THE UNIVERSITY OF CHICAGO

# RIDING THE (SHOCK)WAVE: DIVERSE YOUNG ADULT PHENOMENOLOGICAL PROCESSES AND POSTSECONDARY EXPERIENCES THROUGH THE GREAT RECESSION AND COVID-19

A DISSERTATION SUBMITTED TO

THE FACULTY OF THE DIVISION OF THE SOCIAL SCIENCES

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BY

BRONWYN NICHOLS LODATO

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# Chapter 1

## Introduction

In a single generation, the United States (U.S.) has experienced asymmetric events, or shocks, that disrupted the social and economic aspects of the lived experiences for persons all over the country between 2008 and 2021 . The Great Recession of 2008 and the COVID-19 pandemic, which sparked a linked economic recession, were global in nature but the effects were acutely felt in at the local and national levels in distinctive ways. Indeed, these exogenous shocks disrupted governing assumptions about how individuals navigated their lives in varied contexts and reframed underlying assumptions about proper functions of institutions, organizations and processes that undergird psychosocial environments. These events, with broad implications for the stability of human developmental contexts, occurred as individuals were undertaking roles and tasks to meet obligations and ambitions in their education and career pursuits. The Great Recession and COVID-19 wrought havoc on job security and housing stability, with the pandemic quickly spreading to become the worst public health emergency experienced in over a century. The particular threat to health posed by the COVID-19 pandemic accelerated downward trends in life expectancy in the U.S., with Black and Hispanic communities experiencing the biggest drops (Andrasfay and Goldman, 2021; Rodriguez-Diaz, Guilamo-Ramos, Mena, Hall, Honermann, Crowley, Baral, Prado, Marzan-Rodriguez, Beyrer, Sullivan, and Millett, 2020; Yancy, 2020). Indeed, by 2020, overall life expectancy in the U.S. decreased by 18 months (Arias, Tejada-Vera, Ahmad, and Kochanek, 2021).

The paradigm shifts that occurred in the U.S. society after the Great Recession and during the COVID-19 pandemic, with the associated increased momentum of social justice movements, such as Black Lives Matter and Stop Asian Hate as just two recent exemplars that challenge society's understanding of equity and the degree to which exposure to racial violence is normalized in developmental contexts, particularly during the period when young adults embark on a journey to become adult members of society. Certainly, the attainment of postsecondary educational and professional goals have been considered critical to staging individuals for success over the life course (see Montgomery and Côte, 2003) As such, centering this research within an ecological understanding of the human being in context can facilitate a deeper investigation into how psychohistoric periods disrupted by shocks shape the young adulthood pathways pursued based on how individuals make meaning of risks encountered, protective factors present, supports understood and accessed, and cultivated coping strategies.

It is this collision of an exogenous shock with individual, young adult developmental processes and trajectories that motivate this dissertation. In particular, this study focuses on how young adults made meaning of the challenges and risks in their developmental contexts as they navigated their postsecondary pathways in the wake of these exogenous shocks. Utilizing Erik Erikson's Eight Stages of Psychosocial Development (Erikson, 1950; 1968) and Margaret Beale Spencer's Phenomenological Variant of Ecological Systems (PVEST, 2006), an identity-focused cultural ecological (ICE) perspective as the theoretical bases for understanding human development in context over the life course, these shocks occurred as young adults were progressing through the psychosocial stages of development that follow adolescence. Motivated by Erikson's approach to understanding the dynamics of resolving identity crises associated with

distinctive developmental stages paired with Spencer's invaluable insights on the engagement of risks and the cultivation of coping strategies in the formation of a stable positive identity by youths, this dissertation investigates how exogenous shocks occurring in psychosocial contexts in which diverse young adults reside and learn (note, these two domains are not always identical) affect their identity development processes that are actualized in the pursuit of postsecondary education goals. In sum, this investigation seeks to better understand how, in light of these shocks, diverse young adults make meaning of and cope with the dynamic risks and challenges they face in their postsecondary pursuits in order to support stable identity development.

It is important to underscore the distinction between postsecondary experience and postsecondary education in this dissertation: postsecondary experience refers to experiences after secondary (i.e., high school) education, which can encompass work, education, marriage, or other pathways chosen, or forced to choose, by young adults, while postsecondary education refers to an education path after high school, including degree attainment through two-year programs, four-year programs, or other postsecondary credential. Postsecondary experiences and postsecondary education endeavors can be pursued in succession or simultaneously, and no individual pursuit is necessarily mutually-exclusive of another. Postsecondary education and postsecondary work, then, are two pathways among many that are situated in the young adulthood phase in the life course. This distinction is a central component of the conceptual framework in which this research is situated. Central to the framing of this dissertation is examining how young adults make meaning of their experiences and contexts, particularly how they leverage supports to cope with the myriad risks, decisions, options that were encountered as a result of the Great Recession and COVID-19.

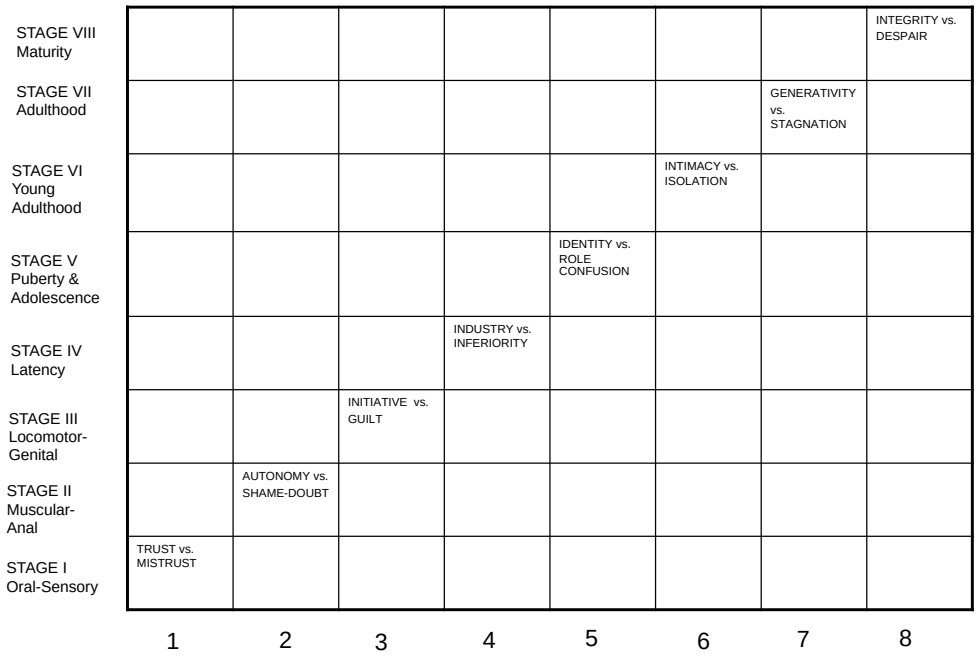
The application of a disciplined theoretical lens to this research requires consideration of human development in context. That is, it is essential to consider the context in which events occur to broaden how to understand the impact of an exogenous shock event on human development. As young adults confront risks and require supports, how does losing one's home or facing increased or exacerbated threats to health send a once stable family into a state of high risk requiring greater resources and assets to achieve balance and support positive identity development? What assets or resources are present in an environment that provide the needed supports to young adults in particular to maneuver through these types of challenges? How exacerbated risks and challenges are engaged, either through adaptive or maladaptive coping mechanisms, will have implications for the developmental trajectories for young adults.

This introduction provides an overview of the theoretical and historical bases for this dissertation, citing research on the effects of the Great Recession and COVID-19 as exogenous shocks in U.S. society. In order to ascertain the significance of these events in the U.S. with regard diverse young adult development, it is necessary to apply a human development-centered theoretical approach. As such, the chapter provides a discussion of Erikson's developmental stages that include young adulthood and Spencer's perspective regarding the role of context in human development with attendant risks, supports and phenomenological processes that motivate the cultivation of coping mechanisms that contribute to ego identity development. The introduction then reviews the noted shocks' destabilizing effects, which in many cases exacerbated pre-existing conditions already destabilized by inequality and systemic racial bias, and engages how the concept of human capital frames postsecondary education pursuits.

Psychosocial Development Crisis Resolution Encounters Exogenous Shocks

The period of time in which the Great Recession and COVID-19 occur, 2008 – 2012 and 2020 – Present Day, respectively, necessarily overlaps with developmental crisis resolution underway among varied individuals at different points in their life trajectories. Erik Erikson's Theory of Psychosocial Development is based on individuals successfully transitioning across Eight Stages of Development with optimum functioning based on persons' successful resolution of the conflicts of each stage over the life course (Erikson, 1950; 1968). Figure 1.1 depicts Erikson's Theory of Psychosocial Development.

Figure 1.1. Erikson's Theory of Psychosocial Development




In this epigenetic model, each stage is comprised of unique experiences and engagement in activities that require the resolution of a crisis that advances a person to the next developmental stage. The developmental stages begin at birth, advancing through early childhood, adolescence, young adulthood, adulthood, into older adulthood. The progression

through each stage is marked by a crisis or conflict that requires resolution in order for stable identity to be achieved. This is associated with confidence in and knowledge of self, connotating readiness for the next developmental stage. Each stage builds upon the previous one, with unfinished work resulting in a diffused identity when crises have not been resolved.

The advanced adolescence period is marked by role confusion, which can be summarized with the question of "who am I?". It is a period in which youths are determining for themselves how much do they carry forward concepts of themselves from what they have learned in adolescence versus how much do they pull away from their parents, guardians or other persons of authority to define themselves. The young adulthood stage follows adolescence, in which individuals grapple with the intimacy versus isolation conflict. For those who have completed the milestone of completing high school and entering college, the period is marked by anticipation of autonomy and self-discovery as the range of exploration is extended beyond the security of home or familiar environments and the institutional structure of high school. For the young adulthood period, which is marked by greater autonomy, the crises are experienced by young adults in varied developmental contexts that may not be near the places where they grew up . This encourages young adults to cultivate new coping strategies to address risks encountered contributing to the achievement of stable identities for those between 18 and 20 years of age. Erickson notes the interconnectedness of these crises to ego identity development:

> The sense of ego identity, then, is the accrued confidence that the inner sameness and continuity are matched by the sameness and continuity of one's meaning for others, as evidenced in the tangible promise of a 'career." (Erikson, 1968, p. 228)

## The Question of Age

The young adults under study in this dissertation range in age between 18 and 20. It is important to note that the field of adolescent research is not in agreement as to the proper indexing of chronological age to developmental stage, noting that the developmental tasks undertaken are geographically and culturally specified. Varied conceptualizations exist that define the period, including those that anchor adolescence to broad geographic domains (World Health Organization, retrieved July, 2021), frame the period in terms early, middle and late stages of biological development (e.g., American Academy of Pediatrics, 1988; Hardin and Hackell, 2017), or link primarily to cognitive development (American Psychological Association [APA], 2002) The APA acknowledges the varying definitions of adolescence, stating:

> There is currently no standard definition of 'adolescent." Although often captured as an age range, chronological age is just one way of defining adolescence. Adolescence can also be defined in numerous other ways, considering such factors as physical, social and cognitive development as well as age. (APA, 2002, p. 1)

APA then establishes the age range of 10 to 18 for adolescent youth for the purposes of their publication *Developing Adolescents: A Reference for Professionals* (2002).

This distinction in age is important, because the established age of individuals for this study, 18 to 20, is indexed to the typical age for completing secondary education and entering college or an occupation. As such, the individuals under study in this dissertation might be considered, depending on the definition, to actually straddle adolescence and young adulthood. For those enrolled in school after completing high school, postsecondary education serves as a generative site for maturing, defining intellectual and occupational interests, and broader identity development building upon role affirmation processes begun during adolescence. Given that the

diverse young adults who are the subjects of this study are engaged in pursuits that reinforce identities as students and/or employees, the 18 to 20 age range is defined as young adult, understanding that there may remain adolescent stage developmental tasks still being undertaken to resolve the crisis of adolescence or a revisiting of these roles precipitated by the effects of the exogenous shocks. Indeed, the consideration of the transition to adulthood as a distinctive developmental stage (Arnett, 2000) captures the transitional nature of movement into and through young adulthood.

## The Phenomenology of Young Adulthood

This dissertation also centers two linked, dynamic realms in which development occurs: first, the individual, phenomenological processes of meaning making that orients an individual's understanding of risks and supports and, second, the pathways pursued in dynamic developmental contexts to achieve personal goals and meet obligations. PVEST establishes the shared human status of vulnerability in which "basic humanity makes vulnerability unavoidable; the status transcends racial, ethnic and SES [socioeconomic status] variation" (Nichols Lodato, Hall and Spencer, 2021, p. 10).

Indeed, it is the active presence of individual phenomenological processes among diverse young adults, i.e., the meaning making in the moment of risks and supports, that accrue into an understanding of the self vis-à-vis coping with risks encountered in lived contexts. These contexts, in turn, are situated within psychohistoric moments in which exogenous shocks occur, impacting the identity development processes underway during the young adult developmental period. It is this interaction between phenomenological processes that contribute to identity

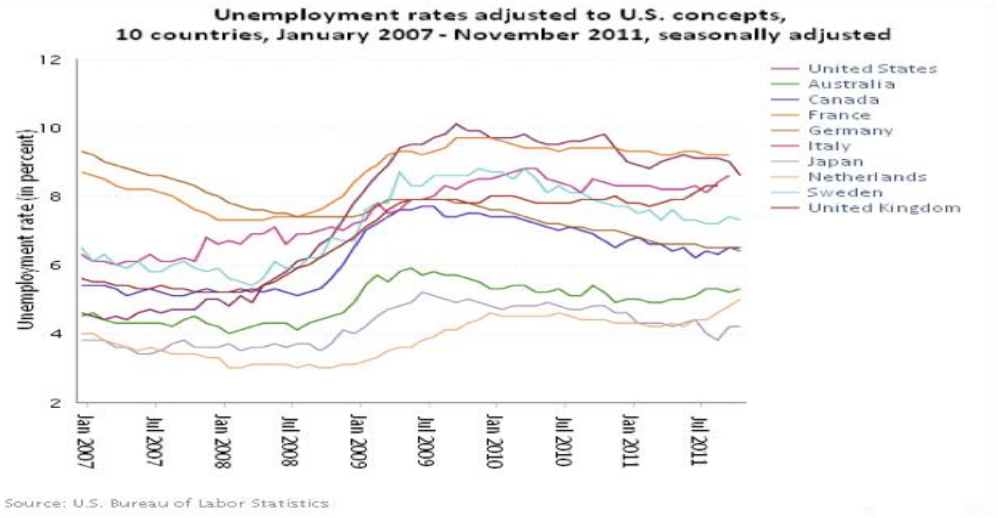
development and context that structure this research. As a result, the dissertation situates itself in the framework of psychosocial developmental stages to deepen understanding of the unique stressors, challenges and risks in developmental contexts that were precipitated, or exacerbated, by the Great Recession and COVID-19.

At this point it is useful to discuss the significance and describe the unique attributes of these global shocks, detailing the transformative effects they had in various sectors of U.S. society in particular. First, the effects of Great Recession globally and domestically are reviewed, with an emphasis on education and employment patterns. Then, the review moves to describing the implications of the COVID-19 global pandemic and documents key indicator data regarding its lethal health consequences along with insights on the simultaneous reckonings with the endemic inequality and racial discrimination.

## The Great Recession of 2008, Global Enrollment Patterns and Young Adulthood

During the Great Recession, the global economy experienced a financial shock that had reverberations around the world. Globally, the Great Recession accounted for profound shifts in the underlying social and economic fabric of many countries, with implications for educational and labor outcomes. A comparison among 10 member countries of the Organization of Economic Cooperation and Development(OECD), including the U.S., conveys the severity of the event by presenting the increase in unemployment rates, a metric signifying country's economic health and social stability (Figure 1.2).

Figure 1.2. Unemployment Rates

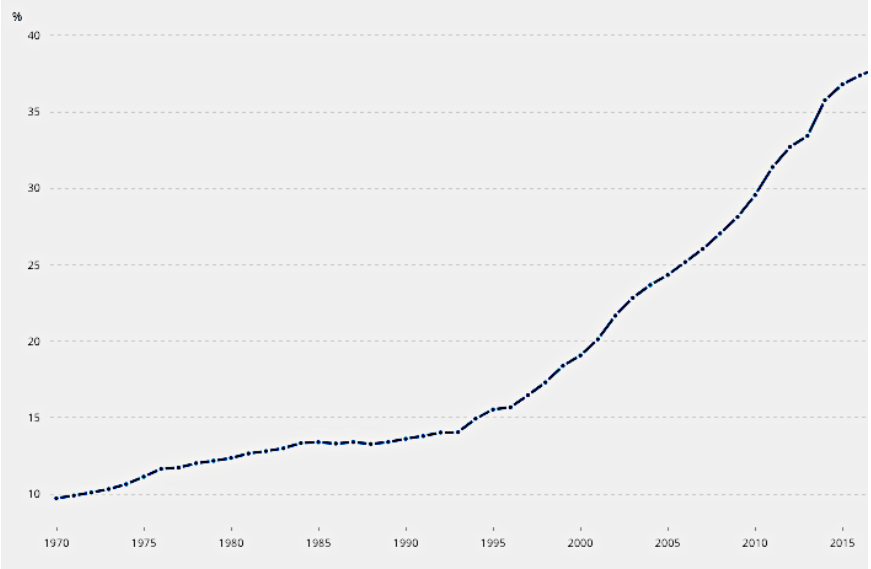



It is useful to interrogate assumptions about young adulthood, in a given national or cultural milieu, and the role of postsecondary education in this developmental period. Certainly, the management of simultaneous life roles for young adults, e.g., student, contributor to household, caregiver, worker, vary by country and research shows that the sequencing of achieving milestones can vary widely. A study conducted by Billari and Liefbroer (2010 ) examined of the transition to adulthood in Western European countries, with comparable democratic political traditions that vary but are comparable to the U.S., highlighting alterations in the patterning of the achievement of milestones associated with the transition to adulthood. Among the many findings in the Juárez and Gayet (2014) review of the literature on the role of postsecondary education in developing countries, the authors highlight the misalignment of employment opportunities with the number of postsecondary education graduates who are ready to enter the labor force, among other findings.

While in the years leading up to the Great Recession, global access to postsecondary education expanded greatly, the Great Recession laid bare the fact that a country's gross

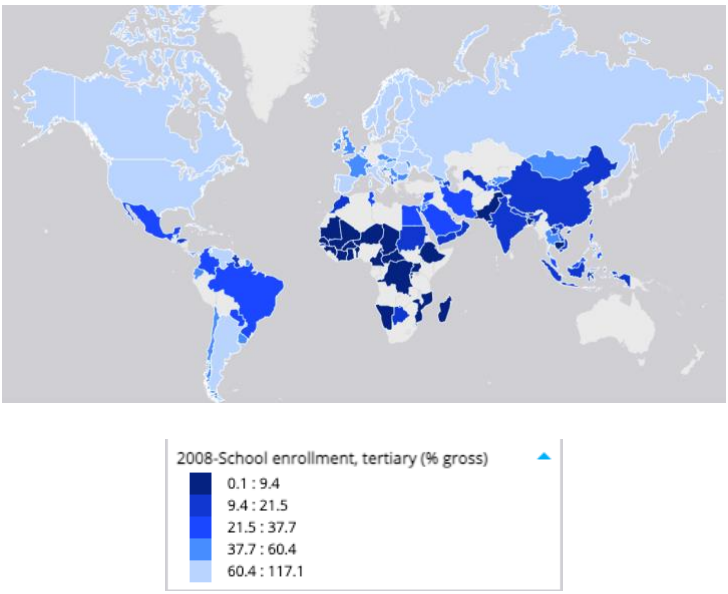
domestic product did not insulate it from the destabilizing effects of the Great Recession (Long and Adukia, 2009). Graph 1.1 depicts global trends in postsecondary (i.e., tertiary) enrollment over the last 50 years while Figures 1.3 through 1.7 provide annual snapshots of enrollment trends between 2008 and 2012, key years of the Great Recession.

Graph 1.1. Global Trends in Tertiary Enrollment




Source: UNESCO Institute for Statistics ( uis.unesco.org ). Data as of September 2020; World Bank. https://data.worldbank.org/indicator/SE.TER.ENRR?end=2020&start=1970&type=shaded&view=chart&year=2008

Figure 1.3. 2008 Postsecondary Enrollment (%gross)




Source: World Development Indicators.
Disclaimer: This map was produced by Staff of the World Bank. The boundaries, colors, denominations and any other information shown on this map do not imply, on the part of The World Bank Group, any judgment on the legal status of any territory, or any endorsement or acceptance of such boundaries.

Figure 1.4. 2009 Postsecondary Enrollment (% gross)

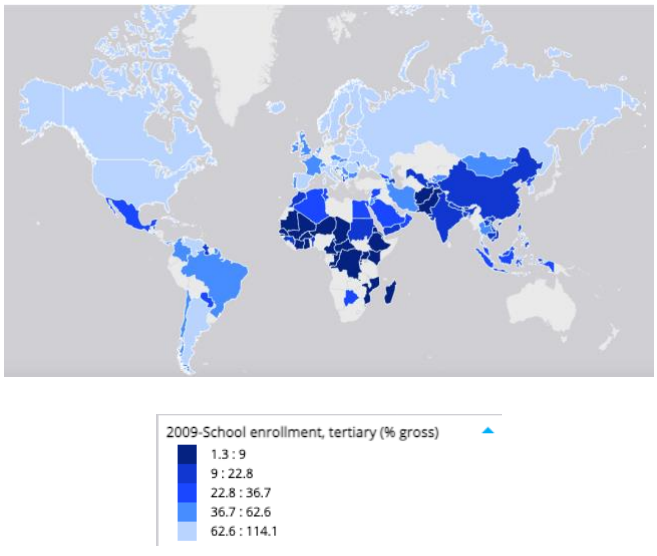


Figure 1.4. 2009 Postsecondary Enrollment (% gross) (Continued)

Source: World Development Indicators.
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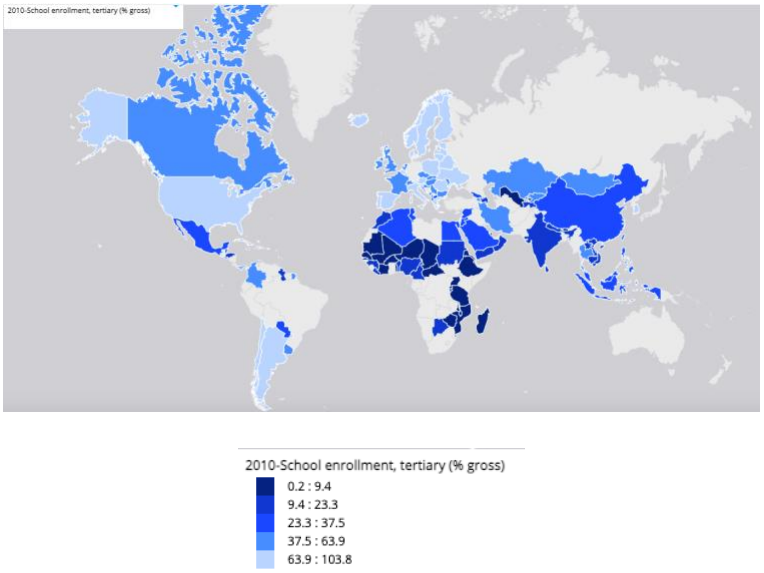
Figure 1.5. 2010 Postsecondary Enrollment (% gross)




Source: World Development Indicators.
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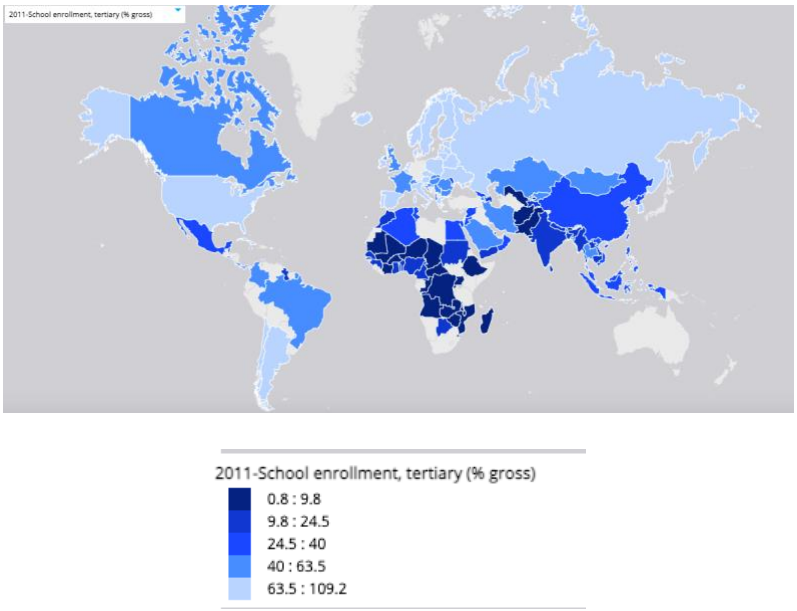
Figure 1.6. 2011 Postsecondary Enrollment (% gross)




Source: World Development Indicators. https://databank.worldbank.org/reports.aspx?source=2&series=SE.TER.ENRR&country=#

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Figure 1.7. 2012 Postsecondary Enrollment (% gross)

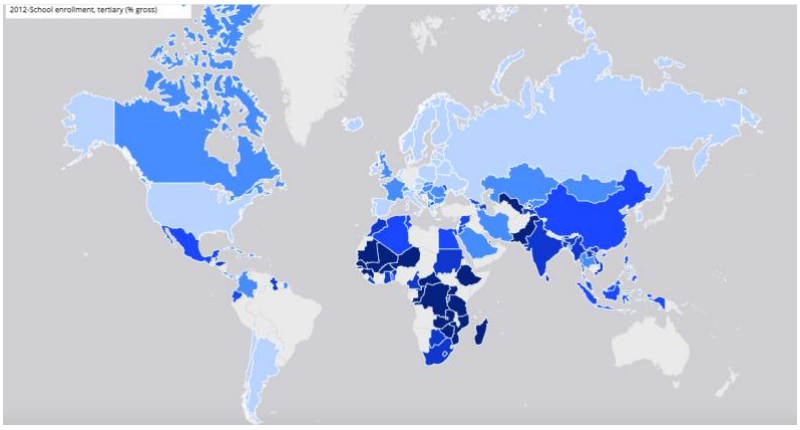
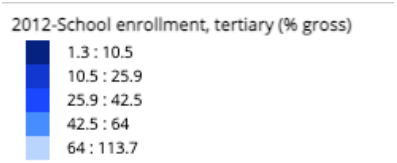


Figure 1.7. 2012 Postsecondary Enrollment (% gross) (Continued)




Source: World Development Indicators. https://databank.worldbank.org/reports.aspx?source=2&series=SE.TER.ENRR&country=#
Disclaimer: This map was produced by Staff of the World Bank. The boundaries, colors, denominations and any other information shown on this map do not imply, on the part of The World Bank Group, any judgment on the legal status of any territory, or any endorsement or acceptance of such boundaries.

Of particular note is a consensus in research that postsecondary education can be instrumental in improving life outcomes, particularly in terms of work pursuits and wealth accumulation, with varying degrees of the "promise fulfilled" depending on the particular national context in which the education is pursued (Juárez and Gayet, 2014; Montgomery and Côte, 2003; Lloyd and National Research Council, 2005). There is also research that notes how economic precarity and instability in labor markets in different countries can blunt the progression to these positive outcomes, whether countries are deemed to have developing or advanced economies (Juárez and Gayet, 2014; Chetty, Hendren, Kline, Saez, and Turner, 2014).

Overall, global trends in postsecondary enrollment varied during the period between 2008 and 2012, with a generally consistent level of postsecondary enrollment rates in the U.S. However, upon closer examination, this relatively static enrollment pattern belies a dynamic shift in the postsecondary landscape in the U.S.

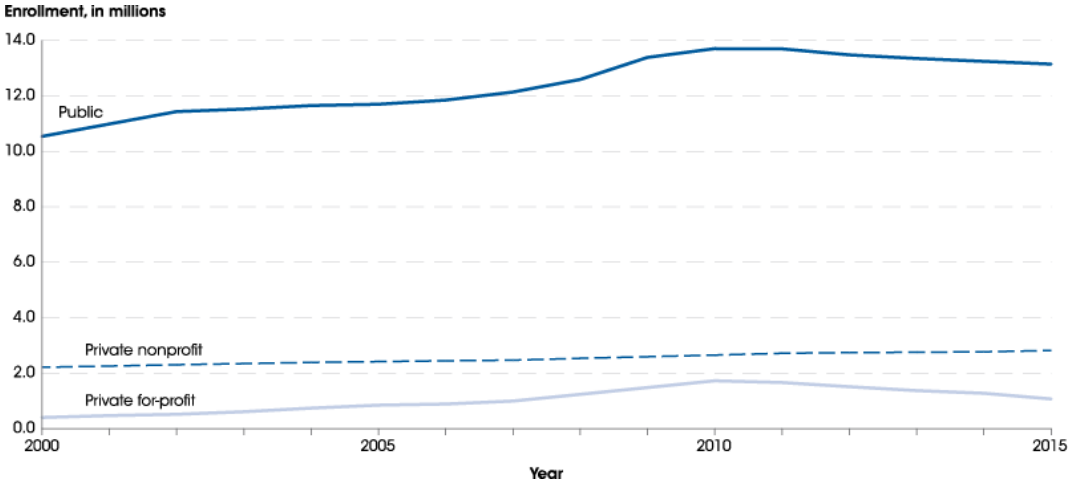
## The Great Recession in Historic Context: Domestic Facets of a Global Shock

It is helpful to situate Great Recession in historical context, alongside other recessions in the U.S., to understand its significance. Between 1948 and 2009, the U.S. experienced 10 recessions, with the 2008 recessionary event noteworthy for the depth of its impact on various sectors of society and the damage inflicted on the life trajectories of millions of people. Unemployment rates reached historic highs with the Great Recession labor market experiencing the worst downturn since the Great Depression. (Elsby, Hobijn and Sahin, 2010; Kalleberg and von Wachter, 2017). The housing market bubble burst, leaving millions without stable housing (for a discussion of the recessionary housing bubble and its antecedents, see Charles, Hurst, and Notowidigdo, 2015). Effects were also felt in postsecondary education. Postsecondary institutions dealt with increased enrollment, which is consistent with the results of analyses conducted by Wright, Ramdin and Vazquez-Colina which showed that recessions between 1970 and 2009 did not negatively impact the overall increasing pattern of postsecondary enrollment (Wright, Ramdin, and Vazquez-Colina, 2013). This pattern of increased enrollment notwithstanding, during the Great Recession postsecondary institutions were also coping with significant drops in funding as endowments fell and states sought to cut postsecondary education appropriations in an effort to reduce overall spending (Long, 2014). For sure, education and the labor market in the U.S. endured some of the most acute effects in the fallout from the Great Recession.

Great Recession Enrollment and Employment Patterns in the U.S.

Postsecondary education is considered a crucial milestone that can lead to economic and social upward mobility in the U.S., affirming findings regarding its salutary effects noted in the discussion about global enrollment patterns. According to Census data, increased earnings accompany advancing levels of educational attainment, with adults over 25 years-old with less than a high school diploma earning an annual average salary of $20,361, those with a high school diploma earning $28,043, and adults with some college or a bachelor's earning $33,820 and $50,595, respectively (U.S. Census, 2015). Between 1961 and 2007, postsecondary attainment increased substantially across both low-income and high-income groups (Bailey and Dynarski, 2011). Additionally, postsecondary education enrollment rates across different demographic groups (White, African American, Asian, Hispanic students; men and women) all rose during this period (*ibid.*). Even in the face of the economic shock, research has found that the Great Recession may have had salutary effects on college enrollment and completion (Long, 2014). Bridget Terry Long found that rather than causing a disruption in the pursuit of postsecondary education, college enrollment, particularly for minority students, actually increased during the Great Recession. This increase in enrollment was not exclusive to four-year institutions: two-year community colleges experienced funding cuts that may have driven students to for-profit postsecondary institutions, which experienced a significant increase in enrollment during the Great Recession. (Barr and Turner, 2013; Deming, Golden and Katz, 2012). Figure 1.8, drawn from the National Center for Education Statistics' *Condition of Education 2017* report, illustrates this for-profit institution enrollment trend:

Figure 1.8. Undergraduate enrollment in degree-granting postsecondary institutions, by type of institution: Fall 2000–2015



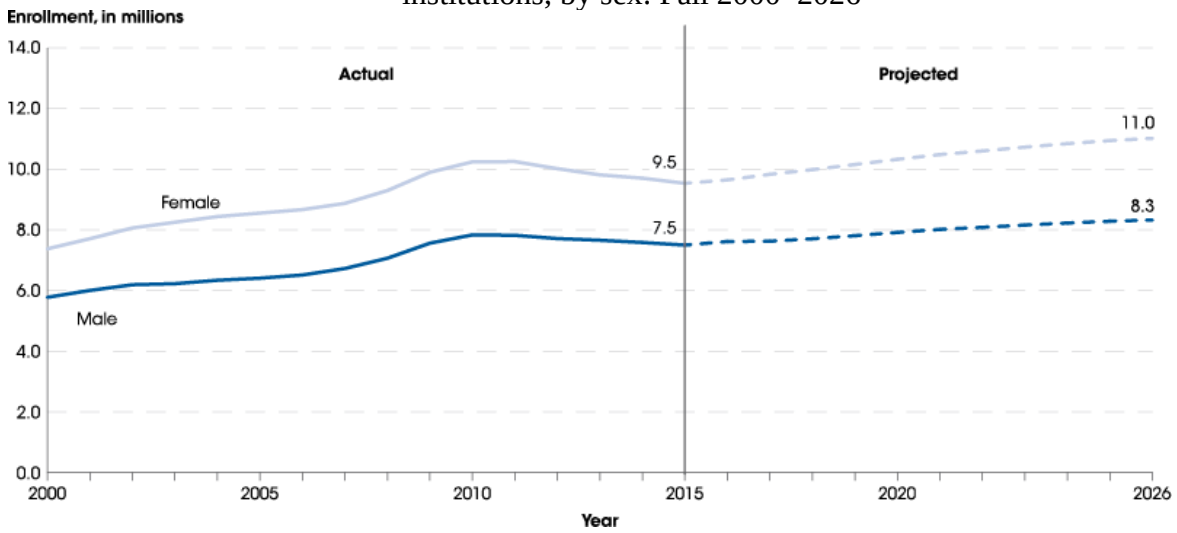

SOURCE: U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS), IPEDS Spring 2001 through Spring 2016, Fall Enrollment component. See *Digest of Education Statistics 2016*, table 303.70. NOTE: Data include unclassified undergraduate students. Degree-granting institutions grant associate's or higher degrees and participate in Title IV federal financial aid programs. Some data have been revised from previously published figures.

NCES' *Condition on Education 2017* highlights enrollment patterns and projections before and after the Great Recession. Figure 1.9 shows that higher education enrollment increased during the Great Recession for males and females, with a slight decrease as the Great Recession ended. When disaggregating postsecondary enrollment rates by race, trends presented in Figure 1.10 reveal distinctive patterns. White postsecondary enrollment peaked during the Great Recession period and slowed thereafter, while Hispanic[1] postsecondary enrollment sustained an upward trend begun before the Great Recession, continuing during and after the event. Though Black postsecondary enrollment experienced a Great Recession boost, the enrollment momentum went downward by the time the recession was declared over. The

[1] The terms "Hispanic"and "Latinx" are used interchangeably in this dissertation. The former term is utilized in the national datasets under study and will be carried through for citation accuracy, while the latter term will be used to be in alignment with literature sources and respondent self-identification.

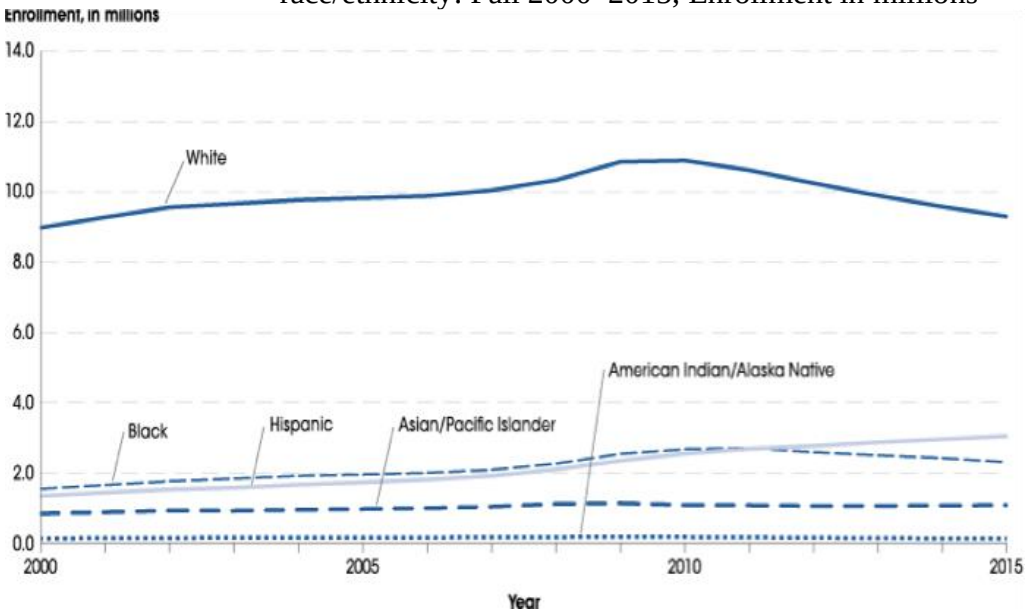
postsecondary enrollment of American Indian/Alaska Natives remained relatively stagnant both before and during the Great Recession, with a slight downturn after the end of the Great Recession.

Figure 1.9. Actual and projected undergraduate enrollment in degree-granting postsecondary institutions, by sex: Fall 2000–2026




NOTE: Data include unclassified undergraduate students. Degree-granting institutions grant associate's or higher degrees and participate in Title IV federal financial aid programs. Projections are based on data through 2015. Some data have been revised from previously published figures. SOURCE: U.S. Department of Education, National Center for Education Statistics, The Condition of Education 2017, Integrated Postsecondary Education Data System (IPEDS), Spring 2001 through Spring 2016, Fall Enrollment component; and Enrollment in Degree-Granting Institutions Projection Model, 1980 through 2026. See *Digest of Education Statistics 2016*, table 303.70.

Figure 1.10. Undergraduate enrollment in degree-granting postsecondary institutions, by race/ethnicity: Fall 2000–2015, Enrollment in millions




NOTE: Race categories exclude persons of Hispanic ethnicity. Degree-granting institutions grant associate's or higher degrees and participate in Title IV federal financial aid programs. Some data have been revised from previously published figures. SOURCE: U.S. Department of Education, National Center for Education Statistics, The Condition of Education 2017, Integrated Postsecondary Education Data System (IPEDS), Spring 2001 through Spring 2016, Fall Enrollment component. See *Digest of Education Statistics 2005*, table 205; *Digest of Education Statistics 2009*, table 226; *Digest of Education Statistics 2015* and *2016*, table 306.10.

Figure 1.11. Recessionary Unemployment Rates

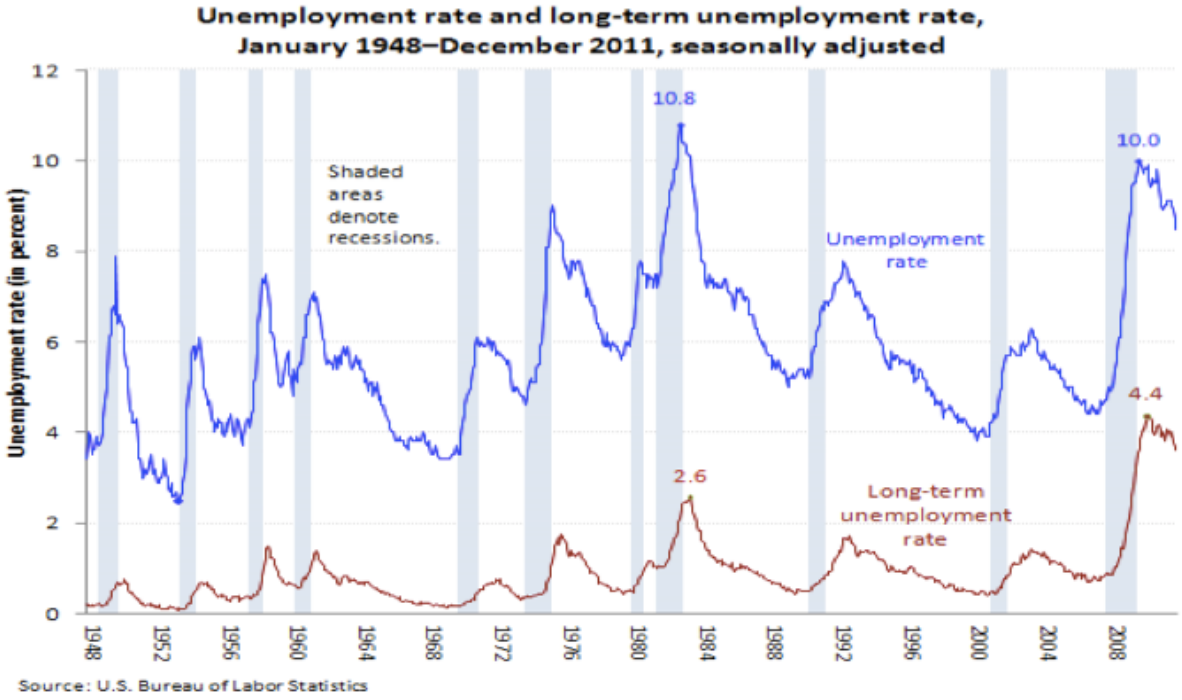
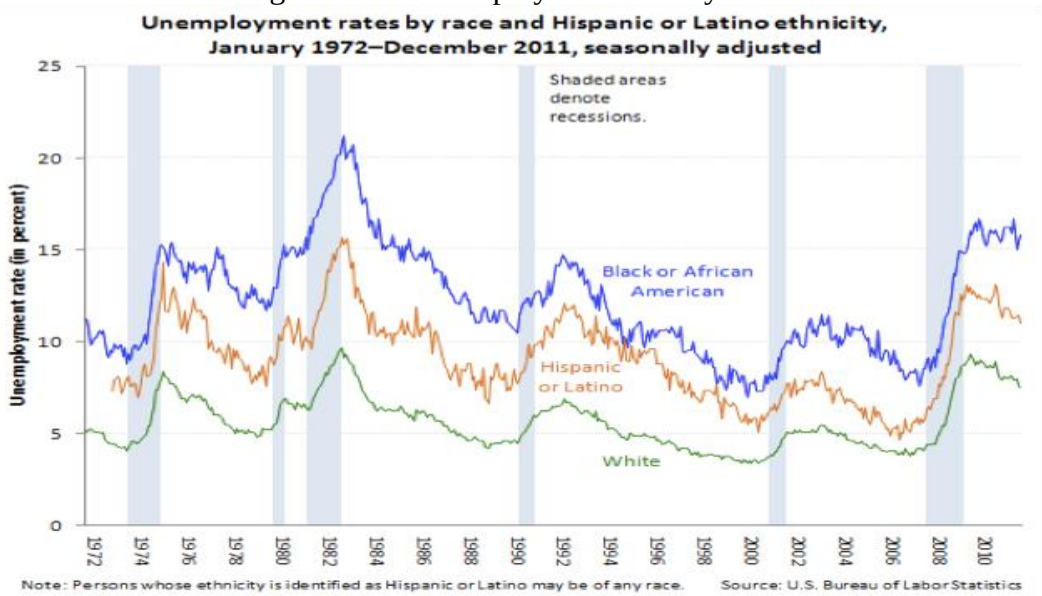



Figure 1.12. Unemployment Rate by Race




U.S. domestic unemployment rates draw attention conveying an interesting pattern by race. Despite the Great Recession following similar recessionary patterns of disparate effects on racial groups' unemployment rates (i.e., Black/African Americans typically experience the

highest unemployment rates during and after recessions, Hispanics the second highest, and Whites the lowest recessionary rates of unemployment), the Great Recession's long term unemployment rates were high across all racial groups compared to previous recessions (See Figures 1.11 and 1.12). This indicates a deeper and longer period of joblessness that created economic pressure among adults that had not been experienced over the previous 10 recessions spanning back to 1948.

## Humanitarian Crisis: COVID–19 Global Pandemic

To date, the COVID-19 pandemic has resulted in over 4 million deaths globally (Johns Hopkins University, 2021). The U.S. has accounted for 15 percent of the COVID-19 deaths, even though it accounts for less than 5 percent of the global population. Long-haul after effects are reported among persons who recovered from the virus, with emerging research noting cognitive deficits, depression, posttraumatic stress along with social stress and redjustment among the documented psychological complications after discharge from COVID-19 intensive care (Guck, Buck and Lehockey, 2021). Furthermore, disparities in mortality rates by race and ethnicity in the COVID-19 pandemic point to the lethal effects of systemic racial bias. In fact, the infection and mortality rates accelerate an already sobering pattern of lower life expectancy among communities of color in the U.S. (e.g., Millett, Jones, Benkeser, Baral, Mercer, Beyrer, Honermann, Lankiewicz, Mena, Crowley, Sherwood, and Sullivan, 2020; Arias, Tejada-Vera, Ahmad, and Kochanek, 2021). These effects have been particularly acute in urban areas. The City of Chicago serves as an exemplar in several ways. Prior to the onset of the COVID-19 global pandemic, Chicago was the site of significant disparities in health outcomes. The term

"mortality gap" has been used by researchers to describe the enduring effects of racial segregation and economic inequality in the city where the life outcome estimates between the wealthiest, predominantly White zip codes and the poorest Black zip codes has grown to a 30-year difference (Spoer, Thorpe, Gourevitch, Levine, and Feldman, 2019). Ultimately, the enduring effect of living in a poor, predominantly Black zip code in Chicago was found to result in residents dying approximately 30 years earlier than a person who lives in a predominantly White, wealthy zip code. Ansell documents the stark reality of health inequality as "structural violence" with particularly virulent effects for communities of color in Chicago (Ansell, 2017). This highlights the importance of utilizing frameworks that engage the notion of "morbid risk" to account for these extreme effects of chronic economic inequality and racial discrimination on the life outcomes of diverse youths. It also emphasizes the importance of acknowledging increased risk referenced as "inequality presence denial" (see Spencer, Nichols Lodato, Spencer et al., 2019).

## Higher Education in the Age of COVID-19

The impact of COVID-19 on higher education is significant. The complete closure of college campuses was an historic first in the U.S. in response to the extreme public health threat that COVID-19 posed. Students were sent home *en masse* in what constituted a postsecondary reverse migration, altering not just the physical site of where postsecondary education occurred, but also the psychological site and orientation to burgeoning independent pathways. Research now emerging notes the enrollment, learning and mental health effects of policy changes adopted by many postsecondary institutions in response to COVID-19 closures and restrictions (see

Bulman and Fairlie, 2021; Son, Hegde, Smith, Wang, and Sasangohar, 2020). These restrictions were implemented under public health directives across all sectors of the U.S. economy, precipitating an economic recession and housing crisis, compounding the profound negative effects of the virus itself with an accompanying reverse migration for the vast majority of college students as living facilities were closed to avoid COVID-19 transmission. Thus, for those students for whom college was a stable learning environment faced increased risks experienced as systemic sources of inequality represent multiple spheres of influence. These dynamics, then, underscore the importance of acknowledging cumulative, context relevant and long-term impact of inequality encountered by young adults. When the actual presence of systems of inequality is ignored, overlooked or simply denied in analyzing the impact of exogenous shocks (see Spencer, Lodato Nichols, Spencer, Rich, Graziul, and English-Clarke, 2019), its significance is not addressed even though inequality matters profoundly when linked with policies, context features and everyday practices.

## Inequality Presence Denial and Unequal Spaces

In their article documenting the contribution of Dr. Edward Zigler, founder of Head Start, Nichols Lodato, Hall and Spencer (2021) acknowledge the role of inequality in the U.S. and its impact on developmental contexts. In particular, diverse youths residing in under-resourced contexts experience exacerbated risks and challenges by virtue of where they live. The authors state that policies that have resulted in spatial inequality and discriminatory housing practices compound risk factors that shape the developmental trajectories of diverse youths. Exposure to these types of environments raises the stakes for diverse youths to find sufficient supports to cultivate sufficient coping mechanisms necessary for positive identity development. The authors

point to research by Allard (2009) and Rothstein (2017) that indicates the nature and categories of discriminatory practices. Rothstein notes that decades of housing discrimination enforced by federal, state and local policies engrained segregated housing patterns that became linked to segregated schools as families were forced "to move to segregated neighborhoods if they wanted education for their children" (Rothstein, 2017, p. 122). Wilson and Taub note the importance of examining the dynamics of neighborhood contexts and the influence on outcomes (Wilson and Taub, 2006). In his study of the social safety net, Scott Allard documented the effects of spatial inequality (Allard, 2009). He notes that sources of supports forming the fabric of social safety nets in a community are not optimally placed in high poverty areas where the need is the greatest. Residents from communities of color are disproportionately represented in these areas that lack resources. Allard's analysis of three large urban areas indicates that "mismatches in the spatial distribution of service providers can help to explain why many social programs experience low take-up rates, high rates of attrition, and less than optimal outcomes." (Allard, 2009, p. 86)

Nichols Lodato et al. continue that since the launch of the War on Poverty in 1965, overall poverty has decreased while inequality has expanded as the population in the U.S. has grown more diverse. They point to Reardon's macroanalysis of education longitudinal data that revealed the critical truth of the effects of inequality—that is, it is far reaching and can cripple progress for U.S. society overall. He notes the failure associated with not interrogating the role of rising inequality as a key driver in education outcomes:

> "…[M]uch of our public conversation about education is focused on the wrong culprits: we blame failing schools and the behavior of the poor for trends that are really the result of deepening income inequality and the behavior of the rich." (Reardon, 4/27/13, New York Times)

These documented patterns of inequality in the U.S. that are present in various sectors of society, notably housing, education and the judicial system, play out against a backdrop of growing negative effects of health outcomes for people of color. These negative effects are apparent in unequivocal terms, as noted by COVID-19 infection and mortality statistics.

Theories that do not account for the role of inequality and endemic systemic racial bias, with their overlapping and disparate effects, can find remedy in the conceptual shortfalls in their perspectives by utilizing a human development lens to aid in understanding how exogenous shocks impact identity development trajectories over the life course. Indeed, Nichols Lodato, Hall and Spencer (2021) note the interconnected nature of social inequality as it undermines the cultivation of coping processes that undergird positive identity development:

> …[C]oping processes experienced in context are linked to identity. This is particularly important when considering that societal inequalities are often based upon identity. Thus, social inequality itself, then, provides a shared context for determining coping responses, and this very process becomes part of identity formation. When certain social identities are more likely to be pathologized, victimized, and excluded, then shared coping strategies are especially important for determining best practices as supports. (Nichols Lodato, Hall and Spencer, 2021, p. 3)

These questions and phenomena call for a reexamination of the theoretical and empirical tenets that frame how to understand the effects of shocks on young adulthood relative to individuals' developmental tasks to be mastered (Havighurst, 1953) and the psychological processes involved for meeting the attendant demands as theorized by Erikson and Spencer. It is important to understand how exogenous shocks reorganize the normative assumptions as linked to developmental tasks confronted by all individuals concerning what postsecondary education attainment means to young adults (i.e., a sequenced series of milestones after high school:

college, job or career, marriage, family, first home purchase), particularly to members of racial and ethnic minority groups, as they advance to young adulthood in a post-shock society.

A reassessment of this kind necessitates applying a human development perspective to postsecondary outcomes that situate the pursuit of education, work or other pathways as indelibly situated in the broader context of the young adult developmental stage. A human development perspective, in effect, allows for a more nuanced assessment of how postsecondary experiences facilitate the completion of developmental tasks associated with emergent adulthood. For racial and ethnic minorities in the U.S., with fewer safety nets to take the risks and make the mistakes associated with this developmental period (see Goff, Jackson, DiLeone, Culotta and DiTomasso, 2014; Epstein, Blake and Gonzalez, 2017), the consequences of altered pathways may be more severe as they encounter barriers to access.

## Human Capital Theory: Beyond Economic Utility

With education considered a site of skill development, human capital theory's encounter with education provides insight on how educational attainment has been used as an index of how a person's function in a society's economy is defined and actualized. Nichols Lodato, Hall and Spencer (2021) consider the implications of human capital theory (Shultz, 1961; Becker, 1964), with its emphasis on the individual utility vis-à-vis the labor market in an economic system. This theory focuses on the functional value education, enhancing an individual's utility for increasing company value, attaining occupational status and achieving economic security.

Nichols et al. posit that an identity based, context linked human development perspective addresses the shortcomings of the strict application of a human capital perspective to understand

the pursuit of postsecondary education. It is through expanding the theoretical lens to be inclusive of individual developmental, meaning making processes that opens new vistas for accounting for the effects of an exogenous shock beyond the economic implications, but the real human consequences of disruptions in young adults' developmental contexts.

## Dissertation Approach

This mixed-method dissertation study examines what decisions high-achieving (i.e., enrolled in college), low-income diverse, young adults between 18 and 20 years of age made about their postsecondary education during and after the Great Recession and COVID-19 shocks. The quantitative component utilizes the Panel Study of Income Dynamics Survey (PSID) Transition into Adulthood (TA) module to analyze postsecondary enrollment patterns during and after Great Recession, and how choices about adjustments to education plans possibly speak to underlying changes in the conceptualizations of young adulthood and the transition to adulthood in the U.S. The results of the quantitative analysis inform a qualitative investigation into young adults' experiences during the period of tumult and disruption caused by the COVID-19 global pandemic and associated economic recession alongside global movements toward racial reckoning rooted in the Black Lives Matter movement in the U.S. In sum, this dissertation analyzes the changes in education plans, including working or shifting enrollment status, that were made as a result of these shocks across above median and below median income groups (quantitative component) and varied resource levels (qualitative component).

## Structure of the Dissertation

Following this introduction which details the pertinent scaffolding theories and most significant themes highlighted in the project, the dissertation is comprised of a linked literature review, a summary of study methods, presentation of findings, discussion, and conclusion. The review of the relevant literature and theoretical frameworks will inform the three research questions this research project poses. The dissertation will then summarize the methods undertaken and findings on the postsecondary statuses (i.e., enrolled in postsecondary education or working) and experiences of 18 to 20 year-olds in each PSID survey round and participants in the qualitative interviews. The section that follows will then present the discuss how these findings address the research questions that guide the study. The dissertation concludes with a summary of the recommendations, including possible new perspectives on conceptualizing the young adulthood developmental phase during periods of societal shock, limitations of the findings, and considerations for future research.

The next section presents a review of relevant literature.

# Chapter 2

## Literature Review

In examining the role of education in the life course, it is useful to consider key theoretical frameworks across the social sciences that speak to the role of education in a society. In particular, education is a critical marker for designating readiness and preparation to assume an occupation as an adult as well as citizenship responsibilities, more generally.

The introduction provided a review of the unique attributes of Great Recession and COVID-19 as exogenous shocks and established the concepts of young adulthood as a psychosocial developmental stage for the cultivation of identity-building coping strategies for encountering risk as foundational to this dissertation. Additionally, this research acknowledges that this developmental stage is geographically and culturally specified, with the degree and severity inequality and discriminatory practices operating in developmental contexts producing particularly acute negative effects for people of color. Put another way, not all starts are homogenous, and young adult pathways vary. Further, the introduction highlights the criticality of scrutinizing the tensions between a human development and human capital perspective on the role and purpose of education vis-à-vis the individual, noting that human capital theory does not account for the phenomenologically-driven identity development processes at work as postsecondary education is pursued.

This chapter will delve more deeply into the literature that frames the study of an exogenous shock on postsecondary education plans. The review begins with an overview of how different theoretical perspectives have engaged the role of education in a society and the purpose of education in society as a site for skill development. The discussion then turns to exploring

how context and meaning making are critical to the application of a human development perspective in the study of exogenous shocks on education planning by presenting Urie Bronfenbrenner's ecological systems theory and Margaret Beale Spencer's phenomenological variant of ecological systems theory (PVEST). Bronfenbrenner highlights Glen Elder's Children of the Great Depression (1999) as an exemplar of a person-process-context approach to understanding contextual dimensions of development. With the connection established between context and the presence of risk and challenges as contributing dynamics in identity development for diverse youths, the chapter then reviews literature exploring the effect of exogenous shocks and economic disruption on the life course.

## The Role of Education in Society: Diverse Disciplinary Perspectives

In John Dewey's noteworthy book, School and Society, the author calls for an education system that develops productive workers. He situates education as an elemental force in developing ideal citizens for society, with students emerging from their educational training poised to assume their appropriate roles in a rapidly advancing society undergoing a technological revolution in the early 20th century (Dewey, 1915). While Dewey held primary interest in the development of citizens in a democratic society, Schultz, in describing investment in human capital, highlights the significant returns in the form of higher earnings for workers who pursue additional education (Schultz, 1961). Becker's work further expands the notion of human capital, in which citizens are of value to the market and play a central role in the generation of profits that can improve their overall well-being by improving their skills (Becker, 1964). Bourdieu seeks to bridge the sociological and economic perspectives by providing

insights on the various forms of capital, identifying other categories of capital, such as embodied capital and cultural capital, that can accrue to an individual and impact their success in a broader labor market (Bourdieu, 1986). Coleman's theorizing of social capital, on the other hand, sought to repair deficiencies he observed in sociology's conceptualization of the role of social systems which deprived individuals of an "engine of action" and economics' theorizing about human capital which assumed unrealistically atomistic motivating factors governing individual behavior (Coleman, 1988). These theories provide frameworks to understand education's role in society, but this work also necessitates the consideration of the context in which educational pursuits and development occur. Notably, human capital theory, which has matured as a central, motivating framework throughout the social sciences (for example, see Tan, 2014 for a discussion of human capital theory in education research), centralizes the importance of human beings as rational actors in a market economy. As the construct has radiated throughout the social sciences, the dimensions of the identity developmental processes in context need to be interrogated for the explanatory value they can bring to expanding how to support healthy human development in all its facets.

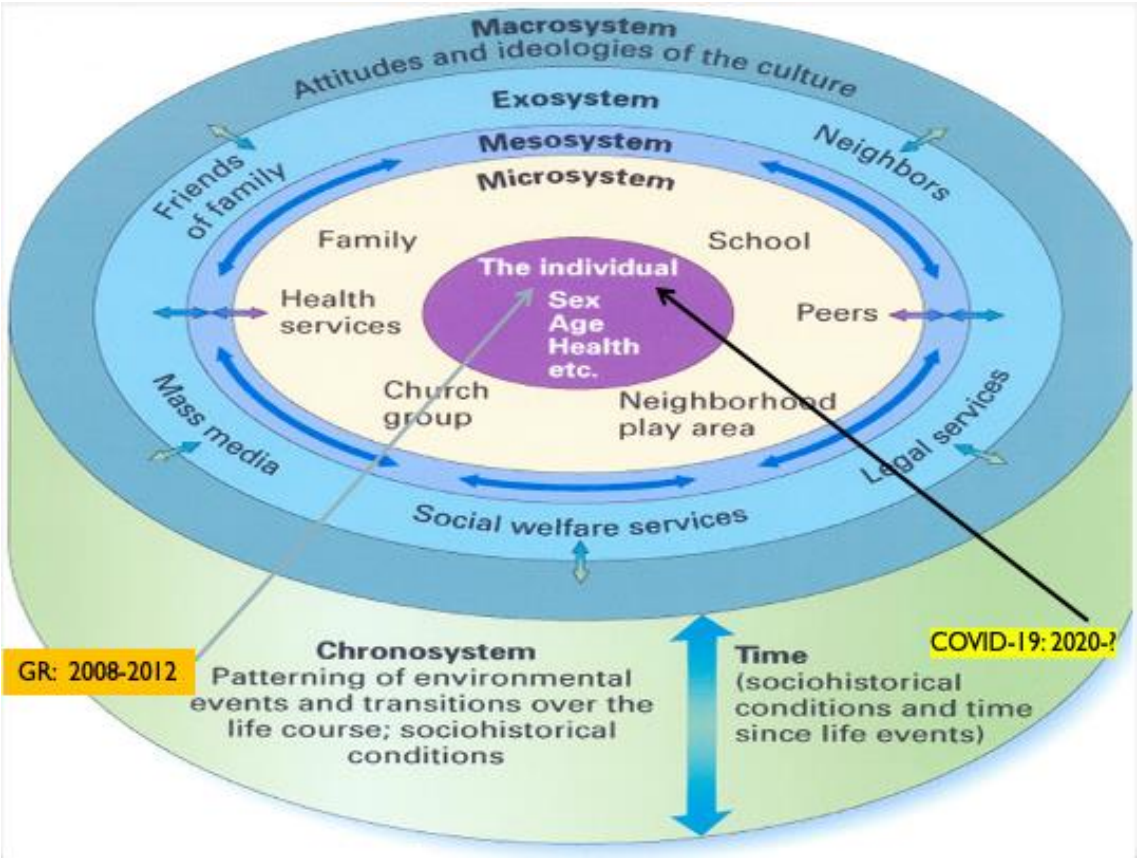
## Context and Phenomenological Processes in Identity Development

For this reason, human development theoretical frameworks that address context and vulnerability as critical levers informing a youth's advancement through life stages prove useful for understanding the life course for young adults 18 to 20 as they pursue education and work. They provide essential epistemological support for employing the comparative human development theoretical framing that drives this work. As such, Urie Bronfenbrenner's

Ecological Systems Theory (EST: Bronfenbrenner, 1986; 1993) and Margaret Beale Spencer's Phenomenological Variant of Ecological Systems Theory (PVEST: Spencer 1995, 2006, 2008; Spencer, Dupree and Hartman, 1997) are theoretical frameworks that allow for the consideration of the constructs of context and vulnerability in the human developmental processes. Specifically, Bronfenbrenner's EST identified a series of nested contexts in which individuals exist and develop with the chronosystem representing the outer most ring constituting societal events and phenomena. His theory accommodates the consideration of psychohistoric moments that impact developmental trajectories.

Through the lens of EST, the Great Recession and COVID-19 constitute shocks in the chronosystem reverberating through other nested systems that frame young adults' developmental contexts, with potential implications in the other nested systems that impact educational and employment pathways for young adults at the formative stages of life and career planning. Figure 2.1 illustrates the cross-cutting effect of the Great Recession on the nested systems articulated by EST.

Figure 2.1. EST, the Great Recession and COVID-19




SOURCE: Santrock, 2008; p. 33. "GR" [Great Recession] and COVID-19 illustrations inserted by the author.

Bronfenbrenner credits Vygotsky, who emphasized the "sociohistorical evolution of the mind" (Vygotsky and Cole, 1978) as critical to understanding of the microsystem in development. Bronfenbrenner states that the "potential options for individual development are defined and delimited by the possibilities available in a given culture at a given point in its history." (Bronfenbrenner, 1993, p. 25). Further, in reviewing the application of his theory, Bronfenbrenner highlights Glen Elder's Children of the Great Depression as an exemplar of research that accounted for the microsystem and mesosystem processes, employing a "person-process-context" approach to understand the developmental effects of the Great Depression.

Building on EST, Spencer's PVEST holds as basic tenets that all humans are vulnerable, phenomenology is a core aspect of development specific determined meaning making, and that the presence or absence of supports has implications for how humans make meaning of risks and are able to adapt to changes and cope with risks as they develop identities and address developmental tasks as they advance through the life course. In sum, as an identity-focused cultural ecological theoretical perspective, PVEST provides a particular perspective. Given diverse contexts and development specific meaning making, PVEST affords a lens for the cultural framing and nuanced interpretations made of individuals' developmental status specific processes. It allows for the interpretive unfolding of meanings made of contextual and developmental experiences (respectively, chronosystem or historical time and maturational and social status) as each individual progresses across the life course while addressing shared human development tasks. Significantly, the latter may be either impeded by risks and challenges or scaffolded by privilege as a function of group membership (see Spencer 1995, 1999, 2006, 2008, Spencer, Harpalani, Cassidy, Jacobs et al 2006; Spencer, Dupree and Hartmann 1997).

Figure 2.2. Phenomenological Variant of Ecological Systems Theory (PVEST)

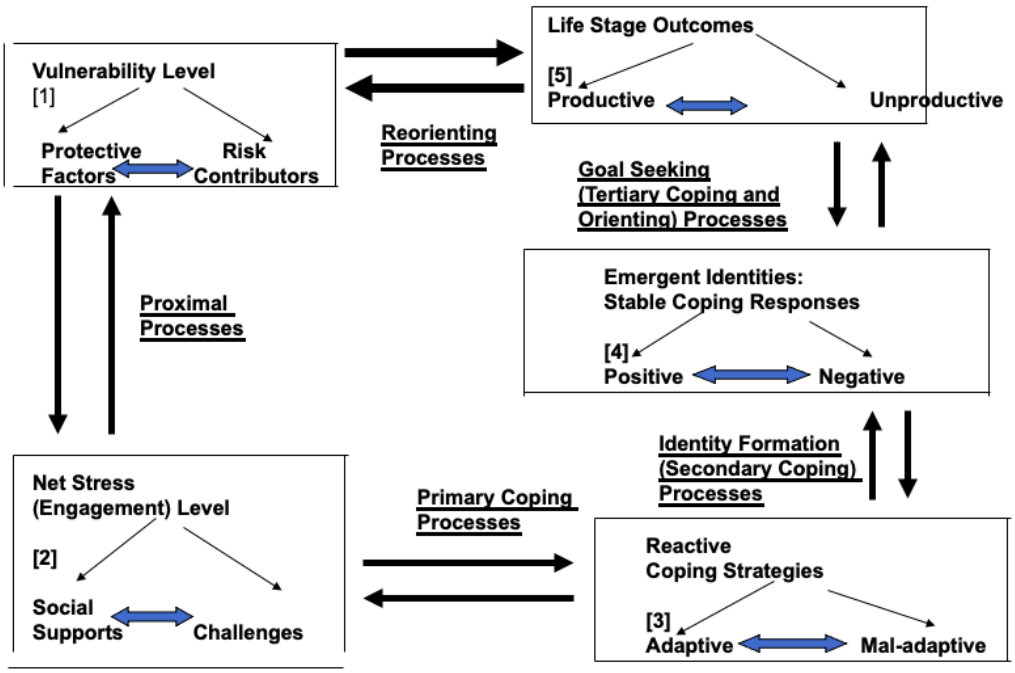



**Figure : Processes Emphasizing: Phenomenological Variant of Ecological Systems Theory (PVEST)** (Source: Spencer & Harpalani, 2004; Spencer 2006)

As suggested, Spencer's PVEST (see Figure 2.2) underscores the criticality of considering the subjective efforts at making meaning of life's events, particularly during a period of accelerated exposure to novel tasks and risks requiring effective social cognition skills. The cultivation of coping processes for encountering challenges and risks informs the importance of Spencer's approach, an identity-focused-ecological perspective (ICE), which acknowledges the critical simultaneity of the interplay and linkage among "culture, context and normative psychosocial developmental processes." (Spencer, 1999, p. 43). Indeed, Spencer et al., in noting the integration of a phenomenological perspective with Bronfenbrenner's EST notes "the synthesis…helps to acknowledge the critical and undergirding role of developmental changes in social cognition, multi-level social context character and content, and stage-relevant social experiences that differentially influence meaning making processes across the life course."

(Spencer, Dupree, and Hartmann, 1997, p. 818; also, Spencer, 1995, 2006, 2008, Spencer, Harpalani, Cassidy, Jacobs et al 2006). Additionally, Spencer acknowledges the importance of the cultural context, particularly for youth of color who encounter exacerbated risks "dissonance-producing environments". (Spencer, 1999, p. 44) . A key question for this dissertation, then, is how events of the Great Recession and COVID-19 exacerbated the particular risks and challenges encountered in developmental contexts during young adulthood, which could lead to adaptive (e.g., staying enrolled in postsecondary education) or maladaptive (e.g., dropping out of school and not pursuing work or other endeavor) coping. For this reason PVEST serves as the motivating theoretical framework for addressing the research questions driving this research study. Further, the acknowledgement of Erikson's theory of psychosocial development is aided in this dissertation by Havighurst's insights on the developmental tasks undertaken to achieve adult status, speaking to the criticality of the setting and achievement of milestones and overcoming obstacles as part of the developmental work undertaken by youths (Havighurst, 1953). Masten's discussion of resilience provides an interesting perspective on the process of building resilience, which tends to have a positive connotation, when in fact, she asserts, there can be a "price of adversity" at work (Masten, 2014).

While Bronfenbrenner, Spencer and Masten highlight context, vulnerability and resilience that aid this study of the effects of a psychohistoric moment, it is useful to consider the specific dimensions that characterize sociocultural context and the implications of instability and inequality that the economic disruption can cause. Indeed, the sociocultural context is inextricably linked to social, political and economic events of the Great Recession. P.M. Greenfield's research examines the implications of sociocultural change, identifying two major

contexts "one in which families stay put while the sociocultural environment changes and one in which families immigrate to a different sociocultural environment" (Greenfield, 2009, p. 401) that were necessarily impacted by the economic events of 2008. A key question, then, is how context shifts informed emerging adult identities.

In Children of the Great Depression, Elder notes that the Great Depression's negative impacts on social and family structures that the Great Depression did not endure into adulthood by mid-life, thus not engendering a "blighted generation" as anticipated. Elder notes:

> To understand why some persons successfully adapt to challenging situations and others do not requires knowledge of their resources and motivation, the support provided by the family and larger environment, and characteristics of the event or situation itself." (Elder, 1999, p. 35)

However, Elder acknowledges the limitations of life course perspective. In his reflections on the concept in the chapter "Beyond 'Children of the Great Depression,'" Elder acknowledges that early manifestations of the theory that informed his seminal work *Children of the Great Depression* did not consider the complexity of the sequencing of life stages:

> Each person generally occupies multiple roles at the same time, whether spouse and parent or spouse and employee. These concurrent roles are not part of the life cycle concept. Consequently, it did not orient research to the management of multiple roles. (Elder, 1999, p. 314)

## Compounding Inequality

Since the Great Recession was declared over, profound inequality has emerged in the U.S. (Nau, 2016), a society that holds the pursuit of happiness and equality as principles enshrined in the country's founding documents. Whether formally acknowledged or not, the expansion and deepening of economic inequality has implications for intergenerational mobility.

While Chetty, Hendren, Kline, Saez and Turner found in 2014 that intergenerational mobility was relatively stable even in the wake of rising economic inequality after the Great Recession (Chetty et al., 2014), subsequent research has found that for low income students in particular, there is variance in postsecondary institutions' ability to produce successful outcomes, thereby negatively impacting intergenerational upward mobility for this group (Chetty, Friedman, Saez, Turner and Yagan, 2017). In their examination of outcomes between 2000 and 2011 for cohorts of citizens born between 1980 and 1991, Chetty et al. (2017) stated the following: "[i]n sum, the colleges that offered many low-income children pathways to upward mobility (in an accounting sense) are becoming less accessible to them, potentially reducing the scope for higher education to foster intergenerational mobility." (Chetty et al., 2017, p. 41). When viewed through the contemporary lens, the emergence of the COVID-19 pandemic heightens the environmental risks faced by young adults, thereby exacerbating the preexisting precarity brought about by economic instability and inequality.

Additionally, inequality merits interrogation as a dynamic factor in developmental contexts given its effects on life course outcomes; this is the case whether its presence and salience are formally acknowledged or denied given normal human development processes (see Spencer, Nichols Lodato, Spencer, et al., 2019). In their article highlighting the endemic role of inequality, Nichols Lodato, Hall and Spencer (2021) underscore the lack of consideration of inequality as an outgrowth of the U.S. economic system. Certainly, the study of inequality by the work of economists such as Chetty, whose works were cited earlier in this chapter, and Piketty (2015) consider inequality an empirically proven economic phenomenon worthy of study and inclusion in models of economic behavior, acknowledging the effects on life outcomes of

individuals. Here, inequality is a measurable variable that can produce negative effects creates the conceptual space where economics and human development find common cause in shifting the purpose of human development from being a process of maximizing utilization of human capital, but rather can situate inequality as a factor impacting the systems and networks where individuals reside and development. The authors continue:

> Furthermore, acknowledging that inequality exists as an empirical fact then necessitates consideration of the violent effects of poverty on development for all children, with particular virulent effects on youths of color who are also impacted by the heightened, morbid levels of risks owed to discriminatory practices in the education, health, and judicial systems in the United States. (Nichols Lodato, Hall and Spencer, 2021, p. 13)

Chetty's Opportunity Atlas (2018) holds promise for better strategies for incorporating inequality effects by tracing the intergenerational consequences of growing up in differently-resourced environments.

## Economic Distress and Families

The edited volume Children of the Great Recession (Garfinkle, McLanahan and Wimer, 2016), Conger and Conger's longitudinal study in rural Iowa (Conger and Conger, 2002) and Elder and Caspi's examination of familial relationships during periods of economic stress (Elder and Caspi, 1988) explore the effect of economic distress on family dynamics and implications for children's development. The Children of the Great Recession tackles how families with children coped in the aftermath of the economic shock. Utilizing data from the Fragile Families and Child Well Being dataset, this edited volume centers around the application of the family stress model to understand the experiences of families with children at ages one, three, five and nine. The Conger and Conger study examined how the parents coped as a couple with

economically-induced distress had direct implications for the families' level of resilience and stability during times of hardship in rural Iowa. While the study identified the critical role of parenting to support a positive transition to adulthood, there is more focus on the familial relationships and dynamics, and not insight on the implications of these relationships on the children's education planning after high school. Additionally, the sample in the Conger and Conger study is exclusively European American (White) and as such the generalizability of the findings to other demographic groups is limited. Elder and Caspi continue Elder's examination of the effects of economic stress on families during the Great Depression in their article presenting a framework for studying the linkages among economic stress, social change, and individual development. The analytic framework proposed by the authors acknowledges the importance of including precursor events and contexts (i.e., the macrosocial) that increase risk and create "deprivational effects" as families are able or unable to adapt to less income. These financial shocks create stress within familial relationships that inform how family members, collectively, shape developmental trajectories for children (i.e. microsocial), either minimizing or exacerbating risk introduced by an economic shock event. Elder and Caspi acknowledge that the generalizability of the study findings is limited by a sample comprised solely of White respondents. The social climate in the U.S. also changed dramatically between the Great Depression and the Great Recession, with landmark court decisions and legislation in education, voting rights, and civil rights allowing for greater and fuller participation by members of the country's diverse population in U.S. society.

Across these works, the authors draw attention to the childhood and adolescent periods and how family coping mechanisms framed the developmental trajectories for the youth under

study, but they do not focus on transitions after high school. How young adults who experience economic distress events at the point when they are transitioning to postsecondary education is a gap that Cozzolino, Smith and Crosnoe (2018) seek to fill in their study of the Great Recession's impact by examining the college enrollment and persistence rates among 18 to 21 year-olds. Cozzolino et al. (2018) are more broadly interested in the implications of the Great Recession on the intergenerational transmission of inequality. The authors utilize a national, longitudinal dataset, the National Longitudinal Survey of Youth 1979 – Young Adult cohort, to ascertain the relationship between family stability and the odds of young adults enrolling and persisting in college. The authors observe higher odds of enrollment dimension, but these vary geographically and by the family's level of resilience, demonstrating that family stability makes a difference. This study does not explore how the young adults made meaning of the role of education and work for planning their future pursuits after high school. It also presupposes the pursuit of postsecondary education as a normative path, while for many young adults, as cited in the Census data discussed in the introduction, going to college is not the primary path desired or pursued. For many young adults, going to work serves as the natural next step after high school.

Among those works that specifically focused on economic shocks and human development processes, none delve deeply into adult identity development that accompanies the pursuit of education and work trajectories after high school. As such, there is no way to understand how those experiences frame how the young adults mitigate the risk introduced, or exacerbated, by economic distress.

It is also critical to acknowledge the emergence of the global pandemic and societal reckonings with racial injustice and broad inequality that emphasize the need to change pre-

existing inequitable patterns and norms of inclusion and access to meet basic needs that undergird notions of a functioning society and support the nurturing of youths' development (Nichols Lodato, Hall and Spencer, 2021). These conditions give rise to high levels of "morbid risk" particularly for communities of color, with the need to better understand how to provide context-relevant, culturally responsive (Spencer, 1999) resources to marshal appropriate supports.

Overall, these valuable theoretical perspectives drawn from diverse social science disciplines and empirical studies do not address the key question of how societal shifts emanating from the exogenous shocks shape young adults' conceptualization of (i.e., meaning making) and accessibility to traditional (i.e., work, education) and emerging pathways that mold the transition to adulthood and young adulthood more broadly. As observed in Silva's work on traditional and evolving narratives of emerging adulthood (Silva, 2012), events such as the Great Recession present opportunities to expand understanding of how the pursuit of education and work during young adulthood adapts and changes in response to transformative events that occur in Bronfenbrenner's chronosystem. Key to engaging this open question is obtaining a better grasp of the interface between the contextual assumptions and the realities of how young adults make meaning of their young adulthood, and subsequently actualize their ambitions in education and work. This dissertation study seeks to address this theoretical gap by investigating the effects of exogenous shocks on young adults' postsecondary experiences in education and work, and how those experiences informed their young adulthood, thereby setting the direction of their life course.

The research questions in this dissertation are focused on understanding human development in context, particularly temporal context, i.e. how does an event in the chronosystem frame diverse, young adults' understanding of the required developmental tasks as young adults? Because the primary pursuits under study are work and postsecondary education, it is useful to include different literatures that engage the core constructs of postsecondary educational and work statuses.. The dissertation builds on the literatures reviewed above in order to advance a human development theoretical perspective that is cognizant of the diverse pathways pursued in disrupted contexts.

## Research Questions

This dissertation focuses on the postsecondary pathways of 18 to 20 year-olds after high school graduation. The three research questions guiding the dissertation are:

- How were the post-secondary education and working patterns for *low-income, high achieving young adults* ***shaped by the Great Recession*** in comparison to their *high-income* counterparts?
- How did the Great Recession ***impact education planning*** for young adults between the ages of 18 and 20, the key age range for college going?
- Nine years after the Great Recession ended, have there been ***any changes in the factors that inform education planning*** for young adults between the ages of 18 and 20?

The first two research questions will leverage the unique data available in the PSID Transition to Adulthood (TA) supplement, regarding the impact of the Great Recession on education planning. Because the dataset contains information on patterns of education and employment pursuits among 18 to 20 year-old young adults, it will be possible to situate these patterns in the context of how the young adults did, or did not, alter their education plans because of the Great

Recession. The analysis will explore how those *choices evolved during and after* the Great Recession by analyzing data from the 2005, 2007, 2009, 2011 and 2013 cohorts in the PSID TA supplement. The data are bounded by an eight-year period and examine the response data captured at the time of each survey round. It is important to note, then, that this dissertation research project does not presuppose that all young adults are homogenous in their prior experiences or contexts which frame and influence their young adulthood transition.

The findings of the quantitative component frame the design of the qualitative component. Through data captured in semi-structured interviews, this component includes young adults from racial and ethnic minority groups, as well as diverse immigration statuses (where reported) to ensure the inclusion of diverse perspectives on young adulthood as understood and experienced by diverse young adults during the COVID-19 global pandemic. The findings of the quantitative component inform the content of the protocol deployed in the qualitative component of this study.

The dissertation now turns to a review of the methods undertaken for the study.

# Chapter 3

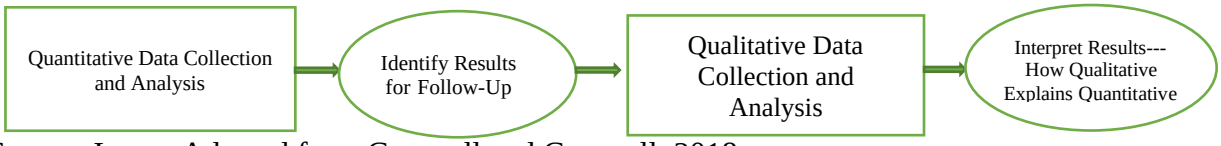
## Methods

The purpose of this mixed methods study, with findings summarized in Chapter 4, is to ascertain, by situating postsecondary paths in the context of the young adulthood developmental period, if 18 to 20 year-old's make changes to their education plans in response to an exogenous shock, i.e., the Great Recession and COVID-19, and, if so, why and how adjustments were made to postsecondary education plans. The investigation involves analyzing survey data and conducting semi-structured interviews. The quantitative data findings frame the design of the qualitative component as an explanatory, phenomenological study utilizing a purposive sample of diverse young adults between the ages of 18 and 20 year-old's to understand their postsecondary education planning adaptations in the wake of the dual exogenous shocks of a global pandemic and recession. Specifically, the qualitative component serves to expand the categories of responses that can be derived from participants based on their own framing of the transition to young adulthood period.

This research study applies an adapted version of Explanatory Sequential Design (Creswell and Creswell, 2018), a two-phased mixed methods design that relies upon the findings from the quantitative to frame the qualitative component data collection and analysis in order to provide a more complete understanding of the phenomena under study. The approach calls for the utilization of the same sample to inform the key components of the quantitative and qualitative phases.

The flow of the Explanatory Sequential Design is depicted in Figure 3.1.

Figure 3.1. Explanatory Sequential Design




Source: Image Adapted from Creswell and Creswell, 2018.

This dissertation study employs an *Adapted* Explanatory Sequential Design because two different participant groups are studied, as opposed to utilizing the same sample for the quantitative and qualitative components. It is also important to note that the qualitative design is structured not to correct the quantitative component or re-set it, but rather to delve into aspects of the research questions that are under interrogated by the quantitative findings. In the case of this research, the quantitative analysis (i.e., lack of accessibility to "Other" responses that contain nuanced insights beyond the closed response categories on how respondents adapted their education plans because of the Great Recession) precedes the qualitative phase (i.e., ability to probe how participants make meaning of exogenous shocks in their developmental contexts). As such, the two components are not brought into direct comparison, yet provide a path to derive insights that each phase is uniquely positioned to surface. In sum, while these distinctions across modes exist in the Adapted Explanatory Sequential Design, each study phase examines how young adults encounter novel risks and challenges resulting from exogenous shocks that occur in their developmental contexts, influencing their achievement of the postsecondary education milestones and how they make meaning of their progression to their goals.

Mixed Methods: A Brief Overview of the Approach

Mixed methods has its roots in varied disciplines in the social sciences (Creswell and Creswell, 2018; Small, 2011; Teddlie and Tashakkori, 2009). Indeed, the utilization of mixed methods engages the strengths and limitations of the quantitative and qualitative methods (Yoshikawa, Weisner, Kalil and Way, 2008). The adoption of a mixed methods approach lends itself to the research questions posed in this dissertation, particularly related to the attributes of qualitative research to investigate the identity development processes underway during the transition to adulthood. Indeed, Kroger and Marcia (2011) highlight the power of qualitative research to support probing associated with theoretically motivated research on identity development, facilitating further investigation into constructs of import in service to the theoretical question, instead of the method being the end unto itself. Arnett (2015), citing Hammack (2008), notes the methodological advantages of including a qualitative component in the study of the transition to adulthood when observing that "the narrative approach is a perfect methodological fit for the topic of identity development because it enables researchers to investigate identity development in the depth the topic requires (Hammack, 2008)." (Arnett, 2015, p. 62). Arnett continues:

> By allowing people to tell their stories, researchers are able to discern how people perceive the parts of themselves—in love, work, and ideology—fit together into a coherent self. The narrative approach has the potential to fulfill Erikson's original vision of identity development as taking place through adolescents and emerging adults reflecting on the important people they have identified with throughout childhood, evaluating their abilities and interests, and seeking to find a match between. (Arnett, 2015, p. 63).

In the qualitative component, thematic analysis highlights participants' responses to questions about their experiences and perception of risks as well as access to supports during a

period of exogenous shock. Together with the quantitative findings, the results of this mixed method study will provide insights on possible alterations made to education pathways, and the implications for identity development, because of exogenous shocks that collided with diverse young adults' developmental contexts.

Following this overview of mixed methods and the rationale for utilizing this approach, this chapter then provides a description of the quantitative data and analytic approach, followed by a summary of the qualitative procedures. Together, the findings of this mixed methods study will provide insight on alterations to the young adulthood developmental period for diverse young adults during periods of exogenous shocks.

## Quantitative Component

The quantitative component addresses the following two research questions:

- How were the post-secondary education and working patterns for low-income, high achieving young adults shaped by the Great Recession in comparison to their high-income counterparts?
- How did the Great Recession impact education planning for young adults between the ages of 18 and 20, the key age range for college going?

This is accomplished by analyzing the PSID TA dataset for the 2005, 2007, 2009, 2011 and 2013 rounds of data collection. Spanning back to 1968, the PSID is a nationally representative panel sample of U.S. families to capture key information on the life experiences and patterns of families in the U.S. The main study sample was comprised of 5,000 families with children aged 12 years old and younger, with over 60,000 persons interviewed across four generations. In order to address the lack of information on the young adulthood period, the Transition into

Adulthood (TA) module of the PSID was launched in 2005 as a component of the Child Development Supplement (CDS) of the PSID. The TA sample is derived from the main PSID sample with the TA sample members meeting the following four criteria:

1. Age 18-28 years;
2. No longer attending high school;
3. Participated in at least one CDE interview (1997, 2002/2003, or 2007/2008); and
4. Family participated in the 2013 Core PSID interview. (PSID, 2013)

The questionnaire topics vary by TA Cohort, with the Great Recession battery of questions introduced in the 2009 survey round. The measures in the TA overlap with those in the between the two developmental domains to capture unique insights on the developmental experiences of individuals across the early childhood, adolescent and young adulthood developmental periods. Further, the data can be linked to the various waves of the main PSID dataset to ascertain and explore intergenerational aspects of developmental trajectories for young adults.

This dissertation study examines responses to questions about postsecondary education and postsecondary work for 18 to 20 year-olds before and after the Great Recession. The 2005 and 2007 data provide insight on the pre-recession education and work patterns of respondents. In the 2009 survey round, the TA supplement began capturing information on the impact of the Great Recession. Specifically, the survey asked respondents the following question:

Has the current recession changed your educational plans? If Yes, How?

- Dropped out of school
- Returned to or enrolled in school
- Postponed school
- Stayed in school
- Changed major
- Borrowed money
- Other

The responses to this item for the 2011 and 2013 waves provide a post-recessionary picture of the postsecondary education and work patterns of the respondents. A summary of the PSID TA instrument items utilized in the analysis can be found in the Appendix. Statistical significance of the differences is ascertained through chi-square analyses at $p<0.05$. Altogether, these five survey rounds enhance the study of trends before, during and after the Great Recession. Of particular interest is how enrolled young adults report how they made changes to their education plans, including not pursuing further education, because of the Great Recession. As noted earlier, it is understood that pathways are not always linear and context plays a role, however this study restricts its focus to just understanding how respondents altered their education plans.

As an analytic category, "high achieving young adult" is defined as an 18 to 20 year-old enrolled in college. The working, 18 to 20 year-old group is comprised of young adults who report working but are not enrolled in college. To define the low- and high-income groups for 18 to 20 year-olds, this dissertation utilizes the U.S. Census' calculation of median family income for each PSID survey year included in the analysis. The PSID provides total family income for the year immediately prior to the survey year (e.g., 2005 annual income variable captures income reported for 2004). As such, the Census median income data to be used in this analysis is associated with the PSID reported income year, not the survey year. Tables 3.1 and 3.2 provide a summary of the U.S median income and the derived PSID income categories utilized in this dissertation project.

Table 3.1. Census Median Income by PSID Survey Year

| PSID Survey Year | PSID Reported Income Year | Census Median for PSID Reported Income Year |
|---|---|---|
| 2005 | 2004 | $44,389 |
| 2007 | 2006 | $48,451 |
| 2009 | 2008 | $51,726 |
| 2011 | 2010 | $51,114 |
| 2013 | 2012 | $51,371 |

SOURCE: Median income derived from U.S. Census; Noss 2010; Noss, 2012; Webster and Bishaw, 2007.

Table 3.2. Summary Statistics for Income

| PSID Survey Year | N | Mean | Std. Dev | Min | Max |
|---|---|---|---|---|---|
| 2005 | | | | | |
| Above Median | 415 | $111,231 | $100,743 | $44,500 | $1,247,797 |
| Below Median | 317 | $23,098 | $11,761 | $0 | $44,282 |
| 2007 | | | | | |
| Above Median | 375 | $131,624 | $177,063 | $48,500 | $2,133,500 |
| Below Median | 320 | $23,893 | $13,093 | $0 | $48,400 |
| 2009 | | | | | |
| Above Median | 376 | $125,701 | $114,707 | $52,115 | $1,324,200 |
| Below Median | 298 | $26,899 | $14,009 | $0 | $51,500 |
| 2011 | | | | | |
| Above Median | 347 | $123,125 | $84,403 | $51,400 | $1,460,000 |
| Below Median | 336 | $25,040 | $14,488 | $0 | $51,076 |
| 2013 | | | | | |
| Above Median | 332 | $128,166 | $182,000 | $51,850 | $3,222,000 |
| Below Median | 262 | $25,864 | $14,722 | $0 * | $50,700 |

SOURCE: PSID TA Supplement. Note: The amount of "-$11,500" appearing in the dataset is coded as "$0" for this table. The negative figure for income may be owed to an errant data entry not addressed in standard data cleaning protocols.

It is understood that income is not the sole indicator of the resources present and understood as such in an individual's context and is therefore not synonymous with socioeconomic status (SES). Indeed, research on SES has highlighted the importance of developing SES measures that factor in various dimensions of the construct (e.g., APA, 2007;

NCES, 2012). Rather than a singular variable, SES can be considered a composite of three primary elements – family income, parental occupation and parental education (NCES, 2012). Indeed, other categories of resources – such as neighborhood SES and subjective understanding of SES – extend the understanding of not just how SES is measured, but how it is understood and experienced. Building on the geographic features of SES, The Opportunity Atlas further broadens how to understand SES by factoring in economic mobility in various geographic contexts over time (Chetty, et al., 2018). While various measures and conceptualizations of SES exist, for the purposes of this study component, income serves as the indicator of household financial resources obtained primarily through working.

The procedure carried out in the analysis entails first summarizing the descriptive statistics of the enrolled TA sample. The next step in the analysis is comprised of conducting chi-square analyses to ascertain statistically-significant differences ($p < 0.05$) by two broad income categories: above median income and below median income for the 2009, 2011, and 2013 data collection rounds.

## Qualitative Component

The qualitative component of the dissertation study is comprised of five primary activities - respondent recruitment, data collection and processing, coding, including validity and reliability checks, and data analysis and reporting. A total of 18 respondents who either attend two-year community colleges or a four-year, baccalaureate-granting institution completed interviews. Employing an Adaptive Explanatory Design (described above), the interview protocol applied a phenomenological strategy (Creswell, 2009) to investigate the lived

experiences of study participants as they structure their experiences and consciousness of same, thus, make decisions regarding their postsecondary experiences.

The original study plan called for the identification of an urban area for study subject recruitment, with priority for Philadelphia, PA and the Los Angeles, CA area. The timing of the data collection period coincided with another exogenous shock of the COVID-19 pandemic, and the ensuing economic recession. At the time participant recruitment was to commence, the COVID-19 global pandemic halted travel and in-person, site-based recruitment and in-person interviewing was no longer possible due to public health emergency closures nationwide. The study staff undertook a study re-design to adapt the data collection plan to a remote data collection strategy that allowed for data collection to proceed in keeping with public health guidelines while maintaining the integrity of the study design objectives in adherence with the research questions. The redesign shifted the interview mode from in-person to a secure, virtual meeting space on Zoom. Recruitment and interviewing activities occurred through email and over the phone. Coding and analysis occurred in a collaborative Box workspace on the University of Chicago's secure servers.

## Participant Eligibility and Interview Administration Arrangements

The study relied upon an inclusive standard for respondent participation and welcomed diverse participants. Persons were eligible to participate regardless of sex, gender identity, disability status, race, ethnicity, immigration status, or national origin. At the time of scheduling an interview, the study solicited accommodation information from eligible participants to ensure that the Zoom meeting arrangements were responsive to participant needs and requirements.

Additionally, the study staff encouraged participants to identify a location for the interview that met their privacy needs. Participants received a $30 gift card in appreciation for their participation and cooperation with making any necessary arrangements to participate virtually. While the consent form notified respondents that the gift card would distributed even if respondent suspended the interview prior to answering all questions, all study participants who started an interview responded to all items in the protocol.

After obtaining University of Chicago Internal Review Board (IRB) approval to ensure that the study conformed with human subjects protections, study staff shared study recruitment material with two postsecondary institutional personnel (mid-size and large urban areas), programs that support college access and persistence among first generation students (midsize and large urban area) and organizations that serve at-risk youth (large urban area). Study staff coordinated with research personnel to obtain institution-specific IRB approval prior to advancing with direct outreach to students. After gaining IRB approval, study staff disseminated notice about the study to relevant staff and posted study information on available email lists and listservs, including those that serve student affinity groups (e.g., African American Student Associations, Latinx Student Association, First Generation Student Associations) to ensure that notice of the study is shared broadly among diverse student communities. Staff also reached out to two organizations that served 18-20 year old persons who were working or seeking retraining, but not enrolled in a degree-granting program. These efforts to recruit non-enrolled young adults were not successful. The main outreach document, PESGR Study Announcement and FAQ, which can be found in the Appendix, provided an overview of the study and key information. All outreach notices provided a study-specific email address for study inquiries and to schedule

interview appointments. Throughout all recruitment steps potential respondents were notified of the voluntary nature of their participation and the confidentiality of their responses.

Risk Minimization and Respondent Protection in Virtual Interview Context

The PESGR study design lent itself to adapting to COVID-19 restrictions on travel and in-person engagement, facilitated by the availability of virtual tools PESGR underwent IRB review by the University of Chicago and was granted Exempt Status on January 12, 2021. The risks associated with participating in PESGR were minimal. Respondents established a date and time for their interview that was convenient to them. All participant requests for re-scheduling interviews were honored by PESGR research staff. Further, staff were flexible in making alternate arrangements if persons had schedule changes that necessitated identifying a new interview appointment. This was a rare occurrence, but always accommodated.

In terms of sensitive items, the protocol only asked questions related to respondents' attitudes and opinions about school, work and life goals and the interviews did not pose any sensitive questions related to private, personal activities.

Additionally, interviews were one-on-one, and not in a group setting, so no persons outside of the interviewer and respondent were included on the Zoom meeting. Procedures to mitigate risk included empowering respondents to not respond to questions without penalty, i.e., they would still be entitled to the incentive should they suspend the interview at any point, and encouraging respondents to identify a location for the interview that suited their privacy needs. Also, hotline numbers were provided should further assistance be sought by respondents.

## Respondent Recruitment

The study design called for the selection of a purposive sample of 20 study participants between the ages of 18 and 20 years of age at the time of screener administration. A total of 24 individuals sent participation inquiries to the PESGR email account. Two individuals were ineligible to participate due to age, two persons completed screening but did not schedule an interview appointment, and one person screened into the study and scheduled an appointment but did not appear for the interview. The remaining 18 persons confirmed eligibility to participate and completed an interview.

Study staff coordinated with eligible persons to identify an interview appointment window that best fit with participants' schedules. All interviews were recorded for the purposes of data coding and analysis.

## Qualitative Study Materials

The content of the semi-structured interview protocol was shaped by the results of the quantitative study. Of particular interest was ascertaining the undefined components of the diverse, young adults' phenomenological processing in response to the question of how they changed their education plans in response to the Great Recession. The PSID results identified that "Other" was the highest frequency response to the question in 2013 indicating that there were other adjustments being made that were not captured by the response categories offered. As such, the questions posed to respondents about the effects of the global pandemic and linked recession on education plans were intentionally designed as open-ended items. This approach avoided any possible satisficing on the part of participants whose responses might be guided or

influenced by closed response categories. As a result, the qualitative component centers respondents' insights on the phenomena under study, and, as a result, it is participants' own answers to these questions that frame the thematic categories that are derived from the dataset.

## Participant Recruitment Materials and Strategies

The PESGR study utilized a set of participant recruitment materials to ensure respondents were fully informed about what was entailed in study participation. The PESGR Study Announcement and Frequently Asked Questions flyer (Appendix ) provided an overview of the study's purpose, eligibility criteria, voluntary nature of participation, honorarium, interview length, and further information on participation. The flyer also contained a list of resources that participants could contact for additional supports if needed. The list of supports included the USDA National Hunger Hotline, the National Hotline for Mental Health Support and/or Substance Use Disorders, the National Suicide Prevention Hotline and a hotline number to obtain a referral to a housing counseling agency in a participant's area.

Each respondent that screened into the study as eligible received a participant consent form (Appendix). The consent form provided a study description and participation requirements, underscoring the voluntary nature of participation, along with information on human subjects protections provisions in place to assure respondent confidentiality. The form also asked that respondents provide a response to whether they consented to have their recording used in the reports and if they agreed to being contacted in the future for follow ups.

Interview Protocol

The interview protocol for the study can be found in the Appendix. The interview content was organized into four sections:

Screener and Introductory Section

Demographic and Background Information

Education and Work Plans

Resource Level and Supports

The interview captured information on the risks and challenges they identified relative to the pursuit of their education and work goals.

The interview protocol opened with a screener to confirm the eligibility of individuals to participate in the study. In order to participate respondents needed to be between 18 and 20 years of age. This portion of the interview provided an overview of the study's purpose, the estimated length of the interview appointment, and reminded respondents of the voluntary nature of participation. The introductory section also recorded study consent to participate in the interview and to recording the interview recorded of the interview

The protocol asked demographic questions, including education enrollment and work statuses and participants' residential, education and work location zip codes; information on how the current recession and COVID-19 global pandemic changed education and work plans; key risks and challenges to education and work goals; and perception and accessibility of key resources and supports. The theoretically motivated instrument operationalizes PVEST by focusing on capturing data on how participants make meaning of the risks they encounter, if any, as a result of the dual events of a pandemic and recession in their developmental contexts. Their

response to the exacerbated risks that emerge in their environments allows for documenting the meaning making underway, i.e., phenomenological processes, as they made sense of their next steps for their education and work. The interview allowed participants to share insights on the supports that they engage as they navigated and coped with challenges they encounter. There were no suspended interviews or refusals to respond to any questions.

## Data Security and Processing

All recordings along with resulting raw and coded data files were stored on a secure, password-protected location on the UChicago Box, which resides behind the University of Chicago's server firewall. Only study team members had access to the account, and restrictions were placed on the files to allow for downloading authorized files. Prior to the interview a random identification number was assigned to identify each case in lieu of name and contact information after data was collected. All respondent materials that were coded were de-identified, with names removed from transcripts utilized for coding. Additionally, staff removed location information, i.e., zip codes, from transcript files.

## Data Coding, Validity and Reliability

The validity and reliability of the data is critical to ensuring that study findings are interpreted to achieve accuracy and interrater reliability. All interview coding applied an iterative process of assigning codes for close-ended items, and conducting thematic analysis of open-ended responses. The coding team was comprised of the study lead researcher, and two research assistants. The research assistants were in the age range of the participant sample and enrolled in postsecondary education. Each transcript underwent a quality check to ensure full

alignment with the recorded interview. Once quality checks were completed, the transcripts were assigned to coders who "owned" a group of cases. The staffing arrangement was adopted to lend credibility and accuracy to the interpretation of participants' responses.

Coders carried out thematic analyses of each transcript, creating a code frame for open-ended, verbatim responses. After an initial round of coding with two transcripts to develop the initial code frame that would guide coders efforts, the study implemented an iterative process of thematic review, with each transcript group identifying a set of codes for open-ended items. The study team met on a weekly basis to share coding progress, raise questions in need of clarification, and to refine the code frame. To validate assigned codes, each interviewer reviewed their counterpart's code assignments for accuracy, i.e., triangulation, saturation of the codes (Small, 2011), and coherence. The third check entailed coders making edits to code assignments to ensure they appropriately conveyed participant responses and conformed to the code frame. A final review of each coder's datasets assured coherence between participant responses and code assignments.

## Participant Interviews

All 18 interviews were conducted over Zoom, with the application launched from the University of Chicago's secure server to ensure data privacy. At the start of the interview appointment each respondent provided verbal consent to participate and to have their interview recorded. Respondents provided a response to being contacted for follow up (Yes: n = 17; No: n = 1) and to having their images or recordings shared in presentations (Yes: n = 18; No: n = 0). After the interview was completed and the recording was stopped, respondents provided the

interviewer with their preferred method for receiving their $30 honorarium for participation. All but one respondent requested an electronic gift card, with one participant requesting that a gift card be mailed to their physical address.

While most interviews were conducted with video and audio recording enabled on Zoom (one respondent deactivated the video recording option), only the audio recordings were transcribed. The interviews took an average of 23 minutes, with the shortest interview running for 11:30 minutes and the longest interview appointment taking 39:25 minutes. Seventeen interviews were conducted in English, and one interview was conducted in English and Spanish. The audio recordings were transcribed by a third-party transcription service with multilingual capabilities for translating the interview conducted in Spanish. Upon receipt of the individual transcript files, study staff conducted a quality control check to ensure accuracy of the transcription by comparing transcripts with the audio recording for each interview.

## Participant Characteristics: Demographics, Location, Enrollment Statuses and Resource Levels

The interview opened capturing key participants' demographic information. The participant group is comprised entirely of students of color. All study participants were enrolled in postsecondary education at the time of the interview, with three participants enrolled in a two-year community college, fourteen attending a four year institution, and one participant's institution type was not specified in the interview data.

The following summary presents key demographic characteristics. Note that the specific racial/ethnic categories are presented as reported by respondents, and these are arranged below according to individual alignments with broad demographic groups.

Black/African American - 4
Asian/West Asian – Kurdish/Pacific Islander/Vietnamese- 6
Latino/a/x /Mexican-American- 7
Black and Latinx - 1

Enrollment Year:
First Year - 9
Second Year - 6
Third year - 2
No Data - 1

Additional Background Information:
Immigrants to the U.S. – 4
International students – 2
First Generation college students – 5

Sex/Gender Identity:
Female - 10
Male - 8

No participants had children. When offered the opportunity to provide additional information regarding their background or other biographical information they wished to share, participants volunteered their immigration status, category of enrollment as an international students or non-U.S. born students. Five students shared their status as first generation college students.

## Resource Levels

Participants provided information on their resource levels, responding to a question that provided a more detailed description of the conceptualization provided to inform how they would self-categorize. The question read:

> Resources refers to sources of income, healthcare, food, housing or other things that help you meet your material daily needs. Do you consider your life right now as being low resourced (not getting enough to meet daily needs), medium resourced (you're getting enough to meet daily needs), or high resourced (you have more than enough to meet your daily needs).

While the qualitative component utilized income to convey SES, the qualitative component intentionally selected a resource-centered approach to allow for study participants to frame their responses in terms of their ability to meet their daily needs, as opposed to imposing income categories that may not speak to how respondents experience material supports. The majority of study participants conveyed that they were either medium- (6) or high-resourced (8), with three respondents stating they were medium- high resourced and only one respondent reporting that they were low resourced.

Chapter 4 turns to the findings of the quantitative and qualitative components.

# Chapter 4

# Findings

Chapter 3 provided a rationale and an overview of the mixed methods approach adopted for this study, Adapted Explanatory Design. The summary of the methods applied for the quantitative and qualitative approaches provided detail on the characteristics of the study samples, the analytic approach and a summary of the study procedures. In this chapter the key findings of each component are presented, with a link to the research questions that each component addresses. Chapter 4 shifts into a discussion of the findings, and implications for advancing understanding of the effect of the Great Recession and the COVID-19 global pandemic on the education plans for diverse 18-20 year old's, with implications for understanding the role of exogenous shocks on the young adulthood developmental period more broadly.

## Quantitative Component

The two research questions addressed in the quantitative component of the study are:

- How were the post-secondary education and working patterns for low-income, high achieving young adults shaped by the Great Recession in comparison to their high-income counterparts?
- How did the Great Recession impact education planning for young adults between the ages of 18 and 20, the key age range for college going?

Descriptive Findings

The following figures highlight enrollment trends observed in the PSID before, during and after the Great Recession. These figures, notably Figure 4.1, affirm findings addressed in the literature review (e.g., college enrollment increased during the Great Recession) and reveal interesting details around educational planning when disaggregated by median income.

Figure 4.1. Enrollment by College Year

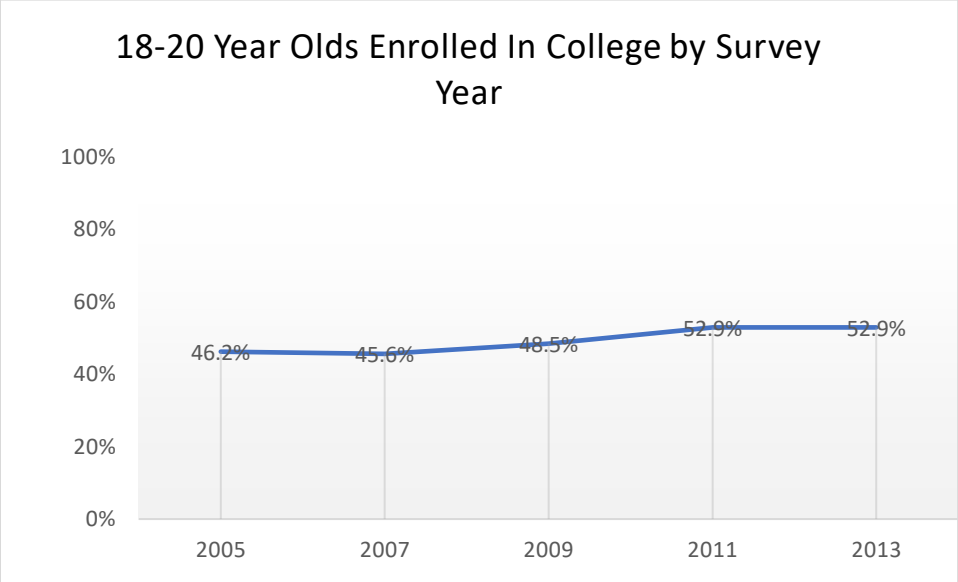


Figure 4.2. College Enrollment by Median Income

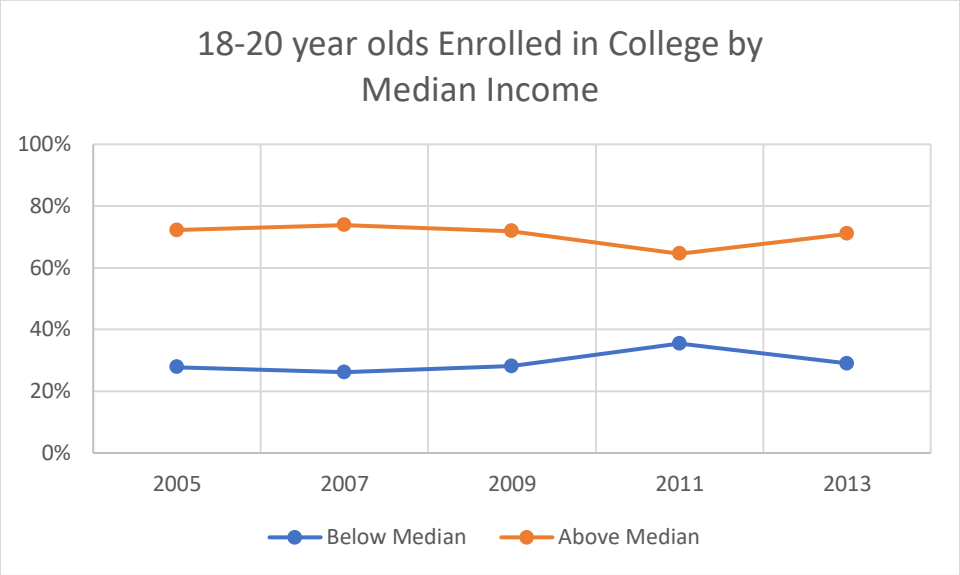
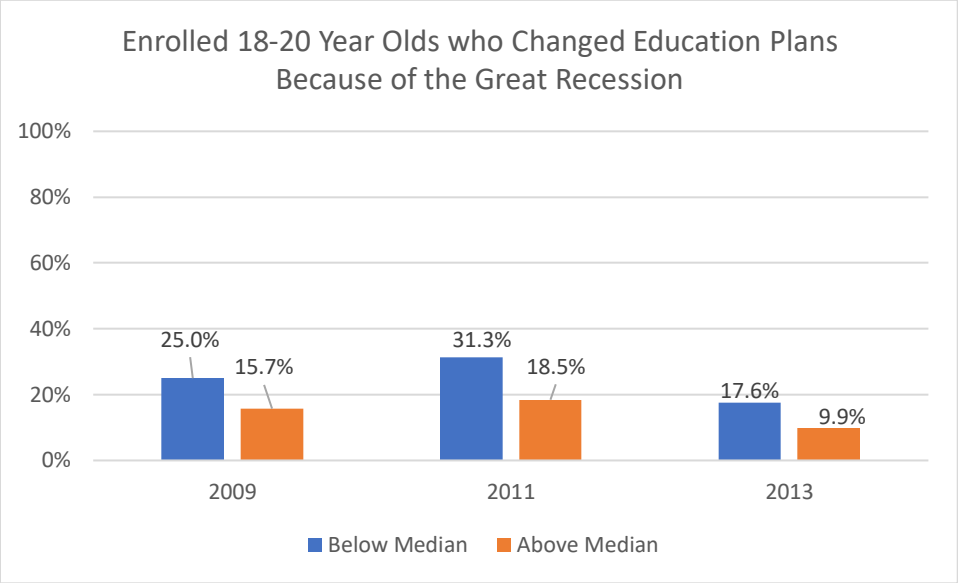



Figure 4.1 shows that between 2005 and 2013, PSID 18-20 year old's enrolled in college at a steadily increasing rate, with the trend plateauing by 2013. When disaggregating these enrollment rates by median income (Figure 4.2), a disparate pattern of enrollment appears whereby above median income young adults' college attendance decreases while below median income students' rates increase as 2011 approaches. In 2013 the rates shift between income groups as more well-off young adults' enrollment increases as below median young adults' enrollment rates decrease. It is possible that this indicates that the above median income young adults' families may have recovered income lost during the Great Recession, allowing for a return to pre-Great Recession enrollment levels for this group. Below median income young adults, who may have enrolled in college to wait out the recessionary storm, perhaps exercised the options to pursue employment or other opportunities that emerged with the economic recovery.

Figure 4.3. Changing Education Plans Because of the Great Recession




Among all enrolled 18 to 20 year-old young adults, the proportion who reported they would change their education plans breaks out consistently between below median and above median income groups in each survey round. In 2009, 2011 and 2013, more below median income students than above median income students reported they would change their education plans, with the highest proportions reported in 2011. After the recession is declared over in 2012, there is a notable drop in the proportion of young adults who report they changed their education plans, indicating perhaps that the Great Recession enrollment effect dissipated. It is not clear if this reduction is owed to the improvement in the economy or students pursuing alternate pathways, such as the military. It is consistent with the findings in Figure 4.2 showing an overall decrease in enrollment for the below median income group.

Changes in Education Plans among Enrolled Young Adults as a Result of the Great Recession

Across survey rounds and income categories, "Changing Major" was the most-cited method (outside of "Other, specify") for changing young adults' education plans (see Figures 4.4 and 4.5). For this survey item, respondents are allowed to select all that apply. In 2009 and 2011, a greater proportion of below median income students than above median income students reported that they planned to return to school, while in 2009 and 2011 proportionately less below median income students than above median income students decided to postpone school. These two findings suggest a greater interest on the part of below median income students to advance their education in those two rounds. However, 2013 reveals a shift: data show an increase in the proportion of below median students who report they would postpone school compared to the proportion of above median students who report the same. Accompanying this increase that year is a reduction in the proportion of below median students who report they would return to schools.

Figure 4.4. How Education Plans Changed – Below Median Income

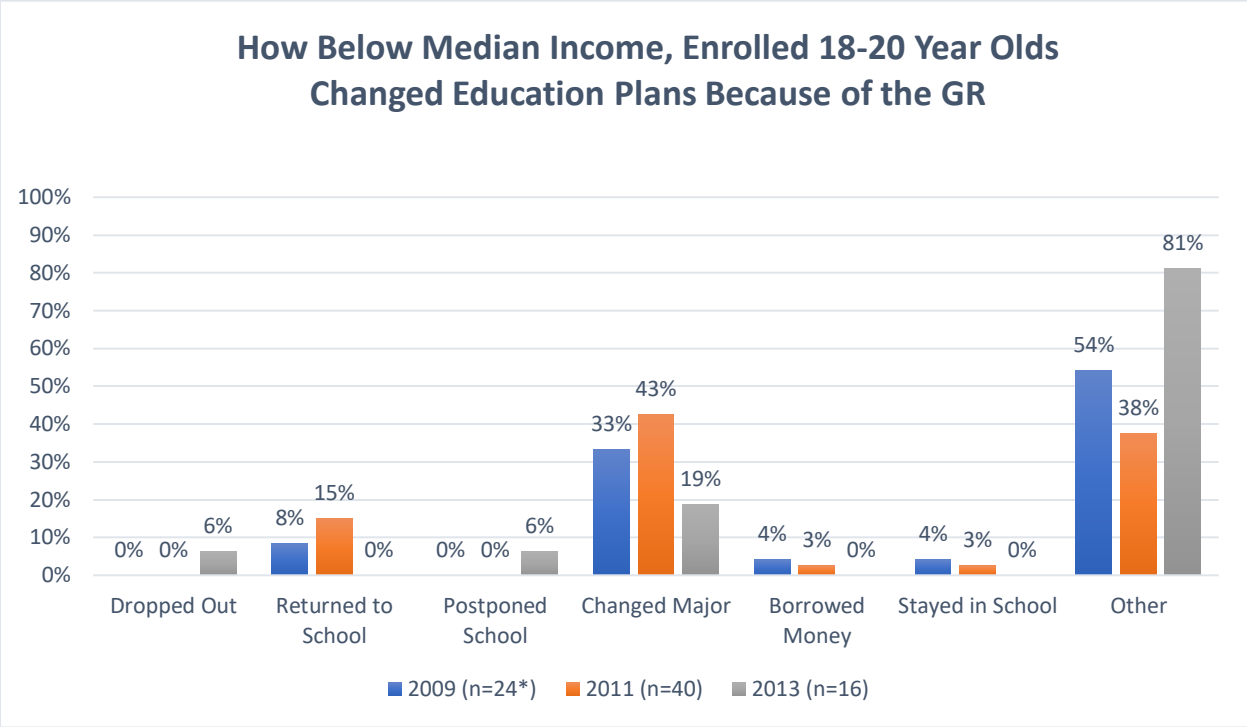
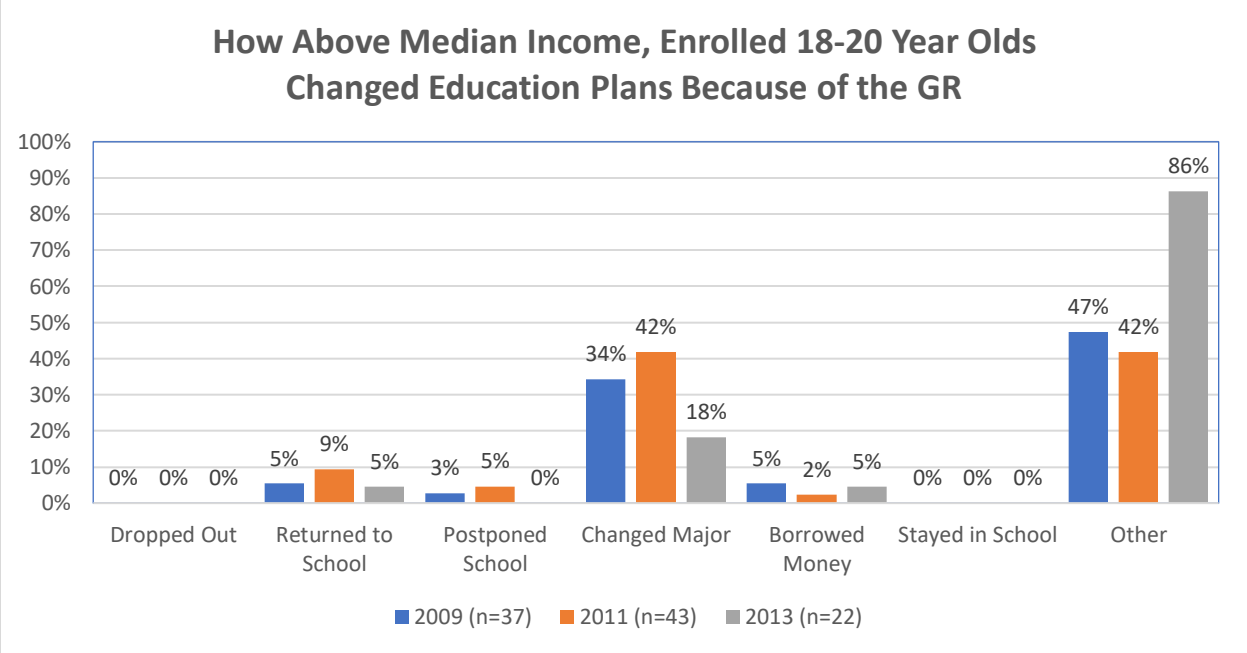


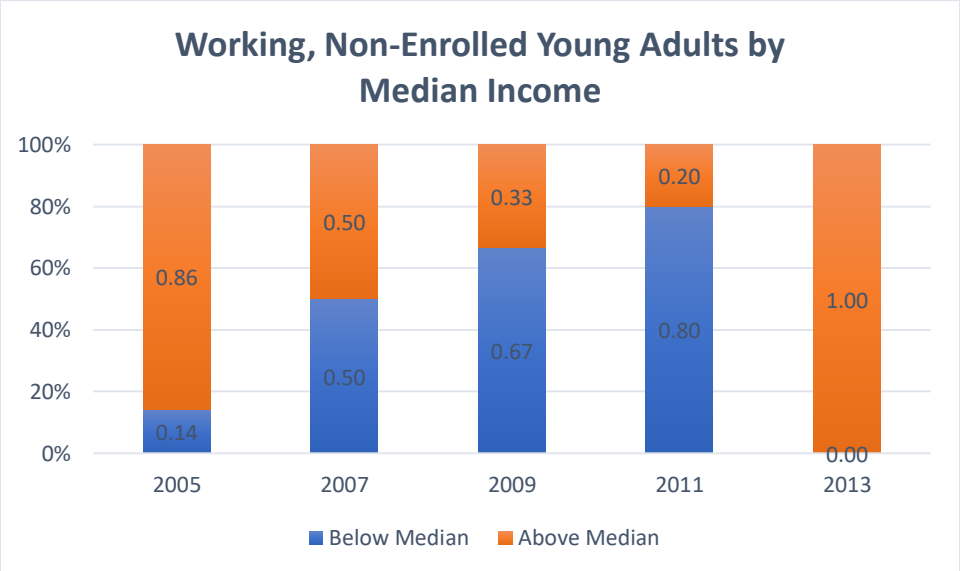

Figure 4.5. How Education Plans Changed – Above Median Income



Working Young Adults and Education Planning

Young adults who worked sustained some interest in pursuing education during the recessionary period. Interestingly, working young adults who reported changing their educational plans because of the Great Recession demonstrate a pattern that aligns with their enrolled counterparts: in 2009 below median income young adults report heightened interest in changing educational plans. For working young adults that interest tapers off as time moves further out from the onset of the Great Recession, while enrolled students' desire to change their plans peaks in 2011 before showing a decline by 2013. Figure 4.6 summarizes the proportion of working, non-enrolled young adults who were above and below median income. Before the Great Recession, young adults below median income reported working at increasing levels, with reported work activity peaking in 2011. 2013 marked a precipitous drop in this income group's work participation. It is worth noting that the actual number of respondents in this group (i.e., a total of two non-enrolled, working young adults) are small. Nonetheless, this calls attention to the need to delve further into the reason(s) for this decline.

Figure 4.6. Working Young Adults by Income Group



Across the post-recession years (2009, 2011 and 2013), no below median income young adults who were working and not enrolled reported changing their education plans as a result of the Great Recession; only one above median young adult who was working but not enrolled reported changing education plans. (To lend context to these findings, Figures 4.7 through 4.9 provide an overview of all working young adults who adjusted their education plans during the same period.) This result reveals that the Great Recession did not alter how working young adults not already enrolled in a postsecondary education were structuring their postsecondary education plans.

Figure 4.7. Working Young Adults Who Changed Education Plans - 2009

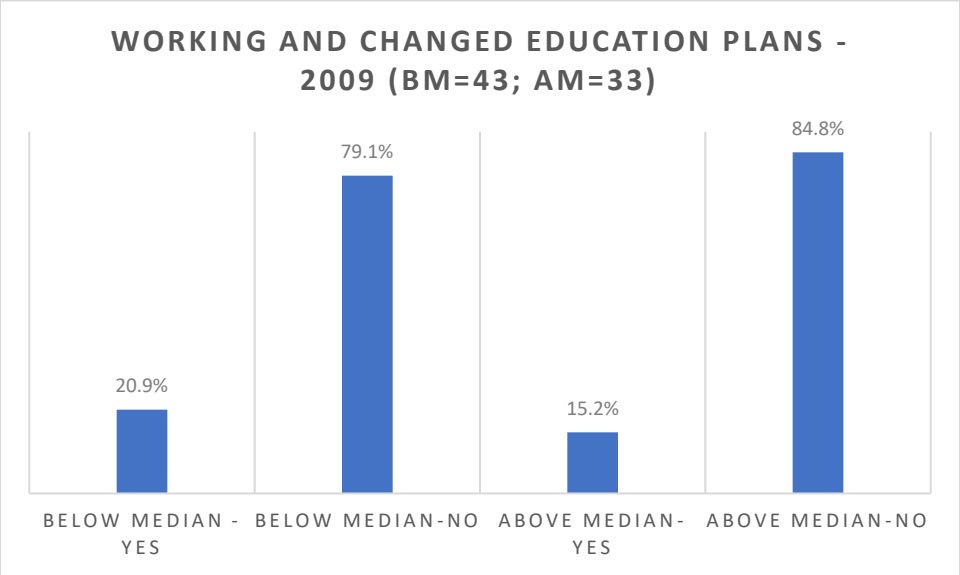


Figure 4.8. Working Young Adults Who Changed Education Plans - 2011

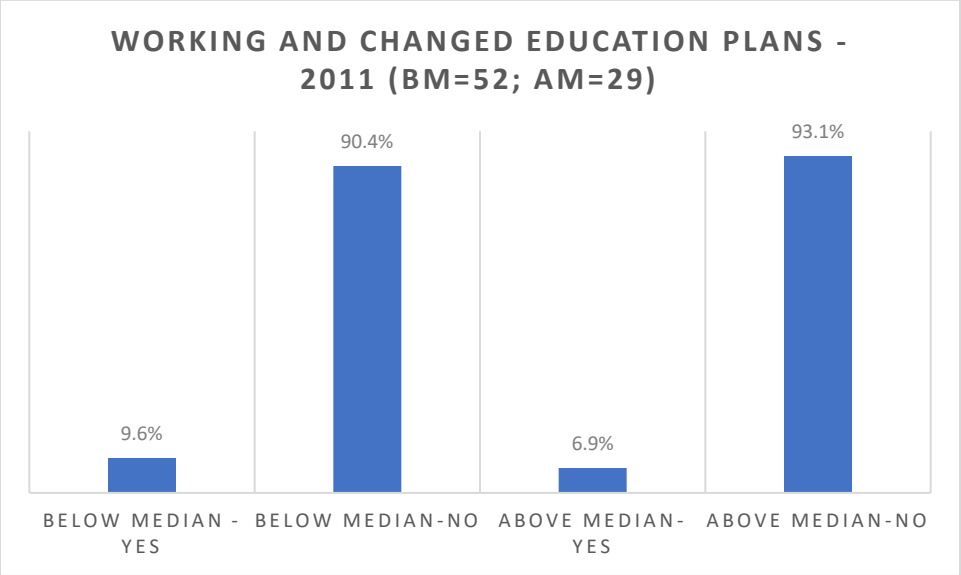
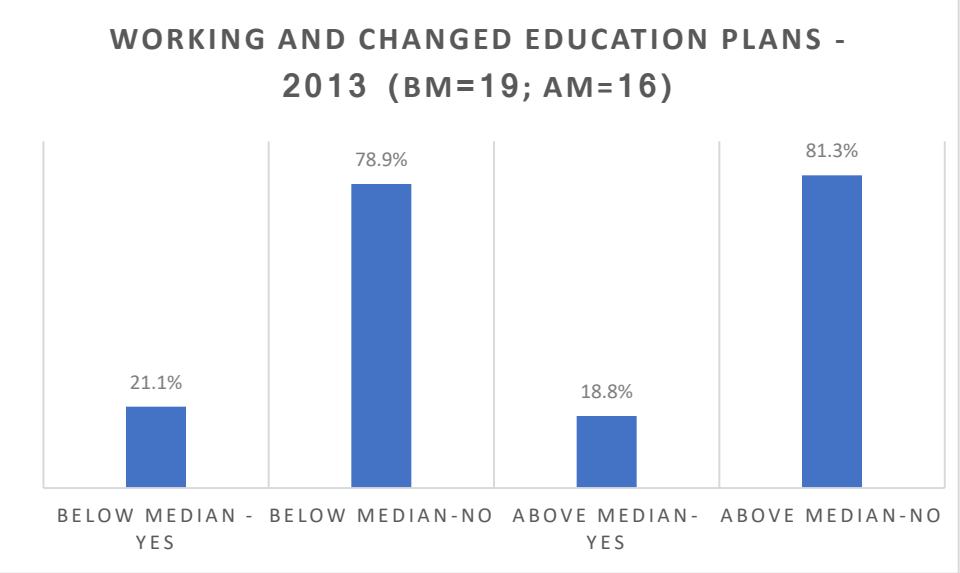



Figure 4.9. Working Young Adults Who Changed Education Plans - 2013



Chi-square Tests for Significance, Above Median and Below Median Income

The following tables present the results of chi-square tests conducted to assess the statistical significance of the differences between below median income and above median income, enrolled and working, young adults between 18 and 20 years old.

Table 4.1 summarizes the differences in enrollment patterns across the survey years under study: 2005, 2007, 2009, 2011 and 2013. In each of the survey years, the difference between below and above median income young adults in their enrollment patterns are statistically significant ($p<.05$) supporting the conclusions identified in the summary of descriptive statistics that below median income students enrolled at a lower rate than their above median counterparts. The most significant differences are observed in 2007, 2009, 2011 and 2013.

Table 4.1. Postsecondary enrollment of above median income and below median income young adults (percent)

| Cohort | Above Median Income (percent) | Below Median Income (percent) |
|---|---|---|
| 2005* | 83.3 | 72.9 |
| 2007*** | 83.9 | 63.9 |
| 2009*** | 88.0 | 74.2 |
| 2011*** | 88.6 | 68.1 |
| 2013*** | 86.8 | 66.9 |

In reporting the effect of the Great Recession on education plans, the chi-square tests only show a statistically significant difference in the economic shock's impact on the education planning of below median income and above median income students in 2011, with 2009 and 2013 not showing a significant difference. This may indicate that students were taking stock of their education plans only at the peak of the Great Recession when the broader ramifications of the event were most acutely experienced. Table 4.2 provides a summary of these findings.

Table 4.2. Above median income and below median income enrolled young adults who changed their education plans because of the Great Recession (percent)

| Cohort | Above Median Income (percent) | Below Median Income (percent) |
|---|---|---|
| 2009 | 15.7 | 25.0 |
| 2011** | 18.5 | 31.3 |
| 2013 | 9.9 | 17.6 |

However, for working, non-enrolled young adults who reported that the Great Recession caused them to change their education plans, no statistically significant difference can be derived between above median and below median income young adults. The number of respondents falling in these categories (i.e., only working; changed education plans) was zero (2009: n=0; 2011: n = 0; 2013: n= 0), and, as such, it is not possible to make a finding of statistical significance, which is suggestive of a non-effect of the Great Recession on education planning for this subgroup during these years.

For enrolled young adults with below-median incomes, enrollment in postsecondary education increased between 2005 and 2011, then dropped by 2013. Additionally, among those in this group who stated that the Great Recession caused them to change their education plans, (25 percent in 2009, 31 percent in 2011, and 17 percent in 2013) neither dropping out of school or postponing education were reported as changes they would pursue. Alternatively, the data reveal that changing one's major was a popular choice for adjusting education plans. Across both income groups, the most frequently reported action taken to change education plans was "Other", indicating additional education decision drivers that will be explored in the qualitative component of the dissertation. In terms of working young adults, below median young adults were the majority of respondents who were working for all but one (2013) of the survey years. The 2009 survey had the highest proportion of respondents in this group, reporting they would change their education plans; this same pattern played out for above-median respondents in 2009

as well. For below median, working, non-enrolled young adults, the Great Recession had no impact on their education planning across the three cohorts that reported on this question; only one above median income, working, non-enrolled young adult stated that the Great Recession altered their education plans.

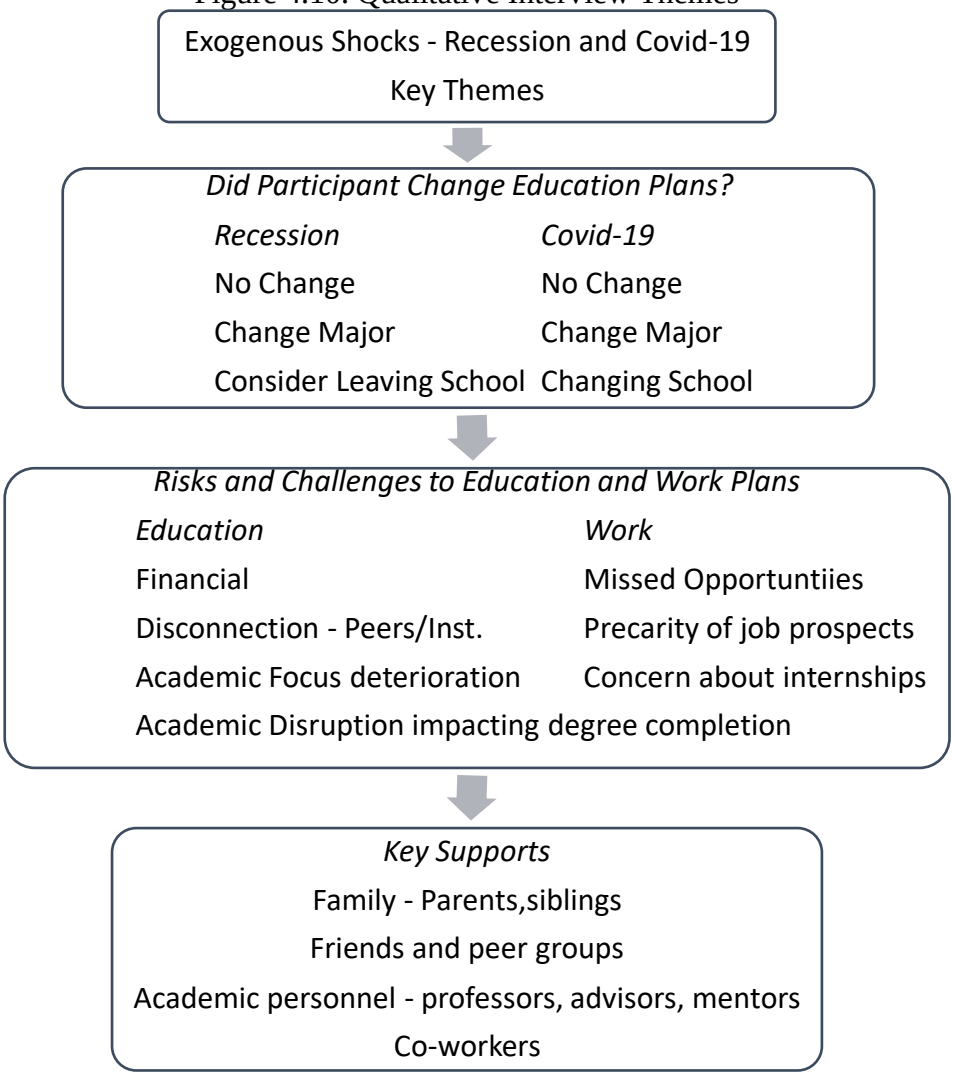
## Qualitative Interview Themes and Findings

The qualitative component addresses the following research question:

- Nine years after the Great Recession ended, have there been any changes in the key factors that inform education planning for young adults between the ages of 18 and 20?

Figure 4.10 presents the primary themes identified across the key open ended questions where respondents provided their education and work perspectives and experiences during the current recession and pandemic period. The descriptions that follow provide summaries of the particular themes associated with each opened ended question category.

Figure 4.10. Qualitative Interview Themes




Change in Education Plans

Question: Has the current recession caused you to change your education plans? (if yes: How is that?)
Question: Has the current pandemic caused you to change your education plans? (if yes: How is that?)

Among participants responding to these two questions, there was near unanimity in responding that the current recession did not change their education plans (n=17). Of the persons

who answered "Yes" to the question "Has the current pandemic caused you to change your education plans", the respondents who answered shared adaptations they made to online education that impacted their studies, from the disruption to study habits altering their planned course of study to shifts in their education pathways by virtue of institutional constraints to meet the needs of their individual education plans. Jason (Note: pseudonyms are used for all participant quotations), a Hispanic male in his sophomore year in college, shared how the pandemic sharpened his focus on how his choice of major had implications for future career outcomes:

> Yeah, so I've added -- as a freshman -- well, personally, whenever you start in college as a freshman you kind of like don't know what you're getting into, so you kind of just start everything out and you're kind of like seeing, browsing different things. Even when I came to the college, like I knew what I wanted to be, I wanted to be something in engineering. So I was like now after that pandemic hit, like I completely made my focus into management, engineering management… just adding more focus like in terms of asking questions making sure that I'm doing the right thing so that I can better prepare so whenever I graduate, I could secure a job or a career in the field. But I would say that my focus has increased by me being more involved in asking anything related to my career; anything related like professors, advisors, even students, upper-class students. So, before the pandemic I was just coming to school, I was doing my work, I was doing the necessary stuff to keep good grades and everything, but I wasn't really focused as I would say, per se, I wasn't invested in my career.

Jessica, who is African American in her freshman year at a community college, shared that she changed the type of college she would enter, switching from her planned entry into a four-year college to a two-year community college:

> No, the current recession hasn't caused me to change my educational plans. I would say that COVID pretty much caused me to change my education plan because COVID started during my senior of high school [2020] and I was originally thinking about either going to a four-year school like [4-year public university] or like I was thinking about [4-year private university], so I'm considering it, but I had decided just with everything that was going on it might just be best to just go to community college because I wasn't going to be able to get the full college experience, so why pay the full four-years? I'm not going to be able to, like, really enjoy it.

Alan, a Vietnamese a 20 year-old first year student who came to the U.S. as a child, noted that the uncertainty raised by COVID-19 restrictions disrupted his assumptions about the standard timing of pursuing enrichment opportunities and the need to take advantage of what was available to him:

> Yeah, I think, like, just me being more conscious of the time that I have left because... like, with the pandemic, I mean, it basically says like studying abroad in college, like, sophomore year, like coming up next year, would be sort of, like, dangerous -- or not dangerous but we don't really know what's happening next year, and then like what's going to happen junior and senior year, so I'm sort of, like, the thoughts about career, it's kind of in the back now because I really want to take any opportunity I can to study abroad, like, in junior and senior year. If that's, like, the decision between, like, getting internship at, like, [large software company] or, like, studying abroad in Spain where -- because, like, I have to take any opportunity, so now just being more conscious about, like, what non-job opportunity I'm willing to take, yeah.

There was also a seemingly contradictory response, where a respondent initially answered "No" to the question of whether the pandemic changed education plans, but then provided additional detail on their educational journey in a pandemic context. Ana, a Mexican college sophomore offered:

> No…But I mean if you could consider, like, dropping classes because of, like, just -- so I honestly think I would have succeeded a lot more in my classes had this been in-person. You know, I did have to drop some classes last semester that I probably could have maintained had this -- had I been in person with my professors and collaborating with my peers, but that's probably the only change that I've experienced in terms of the pandemic.

Risks or Challenges – Education

What are the top three risks or challenges to achieving your education goals right now? (Answering "None" is an acceptable response)

Financial concerns were the most dominant theme related to education risks or challenges, cited by participants across high, medium and low resource levels and institution type. Crystal, a high-resourced African American female freshman at a public four-year

institution, Robert, a medium-resourced male Pacific Islander in his second year at a community college, and James, a Black male who is freshman enrolled at a four-year private college and is low-resourced, all noted financial concerns.

> School is very expensive; I don't want to graduate school with loans, so finding like scholarships, I'm applying to them and, like, getting them, that's a challenge for me and kind of a big stressor. – Crystal

> …it's probably financial issues cause, you know, high tuition because this is really expensive here. – Robert

> And apart from choosing the wrong major, some financial risks could also come into play, because college is about - whether anybody likes it or not, college is about money. It's about spending money and to be able to make money in the future. --James

Alan situated the financial concerns in the context of broader familial responsibilities and wanting to alleviate the pressure on their parents and noted the implications for pursuing graduate study after college:

> I think, so the number one risk is definitely like coming to reality, like, since I'm low income, I have to, like, at first, I have to somewhat make money for my family and even if, like, even if they tell me it's perfectly fine, like, 'We'll pay for your college and we'll pay for whatever is coming up.' I don't think it's right, so I just ignore what my parents try to tell me and like I think about how I'm going to pay for my own college cause I'm not going to let them pay. So, I have to come to reality, like, I think pursuing academia, like pursuing a PhD right out of college is something I'm really scared about cause I don't know how feasible that is.

Another recurring theme that emerged from participants responses centered around issues and challenges associated with online learning due to COVID-related restrictions on in-person instruction. Participants described a feeling of disconnectedness and loss of their full on-campus experience of being a college student as well as difficulty focusing on their studies. David, a high-resourced African American male who is in his junior year of college emphasized the

difficulty with avoiding distractions and investigated strategies to remain focused on his studies in an online learning context, lamenting the lost "good old days" of using actual books:

> Well distractions I'm referring to is just a lot of it, like, electronic stuff in general, like, you know, Instagram, video games, just things like that, and even having a computer in general because, you know, back in the day when it was mostly books and stuff, people -- it was easier for people to memorize stuff. I read on Google that it's easier to retain information when you're reading something rather than when you're looking at it on a computer because it's something to do with, like, the feel of the book, you actually flipping the pages, it just helps out, so, you know, people back then didn't have that luxury as we do now. Online you can find any book ever, so it's just -- that's what I really mean by the lack of -- well, I guess more stuff to do.

Daphne, an Asian female enrolled at a community college who also works at a nearby store acknowledged risks to achieving her education and work goals in the broader realm of risk owed to inequality in the U.S. She noted the tensions of working and going to school, along with the challenges of overcoming inequality as a person of color in society with implications for her mental health when describing challenges to her education goals:

> Second one [risk or challenge] would be inequality in many different ways, you know? Like being a woman, being a person of color even I struggle with mental health. I feel like those things definitely make it harder for me to pursue the same education another person might pursue being in like a different subset of whatever.

As a student who also works and experiences the time constraints of balancing both sets of commitments, Daphne highlights the intersection of inequality with the global pandemic in framing the risks and challenges to achieving her work goals:

> One I guess would be the conditions that are, again, unequal in America, you know, whether that be minimum wage not being enough to kind of like give people what they need to have a quality life, or just, you know, opportunities like we're in a pandemic and, you know, things are very limited. It's hard to get out there. I feel like that's definitely a challenge when trying to find work. I guess also time is an issue, as well. And they kind of go hand-in-hand because I feel like the more you work, the more you get paid, but then it's like is it really equaling out; you know what I'm saying? Like I'm studying like 40 hours working and it's not enough and then that time isn't being made for other things, not even just education but, like, you know, time for joy or just free time, you know, just

> that burnout. I feel like that's very common with any type of job even if I did have a degree.

Risks and Challenges - Work

Question: What are the top three risks or challenges to achieving your work goals right now? (Answering "None" is an acceptable response).

The primary themes identified by study participants revealed concerns about missed opportunities to their intended career paths, particularly related to obtaining crucial internships that can lead to job offers after college, and the precarity of the job market they will encounter. Participants echoed challenges to achieving their work plans, with greater clarity on the importance of completing internships while enrolled. Martin, a 20 year-old, Mexican-American male enrolled in a four-year university shared:

> [A] lot of the big worries that I have in college right now is getting an internship for during one of these summers while I'm in college. A lot of people have told me and career advisors like really push on the idea of getting an internship before you graduate from college because they say it'll really boost your chances of landing a job right after college. So that's a big one right now is trying to get an internship. Last year last summer, I believe, I was able to get an internship but because of the pandemic it was canceled, so I was like really, really let down by that. So hopefully we're still able to -- or the pandemic ends, and I can get one and that'll like alleviate some of my worries of not being able to get an internship because it's a big worry.
>
> Like not getting an internship after college I'm kind of worried like it'll be hard to get a job in the engineering field, but another part of me is kind of like thinking, "You'll be okay." Like I have the rest of my life to kind of like work and move on up, so those are kind of like two battling things in my head. And I'd say just in general like...one not being -- I guess like a general fear is having failure after college and not reaching my expectations of being able to be financially stable or move out. I'd say that's a worry of mine.

In describing her work plans, Eliana, a Latina female sophomore enrolled at a four-year private college who wishes to stay in the U.S. after completing her degree shared concerns over the pursuit of post-college job opportunities. She described the challenge of adapting to the

realities of emergent xenophobic attitudes in the United States and discerning how to navigate the new landscape in her pursuing her planned career after she graduates:

> [T]he third thing would be to find a work environment in which I feel comfortable because I am conscious that it is culturally very difficult, let´s say, for the people from certain areas as well as the ones that aren´t from such areas to receive new people because it is always like - for the ones that are used to working with something and with certain people, changes will always be difficult, so I believe it is very important for me to be able to manage that but also that for me to know how to manage that. (20 year old Latina female, Sophomore and working, four-year program.

Sources of Support

Question: Supports can be persons, agencies, organizations, or other entities that help you meet your needs and navigate challenges. What kinds of supports help you cope with challenges or risks you are facing at school? At work?

Question: How long does it take for you to access the most important supports to you?

When asked about sources of supports, the primary themes across all resource levels were friends or members of peer groups, families, academic advisors or professors, or affinity groups. Those participants who were working also referenced co-workers as sources of support. In terms of accessibility to supports, the time to reach a support ranged from less than an hour in most cases to a day. Only one participant, who relied upon supports at their school, reported having to endure a two week wait for support.

Among participants who referenced family as a critical source of support, familial expectations were embedded in cultural norms, informing how participants, particularly those whose families immigrated to the U.S. This milieu then framed how participants planned for actualizing their education and work ambitions, as they navigated culturally-anchored preferences and constraints while pursuing their studies. Holly, enrolled in a four-year college who identified her racial and ethnic identity as West Asian-Kurdish, talked about tensions

regarding her choice to move away from home to pursue her ambitions to work at a large company, and how her intentions elicit disparate reactions from family members and family friends:

> I think the first thing [regarding work challenges] would probably be the culture shock of, like, being away from my parents because that's a huge deal for a girl in a Middle Eastern family to move out before she's married and all that. It's a huge thing so I probably would get like a lot of backlash for it from my family and family friends…[my parents] are 100% supportive of me even leaving for it [i.e., leaving to move to another place]…My parents are very much modernized.

In Alan's case, his older brother's experience familiarizing their parents with a career path that was not considered conventional made it easier for Alan to explore unconventional interests with more freedom to choose a field that interested him:

> I also have an older brother and he's about eight years older than me and we went through the struggle, too, because he originally he is also a computer science major and now he's like working at a tech company and all that. And I feel like my brother and I we're very stubborn; like we did not let our parents influence our career choices. And so he had to fight his way to prove that, you know, computer science is like an actual pathway here. But that's like not even imaginable in Vietnam and so it took them, oh, like, "You can get paid for this?" And they can actually see what he's making and now they're more like, they're completely fine with it, but during college they were definitely, like, "Oh, why don't you try medical?" You know, like, in the medical field. And, yeah, eventually I think he has sort of made the path easier for me and so when I got to school my parents just let me choose whatever I wanted.

James attends a four year college in the U.S., far from his family who lives in a country in Sub-Sarah Africa. He provides insights on the efficacy of distal and proximal supports, and he expresses his appreciation of his college's generous support and carries forth a drive to do well with encouragement from his family, particularly his grandmother, to remain positive.

> I'm here pretty much solo. My mom lives in [country name] and she can't help. She can't really help, because - and I don't blame her because of it - because of the current exchange rate between the currencies of both countries… So that [college tuition] is a really big challenge for my family. But I don't blame anyone of that. It's just the condition that they are in.

> Because nobody in my family has been to college, so I just went on YouTube and watched a couple of videos of what it looks like in college, and all the kids on those videos, they have a lot of stuff in their room, and all the stuff that they - I used to live in New Jersey, and so I was travelling away from New Jersey with just my travel backpack, a few clothes, and I was just worried that - how would I make it through college? How would I get money to buy books and everything, and then - but then I resumed college. I found out that the school already set up everything for me. In my room, they already put me a microwave, TV, fridge, essentials for reading, books, and like way, way beyond everything I needed. Like, way beyond, the school supplied what I needed. I haven't even opened some of them, so the school has been really, really tremendous in that aspect.

The sense of support James felt from his school was deeply felt and appreciated. He continued:

> It [the assistance from his institution] made me feel appreciative, to be honest. I felt really emotional. If you can tell, I still feel emotional the way I'm saying it right now, because I never had anything easy in life. So that just showed that like, a couple of people appreciate you and a couple of people care about your wellbeing and that they just want to see you succeed without wanting anything back from you. That's really, really great.

In response to the question "What role does a college education play in where you want to go in your life?" the two prominent themes participants highlighted were the attainment of the training and skills needed to pursue their chosen profession as well as achieving economic security ("moving up the economic ladder"). Participants also noted the aspirational aspects of obtaining a college degree, referencing the existential attributes of the achievement and signaling a sense of worth to companies in their intended field. Holly shared:

> I think it's a huge role because I am interested in entering like the bigger companies like [two large private sector companies] as like a software engineer, and especially as a woman I'd have to have, like, you know, the degree to prove, you know, I'm worth it…To say that I'm worth it, it means, like, I had the proper education because there are some software engineers who just went to boot camps or taught themselves, but they lack the foundation, the knowledge in that field. And I feel like having that, and having proof of it would just, you know, kind of put me, like, a better chance above the rest.

Spatial Characteristics and Developmental Contexts

The interview protocol asked participants to provide the zip codes where they reside, attend school, and work. The geographical distance between residential and school zip codes are found in Table 4.3. Study participants hailed from diverse geographic regions in the U.S., including the West Coast, the Midwest, the Midsouth and the Northeast. Table 4.3 also provides a summary of the distance data with breakouts by institutional type, where provided.

Table 4.3. Distance Between Residence and School (n = 18)

| | Average Distance between Residence and School (miles) | Distance Range Between Residence and School (miles) |
|---|---|---|
| All Study Participants (n = 18) | 199.7 | 0 – 990 |
| Participants Enrolled in Two-Year Postsecondary Institution (n = 3)* | 4 | 2 – 6 |
| Participants Enrolled in Four-Year Postsecondary Institution (n = 14)* | 250.8 | 0 – 990 |

*Note: One respondent did not specify institution type as such the total participant count by the two institution types is 17.

In general, respondents who attended two-year institutions resided in locations closer to their schools, while the majority of those attending four-year institutions resided further from home, with six of the 14 participants attending schools that were over 75 miles from their stated residence, and five of the six enrolled at an institution over 100 miles from their residence. Only two of the nine respondents who worked did so at a non-school and non-residential location. The remainder either worked on campus (n=5) or at home (n=2).

Additionally, the study gathered preliminary information on the assets, those organizations or entities that provide support in a given area, that were located within the residential and school zip codes. However, given COVID-19 restrictions, the closure or severely

limited physical access to buildings and structures and for the general public access, the assessment of the utility of assets are not discernable for study at this time.

Chapter 5 will discuss the findings as they relate to the key research questions motivating the PSID TA analysis and the semi-structured interviews followed by Chapter 6 which will provide a conclusion with research implications and recommendations for future research.

# Chapter 5

# Discussion

## Exogenous Shocks and Contemporary Young Adulthood

This mixed methods study set out to examine how an exogenous shock shifts underlying assumptions about the achievement of postsecondary education as an integral milestone in the young adulthood developmental period. The study is theoretically motivated by an Eriksonian psychosocial development framework, Bronfenbrenner's insights on the role of the nested nature of ecological systems that form developmental contexts, and Spencer's PVEST's identity-focused cultural ecological engagement of identity development by highlighting phenomenological processes that drive coping that accompanies emergence of stable identities. Utilizing an Adapted Explanatory Sequential Design, the research questions guiding this study were:

- How were the post-secondary education and working patterns for low-income, high achieving young adults shaped by the Great Recession in comparison to their high-income counterparts?
- How did the Great Recession impact education planning for young adults between the ages of 18 and 20, the key age range for college going?
- Nine years after the Great Recession ended, have there been any changes in the key factors that inform education planning for young adults between the ages of 18 and 20?

## Quantitative Component Findings

For enrolled young adults with below-median incomes, enrollment in postsecondary education increased between 2005 and 2011, then dropped by 2013. Additionally, among those

in this group who stated that the Great Recession caused them to change their education plans, findings only show a statistically significant difference in the economic shock's impact on the education planning of below median income and above median income students in 2011, with 2009 and 2013 not showing a significant difference. Regarding how respondents would change education plans, the data reveal that changing one's major was a popular choice for adjusting education plans. Alternatively, none of the cohorts reported dropping out of school or postponing education as changes they would pursue. Below median young adults were the majority of respondents who were working for all but one (2013) of the survey years. The 2009 survey had the highest proportion of respondents in this group reporting they would change their education plans; this same pattern played out for above-median respondents in 2009 as well. For below median, working, non-enrolled young adults, the Great Recession had no impact on their education planning across the three cohorts that reported on this question; only one above median income, working, non-enrolled young adult stated that the Great Recession altered their education plans.

Elaborating Income Categories for PSID-TA Enrolled Respondents

A review of the sample as it is broken down into low, middle and high income categories helps provide a more nuanced understanding of how the PSID-TA sample members are arrayed across high, medium and low income categories. Table 5.1 presents the descriptive summaries of these income groups, including the ranges for these categories for all enrolled young adults, and the number of 18-20 year old's who were enrolled in college in the given year who fell into a particular income group. While these grouping proportions are not to be directly compared to those of the qualitative component participants, it does provide a clearer picture of how survey

respondents are situated across more refined income categories. Of particular note is that most enrolled students fell into the high income category, which, given the presence of greater financial resources than their low and middle income counterparts, may be a driver behind the finding in above-median income respondents' weathering the effects of the Great Recession more effectively. Indeed, these figures demonstrate that students from high income categories remained enrolled at higher numbers than their low and middle income counterparts align with the descriptive findings for the above median income group. This result is also confirmatory of findings from Nau (2016) and Cozzolino, et al. (2018) which revealed that higher income families navigated the Great Recession more effectively. This pattern notwithstanding, further analysis is needed on the education outcomes of low- and middle-income young adults who remain enrolled during exogenous shocks.

Table 5.1. Enrollment by Low, Middle and High Income

| Year | Low Income | Middle Income | High Income |
|---|---|---|---|
| 2005<br>Income Range<br>(n) | 0 - $30,404<br>(71) | $30,416 - $70,536<br>(94) | $70,737 - $1,460,000<br>(173) |
| 2007<br>Income Range<br>(n) | 0 - $34,900<br>(56) | $35,000 - $75,350<br>(93) | $77,000 - $2,133,500<br>(168) |
| 2009<br>Income Range<br>(n) | 0 - $35,413<br>(55) | $35,456 - $78,848<br>(92) | $78,867 - $2,067,000<br>(180) |
| 2011<br>Income Range<br>(n) | 0 - $30,404<br>(51) | $30,416 - $70,536<br>(131) | $79,737 - $1,460,000<br>(179) |
| 2013<br>Income Range<br>(n) | 0 - $31,722<br>(48) | $31,838 - $72,276<br>(91) | $72,420 - $3,222,000<br>(175) |

Source: PSID

Furthermore, the next step of research would benefit from accessing the verbatim responses in the “Other” contained in the PSID data to provide additional, nuanced data regarding education plan changes not captured by the closed-ended response categories.

Qualitative Component Findings

The qualitative study involved 18 semi-structured interviews with diverse 18 to 20 year old's from diverse geographic areas in the U.S., enrolled in both four-year and two-year institutions. Given that the interviews were conducted during the COVID-19 global pandemic, all study participants attended school virtually through their institutions' online portals. The vast majority of participants stated that the public health emergency and the economic recession precipitated by the economic slowdown did not alter their education plans. For the few people who noted that their education plans changed, they primarily cited changes in their major or altering their course enrollment. All interview participants conveyed a commitment to achieving their planned education and work pursuits, but did note the difficulties negotiating the day-to-day challenges of online education.

In the Adapted Explanatory Sequential Design undertaken for the study, the quantitative data framed the content and approach for the qualitative component. From the semi-structured interviews, it was possible to explore themes and concepts raised by respondents, eliciting richer, emergent data regarding young adult experiences around education and work goals during a period of a global, exogenous shock. It is important to acknowledge that at the time of the interview participants were still in an active period of making meaning of their struggles, challenges and risks as they worked to meet their obligations as students under incredibly difficult circumstances. As a result, the data reveal a preoccupation with handling the proximate struggles associated with the demands of undertaking rigorous undergraduate programs of study. Additionally, financial struggles were described as ever-present, with no real specific issue that was the site of the real of concern, i.e., inability to pay tuition or purchase books or technology

needed for class. This does not imply, nor should it be inferred that these issues were not active for the participants, but a generalized sense of concern was conveyed. In both cases, the adaptive coping strategies undertaken were not explicitly stated in respondents' answers. However, it appears that, along with supportive families, friends and supports at their institutions, sustaining engagement with the education and work goals they established prior to the pandemic onset constituted its own coping strategy. Perhaps participants, in spite of their struggles with managing distractions and keeping focus in an online learning environment, found some stability in keeping to the routine that their course taking obligations, along with work responsibilities required. This, then, points to a demonstrated resilience on the part of these young adults to make sense of their pursuits in the face of profound constraints and restrictions that were imposed as a result of the global pandemic and recession. While their education journeys may not have represented the caliber of academic work and engagement they hoped for, remaining connected to the objectives they set for themselves prior to the on-set of the pandemic may have provided critical predictability and consistency.

Additional probing around the particular properties of risks, along with adjusting the ordering of the questions to better link challenges and risks to the supports engaged might reveal a clearer picture of the specific coping processes undertaken that produced the necessary resilience to remain engaged with the achievement of education and work goals. Further, additional insights on the utilization of assets might also have provided a more complete understanding of how respondents coped with risks and challenges, along with assessment of those that were adaptive or maladaptive within a PVEST framing.

Consistent Finding in the Quantitative and Qualitative Components

The key shared finding across the quantitative and qualitative was that the majority of survey respondents and interview participants reported that they did not change their education plans as a result of the shocks endured. This is a useful finding upon which to build out a more robust investigation into the radiating effects of shocks on the broader developmental contexts that are undergoing epic transformation as young adults are maturing. These developmental contexts are inclusive of school and work environments as well as the labor markets where young adults discern their sense of self and personal ambitions against the constellation of professional opportunities and constraints. This will necessitate getting back to basics in challenging governing assumptions about the role of education and work in the U.S.

This is where an interdisciplinary, human development perspective is so essential. Notably, all human development occurs in contexts shaped by social, economic and political forces that exist along historical trajectories. Bronfenbrenner's contribution that acknowledged the centering of nested systems that constitute an individual's developmental context as elemental to the study of human development. Spencer advances insights on human development in context by highlighting the shared human status of vulnerability as an *a priori* status as individuals encounter risks and challenges over the life course. It is the interaction of the status of vulnerability with risks and challenges that sets in motion a series of dynamic, recursive individual developmental processes for mitigating risk, which, when supports are available, promote cultivation of adaptive coping processes, culminating in stable identity development. It is in the recursive actions that useful insights on the nature of young adulthood during periods of exogenous is revealed. Notably, the breaking up of the normative pathways for

the participants in the qualitative component of this study forced students to adapt to a new reality in their education journeys. Specifically, their postsecondary journey was marked by the stark reality that the systems are fallible, and, observing their institutions' struggle with adapting to new learning practices on short notice, flexibility and improvisation are helpful competencies for coping with sudden changes. This was particularly true for the first-year students, who were navigating new environments, but were able to attend amended orientations to their new schools. For them, sustaining a toehold on a stable identity as students (all the students remained enrolled) was an adaptive endeavor but a critical one that provided a sense of efficacy in pursuit of their goals, despite the disruption of the pandemic. One recommendation for the next stage of research is to identify how the choices made during a difficult period of time affects their time to degree and progressing to achieving their education goals. Some participants highlighted how they were re-thinking their plans. One person noted he was thinking more seriously about pursuing his true interests in a way he had not before, another talked about the practicalities of a day job, while accommodating his true love of astronomy.

# Chapter 6

## Conclusion, Limitations, and Implications for Future Research

### (Shock)Waves and Young Adulthood

While this dissertation set the Great Recession as the exogenous shock in the chronosystem, in the course of implementing the qualitative component of the study a novel, global pandemic occurred, sending shockwaves through social, cultural and economic milieus as the public health crisis impacted every facet of society. The scale of the COVID-19 global pandemic, an adaptive virus, will be a subject of study for years to come, but it underscores the central importance of developing a research agenda that investigates the disruptive role of exogenous shocks on developmental pathways. The population under study here, diverse young adults between the ages of 18 and 20, are unique in that in their lifetimes they have endured two waves of global recessions and a first-in-a century global pandemic before the age of 30. Premature designations of this generation as "the lost generation" misses the mark by not adopting a strengths-based theoretical stance for understanding how young adults experience shocks and cultivate novel, adaptive approaches for making sense between these events and who they want to be and where they want to go in life.

For sure, the occurrence of three life altering, disruptive global shocks in less than 20 years underscore the critical importance of applying a life course, human development perspective to the research questions addressing how postsecondary experiences, situated within broader developmental contexts, are shaped by exogenous shocks. Given the far-reaching implications for persons' livelihoods, deep investigation of the effects of economic shocks should not be limited to economic literature. Furthermore, the global pandemic has altered life

expectancy rates across all demographic groups, with communities of color experiencing the most egregious effects in terms of infection and mortality rates. That is, addressing the developmental aspects of the adulthood transition period of life provide valuable theoretical and empirical resources to engage and understand how individuals and groups experience and cope with life events. Recent works, such as the edited volume Children of the Great Recession which relies heavily on the Fragile Families dataset and the Russell Sage Foundation's special issue of the Journal of Social Science dedicated to the Great Recession effects (April, 2017), are encouraging indicators of the importance of addressing the multifaceted nature of exogenous shocks on human identity development. Furthermore, Elder's work highlighted the projected image middle class families sought to maintain during the Great Depression and delving more into the motivations behind young adults' choice to work perhaps driven not by a desire to avoid postsecondary enrollment, but more informed by a need to help their families sustain their middle class (i.e., above median income) status.

In examining postsecondary education, this dissertation examines the pursuit not in terms of education's ability to increase a person's utility to the labor market, but rather the developmental implications of postsecondary education on diverse young adults' transition to adulthood on a broader developmental trajectory that plays out over the life course. While the dissertation also does not capture transitions and events occurring withing each individual's microsystem that allow for the mitigation or exacerbation of risk, and how the coping strategies that are summoned in response to those risks constitute adaptive strategies that frame positive identity development, the findings derived from this research are noteworthy nonetheless: these diverse students remained steadfast in their commitment to their postsecondary education plans,

relying primarily upon resources and supports found within their immediate microsystems. Those that referenced the mesosystem actors specified those that were resident within their postsecondary institutional settings. It is useful, then, to examine how postsecondary education has evolved during the period under study in this dissertation, with the understanding of both the functional and developmental purposes postsecondary education plays in development. Future research should examine how exogenous shocks reveal the degree to which these postsecondary institutions are poised, from both a functional perspective (i.e., sites of advanced educational formation for young adults) and a human development perspective (i.e., a context in which young adulthood developmental processes occur, as noted by Erikson, with, utilizing Spencer's PVEST, varying degrees of understood and experienced supports to encounter the risks associated with novel experiences that accompany expanded autonomy). This is particularly important when considering the historic experiences of students of color in higher education and the need to redouble efforts to increase access and assure their success in the wake of declining enrollment and completion rates (See Allen, McLewis, Jones, and Harris, 2018).

## Higher Education Institutions: Getting their Bearings

While increased enrollment occurred during the peak period of the Great Recession, as noted in the introduction, these patterns belie other trends that frame this picture. Notably, people of color enrolled in college at a lesser rate than their White counterparts (see Figure 1.12). One of the more interesting effects of The Great Recession on higher education was that while institutions experienced increased enrollment, funding was down (Long, 2014). What is noteworthy is that many of the budget cuts put in place as a result of the Great Recession

remained in place even after the economic shock was declared over, with 44 states spending less on postsecondary education between 2009 and 2017 (Mitchell, Michael, and Masterson, 2017). During COVID-19, the closure of postsecondary institutions produced another wave of shocks at a time when there was still scarring from the recovery from the Great Recession for many schools (Chronicle of Higher Education, April 10, 2020). This highlights the need to carry out further research on how funding is structured proactively to ensure institutions have sufficient resources to be prepared as they navigate the uncharted territory of exogenous shocks.

All of the participants in the qualitative component attended institutions that migrated to online learning environments which participants reported was not optimal (reported issues with distractions; loss of focus) expressing their preference for in-person instruction because attending courses via online portals did not meet all of their learning needs. Some participants noted their disconnection from their campus's traditions and resources as a source of risk for having the right information for managing their course taking plans. While for some college students the return home might be experienced as backward movement in their search for autonomy, many semi-structured interview participants noted the easy access to familial supports while at home. These varied experiences point to the importance of institutions to react in a timely matter to the myriad needs that emerge as a critical driver that shapes whether enrolled young adults are able to sustain engagement in a supportive context, or are forced to make other choices that derail their advancement to degree. Additionally, follow up analyses in the coming years regarding time-to-degree, while clearly outside the scope of this study, would lend additional insights on the lagging effects of an exogenous shock. This is a particularly important data point to pursue

regarding enrollment patterns of diverse students as four-year institutions relaxed entrance requirements during the pandemic.

## Beyond Postsecondary Education: Re-conceptualizing Work

Paradigm shifts resulting from recessions and public health emergencies have revealed a need to transform how work is defined and engaged when considering the life span implications of the linkage between education and work pursuits. After the Great Recession the "gig" economy, with its emphasis on flexibility absent the security of a steady income with benefits, grew significantly. As the recent pandemic recedes, more employers are grappling with altering their work structures to move away from in-person to a remote or hybrid work-based economy, with implications for improved work-life balance for workers in some sectors, and increased employment precarity in other employment sectors that rely on providing support services (office building maintenance; restaurant workers). In short, the nature of work is undergoing its second transformation in less that 20 years. Research undertaken by the General Social Survey entailed conducting cognitive interviews to clarify how the terms "job" and "work" are understood (Smith, 2017; Dugoni, 2017) provides a useful exemplar of how to ensure research is grounded in the meaning making of young adults as they assess their employment choices after they complete their postsecondary education. Dugoni's report found that among the non-representative group of respondents, study subjects made distinctions between the "job they had", referring to a "more narrow, specific" construct linked to salary while "the work they do" was associated with tasks that connoted "the contribution made to others, how interesting the tasks were to them, or to the perceived value of work to society." (Dugoni, 2017, p. 13). When

considering the digital nativity of the participants in the qualitative component, these are important distinctions that merit continued investigation as the tools and notions of work undergo historic changes in a post-COVID-19 world. This avoids reflexively carrying forward terms, concepts and constructs out of habit and anchors the interpretation of these items to lived milieus at work at the time of the research.

## Culture and Exogenous Shocks

The diverse group of participants in the qualitative study highlight the relevance of Spencer's ICE for applying culturally relevant, context specific analyses to the effects of exogenous shocks. While this study was not able to carry out the in-depth spatial analysis of assets, ascertaining both their presence and degree of utilization by interview participants, this is a critical next step in this research. Exogenous shocks affect differently-resourced communities differently: residents of poorly-resourced areas do not fare as well on a number of indicators as those from well-resourced areas (for more discussion on the effects of spatial inequality, see Allard, 2009).

As such, the research questions require considering human development in context. That is, it is essential to consider the context in which events occur to lend additional richness to the study of exogenous shocks on the postsecondary education plans during the young adulthood developmental period.

Further, the impacts of endemic inequality and structural racism, along with gender and disability discrimination are not accounted for as active dynamics at work in developmental contexts in Bronfenbrenner's EST. It is necessary to carry out further research into the

undulating set of dynamics rooted in inequality that necessarily alter the shape and nature of supports and resources in the varied, nested systems. Chetty et al.'s work (2018) provides encouraging movement in this direction, examining the role of inequality on economic mobility, and the implications of inequality and poverty on human development over time (Nichols Lodato, Hall, Spencer, 2021). However, this does not account for the ways in which an exogenous shock can alter resource functioning, particularly when those resources operate in sub-optimal systems that are shown to not dispense the necessary supports to mitigate risks in developmental contexts, undermining possible protective factors. Chicago had a pre-existing death gap (Ansell, 2017) that was greatly exacerbated with the COVID-19 pandemic.

Put another way, when a single system, notably the mesosystem can behave differently for individuals based on the unequal activation and dispersal of supports (material and psychosocial), this can have compounding negative effects accruing due to any practices that dehumanize individuals based on racial, ethnic, disability, or gender identities. It is this nexus point that renders the effect of a shock possibly more disruptive, raising the risk level to morbid risk. Nichols Lodato, Hall and Spencer (2021) highlight the lethality of the risk levels encountered in a period of a global pandemic, with COVID-19 bringing about a drop in life expectancy in the U.S., exacerbating pre-existing risk to levels that cannot be fully addressed and mitigated by the existing supports and resources. The authors note:

> This [phenomenon of heightened risk] highlights the importance of utilizing frameworks that engage the notion of "morbid risk" to account for these extreme effects of chronic economic inequality and racial discrimination on the life outcomes of diverse youths. (Nichols Lodato et al., 2021, p. 5)

These dynamics are critical to an accurate assessment of how context functions in support of healthy transitions to adulthood for diverse youths. Lerner (1992), in acknowledging the

dynamic, patterned relations that constitute lived contexts, posits the theory of "developmental contextualism" as a useful perspective that accommodates the interacting properties of the levels of analysis, i.e., systems, that are scrutinized in development research. He notes:

> When applied to the level of the individual, developmental contextualism stresses that neither variables belonging to levels of analysis lying within the person (e.g., biological or psychological ones) nor variables belonging to levels lying outside the person (i.e., involving either interpersonal, such as peer group relations or extra personal – institutional, or physical ecological—relations) are the primary basis –or cause—of the individual's functioning or development. Rather, the structure…of the system –the pattern of relations—at any given point in time…is the 'event' causing the person's functioning; and changes in the form of these relations are not the cause of developmental change. Simply, not only do 'A' and 'B' simultaneously influence one another, but any change in A or B is a function of the organization of variables within which they are embedded. (Lerner, 1992, p. 24).

When considering the effects of exogenous shocks on the attainment of postsecondary education, which constitutes a critical milestone for young adulthood identity formation, Lerner's concept of developmental contextualism provides an avenue for discerning the interactive properties of context. Should the lived environment be one in which the negative effects of inequality have disproportionately altered life chances for select groups, then the dysfunction of the system must be accounted for in a theoretical and empirical strategy. While constraints owed to COVID-19 prevented the intended investigation into the properties of the lived environments, the next stage of this research must acknowledge the degree to which the contexts can deliver sufficient protective factors. Additionally, moving forward, digital environments in which work and school activities were carried out under COVID-19 must also be considered. This dissertation demonstrates the importance of investigating the meaning making processes of diverse young adults around the risks and challenges encountered when a shock event is underway. By also capturing their insights on how supports are understood and accessed within the microsystems

and mesosystems, we? can reveal critical knowledge of how resilience is developed to sustain engagement with critical developmental tasks that promote positive identity development.

## Social Movements and Acknowledgement of Inequality's Effect on Development

Elder notes that his study Children of the Great Depression, which is a foundational text for life course studies, did not factor in the effect of social change. Black Lives Matter, demonstrations for gender equality, and the fight for livable wages are a few exemplars of movements that have raised awareness and a call for action to address the negative effects of enduring racism and inequity in U.S. society. Additionally, increased research acknowledging the direct linkage to the undermining of life outcomes and opportunities empirically prove this concept, anchoring current conditions in U.S. history, from Brown versus Board of Education (Spencer and Dowd, forthcoming; Frankenberg, Ee, Ayscue, and Orfield, 2019; Franklin, Greenberg, Pollack, L. H. (2009) to the Plessy versus Ferguson decision (Reed, 2021; Gaynor, Kang and Williams, 2021; Francis and Darrity, 2021). U.S. Federal Reserve's recent series "The Economy and Racism", leads the discussion calling for the field of economics and fiscal system to acknowledge and address the enduring effects of racism, as operationalized and actualized in institutional settings throughout the U.S. (Smialek, 2020). In effect, it is in the best interest of the economic health of the U.S. to engage intentional strategies to advance a level of equality and thriving for all in order to fulfill the country's founding promise.

## Broadening the Lens to Considerations for Non-U.S. Contexts

When considering these findings from the PSID and their applicability to other national contexts, it is useful to interrogate assumptions about the young adulthood in a given national or

cultural milieu, and the role of postsecondary education in this developmental period. Certainly, the management of simultaneous life roles for young adults, e.g., student, contributor to household, caregiver, worker, vary by country and research shows that the sequencing of achieving milestones can vary widely. Research by Billari and Liefbroer (2010) and Juárez and Gayet (2014) provide a basis for initiating an investigation into non-U.S. centric young adulthood patterns and pathways as well as their associated sequencing of milestone attainment.

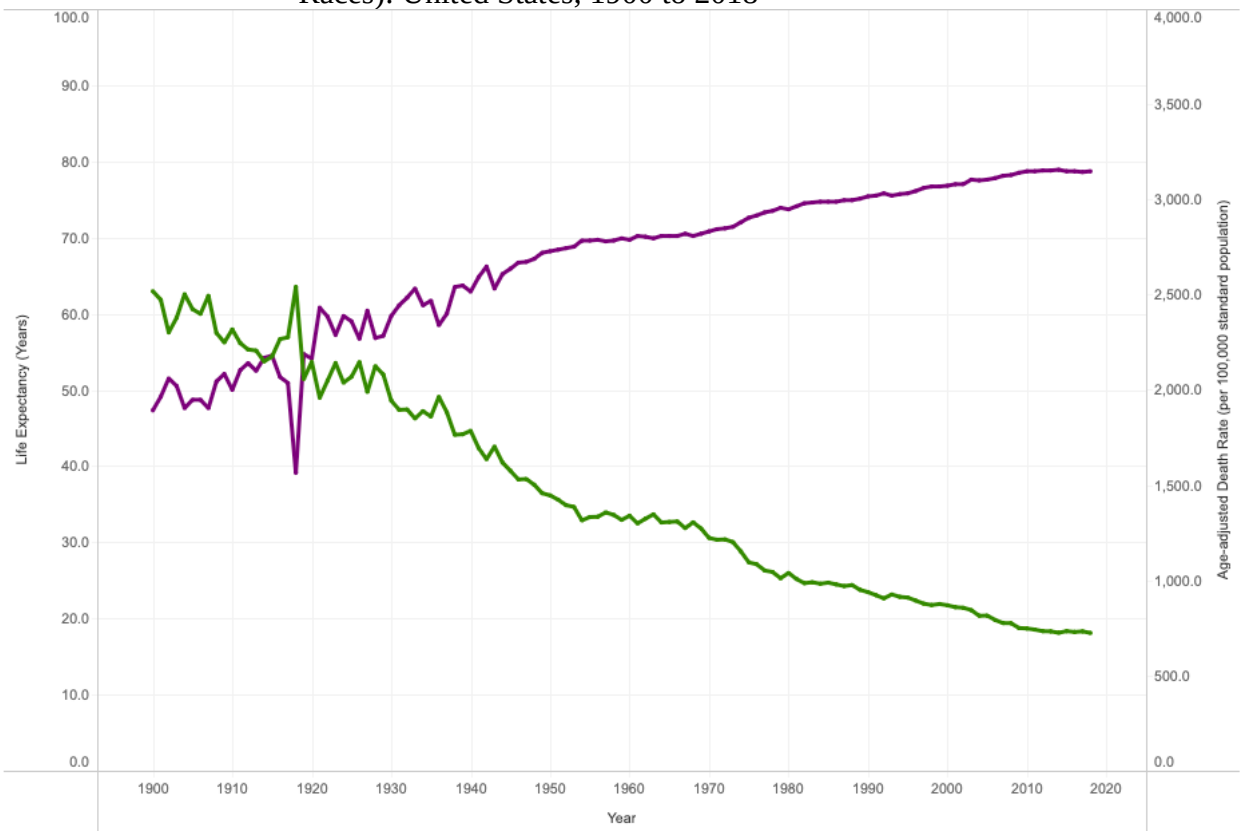
The implications of pursuing postsecondary education over the life course suggests the utility of applying a life course development perspective to the research questions addressing recessionary phenomena and education pursuits during the young adulthood. Further, given the far-reaching implications over a persons' life course, deep investigation of the effects of economic shocks should not be limited to economic literature. That is, addressing the developmental aspects of young adulthood necessitates theoretical and empirical resources to engage and understand how individuals and groups experience and cope with life events across varied geographic and national contexts. Robust, phenomenologically driven approaches for ascertaining the interactions of individual meaning making with shifting institutional and structural dynamics can reveal additional dimensions that shape pathways after secondary education. This is particularly important given new developments in how work is defined, enabled by the expansion of the internet economy which has proliferated job categories and work arrangements that diverse young adults pursue, e.g., growth of the gig economy and unstable work arrangements (Gershon, 2017). This raises the question of how increasingly individualized developmental trajectories encounter exogenous shocks that can introduce, or exacerbate, the precarity in developmental contexts as societies adapt institutional and structural frameworks

that young adults are navigating for the first time. It is within these dynamic contexts that young adult identity development occurs based upon the cultivation of adaptive, or maladaptive, coping strategies to address risks in the pursuit of education and work.

## A New Era for Life Span Research: Theoretical, Research and Policy Implications of Shocks

When considering the psychohistoric moment during which Erikson developed his epigenetic model of psychosocial identity development over the life course, in the post-World War II demographic boom of the mid-20th Century, life expectancy in the U.S. was steadily increasing (see Figure 6.1). While the applicability of Erikson's theory remains active and relevant in this research study, it is critical to note that the U.S. is at another demographic inflection point in which there is an observed decrease in the average length of the U.S. lifespan. With the U.S. experiencing one of the highest drops in the country's life expectancy in 2020, the notion of life span has been inextricably altered in ways that have yet to be understood.

Figure 6.1. Age-adjusted Death Rates and Life Expectancy at Birth (Both Sexes, All Races): United States, 1900 to 2018




SOURCE: National Center for Health Statistics (NCHS), National Vital Statistics System, historical data, 1900-1998 (see https://www.cdc.gov/nchs/nvss/mortality_historical_data.htm); NCHS, National Vital Statistics System, mortality data (see http://www.cdc.gov/nchs/deaths.htm); and CDC WONDER (see http://wonder.cdc.gov)

The National Center for Health Statistics' National Vital Statistics System, in its report of the provisional estimates for life expectancy in the U.S., finds an 18 month decrease in overall life expectancy in the U.S. population, declining to 77.3 years in 2020 from 78.8 years in 2019 (Arias et al., 2021). This one year drop, the largest since World War II, is a stark statistic that varies by race and sex, with the Black population in the U.S. experiencing the worst one-year drop in life expectancy since the Great Depression (now 71 years, 10 months) and the Hispanic population experiencing a drop in life expectancy by three years between 2019 and 2020,

shifting downward from 81.8 years to 78.8, with COVID-19 a key driver for the decline for these groups (Arias et al, 2021).

Acknowledging the theories that emphasize the critical role of context in framing ego identity development over the life course (see Bronfenbrenner, Spencer, Elder), this dissertation builds on these perspectives by offering an expanded set of contextual considerations when defining the dynamics of the issues encountered at the young adulthood developmental stage, which is enhanced by an awareness of the linked yet distinctive stages of development over the life course. As such, this dissertation advances that 1) shocks are critical events in the chronosystem that require a distinctive, strengths-based theoretical stance that acknowledges the phenomenological person-context nature of development; 2) shocks collide with pre-existing conditions of systemic economic and racial inequality that necessitate the intentional provision of supports to institutional settings and community assets if those are to be sufficiently adaptive and flexible to meet the needs of diverse young adults (this includes consideration of internet-based supports); 3) research methods and methodological approaches implemented to investigate the particular effects of an exogenous shock benefit from a theoretically-motivated, mixed methods strategy to deepen insights and better ascertain the accuracy of findings; and 4) policy interventions that acknowledge and plan for shocks vis-à-vis diverse young adult developmental needs and contextual nuances can prepare and stage enrolled young adults to navigate disruptions to their educational pursuits in a way that builds resilience.

Looking Ahead with Promise

Nine years after the Great Recession was declared over, the COVID-19 global pandemic and linked recession hurled the U.S. into the struggle of coping with the reverberations of these shocks. Both the quantitative and qualitative components of this study revealed that enrolled young adult survey respondents to the PSID as well as the enrolled participants in the semi-structured interviews demonstrated a resilience to the disruptive effects of the Great Recession and COVID-19 and sustained engagement with and pursuit of their education plans. For the participants in the semi-structured interviews, this finding is particularly noteworthy given that this diverse group of young adults have experienced three exogenous shocks in their early childhood, adolescent and young adulthood periods of development.

Utilizing a PVEST strengths-based perspective that acknowledges the shared human status of vulnerability allows for a new stance towards the effects of shocks in which human development occurs in specified contexts. The achievement of a stable identity is achieved through the understood presence of protective factors to help prepare individuals for engaging risk, with a recursive mechanism at work as individuals pursue adaptive or maladaptive coping.

The data from the qualitative component stands out in particular because these diverse, enrolled young adults demonstrate remarkable resilience and tenacity in their commitment to remain on their educational trajectories to achieve the professional ambitions they set for themselves. It is worth noting that this finding addresses a gap in Elder's finding in Children of the Great Depression (1999) as the participants in this dissertation study were all students of color, signifying that a strengths-based, resilience-informed approach for coping with shocks occurring as they negotiate asymmetric events is very much at work for these young adults.

What this may point to, in the end, is a deep resilience that enables them to be adaptive to the disrupted context, allowing them to remain engaged in their studies, lending coherence and fortification to their identity as students. The open question for this research, which should be pursued as its next step, is to identify the impact of these events on young adults who are not enrolled in school and either unemployed or working. In particular, for those who do drop out, the question becomes whether they re-enroll in school to pursue a degree or other postsecondary credential, or find other opportunities in response to the necessities of caring for themselves and their loved ones. How do they fashion their own systems and cultures of support as they navigate new domains of development that have different contours related to the conceptualizations that normalize inequality and racial discrimination. As the U.S. advances in its pursuit of a more perfect union, it will be more diverse and richer country as the demographic trends point to people of color constituting a majority of the country's citizens by 2044 (Colby, Ortman, and U.S. Census Bureau, 2015). This is a key source of the country's strength moving forward, as research and policy agendas that affect human development in the U.S. context must be inclusive of and will necessarily benefit from accounting for the constellation of diverse perspectives and experiences that constitute a wholistic, context-informed approach to development. Further, the agenda for future research needs to intentionally include intersectional identity development along with considerations for the unique vulnerabilities, risks and resiliencies, acknowledging attendant coping strategies, cultivated by those who are members of the diverse disability community. This community merits further inclusion and discussion as the issue of accessibility is broadened and rendered more complex. This is consistent with how this dissertation has been framed in terms of a systems perspectives.

All told, over time these young adults under study in this dissertation will incorporate the experience of exogenous shocks during their postsecondary education as a part of their personal history, in that this is now all that they will have known as part of their life histories. At question is the durability of this commitment over time as the young adults navigate a new normal as the U.S. returns, albeit in fits and starts, to a new post-pandemic-shock normal. In the face of these challenges, this cohort of enrolled young adults demonstrate an optimism for their futures. Looking ahead, research will serve them and their non-enrolled peers well by remaining attuned to investigating the provision of supports that promote strengths-based coping and resilience in the cultivation of adaptive strategies in the face of future shocks that are sure to occur again.

# Appendix

**PSID Transition into Adulthood Module**
**Select Questionnaire Items Utilized for Quantitative Component, by Cohort**

**2005**

| | |
|---|---|
| Respondent age | Calculated based on preload data |
| Are you doing any work for money now? | 1 Yes<br>5 No<br>8 DK<br>9 NA; Refused<br>0 Valid skip |
| Are you currently attending college? | 1 Yes<br>5 No<br>8 DK<br>9 NA; refused<br>0 Valid skip (Did not complete high school or receive a GED or never attended college |
| Do you have plans to go back to school? | 1 Yes<br>5 No<br>8 DK<br>9 NA; refused<br>0 Valid skip (did not complete high school or receive a GED; never attended college; or currently enrolled) |

**2007**

| | |
|---|---|
| Respondent age | Calculated based on preload data |
| Are you doing any work for money now? | 1 Yes<br>5 No<br>8 DK<br>9 NA; Refused<br>0 Valid skip |
| Are you currently attending college? | 1 Yes<br>5 No<br>8 DK<br>9 NA; refused<br>0 Valid skip (Did not complete high school or receive a GED or never attended college |
| Do you have plans to go back to school? | 1 Yes<br>5 No<br>8 DK<br>9 NA; refused<br>0 Valid skip (did not complete high school or receive a GED; never attended college; or currently enrolled) |

**2009**

| | |
|---|---|
| Respondent age | Calculated based on preload data |
| Are you doing any work for money now? | 1 Yes<br>5 No<br>8 DK<br>9 NA; Refused<br>0 Valid skip |
| Are you currently attending college? | 1 Yes<br>5 No<br>8 DK<br>9 NA; refused<br>0 Valid skip (i.,e., Did not complete high school or receive a GED or never attended college |
| Do you have plans to go back to school? | 1 Yes<br>5 No<br>8 DK<br>9 NA; refused<br>0 Valid skip (i.e., did not complete high school or receive a GED; never attended college; or currently enrolled) |
| Has the current Recession led you to change your education plans? | 1 Yes<br>5 No<br>6 Volunteered: Doesn't have educational plans<br>8 DK<br>9 NA; Refused |

How is that? (How has the current economic recession led you to change your educational plans?)

| | |
|---|---|
| Dropped out of school | 1 Dropped out of school<br>8 DK<br>9 NA; Refused<br>0 Valid skip |

How is that? (How has the current economic recession led you to change your educational plans?)

| | |
|---|---|
| Returned to or enrolled in school | 1 Returned to or enrolled in School |
| | 8 DK |
| | 9 NA; Refused |
| | 0 Valid skip |

How is that? (How has the current economic recession led you to change your educational plans?)

| | |
|---|---|
| Postponed returning to school | 1 Postponed returning to school |
| | 8 DK |
| | 9 NA; Refused |
| | 0 Valid skip |

How is that? (How has the current economic recession led you to change your educational plans?

| | |
|---|---|
| Stayed in school | 1 Stayed in school |
| | 8 DK |
| | 9 NA; Refused |
| | 0 Valid skip |

How is that? (How has the current economic recession led you to change your educational plans?

| | |
|---|---|
| Changed Major | 1 Changed Major |
| | 8 DK |
| | 9 NA; Refused |
| | 0 Valid skip |

How is that? (How has the current economic recession led you to change your educational plans?

| | |
|---|---|
| Took out new loans or borrowed money | 1 Took out new loans or borrowed money |
| | 8 DK |
| | 9 NA; Refused |
| | 0 Valid skip |

How is that? (How has the current economic recession led you to change your educational plans?

| | |
|---|---|
| Other-Specify | 1 Other-Specify |
| | 8 DK |
| | 9 NA; Refused |
| | 0 Valid skip (no other changes) |

**2011**

| | |
|---|---|
| Respondent age | Calculated based on preload data |
| Are you doing any work for money now? | 1 Yes<br>5 No<br>8 DK<br>9 NA; Refused<br>0 Valid skip |
| Are you currently attending college? | 1 Yes<br>5 No<br>8 DK<br>9 NA; refused<br>0 Valid skip (Did not complete high school or receive a GED or never attended college) |
| Do you have plans to go back to school? (Change from 2009; added "Most recent college" filter) | 1 Yes<br>5 No<br>8 DK<br>9 NA; refused<br>0 Valid skip (did not complete high school or receive a GED; never attended college; or currently enrolled) |
| Has the current Recession led you to change your education plans? | 1 Yes<br>5 No<br>6 Volunteered: Doesn't have educational plans<br>8 DK<br>9 NA; Refused |

How is that? (How has the current economic recession led you to change your educational plans?)

| | |
|---|---|
| Dropped out of school | 1 Dropped out of school<br>8 DK<br>9 NA; Refused<br>0 Valid skip |

How is that? (How has the current economic recession led you to change your educational plans?)

| | |
|---|---|
| Returned to or enrolled in school | 1 Returned to or enrolled in School |
| | 8 DK |
| | 9 NA; Refused |
| | 0 Valid skip |

How is that? (How has the current economic recession led you to change your educational plans?)

| | |
|---|---|
| Postponed returning to school | 1 Postponed returning to school |
| | 8 DK |
| | 9 NA; Refused |
| | 0 Valid skip |

How is that? (How has the current economic recession led you to change your educational plans?

| | |
|---|---|
| Stayed in school | 1 Stayed in school |
| | 8 DK |
| | 9 NA; Refused |
| | 0 Valid skip |

How is that? (How has the current economic recession led you to change your educational plans?

| | |
|---|---|
| Changed Major | 1 Changed Major |
| | 8 DK |
| | 9 NA; Refused |
| | 0 Valid skip |

How is that? (How has the current economic recession led you to change your educational plans?

| | |
|---|---|
| Took out new loans or borrowed money | 1 Took out new loans or borrowed money |
| | 8 DK |
| | 9 NA; Refused |
| | 0 Valid skip |

How is that? (How has the current economic recession led you to change your educational plans?

| | |
|---|---|
| Other-Specify | 1 Other-Specify |
| | 8 DK |
| | 9 NA; Refused |
| | 0 Valid skip (no other changes) |

**2013**

| | |
|---|---|
| Respondent age | Calculated based on preload data |
| Are you doing any work for money now? | 1 Yes<br>5 No<br>8 DK<br>9 NA; Refused<br>0 Valid skip |
| Are you currently attending college? | 1 Yes<br>5 No<br>8 DK<br>9 NA; refused<br>0 Valid skip (Did not complete high school or receive a GED or never attended college |
| Do you have plans to go back to school? (Includes "Most Recent College" filter) | 1 Yes<br>5 No<br>8 DK<br>9 NA; refused<br>0 Valid skip (did not complete high school or receive a GED; never attended college; or currently enrolled) |
| Has the economic recession led you to change your schooling or education plans? | 1 Yes<br>5 No<br>6 Volunteered: Doesn't have schooling or educational plans<br>8 DK<br>9 NA; Refused |

How is that? (How has the economic recession led you to change your schooling or educational plans?)

| | |
|---|---|
| Dropped out of school | 1 Dropped out of school<br>8 DK<br>9 NA; Refused<br>0 Valid skip |

How is that? (How has the economic recession led you to change your schooling or educational plans?)

| | |
|---|---|
| Returned to or enrolled in school | 1 Returned to or enrolled in School |
| | 8 DK |
| | 9 NA; Refused |
| | 0 Valid skip |

How is that? (How has the economic recession led you to change your schooling or educational plans?)

| | |
|---|---|
| Postponed returning to school | 1 Postponed returning to school |
| | 8 DK |
| | 9 NA; Refused |
| | 0 Valid skip |

How is that? (How has the economic recession led you to change your schooling or educational plans?

| | |
|---|---|
| Stayed in school | 1 Stayed in school |
| | 8 DK |
| | 9 NA; Refused |
| | 0 Valid skip |

How is that? (How has the economic recession led you to change your schooling or educational plans?

| | |
|---|---|
| Changed Major | 1 Changed Major |
| | 8 DK |
| | 9 NA; Refused |
| | 0 Valid skip |

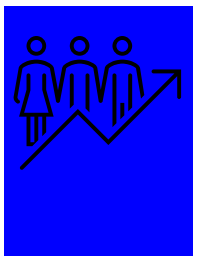
How is that? (How has the economic recession led you to change your schooling or educational plans?

| | |
|---|---|
| Took out new loans or borrowed money | 1 Took out new loans or borrowed money |
| | 8 DK |
| | 9 NA; Refused |
| | 0 Valid skip |

How is that? (How has the economic recession led you to change your schooling or educational plans?

| | |
|---|---|
| Other-Specify | 1 Other-Specify |
| | 8 DK |
| | 9 NA; Refused |
| | 0 Valid skip (no other changes) |

Further information on the PSID can be found at https://psidonline.isr.umich.edu/.



Learning About Diverse Young Adult Development
(University of Chicago IRB Study Number IRB20-1704)

***Are you in school?*** ***or*** ***Are you working?***

## *Are you between the ages of 18 and 20?*

## *Do you have something to say about your education or work experiences?*

If you are **enrolled in school or working,** you are invited to be part of an important study to better understand the education and work experiences of 18 to 20 year old's by participating in PESGR!

The purpose of PESGR is to to learn more **about diverse young adults' experiences after graduating from high school**. The study will capture information about the education and work experiences of **18 to 20 year old's** as well as how they are pursuing their life goals. The data provided by you as a study participant will help researchers better understand the experiences you are having during this period of your life, the transition to adulthood.

Participation in the study is completely **voluntary**, and involves a **30-minute interview**. You will be asked general questions about yourself, your work and school experiences, and the plans you have for your next steps in education, work or other plans you may have. You will receive a **$30 e-gift card in appreciation for your participation.**

If you are interested in participating, please email pesgr@uchicago.edu.

**Thank you!**

**Frequently Asked Questions:**

**What is this study about?**

The purpose of PESGR is to to learn more about diverse young adults' experiences after graduating from high school. The study will capture information about the education and work experiences of 18 to 20 year old's in the United States as well as how they are pursuing their life goals. The data provided by you as a study participant will help researchers better understand the experiences you are having during this period of your life, the transition to adulthood.

**What does participation in PESGR involve?**

After providing your consent, participation in PESGR involves completing a 30-minute interview over the phone. You will be asked to respond to questions about your education experiences and plans, your work experiences and plans, and your life goals. There will be no tests administered during the interview. With your permission, the interviews will be audio-recorded. You will receive a $30 e-gift card in appreciation for your participation.

**When will the interviews happen?**

The interviews will be scheduled at a time that is convenient for you and when you are available for a 30 minute conversation.

**How long will the interview take?**

The interview will take 30 minutes.

**Will my answers be secure?**

The recordings and interview transcriptions will reside on the University of Chicago's secure data server. Your name and contact information will be stored separately from your responses in this secure space. Neither your name nor any other identifying information (such as my voice or picture) will be used in presentations or in written products resulting from the study. At the close of the study, all recordings and data will be archived on a secure data server and password protected for 12 months. After that time the recordings will be destroyed, and the data securely archived.

**Will I have to answer every question?**

Participation is completely voluntary and you can refuse to answer any question you do not wish to respond to.

**What risk do I face by participating?**

Your participation in this study does not involve any risk to you beyond that of everyday life. Please note that taking part in this research study may not benefit you personally, but we may learn new things that could help others better support persons your age.

**What will happen to the information I give?**

After the interview is over, the recording will be uploaded to a secure data server and transcribed. Data files will be identified only by a unique case number, not with your personal identifying information. All data processing, coding and analysis will occur in a secure data environment and findings will be reported without personal identifying information (i.e., name, contact information). Neither your name nor your voice will be used in presentations or in written products resulting from the study. At the close of the study, all recordings and data will be archived on a secure data server and password protected for 12 months. After that time the recordings will be destroyed, and the data securely archived.

**Are my answers confidential?**

Yes. The data is being captured for research purposes only. Neither your name, voice or contact information will be sold or shared in reporting the study results. All data files will housed on a secure data server at the University of Chicago, only identifiable by a unique identification number.

**Will there be any follow up interviews?**

No, the study only requires participation in only one (1) interview.

**If you need further assistance, here are hotlines you can call:**

USDA National Hunger Hotline – 1-866-3-HUNGRY

National Hotline for Mental Health Support and/or Substance Use Disorders – 1-800-662-HELP

National Suicide Prevention Hotline – 1-800-273-8255

Referral to housing counseling agency in your area - 800-569-4287

THE UNIVERSITY OF CHICAGO

Version: 1.1

**University of Chicago Consent for Research Participation**

**Study Number:** IRB20-1704
**Study Title:** PESGR
**Researcher(s):** Margaret Beale Spencer, Bronwyn Nichols Lodato

This is a consent form for research participation. It contains important information about this study and what to expect if you decide to participate. Your participation is voluntary.

**Purpose:** The purpose of this study is to learn more about young adults' experiences after graduating from high school. The study will capture information about the education and work experiences of diverse youths as well as how they are pursuing their life goals. The data provided by you as a study participant will help researchers better understand the experiences you are having during this period of your life, the transition to adulthood.

**Procedures and Time Required:** You will be asked to participate in a 30-minute interview. After confirming your eligibility to participate (i.e., that you are between 18 and 20 years of age,) you will be asked a series of questions about your education experiences and plans, your work experiences and plans, and your life goals. There will be no tests administered during the interview nor will you be asked to provide the study with any personal records. With your permission, the interview will be recorded. You may find it helpful to participate in a location that is quiet and suits any need for privacy you may have.

**Financial Information:** In appreciation for your participation in the study and willingness to arrange to participate by phone or through a virtual conference tool, you will receive an electronic gift card in the amount of $30.

**Risks and Benefits:** Your participation in this study doesn't involve any risk to you beyond that of everyday life. Please note that taking part in this research study may not benefit you personally, but we may learn new things that could help others better support persons your age as they pursue education and work. Additionally, the study provides each respondent a list of hotlines to use for further information or support and encourages participation, whether by cell phone or through a virtual conference tool, in a manner most convenient to you.

**Confidentiality:** The PESGR research team takes the confidentiality of the data you provide and your privacy very seriously. You are encouraged to identify a location that provides you privacy that suits your comfort. Each person interviewing, preparing and analyzing data has undergone training in proper data protocols for safe and confidential handling of data. At the start of the study, your case will be assigned a unique identifier that will become the main form of case identification during the data preparation and analysis phase of the study. All interviews will be transcribed and the recordings will be used to check transcriptions for their accuracy. Your name and contact information will be stored separately from the data and housed in a secure data server at the University of Chicago. All data processing, coding and analysis will occur in a secure data environment and findings will be reported without personal identifying information (i.e., name, contact information). Neither your name nor any other identifying information (such as my voice or picture) will be used in presentations or in written products resulting from the study. At the close of the study, all recordings and data will be archived on a

secure data server and password protected for 12 months. After that time the recordings will be destroyed, and the data securely archived.

- If you decide to withdraw, data collected up until the point of withdrawal may still be included in analysis.
- Identifiable data will never be shared outside the research team. Respondent name and contact information will be stored separately from data analysis files.
- De-identified information from this study may be used for future research studies or shared with other researchers for future research without your additional informed consent.

**Contacts & Questions:**
If you have questions or concerns about the study, you can contact the researchers at PESGR@uchicago.edu.

If you have any questions about your rights as a participant in this research, feel you have been harmed, or wish to discuss other study-related concerns with someone who is not part of the research team, you can contact the University of Chicago Social & Behavioral Sciences Institutional Review Board (IRB): phone (773) 702-2915, email sbs-irb@uchicago.edu.

**Consent:**
Participation is voluntary. Refusal to participate or withdrawing from the research will involve no penalty or loss of benefits to which you might otherwise be entitled. You have been provided a copy of this form. Do you agree to participate? (Yes/No) Do you agree to be recorded? (Yes/No)

**Optional Elements:**
These elements are optional. Please voice your agreement or disagreement to the choices presented:

| Yes | No | |
|---|---|---|
| _____ | _____ | The recordings taken as part of this research can be included in publications and presentations related to this research. Please note that no personal identifying information will be linked with shared recordings. |

| Yes | No | |
|---|---|---|
| | | The researchers may retain your contact information in order to contact you in the future to see whether you are interested in participating in other research studies. |

DATE: ___3/10/21____

ID#: _____

PESGR Respondent Screener and Interview Protocol

**PESGR Screener and Introductory Script:**

**Screener:**

(*Start Recording*)

Can you please confirm that you have consented to my recording this interview? (*If Yes: proceed; If No: Thank respondent and end interview recording.*)

Can you confirm your birthdate? (*If R less than 18 years old or older than 20 years old:* You are not within the established selection criteria for participation. Thank you for participating in this screener. *[End Call]*

**Introductory Script:**

*If R is between 18 and 20 years old:* Congratulations! You are eligible to participate in PESGR. Before proceeding, can you let me know if you require any accommodations to participate in an interview phone? (*Zoom if respondent preference*.) (*Proceed with call to schedule interview time when accommodations can be arranged or to conduct interview.*)

I have provided you a consent form which I can read to you out loud now or you may read now. (*After respondent has read the consent for or the consent form as been to them, ask*: ).

READ CONSENT STATEMENT AND TWO AGEEMENT POINTS AT END OF CONSENT FORM

> Participation is voluntary. Refusal to participate or withdrawing from the research will involve no penalty or loss of benefits to which you might otherwise be entitled. You have been provided a copy of this form. Do you agree to participate? (Yes/No) Do you agree to be recorded? (Yes/No)

Do I have your consent to proceed with the interview? (*if Yes: " Let's begin"*; *If No: Thank respondent for their time and end interview recording.*)

Thank you for agreeing to participate in PESGR. The information you provide will give researchers important insights on the education, work and life experiences of 18 to 20 year old's in the United States. Your participation is voluntary, and you may refuse to answer any question

at any time. All responses you provide will be confidential and shared results for this study will not identify you personally. If you have any questions during this interview feel free to ask. The interview will take approximately 30 minutes.

==========

**PESGR Interview Protocol:**

**General Demographic/background Questions:**

## *The first set of questions are general demographic and background questions about you.*

1. What is your racial/ethnic affiliation? (*respondents may offer more than one category*)

2. What is your sex/gender identity? (*open ended question to allow for non-binary gender categories*)

3. Do you have any children? (*if yes: How many? How old are they?*)

4. Is there any other information about who you are, your background or identity you wish to share?

5. What is the zip code where you currently reside? (*If applicable: What is zip code where your school is located? Work?)*

**College enrollment and work questions:**

6. Are you currently attending college? If enrollment is confirmed: You're currently enrolled in college, correct? *(If yes: What year are you enrolled in currently? What is your major?*; *If no: Have you ever been enrolled in college? Do you plan to return to college?*)

7. Are you currently employed in a job for pay? (*If yes: What is your job? Is it full time, part time, or on-demand ["gig"]?*)

***Effects of economic shock on education plans:***

## *Now I'd like to shift to learn more about your education and work plans.*

8. Has the current recession caused you to change your education plans? (if yes: How is that?)

9. Has current pandemic caused you to change your education plans? (if yes: How is that?)

10. What role does a college education play in where you want to go in your life?

11. What are the top three risks or challenges to achieving your education goals right now? (*Answering "None" is an acceptable response*)

12. What are the top three risks or challenges to achieving your work goals right now? (*Answering "None" is an acceptable response*)

***Sources of Support and Resources:***

## *For these final items, I would like to learn more about your resources and supports.*

13. Resources refers to sources of income, healthcare, food, housing or other things that help you meet your material daily needs. Do you consider your life right now as being low resourced (not getting enough to meet daily needs), medium resourced (you're getting enough to meet daily needs), or high resourced (you have more than enough to meet your daily needs).

14. Supports can be persons, agencies, organizations, or other entities that help you meet your needs and navigate challenges. What kinds of supports help you cope with challenges or risks you are facing at school? At work?

15. How long does it take for you to access the most important supports to you?

16. Is there anything else you would like to share?

**Thank you very much for your time! -END-**

(*Obtain information to send R e-card*)

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