-generation African American college students. In this study, White and Perrone (2017) found that many families African American families encountered difficulties in supporting and preparing their first-generation students for the possible anxieties and giving them tools, they will need in the academic environment. First-generation students are less likely to achieve their college aspirations than their colleagues who come from families with college-educated backgrounds (Gibbons et al., 2019). Parental educational background offers an advantage to graduates giving them access to a corporate

worldview. For example, a professional parent with a college education may be able to provide corporate connections that may otherwise be inaccessible to those who do not have similar connections (Hirudayaraj & McLean, 2018). Mitchall and Jaegar (2018) completed a study on parental influence and examining low-income first-generation students persevering because of self-determination regardless of the college's obstacles. By not having parents with formal education beyond high school, first-generation students may have not only been challenged with first-time college experiences, but also with not having early exposure to or potential ease in transitioning into the corporate sectors (Olson, 2016).

Identity Crisis of First-Generation Students

The educational journey for first-generation African American students may have yielded an underlying identity crisis in college with some fearing rejection at a traditional institution because of their community or family interdependent background (Covarrubias et al., 2018). While first-generation students' single motivator may have been obtaining a degree, first-generation students may have also struggle with their histories and who they will become after arriving on a college campus (Stebbleton et al., 2014). Johnson et al. (2018) examined the significance of peer guidance for resiliency on and off-campus. When on campus, a specific standard and code of behavior was used. When off campus and with peer groups or intra-groups, the student's identity was revealed, and the culturally accepted norms were then freely expressed. This turning on and off the cultural identities was known as code switching crisis. Liversage et al. (2018) explored university and college settings influencing first-generation African American

students by encouraging success yet promoting psychological trauma from disassociating with their culture. Similarly, Huerta et al. (2018) found that first-generation male students encountered identity challenges as they phased from high school to college life, especially those that enrolled into the military to pay for their college education, which may have further spiraled them into another identity crisis.

Definition of Poverty

In exploring poverty, Bullock (2019) attempted to understand why poverty was an ultimate challenge to overcome worldwide and in the United States. According to Morris et al. (2018), 14% of the U.S. population lived in poverty. African Americans, who made up approximately 15% of the U.S. population, in 2016, 39% of college graduates who lived at or below the federal poverty line took out loans to cover college expenses (Pew Research, 2019). Godfrey and Wolf (2016) argued that poverty remains an alarming and unresolved issue. Further, Barber (2020) presented evidence that the crisis of poverty was inseparable from the injustice of systemic racism, ecological devastation, and our militarized war on the economy.

There were varying definitions for poverty. Morris et al. (2018) defined poverty by the existing types, such as situational, generational, absolute, relative, urban, and rural. Other scholars, such as Gweshengwe et al. (2020) explored multidimensional poverty by referencing financial inclusion, socioeconomic status, environmental factors, and the dimensions of a person's quality of life. More generically, poverty had been defined as a socioeconomic problem in a state of deficiency, revealing food deserts, poor health conditions, low education level, and little to no access to quality housing (Buheji, 2019).

Similarly, the complexities of poverty consist of individuals experiencing financial hardship due to a lack of secure employment, underemployment, housing, nutritious food literacy, and medical care, all of which make it nearly impossible to improve their circumstances (Voola et al., 2019).

In the annual measurement of poverty by the U.S. Census Bureau, poverty in America was a customary arrangement of minority classes with wealthy people governing 51.1% of revenue compared to the middle and working-class accounting for only 11.3% of the income for 2015 and 2016. When considering the characteristics of poverty, demographics may have contributed to the type of poverty a person encountered, whether situational, generational, absolute, relative, urban, and rural (Tek, 2019). However, financial literacy among underprivileged individuals was also an acute concern, noting the lack of economic knowledge correlates to inefficient spending and long-term negative financial results (Lusardi, 2019).

Characteristics of Poverty

The critical characteristics of poverty included were the inability to maintain or attain a standard of living due to lack of or low income, facing multiple deprivations which may include food, shelter, appropriate clothing, sanitation, and lack of self-determination (Gwenshengwe & Hassan ,2020). These characteristics of poverty based on the lowest levels of income may have stemmed from childhood into adulthood leading to chronic poverty and intergenerational poverty (Efremova & Poluetova, 2019). Chronic poverty was noted to be a cycle of no escape with no access to inclusive resources to relieve the individuals' circumstances (Buheji, 2019). The characteristics of poverty has

been studied in multiple ways. Asiamiah (2020) studied chronic poverty while investigating race, age, maternal parent age at birth, region type of household, marital dissolution, and educational attainment to find non-Whites suffer more chronic poverty than Whites.

Intergenerational Poverty

Intergenerational poverty refers to the transmission from one generation to the next (Wykoff, 2021). Students who were part of the intergenerational poverty cycle often have magnified negative outcomes, that without intervention perpetuates into a revolving set of circumstances for generations. Scholars have studied some of the primary causes of intergenerational poverty and likewise, proposed various solutions to break the succession for current and future youth.

Some studies have reflected on the adverse outcomes of intergenerational poverty while others have highlighted the benefits of being wealthier. Brody et al. (2019) examined poverty and intergenerational continuity by investigating preventive intervention, highlighting unfavorable economics on education or investment outcomes. Cajner et al. (2017) concluded that wealthier socioeconomic society's educational attainment privileged them a future of financial security, incorporating an individual's overall quality of life and opportunities. While childhood poverty in the United States has left adverse effects on the child's mental and physical health, they still have resilient functioning (Hostinar & Miller, 2019).

The causes of intergenerational poverty are varied and have been studied by scholars in multiple disciplines. Hidalgo (2018) suggested that the lack of education was

a direct link to the transmission of intergenerational poverty, highlighting the presence of being underprivileged in an individual's upbringing may have reflected a lower level of income, including the likelihood of being poor in adulthood. Blokdijs (2019) examined poverty as a metaphoric infectious disease that individuals inherit from their family from childhood extending into adulthood, including the financial strain and characteristics of being poor. Hilda et al. (2016) opined poverty being an intergenerational trap, even a dimension, without education, there was no outlet. Brady (2019) proposed a broader line of theories that explained the cycle of poverty into multiple generations, displaying a distinctive outline assessing structural theory, behavioral theory, and political theory.

Finding solutions to intergenerational poverty was an ongoing debate. Some scholars have argued that with certain interventions (e.g., higher education, mentorship, etc.), the cycle can be broken. Others have concluded that these same interventions may not be worthwhile due to the barriers compared to perceived success. As a proponent for interventions, Upadhyaya et al. (2021) explored the consequences of poverty within two generations of families by providing services that could help interrupt the ongoing cycle. In contrast, when studying the efforts of poor individuals advancing to higher income, Shell (2018) concluded that college might not be worth it since higher education may not be improving socioeconomic mobility as it professes.

First-Generation Students Living in Poverty

There were no certain criteria that can be used to predetermine an individual's future financial success; however, Jabbar et al. (2019) found that specific factors such as social capital, family background, and support may have been an indication of their

future outcome. The U.S. Census Bureau (2018a) reported that individuals with at least a bachelor's degree are the least likely to be in poverty. A college degree has become more of the standard rather than the exception to effectively compete in today's highly skilled workforce (Horowitz, 2018). For African Americans, it was a single way out of poverty. More specifically, Shervin (2018) noted that a culture of education within the African American community was considered a standard solution for changing the trajectory of individuals experiencing poverty. However, in the wake of attaining a college degree, students may be challenged with new economic risks (Silva & Snellmon, 2018). In particular, first-generation college students attempting to break generational cycles may have found it especially challenging to overcome post-college obstacles. When Houle and Warner (2017) explored first-generation student fiscal management patterns post-college, they found that more often than not students returned to their previous conditions of poverty.

Perception of Poverty Among African American First-Generation Graduates

Interpretations and perceptions of living in poverty remain unclear and even multidimensional (Decancq et al., 2019). A poll by Pews Research Center (2017) showed that many citizens were still skeptical of government aid, concerned that welfare dependence will place less emphasis on reducing poverty. Moreover, 62% of African Americans blame poverty on a lack of good-paying jobs, fewer opportunities, and high-interest rates (Pew Research Center, 2018). Lavener et al. (2018) stated that poverty complimented adverse penalties such as psychological problems and physical aggression among African American relationships extending from childhood into adulthood.

Hastings and Snowden (2018) provided a theoretical understanding of how impoverishment was not just a reflection of Blacks' overall well-being, yet it negatively impacts their mental health. Children of color born into poverty disproportionately will remain in poverty into adulthood (Seider et al., 2019). Seider et al. (2019) also found that attending a secondary school structural with a progressive schooling model did not change the causes of poverty. Erving and Hills (2019) explained how African Americans' neighborhoods can contribute to social and psychological experiences and future well-being.

Summary and Conclusions

There is extensive literature related to African American first-generation students' experiences, but it has been limited in specifically capturing first-generation African American graduates' perception of poverty and well-being. In this review, the literature conveyed that there were misconceptions of a college degree equating to wealth. Moreover, students often left the university after matriculating with mounting debt. There were generally many financial challenges amongst first-generation African Americans, possibly associated with a lack of financial literacy. Family support was a means of buffering the student who may have found themselves ready to drop out of college. However, many of the students did not have parents who can draw upon their own lived experiences to have advised them.

The concepts of poverty may have been perceived differently amongst various groups. There was a perceived and literal wealth gap as well. HBCUs have been a common support system where first-generation students may have found that they fit in

and may have received added supports and guidance. While the literature continues to emerge in this area, it still was unclear how African American first-generation college graduates interpreted and made meaning of their experiences related to their current financial status and personal well-being. In Chapter 3, I outline the research design. I discuss the proposed strategies and rationales to support the chosen methodology. More specifically, it will include information about the study's population, sample size, and inclusion criteria. Next, a data management plan will be presented, along with the proposed data analysis. The chapter concludes with discussion of trustworthiness, informed consent, and ethical implications.

Chapter 3: Research Method

Introduction

The purpose of this generic qualitative study was to understand more about how African American first-generation college graduates perceived and made sense of their personal and financial circumstances. Through interviews and extended discourse, the generic qualitative technique aimed to reveal the collective meaning of an individual's experience (Rudestam & Newton, 2015). My findings add to the corpus of knowledge about African American first-generation college graduates. The primary focus was on the African American first-generation interpretation of their financial well-being by looking into students' potential economic issues after graduating. In this chapter, I explain the logic and explanation for employing a qualitative generic research approach and the research design and role of the researcher. In addition, I also explain the data collection methods, sampling strategy, and sample size recommendation.

Research Design and Rationale

The research question that underpinned this study was: How do African American first-generation college graduates who have experienced poverty interpret and make meaning of their financial status and personal well-being? The qualitative research method was most suited for this study since it investigated standard procedures, everyday experiences, and understandings and uncovered shared cultural knowledge and patterns (Guest et al., 2017). In contrast to quantitative methods, which focused on measurement, whereas qualitative inquiry focused on the breadth of information or lived experiences (Malterud et al., 2016). The qualitative researcher gathers data through interviews and

observations (Clark et al., 2013). In addition, the qualitative method was effective when there are only a few participants (Clark et al., 2013).

Generic Qualitative Approach

To conduct my research, I employed a generic qualitative study approach (Caelli, 2003; Merriam, 1988) to learn how African American college graduates who have encountered poverty made sense of their financial situation and personal well-being. While generic studies have been challenged in the past for their rigor (Kahlke, 2014), I applied an interpretive description technique (Thorne et al., 1994), which required triangulation to improve research precision, as explained by Caelli et al. (2003). This procedure comprises using participant input, double-checking members, and looking at unusual events (Cooper & Endacott, 2007). I chose this method because my research was similar to case studies but does not meet Yin's need for clearly defined boundaries (2017). Merriam (2002) proposed that using an interpretive method to understand how people perceive their life. By taking this method, I gained insight into how these graduates view their worlds while living in or near poverty and gain a better understanding of the concerns, patterns, and beliefs that affect their quality of life.

Other Qualitative Approaches

The qualitative method was the optimal strategy for this study. In this section, I reviewed the different approaches and justified my choice of a general qualitative study.

Ethnography

Ethnography entails a series of careful observations of a group of people who share a common background (Fusch & Ness, 2017). Fusch and Ness (2017) further

explore the concept of the culture-sharing group was critical in anthropological research since it referred to a group of people who share common characteristics, practices, traditions, and dialect. Ethnography was not fit for my research because it emphasizes individual experiences rather than a common culture.

Narrative Analysis

The narrative technique was to examine unique experiences through the eyes of the person who lived through them (Miller-Day & Hect, 2013). The two most popular types of narrative research are biographies and memoirs. The act of transferring information was what narrative analysis entails (Miller-Day & Hect, 2013). Data sources comprise of interviews with the participant(s) or their family, a journal kept by the participant(s), letters, records, and files from public documents, pictures, and some other private social legacies (Howell, 2015).

Although both the participant and the researcher worked together to convey a message via tales, the researcher was an important tool for collecting and evaluating data (Howell, 2015). It may also be difficult for a researcher to utilize the narrative technique to foster a comprehensive knowledge of the individual's life and how it related to the study's objectives (Guest et al., 2017). The researcher must actively engage with the participant(s) and consider how their history affected the study's framework (Howell, 2015). This method was inappropriate for my study since I do not want to chronologize the whole lived experience of African American first-generation graduates. I also had no intentions to gather and analyze physical items related to the research areas of the participants.

Case Study

The case study method was a different way of looking into the perceptions of African American first-generation college graduates on their financial situation after graduation. In the same way that grounded theory research was undertaken, research cases have been done in the same method. Over time, the researcher collected details concerning the participant(s)' views in a real-life setting (Starman, 2013). According to Starman (2013) in order to gain a comprehensive understanding of a phenomenon, research investigations should give detailed background information (Starman, 2013).

Depending on the topic, various types of research studies are conducted. A base of the unit, for example, might be anything from a single individual to a whole program or event (Baskarada, 2014). Cases that are appropriate for this method must be discovered by the analyst (Baskarada, 2014). Even though a case study technique might be valuable for this issue, it will not be implemented. The financial perspectives of African American first-generation college graduates were the focus of my research. I was not attempting to gain a comprehensive knowledge of the entire contextual experience.

Descriptive Phenomenology

The primary objective of descriptive phenomenology was to disclose the person's lived experience (Jackson, Vaughan, & Brown, 2018). My research objective was to discover more about African American first-generation college graduates' financial well-being. Descriptive phenomenology aims to collect many comprehensive descriptions of the participant's point of view (Stewart, 2016). One of the implications of this method was that the respondent knows their position.

Through purposefully directing the participant to focus on creating an explanation about certain truths and allowing the participants' narratives to clarify what was significant (Moustakas, 1994). In its various forms over the ages, phenomenology has progressed in numerous ways, mainly as a branch of philosophy, later as a research methodology or approach (Kumar, 2012; Sloan & Bowe, 2014). Husserl, a German philosopher, was credited with the invention of phenomenology. Husserl claimed that phenomenology was a method of arriving at the underlying truth by delving further and deeper into reality as a means of discovering it (Sloan & Bowe, 2014). According to Husserl, the phenomenology strategy was supported by the thorough description of consciousness as experienced in the first-person perspective (Howell, 2015). Matua and Van Der Wal, (2015) disclosed in early stages, Husserl's technique had become characterized by a straightforward information disclosure of participants perceived actuality, a practice called descriptive phenomenology.

In comprehending an individual's phenomenon, I asked each participant to convey their understanding of their phenomenon utilizing emotion, creativity, and reasoning (Creswell, 2013; Gubrium et al., 2012; Rubin & Rubin, 2012;). I expected that this research showed that to understand a phenomenon, one needs to go back to the individual's lived experience with it. Some empirical and narrative accounts concentrate on the unique set of perspectives that followed African American first-generation college graduates' quality of life, with a particular focus on the effects of financial well-being after graduation (Griffin, 2017).

The phenomenological method allowed me, as the researcher, to use the inductive or deductive reasoning method for data analysis. When the researcher has no prior preconceptions about themes and patterns which may emerge from the data gathering, inductive reasoning was utilized (O'Reilly & Parker, 2013). Deductive reasoning was a technique for validating an existing hypothesis using evidence acquired by the researcher (O'Reilly & Parker, 2013). This study aims not to test, repurpose, or modify a theory; therefore, deductive reasoning is not applicable (Khan, 2014). Researchers are particularly focused how participants perceived a particular phenomena. With the support of the participants' providing answers to interview questions, I derived at the study's key points using inductive reasoning. The use of inductive reasoning was appropriate for this study because I sought to understand and describe the experiences of African American first-generation graduates.

Researchers who used descriptive phenomenology did not intend to make interpretations; in its place researchers concentrated on delivering accounts of the occurrences as reported by the respondents (Christensen et al., 2017). Usher and Jackson (2017) suggested Husserl argued that people perception determined their attitude and possible outcome. Whereas these perceptions may not be actively held by the interviewer, it was exactly what I tried to understand of the African American first-generation graduates. Due to the obvious scarcity of information about the chosen topic matter, generic qualitative approach was advantageous for this investigation.

Role of the Researcher

Researchers were seen as tools in qualitative research, having biases similar to or opposing those of the respondents (Peredaryenko & Krauss, 2013). My responsibility as a researcher and interviewer was to ask study-specific questions to elicit replies from participants (Chenail, 2011). Also, kept the dialogue going to be aware of the participant's reactions so that any modifications may be made throughout the interview (Chenail, 2011). It was quite normal for beginning qualitative researchers to develop sympathies for their subjects. This bond may hinder their ability to absorb new knowledge regarding the issues under study (Peredaryenko & Krauss, 2013). As an observer, I remained descriptive and detail-oriented while collecting and evaluating data to ensure conclusions are genuine and free of bias. As a general rule, the nature of the events was commonly presented in the study, therefore researchers urge participants to be transparent and forthright about what they experience (Yuksel & Yildirim, 2015).

According to Roulston and Shelton (2015), prejudice was characterized by a lack of transparency or discrepancy that may occur at any stage of qualitative research. Biases may jeopardize the study's validity, which may need correction throughout the research process. My bias may have come from my previous experience as a first-generation African American college graduate who met the study's eligibility requirements. Roulston and Shelton defended the statement that it was also conceivable to include just those participant responses that support my own views while omitting those that do not, thus confirming bias.

Triangulation may help remove researcher bias. Prejudices against the phenomena under inquiry must be evaluated in triangulation (Chan et al., 2013). Triangulation, often known as overuse, was a research strategy used to avoid gathering current data (Tufford & Newman, 2012). I triangulated the claims, largely from the participant's viewpoint (Tufford & Newman, 2012). I used memory during the data collection procedure to organize the data. What the researcher learned and experienced as a result of the data (Goodell et al., 2016). By reviewing the notes, I had a better understanding of the memoing process.

Triangulation may also disclose previously undetected research notions or ideas (Tufford & Newman, 2012). Recording interviews was a form of efficiency of data collecting. Member checking approach was used to validate the findings, thereby boosting their trustworthiness and reducing bias (Birt et al., 2016). Perceptions of participants may have been influenced by qualitative researchers' biases (Birt et al., 2016). Furthermore, Birt et al. (2016) suggested using member checking to convey the participants' common opinions and viewpoints to the researcher.

Immediately once I completed transcribing the interviews, I scheduled a meeting with each participant to go through their transcript. I sent them a copy of the transcribed interview shortly after the meeting. Following that, both the participant and I revised the transcription. The participant had the opportunity to make any modifications or additions to what I had written. I sent a PDF copy to individuals who were unable to meet face-to-face due to the COVID-19 pandemic. I asked participants to make any modifications or additions they think were essential to the paper, none were made. Anyone who did not

have continuous access to the internet got a printed copy of the transcript with prepaid mail postage.

Methodology

Participant Selection Logic

African American first-generation college graduates made up the study's sample. Each participant were first-generation college graduates with a unique perspective on financial well-being. To optimize the possibility that both the investigator and the respondent understood all sorts of dialogue, English was the needed language for all respondents. A sample size of around nine African American first-generation college graduates were recruited using several sampling sites. The sample comprised a difficult-to-reach demographic and the need for variety in selecting to test and confirm the theory. An advantage of choosing various sites meant ensuring that the sample had enough variance to verify theory across multiple samples. For instance, if I drew a sample from an economically depressed areas of the east coast region compared to a prosperous area of east coast, my sample would almost certainly provide different perspectives on the same occurrences. On the other hand, my hypothesis could be tested on both instances (Rubin & Rubin, 2005). Inclusion criteria was listed on the recruitment brochure to avoid erroneously misjudging a person's race and other traits to answer my study's research questions. (See Informed Consent and Demographic Survey).

Sampling Strategy

Purposive and snowball sampling strategies were employed to select participants for this research. Purposive sampling is a systematic qualitative research technique for

identifying individuals who may provide a wealth of information on the society under investigation (Palinkas et al., 2015). Purposive sampling, as described by Guest et al. (2017), was well suited for this research because it was both cost-effective and expedient in obtaining crucial demographic information for the study. Palinkas et al. (2015) highlighted the snowball sampling approach, also referred to as “referral sampling” or “chain-referral,” as a way to garner participants by having one participant recruit another.

Snowball sampling involves using prospective participants' network connections in order to enhance the number of relevant responses for the research (Etikan et al., 2016). Etikan et al. (2016) discussed potential difficulties associated with recruiting volunteers for research investigations. I wanted to use the snowball sampling technique in order to get access to the desired population through chain referrals (Palinkas et al., 2015). By merging snowball and purposive sampling, I was able to recruit the required number of participants in a reasonable time.

Sample Size

The sample size for this research was anticipated to be between five and 12 participants, but ultimately depended on data saturation. Nine individuals were ultimately selected. Dworkin (2012) recommended qualitative researchers to select a lesser sample group than quantitative researchers, to decrease barriers and challenges. Colaizzi (1978) proposed a sample size of precisely 12. However, according to contemporary researchers Gentles et al. (2015), a sample size of at least five should be utilized. As Boddy (2016) points out, a large sample size does not ensure data saturation, despite the fact that data

saturation was the purpose of qualitative research. This, in turn, reduced the credibility of qualitative research.

Qualitative researchers stress data saturation in order to get an insight rather than just measuring facts, Glasser and Strauss (1999) used the expression "data saturation" to describe the state of grounded theory research at the time they wrote it (Marshall et al., 2013). Following that, Marshall et al. (2013) extended it to qualitative research, in which interviews are the major technique of data gathering. According to Marshall et al. (2013), data collection and analysis have reached saturation if no new information relevant to the study issue has been uncovered.

As recommended by my committee, I strived for a sample size of five to twelve participants for my investigation. I used a sample size optimization approach in order to achieve saturation. For qualitative research, Malterud et al. (2016) suggested utilizing informational power to evaluate appropriate sample sizes instead of only considering saturation. The end goal of the research was to acquire as much information as possible, and theoretical basis, interview discussion style, and analytic technique are all factors that influence the quantity of data that can be collected (Malterud et al., 2016).

Procedures for Recruitment, Participation, and Data Collection

Recruitment

Recruitment was complicated, especially finding individuals who were willing to divulge intimate details of their life throughout the recruitment and participation process. It was critical to find the target demographic in order to acquire the right kind of people (Ellard-Gray et al., 2015). College graduates in the region received resources from local

businesses, colleges, social media and human assistance organizations, education centers, community centers, banks, and fast-food restaurants. First-generation college graduates were the target audience for a certain agency and/or company that I was looking for. They offer both a support group and financial guidance.

General information about the research was presented on the flyer used for recruitment. Posting the flyers on bulletin boards in public places and social media where they will be seen by everyone was my goal. In the context of COVID-19, I wanted permission to promote my study on the organization's social media pages of my choice. The content on the flyers will be broad, revealing the eligibility criteria and contact details for those interested in participating in the study. Participants showed their interest by reaching me via email or phone using the contact information on the invitation flyer. After participants contacted me, I followed up with them to confirm their willingness and eligibility before proceeding.

Data Collection

The generic qualitative approach included interviews and in-depth conversations to delve further into the collective meaning of what individuals perceived (Catile, 2003). Qualitative research relied heavily on data collected via interviews (Howell, 2015). I learned about the financial well-being of African American first-generation graduates by asking open-ended questions and conducting standardized semistructured interviews. Data were gathered via interviews throughout this study. As the researcher I served both as a data collection instrument and as a subject in the qualitative interviews (see Novick, 2008). When a researcher utilizes a structured interview guide to carry out an action plan

for each session, they may adopt an action plan for each session as well (Hennink et al., 2017).

Once volunteers contacted me, I used a descriptive screening tool to confirm their qualifications (see Appendix A). Once the participant met the study's eligibility requirements, I set up a meeting to perform the interview. Interviews should be conducted in a public location, as Turner (2010) recommended, to ensure the participant's safety as well as the researcher's. The interviews were held at the person desired location in a private meeting room or study room away from anyone to here via WebEx platform. There was no additional charge when using WebEx due to membership plan. Graduates without access to transportation to myself were interviewed through WebEx. When compared to in-person interviews, WebEx interviews were more cost-effective for both the participant and myself as the researcher. This style of interviewing was also less exhausting and time demanding as well (Rahman, 2015).

Even while doing interviews over the web saved money and increased participation, there were drawbacks. People may be wary of addressing urgent issues over the web, for example (Rahman, 2015). Researchers could not get any more information about participants' body language via telephone interviews since the call may go bad and force them to stop (Rahman, 2015). On the other hand, Rahman (2015) suggested in-person interviews may be worth the extra cost to create a connection with participants and boost the study's validity.

In advance of the interviews, I sent prospective participants information on the study's goals and interview procedures. After that, I asked these individuals to sign a

consent form. The consent form further explained the participant's rights as a member of the research study. I provided a copy of the consent form to participants who wanted a WebEx interview. I assessed the consent form with the participant over the phone after they have received the paperwork. I asked them to sign and return the consent form if they agreed to the terms. After I obtained the consent form, I conducted the WebEx interview with video turned off.

The interviews lasted between 60 and 90 min to capture the participants' perspectives on their financial well-being as African American first-generation college graduates. The interviews were recorded via WebEx platform; I took only a few notes during them to not disrupt the participant's story. Maintaining lack of verbal expressions gestures and comments were critical to ensure that participants did not feel awkward or criticized as a result of their answers (Howell, 2015).

McIntosh and Morse (2015) encouraged researchers to engage in an open dialogue with participants after the interviews so the participants may ask any questions that they may have concerning the study and the future stages. Howell (2015) advised making certain that no participants are distressed or perplexed at any moment during the interview. If a participant became uncomfortable, I offered to discontinue the interview. Then, at no cost to them, I referred them to a counseling expert.

Procurement of Sensitive Data. After I identified the research participants, I planned an interview with them according to their convenience. To record the interviews, I used a combination of digital recorders, a computer recorder, and my cellular phone. To safeguard the audio recordings, I employed a password and an encryption method. Each

interview was marked with the participants' pseudonyms with the date, time, and length of the interview (e.g., dates, times, etc.).

Even though I used aliases for each participant, I keep a master version of each participant's data in my safe (i.e., locked safe at my home office) and delete all evidence within 5 years after the interview. When I completed transcribing all the information, I erased the audio recordings from my phone device. I assigned each participant a different pseudonym to protect their identity. All the interviews occurred in a private location, such as the participant's home, a library, a corporate conference room, or a participant's office via the WebEx platform. Once again, all meeting sites were determined by the participants. To decrease the possibility that the security of the participants might be compromised, with AI assistant I transcribed all audio data. I then erased all interviews from my recording devices after the participant offered their remarks or accepts the transcription. In addition, to the security precautions currently in place, I copied and paste all interviews from my Word document into an Excel spreadsheet as an extra precaution. For my phone and computer, I used a distinct encryption and passwords.

Data Analysis Plan

In qualitative research, data analysis refers to the process of finding and organizing transcribed interviews, observation notes, and other related materials to get a more complete knowledge of the phenomena (Sutton & Austin, 2015). To distinguish qualitative from quantitative research, Sutton and Austin (2015) explored data analysis. According to Moser and Korstjens (2018), data analysis was used to identify and assess the meaning of a phenomenon by differentiating significant subordinate and primary

themes from an interview. This was a spontaneous, intuitive, and creative method of inductive reasoning, assessment, and prediction. Gläser and Laudel (2013) researched technique of qualitative data analysis that entails categorizing or classifying the data. It was essential to decrease the amount of original data in order to make sense of huge amounts of data. Gläser and Laudel generated a considerable trend in information by deducing information from data while constructing a cohesive body of data. Alase (2017) recommended researchers to detach themselves from participants' lived experiences in order to achieve a broader scope of understanding during the analysis stage, which challenges Heidegger's (1971) request for researchers to communicate their results with participants.

I used thematic analysis to interpret the semi-structured interview data. Researchers Braun and Clarke (2021) recommended the thematic analysis allowed researchers to examine subjective reactions to objective matters and comprehend communal or shared values. Employing the thematic analysis, I was able to construct themes that were intimately linked with the experiences of African American first-generation college graduates (Guest et al., 2017).

Coding

I used codes to categorize, I arranged the information gathered by participants during the study (see Gibbs, 2018). Although coding demands a continual flow of questioning and assessing, I did the data analysis using open coding. I physically sorted the data by grouping statements and terms that have a common theme—construct meanings from important descriptions of events (Wirihana et al., 2018). Groups were

given labels based on their aggregate importance. This approach helped me in the future in coding and understanding the results. Gibbs (2018) proposed that the researcher develop a starting point of codes before beginning the data collection process; subsequently, when more data is acquired, the researcher creates new codes.

Morrow et al. (2015) classified themes with similar notions into groups based on the degree of emphasis they will generate from the participants. I identified initial codes by hand. Following that, I went through all of the interviews and coded each respondent's responses using the codes developed in the previous stages. The first stage of Colaizzi's (1978) approach is for the researcher to become familiar with the data by reading it on a regular basis. The second phase is for the researcher to select statements that are closely relevant to the research question in order to complete the procedure (see also Shosa, 2012).

According to Morrow et al. (2015), after uncovering main meanings in Stage 3, a researcher should organize the meanings into categories and themes (Stage 4) and then develop a full description (Stage 5), after which they publish their findings. Afterwards, there will be a discussion of the phenomenon. Shosa (2012) recommended Stage 7 to validate the experiences of participants by asking whether their experiences have been recorded. Properly describing the observed occurrences, as well as explaining the previously established themes, is required if the observed events to be accurately represented (Morrow et al., 2015). Next, the researcher should double-check descriptions by looking through transcripts, topic clusters, and subjects one more time to ensure that they are accurate.

Each interview was manually coded line by line with the established technique, which was consistently followed during the transcription process. Transcription software of WebEx was employed to transform audio recordings into written transcripts. Hilal and Alabri (2013) promoted the utilization of computer software for researchers throughout the transcribing phase of the study procedure. Computer software aides in enabling the conversion of audio recordings into text format for practical use. I favored transcribing by actively listening to the audio recordings and cross-referencing the audio of each interview with the transcription file to guarantee the precision of the translations.

In this study, contradictory instances were examined because they were pointed to a new direction for further research in the future. Furthermore, contradictory criteria may have brought attention to a problem that may have been overlooked throughout my investigation. No discrepancies were discovered, If so, I proceeded to use them as follow-up questions with additional participants or modify my questionnaire form if any inconsistencies occurred.

Issues of Trustworthiness

The qualitative method was long believed to lack scientific methodology when contrasted to the quantitative approach (Cope, 2014). Qualitative research has a reputation for being idiosyncratic, prone to interviewer bias, and lacking generalization (Cope, 2014). To tackle the concerns, I doubled-check the study's conclusions using trustworthiness processes (Anney, 2015). The research study credibility, research transferability, dependability, and confirmability are among the characteristics used to analyze trustworthiness (Connelly, 2016). It was my job as the investigator to have

specific criteria to assure the study's quality. A primary objective of my research would be to increase the amount of information available to the academic community regarding this issue, yet doing it in a transparent, comprehensive, and trustworthy manner, so that future researchers might replicate and enhance my work.

Maintaining the integrity of my work was essential to the success of the study and the completion of this research. As the researcher, I recorded all processes and confirm that all stages of the study were taken into consideration when drawing conclusions. Performing extensive study to verify that my perception of my work was accurate and not prejudiced was critical, and this research was based on the predetermined techniques mentioned further down.

Credibility

In qualitative research, according to Howard (2015) suggested credibility refers to the extent to which the results of the data collection may be relied upon or accepted. The legitimacy of qualitative research, according to Ravitch and Carl (2015), is established when the instrument was connected to the subject under investigation. It was important to consider if the study results are based on reliable data obtained from the participants' original comments when assessing their "credibility" (Anney, 2014). Member verification will be critical in establishing trust and establishing credibility. Before releasing my results with the public, I met via phone with my participants and go through the transcripts of their interviews with them after I mailed a copy. To improve the credibility of my research, a variety of techniques were utilized, including triangulation, saturation, member checking, and reflexivity, which was a practice that will help to build

confirmability over time. Beginning with the use of a variety of sample recruitment methods, one approach of triangulation suggested for the research was the use of multiple sample recruitment tactics. It was expected that variety sampling will offer the unit of analysis with a diverse range of points of view. The use of this diversity sampling technique enabled me, as the researcher, to check my findings with the participants after I had completed my study.

Transferability

To ensure transferability, it was my intention to give a thorough explanation of each participant's answers (Creswell & Creswell, 2017). As explained by Creswell & Creswell (2017), the transferability of frameworks allows 66 or more academics to utilize comparable frameworks since they share common characteristics. It was my intention to work with a limited number of people, and I want to give them with as much information as I can in order to get a comprehensive picture of their lived experiences. According to Tai and Ajjawi (2016), the use of triangulation and participant verification was essential for establishing credibility. As Connelly (2016) noted, in order for the results of a study to be considered "transferable," the researcher must give a comprehensive explanation of their research methodology in the article.

According to Anney (2014), the research should provide complete and comprehensive data on the techniques used, as well as the environment wherein the research was conducted, before it can be considered complete. The conclusions will be fully described in their entirety in order to ensure that readers comprehend both the findings of the study as well as the techniques all of which were utilized to arrive at those

conclusions (Anney, 2014). Presenting the results may allow other researchers to replicate this study in other places under similar conditions as a consequence of this judgment, which will be beneficial to all parties concerned.

Dependability

In quantitative research, it was comparable to the concept of dependability in terms of dependability and consistency (Connelly, 2016). Anney (2014) defined "reliability" as the constancy of results across time. "Reliability," according to Anney (2014), was defined as the consistency of outcomes across time. This was defined as the capacity of a study to be replicated with comparable people under similar circumstances by following the researcher's procedures and providing thorough explanations of the researcher's results; this is known as the study's dependability (Cope, 2014). A technical term for this method is *audit trail*, which refers to the process of recording information. In order to increase the trust of their findings in the reader, researchers utilize audit trails to provide a comprehensive record on all actions carried out during the research process. Howell (2015) suggested an audit trail as a method that researchers use to increase the dependability of their results, and it is described in more detail in the next part of this article. As part of my research responsibilities, I provided a comprehensive set of notes on data management as well as the creation of ideas for future research, and these notes will be included in the audit trail for my research (Anney, 2014).

Confirmability

To guarantee that there was as little bias as possible in this research and that my own personal motives will not influence the study, I meticulously documented the data

analysis procedure throughout the process. My reflective diary, which was also known as a process log, will include a summary of my thoughts and observations about my research project (Anney, 2014). Cope (2014) further discussed how findings and interpretations were made, as well as how results were produced from data, which help to further clarify the researcher's confirmability. As a result, this approach increased confirmability since it tells the reader about the researcher's thinking process as well as an explanation for the choices taken throughout the investigation process.

Ethical Procedures

Prior to beginning any recruiting or data collecting efforts it was necessary for me to get permission from the Walden University Institutional Review Board (IRB) for my research study. Anyone participating in the research were treated with respect, benevolence, and fairness throughout the duration of the study. Participants were told that their participation in the event was completely voluntary and that they had the opportunity to withdraw at any time throughout the course of it. During the transmission of the participants' data, it was locked to ensure that their personal information was kept distinct from all other data elements. Since age, email address, and phone number will be deemed as private information, they were not included in the data collection or stated in the results of the study. Participants were prepped before the study and participants were debriefed after it was finished in order to reduce the psychological risks that might arise as a result of emotional distress associated with the subject matter. Participants were given the phone number of a community-based mental health practitioner in the event that they needed to follow up with them after the interview.

As the researcher I provided pseudonyms to use, to ensure that all participants' identities remained confidential. On the computer level, all papers associated with the study were password protected, and on the physical level, office doors were closed to ensure that no one could access them. Participants will be given the opportunity to withdraw from the study at any time throughout their involvement in it. Throughout the interview, I remain a professional attitude and explained each element of the study that had an effect on the participants in great detail. I complied with all the IRB procedures that were approved in advance.

Summary

In this chapter, I used a descriptive, interpretive technique to explain using qualitative methodology. I rephrased the research questions from my study and described how they fit within the qualitative paradigm. As a researcher, I fulfilled my duty and responsibilities, paying particular attention to power imbalances, conflicts, and prejudices. Next, I went through instrumentation and the data gathering methods I proposed for my research. I went through great lengths on data management and interpretation. Ways I achieved verification and trustworthiness were provided. Finally, I discuss researcher competency as well as ethical considerations. In Chapter 4, I will discuss the research environment, participant demographics, the data collection process that took place, and the controls to assure reliability and outcomes.

Chapter 4: Results

Introduction

The objective of this generic qualitative study was to gain a comprehensive grasp of the perceptions and interpretations of personal and financial conditions among African American first-generation college graduates. In this chapter, I review the data collection and analysis process. I also discuss my codes, categories, themes, and final results. The research question I sought to answer was: How do African American, first-generation college graduates interpret and make meaning of their experiences related to their financial status and personal well-being?

Setting

The interviews conducted for this research study spanned the Northeastern and Southern regions of the United States. The WebEx platform was used for the meetings participants were in various settings while I conducted the interview, including conference rooms business offices, as well as various tranquil areas at the participant's home, workplace, and public venues. WebEx is a platform similar to Zoom. For each interview, I sent participants a link (again, much like Zoom) to access the virtual interview room. The user downloads an app that record interviews—audio or video. The WebEx software creates a transcription as well. In addition to using this platform, I created fieldnotes during the interview where I noted important parts and compared my own notes with the transcript. I will discuss this further under Data Analysis.

These meetings were conducted through the use of the WebEx platform. The final interview was conducted on May 5, 2023, following the commencement of the interview

process on July 3, 2022. I provided participants with the opportunity to convene either through face-to-face interactions, teleconference communication, or videoconferencing. All participants made the decision to conduct the interview through face-to-face interaction via the WebEx platform. The interviews were done at a privately chosen place as specified by each participant. The locations encompassed conference rooms situated within a nearby library, their company premises, and the domicile of one of the participants. Table 1 presents the demographic information for participants in this study. This includes their unique identifier, age, sex, occupation, debt status, years of education, and other relevant demographics.

Table 1

Participant Demographics

Participant no.	Age (years)	Marital status	Sex	Children	Multiple streams of income	Occupation	Year graduated
1	36	Single	F	No	Yes	Social Services Worker	2013
2	36	Single	F	No	Yes	Social Worker	2012
3	35	Single	M	No	Yes	Family Therapist/Social Worker	2010
4	37	Married	F	No	Yes	Social Worker	2015
5	32	Single	F	No	Yes	Social Worker	2014
6	27	Single	F	No	Yes	Behavioral Analyst	2016
7	24	Single	F	No	Yes	Social Worker	2022
8	25	Single	F	No	Yes	Social Worker	2017
9	32	Single	F	Yes	No	Social Worker	2012

Note. F = female; M = male.

Data Collection

To obtain access to research subjects, two forms of criteria and screening were necessary. First, it was necessary to acquire authorization from Walden University's IRB, which I did (approval no. 06-07-22-0482579). Second, participants undertook a

prescreening process to verify that they met the research criteria after giving their voluntary verbal assent. To effectively facilitate the objectives of this study, a cohort of nine individuals was selected for the purpose of conducting interviews. A total of nine participants were interviewed (based on data saturation), representing a response rate of 75% of the initial recruitment pool of 12 individuals.

According to Guest et al. (2020), data saturation is reached when newly obtained data does not provide any significant extra information to address the research issue. In this study, it was found that the data became saturated after including 9 individuals. Two participants did not satisfy the criterion for inclusion. One participant requested to be withdrawn from the research due to their unwillingness to disclose their personal narrative, even though their identity would remain anonymous. The participants in this study were recruited from the Eastern coastal region and were specifically chosen based on their ethnic heritage, attainment of a 4-year college or university degree, and status as a first-generation college graduate.

A standardized interview guide was employed for all participants. The interview process was conducted using Rubin and Rubin's (2012) interactive interview approach. Participation was voluntary, with each participant initiating contact through my email address provided by Walden University and indicated on my flyer. In addition, I provided a temporary mobile phone number acquired using a mobile application called Google Voice. Through the use of Google Voice, I obtained a temporary phone number and utilized the service to maintain communication with all participants. Following the receipt of responses from the participants, I initiated a discussion concerning the

characteristics and goals of the study, as outlined in the participant recruitment flyer (see Appendix B). The informed consent was sent to the participants via email prior to the interview. I used WebEx recording as a method to chronicle every interview. The interviews varied in length, ranging from 60 to 90 minutes.

I employed my personal laptop in tandem with the WebEx technology to carry out the interview. I used the Webex application on my laptop computer. The fieldnotes that I took during the interview (to bracket and address bias as well as triangulate my data, see the Evidence of Trustworthiness section), were written out by hand, during the interview. Following each interview, I transferred (via USB) the respective audio recordings to a desktop computer that was secured with a password.

To ensure confidentiality, I allocated an alphanumeric pseudonym to each interviewee, adhering to the principles suggested by Patton (2002). Afterward, I compared the WebEx generated transcript with the audio recording of the interview, as well as my fieldnotes. Upon uploading the recordings to my password-protected, home-based desktop computer, I proceeded to delete the material from my laptop and additionally stored it on a flash drive that is securely placed in my safe.

Recruitment

Participants were recruited through the use of a flyer posted through online public forums, specifically LinkedIn, Facebook, and Twitter. One of the participants referred two of their peers, and the individuals satisfied the specified inclusion requirements. A total of four participants provided their responses, with three of them indicating that they became aware of the flyer through an online posting forum. In addition, one participant

mentioned encountering the flyer at a nearby coffee shop. The participants were graduates from in the Eastern region of the United States. All participants were employed full-time at the time of the interview and attended schools in North Carolina, New Jersey, Atlanta, and Pennsylvania. Participants held more than one job.

A total of nine participants were interviewed, representing a response rate of 75% from the initial recruitment pool of 12 individuals. Two participants did not satisfy the criterion for inclusion. One participant requested to be withdrawn from the research due to their unwillingness to disclose their personal narrative, even though their identity would remain anonymous. During the course of the study, I noticed ideas and concepts that were used to explain experiences, over and over, during the interview. Again, I feel that I reached data saturation at 9 participants, therefore no other interviews were needed, and I did not solicit additional participants after the initial 12.

Interview Process

Prior to conducting each interview, I thoroughly reviewed the informed consent document with each participant and extended my assistance in addressing any inquiries or suggested improvements. Upon obtaining each participant's confirmations of consent via email by having them reply to me with "I consent." Then, I suggested they keep a copy of informed consent documents for themselves. I stored digital copies of each received informed consent form in a very secure encrypted subdirectory on my laptop, and then transferred them to a password-protected desktop and a backup secure flash drive. Subsequently, I furnished every participant with a compilation of internet-based mental health organizations that could be contacted in the event of encountering any difficulties,

drawing upon my experiences as a practitioner in the field of assisting individuals through stressful or emotionally charged circumstances. WebEx was used as the platform for voice recording with each interview. All participants provided consent for the voice recording of the interview as well. I stored all my notes and relevant documents in a secure area within my residence, employing a dual-lock mechanism on my desktop and flash drive.

Transcription of Interviews

Following the completion of each interview, I instantly initiated the transcription process through WebEx. For the initial stage of transcription, I employed the use of WebEx's live audio transcription. The WebEx application was made available with a monthly subscription and exhibited a user-friendly interface. During the interviews, the WebEx tool was used to record the discussions and generate immediate transcriptions of the gathered data. I conducted a comprehensive analysis of the transcript after each interview and incorporated all required modifications. The transcripts were electronically distributed to the participants via email within a period of 10 days. Each participant in the study fully authorized the use of their transcripts and verbally given permission for their inclusion in the data analysis procedure.

A small number of participants were interviewed, which hindered the capacity to ensure reliability (Morse, 2015). Despite the number of participants in my interview study was small, I managed to gather an assortment of individuals with different lived experiences in community-based initiatives. Furthermore, I performed a thorough examination of the data to particularly examine the unique backgrounds and experiences

of each participant in relation to the dynamic of being a first-generation African American graduate. The participants' backgrounds were thoroughly examined, resulting in the collection of a comprehensive set of data. Subsequently, this data underwent a coding procedure to ascertain repeating patterns that were pertinent regarding the entire sample.

Data Analysis

The semi-structured interview questions (see Appendix C) were developed as open-ended inquiries with the intention of extracting comprehensive and reflective responses. Before commencing each interview with a participant, the following actions were taken: (a) confirmed the prescreening procedure, (b) cordially welcomed each participant, (c) emphasized that their involvement in the research study was entirely voluntary, (d) guaranteed anonymity for participants, (e) facilitated question-and-answer sessions, (f) examined the established protocols, and (g) elucidated the rights of the participants.

After the interviews were completed and I verified each transcript with the recording and my notes, I began data analysis. I used Braun and Clarke's (2021) thematic analysis process in combination with Colaizzi's steps to data analysis. These authors recommended the thematic analysis to allow researchers to examine subjective reactions to objective matters and comprehend communal or shared values. Employing the thematic analysis, I was able to construct themes that were intimately linked with the experiences of first-generation African American college graduates (Guest et al., 2017).

The first stage of Colaizzi's (1978) approach is for the researcher to become familiar with the data by reading it on a regular basis, and the second phase is for the researcher to select statements that are closely relevant to the research question in order to complete the procedure (Shosa, 2012). According to Morrow et al. (2015), after uncovering main meanings in Stage 3, the researcher organizes the meanings into categories and themes in Stage 4 and then develops a full description in Stage 5, after which they publish their findings. Afterwards, there will be a discussion of the phenomenon. Shosa (2012) recommended Stage 7 to validate the experiences of participants by asking whether their experiences have been recorded.

I used open coding, which is better known as “inductive coding,” for code and categorization. Through this method I sorted the data, line by line grouping statements and terms that have a common idea—construct meanings from important descriptions of events (see Wirihana et al., 2018). Groups were given labels (codes) to reinforce organization then enriching different groups of codes. This approach helped me in coding to better understand the results within this research study. Gibbs (2018) proposed that the researcher develop a starting point of codes before beginning the data collection process; subsequently, when more data is acquired, the researcher creates new codes. As I reviewed transcripts, I noted important and reoccurring ideas, utilizing this method as the basis for my starting codes. Then, as I read interview transcripts to continue to code, I then, added additional codes when new ideas emerged.

Morrow et al. (2015) classified themes with similar notions into groups based on the degree of emphasis they will generate from the participants. Following that, I went

through all the interviews and coded each respondent's responses using the codes developed in the previous stages by implementing descriptive coding method using a single word that is discussed often as well as value coding. After coding, continuing with Colaizzi's approach, I grouped codes into categories and then from each category, summarized the main ideas by identifying and developing themes. Table 2 presents a sample of the codes. The full coding table is included in Appendix D. In total, my results analysis included 23 codes that I grouped into eight categories and eight final themes to answer the research question.

Table 2

Example Codes, Categories, and Themes

Code	Description	Category	Theme
More than one job	Financial hardships causing individual to work more than one job post graduating	Financial circumstances	Working multiple jobs
No family support	Lacked support while in college and afterwards.	Family (systems)	Lack of familial support
Mistreated because I graduated college	You think you are better because you have a degree.	Family (systems) mistreatment from family and friends due to education outlook	Post-degree outlook on family systems
Poverty during childhood	Poor while growing up, a degree meant I would not experience poverty as an adult.	Poverty	Poverty while growing up
Ongoing poverty while in college	Extensions of poverty while in college	Poverty	Experience of poverty while in college
Another degree	Participant discussed pursuing another degree for debt relief.	Financial circumstances	Continuing education for debt relief post degree
Debt after college	I thought my degree would solve poverty; in reverse, [it] made me experience debt [I] did not have before college.	Financial circumstances	Unstable finances post-degree
Housing issues	No affordable housing options after obtaining degree	Housing	Housing crisis

Evidence of Trustworthiness

To enhance the credibility of my work, I made diligent efforts to mitigate any potential personal biases, as recommended by Goldblatt, Karnielli-Miller, and Neumann (2011) and Zikmund and Babin (2012). According to Marshall and Rossman (2006), *credibility* refers to the extent to which the conclusions of a research study can be considered believable. Following to Moustakas (1994), I engaged in ongoing reflection on my experiences and made efforts to reduce responsiveness to the replies, while also maintaining awareness of potential biases. The initial assessment of trustworthiness and credibility was conducted by adhering to the authorized plan and application as stipulated by the IRB. Furthermore, before to conducting the interviews, I diligently recorded any preexisting assumptions or biases, as suggested by Moustakas (1994).

Based on my extensive professional experience spanning over a decade, I have prior knowledge regarding certain areas of the study and potential types of responses and experiences. Nevertheless, I conscientiously endeavored to refrain from imposing my own personal experiences or influencing the participants' responses during the interview process (see Moustakas, 1994). According to Moustakas, I engaged in a process of ongoing reflection on my experiences, making a conscious effort to reduce reactivity to the replies received, but still maintaining awareness of any potential biases.

To adequately confront my personal biases, I actively engaged in a peer debriefing. To uphold the integrity of the study, a series of precautions were used during the data collection procedure, as outlined by Creswell and Cresswell (2017). To bolster

the credibility of the study, an interview protocol was employed to ensure that all participants were posed with identical primary interview questions (Zikmund & Babin, 2012). With conscientiousness, I compiled comprehensive notes in a notebook and meticulously maintained it during the research endeavor to furnish a logical justification for the procedures executed during the study's duration and to record any subsequent inquiries.

I validated the findings through triangulation, which included doing a comparison study of the participants' replies with other research studies and assessing the responses using the framework of Bronfenbrenner systems theory. The dissertation committee served as a peer review panel, thereby augmenting the research's credibility and dependability. Furthermore, to bolster the validity of my conclusions and improve the descriptive quality of the data, I integrated verbatim statements from the participants.

Transferability, Dependability and Confirmability

In accordance with the guidelines proposed by Creswell and Creswell (2017), a comprehensive account was given of the participants' responses, themes, and case descriptions, ensuring a thorough and detailed analysis. The authors argued that the concept of transferability enables other researchers to use similar constructs due to the presence of shared traits. Morse (2015) asserts that due to the utilization of a comparatively limited sample size, a comprehensive depiction of each participant's experiences was supplied to ensure accuracy. To mitigate potential threats to the validity of the study, additional formal procedures were employed, including triangulation, transcript reviews, and the provision of member checks, as outlined by Morse (2015).

Transferability

Transferability refers to the model that has to be appropriate for understanding the experiences of each participant. First-generation African American college graduates' insights on poverty may have practical implications. However, it may be advantageous to consider things from the perspective of their real-life encounters and the prospects that arise after obtaining a bachelor's degree. The primary objective of the transferability component, as stated by Dufresne and Arnekrans (2020), is to gather data from individuals who may have difficulties in readjusting to their domestic surroundings after completing their college education. Each participant was a first-generation African American college graduate and could provide personal anecdotes and perspectives from their college experiences. The primary objective of the research was to gather data on the perceptions of financial adversity among first-generation African Americans college graduates after their graduation.

As a result, I conducted an inquiry to examine the factors that may possibly influence transferability. To do this, I selected comments that may potentially have significance within a broader framework yet preserving the intricacies of the original setting. Furthermore, according to techniques from Lincoln and Guba (1981) and Guba (1981) to guarantee that the data and findings were presented in a way that promoted a comprehensive interpretation. To assure the transferability of the data, I carefully reviewed audio recordings of the interviews conducted with each participant. I achieved the inclusion of everyone's experiences by categorizing them into themes and subthemes according to their shared characteristics.

Dependability

Dependability refers to the systematic and rigorous procedures used in a thorough and replicated research study. When doing thorough and repeated research, it is crucial to strictly follow defined methods to ensure dependability. Carnot et al. (2020) assert that dependability encompasses several aspects, such as validity, durability, accessibility, and security. Put simply, it provides a comprehensive comprehension of the topic via the use of many data collecting techniques. The use of open-ended interviews and other sources facilitated the authentication of the information employed in the research. To verify the soundness of the argument and avoid any ambiguity, reliance on dependability is used.

The primary objective of this comprehensive investigation is to ensure uniformity and eliminate discrepancies in the research study. I painstakingly documented every procedure used to establish the credibility of each participant's statements, therefore ensuring reliability. Specifically, I presented in-depth information about the participants' lived experiences and perceptions of poverty following graduation. Prior to presenting the findings, I thoroughly reviewed my introspective observations from each interview to ensure that I had not inadvertently added any prejudices.

Confirmability

Stenfors et al.'s (2020) research suggests that confirmability in a study may be achieved via two methods: using research data or obtaining direct statements from participants. Reflexivity was used to assess the confirmability of this study. While developing an audit trail, I had the opportunity to reflect on my role in the research endeavor and identify my own biases by revisiting the perspectives I had previously

considered. To provide contextual information for the data analysis, I kept a journal in which I recorded my thoughts and feelings during and after the interviews. I was able to maintain my honesty and integrity throughout the whole learning process due to the availability of this alternative.

Furthermore, in the words of Lauterbach (1993), the "goal of research" is defined as the first purpose statement presented at the outset of research. In this context, the scrutinized instances, recollections, and tangible experiences are all considered fundamental elements. Cope (2014) provided further details on how to draw conclusions, evaluate data, and produce results. The confirmability of a researcher's findings depends on the procedures they follow. Ensuring confirmability was crucial in this study.

Ethical Considerations

The entirety of the ethical principles enumerated in Chapters 2 and 3 was adhered to. Prior to beginning data collection, the IRB at Walden University approved the research study and its corresponding informed consent forms. This study was approved by the IRB under the reference number 06-27-22-0482579. Prior to data collection, my study was thoroughly evaluated by the IRB. Throughout the study, I was supervised by my dissertation committee. I followed all ethical protocols, ensuring the ethical validity of the investigation (Ells, 2011).

Results

The research question that motivated this study was: How do African American, first-generation college graduates interpret and make meaning of their experiences related to their financial status and personal well-being? For it to be possible to comprehend the

participants' ideas on poverty, it was essential to analyze their viewpoints after acquiring a 4-year college education. The research participants underwent a substantial alteration in the chronological order of occurrences as a result of their schooling. The research participants recounted their university/college experiences with the aim of motivating future generations to pursue higher education or obtain a degree, or simply to provide them with better opportunities they had in their youth. The interviews were captured using the bracketing methodology. From there, there was a depiction of the interviewee that also includes the events that occurred in their specific environment. The final section of the study gives the conclusions, which encompass the several themes explored, along with the firsthand accounts of the participants who are the trailblazers in their families by being the first to earn a college degree.

Theme 1: Working Multiple Jobs After Graduation

Participants reported elevated rates of unemployment following completing their college education. Their only focus throughout their tenure as college students was achieving academic excellence. Acknowledging their intellectual inferiority compared to their peers, who included both second-generation college students and so on. Participants freely discussed their challenges in securing internships that would have facilitated their acquisition of practical expertise in their respective field of work. The participants had difficulties securing work in their respective fields of study upon graduation owing to their lack of practical experience. When questioned about their work histories, some participants members confessed to accepting low-wage entry-level occupations immediately after completing their studies. Consequently, the participants were

compelled to do additional job outside of the main fulltime employment in order to meet their financial obligations.

Discussing finances may be challenging for anyone of any age, let alone recent grads, might find discussing money to be even more a sensitive subject. The participants reported that paying for college was a major source of anxiety and concern throughout their time at their university/college. Participants voiced their worries about how they would manage to pay for college afterwards. Participant 1 reported exerting significant efforts to obtain quality high paying job right out of college, yet she was unable to cover her medical expenses, resulting in a medical crisis. She stated her commitment to working 12–16 hours every day, without any breaks, in order to maintain her financial stability. According to participant 1, if she had been able to intern instead of doing work-study and other jobs to support herself and family while in college, she would have easily found a position in her profession after graduation.

Participant 4 stated that she engaged in multiple employment opportunities following her completion of college and subsequently established her own enterprise. In addition, she mentioned that she engaged in the sale of dinner plates and pursued a career in exotic dancing in order to sustain her financial needs. Participant 6 stated that she had three jobs concurrently while completing her Master's program through online education. She held a single full-time position and two part-time positions in order to meet all of her monthly financial obligations.

In summary, the findings indicated that first-generation African American college graduates encounter elevated unemployment rates following the completion of their

college education. They prioritize academic achievement and face challenges in obtaining internships, resulting in low-paying entry-level positions and extra work to fulfill financial responsibilities. The financial burden of college is a significant concern for participants, with many facing challenges in managing medical expenses. Participants have taken on various roles, such as starting their own businesses, selling dinner plates, and exploring careers in exotic dancing. Even with the availability of a Master's program via online education, some individuals had taken on several full-time and part-time roles to fulfill their financial responsibilities.

Theme 2: Lack of Familial Support

Participants indicated a dearth of familial support both during their time in college and after obtaining their degree. During their time as a student, their main emphasis was on providing support to themselves as well as guidance to their family both during their education and after graduating from college. Participant 6 expressed experiencing frequent bouts of anger due to the insufficient assistance received from her family. She was the inaugural member of her home to achieve a college degree. She went on to discuss her regular use of the city bus for commuting between her home and school. She expressed that she experienced the burden of transitioning between campus and off-campus living, as she had to rely on older adult family members to help her relocate or use public transportation to carry her belongings home for the breaks. The participant proceeded to elaborate on her strong aversion towards her family when she returned home for her winter break 1 year.

Additionally, Participant 6 mentioned that her laptop was stolen that year from her recently acquired new automobile. She expressed that the most distressing emotion was observing numerous classmates receiving help from their families to acquire vehicles, while she had to purchase her own car, which was hardly reliable, just to have it burglarized. She expressed that at this period in her life that she experienced a sense of isolation and lack of support. She asserted that her mother's partner, who had previously taken illicit substances was the person who burglarized her vehicle. She asserted that she notified her mother of her intention to contact the police. In response, her mother informed her that if she proceeded with the call, she would be required to vacate their shared residence. She expressed her strong dislike for the fact that her parent failed to see the extent to which her education was negatively affected by her mother's boyfriend snatching her laptop. She claimed that the laptop had both her coursework and personal information. She expressed that this was a setback in her efforts to improve and grow. She was then obligated to purchase a new laptop that was beyond her financial means.

Participant 7 stated that it was very difficult being that she is the eldest of all her siblings. She did not have anyone to guide her in the college process. She also stated this became even more difficult to obtain the real college experience because she had to leave campus during COVID-19. She stated she did her last year of school remote; she claims the most difficult part she had nowhere to go when she had to evacuate her dorm when COVID came. She stated that she called several family members to see if she could stay with them, but no one had any space. She also stated that at her home it was too many children there and she was not going have any space to be able to study. She said she was

left with no choice but to return home where she was forced to sit in the walk-in closet to assure, she would have a space that was quiet in the home. She stated that because no one in the home had gone to college they did not know what she was possibly experiencing. She stated that her family member would play loud music day and night did not respect her sleep schedule. She stated she also graduated during COVID-19 and received no attention from her family. She expressed that it felt like all her work was overlooked as she was not celebrated by her family. She went on to say that she felt that no one cared that she was the first in the family to accomplish college degree.

To summarize, the research demonstrated that the participants experienced inadequate familial support during and after their degree completion. Their focus was on providing support to themselves and their families, highlighting self-help during their education and after graduation. One participant expressed frustration due to insufficient familial support, reliance on city buses for transportation, and the need to seek assistance from older relatives. She experienced feelings of isolation and a lack of support following the theft of her laptop from her vehicle. Another participant, the eldest among her siblings, encountered difficulties with the college process and was compelled to vacate the campus during the COVID-19 pandemic. She was compelled to abandon her dormitory and seek a tranquil environment for studying, as her family members disregarded her sleep pattern. She perceived that her contributions were disregarded and that her family did not acknowledge her accomplishments, despite being the first in her family to attain a college degree.

Theme 3: Post-degree Outlook for Family Systems

The influence of family systems has consistently played a significant role in the academic achievement of college students. However, many participants encountered significant challenges in receiving support, even from their local community and childhood friends. They expressed that being an African American striving for academic excellence and pursuing unconventional paths was particularly difficult within their existing systems. They expressed that they were unable to rely on their systems as much as they had anticipated, such as their mesosystem, ecosystem, and chronosystem, for further support. They discovered that their ties with childhood friends became distant or terminated when they left for college. Even individuals who returned to their hometowns after college noticed peculiar behavior from their childhood pals who lived nearby. A significant number of interviewees emphasized the disparity in treatment they experience when leaving an educational institution, as opposed to an individual in their area who has been released from jail or prison.

Participant 2 reported that no one showed up at her graduation ceremony after she completed her studies. She strongly emphasized that she has observed her family members providing greater support to a relatives or friends upon their release from jail or prison. She elaborated on her experience of growing up in a close-knit community where everyone watched out for one another. However, when she left for school, she did not have the same continuous support. She conveyed her disappointment at not receiving any congratulations upon coming home, despite having spent 6 years in school. The participant expressed that her journey was lonesome as she lacked someone to pass on

information to her. She expressed her involvement in college clubs as a means of obtaining help through the campus club mentoring programs to ensure she received the necessary assistance. Additionally, she stated that without her involvement in the campus organization, she would not have received the necessary level of assistance to successfully complete her degree.

Participant 4 echoed Participant 2 by asking “Why do they [community members just release from prison or jail] get more love than the college student?” The participant went on to state that she noticed this too often the outcome and reaction of the people they she has lived around even within the African American culture. She expressed if more people gave more praise to that individual that is doing something got more praise imagine. She referenced watching boys in the hood as a child and seeing when Doughboy came home from prison and how he got a welcome back home party. She said, “It’s a shame, I did not that this was really true, until I did not get positive outlook for my degree from own family and friends when I returned home.”

To put it simply, family networks significantly influence the academic success of college students; nevertheless, numerous African American students encounter difficulties in obtaining assistance from their local communities and childhood peers. They find it challenging to depend on their mesosystem, ecology, and chronosystem for additional support, and their relationships with childhood pals become tenuous or severed when departing for college. Numerous interviewees indicate discrepancies in treatment while exiting an educational institution in contrast to those released from incarceration. They voice dissatisfaction with the absence of celebrations upon their return home and

depend on university organizations for support. They wonder why college students did not receive greater affection than their counterparts, emphasizing the necessity of acknowledging and appreciating the contributions of community members.

Theme 4: Poverty While Growing Up

Almost all participants expressed that they have experienced poverty while growing up. They have expressed they were living below the poverty level. They stated they witness their parent having food stamps, Medicaid, low-income housing. Many participants expressed they did not realize how intense poverty was until they went away to college. Participants shared their experiences of poverty. Going to college exposed them to other socioeconomic groups of individuals. Participant 3 shared a personal experience of how he grew up in a poverty, he stated that remembered having the refrigerator on the fire escape due to not having any electricity in the home. The refrigerator outside allowed the food to remain cold.

Participant 6 stated that she hated when each break would come as she had to stay with her aunt for the duration. She stated that she had nowhere to go during each break. She expressed that her mom had lost her housing during the semester, not to mention her housing was never stable. She stated that she lived with her grandparents off and on during her childhood, she also stated that she moved frequently. She stated that she often stayed with friends during the breaks, she gets special permission from the dorm resident director to leave certain items on campus or see if she could return earlier. She stated she remembers having to pay for storage for the summer break 1 year because she had nowhere to store her items. She recalls asking her friend to come to the campus to assist

her with items to take to storage. She stated that she never wanted to have to do this again, she said she was angry with her mother because she could not believe her mother had lost housing again. She stated she got honest with her friend and her friend let her go home with her for the summer. She did state that this friend was a lifelong friend after this situation occurred.

Nearly all participants experienced childhood poverty, residing below the poverty threshold and observing their parents utilizing food stamps, Medicaid, and low-income housing. Many individuals did not comprehend the severity of poverty until attending college, which introduced them to diverse socioeconomic groups. Participants recounted their experiences of poverty, including residing with their aunt during breaks, losing their mother's housing, and living with their grandparents. They frequently resided with friends during intermissions resorting to having to pay for storage. Following a summer hiatus, a friend assisted them in storing their belongings, resulting in a lasting friendship.

Theme 5: Experiencing Poverty During College

Poverty persists despite the presence of highly educated individuals attending prominent institutions. Poverty transcends past the mere absence of enough food, shelter, or financial resources. Poverty endures through the lifestyle and mentality of those in your vicinity. What exists may only last at an elevated level or diminish, contingent upon the individual's acceptance of their reality. Contemplating an alternative lifestyle necessitated sacrifices, prolonged hours of study, a diet of ramen noodles, the forfeiture of significant occasions, and the neglect of fashion trends to assure academic completion. College did not signify the cessation of poverty; it merely prolonged from their childhood

of impoverishment. Experiencing poverty does not necessarily exclude one from graduating high school or eliciting criminal behavior.

Based on the interviews experiencing childhood poverty has motivated many participants to pursue a different life, abandon excuses, and seek answers. Participant 3 said,

I became frugal, I adopted a mindset that did not exist where I came from.

Growing up in the hood it was not popular to thrift, you focused more on the brand and not the style. This did not only exist in the hood but in the minority group of Blacks on campus, I noticed that my friend group became diverse.

Experiencing poverty while in college taught me a great deal, I learned so much through the people I surround myself with while on campus. I shopped every local secondhand store. I learned to become a better cook, while my friends were going out to dining at popular restaurants. I was cooking food in my dorm. I learned to bring the social gathering to myself after realizing I would not have funds to spend the way my peers were spending. Experiencing poverty during college taught me not only to survive but it taught me how to live.

Similarly, Participant 9 stated,

I remember working a decent job, I already had children while I was in college. I did not have enough money to pay my rent provide food my children. I had to leave my apartment move back home to live with my dad. This also meant I would have to leave school until I could get my finances correct. I almost felt like there was no way out. I took 2 years to get myself together, this further put me

behind in my career path and continued to keep me in the same tax bracket. This same tax bracket placed me limbo, I made enough not to qualify for food stamps and tax credit but not enough to maintain my place. I lost my home, car and had to drive my parent vehicle when I moved back home.

Theme 5 suggests that poverty may endure despite the attendance of highly educated individuals at prestigious institutions. It surpasses the lack of sustenance, accommodation, or monetary means and is shaped by the lifestyle and mindset of one's surroundings. College does not inherently eliminate poverty; it simply extends the duration of youthful deprivation. The experience of poverty throughout college has driven numerous individuals to pursue an alternative lifestyle, discard excuses, and seek solutions. For instance, one participant adopted frugality and acquired culinary skills while attending college, but another faced financial hardship, maintaining a respectable career yet suffering to afford rent and support their children. This incident hindered their job progression and maintained their tax bracket, resulting in the loss of their home and vehicle.

Theme 6: Continuing Education for Debt Relief Post-degree

Most interviewees indicated that they commenced master's degrees practically soon after completing their undergraduate studies. Many participants want to enhance their marketability and, thus, increase their income. A significant number of participants indicated that their salary was below their expectations upon graduating from college. Participants said that they sought advanced degrees to obtain refund checks for supplementary income, while also remaining enrolled full-time to defer immediate

repayment of student loans. Participants said that they believed a master's degree would enhance their expertise in the field and ultimately lead to higher-paying employment. Some described a fervor for their studies and a desire to enhance their knowledge.

A multitude of individuals articulated their aversion to the substantial student loan debt. Participants frequently articulated that managing the repayment of student loan debt had become nearly unfeasible post-college graduation. Most participants indicated that they prioritized the repayment of student loans over the potential benefits of their degrees for their careers. Numerous individuals indicated a desire to have allocated their time differently during their academic years. They also discussed the student loan debt they accumulated during their education. They also addressed the elevated student loan interest rates and their insufficient knowledge of student loans.

The participants noted how student loan debt has been a debilitating influence, forcing them to work in professions they dislike, including positions unrelated to their areas of expertise. Numerous individuals indicated that they had an extra bill that they are unable to pay.

Participant 9 said I hoped that pursuing my master's in social work will award me a better paying career in social work. With having only, a bachelor's, I felt stuck in a tax bracket, one that does not pay the bills. I had no other choice but to pursue a higher degree.

Participant 6 said going back to school was not an option: "Once you start pursuing higher education you must not stop until you achieve the highest of you want to be compensated appropriately."

Many interviewees pursued master's degrees after completing their undergraduate studies to increase their income and marketability. Many felt their salaries were below their expectations and sought advanced degrees to obtain refund checks and defer immediate repayment of student loans. They believed a master's degree would enhance their expertise and lead to higher-paying employment. However, many averted the substantial student loan debt, stating it became nearly unfeasible postcollege. They also discussed the impact of high interest rates and insufficient knowledge of student loans, forcing them to work in unrelated professions. Many felt stuck in a tax bracket and decided to pursue higher education to achieve their goals.

Theme 7: Unstable Finances Post-degree

The expectation of college to be the resolution to financial circumstances was often the topic of conversation. Graduating college was supposed to aid in the individual having more obtaining more for themselves. Graduating college increases skills, making the individual more marketable and make more money than persons who do not have a degree. In their interviews, participants noted unstable finances post-degree. Some proclaimed that it had been a waste of money and time to go to a 4-year college or university. For instance, Participant 3 said, "I wish would have gone to school for a trade rather than committing to several year at a college or university." Participant 5 also expressed unhappiness: "I only went to school to please my parents. It has been my biggest regret; not only did I leave school with debt, but I am unhappy with the degree I chose."

College was frequently regarded as a remedy for financial challenges, augmenting abilities and employability. Numerous participants, however, encountered financial instability after obtaining their degrees, expressing a preference for vocational training over a 4-year university education. Many also lamented departing from academia burdened by debt and dissatisfied with their selected degree.

Theme 8: Housing Crisis

Many participants discussed that they dealt with housing issues before, during, and after completion of their college degree. They discussed how housing directly impacted their perception on completing their degree for a better life. Participants reported they grew up in low-income housing, they have experienced being evicted, not having housing while in school and staying with friends illegally on campus during the semesters to continue their education. Participant 8 lived in a homeless shelter before going away to college. The participant also stated that her mom gained housing while she was in school. She also stated that several months later her mother had housing issues and lost her housing.

The participants members deliberated about their experiences regarding housing challenges before, during, and subsequent to the completion of their college degrees. They recounted their experiences of residing in low-income housing, facing eviction, and unlawfully staying with friends on campus. One individual resided in a homeless shelter prior to attending college. Their mother encountered housing difficulties while attending school, but subsequently lost her residence.

Summary of Results

I interviewed nine first-generation African American college graduates who were the first in their families to achieve this milestone. These individuals shared their current financial difficulties, strained relationships with family members who did not pursue higher education, and feelings of exhaustion due to working several jobs to meet their financial responsibilities. The data analysis yielded eight distinct themes: (a) working multiple jobs after graduation, (b) lack of familial support, (c) post-degree outlook (family systems), (d) poverty while growing up, (e) experienced poverty during college, (f) continuing education for debt relief, (g) unstable finances post-degree, and (h) housing crisis. Education is intended to serve as a crucial tool for equalizing opportunities in the financial realm for individuals from low-income backgrounds. However, interviews with participants who are first-generation African American college graduates indicate that it has led to the accumulation of debt or increased debt, as well as strained relationships with childhood and adolescent friends and family members.

Summary

In this chapter I summarized an extensive analysis and presented a detailed evaluation of the results, offering a comprehensive synopsis and a meticulous examination. Each subject provided their voluntary agreement to partake in the study. All participants met the specific qualifying criteria and completed individual interviews, with each interview lasting a maximum of 90 minutes. During this specific time frame, a predetermined duration was allocated for the purpose of facilitating the exchange of inquiries and corresponding responses. The interviews underwent transcription and

coding procedures that incorporated Yin's (2009) framework, as well as theories on data analysis for case studies proposed by other prominent scholars such as Chermaz (2006) and Saldaña (2014).

Upon conducting many rounds of data analysis, I systematically organized the findings into two distinct categories, which served as repositories for the emergent themes. The initial classification pertained to concrete results, specifically in terms of administering medical interventions. This category encompassed three distinct topics, namely: (a) housing issues, (b) limited financial stability, and (c) still experiencing poverty after obtaining a degree, due to extensive college loans. The subsequent classification pertained to intangible results, specifically the establishment of obtaining a degree and still experiencing poverty. The findings revealed nine main themes: (a) working more than one job (b) lack of supportive family/community and (c) returning home to the same financial conditions they left.

In Chapter 5, I offer conclusions derived from the data that I gathered and examined. Furthermore, I acknowledge the limitations of this broad qualitative research investigation and provide recommendations for future research. The implications of the research are also considered; these underscore the potential social significance of my findings. The chapter ends with a conclusion to the study.

Chapter 5: Discussion, Conclusions, and Recommendations

Introduction

The purpose of this study was to understand how first-generation African American college graduates interpret poverty postgraduation; gain a better understanding of life after graduation. The data analysis revealed eight themes: (a) working multiple jobs after graduation, (b) lack of familial support, (c) post-degree outlook (family systems), (d) poverty while growing up, (e); experienced poverty during college, (f) continuing education for debt relief, (g) unstable finances post-degree, and (h) housing crisis.

Discussion

Theme 1: Working Multiple Jobs After Graduation

Participants experienced higher levels of unemployment after completing their college education. Their sole objective during their time as college students was to attain academic excellence. Recognizing their cognitive inadequacy in comparison to their classmates, who encompassed those from the second generation of college attendees and beyond. Participants engaged in open discussions on the difficulties they faced in obtaining internships that would have helped them get practical experience in their specific sector of employment. The participants faced challenges in obtaining employment in their specific areas of study after completing their education due to their little practical experience. When asked about their employment backgrounds, some participants admitted to taking up low-paying entry-level jobs just after finishing their

degrees. As a result, participants were obligated to take on extra work in addition to their primary full-time job in order to fulfill their financial responsibilities.

Engaging in conversations about finances may be difficult for individuals of all ages. However, recent graduates may find discussing money to be an even more delicate topic. The participants reported that financing their college education was a significant cause of distress and apprehension during their tenure at their respective educational institutions. Participants expressed their profound concerns regarding their ability to afford college expenses in the future.

Theme 2: Lack of Familial Support

The findings revealed that participants group experienced a lack of support from their families both throughout their time in college and after they had completed their education. During their time in college, the primary focus of their efforts was to offer support to themselves as well as direction to their family, both during the time that they were attending college and after they had completed their studies.

Theme 3: Post-degree Outlook for Family Systems

There has always been a strong correlation between strong family networks and academic performance in higher education. Nevertheless, numerous participants encountered significant challenges in obtaining support from even their childhood friends and neighbors. Some even went to extreme lengths to express how difficult it was to succeed academically as an African American, a system that was not typical for them. They discovered that their relationships with childhood pals grew distant or dissolved when they went away to college, and they were unable to depend on their systems like

their mesosystem or ecosystem chronosystem for extra support. Some people's childhood friends and neighbors still treated them strangely when they returned home after college. When questioned about their experience leaving a school, a number of participants made a comparison to how people in their community are treated when they are released from prison or jail unfortunately that comparison reveals that the person released from prison to jail is loved more by the people in their community.

Theme 4: Poverty While Growing Up

Nearly everyone who took part in the study mentioned having been poor as a child. Their living conditions were described as below the poverty line. Witnesses to their parent's use of food stamps, Medicaid, and low-income housing were mentioned. Going away to college opened their eyes to the severity of poverty, according to some attendees. People saw poverty firsthand, and they spoke about it. They were able to interact with people from a variety of economic backgrounds after attending college.

Theme 5: Experiencing Poverty During College

Poverty endures, despite the fact that some people hold advanced degrees and attend elite colleges. Poverty refers to more than just a lack of food, shelter, or money means. Poverty exists owing to the lifestyle and mindset of persons in their local surroundings. Individuals can modify their trajectory based on their acceptance of reality, which might exist at different levels. Many participants admitted they relied on education as a source of transformation for them.

Theme 6: Continuing Education for Debt Relief Post-degree.

Most participants indicated that they commenced their pursuit of master's programs shortly after graduating. A significant number of players aimed to enhance their market value and, naturally, augment their earnings. A significant number of individuals expressed dissatisfaction with their initial postgraduation remuneration. Participants indicated that they pursued higher degrees in order to earn a return check for improved income. Additionally, they mentioned that they chose to remain in school full-time to defer the immediate repayment of student loans. Respondents expressed their belief that obtaining a master's degree would enhance their expertise in the field and ultimately result in a more lucrative employment opportunity. Several kids shown a profound enthusiasm for their academic pursuits and a keen aspiration to further their knowledge.

Theme 7: Unstable Finances Post Degree

The notion that college would provide a remedy to financial issues was frequently discussed. Graduating from college was expected to enhance the individual's ability to get more for himself. Earning a college degree enhances one's talents, hence increasing their marketability and potential for higher income compared to someone without a degree. Several participants noted that they had experienced financial instability after completing their degree. Some argued that attending a 4-year college or university was a waste.

Theme 8: Housing Crisis

Housing was a concern for many participants both before and after they earned their degrees. They spoke about how housing affected their outlook on getting a degree to improve their lives. Many participants said they had a tough upbringing in low-income

housing, had been evicted, and have had to get creative to stay on campus illegally during the semesters so they could finish school. Before attending university, the participant resided in a homeless shelter. While the participant was in school, her mom was able to secure lodging, but she mentioned that after a few months, her mom had some problems with the housing and lost it.

Interpretation of the Findings

The data revealed themes that depicted the perceptions of poverty among first-generation African American college graduates after completing their education. Some individuals were oblivious to their impoverished circumstances until they departed for college. Each subject was accompanied with fundamental codes and categories that were substantiated by the participants' statements throughout the interview. This research provides empirical evidence that obtaining a 4-year degree does not significantly contribute to improving the financial prospects of first-generation African American college graduates. Second-generation college graduates may be necessary to have improved results in addressing generational poverty.

Connection With Theoretical Framework

This study is based on Bronfenbrenner's (1981) ecological systems theory. Bronfenbrenner's theory was employed to examine the perceptions and comprehension of contemporary financial conditions and personal well-being among African American first-generation college graduates. Bronfenbrenner's approach facilitated academic alumni in comprehending the interactions among many systems in an individual's life and certain social circumstances (Bronfenbrenner, 1974). The theory offers a structure for

understanding the research topic through its five system layers: microsystem, mesosystem, ecosystem, macrosystem, and chronosystem. According to ecological systems theory, each system affects the experiences of African American first-generation graduates, resulting in increased enrollment, matriculation, and graduation rates for this demographic in higher education. The participants in this study provided insights into how harsh conditions, exposure to various cultures, and different life perspectives enhanced their comprehension and motivated a desire to improve their overall trajectory.

Microsystems

The microsystem constitutes the fundamental element of Bronfenbrenner's (1981) ecological systems theory. Microsystems denoted an individual's immediate environment, including their direct and close relationships (Hertler et al., 2018). The interactions included peers, colleagues, and individuals within familial and academic contexts. During this study it revealed the extent of support offered by these relationships impacted participants both during their tenure and postgraduation. The perceptions and roles of these individuals were significant to the matriculating students. Elliott and Davis (2018) illustrated how microsystems reflect children's interactions within their immediate environments; this framework was similarly applied to analyze college graduates in comparable contexts. Microsystems elucidate the ways in which participants were influenced by and interpreted the context of their lives in relation to their immediate environment (Hertler et al., 2018). The direct associations between educators and students in an educational setting were classified as a microsystem environment (King & Travers, 2017).

The participants' microsystem encompassed the daily interactions and social exchanges. Participants discussed the degree of their family's involvement or absence during their college experience. The majority of participants indicated a lack of significant support from their immediate family during their college experience, with many taking on the role of providing support for their families instead. Several participants indicated the development of a familial bond with their peers during college that exist till today. Some indicated that they would lack a residence to return to upon entering college or during significant breaks while enrolled. The intersection of microsystems and mesosystems (Soyer, 2019) positions the mesosystem as the subsequent layer within the theoretical framework.

Mesosystems

In this study, the mesosystem served as a supportive element inside the ecological systems theory. The mesosystems were chiefly constituted by the interdependent interactions with the microsystem (Soyer, 2019). The mesosystem depicted the participant's home environment in connection to external factors or entities that affected their college experience and impression of poverty. The mesosystem enhanced understanding of the participants interactions with their environments during the study (Hertler et al., 2018). Such illustrations included institutions, community connections, educational establishments, and several other entities. Moreover, Bronfenbrenner (1977) underscored that the participants' interactions inside academic settings may affect their home environment.

Several interviewees reported that their academic obligations and work-life balance resulted in estrangement from childhood friends, peers, and family in their hometown. Multiple interviewees observed that their viewpoints changed after engaging with diverse backgrounds during their educational experiences, indicating that their feelings of isolation in college negatively impacted their relationships with their community back home after graduation. The interviewees expressed that as they fostered supportive relationships within academic settings and developed a greater understanding of assistance, their perspectives evolved.

Participants expressed their reluctance to engage in specific interactions, participants frequently discovered through social media that they were left out of annual gatherings with friends and family during their college years and after graduation. Some suggested that higher education seemed to represent a betrayal to the communities from which individuals originated. A significant number of participants shared their experiences of adjusting to the culture of the campus and college environment, which contrasted sharply with the communities they originated from.

Exosystems

Moreover, the exosystem expands outward to the subsequent level, including indirect environments linked to the participants (Bronfenbrenner, 1977). McLinden (2017) observed that within the exosystem, the participants did not engage actively in decision-making or influence the factors or conditions, yet they remained susceptible to the effects of the system. King and Travers (2017) Exosystems comprise several components and structures, including politics, media, and legislation, that have impacted

individuals' lives without promoting their development. The exosystem referred to how participants external setting in their upbringing and environment impacted directly on their development. These indirect systems significantly influence the students' trajectories.

Numerous participants noted that many of their parents lacked impactful or long-term employment. Many of the respondents articulated the difficulties they encountered in obtaining internships or volunteer positions within their communities, frequently attributed to the lack of a parent or the presence of an unemployed parent. Participants reported challenges in comprehending the diverse employment opportunities accessible to them, as they were predominantly uninformed about certain firms. They indicated familiarity solely with prevalent roles in shopping centers, fast-food outlets, and manufacturing facilities, without direct affiliations with prominent firms in their field of study. Participants discussed how they had parents that were in prison, not involved due to the legal systems.

Macrosystems

This study demonstrated the interconnectedness of all systems through the macrosystem (Elliott & Davis, 2018). Bronfenbrenner (1977) posited that the macrosystem imposed an external influence shaped by cultural values, social customs, attitudes, and ideologies. According to McLinden (2017), the macrosystem connects the microsystem, mesosystem, and exosystems. McLinden also noted how these arrangements might have shaped beliefs. McLinden (2017) observed that each system included the person's lifestyle, opportunities, life course trajectories, and patterns of

social interaction. Bronfenbrenner (2005) defined the macrosystem as a societal structure that outlines an individual's subculture and wider environment.

Numerous participants indicated that their financial situations affected their interactions within the college environment. They aimed to project an image of having more than they did, even though their circumstances did not permit it. As a result, they often prioritized work over internships in an effort to maintain parity with their peers. They aimed to present themselves appropriately within the academic environment. The influence of financial aid was significant for numerous participants, who shared their experiences of struggling to navigate their student aid, ultimately leading to substantial student loans and repayment challenges. Participants indicated that they started to adopt new perspectives, make different purchases, and engage in activities that contributed to a more meaningful society. They desired and appreciated things in a manner distinct from their usual upbringing. They recognized the significance of maintaining successful relationships by avoiding the destruction of connections, approaching issues with a more logical mindset rather than an emotional one.

Chronosystem

In the end, Bronfenbrenner (2005) presented the chronosystem to depict the dynamic systems that evolve over an individual's lifespan, emphasizing the periods during which pivotal events occurred in their life. King and Travers (2017) recognized the chronosystem as the fifth layer, incorporating aspects from the other four levels and elucidating how individuals are affected by different systems and temporal changes. This study revealed how these shifts influenced the students' time in school. The examination

of the chronosystem among the participants highlighted the influence of their experiences on their decision-making, particularly in relation to seeking higher education to effect change and transform their life trajectories. Furthermore, Bronfenbrenner's depiction of the chronosystem highlights the impact that different occurrences, events, and environments can have on an individual's overall perceptions (Hertler et al., 2018). McLinden (2017) utilized ecological systems theory as a conceptual framework to elucidate the experiences of African American first-generation graduates in educational contexts over time.

Participants shared their experiences in campus organizations and activities, highlighting their importance in the broader context of society. Several individuals highlighted their participation in policy reforms, electoral processes, and their experiences as students during the administration of the first Black president of the United States. Several participants looked into the changes in student engagement in their academic activities during the COVID-19 pandemic, observing that they had limited choices but to leave the university and gain independence when forced to depart during this time. Developmental chronosystems encompassed events and life transitions (Hertler et al., 2018). A multitude of participants recounted their experiences of pivotal life events that shaped their academic paths. The participants considered how these occurrences impeded their advancement, resulted in deficiencies in their education, or extended their duration in academic settings. McLinden (2017) utilized ecological systems theory as a conceptual framework to elucidate the experiences of African American first-generation graduates in educational contexts over time.

Reflection

As I consider the perspectives of first-generation African American college graduates, I am also prompted to consider the economic system that supports those who have encountered destitution after completing their studies. An essential component of human development is education. The distribution of access to affordable higher education has been inequitable. While certain people are socialized to have the expectation that they will pursue higher education, others are not held to an equitable standard of participation. First-generation African American college graduates, being the initial members of their family to pursue higher education and achieve graduation, are thus pioneers within their familial context. Students would be deprived of the opportunity to be exposed to numerous subjects unless they attend and complete college. Therefore, it is critical that students have the opportunity to improve their financial situation subsequent to their enrollment. Collecting the positive and negative experiences of first-generation African American college graduates is a crucial step toward improving their overall financial situation and motivating them to pursue higher education and select lucrative professions in light of their financial situation.

On the basis of the findings, interested parties and educators can collaborate to enhance preparation, recruitment, and support for first-generation college graduates. Furthermore, the existing student support practices may be enhanced in accordance with the suggestions derived from the results of this research. Individuals who are first-generation African American college graduates could potentially act as effective intermediaries among the faculty, student support, and the faculty. First-generation

African American college graduates constitute a significant proportion of the college graduate community and merit additional research to determine how they can obtain more substantial financial assistance and, consequently, achieve better financial outcomes after completing their studies.

My experience of pursuing my PhD highlighted the harsh reality of being a first-generation student from a family that has endured intergenerational adversities. I realized that my family did not endorse my academic endeavors. I recognize their potential lack of understanding regarding the complexities of my actions, and I do not resent them for it. The situation was quite demanding due to the incessant phone calls, life issues and more. To benefit educators, communities, cultures, and families, I conducted this research with the intention of shedding light on the viewpoints and experiences encountered by African American students who are the first in their family to attend college. Dear African American students, I urge you to persist in your academic endeavors. Perseverance is crucial in overcoming the challenges that always arise. Benefiting from a strong support network within my cohort proved to be really motivating, as seeing the success of each person spurred my own advancement.

Recommendations

To have an in-depth awareness of the issue, it is advisable to provide African American college graduates, who are the first members of their family to pursue higher education, with a diverse range of experiences throughout the United States. Subsequent studies should assess the influence of university degree programs on financial inequalities, as well as the experiences of African American college graduates who are

pioneers in their families' pursuit of higher education. Moreover, further research is required to clarify the distinct obstacles encountered by first-generation African American college graduates and communicate their experiences. It can assist in dealing with the various outcomes of their experiences after graduation, as well as accurately identifying effective methods of dealing with stress to bring about significant improvement and enhance cognitive adjustment among African American college graduates who are the first in their family to attend college while navigating life after graduation. Ultimately, more study may support and advantage both academic financial advisers and the public by helping them recognize, discern, value, and respect the experiences of individuals from an ethnic group that has consistently encountered poverty over several generations.

Conclusion

Given that first-generation African American college graduates have an unfair edge in filling the riches since they are the first in their family to attend and graduate from a college or university. Financial aid is emphasized as an important aspect in helping these individuals close the wealth gap after graduation. Additional initiatives should be implemented to improve outcomes for first-generation African American college graduates after they complete their degree and for those who continue to attend colleges and universities in search of a better life.

In conducting this generic qualitative study, I sought to bridge the gap in knowledge by examining the disadvantages of first-generation African American college graduates. Based on the study findings, providing extra support from family and

implementing educational programs for families would have enhanced the preparedness of participants after graduation to make more informed financial decisions. Additionally, it would have also encouraged future first-generation students to seek higher-paying degrees. Five individuals expressed their reliance on graduate colleges for financial help after completing their studies. The participants acknowledged that attending school exposed them to atypical outcomes. They also recognized the benefits of graduating, which included instilling hope, raising awareness, and empowering them to inspire other first-generation African Americans to overcome challenges and obtain a degree. Through analyzing the research, I emphasized the importance of understanding the participants' responses when faced with challenges, which first-generation African American college graduates may experience postgraduation.

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Appendix A: Demographic Screening Questionnaire

Lived Experiences of African American first-generation college graduates interpret and make meaning of their experiences related to their financial status and personal well-being.

Interview Identifier/Code: _____ Date: _____

The purpose of this form is to screen potential participants to ensure that they meet the criteria for the study.

This study is being conducted with the goal of minimizing the danger to human participants. Without burdening others needlessly, my research is meant to focus particularly on the persons who are most equipped to answer the study's research question. Next, I would ask participants to answer a few questions to see whether they are ideal candidates for participating in the interview process to help answer the study's research questions.

Age: _____ Gender: _____ Pronouns _____

What is your current economic status? Please choose one:

Poverty line Working Class Middle Class Upper Class

Race/Ethnicity: _____

Level of Education: _____

Occupation: _____

1. How many degrees do you have?
2. How many jobs do you have?
3. Are you currently in student loan debt?

4. Have you been able to pay off your student loan debt?
5. How long will it take to pay off your student loan debt?
6. Is student loan payment apart of your monthly budget?
7. How will take you to pay off your student loans?
8. Is your student loans causing your more debt since graduating college?
9. Is your student loan financial burden?
10. Is your current employer a participant I the student loan re-payment program?

Part to be read to the Participant:

1. English needs to be the primary language of the participant to ensure all forms of communication (speaking, writing, and reading) are understood.
2. Participants must be a African American first-generation college graduate.
3. It is preferred that at the time of the interview, you have graduated college. It is expectable if you are continuing your education.
4. The participant should be able to share their lived experience as an African American first-generation college graduate.

You cannot participate if (exclusion criteria): You are a student, client, or employee of the researcher.

If the participant meets the study's eligibility requirements and agree to participate, I will schedule our interview at this time. The day of the interview, I will provide participants further information about the study by reading an informed consent form.

Appendix B: Recruitment Flyer

Doctoral Research Study

First-Generation African American College Graduates' Interpretations of Poverty and
Well-being

Are you or someone you know an African American first-generation college graduate? If yes, how do you see poverty and your present financial situation?

Tell your experience in a qualitative research study on first-generation African American college graduates' interpretations of poverty and well-being.

Criteria for participation:

- First-generation college graduate
 - African American
 - English as a primary language
 - Live in the East Coast region of the United States
 - Must be willing to share current state financial well-being and interpretation of financial well-being.

If interested in participating in this study, please contact the researcher:

Shermanda Bellsora Whitfield, MS, CTSS, CGCS

Doctoral Student at Walden University

College of Social and Behavioral Science

xxx-xxx-xxxx

Email:

Participation in this study is completely optional, and any information provided, including identification, will be kept completely private. The information and stories provided will be used solely for research purposes. Participants can contact the chair of the human subjects Institutional Review Board through Walden University at IRB@mail.waldenu.edu if there are any questions regarding participants rights as a subject/participant in this study, or if participants believe they have been put at risk of exposure.

Appendix C: Interview Questions

1. Please share with me the events that led to you going to college.
2. What does it mean to you to be a first-generation college graduate?
3. Tell me about your experience as a first-generation college student.
4. Tell me what your financial status was once you graduated college as an African American first-generation graduate.
5. Tell about your family financial circumstance.
6. Why are you a first-generation college student and graduate?
7. Were you born in intergenerational poverty?
8. Is going to college a route out of intergenerational poverty?
9. Tell me about your prospective on generational wealth.
10. Tell how you think generational wealth may impact a first-generation college graduate.
11. Can you share with me a time when you experienced poverty?
12. Please describe the precise steps you take to preserve your financial stability after graduating from college.
13. What has your post-college living experience been like?
14. What has your post-college financial experience been like?
15. If you had to returned home after college, how did your neighborhood greet you after you graduated college? (Black students returning home after college to low-income communities)

16. As an African American first-generation college graduate, tell me how your perspective on poverty has changed as a result of your education.
17. Can you tell me about your experience as a first-generation African American college graduate?
18. Are you currently in debt due to student loans?
19. Did you have to rely on student loans to finish your education?
20. Tell me about some experiences in attempting to maintain after graduating college as a first-generation graduate.
21. Is there anything else that you would like to add that I have not asked about?

Appendix D: Codes, Categories, and Themes

Code	Description	Category	Theme
More than one job	Financial hardships causing individual to work more than one job post graduating.	Financial circumstances/jobs	Working multiple jobs
Affording rent	Ability to afford to pay rent	Financial circumstances/jobs	Working multiple jobs
Affording food/lifestyle	Hard time paying for food and other lifestyle needs	Financial circumstances/jobs	Working multiple jobs
Internships	Availability and accessibility of internships to gain some compensation and get experience	Financial circumstances/jobs	Working multiple jobs
Work in field	Previous experience and preparedness in the field	Financial circumstances/jobs	Working multiple jobs
No family support during school	Lacked support while in college during school.	Family (systems)/lack of support	Lack of familial support
No family support after school	Lacked support while in college afterwards.	Family (systems)/lack of support	Lack of familial support
Seeing others get family support	Witnessing other students who speak of and appreciate support from friends and family	Family (systems)/lack of support	Lack of familial support
Pressure of being the oldest and/or first	Sense of pressure on being the oldest child in the family and/or the first one to go to college	Family (systems)/lack of support	Lack of familial support
Poverty during childhood	“Poor while growing up, a degree meant I would not experience poverty as an adult.”	Poverty/childhood	Poverty while growing up
Food stamps	Mention of use of food stamps in childhood	Poverty/childhood	Poverty while growing up
Medicare	Mention of Medicare in childhood	Poverty/childhood	Poverty while growing up
Assisted housing	Mention of housing assistance in childhood	Poverty/childhood	Poverty while growing up
Mistreated because I graduated college	“You think you are better because you have a degree.”	Family (systems) mistreatment from family and friends due to education outlook	Postdegree outlook on family systems

Code	Description	Category	Theme
Unconventional career paths	Facing scrutiny for choosing education—an unconventional path	family (systems) mistreatment from family and friends due to education outlook	Postdegree outlook on family systems
Emotion/feeling inadequate	Feeling judged as inadequate by family	Family (systems) mistreatment from family and friends due to education outlook	Post-degree outlook on family systems
Ongoing poverty while in college.	Extensions of poverty while in college	Poverty/adulthood	Experience of poverty while in college
Access to healthy food	Lack of access affordability of healthy foods—ramen specifically	Poverty/adulthood	Experience of poverty while in college
Some criminal behavior— theft	Mention of behaviors that were against the law but needed for survival— theft	Poverty/adulthood	Experience of poverty while in college
Continued lack of financial stability	Ongoing lack of financial stability in housing and food, continued from childhood.	Poverty/adulthood	Experience of poverty while in college
Another degree	Participant discussed pursuing another degree for debt relief.	Financial circumstances/ education	Continuing education for debt relief post-degree
Debt after college	“I thought my degree would solve poverty in reverse made me experience debt did not have before college”	Financial circumstances/debt	Unstable finances post-degree
Housing Issues	No affordable housing options after obtaining degree	Housing/lack of	Housing crisis