

University of Nebraska - Lincoln

DigitalCommons@University of Nebraska - Lincoln

Faculty Publications in Educational Administration

Educational Administration, Department of

Fall 2016

Strategies for Navigating Financial Challenges among Latino Male Community College Students: Centralizing Race, Gender, and Immigrant Generation


Elvira Abrica

University of Nebraska-Lincoln, elvira.abrica@unl.edu

Eligio Martinez Jr

Cal Poly Pomona, eligio.martinez@cgu.edu

Follow this and additional works at: <https://digitalcommons.unl.edu/cehsedadfacpub>

 Part of the [Bilingual, Multilingual, and Multicultural Education Commons](#), [Community College Leadership Commons](#), and the [Educational Administration and Supervision Commons](#)

Abrica, Elvira and Martinez, Eligio Jr, "Strategies for Navigating Financial Challenges among Latino Male Community College Students: Centralizing Race, Gender, and Immigrant Generation" (2016). *Faculty Publications in Educational Administration*. 95.
<https://digitalcommons.unl.edu/cehsedadfacpub/95>

This Article is brought to you for free and open access by the Educational Administration, Department of at DigitalCommons@University of Nebraska - Lincoln. It has been accepted for inclusion in Faculty Publications in Educational Administration by an authorized administrator of DigitalCommons@University of Nebraska - Lincoln.

Strategies for Navigating Financial Challenges among Latino Male Community College Students: Centralizing Race, Gender, and Immigrant Generation

Elvira J. Abrica

University of Nebraska-Lincoln

Eligio Martinez, Jr.

Cal Poly Pomona

This qualitative, longitudinal study explored the academic persistence of Latino men attending a two-year, public community college during the 2015-2016 academic year. Our analysis focused specifically on how participants navigated financial challenges they faced, particularly the ways in which race, gender, and immigrant generation shaped participants' strategies for overcoming financial challenges. Findings indicate that the types of financial challenges participants faced were largely consistent with those identified in extant literature, but that they navigated and persisted despite these challenges by relying on a host of complex strategies not previously highlighted in extant literature. We offer recommendations for interventions for men of color that build on students' motivation and strong desire to be successful, both economically and academically.

Keywords: financial challenges, Latinos, identity

Financial challenges pose significant barriers to post-secondary educational attainment, a persistent problem facing the American system of higher education. Students from lower socioeconomic backgrounds, who are disproportionately students of color, may struggle to

find information about paying for college and once in college, may face immediate financial pressures that may lead them to sacrifice their educational goals (De La Rosa, 2006; Sáenz, Bukoski, Lu, & Rodriguez, 2013). Inadequate financial aid policies and support at federal, state,

and institutional levels contribute to widening the gaps in educational attainment by socioeconomic status, race, and gender (Campbell, Deil-Armen, & Rios-Aguilar, 2015; Ross et al., 2012). The consequences of this problem cannot be understated in terms of the direct loss to individuals and the nation (Baum, Ma, & Payea, 2013), especially considering that the nation's largest and fastest growing populations are increasingly the most undereducated and underserved (Bell, Hackett, & Hoffman, 2016; Chen & Hossler, 2016).

Given that the majority of students of color begin their post-secondary journey at community colleges, these institutions will continue to play a critical role in shaping the landscape of opportunity in higher education. This is especially true for Latino students who are already the majority population within the California Community College system. Significant disparities exist between Latino men and other student populations on a host of indicators, including degree completion, certificate completion, and transfer (*Excelencia* in Education, 2015). Although emerging literature on minority male community college students has documented that financial challenges play a significant role in shaping observed disparities in degree completion and transfer outcomes (Harris & Wood, 2013), there is limited recognition of the ways in which Latino males *navigate* financial challenges, or engage with specific strategies to persist toward their educational goals (McCabe & Jackson, 2016).

In advancing research on Latino men in community colleges, specifically,

we must not only document the financial challenges students face, but also the ways in which they confront racial and economic oppression to possibly move past these difficult challenges (Harper, 2010). For example, Latino students are often depicted as a homogeneous, "loan averse" student population that will not rely on student loans because of a strong work ethic and pride (Cunningham & Santiago, 2008). This narrative potentially obfuscates students' complex strategies for confronting financial challenges and frames financial challenges as resulting in a singular decision to leave college.

This paper attempts to understand the series of decisions that fill the interstices between financial difficulty, decisions to not utilize extant resources, and persistence. To this end, our analysis of data from a qualitative, longitudinal study of men of color at Sunny Community College (a pseudonym) focused specifically on how Latino participants navigated financial challenges they faced, particularly the ways in which their race, gender, and immigrant generation shaped strategies for overcoming financial challenges. The guiding analytic questions were:

1. What are the specific financial challenges students faced during the course of an academic year?
2. What were the specific financial strategies students employed to navigate these challenges?
3. In what ways did race, gender, and immigrant background play a role in how students understood and navigated financial challenges?

Literature Review

Community colleges are uniquely poised to provide access to higher education for historically underrepresented, low-income, students of color, but these institutions often fall short of this mission (Astin & Oseguera, 2004; Bensimon & Dowd, 2009; Dowd, 2003, 2007; Hayward, 2011; McDonough & Calderone, 2006). This is an especially disheartening reality for Latino students who are overrepresented in two-year community colleges and, despite high degrees of aspirations toward the baccalaureate, often face a host of academic, social, familial, and economic pressures that often lead them to leave higher education altogether (Solórzano & Villalpando, 1998).

Specific financial challenges may include having to financially support family members or working multiple jobs to pay for school. When financial aid, such as the Pell Grant, is available it may go underutilized if students do not know how to apply for it or do not reapply for it beyond their first year (Bird & Castleman, 2016). Financial challenges, arguably, are most pronounced for undocumented students whose legal status renders them ineligible for federal financial aid (Diaz-Strong, Gómez, Luna-Duarte, & Meiners, 2011).

Recent literature on men of color in community colleges has yielded important information on the experiences of Black males (Harris & Wood, 2013; Harris, Wood, & Newman, 2015), and to a lesser extent, the experiences of Latino (Sáenz, Mayo, Miller, & Rodriguez, 2015; Vasquez Urias & Wood, 2015)

and Asian American males (Harris et al., 2015). In their qualitative study of community college students in Texas, Sáenz, Bukoski, Lu, and Rodriguez (2013) found that Latino male participants often emphasized upward social mobility and material wealth in defining their masculinity, where money and social status were gendered expressions of power and dominance. Thus, participants experienced increase pressure to earn money and express masculinity in narrowly defined ways.

There is a significant gap in literature on the mechanisms by which students manage to persist toward their educational goals in light of limited financial support and well-documented economic barriers. Recently, McCabe and Jackson (2016) utilized a social reproduction framework to explore students' pathways for paying for college among students attending a four-year institution in the Midwest. One pathway identified was one in which parents financially supported students entirely, a pathway that, presumably, would not occur as frequently among community college students. Like the McCabe and Jackson study, this study centralized race, gender, and immigrant generation in our analysis of financial strategies, though we focus specifically on Latino male community college students.

Conceptual Framework

We adopted the position that Latino men experience a racialized masculinity that is socially constructed within a prescribed racial hierarchy in the United States (Sáenz et al., 2015). To this

end, we assume that Latino males are systematically marginalized via their racial and ethnic identity, but are also privileged by their gendered identities (Cabrera, Rashwan-Soto, & Valencia, 2016). An intersectionality framework allows us to critically examine structures of power as they affect experiences with race, gender, ethnicity, class, and other identities in daily life of Latino male community college students (Dottolo & Stewart, 2008).

Just as we assumed that students experienced multiple and intersecting oppressions, we utilized the concept of resistant cultural capital (Solórzano & Villalpando, 1998), to consider how students resisted various forms of oppression. This is a particularly useful conceptual tool for re-framing deficit narratives of this student population. Ultimately, the concepts of intersectionality and resistant cultural capital help us to move away from, essentially, blaming the poor for being poor, and toward an understanding of student resilience in the face of extreme adversity.

Methods

This study utilized a qualitative design in order to answer the stated research questions. This paper's first author and Principal Investigator (PI) of the study, designed and implemented this study in her role as an institutional researcher at Sunny Community College.¹ Sunny, a two-year

¹ The PI conducted the study in order to guide institutional improvement and obtained Institutional Review Board (IRB) approval to share study findings with a wider academic audience.

Hispanic-Serving community college, is part of a three-campus district in Southern California. Rates of enrollment, degree and certificate completion, and transfer are significantly lower for Black and Latino men than for other students.

A total of 21 interviews (a combination of 7 focus groups and 14 follow-up interviews) were conducted with Latino men during the 2015-2016 academic year, across three "rounds."² Round 1 focus groups were conducted with Latino males at the start of fall semester (between late September and early November 2015). The same group of participants were then recruited to participate in Round 2 focus groups and one on one interviews at the start of spring semester (in late February 2016). The remaining participants were then asked to participate in Round 3 one on one interviews at the end of spring semester (in May 2016). Ultimately, there was a "melt" between focus groups, resulting in a lower number of participants at the mid-point (N=13) and end of the study (N= 9) than the total number of participants (N=24) who began the study in fall.

Incentives for participation included free lunch and a bookstore credit in the amount of \$20 per focus group. Participants who participated in all three rounds of focus groups received a total credit amount of \$60 to the Sunny Bookstore, redeemable for instructional supplies (pens, paper, etc.) and books. Student Equity Plan funds were

² Participants were provided the option of participating in one on one interviews to better accommodate their schedules.

instrumental in the execution of this study in that it paid for study costs that included food, incentives, and the PI's salary.

Participants were recruited for this study via enrollment data from the Sunny Institutional Research Office. Students were deemed eligible for participation in the study if they were Hispanic, male, and enrolled in at least one course during fall 2015 (at Sunny College). Interviews lasted between 60 and 90 minutes and were audio recorded and sent to a third party for transcription. NVivo qualitative coding software was used to open and focus code transcripts using. Open coding allows for a cursory view of the data in which the researcher is open to emerging themes. Secondary focused coding requires researchers to look for both confirming and disconfirming evidence of themes (LeCompte & Schensul, 1999). A findings report was provided to administrators at Sunny College to guide institutional planning.

Findings

Findings from this study were consistent with extant literature in that participants faced significant financial pressures that challenged them to persist toward their educational goals. The specific financial challenges participants faced ranged from not having enough money to eat or rent an apartment to needing to save a family member's home from foreclosure. What follows is a brief description of the challenges participants faced and discussion of the strategies they used to overcome these challenges. We emphasized the potential

role of race, gender, and immigrant generation in participants' discussion of their strategies for dealing with financial challenges.

The Nature of Financial Challenges

What were the financial challenges Latino men at Sunny College experienced during the course of the 2015-2016 academic year? Participants described financial challenges that can be conceptualized as falling into three interrelated but distinct challenge areas: (a) immediate financial challenges; (b) structural or legal challenges; (c) financial challenges stemming from financial interdependence. *Immediate financial challenges* were challenges that required immediate attention from participants in order to avoid significantly negative consequences. Examples of immediate challenges included expensive car repairs that participants deemed necessary to transport themselves to and from work and school, moments of food scarcity, and bouts of homelessness. *Structural challenges* were described as serious, but not as immediate as not having food or shelter. An example of this challenge was living with undocumented status under the Deferred Action for Childhood Arrivals (DACA) Act, a policy granting legal status to individuals who immigrated to the U.S. as children that may soon be repealed. Finally, participants identified significant *financial challenges associated with family*. Such challenges included worrying about how parents would manage the workload at the family store when participants transferred to a four-year

institution or needing to care for immediate and extended family members.

Responses to Financial Challenges

How did participants respond to financial challenges? Participants navigated the aforementioned challenges by relying on complicated strategies not previously highlighted in literature on low-income community college students. Participants demonstrated great ingenuity and creativity in developing plans to start a business. Undocumented students developed extensive plans for how they would make money now and in the future, particularly in the context of the impending presidential election of Donald Trump. Others relied exclusively on campus resources to help them financially. Each of these three strategies is described in greater detail below.

Strategy #1: Developing a business plan. Several participants talked about starting a business as a way to overcome financial challenges. This was seen as a way to address both immediate financial pressures and care financially for family members. This strategy was exemplified by Tanner, a later generation Latino who described himself as being of Spanish descent and not having a strong ethnic or racial identity. Tanner took sole responsibility for the welfare of his parents, siblings, and extended family, particularly when a family member was potentially going to lose her home. Tanner started a business during the academic year, which took a toll on his educational goals. He reflected:

I was just trying to start a small artisan business, just something

to keep a steady income and then just get away from having somebody else to pay me, have something of my own and start something from the ground, but with all the hours I have to put in the work, I had to put everything really on back burner... I was working it, and it was going alright, and then I started classes and the classes started getting a little bit tough... I lost out on a month's work of homework, a month's worth of study time. ... My grades went from being B's to F's.

Tanner decided that it was best that he not exhaust the G.I. Bill, the primary resource he relied on as a student veteran. He described that the GI Bill only provides financial support for a finite number of semesters and he recognized he was not putting his best effort toward his schooling. At the end of spring, he said:

After this semester I was just thinking it might not be as easy to keep up on school when I have to have all things like this go at the same time. Maybe I should just find a job where it pays a lot better. Might as well find a full time job where I'm qualified for the position, and it pays me the money that I would need. I have the experience necessary for a lot of decently paying jobs, and I might be able to go and find a couple of those. I've already applied for one job that's about \$50,000 a year, so if I can get something like that, I'll put school on hold for a bit, pay all these bills down, and when the bills are more manageable, I can go back and do the GI bill again

when I don't have everybody's bills on me.

Tanner's strategy for dealing with financial challenges, much of which stemmed from his family, involved a year long process of acquiring a business license, renting a retail space, hiring a staff member, all while working another part-time job and taking classes part-time. Though he stayed enrolled during fall and spring semesters, it is unclear if Tanner will re-enroll at Sunny in the Fall. In the end, he chose a strategy that was overwhelming, but he demonstrated a strong commitment to both his schooling and starting a successful business.

Another student interested in starting a business was Frank, a student born in Mexico and brought to the U.S. by his mother as a child. During the course of the year, Frank repeatedly emphasized the need to start a business that his mother could run once he transferred to a four-year institution. He was constantly on the search for opportunities to learn how to start a business. He stated:

I'm going to the seminar this Saturday ...they're like a financing company. The reason was I have a little bit of money that I would love to put away...for it to accumulate with interest. I don't know if I want to do a stock, invest in a stock, but I really want to start considering [it]. I need to start saving... I want to be able to retire and live a very comfortable, very peaceful, like soothing American life, which is not easy to obtain.

Frank was determined to achieve the American Dream and upward mobility. He decided that starting a business or

investing in the stock market would be a good way to work toward that dream. In Frank's case, his business interests did not have a negative impact on his studies, as it did with Tanner. Both students' stories centered on starting a business as a strategy for dealing with financial challenges.

Strategy #2: Preparing an exit strategy. A theme among undocumented students was that the future was uncertain as several expressed a concern that the DACA would be repealed and it would be difficult to continue their education or work. Danny described his plans to transfer, and how those plans were complicated by his legal status. He was weary of applying to colleges out of state because of the specific financial aid policies that would come into play. He reported feeling frustrated by the constant worry that his hard work might not pay off. He said:

Based on my situation with being a Dreamer and all that with DACA, there's not really much that can be done...financial aid-wise. I do the Dream Act here in California, and the requirements for that is you need to have been here in high school for three years and have your diploma and be eligible, AB 540, which is the same thing. In other states, I don't know what the requirements are over there. Not many have financial aid for undocumented students and that's a big problem. I just want to keep safe and just be here where I know it's already available. I looked into other schools...but what draws me back is the financial aspect of it.

How am I going to do it? Am I going to be able to do it or not?

In light of this financial challenge of not being eligible for financial aid, Danny and other undocumented students developed a strategy for leaving the country. Wondering what would happen in a case of deportation was often a source of stress for participants.

Strategy #3: Utilizing campus resources. Participants who were privileged by documented status were able to utilize campus resources in order to pay basic living expenses. Specifically, the Extended Opportunity Programs and Services (EOPS) provided book vouchers that were helpful in covering the cost of books. Additionally, participants who were able to find on-campus employment were able to confront financial challenges more easily, and in working on campus, were better able to access additional campus resources. Raul said: “I believe in EOPS big time.” At the end of the study, Raul emphasized the role that EOPS played in his plan to transfer: “I’m going to be outta here next year thanks to them...I’m going to graduate and a lot of it has to do with them too. Not just my hard work, but they helped me so much, I’m very thankful.” Raul, Tanner, and Danny’s experiences highlight the strategies participants explored in order to navigate their financial challenges in order to reach their educational goals.

Race, Gender, Immigrant Generation

In what ways did race, gender, and immigrant generation shape participants’ strategies for facing financial

challenges? The specific strategies participants relied on (developing a business plan, planning an exit strategy, or utilizing campus resources) seemed to both embody participants’ understanding of race and racism in society and characterize broader narratives that shaped their path to persistence. Participants heavily vested in developing business plans and acquiring financial capital, expressed limited racial understanding and emphasized the need to be associated with Whiteness. Those who expressed greater comfort in utilizing campus resources seemed to offer a critique of racial oppression and deeper racial understanding.

Emphasizing Whiteness. Students emphasizing the desire to start and business and immediate need for wealth tended to espouse positive views of Whites and limited understanding of their racialized identities. For example, in attending the financial seminar on investing, Frank was asked why it was important for him to attend the seminar. He replied:

I want to be around White people. I want to be around White people because I feel that if they know something I don’t, I want to learn it. Teach me. Show me. I want to listen and be quiet and listen to what they do, how they do it, how they make money.

Frank went on to describe how extending his social and professional network to include non-Hispanics would yield financial benefits. His explanation demonstrates a value on forms of social and cultural capital that may not be

present in the Hispanic community alone. Frank said:

I love to be around White people because they have a lot of influence in our society as far as government, as far as in the workforce, in the scholars, anywhere...I need to be with White people. I need to be around people that are different than me.

Just like Frank, Isaiah described a premium on Whiteness in society, though he expressed serious discontent with his own racial identity. Whereas Frank declared his love for White people, Isaiah expressed his hatred of his brown skin. Isaiah, a dark-skinned child of Mexican immigrants, held up his arm, pinched his skin, and explained how ashamed he felt of his racial identity. He said:

I don't feel like I am cool enough to invent hip hop, not exotic enough to invent yoga. I feel like we are second class citizens of second class citizens or second class citizens. The only thing we offer is our food. *I'm dark*. I'm fucking dark. I'm fucking dark! That is the best way to explain it. I am this [pinching skin tightly]. It won't stop. I hate it. I just wish this wasn't this. Because then I wouldn't get followed in stores. Or then White girls' parents wouldn't be weird. Or people wouldn't ask me what part of Asia I am from. We are second class citizens of second class citizens.

This comment occurred during a focus group discussion when participants were asked to identify any financial

challenges they may have been facing at Sunny College. Isaiah stated that his financial challenge as not having money, and that he was dumped by his White girlfriend because of it. He stated:

I got dumped because my girlfriend found out I was poor. I have been lying to her this whole time, saying I have money this whole time...but now that I don't have money what am I going to do...I am a colored Mexican who is dark...I have only met Mexicans that are proud of being Mexican when they are second or third generation. I have never met a first generation that was proud of being Mexican. I hate every moment of it. I have nothing to be proud of.

Isaiah's disheartening comments are consistent with existing literature which indicates that Latino males often feel compelled to demonstrate their self-worth through financial status. His need for money, despite receiving financial aid and living with his parents, led to his decision to participate in a pyramid scheme involving cell phones. Though he was happy to have money, he admitted that the job was, at times, demeaning and unstable: "This homeless person spit on my face, and told me, 'I fucking can't wait till Donald Trump comes to kill your ass. I can't wait to deport you back to Mexico.' He explained: "I started crying. I didn't do any phones that day. I made no money that day...I remember washing my face out in the bathroom of a Food 4 Less, just crying, trying to comb it out of my hair."

Participants who relied on the strategy of starting a business or pursuing

fast cash to overcome their financial challenges demonstrated a limited (if not negative) understanding of their racial identity. They were willing to build networks, work hard, and do what they had to do in order to be successful. For these participants, meritocratic beliefs were central to their stories of persistence. Those who were at a greater proximity to an immigrant experience, or who were undocumented, expressed a need to gain immediate access to financial capital and were more likely to espouse strong beliefs in upward social mobility.

Critique of racial oppression.

Some participants demonstrated a keen awareness of the social forces that shaped their economic and educational situations, and focused on the ways in which they would use their education to advance social change. Findings regarding a critique of racial oppression and immigrant generation were mixed. This understanding of race and racism was more common among later generation participants but was not held by all later generation participants. For example, Jimmy, a later generation said: “I really haven’t found any instances of actual issues of racism. If there’s an issue then we need to discuss it, sure, but...that’s not my experience.” John, also a later generation participant, responded: “I think race is still a huge problem in this country. It needs to be talked about.”

Participants’ ideas about race and racism were relevant because over time it became clear that those who demonstrated a critique of racial oppression were more comfortable in accessing campus resources in confronting their academic and financial challenges. Raul

and others who relied heavily on the support of EOPS, seemed to describe a desire to persist in order to help others, not just to advance on their own path of upward mobility. Raul stated:

The meaning of me coming to school is because I believe education is very important. Not because of the money...it makes you a better person. Education really does make you a better person. I think you do learn a lot. I think that’s what people tend to forget...It’s just not the classes and the courses that you’re learning from, you’re just learning from everything. You learn how to do different things that should help you become a better person.

For those students who expressed a critique of racial oppression and a desire to advance support others, their persistence was characterized by a desire to transform society. A motivation to transform aligned with resources available on campus, which helped participants to navigate financial challenges.

Racial and economic oppression as reality. Jose was an undocumented student from Mexico, for whom financial challenges were a significant part of his academic year. Jose had no way of earning money other than through hard labor. He told a heartbreaking story of other laborers being physically injured on the job, and how he would sacrifice his body to make money. In talking about job options, he said “For \$24 I can take a hit or two, fucking stab me I don’t care.” Jose expressed feelings of desperation and an unyielding desire to pursue a college education. He acknowledged that

he would need to leave Sunny College for a semester in order to earn enough money to pay for college, noting that his undocumented status directly hindered his academic persistence. He explained:

I'm not going to come back until this Fall, because I want to work for almost a year, save as much money as I can to go back to school. I wasn't born here and with undocumented status... there was literally almost no scholarships and the scholarships that they were offering only paid for food and pretty much nothing else.

Jose and other undocumented students seemed to describe racial and economic oppression as an unfortunate reality of living in the United States. Their strategy for dealing with financial challenges involved contingency plans so that they could work either in the U.S. or outside the U.S.

Those who sought economic capital emphasized the need to access dominant forms of social and cultural capital in facing their financial challenges. It seemed that participants who offered a critique of racial oppression shared that financial challenges motivated their desire for social change. Participants who developed exit strategies were most concerned with their immediate status in the country. The strategies of developing business plans, exit strategies, and accessing campus resources resulted in what we might conceptualize as three distinct paths to persistence. We characterize these three paths in persistence as *Transformational*, *Meritocratic*, and *Conditional*. Figure 1 presents a map of each of these characterizations of persistence based on the different strategies participants employed.

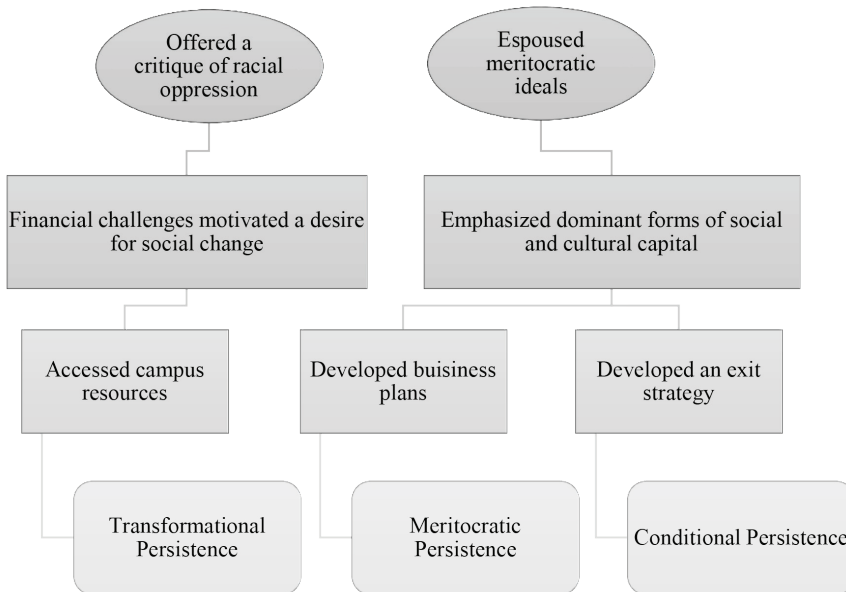


Figure 1. Mapping of Persistence Strategies

Discussion

Responses to, or strategies for dealing with, financial challenges included creating business plans, exiting the country, and utilizing campus resources. Among those who emphasized making money and starting a business, their persistence was largely characterized by meritocratic ideas and beliefs. Those who prepared exit strategies and understood their status in the U.S. as potentially coming to an end, described what might be considered a conditional persistence. Finally, those who drew financial support and advice primary from campus resources, demonstrated a desire to transform the lives of themselves and others.

The time at which data was collected was one of increased visibility of racial tension in America. For some Latino men in this study, the current national focus on issues of race and racism seemed to leave them conflicted about their own racialized identities. Beliefs in democratic access to education and the possibility of upward mobility were alluring, but often stood in contrast to the negative realities associated with being brown and poor in America.

Ultimately, participants demonstrated unyielding hope that they would be financially and academically successful. They were determined to “get out” of Sunny Community College, either with a well-paying job or admission to a four-year institution. Their resilience in the face of adversity demonstrates a connection between students’ social identities and their subjective experiences within a racially hierarchical and patriarchal capitalist society.

Recommendations

A number of recommendations emerged from this study. First, while programs such as Student Support Services (SSS) or EOPS offer mentoring and advising services that allow students to develop a sense of community and belonging, community colleges should be deliberate about creating programs that address the specific needs of male students of color. Second, financial aid offices need to have a pool of emergency funds to help students through short term financial difficulties in order to prevent them from leaving school without completing their degree. Third, counselors must be prepared to advise students through the different situations that may present themselves throughout the year and help to educate students about available financial resources. Finally, community colleges must be purposeful and create mentoring programs for men of color that can help students explore their social identities and learn new strategies for navigating financial challenges.

Conclusion

Findings from this yearlong 2015-2016 qualitative study of the academic persistence of Latino men at Sunny College yielded a number of findings regarding participants’ financial challenges and strategies for navigating financial challenges. In response to immediate, structural, and familial financial challenges, participants developed business plans, explored options for work without legal citizenship, and relied on campus resources. Each of

these strategies shed light on participants' understanding of their racialized, gendered, and immigrant backgrounds. Ultimately, participants' understanding and discussions of their social identities contribute to our understanding of different paths toward persistence, paths which may be meritocratic, transformational, or conditional in nature. It is important to emphasize that each of the areas of financial challenge participants experienced are inherently tied to the sociohistorical forces that impoverish conditions for communities of color living in the United States.

Correspondence regarding this article should be directed to Elvira J. Abrica, Department of Educational Administration, University of Nebraska-Lincoln, Lincoln, NE 68588-0360. E-mail: elvira.abrica@unl.edu

References

- Astin, A. W., & Oseguera, L. (2004). The declining "equity" of American higher education. *The Review of Higher Education, 27*(3), 321–341.
- Baum, S., Ma, J., & Payea, K. (2013). *Education pays 2013: The benefits of higher education for individuals and society*. New York, NY: The College Board.
- Bell, D., Hackett, C., & Hoffman, J. (2016). Student satisfaction and success in a low-income community college environment. *Journal of Applied Research in the Community College, 23*(1), 1–16.
- Bensimon, E. M., & Dowd, A. (2009). Dimensions of the transfer choice gap: Experiences of Latina and Latino students who navigated transfer pathways. *Harvard Educational Review, 79*(4), 632–659.
- Bird, K., & Castleman, B. L. (2016). Here today, gone tomorrow? Investigating rates and patterns of financial aid renewal among college freshmen. *Research in Higher Education, 57*(4), 395–422.
- Cabrera, N. L., Rashwan-Soto, F. D., & Valencia, B. V. (2016). An intersectionality analysis of Latino men in higher education and their resiliency strategies. In V. B. Saénz, L. Ponjuan, & J. Figueroa (Eds.), *Ensuring the success of Latino males in higher education: A new national imperative* (pp. 75–92). Sterling, VA: Stylus Publishing.
- Campbell, C. A., Deil-Amen, R., & Rios-Aguilar, C. (2015). Do financial aid policies unintentionally punish the poor, and what can we do about it? *New Directions for Community Colleges, 2015*(172), 67–76. doi:10.1002/cc.20164
- Chen, J., & Hossler, D. (2016). The effects of financial aid on college success of two-year beginning nontraditional students. *Research in Higher Education, 58*(1), 1–37. doi:10.1007/s11162-016-9416-0
- Cunningham, A. F., & Santiago, D. A. (2008). *Student aversion to borrowing: Who borrows and who doesn't*. Washington, DC: Institute for Higher Education Policy.
- De La Rosa, M. L. (2006). Is opportunity knocking? Low-income students' perceptions of college and financial aid. *American Behavioral Scientist, 49*(12), 1670–1686.
- Diaz-Strong, D., Gómez, C., Luna-Duarte, M. E., & Meiners, E. R. (2011). Purged: Undocumented students, financial aid policies, and access to higher education. *Journal of Hispanic Higher Education, 10*(2), 107–119.
- Dottolo, A. L., & Stewart, A. J. (2008). "Don't ever forget now, you're a Black man in America": Intersections of race, class and gender in encounters with the police. *Sex Roles, 59*(5), 350–364.

- Dowd, A. C. (2003). From access to outcome equity: Revitalizing the democratic mission of the community college. *The ANNALS of the American Academy of Political and Social Science*, 586(1), 92–119.
- Dowd, A. C. (2007). Community colleges as gateways and gatekeepers: Moving beyond the access “saga” toward outcome equity. *Harvard Educational Review*, 77(4), 407–419.
- Excelencia in Education. (2015). *The condition of Latinos in education: 2015 factbook*. Washington, DC: Excelencia in Education.
- Harper, S. R. (2010). An anti-deficit achievement framework for research on students of color in STEM. *New Directions for Institutional Research*, 2010(148), 63–74. doi:10.1002/ir.362
- Harris, F., III, & Wood, J. L. (2013). Student success for men of color in community colleges: A review of published literature and research, 1998–2012. *Journal of Diversity in Higher Education*, 6(3), 174.
- Harris, F., III, Wood, J. L., & Newman, C. (2015). An exploratory investigation of the effect of racial and masculine identity on focus: An examination of White, Black, Mexicano, Latino, and Asian men in community colleges. *Culture, Society, & Masculinities*, 7(1), 61–72.
- Hayward, C. (2011). The Transfer Velocity Project: A comprehensive look at the transfer function. *Journal of Applied Research in the Community College*, 18(2), 21–32.
- LeCompte, M. D., & Schensul, J. J. (1999). Analyzing and interpreting ethnographic data. In M. D. LeCompte & J. J. Schensul (Series Eds.), *Ethnographer's toolkit* (Vol. 5). Walnut Creek, CA: Altamira Press.
- McCabe, J., & Jackson, B. A. (2016). Pathways to financing college: Race and class in students' narratives of paying for school. *Social Currents*, 3(4), 1–9. doi:10.1177/2329496516636404
- McDonough, P. M., & Calderone, S. (2006). The meaning of money: Perceptual differences between college counselors and low-income families about college costs and financial aid. *American Behavioral Scientist* 49, 1703–1718.
- Ross, T., Kena, G., Rathbun, A., KewalRamani, A., Zhang, J., Kristapovich, P., & Manning, E. (2012). *Higher education: Gaps in access and persistence study* (NCES 2012-046). Washington, DC: Government Printing Office.
- Sáenz, V. B., Bukoski, B. E., Lu, C., & Rodriguez, S. (2013). Latino males in Texas community colleges: A phenomenological study of masculinity constructs and their effect on college experiences. *Journal of African American Males in Education*, 4(2), 82–102.
- Sáenz, V. B., Mayo, J. R., Miller, R. A., & Rodriguez, S. L. (2015). (Re)defining masculinity through peer interactions: Latino men in community colleges. *Journal of Student Affairs Research and Practice*, 52(2), 164–175.
- Solórzano, D. G., & Villalpando, O. (1998). Critical race theory, marginality, and the experience of students of color in higher education. In C. A. Torres & T. R. Mitchell (Eds.), *Emerging perspectives* (pp. 211–224). Albany: State University of New York Press.
- Vasquez Urias, M., & Wood, J. L. (2015). The effect of non-cognitive outcomes on perceptions of school as a feminine domain among Latino men in community college. *Culture, Society and Masculinities*, 7(1), 22.
- Wood, J. L. & Harris, F., III. (2013). The community college survey of men: An initial validation of the instrument's non-cognitive outcomes construct. *Community College Journal of Research and Practice*, 37, 333–338.
- Wood, J. L., & Harris, F., III. (2015). The effect of college selection factors on persistence: An examination of Black and Latino males in the community college. *Journal of College Student Retention*, 16(4), 511–535.