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ACCESS DELAYED; SUCCESS DENIED: HOW ADMINISTRATIVE BURDENS SHAPE COLLEGE OPPORTUNITY FOR FIRST-GENERATION, LOW-INCOME STUDENTS

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DEDICATION

This dissertation is dedicated to my partner in life, love, and work, Ellen Sale. We have spent over twenty years, individually, and fifteen years together engaged in the work of educating and mentoring young people—promising families that we would provide the excellent education their precious children deserve. We have loved and lost young people, we have watched hundreds of families send their most prized possessions off to college with high hopes and faithful hearts. This work is an effort to continue making good on our promises, and to find ways to share the love and freedom we have found in our life with the young people we so adore.

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“Resistance is a powerful motivator precisely because it enables us to fulfill our longing to achieve our goals while letting us boldly recognize and name the obstacles to those achievements.”

— Derrick Bell, *Ethical Ambition*

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ABSTRACT

Disparities in college attainment among racially and economically marginalized students have persisted for more than forty years despite concurrent gains in college access. In response, a field of college success nonprofits has emerged and diffused across states. I conducted a multilevel, longitudinal, qualitative study situated within one such program and found that administrative burdens from need-based financial aid, along with the associated learning and compliance costs, cause delays that stratify campus life and drive cumulative disadvantage for students during this critical developmental transition. Finally, I contribute theoretically to the burgeoning literature on administrative burdens in three ways: 1) I empirically demonstrate the compounding costs of burdens associated with need-based financial aid redemption, 2) I provide a rich case study on the role of nongovernmental third parties in reducing burdens in a specific policy area, and 3) I add to the theory by linking administrative burdens and their costs to the life course of service users. Together, my findings raise questions about nonprofits, their capacity to address the problem of administrative burdens, their underexplored but necessary role in policy feedback loops, and their unintended role in replicating institutional inequality. This study offers insight not only into the problems inherent in the use of need-based financial aid among first-generation, low-income college students, but also into pragmatic solutions for policy and practice.

CHAPTER 1: INTRODUCTION AND LITERATURE REVIEW

Introduction

The school gymnasium was full and warm with bodies, purple and gray donned by almost all those in the stands, and the energy was palpable. Teachers, classmates, community members, family members who held balloons or flowers and who had taken time off work to be present, and the entire population of 9th, 10th, and 11th grade students were standing to applaud the graduating seniors of the class of 2019. At many low-income high schools around the country, similarly large and proud crowds gather for each spring's commencement. But today wasn't graduation day. Today was College Signing Day at Rustin College Prep. The joyful, overwhelmingly Black, crowd had gathered, as they do annually, to honor the seniors for applying, being accepted, and enrolling in a college that was the right fit for them academically, socially, and financially. These seniors had watched the two years before as the school's two previous classes of graduates had declared their choices, and these seniors knew as they began their school year in August that this day awaited them only nine short months away the following May. They knew as they completed applications and the Free Application for Federal Student Aid (FAFSA) that this ceremony was the milestone that would mark their transition from college aspirants to college attendees—for most the first in their families.

Nerves were visible and audible as each member of the class of 2019 walked, one-by-one, to the dais to announce their college of choice. A team of college counselors and coaches stood at a table nearby ready to provide a piece of college gear—a pennant, a t-shirt, or jersey—from the selected college to its newest enrollee. SIU-Carbondale, Western Illinois University, Olive-Harvey College, Fisk University, Northern Illinois University, Central Michigan University, Carleton College—colleges near and far, of different sizes, types, and selectivity. It was clear that Rustin College Prep had a college-going culture and expectations and the capacity to support all 75 graduates with individualized college counseling and enrollment support.

I had arrived as the event was beginning, hoping to catch of the students who were part of my dissertation research. I wanted to observe them as they made their announcements. Would they seem tentative, enthusiastic, confident? Would their affect be telling of their future success? Would they be calm or nervous? Would they seem independent or pressured? Would their colleges be affordable, accommodating socially, a match academically? Did they have support from home? Did they appear connected to staff at their high school? All these potential early indicators were worthy of my inspection. Each is noted by the extant literature as a possible lever that may help explain why or how, despite clear goals of attaining a college degree, so few low-income, average-achieving, first-generation college students earn a bachelor's degree within six years or even persist past the first year in college.

Nearly three quarters of the way through the event, I recognized one of the study participants as she strode to the front of the gym for her turn. For full effect, her saxophone was slung over her shoulder atop her bright purple school uniform polo emblazoned with the rainbow 'R' logo for the 'Rustin Resisters.' She stepped up to the microphone and declared, **"**My name is Ebone Small and next year I'll be attending…"

The pause was pregnant, the crowd in suspense, and the large projector showing her name with the list of the seven colleges to which she had been accepted. Now the slide was timed to churn for the big reveal. As it did, Ebone belted out, "…The University of Arkansas at Pine Bluff on a full marching band scholarship to major in veterinary science!"

The crowd erupted and stood to applaud her accomplishment and aspiration. It was likely a bigger feat than the crowd understood in that moment. Ebone was an average-achieving student who as a young child was adopted from foster care. She grew up in low-income housing just two blocks away from the school, and she had never been allowed to travel outside of the south side of Chicago—even for school field trips. Today Ebone seemed much better off and much more likely to earn a college degree than any algorithm using her data (GPA, SAT, SES, ZIP code, and demographics) would predict. She appeared on her way to beat the odds. Affordable enrollment in a four-year, historically black university (HBCU) about which she was excited and wherein she would have a built-in mode of engagement and academic accountability via the school's acclaimed marching band. The future looked bright.

As I scanned the gym for others' reactions, I saw Ebone's college success coach, Bryan, smiling and applauding. Bryan had just begun working with Ebone. He had recently picked up where her college counseling team left off to support Ebone through matriculation. The college counseling team had helped with applications and admissions. Bryan would be meeting with her again this summer to help her submit her housing deposit, sign up for orientation, and make plans for her early travel to campus for band camp. Bryan had graduated from an HBCU, and he was eager to support students in succeeding at institutions that he felt offered better support for student development than the average predominantly white institution (PWI). He also lived just two blocks away from Ebone, and he knew the resources in the community well. As Bryan looked on, I wondered how much he already knew of Ebone's story and whether he was worried about her transition to somewhere so far away from the only place she'd ever known.

How would Ebone and the other 29 participants in the study fare? How would the transition from high school to their first year of college unfold? How would the college persistence coaching—provided by privately raised funds and implemented by their high school—affect their capacity to succeed academically, adjust socially, and persist into a second year of college? And how would Ebone and her classmates make meaning of the twists or turns caused by their individual challenges and successes in that first year? All first years are difficult, but these students had no way of knowing that their inaugural year in college would also be marked by the exceptional challenges of the COVID-19 pandemic.

This dissertation addresses these questions and more, using the insights provided by the students and their college coaches. The goal is to generate a better understanding of the processes and policies that underlie college persistence or exit for young, first-generation, low-income college students (FGLI), the extent to which coaching can support students in navigating these challenges, and the meaning young people make of their experience and the way policies shape their trajectories. Specifically, while open to identifying myriad pathways to unequal outcomes, the design of this study enabled attention to some key aspects of the transition to college that I hypothesize may underlie durable inequality. First, the study design attends to time and timing by aligning interviews with critical moments in the transition to and adjustment within the first year of college. Second, because I was familiar with the college admissions, enrollment, matriculation, financial aid processes, I could attend en vivo to issues where federal, state, and institutional policy met university staff practice and intersected with young peoples' complex lives. Third, the holistic nature of the study enabled inclusion of young people's ecosystem—family life, socioeconomic conditions, relationships, geographic relationship to the city of Chicago and the college they attended, as well as work, friends, and other interests. Being inclusive of students' whole lives as well as being attuned to timing kept the study open, so I was able to pull threads from interview-to-interview, unraveling processes along the way—never sure which event or inaction may be a tipping point. Thus, I was always open to the emerging importance of the young peoples' worries, successes, or trials.

These questions are particularly intriguing to me. This was not the first time I looked on as promising young people headed off to college after four years of high school that included rigorous academics, daily routines and high expectations that improved non-cognitive skills, summer college or internship programs that invested in social capital, and quality college counseling. These supports, unique for most low-income communities, resulted in a best-fit and affordable college option. I had been here before. *I had worked here before*—not at Rustin College Prep but at a counterpart school on the west side of Chicago that belonged to the same network of mission-driven, open-enrollment, college-prep charter schools. I had spent six years preparing students for college success—teaching, leading as an instructional dean, and then managing the college and alumni program, which was based on rigorous research produced at the Consortium for School Research at the University of Chicago. In my time, I watched over six hundred students enter high school as nervous fourteen-year-olds who had a vague idea that they wanted to attend college. I watched as they built confidence, grew new skills, developed their own interests, personalities, and goals. I watched them walk across the high school graduation stage with a Power Point slide denoting their college plans as their names were called. I watched as they came to trust the adults around them—me and 'us'—and believe that they could, in fact, afford, attend, and graduate from college. I watched as nearly all of them entered college, and then watched heartbroken but as most of them left by the third semester, with just over one-quarter of them graduating within six years.

As a staff, we collectively attended to all the latest research. We actively worked to build students' future orientation, grew their capacity to set and achieve long-term goals, encouraged delayed gratification, provided structures and routines, and promoted organizational and study skills. We offered AP courses, opportunities to develop interests, a wide variety of extracurricular activities. We offered mentorship, advising, and ensured students achieved a minimum ‘college-ready’ score on college entrance exams. We also framed our work in much of what critical scholars of education suggest; we were rooting excellence in cultural and racialized traditions of excellence, creating opportunities for cultural pride and expression, centering the collective, delineating power structures, demonstrating the differences in social and cultural capital that are required in different places. We provided opportunities for engagement in and critique of new and strange experiences—sushi, museums, events, and networking opportunities. All of this designed and executed to prepare students to lead to a life of choice, fulfillment, and economic stability.

I watched students I had taught and who I knew had the capacities to succeed in college return home during the first year. How could this happen? I knew our students were prepared enough to pass four classes per term with a 2.0 GPA—and this is what it takes to stay eligible for federal and state financial aid. I knew that while they missed home, they liked things about the freedom and newness of college. I knew that they, like any other new college students, had difficulties adjusting to the flexibility and lack of accountability in college life. But why was it that their odds of persisting into the second year were that of a coin-flip, no matter their preparation or the college they attended individually? Unless they had earned extraordinarily high GPAs and were attending extraordinarily elite colleges or universities, there was little capacity to predict would succeed in college. It should not have to be this way. So, why is this the case?

It was with these questions and the faces, stories, trust, and explicit encouragement of hundreds of my former students in mind that I set out to conduct this dissertation study. I knew Ebone had just a coin flip’s chance. I had seen many versions of Ebone throughout my career—a motivated scholar set up with a seemingly strong plan at a college that appeared to be a good fit. The challenge was predicting which future would be hers. As of today, not even complicated algorithms or analytics can do this math for low-income students in the middle of the achievement distribution. There are no giveaways, no indicators—yet only fifty percent of low-income students with average grades who enroll in college will return for a second year. We have no way to predict which fifty percent will prevail.

Why worry about the capacity to predict these outcomes? There are three major reasons. First, for each student there is risk involved with attending college. Students forgo wages, take out student loans, and, if they struggle academically, they can make themselves ineligible to receive federal financial aid in the future. Our ability to predict could help us better advise a student based on their likelihood of completing college when enrolling directly from high school enables and could enable students and their families to manage risks, weigh opportunities, and make choices. Students and families deserve to make honest, good faith assessments of whether college is the right opportunity, right now. They deserve to know the challenges so they can plan for them. And, in the meantime, Black and brown communities from underserved rural and urban areas alike are sending colleges their best and brightest, their most motivated and committed. Each time these young people return home without successfully completing college, the value proposition of college and the belief that institutions work for typical people "like me" is undermined. Communities ask, "If college isn't for Ebone, then who is it for?"

Second, we have two models of college counseling in this country. Counselors operating with both the assumption and the pressure that everyone will attend college, and those where only students with incredibly high potential, motivation, and parental support initiate counseling relationships and receive aid in college admissions and enrollment. The first—previously reserved for schools that served families of high socioeconomic status or for selective-enrollment or magnet programs—has proliferated among mission-driven public schools that serve almost monolithically low-SES families who belong to historically marginalized communities. But the rates for college completion among these two groups is substantially different, and simply enrolling more students in college from historically marginalized communities has been insufficient to change outcome data. Gaps in graduation rates have increased over the past forty years despite dramatically increasing enrollments among underrepresented students (Tinto, 2012; NCES, 2021).

Third, we are at an inflection point in the global economy where the capacities required to earn stable, meaningful employment have increased significantly, not unlike the changes that prompted the start of compulsory high school education in 1918. We must acknowledge that eighteen-year-olds with general high school diplomas are rarely capable of securing and maintaining employment that can sustain them over the course of their adult life. We must respond to the fact that the nature of work and adulthood have again changed. Post-industrial nations now require 65 percent of the workforce to be trained, skilled, and adaptable to the use of varied technologies to meet the demands of the contemporary employers (Carnevale, et al., 2013). Even work that does not require more than a high school diploma, such as child or elder care, personal services like hair and skin care, or trades like carpentry and plumbing still require training, licensure, and ongoing education.

The 40-years of gaps in the college persistence and graduation rates of low-income, first-generation, rural, urban, underrepresented, and racially minoritized students alone would make these questions worth asking, the processes worthy of uncovering (Tinto, 2012; NCES, 2019). Even small improvements to the likelihood that low-income young people who start college will finish would make important differences in the lives of low-income communities and individuals and could dramatically change the economic capacity in this country. These puzzles drive this study, but more importantly, so does my conscience and the accountability I have to hundreds of young adults and their families to whom I made promises that our (mostly public) institutions of higher education could not keep.

Statement of the Problem and Research Questions

In this study, I explore the experiences of young people at the center of the 'College for All' debate in the United States—average achieving, low-income high school graduates. Ironically, it is these "typical" kids for whom there is the least consensus regarding appropriate pathways post high school. The educational policy and practice community largely agrees that *high*-achieving[,] low-income young people should attend and complete college, and that *low*-achieving students should pursue alternatives such as certificate programs offered at community colleges, through intensive-job training, or employment. Yet there is little clarity about what to do about the large bulk of America's low-income young people in the messy middle. This messy middle is where college success rates are most the variable and least predictable but where college is still a commonly held aspiration. Knowing more about when, how, and under what conditions such youth can achieve success in college has major implications for economic stability, mobility, and growing wealth, health, and full participation in civic life.

I examine these questions that are at the core of educational and social policy and practice by conducting a mixed-methods study that analyzes the extent to which our current tools and standard practices for increasing college access and success offer explanatory value for average-achieving low-income students. Additionally, I offer insight into processes that unfold in young people's lives from post-secondary decision-making to adapting to college contexts. I also explore the roles that high schools and nonprofit organizations can play in aiding low-income students in successfully navigating new institutional spaces and attaining the goals to which they aspire. Altogether, this study reveals previously unexplored mechanisms through which average-achieving, low-income young people succeed or struggle in their attempts to attend college and attain post-secondary degrees.

Getting a more complex and multi-level view of the dynamics of the transition to college is important because disparities in college access and completion reproduce inequalities during emerging adulthood that often ossify into entire classes and geographies of adults where more than half of those who attempt college leave without a diploma. They are still saddled with student loan debt—only to be stuck in low-quality, low-paid work. By analyzing the rich, longitudinal, qualitative data collected over the course of the first two years of this transition at both the student and organizational level, in this dissertation study I seek to explain differential trajectories and identify promising interventions by answering the following questions and sub-questions:

1. How do average-achieving, low-income, high school graduates of color experience the transition from high school to post-secondary schooling?
    a. What processes that emerge during the transition to college explain why or how average-achieving, low-income, high school graduates of color do or do not persist in their pursuit of a college degree?
    b. What roles do policies and procedures in higher education administration play in this transition?
2. How does coaching, as an intervention, support post-secondary transitions and persistence among these students?
3. How do the meanings that young people make of their experiences—including coaching—during their post-secondary transition shape their identities and future trajectories at the transition to adulthood?

Literature Review

Individual transitions from high school and the navigation of key developmental tasks

The transition from high school to work, skilled-based training, or higher education is one of the formative developmental tasks for youth ages 16-24 as they enter adulthood (Elder, 1994; Shanahan, 2000). To successfully transition, youth need to develop increasing levels of autonomy from their families, engage learning and work relationships, grow to become financially responsible, and cultivate their socio-cultural, racial, occupational, and civic identities into a coherent whole. For youth of color, the process of racialization and racial identity development within institutions like the family, school, and law is particularly critical (Nasir, 2011). Youth bring with them to this transition their goals, experiences, behavioral routines, and the meanings they attribute to these in the form of narratives "in-the-making" (McAdams & Olson, 2010; Shanahan & Porfeli, 2010). This transition to adulthood—with tasks like attaining an education or achieving income stability and constructing a 'sense of self' or identity—shapes much of the subsequent life course.

In the United States, this transition has become simultaneously both more standardized and more variable over time (Shanahan, 2000). Particularly since 1960, this is due to a higher proportion of American youth completing high school and seeking post-secondary training. Concurrently, variability has increased with growing inequality in access to college and meaningful career pathways among low-income and marginalized youth (Shanahan, 2000). Additionally, youth today face greater "career turbulence" than their predecessors in the form of low wages, under-employment, frequent job changes, lack of schedule stability and control, and reduced access to public benefits (Morris & Madsen, 2007; Lambert, Fugiel, & Henly, 2014).

Further, while there is consensus that a college degree is advantageous in navigating post-industrial labor markets, low-income youth are less likely than their similarly qualified middle-income peers to matriculate to college and complete their first year. Only 14 percent of low-income students who started high school in 2001 graduated with a 4-year college degree within 10 years as compared with 29 percent and 60 percent for middle and high-income peers (NCES, 2015). This means that periodic disconnection, instability, and economic precarity are the norm among youth with families living below the median income—even for those who enroll in school or obtain work immediately after high school (Goldrick-Rab, 2006; Silva, 2014).

Thus, the transition from high school to post-secondary schooling, training, or employment is tenuous for low-income youth (NCES, 2010). While a vast majority of high school students express a desire to earn a college degree or work in a skilled job that benefits their communities, robust evidence demonstrates that gaps persist between students of low socioeconomic status and their middle-income peers in college readiness, access, persistence, and graduation within six years (Roderick, et. al, 2013). One key mechanism underlying gaps in completion—and therefore the experience of disconnection from post-secondary education—is that low-SES students are less likely to attend colleges with high institutional graduation rates (Roderick, Coca, & Nagaoka, 2011). Colleges with high graduation rates are also most often more highly selective. Thus, even when low-SES students could gain admission to schools with high graduation rates, they often have been shown to 'undermatch' by applying to and attending colleges with which they are most familiar or geographically connected. Higher institutional graduation rates often buoy individual odds of graduating. In addition, degrees from these more selective institutions offer greater earnings after graduation. In fact, it is the access to and matriculation in these more highly selective institutions that account primarily for any long-term increases in persistence and graduation from college among first-generation and low-income attendees. Thus, college ‘match’ and college ‘choice’ have been key levers for improvements in college persistence within counseling interventions.

Differences in human, social, or cultural capital help explain part of the divergence in outcomes among youth application, admissions, matriculation, and persistence (Perna & Titus, 2005). However, those explanations have limits as similarly qualified youth (based on SAT, GPAs, course rigor, parental engagement) often experience highly stratified pathways based on socio-economic status, access, information, and opportunities (Chetty, et. al, 2017; Roderick, Coca, & Nagaoka, 2011). Differences in “non-cognitive” skills, character traits, habits, or control-capacity have been found to account for between 10 and 20 percent of the difference in college persistence outcomes among otherwise similar low-income youth in Chicago (Kautz & Zanoni, 2014).Each of these relevant constructs may be measured within an individual, but importantly, the knowledge, skills, mindsets, and experiences they represent are developed within a social context (Bourdieu & Wacquant, 1992; Lin, 2001; Perna & Titus, 2005). That social context includes schools and formal organizations that structure youth aspirations and the concrete opportunities necessary to attain them. So, while efforts to understand individual differences are important and provide insight into variation in outcomes, knowing more about the schools and organizations highly engaged in the lives of youth during key transitions is important to understanding the structures and practices that lead to such patterned outcomes.

Another issue is that low-SES youth who persist through high school and aspire to provide for themselves and their families are often at increased risk of homelessness and food scarcity even when enrolled in college (Goldrick-Rab, 2006). A lack of access to basic needs is a pervasive form of precarity that is endemic among low-income and working-class college students. While not entirely disconnected from school or work, these students whom I call "precariously connected," often experience multiple weeks per year where they are not enrolled in school or employed and lack necessities. These same youth, however, also sporadically experience multiple weeks per year when they are overly engaged—for example, working more than 40 hours per week and struggling to attend classes (Davis, 2017). This uneven connection to school and work may help explain the gaps in college completion rates, wages, long-term earnings, and wealth that grow throughout the life-course for all but the highest achieving low-SES youth (Chetty, et. al, 2017; DiPrete, et. al, 2006). The post-industrial economy has saddled families with new challenges, like unstable work, the need for multiple piece-meal jobs to simply get by, and a lack of job security and healthcare benefits. These challenges seem to be endemic to the U.S. given our lack of social policy guarantees in these areas (Cooper, 2008). These conditions require that all members of a low-income family operate with enhanced vigilance, cooperation, and improvisation. This reality actively undermines attempts to move from "getting by" to "getting ahead" via the pursuit of education.

Research on young adults with inconsistent connections to institutions has often been preoccupied with the youth's capability, compliance, or desire to participate in post-secondary schooling or the labor market. Yet, an instability among youth connections to post-secondary work or schooling may be an extension or continuation of conditions experienced by the modern low-income family and an outgrowth of expanding inequality. The capacity for institutions to serve increasingly disadvantaged students subject to precarious economic conditions alongside increasingly advantaged students with security presents a unique challenge given increasing inequality. Much of the recent evidence from urban centers points to an intersecting set of phenomena that Kristin Seefeldt deems "institutional or social abandonment" (2016, p. 6, 79), Susan Sandra Smith calls it "pervasive distrust" (2007, p. 27), Patrick Sharkey terms "being stuck in place" (2013, p. 114), and Mitch Dunier refers to "the forgotten ghetto" (2016, p. 234). Together, these recent studies paint a picture of downward mobility by design in urban neighborhoods—where all institutional tools to achieve stability or mobility have been undermined in ways that tear at the fabric of informal social supports as well. This research, then, asks us to consider the potential for an expanded role for an institution still present for families—schools.

Cumulative disadvantage and advantage

This study adds important attention to the life course perspective of cumulative disadvantage and advantage to acutely focus on the interplay between institutional arrangements and individual life trajectories (Giudici & Pallas, 2014; Hannon, 2003; McClelland, 1990; Merton, 1988; O'Rand, 1996; Sampson & Laub, 1996). This attention is critical because young people are not only undergoing a large institutional transition from high school to college, but also completing both a formal or sociolegal and ideological transition from adolescent to adult. This means that this 'critical period' in development is accompanied not only by physiological and psychosocial changes but also by new tasks, responsibilities, and sociolegal identities. Low-income young people have often been recipients of social programs and policies since birth. However, they have typically not been the subject initiating services or the object who is deemed eligible, deserving, compliant, or not.

The life course framework of cumulative advantage has been utilized to demonstrate the ways in which early advantages tend to pool or accumulate into highly stratified outcomes within an array of social phenomena. Extensions of this work by Sampson and Laub have detailed the ways in which early disadvantage also tends to compound. Together, these combined realities generate high levels of inequality in the achievement of an array of both positive and negative outcomes. In this way, theories of cumulative disadvantage and advantage attend to the way that "patterns of inequality within and among cohorts emerge over time" (O'Rand, 1996). Historical timing, developmental transitions, institutional conditions, and access to varying opportunities and constraints then become key factors for analysis.

The design of this study, which is focused on disadvantaged students who have sought opportunities to advantage themselves or become socially mobile as they transition, is explicitly informed by a life course theoretical framework to identify the ways in which "structural or institutional arrangements operate to stratify cohorts as they allocate differential opportunities for the accumulation of value and reward" and focus attention on the ways in which "what is valued, protected, or rewarded over the life course is regulated by interrelated institutional arrangements stemming from the market and the state that constitute the systemic determinants of inequality" (O'Rand, 1996; Schneider, 2007; Willis, 1977). Specifically, a life-course perspective informs the multi-level nature of this study, the focus on young people embedded within an organizational intervention, and the longitudinal nature of interviews across an important life-course transition that exposes young people to new institutions. In addition, the longitudinal interviews provide insight into the ways in which "children from deprived and nondeprived families experience themselves as a social object through their interpretation of the responses which others direct toward them" (Elder, 1999, p. 145). In this study, 'deprived' young people's experiences and perceptions during this transition importantly accompany description and analysis of the transition itself.

The transition to adulthood is ripe for possible turning points in life trajectories. However, the extent to which young people can overcome layers of cumulative disadvantage is a hyper-relevant question in today's context. The rewards of a college degree are higher than ever, but the risks in the form of student loans and low national completion rates are also higher than ever. Further, higher education institutions today are a central meeting ground for those with cumulative advantage and disadvantage. In this way, the institutional context for our young people is one of a clashing of worlds. Colleges and universities are the site of a new reality—wherein young people who have been stratified by racial and class-based residential segregation meet as learners with similar goals but differential access to the tools and supports for success in achieving them. Here, upper-income young people may be experiencing an "emerging adulthood" characterized by extended exploration and experimentation (Arnett, 2001). Meanwhile, lower-income young people are much more likely to experience multiple stresses from a need to focus equally on financial security, academics, responsibilities to family, and career aspirations. By utilizing a framework of cumulative disadvantage and advantage, this study can help to explain differences in individual outcomes or trajectories and the ways these trajectories are colored by differential experiences of institutional inequality.

The interaction between individual experiences and organizational practices

Given the literature on post-secondary persistence in both two- and four-year colleges, I use an interactional framework for analyzing the unfolding institutional dynamics between high school graduates, their post-secondary environment, and efforts by organizations to support them in navigating this new landscape (Tinto, 1987; Halpin, 1990). All 29 of the young people in this study graduated from high school in 2019 and acclimated to new environments. While these environments and their demands may have differed, the processes of social and goal-directed integration do not. For low-income youth, positive and immersive institutional connections during key developmental moments lead to substantially improved life trajectories (Sampson &

Laub, 1996). The opposite is also true—without institutional connections at key developmental points, trajectories worsen and rarely recover against the backdrop of a changing society (Elder, 1994). An existing question remains as to the extent to which an organization's practices do, in fact, effectively support integration into work or college and whether those interventions can create positive "turning points" (Elder, Johnson, & Crosnoe, 2003).

To accomplish the developmental tasks required for stable and productive adulthood, young people must navigate two very complicated markets upon high school graduation—the labor market and markets for higher-education and/or specialized training. While individual factors like human, social, and cultural capital all matter for success, these factors cannot explain most differences in outcomes. Schools and other organizations shape and support pathways for students. Thus, organizational practices can lead to short-term effects like matriculation to training and long-term effects like earnings and job satisfaction. Both sets of outcomes matter for independence, stability, and identity development over time; this study seeks to understand the underlying processes that support or constrain accomplishment of these critical developmental tasks.

Schools as organizations and the role of organizational practices in mediating outcomes

Organizations can play an important role in the reduction of systemic inequality via brokerage of information, services, and material support at critical transitions; the extent to which they do so depends on both more and less intentional daily routines and practices (Small, 2009b). Organizations also play a key role in shaping the aspirations of youth and families by defining and labeling more or less successful transitions as such, buttressing these aspirations with organizationally reinforced expectations, shaping the context and strategy for reaching these co-constructed aspirations, affecting the likelihood of achieving these aspirations, and shaping narratives that explain how or why aspirations were or were not attained (Schneider, 2007; Willis, 1977, p. 78). In this way, organizations can reproduce and/or challenge forms of social inequality and institutional power along different dimensions simultaneously (Bourdieu, 1984; Lareau, 2011, 2015). Organizations often both follow and bring into plain site logics of meritocracy and mobilize unspoken expectations that students leverage cultural and social capital to succeed. Simultaneously, some organizations also seek to upend these systems by providing shared knowledge and resources that are typically available to middle-class families to all young people and their families. In the process, the contradictions between stated criteria for success and unspoken modes of sorting are often laid bare.

Schooling is the sole institution that every youth in the US compulsorily experiences. Schools are organizational contexts where youth—to varying degrees—develop multiple forms of 'capital' and generate goals and expectations for the future. However, schools often reflect the highly stratified nature of society where socio-economic status and racialized segregation converge to create unequal risks and opportunities (Sharkey, 2013, p. 132). In other words, schools often simply reproduce the social inequalities that have historically persisted (Duncan & Murnane, 2015, pp. 7-22, Klugman, 2012; Massey, 2007 pp. 167-169, 259). Recent studies have revealed large variations in the capacity of schools to build students' human capital in the form of grades, test scores, and academic behaviors; much of this has been attributed to distinct organizational design and practices (Childress, Doyle, & Thomas, 2009, pgs. 131-148; Hassrick, Raudenbush, & Rosen, 2017; KIPP, 2018; Radford, 2017; Warren, 2017). Furthermore, this variation in the effect of schools on students goes beyond proximal, annual measures to longer-term outcomes like college enrollment and persistence (Angrist, et. al, 2016). For example, studies of mission-driven college-prep charter schools demonstrate significant and positive effects on low-income students' likelihood of attending more selective four-year colleges with institutional higher graduation rates, and this is one key mechanism through which improved longer-term college outcomes are achieved (Davis & Heller, 2017). However, while researchers have identified positive effects of schools on post-secondary transitions, little clarity exists as to the mechanisms within the high schools themselves that underlie these effects. Disentangling where these positive effects are located within the multitude of functions that schools serve is difficult, but a worthy task in understanding the likelihood of effective practices to spread and stick (Colyvas & Powell, 2006). This has been the stated, yet largely unfulfilled, intention of "innovation" both in human services writ-large and charter school management.

College-prep high schools in the United States exist is many forms—boarding, parochial, private non-religious, single-gender academies, selective-enrollment or magnet, local public, and open-enrollment public-charters. However, mission-driven college-prep charter high schools have received attention specifically for improved academic and college outcomes among similarly prepared youth as those who attend neighboring, often struggling, public schools. In seeking to explain *how* these mission-driven college-prep charter schools achieve different outcomes, attention has been paid primarily to a "no excuses" culture among adult staff and students, additional time spent in school, rigor of coursework, and even the educational backgrounds of teaching staff. Many argue that these "no excuses' environments put additional pressure on students and families, which then only appeal to students and families with the capacity and commitment to make this choice. In this case, those students, and families who most struggle do not attend these schools or quickly exit by choice or by force for not complying with stringent rules and requirements. While these factors may influence improved academic achievements while students are in high school, they offer little insight into how exactly these inputs translate to long-term outcomes of college attendance and persistence once students have graduated. However, a common organizational feature within mission-driven college-prep charter schools is a fully staffed "college team" that is explicitly charged with ensuring that gains in academics translate to gains in college attainment. Unlike counseling offices within other higher-income, selective-enrollment, magnet, or parochial college-prep high schools, "college teams" are seen as an essential functional team within the school, often replacing the work that college-educated parents do to support their adolescents. Teams often consist of four or more members who, collectively, are responsible for ensuring every high school senior has the information, support, and feedback to strategically complete each aspect of the college application, financial aid, and admissions process. In addition, most college teams include at least one "alumni coordinator" who follows and supports students as they enter college or training to ensure a successful transition. Studying the practices among these teams may provide a unique window into the mechanisms by which similarly achieving students' pathways diverge after high school.

While studies of instructional programs, discipline, curricula, and school culture in college-prep charter schools are common, so far, no study has examined the role of these unique "college teams." The actions of these teams shape the goals, expectations, and decision-making processes among youth as to what a successful post-secondary transition is and how it should be accomplished. The resulting set of choices about whether, where, and when to attend college, training, or employment are known to significantly impact young people's life-long trajectories—well beyond their differences in human capital (Roderick, Coca, & Nagaoka, 2011; Rodriguez, 2013). These choices are often perceived as individual or belonging to a family, yet interventions in college counseling or college success coaching often provide information and support and are an underexplored part of the highly patterned ways in which organizations can shape aspirations and transitions (Hoxby & Avery, 2013).This is an area ripe for study because the practices employed by these college teams represent organizational innovation in this otherwise highly institutionalized setting of public schooling that often resists real reforms (Payne, 2008, p. 62; Radford, 2017). Knowing more about this novel and replicable set of structured supports could offer schools a unique possibility for intervention that lasts beyond high school.

Schools as organizations: Power, capital, and reproduction of inequality

Often-cited measures of value-add and academic growth imply that the contribution of schools as organizations to students exists primarily in functional skill development. However, organizations hold power that can be utilized either to reproduce social inequality or to challenge it (McQuarrie & Marwell, 2009; Marwell & McQuarrie, 2013). This power is ever-present in organizations' capacities to shape processes that undergird the lives of poor children (Marwell, 2009). In schools, this power influences access to a variety of resources, and schools have different capacities for brokering important relationships (Bridwell-Mitchell, 2017). High schools particularly need partnerships and relationships with relevant players in local markets to support transitions to college, work, and training (DiPrete et. al, 2006). Yet, like the ways in which students' networks are economically and racially stratified, so are the stakeholder networks of many high schools. This reality leads to entrenched sorting mechanisms at the school-level where pathways to post-secondary institutions or opportunities become patterned.

College-prep charter schools, college-persistence scholarship organizations, job-training programs, and even student success "departments/offices" within colleges and community colleges often seek to "level the playing field" between low-income young people and higher-income peers. These efforts often take the form of workshops and supports that aim to explicitly increase low-income students' human, social, and cultural capital (Osborne, 2018). Yet beyond investing in young people's skill-development, these organizations often serve as intermediaries between young people and institutions of schooling or work (Bial & Rodriguez, 2007). Akin to middle or upper middle-class parents and those in their social networks, mission-driven human service organizations often help to arrange or "match" young people to aligned post-secondary opportunities, support the navigation of financial negotiations embedded in these opportunities, provide institutional knowledge and power to mobilize supports at places of work or schooling, and even advocate for young people as institutional agents (Stanton-Salazar, 2011). This work by organizations in the lives of low-income young people illuminates the organization's role in young people's success and challenges normative narratives of the ambitious individual.

However, this intermediary organizational strategy also reifies the upper-middle class modes of institutional power and seeks to spread these strategies to those who typically do not have access to it—fundamentally re-inscribing privileged ways of being. So, while challenging social inequality and structure in some ways, these interventions also reproduce "the kind of young person who is successful here." This continues to foster variable-based studies of young people's success in accessing and attaining work or education. These studies often continue to focus on questions of which attributes, skills, or knowledge most or best distinguish those who swim from those who sink. This generates a cycle of interventions that seek to "build a better" young person as opposed to changing or building better institutional conditions. Without explicit attention to the role organizations play in more systematically upending social inequality, this will persist.

Rather than focusing on the effects or measured successes of such interventions, this study draws attention to the complexities. This study utilizes the coaching intervention of college-prep schools to generate unique insight into key institutional experiences of low-income young people as they navigate connections to school and work. These interventions by third parties (for example, high schools while students are in college, unions, or job-training programs while youth are employed) offer answers about what interventions work and to what effect, and insights into how and why problems unequally persist. By focusing on an intervention, I analyze the extent to which common problem frames address the issues young people face on the ground and to what extent these frames foster the development of aligned interventions at multiple levels (DeLuca, et al., 2016, p. 67). Rather than evaluating an intervention, this study asks both what we can learn from an innovative intervention known to produce positive and significant effects (Davis & Heller, 2017) and how this intervention itself can be used as an analytical tool to identify the challenges and barriers that remain for a large portion of the underlying population. This study disentangles the contributions of schools as organizations in supporting youth connections to work and school during post-secondary transitions. In addition, this study design allows me to describe the barriers that remain for students even when significant organizational supports are in place.

Tinto's Theory of College Dropout and Inferences of Deficits in Capital

In the study of higher education and disparate student outcomes, Tinto's theory of student departure and the model he laid out in the Germinal text *Leaving College* (1975) remain quite formative (see Figure 1). Specifically, the assertion that the integration into both social and academic life on campus determines the likelihood of college completion remains quite integral to the work by scholars as well as partitioners of student affairs and university leadership who intend to improve student outcomes. This line of work has inspired studies that seek to validate Tinto's theory, identify the relevant component parts of campus life that matter most for integration, and theorize the barriers to such integration. Most of this work has led to a plethora of research that relies on data demonstrating the correlation between under-represented students (those of color, those of lower socio-economic statuses, and those who hold both identities) and a lack of college completion. This data is then mobilized to make inferences and assertions as to the deficits in capital (monetary, human, social, or cultural) by which these students fail to integrate to campus life (Braxton, et. al, 1997: Milem & Berger, 1997; Braxton, 2000; Lee, et. al, 2010; Choi, et. al, 2019).

These studies can be quite compelling as they fit existing heuristics as to how difficult navigating the institution of higher education must be for those without financial means, rigorous academic preparation, 'insider knowledge,' or a capacity to connect across lines of difference (here, privilege) to access important connections, resources, and information. However, empirical, and methodological questions remain when utilizing outcomes data including that of course failures and grades to make inferences about processes or mechanisms. Sure, a student failing a course is more likely to stop out of college—but what led to the course failure in the first place? This question can be answered as human capital by inference—a lower SAT score than one's peers, etc. However, when one has met the admissions criteria for enrollment, the question remains as to why or how this student's preparation was insufficient. Similarly, when these answers are not apparent in data that captures human capital; it is easy to posit a lack of social or cultural capital. However, little evidence demonstrates how this lack of capital becomes an issue. Are there moments or instances in which the student is called upon to spend such capital and one comes up short? Is this observable or knowable? In the current literature, inference has created the illusion of understanding as to the mechanisms and processes underway in this black box of institutional transition between college access and success (see Figure 1).

Simultaneously, a different strand of literature uses Tinto's theory to analyze the role of institutions and how they feature in student departure and persistence (Berger & Braxton, 1998; Yi, 2008; Baird, 2000; Laden, et. al, 2000). In these studies, researchers analyze institutional climate, organizational attributes, and instructor (front-line worker) skill to identify the ways in which institutional differences contribute to student persistence. These studies tend to focus on types of institutions to analyze features that may be distinct to small liberal arts colleges or large public universities, etc. Few studies, however, focus on the field of higher education institutions as the purveyors and administrators of federal and state public benefits and the ways in which this critical relationship with students can shape persistence or departure. Where aid does come into play, researchers have focused on the relationship between aid receipt and persistence seeking to identity the probability of persistence among students who receive need-based aid. However, disentangling the effects of aid receipt from the effects of qualifying for need-based aid is difficult. Compounding the problem is the simultaneity of the effects of student debt that nearly always accompany need-based aid since the 1990s (Hossler, et. al, 2009).

By locating this study within an intervention, I focus on this black box of deficit-based, individual explanation or institution-based analysis to identify and understand patterns necessary to making claims about how it is that particular groups of students consistently 'fail to integrate' at higher rates regardless of institutional type. In addition, I raise the possibility that instead of deficits in capital at the individual level or even identifiable practices at the campus level, there may be patterned and unequal opportunity on nearly all campuses to 'spend' the capital one possesses. If this is to be considered, where might I focus or my attention or what sensitizing concepts might inform my data collection?

Means-tested programs and administrative burdens

One reality that is often under-acknowledged in the multiple literatures on college access among low-income youth is that aspiring college students are really navigating two or three administrative processes simultaneously. After meeting the merit-based criteria for admissions at colleges and universities and navigating the market-based process for enrollment (a first-pay, first-choice process that begins upon admission and widely stratifies students within universities), low-income students must navigate the filing and compliance requirements for means-tested programs in the form of federal, state, and institutional financial aid. This aid—the Pell Grant plus state-specific grants (e.g., the MAP Grant in Illinois)—provides between $10,000 and $15,000 annually as an investment in college if young people meet the income criteria and stay compliant by submitting ongoing documentation, completing any verification required, and meeting Satisfactory Academic Progress (SAP). These requirements apply to anyone receiving federal, state, or institutional aid but are especially cumbersome for those families whose incomes qualify for the Pell Grant. Families who qualify for the Pell Grant and who experience the most income volatility, irregular work, and/or changes in income due to losses of employment have been shown to be flagged more frequently for verification (e.g., proof that one meets the criteria for Pell, state, and institutional need-based financial aid) than higher income peers. In this way, the students who most need the Pell Grant have the highest hurdles to clear in order to obtain and keep it (Lee, et. al, 2021). Similarly, colleges who serve more Pell-eligible students often bear the weight, themselves, of additional burdens in carrying out financial aid verification and losing out on student enrollments when students cannot successfully complete verification requirements (Guzman-Alvarez & Page, 2021).

Much of the literature on financial aid in higher education offers a mixed picture of its value due to complexity, compliance, and a lack of payoff in the form of degree completion (Goldrick-Rab, et.al, 2009). More rigorous analyses demonstrate the return in persistence rates to additional $1,000 in grant funding per student (Dynarski, 2003). Yet, Dynarski and Scott-Clayton have dedicated multiple studies and reports to descriptions of the complexity and costs of complexity in the financial aid application and compliance for aspiring college attendees who are low-income, first-generation, and underrepresented minority (2006; 2008; 2013a; 2013b). Filing was made more complicated by moving the FAFSA online—especially for disadvantaged families who often work more than one part-time, low-wage job. With PIN numbers required for both student and parent signatures, separate logins and passwords, challenges in data entry, and requisite WIFI, many families who qualify for the Pell and other state grants find themselves flagged for tedious processes of verification.

In response to studies focused on complexity and compliance, there have been two major improvements to the Free Application for Federal Student Aid (FAFSA) in the past twenty years. The first, an Internal Revenue Service (IRS) data retrieval link allows most FAFSA filers and their parents to link to their previously submitted tax returns. This helped to ensure accuracy and reduced form length and the need for documents . It was also meant to support the reduction of flags for verification. In addition, there has been a change to FAFSA filing dates from January to October. This allows for the use of tax forms from two years previous—this change increased the number of students who could use the IRS data retrieval link and reduced the number of challenges for filers who may have had unsettled amendments or filed taxes late.

While these improvements have made filing the FAFSA easier for many students whose families have stable tax filing patterns, many issues remain among students from under-resourced communities. Underemployment, jobs in the gig economy, and job mobility are conditions under which complex and burdensome FAFSA verification requirements are all but guaranteed to follow. Colleges and universities, acting as the implementers of federal and state grant and loan policies, execute these verification processes to varying effects. While some colleges staff financial aid to support families with verification processes, others use only online portals to send alerts and require uploads. The requirements for FAFSA verification alone have been at the center of what is commonly referred to as “summer melt”—wherein students who have been admitted, paid enrollment deposits, and committed to attend college do not successfully matriculate in the fall (Castleman & Page, 2015; 2016). Interventions like coaching and technology-based behavioral nudges have shown promise for helping students cope with such complexities (Page, et. al, 2020). The multi-level nature of this study facilitates insight into the extent to which coaches’ work is driven by administrative burdens or other pressing student needs. If coaches most consistently are employed to handle administrative complexity, there is reason to question the scalability, sustainability, and efficacy of this kind of intervention (Bell, et. al, 2021). It also makes coaching a stopgap for policy change.

Generally, the focus of FAFSA-related or institutional administrative burdens has been on these make-or-break procedures being completed (Lee, et. al, 2021). In general, both the literature on college access and success as well as the practices of college counseling programs have operated as if these hoops are like a one-time gate that is required to open. Once complete and students matriculate, there is little attention to the effects of such demands during the enrollment process. Practically speaking, this means that studies of the administrative burdens in the financial aid process have been quantitative in nature and have measured percentage or number of uptake by those who are eligible for Pell and/or state grants (Dynarski & Scott-Clayton, 2008). However, there is reason to believe that the experience of these burdens likely affects college enrollees differently, and that it may set them up for college in a distinct way from their peers who do not experience such burdens.

Moynihan and Herd have noted that these burdens do not fall equally on social program recipients or service users. First, they are far more likely to occur in efforts to obtain means-tested programs versus entitlement programs like Social Security Insurance (SSI) (Moynihan, et. al, 2015). Second, the most vulnerable of applicants also face higher burdens of proof and receive fewer supports in accessing services. Specifically, redemption costs, a particular subset of learning costs that shape how one is able to utilize the benefits to which one is entitled, have been shown to be harshest on those who are most vulnerable (Barnes, 2021). Barnes' study describes the variable nature of redemption costs for service users among the third-party providers for these benefits. Barnes' work foregrounds a critical similarity between the devolved state of social welfare benefit provision and the hybrid market of both nonprofit and for-profit providers of higher education in the US who administer Pell and state grants alongside institutional need and merit-based financial aid. Students who are eligible for need-based aid must first navigate a complex market and burdens in order to redeem their entitlements. Also similar is the reality that institutions of higher education and other nonprofit organizations that support FGLI students in college access and success do better and worse jobs of supporting students by easing or negotiating these burdens.

Given this reality, this study is designed with an eye to the complexity of federal, state, and institutional processes required to access college for young people whose families meet the criteria for Pell Grant receipt. There is reason to attend to subtle differences in income, wealth, and/or family work history that may sort or stratify students as they seek to access campus and the opportunities there. By closely following students' experiences during the first two years of college, I obtained multiple opportunities to observe the learning, compliance, and psychological costs of administrative burdens over time, the way that these burdens reoccur, lessen, or worsen over time, as well as identify the ways in which disproportionate impact may occur for the students most in need. To understand these costs and their impact over time, research on such burdens must go beyond program uptake or enrollments (Heinrich, 2016). This longitudinal, multilevel, qualitative study makes way for this kind of observation and corroboration by both program participants and their college success coaches.

Dissertation organization and overview

The research questions of this study exist within a longitudinal, multilevel, qualitative design intended to feature participant experiences that unearth the core processes of inequality that emerge in the transition to college.

1. How do average-achieving, low-income, high school graduates of color experience the transition from high school to post-secondary schooling?
    c. What processes that emerge during the transition to college explain why or how average-achieving, low-income, high school graduates of color do or do not persist in their pursuit of a college degree?
    d. What roles do policies and procedures in higher education administration play in this transition?
2. How does coaching, as an intervention, support post-secondary transitions and persistence among these students?
3. How do the meanings that young people make of their experiences—including coaching—during their post-secondary transition shape their transition to adulthood?

Chapter 2 details the study design and methods for answering these research questions. It also details the ways in which the COVID-19 pandemic and its effects on the study participants contributed to shifts in the methodological approach to answering the research questions, and the ways the pandemic presented opportunities for additional access and observation of relevant organizational and institutional processes that impacted students' college experiences. Here, I note the ways in which a longitudinal, qualitative, multi-level study within an outlier intervention provided unique insights into the mechanisms by which inequality is reproduced on college campuses. I also note the ways in which open-ended, relationally driven qualitative interviews supported the advancement of grounded theory centered on young peoples' experiences.

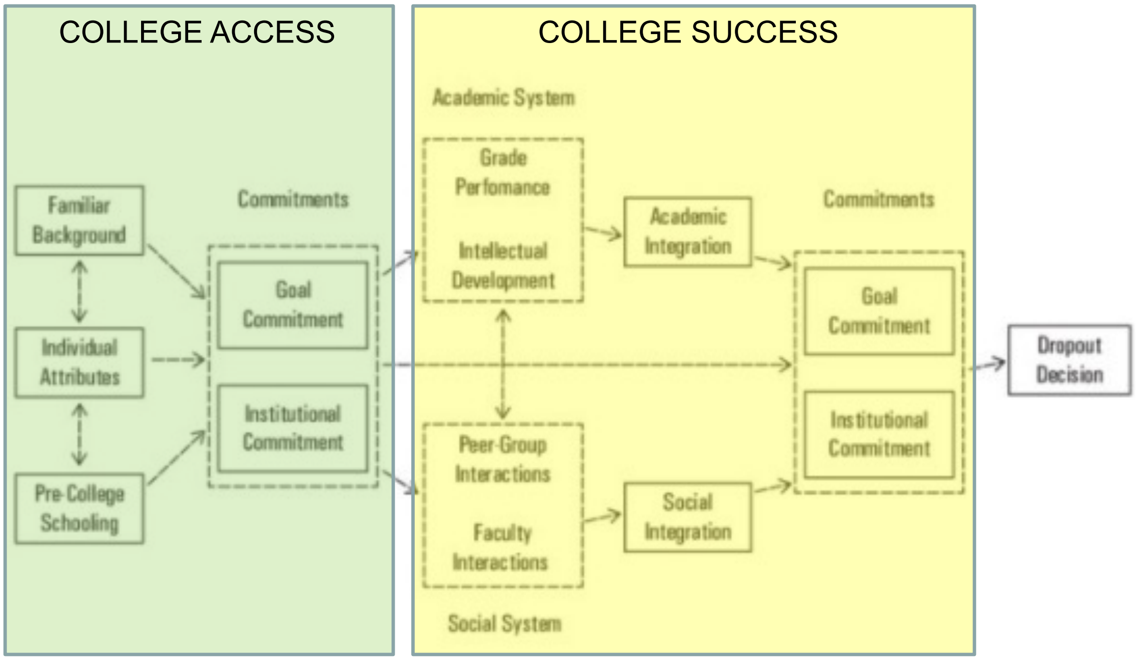
Chapter 3 highlights the first major finding of the study wherein administrative burdens shouldered by low-income students and their families during the application, financial aid, and enrollment processes cause downstream consequences in students' experiences during their first year and beyond. A bifurcation between college access and college success is common to the literature and data analysis on higher education outcomes since the 1990s.. I reunite these processes to demonstrate that the problem of a lack of success is generated during the process of achieving access. While access has been measured as successful application and enrollment, I demonstrate that during the arduous process of attaining access via enrollment, the seeds of success or struggle are sown in ways that pattern student experiences and ultimately affect outcomes of persistence. The data collected for this study show that participants experienced multiple administrative burdens throughout the financial aid and enrollment processes that caused delays in their enrollment, deposits, and that fundamentally shaped their living, academic, and experiences of integration on campus—I term this "access delayed." While no single experience of administrative burden led to "summer melt" (Castleman & Page, 2015) or dropout, and 30 of 31 participants who intended to enroll in a post-secondary program did so, cumulatively these burdens held students back from equal and timely participation in critical enrollment processes. Notably, each of these delays took place within a set of market-based ‘first-come, first-serve’ enrollment and registration processes designed by colleges and universities themselves. Therefore, students were funneled respectively toward fundamentally stratified and inequitable experiences of less desirable courses, dorms, and related experiences with peers and staff on campus. I call this “success denied” due to the cumulative and patterned effects of these phenomena on students’ course performance, credit accumulation, and full engagement on campus. This finding illustrates an area—administrative burdens in the enrollment and matriculation process—ripe for intervention to achieve greater equity within institutions of higher education. It also illustrates an underexplored consequence of administrative burdens—the long-term, lived consequences of unequal access to institutions of social mobility via the means-tested, social programs that are intended to promote a more egalitarian society.

Chapter 4 focuses on a second major finding and questions the efficacy of the dominant intervention by nonprofits and the social sector in closing the gap in college access, persistence, and completion—college coaching. I find that the work of college coaches is defined by a fundamentally limited capacity to support students in the navigation of continuing expected and unexpected administrative burdens from need-based financial aid and other public benefit programs. I find that coaches’ main work is in aiding students in the navigation of paperwork and procedural burdens that emerge from the time of their decision to attend a particular college through reenrollment in college for a third year. While coaches spend much of their time helping students to avoid, navigate, and respond to the crises that unfold with each burden, coaches’ efficacy is limited by two factors. First, coaches from third-party nonprofits or high schools do not have access to the information or power that comes from being embedded in the institution of higher education that produces the administrative burdens and that has the capacity to change or adjust the policies. Second, coaches may be able to help students navigate administrative burdens, but students and coaches still suffer from the penalties that first-come, first-serve college policies promote because responding to administrative burdens delays student engagement. Finally, I note three long-term costs of coaching as the current field-level solution to administrative burdens by third-party nonprofits.

Chapter 5 delineates a third finding—that the experience of administrative burdens at college and the support it takes for students to navigate them, position students as recipients versus participants, an identity that fundamentally shapes their experience of college and the transition to adulthood. Whereas young people desire agency, reciprocity, making contributions to their community, and clear pathways to a desired future, they find college campuses that define them by what they need as low-income students of color not by what they can contribute to the campus community. Chapter 5 explores the possibility that administrative burdens shape life course trajectories when they occur at a particularly sensitive developmental timepoint in mixed SES settings. What I define as the "developmental costs" of administrative burdens do not simply shape access to an education or efficacy of financial aid for a student (although they do this), they fundamentally shape students' institutional experiences and likelihood of success by limiting students' opportunities to mobilize the forms of capital, motivation, and capacity they bring with them to college. These developmental costs shift trajectories by making particular developmental tasks all but impossible within the confines of an unequal and constrained college experience.

Chapter 6 describes the contributions of this study to the fields of higher education, public administration, non-profit management, and social policy. In this final chapter, I make a case for the ways in which the data from this study can aid our understanding of the transition from high school to college as one of fundamental precarity for average-achieving, low-income, young people of color, given their reliance on state and federal means-tested grants as they navigate market-based enrollment and matriculation processes designed and administered by the very same colleges that cause access to means-tested aid to be complex and burdensome. I add colleges to the list of 21st-century locations where analysis of social service provision and policy implementation must serve the goals of social equity and mobility. I identify the role that institutions play in designing enrollment and matriculation processes as well as first-year policies that lead to or hinder equity in accessibility and persistence, and that increase the likelihood for college completion among first-generation, low-income college students. Finally, I argue that although financial precarity and poverty may be at the root of college completion gaps, the gaps may not be due simply to a lack of various forms of capital as hypothesized. In fact, any federal or state policy that seeks to free families from the financial burdens of college must simultaneously free them from the administrative burdens required to prove that they are deserving recipients of the opportunity to participate. Without the easing of these burdens, we will get the same unequal results and generate even more reasons to blame the recipients for their inability to perform.

Figure 1. Tinto's model of institutional departure overlaid with access and success concepts.



Tinto's Model of Institutional Departure, 1987; 2012

CHAPTER 2: METHODS

Research Design and Methods

This study initially utilized a multi-level, mixed methods exploratory-sequential design (Small, 2011; 2009a). Data was collected at three levels of analysis—individual students, organizational practices, and the interaction between the two (Ivankova, Creswell, & Stick, 2006; Small, 2011). To gain insight into the challenges and opportunities facing average-achieving youth as they embark on their plans to attend college, I utilized 1) administrative data from 17 high schools to select a purposive sample for Pell-eligibility and achievement metrics, 2) qualitative data collected via repeated interviews with youth (four times each year for two years), and 3) participant observation and interviews conducted with college success coaches working within an intensive college-prep intervention. Consequently, this meant that I studied the experiences of students taking part in a rigorous, “outlier” set of college-preparation supports and utilized a constructivist grounded theory approach to move beyond what is already known to be empirically important for successful post-secondary transitions. This approach allowed me to advance theory and evidence that attends to young adult experiences and identity formation, administrative burdens, and the extent to which outside organizational supports (e.g., from a high school or non-profit) can influence a students’ college trajectory and outcomes.

The study was designed to allow for meaningful comparison across high schools—to identify any critical differences in preparation, culture, and/or coaching programs, and also to minimize these differences by (as much as possible) selecting schools with similar student populations from similar locations in Chicago so that important trends more general to the transition to college could emerge. This meant that the questions Noble Schools was asking helped to determine the sample selection for this this study: What were the processes by which low-income, Black students—raised and educated on the city’s far south side—either persisted or did not? How could the Noble network improve prospects among these students? I studied the most organizationally relevant gap (Black vs. Latiné student) within a larger systemic gap (low-income, first-generation, Pell-eligible, and under-represented minoritized students vs. higher-SES, white students). This focus allowed me to see trends in college enrollment that affected the students who were most vulnerable to cumbersome policies, practices, and most likely to benefit from equitable improvements to both coaching interventions and to institutional actions on campuses.

Description of the setting

The Noble Network of Charter Schools consists of 17 open-enrollment college-preparatory high school campuses across the city of Chicago. Enrollment in any Noble campus consists of a simple application to be completed by rising ninth graders[1]. There are no academic or behavioral requirements for students to enroll, and lotteries are used to determine seats if applications exceed seats available. The Noble Network setting has historically offered four distinct features to families[2]: promise of a safe and structured disciplinary environment often described as "no excuses," a lengthened school day and year with rigorous college-prep requirements for promotion in each grade 9-12, enhanced inclusion and accountability for parents, and an extensive set of college-prep experiences and supports that coalesce into what is often described as a "college-going culture" (Schneider, 2007; McKillip, Godfrey, & Rawls, 2013). Within the requirements of this setting, all Noble graduates have enrolled and persisted in

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[1] This process changed for 9th graders entering SY2018-19 and after with the introduction of the GoCPS Common Application.

[2] What families know prior to enrollment in charters is often contested. However, during this time, Noble required that families attend information sessions prior to enrolling. These four elements were explicitly covered in these sessions—often with prospective students and parents filling in interactive handouts as they listened. Sessions were offered in English and Spanish.

a college prep treatment for four years—with similar coursework, academic expectations, and requisites of behavioral habits or non-cognitive skills.

These setting, then, that these data are generated within have four advantages over other data that have been used to explore transitions to college among low-income youth. First, this data includes both retrospective (administrative data with outcomes) and real-time data that follows young people's transitions from high school to college as they unfold. Second, by limiting the sample to young people who attended Noble, the entire sampling frame and set of study participants have experienced the same four-year college-preparatory and college-counseling treatment. Restricting the sample to similar-achieving students allows exploration of what else appears to influence transitions beyond high school and individual grades or test scores. Third, Noble's college support program is the "Cadillac" model or "gold-standard" among high schools nationwide. Research on the provision of college-preparatory curricula, college-going culture, and college-counseling infrastructure demonstrate that Noble schools provide every identified kind of intervention for these purposes, including but not limited to advanced courses, college counselors, seminars, parent meetings, alumni support, outside organizational partnerships, and college partnerships (Sparks & Sparks, 2015). Previous quasi-experimental, quantitative studies have also demonstrated that Noble students score higher on tests and enroll and persist in college at higher rates than their peers who entered the Noble lottery but did not attend (Davis & Heller, 2017). A longitudinal, qualitative study within this intervention makes an ideal case for exploring not outcomes, but processes and young people's experiences.

Noble's high school treatment and college counseling utilize much of the current research-informed practices advocated by high school reform and higher education access efforts. This outlier case provides us with a test-case for the transition to college among low-income students where preparation and information are as high-quality as we might expect anywhere. Finally, Noble's data-driven counseling and college success coaching are part of the 'treatment' for each and every student through the transition to multiple colleges and into career afterward. These programs provide quantitative and qualitative data that are more robust, varied in kind, and reliable than data commonly available to researchers studying the transition to college. Together, these advantages allow for the integration of multiple forms of data collected at multiple time points and within multiple levels (person, school, community, and institution). This integration allowed a robust interrogation of our current explanations for college success. It also allowed the identification of processes and mechanisms central to variation in transitions to college among low-income students that may be currently under-examined. Finally, it allowed analysis of just how much a school or organization can help to configure futures within a socially stratified system of institutions.

The field and organizational context: Approach to equity in higher education

For the past thirty years, the education sector has housed a large reform movement primarily focused on urban schooling. This movement has rooted itself fully in data demonstrating large inequities in student outcomes by geography—a construct that in public schooling comprises and concentrates student differences by both socioeconomic status and racially marginalized identities. While nearly all organizations operating with equity-focused, student-serving reform missions have utilized short-term outcomes data like standardized test scores, grades, and annual academic growth as measured by value-added exams, other organizations have focused on various levers of input and throughput from new schooling models to teacher preparation, from curricula to assessment itself.

From the origin of the first Noble Schools campus in 1999, the mission of college access and success was built into each component of schooling measurable by either quantitative or qualitative outputs. For the founders, who were previously Chicago Public Schools teachers and college access counselors, the entire design was planned back from the end goal of a successful college graduate and applicant. If one asked the question, “What sets of accomplishments and experiences would lead one to successful admission to a good university AND also lead to a likely capacity for college degree completion?”, Noble’s model would provide the answers. The model, from its origin, has included college preparatory coursework, extracurricular engagement (required), community service (required), frequent college exposure experiences, SAT and ACT test preparation, writing-intensive curricula across the disciplines, four years of lab-based sciences, four years of mathematics, four years of composition and literature, and has included a focus on writing, reading, and math remediation in the first two years to ensure that all students meet a college-ready minimum of academic preparedness as measured by both standardized exams and performance-based assessments.

It is with this model designed and then refined on its first campus, that 17 additional campuses were created across Chicago—primarily within in the most disadvantaged Black and Brown neighborhoods. But successes at the original campus (in the predominantly Latiné and working-class Noble Square neighborhood) have been difficult to replicate in predominantly Black neighborhoods on the south and west sides of Chicago, where students face decades of historic divestment and the ills associated with structural racism in a post-industrial city. From food deserts to slumlords, chronic police surveillance to lack of city services. Noble’s own data, collected from 2011-2019 as their presence in Black neighborhoods expanded, demonstrates that students from the predominantly Black neighborhoods in Chicago are facing a different set of ecological barriers to an equitable education that reach far beyond a lack of quality schooling.

By 2019, Noble had begun utilizing the data they had collected on student and neighborhood differences in exposure to crime, policing, community resources, and basic needs to advocate for supplemental funding formulas rooted in promoting inter-campus equity. This meant that Noble was not only acknowledging the varied ways that systemic inequities affected their campuses and students but was also utilizing this acknowledgement to seek to provide additional resources to those campuses and students facing the greatest disadvantages. Supplemental funds were used to hire additional social workers and after school mentors, set up food pantries, support families experiencing homelessness, and provide supplemental funds to ensure all students could access critical opportunities like unpaid internships and costly summer college programs.

It is within this context, and in consultation with Noble leaders, that three far-Southside and predominantly Black campuses were selected as sites for my recruitment of participants as well as focal coaches for this study. Noble leaders knew that average-achieving students from these campuses were less likely to persist in college than their similar-achieving peers from other campuses; yet they could not exactly identify why or how these discrepancies unfolded among students and their coaches in real time. At each of these campuses, Noble-wide data and infrastructure was being utilized to inform college applications and decisions about where to attend. At each of these campuses, similar logics were utilized to pursue funding for average-achieving students to attend college via reliable federal and state grants, to submit applications to affordable state institutions, and to obtain talent-based scholarships that could make out-of-state, historically black colleges and universities (HBCUs) or small private liberal arts colleges more affordable if they were desirable to the student and their family.

Noble coaches utilize shared data and frames of institutional quality to support the evaluation of colleges. Specifically, coaches and students are trained to compare and analyze the six-year institutional graduation rates for underrepresented racial minorities as a proxy for institutional quality. This analytical procedure and use of data sets into motion a quest to understand how institutions serve “students like me,” and this underpins the execution of a highly rationalized version of college decision-making wherein financial costs and benefits (one’s likelihood to graduate) are weighed in a highly specified way. While to an extent this reading of the college ecosystem overlays a structural and institutional reading of success that avoids the trap of personally blaming underrepresented students for their lack of persistence, it also perpetuates the dominant mythology of the hyper-rationalized consumer. So, while attempting to make college access more equitable, Noble sets in motion a process that is inflected with the ideals of providing what privileged families are imagined to be providing for their children, while imposing a process-driven logic to navigate an entire set of challenges and burdens that privileged families never face.

Description of the sample

The analytic sample frame consisted of 12,000 students who graduated from 15[3] of Noble Network’s college prep high school campuses between 2003 and 2014 and whose records include both student-level school-based administrative data, and at least one post-secondary point of data entry that has been verified by school staff (this is the case for 99 percent of entries). Typically, this data is also externally validated by the National Student Clearinghouse[4] (this is the case for more than 93 percent of entries). Because of this high rate of complete data,

[3] The Noble Network currently has 17 campuses. However, two campuses do not yet have graduates nor outcomes data on college applications, persistence, or completion.

[4] The National Student Clearinghouse confirms student enrollments during each term to any/all accredited two- and four-year colleges or universities. This data is provided to high schools and has a match-rate nearing 95 percent (those who are systematically un-matched are undocumented/DACA-mented students and students enrolled in non-degree programs granting certificates. In cases where matching is not possible, these data can be verified by the school using proof of enrollment provided by alumni.)

students with missing data were be removed as they are likely to be extreme outliers in this sample and would introduce systematic error[5].

Ninety-four percent of Noble Network students qualify for free or reduced lunch while they attended high school, a vast majority qualified for the Pell Grant upon FAFSA completion, and nearly 100 percent of the students identify as African American, Latiné, or multi-ethnic. The individual campuses of these schools are clustered geographically on the West and South sides of Chicago. However, given the nature of open-enrollment policies in Chicago, students reside within 72 of Chicago's 77 neighborhoods.

Analytic approach to purposive sample for study recruitment and participation

This administrative data was used, in partnership with Noble College Team Members, to prioritize a purposive sample from a subgroup of students that most confound practitioners and data analysts. In the analysis, I grouped students by achievement quintile (as measured by a combined scale of GPA and SAT—known as 'college selectivity'). Through our analysis, we came to focus on Black, "average-achieving" students who lie within in the middle quintile of achievement distribution on a joint measure of both GPA (2.3-3.3) and SAT scores (910-1210). These students attend a wide variety of post-secondary institutions but are often limited in their college selection based on affordability, the need to contribute essential care to family life, and other factors like employment or transportation. We selected a sample for recruitment from nearly 46 students from three high schools on the far South Side of Chicago where, based on

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[5] Missing data would require both a lack of NCS data and a "knifing off" of relations to the school and peers for school-level verification (e.g., a move out of the city, a major life trauma, etc.).

historic data, average-achieving students had struggled to persist and return to college for a second year.

Young people's post-secondary experiences during transitions

The second phase of the study utilized the quantitative analysis described in phase one to form the sample frame for the purposive recruitment and selection of 31 graduating seniors to participate in four waves of interviews across the first year of transition from high school to college[6]. The purposive sample limited student variation on measures of achievement (SAT and GPA to the middle quintile of students), geographic location, schools attended, and racial background, but it included a great deal of variation in terms of academic interests, family formation, extracurricular and work experiences, and forms of self-identification (see Appendix A).

One element of variation that was explicitly planned into the sample (based on its centrality in the transition from high school) was living at home versus moving away to live on a college campus. Approximately half of the sample is made up of young people who planned to pursue their post-secondary plans in Chicago while remaining in their same high school living situation. The other half consists of young people who had plans to leave Chicago, most typically to live on campus at a two- or four-year college. This was a central parameter of the study as I hypothesized that the salience of changes for young people at home might be different than that of those who moved away from their familiar social and policy contexts (Garza & Fullerton,

[6] Given Noble's focus and the academic achievement levels of the participants, most students will be enrolling in college; 98 percent of Noble's students are accepted to college, and nearly 87 percent matriculate in the year after high school graduation.

2018). This planned variation was also an attempt to mirror the reality of options for college access, affordability, and attendance among average-achieving, low-income students.

Recruitment

The recruitment of participants was completed by me with the support of leaders from Noble's teams, and college counselors from three selected Noble school sites. To recruit participants, I emphasized the goals and scope of the project and my motivation to use the research to help ensure more average-achieving college students successfully earn college-degrees. I also shared that my own interest is informed by my background as a first-generation college graduate, educator, and social worker. Sharing my insider-status as a first-generation college graduate helped to develop an open and trusting relationship with respondents and reduce anxieties about identity and performance across real lines of difference like age and race (Hayfield & Huxley, 2015). I also shared that a goal of the project was to inform educators, policymakers, and those in the research community of the varied experiences of students in their first years out of high school. Potential participants took part in an information session, were provided an informative document about the study for former guardians if students wished to discuss their participation with their families and were asked to provide informed consent on this occasion and at the start of each interview. Most students were 18 and able to consent for themselves at the time of the start of the study. For those who were not, guardians signed consent forms in addition to their students. Students were informed of their rights to confidentiality and informed of the procedures for storing interview data and files by pseudonyms and of deidentifying steps taken in the writing phase. Students were also assured that their participation was purely voluntary and that there was never a penalty to declining to participate or leaving the study at any time. This procedure occurred at each and every interview.

Qualitative data collection and interviews

The sample of 31 graduates from the class of 2019 were identified, recruited, and interviewed four times over the course of their first year after high school from May of 2019 to May of 2020. These semi-structured interviews with focal participants each lasted from 45 to 90 minutes and were time-sequenced to capture pivotal points during the post-secondary transition (May/June, August/September, November/December, and April/May). The first interviews took place just prior to high school graduation and were focused on understanding the student's life in high school, decision-making process regarding post-secondary plans, family and social dynamics, and relationship with the college coaching teams at this point in time.

All interviews utilized a concrete document from the open-ended protocol—a visual image of the journey from high school to the current moment that allowed for reflections on the most salient preoccupations, concerns, and goals that the student was balancing in their journey from high school to college and adulthood (see Appendix B). This visual highlighted sensitizing concepts like family and friends, undertakings and upheavals, timing/time-use, uncertainties, roles and responsibilities, expectations for self and others, and supports and stressors (FUTURES, as noted in the bottom left of Appendix B). It helped to make interview questions more specific and pointed toward changes and salient persons and commitments over time. Simultaneously, it helped ground young people's successes and challenges within their wider social and institutional systems (Rogers, 2017). The document was utilized to ground the conversation in the current snapshot of time in order to explore the relationships between the respondent's experiences, their daily and relational lives, and the meaning making of each participant (Clark-Lempers, Lempers, & Ho, 1991; Fuligni & Hardway, 2006; Garbarino, et. al, 1978; Mackall, 2018). The document served as a concrete referent during the interviews and an aid to me as a researcher to support decision-making about planned and real-time adjustments to the semi-structured interview schedule. The data generated by these discussions and the visual protocol supported time-bound conversations with youth anchored in each current moment to be juxtaposed with past interviews during analysis.

All four rounds of 45–90-minute interviews during the eight months of the study took place in-person at locations of a participant's choosing. If a student had moved away from Chicago and the travel for an in-person interview could not be arranged, Skype and/or a video call was utilized to conduct the interview as close to in-person as possible. However, I was able to conduct an in-person interview with each participant at least one time on the site of their college campus and/or training program prior to the onset of the COVID19 pandemic. Interviews were audio-recorded and linked to field notes, interview artifacts, and two-page summative and reflective memos that were written following each interview. Focal participants were compensated for their time with a gift card of $25 following each interview.

Understanding the role of organizations in post-secondary decision-making and support

Phase three of the study was a two-year-long process involving participant observation and interview data collection with Noble's college and alumni coaching teams for each of the three schools. This portion of the study utilized three modes of data collection: participant observation, document analysis, and key-informant interviews with college success coaches. First, from August of 2019 through August of 2021, I spent approximately 80 hours with the members of college and alumni counseling teams from three different Noble campuses, for a total of about 250 hours. I observed team meetings and training sessions, college coaching team meetings, whole-school college-team sponsored events, and alumni coaching meetings conducted on alumni visits (typically conducted at college campuses). Second, relevant tools, instructional materials, and documents were collected to identify and better understand organizational practices, theories of change, campus-based or coach-based distinctions in approach, and to prompt relevant questions with college success coaches during both informal and professional conversations. Field notes, audio files, and written reflective and analytic memos were uploaded weekly to Dedoose and linked together by date and field site.

I also conducted key informant interviews with four college success coaches and with other network leaders at a site of the individual's choosing to obtain answers to large outlying questions of interest. Interviews with coaches and network leaders offered unique insight into the challenges that the organization faced in supporting and advocating for young people and into the conflicting perspectives on how this work of supporting low-income, first-generation college students can or should be done. These 45-60 minute more formal interviews were conducted with at least one college coach from each of the three focal campuses and additional Noble Network college team leaders who do not work at specific campuses but guide network policy and professional development or provide support to campus staff. The interviews were strategically conducted in between waves of student interviews to ask time-relevant questions and provide triangulation between student experiences, staff perspectives, and Noble actions to support alumni. Additionally, at least two interviews were conducted after all other data collection was completed as a final opportunity to ask questions, member-check my own theories and conclusions, and hear perspectives from coaches after two full years of collecting insights. Interviews were audio-recorded and linked to both field notes and interview artifacts. Two-page summative and reflective memos were written following each interview. All adult stakeholder participants were asked to provide informed consent and were provided information about their participant rights to confidentiality. These stakeholder participants were thanked for their time and insights with a $15 gift card provided after interviews.

The COVID19 pandemic and extension/adjustment of the study

This study was originally planned to include four waves of interviews over 15 months during the transition to and first year of college. However, during March of 2020 students were assigned to online courses, sent home from campuses, and their lives dramatically changed. At this point, I reached out to all participants to conduct a short survey to capture their material and emotional statuses. In addition, I engaged in an ongoing negotiation with participants to continue the study to gain insight into the ways in which the pandemic might shift, change, or solidify their trajectories. While check-ins and formal interviews still followed similar waves and formats, participants were given a great deal of flexibility and their wellbeing was the priority. Given this, interviews took place on an ongoing and staggered basis with students leading the conversation on the topics most important to them. My responsiveness was driven by my acknowledgment that the entire ecosystem of both needs and resources had suddenly shifted.

The need for adjustment to the study went beyond logistics or extension of the time spent following students. First, the pandemic changed the ways in which quantitative comparison between this cohort and other Noble graduating cohorts was desirable or valid for answering the questions of this study. Second, the pandemic brought into high relief student barriers created by institutional policies, processes, and conditions. While consequences were raised given the extreme conditions of campus shutdowns and a return home, the extended time conducting the study also provided additional opportunities to observe the burdens low-income students disproportionately face like FAFSA verification, financial relief or waiver applications, or other enrollment and registration processes. Time became a critical variable for observation—as students identified downstream effects of delays in their completion of forms and complicated processes required for access to courses, dorms, and/or opportunities.

The quantitative portion of this study now must be forthcoming in a future study as the qualitative data support the need for new and different forms of data collection. For instance, many college support organizations do not track who is flagged for FAFSA verification. Importantly even if this is noted somewhere in case notes, the timing of such processes has not been recorded in ways that can support the study of the effects of such policies on student access to campus opportunities and resources. I identify the need for such data as crucial to understanding how administrative burdens drive time differentials between those students using means-tested poverty programs to access college and those who do not and how these time differentials in completion of key enrollment processes drive stratification on campuses.

Data storage, integration, and analysis

All the data were identified by pseudonym and stored on a secure password-protected server. Research team members—near peers and Noble alums who aided with transcription and member-checking—transcribed interviews and, upon completion, wrote summative and analytic memos that identified key themes and questions raised by the data. These memos and transcriptions were then linked and uploaded to Dedoose for an on-going and iterative analysis between rounds of interviews. The analysis could be described as fundamentally interpretive as it was focused on how participants and coaches perceive their interactions with one another and the institutions of higher education they are navigating (Barnes, 2021; Haverland & Yanow, 2012; Schwartz-Shea & Yanow, 2013). I utilized an intensive and iterative "twenty-first century" or flexible coding process that enables for deductive and inductive coding ideal for text content analysis using a constructivist grounded theory approach (Charmaz, 2006; Deterding & Waters, 2017). This approach to analysis acknowledges the influences of the researcher's subjective relationship to the meaning of data, the presence of multiple realities, and engages the use of existing theories to inform and generate new theoretical propositions relevant to the particular site, issue, or population (Mills, Bonner, & Francis, 2006). Therefore, initial codes were first generated from existing theory, practice, and empirical studies that converged to form my interests in this study—the lived experiences of average achieving high school graduates during transitions to college, college success coaches' roles in supporting this transition, and the administrative burdens experienced by both students and coaches. All subsequent codes were generated via an inductive approach, remaining open to new hypotheses, evidence, and perspectives that emerged during interviews and fieldwork. This approach required that text be coded from interviews and field notes first in larger sections of interviews by general topic after each round of interviews (Bell, Edin, Wood, & Mondé, 2018). Emergent themes were then identified to add new codes, and interview protocols were adapted for the next interview round.

Following a second round of interview and data collection, the interview texts were again coded in large sections by general topic, and then reflected on to identify themes that emerged from each particular round and to identify themes that emerged across rounds. This required a re-coding of round one and round two interview data with codes that reflected change, stasis, trajectories, or interactions between the data from different time points. This dual process was replicated after each round of interviews. This on-going, iterative, and intensive coding process sought to consider each round of interviews as a set of unique data that speak to the nature of timepoints in the transition to college across multiple students' lives, and also to leverage the data from interviews across time points within student lives as unfolding individual cases for analysis. Given the nature of this cyclical coding, both conventional and directive content analysis were employed to examine constructs like the influence of organizational actors while also remaining open to other relevant events or explanations (Hsieh & Shannon, 2005). Final rounds of analysis were triangulated with findings from the four waves of interviews with young people, staff interviews, observational data, and historical administrative data to make meaning of each piece of this data in concert with one another. In developing inductive thematic codes, I used a process of testing hypotheses (Charmaz, 2006)—asking questions about to what extent particular conditions are necessary, sufficient, or relevant to successful transitions to college (Samuels, et. al, 2018). In testing these hypotheses, attention was paid to disconfirming evidence, outlier experiences, and unexpected or surprising trajectories. These instances of dissonance helped to reveal and identify the particularly salient domains, processes, mechanisms, conditions, and influences for the further interpretation of transitions to college that resulted in disparate trajectories.

Domains of analysis

Three primary literatures influenced my initial domains of analyses. The first is a diverse set of disciplinary and methodological literature on college persistence and attainment that included everything from econometric analysis of the purchasing power of the Pell Grant, to mixed methods studies of students' experiences of financial hardship (including lack of housing and food scarcity), to qualitative studies of students' efforts to create counter-spaces on campus that affirmed their identities and supported their aspirations. The second is a burgeoning literature on administrative burdens that provided a frame for learning, compliance, and psychological costs that come with safety net program use. , The third is a life-course literature that points to the ways in which even small differences in experiences of similar institutions and phenomena can make a huge difference in one's trajectory and that points to timing as a key variable. These three domains bring together a multilevel focus on the ways in which policy affects individuals but as mediated or influenced by, interpreted through, organizational contexts (Goss, et. al, 2019).

With these literatures at the fore, coding and analysis first commenced with an openness to observing and understanding the challenges and successes students experienced, the resources that smoothed their pathways, the ways in which interactions with institutions and the state—often embodied in lines and forms—tripped up or facilitated students' goals, and the ways in which these moments appeared to be shaping students' understandings of themselves, college, their futures, and their capacities (Watkins-Hayes, 2011). Catching then turned to pulling threads through each interview over time. Challenges and successes were not isolated or random. Often seemingly innocuous pieces of information—expressed in asides or as context to a more interesting or more constructed narrative a student told me—could later, after multiple interviews, be linked to spiraling successes or cascading costs. Learning to pull these threads, ask key follow-up questions to engage students' perspectives on these connections, and, later, to put these complex cases back into students' larger contexts to identify the conditions under which student cases seemed to diverge took months of time, constant engagement with the data, and thinking time away from students or explanations in the literature. Again and again, outlier cases both in the study of my former students' or my research team, or from my own life provided a set of test-cases against which to vet each students' experiences.

Trustworthiness of findings

Issues of trustworthiness are central given this study's use of positivist explanatory variables to construct a sampling frame for a constructivist exploration into the experiences of participants who have accessed an outlier treatment. I see four study design decisions as central to ensuring that the data are trustworthy and lead to credible, authentic findings that make for transferable theory generation or expansion. First, the multiple modes of data collection in this study were key to triangulating the nature of any individual findings (Small, 2011). For example, quantitative data on the college application process was utilized in conjunction with qualitative explanations of decision-making processes provided by youth and college counselors. Observations were also conducted that compared in-real-time college coaching practices with both previously mentioned forms of student-level data or student descriptions of coaching meetings. This triangulation across multiple modes of data and at multiple levels of the study has helped to ensure that findings and meanings have been fully and carefully integrated and can be read as more credible given the multiple angles and multiple cases explored on each phenomenon of interest.

Second, I spent prolonged time both in the field and with my participants over the course of two years—during the pandemic most of this was done remotely. The persistent observation and multiple interviews were also within a context I knew well and spent years within in my previous practice/profession as an educator and school leader. I worked for the Noble Network for six years, and I was a Dean of College for three years—managing the very processes and teams that, in this study, I was observing. In addition, I continued to support Noble alumni informally in their higher education and career pursuits, remained engaged with local organizations, and attended collaborative meetings regarding the latest practices and improvements in post-secondary supports in Chicago. While this organization uses an internal language, complicated data, and practices that are generated from ongoing research insights, I am familiar with each these constructs, frames, and referents. This means that I could spend less time learning the organizational environment or field and more time focusing on particular interactions, discussions, and relevant data that engage the key research questions. My familiarity with each of the moving parts and data sources within this milieu also allowed for improvisational engagement with new information that was unexpected. During the pandemic, I was able to actually increase access to coaches and ongoing problem-solving conducted by the college team across the network by being invited to join daily planning and reflection meetings with coaches.

Fourth, my research team consisted of two young adults who experienced the same treatment as participants, attended college, and did not successfully complete college. As near-peers, “insiders,” and, members of the participant community, the team provided unique insights and capacity for member-checking (Burnette, Clark, & Rodning, 2018). I led the team in multiple training and co-working sessions prior to beginning the study and as we completed each round of interviews. Team insights were applied to memos and thematic coding, and utilized to adjust interview protocols, identify key foci for participant observation, and generate questions for college success and team leaders. These procedures were intended lead to more inclusive, community-informed data collection and analysis (Frey, Patton, Gaskell, & McGregor, 2018). Team members provided feedback to the lead researcher after listening to interviews. This ensured that habits, mannerisms, or ways of being that may have inhibited the quality of interviews were caught early and adjusted, so we could obtain the best possible data from each participant. In addition, my research team supported my capacity as a critical interviewer, capable of believing my participants and also using collective knowledge and insight to question their telling of a particular narrative, their emphasis on or omission of parts of an event, or their perceptions. This critical questioning often allowed me to elicit seemingly small details that accompanied important events at college. For example, generalizations like “I had to leave this term; my money was all messed up and I couldn't afford it," were met with responses like, "Tell me more about how that came to be. I thought your financial aid package covered your tuition…." This questioning garnered more details about how the student came to be ineligible, came to lose access to grants, or came to struggle to afford books or supplies required for courses. This team approach led to an analytical process that stayed close to students' words and experiences and also acknowledged and attempted to uncover realities that were lying just below the surface story. My team was quick to remind me that stigma, shame, loneliness, confusion, and anger were often part of the initial transition to college for FGLI and URM students. So, dynamics that were described as simple truths often had complex antecedents; my research team aided me in being perceptive enough to know when to compassionately dig beyond a cursory retelling.

Finally, I employed critical reflexivity in my collection and analysis of the data, and in my leadership of the research team (D'Cruz, Gillingham, & Melendez, 2007). This began with acknowledging my status as both an insider and outsider to the communities of participants I am studying in multiple ways (Hayfield & Huxley, 2015). I am a first-generation college graduate; however, I am white, working class, from a rural community, and was a high-achieving student. These characteristics could—at times—cloud my perspective of the data and lead me to generalize or make connections that may have been overreaching. I was a Noble college counselor; however, I am now a scholar and researcher with a set of lenses and experiences from my MSW and PhD experience that may position me as an evaluator or expert in ways that may have influenced others' performances as they interacted with me. Finally, I have a set of political and ethical commitments to generate scholarship that challenges dominant paradigms of knowledge, meritocracy, and individualism; however, my commitments can lead me away from data that affirms these ideals. Being aware and building in opportunities for constant reflection of my identities and experiences, my perceived identities and influence, and the impact of my own views on my analysis assist me in ensuring that my data are inclusive, credible, and a reliable representation of participants' perspectives.

I also had one outlier experience of my own that was particularly critical to my capacity to not only see the role of administrative burdens in young people's college lives but also to *feel* the ways in which the learning, compliance, and psychological costs weighed on students. While I, too, was a low-income student who needed significant need-based aid to attend college, I had a unique pathway to college financing. My father left a good-paying, union job at a meatpacking plant after 31 years to become a custodian at a local college. He did this for exactly one reason—this small college still provided its staff (including custodial staff and food service workers) with college tuition benefits, including a tuition exchange program that existed among other small colleges in the Midwest. So, when I applied and went to one college, I had a set of procedures to complete to redeem my tuition remission. These procedures existed outside and beyond the steps of federal financial aid requirements. While this may have led to more novel burdens in which there were few peers to consult for support, there was a dynamic in play that changed my entire experience of navigating financial aid.

Not unlike most FGLI and URM students, I had questions, concerns, or needed help ensuring each form or document was submitted to pay my tuition for the term and secure my enrollment in the classes I preferred. However, when I sought support, my receipt of tuition exchange came with a set of assumptions that granted me both status and helpful discretionary action. Staff and faculty, alike, presumed that I was a professor's child. After all, the college my father worked at was rare in still providing these benefits to hourly blue-collar staff. Therefore, I experienced a boost of capital in each bureaucratic interaction for with each ‘coming out’ about my actual socioeconomic status, I was met with good will, encouragement, and additional institutional connection. I was an affirmation of the American Dream. Here I was, a custodian’s kid, making it; I deserved congratulations and my story visibly pleased others. My lived experience meant that there was nothing I brought with me that I took for granted about the process and politics of how need-based financial aid works for low-income students.

CHAPTER 3: "THE EASY PART WAS GETTING IN, AND THEN CAME THE MATRIX": FINANCIAL AID VERIFICATION AND THE STRATIFICATION OF CAMPUS LIFE

Introduction

In this chapter, I utilize administrative data from Naviance, a college application and admissions software, along with student interviews and check-ins over two years at four to seven timepoints, observations, and interviews with coaches to answer the question: How do average-achieving, low-income, high school graduates of color experience the transition from high school to attending college? The dual aim of this chapter is to uncover mechanisms contributing to disparate college outcomes among average-achieving, low-income young adults of color despite extensive preparation and commitment, and to identify and describe ways in which policies and processes shape the transition from high school to college. My multi-level and multi-method data enable triangulation and enhance internal validity and member checking to tell a coherent and complex story of administrative burdens associated with need-based financial aid verification processes. In addition, my data speak to the ways in which these burdens create delays in matriculation and enrollment, stratify access to campus resources by both race and socio-economic status, and illustrate how patterned inequities from administrative burdens transmit cumulative disadvantage at the critical developmental transition to adulthood.

I first lay a groundwork in the admissions and enrollment timelines and requirements for matriculating to and attending college. Then, I overlay the onslaught of burdens unique to those seeking need-based financial aid. Then, I detail the learning, compliance, and psychological costs associated with such burdens as they relate to a key variable: timing. Next, I share data and student stories to provide a window into the lived experience of such burdens and costs. I then propose a framework that helps to identify the conditions under which low-income, first-generation college students of color experience such burdens and a range of costs. I also begin to link these burdens to students' racialized experiences of campus life. Finally, I explore cases in which burdens were overcome to help define the scope of conditions of administrative burdens in need-based financial aid. Together this rich set of cross-case analyses demonstrate the multifaceted way in which burdens are most costly to students subjected to the most financial precarity in their families of origin and in their newly minted financial relationship to an institution of higher education. These data and related analyses support my assertion that administrative burdens make up at least some constituent part of disadvantage as it accumulates across the life course.

College admissions and enrollment: Timing is critical and costs of burdens compound

For the 84 to 92 percent of high school students in the United States who plan for postsecondary education following high school graduation, senior year is marked by the college application, admission, and enrollment process as much as it is by rituals like dances, pranks, and class events (NELS, 1992). College application season kicks off prior to the first day of school for most seniors—on the first day of August each year when the Common Application opens for completion. This day marks the start of an entire year made up of deadlines and milestones that accumulate to matriculation to college in late August or early September of the following year (Figure 2). These milestones include identifying of colleges by both match and fit, writing essays, submitting test scores, obtaining letters of recommendation, and submitting completed applications on time.

Admission is not the only concern for students, however. Increasingly, paying for college has become a primary concern for all students. Given this, the process of identifying funding sources and college costs has become an integrated part of the college application, admission, and decision processes. As college costs have risen, cost remains a key consideration at each phase of the college process. Here, net costs are the primary concern of students, families, and those aiding students with college admission processes. Net costs are determined by five key factors: Total cost of attendance, merit-based institutional aid, federal or state financial aid (grants and loans), costs of living on or off campus, and any outside scholarships or sources of financing that reduce remaining out-of-pocket costs.

The factoring of these financial costs is complex and requires strategic attention at each phase of the application and admission process to ensure students and families have affordable options. Here, students and their families consider a wide array of desires for a college experience (majors, institutional graduation rate, size, distance, etc.) inflected by institutional attributes that affect net costs (in-state vs. out-of-state, private vs. public, and generosity of institutional merit and need-based aid, commute-capacity, etc.). This complex college consideration matrix is reduced or expanded by information and access to support for the college application processes. This often has meant that students with additional socioeconomic resources have expanded access to the information required to create sophisticated college wish lists that balance student wants and family needs.

Among most first-generation, low-income college aspirants—both those in this study and many others in urban areas—this process is supported by college preparatory schools, nonprofits, and in-school programs each step of the way to reduce these inequities in "college knowledge." College coaching programs support students by identifying a list of schools that academically "match" while considering key factors of students' desires for "fit" and affordability. Students apply to the list of identified colleges with the support of college-educated staff and proceed down the year-long application to matriculation pathway. Challenge after challenge is met with a 'can-do' attitude, support in advocating for students with institutions, and constant problem-solving to end with a successful on-time matriculation the following fall.

When I first interviewed students at the end of their senior year, within two weeks of their high school graduation, this process of application, admission, and decision seemed to be all but complete. Students had—with the support of college coaches—completed applications, been admitted to four to seven colleges, obtained financial aid award letters, and largely made decisions about which college to attend the following fall. However, it became clear that while the year had been focused on admission, there were still many loose threads and unanswered questions. Students reflected about both the intensity and stress of this process and how helpful their college counseling teams had been. However, they also reflected confusion and questions about the incomplete parts of the process and how limited their college options seemed after initially obtaining many open doors with successful admissions letters. In these initial interviews, I got the first glimpse of the costs that students experienced associated with the need-based financial aid verification process. By analyzing administrative data and observation data for each student in conjunction with these interviews, I was able to identify sources of administrative burdens and the conditions under which learning, compliance, and psychological costs emerged. In conducting and analyzing subsequent interviews, I was able to follow the ways that costs related to initial burdens emerged or lingered and affected students' experiences of their first year of college life. Overtime, I uncovered a complex set of connections between administrative burdens associated with financial aid, timing of key enrollment benchmarks, access to campus resources, and hurdles to college success marked by challenges of completing courses with passing grades, credit-attainment, time-to-degree, stop-out, and increased student debt.

Making college decisions amid learning costs: "They didn't give me any aid."

In holistic first-wave interviews, students began by sharing their feelings of enthusiasm, relief, and/or fear about graduation and quickly moved into sharing their concrete plans for the fall. Thirty of thirty-one participants shared their firm intentions to attend college. The one student without firm plans, Isabel, articulated a potential desire to enroll in a local community college, but she also shared both her fears and lack of enthusiasm about doing so. "If I attend, it will be because my mom makes me," Isabel continued, "but, I don't feel ready. I want to go away. Like, I'm interested in going to Western Illinois University and I got in…but I'm just not ready. I feel too immature, too young, too unfocused on school." Not surprisingly, Isabel did not take any steps toward college matriculation or enrollment over the summer. She opted to look for work.

However, for most students, the decision of where to attend college was finalized by the time we sat together for a final interview. However, decisions had not come without challenges. The challenges were not exactly as one might imagine. The challenges students faced had not been choosing between colleges based on attributes, accommodations, or even simply constraints like cost or distance. Instead, information about aid from institutions that was delayed or denied drove students' decisions. Given this, students often felt as if some of their choices had been false ones, wherein they were admitted only to never receive the critical financial aid award letters that they needed to truly consider the college as an option.

On average, students in the study were admitted to seven colleges, but secured an average of only three award letters each to help them assess college costs and weigh their options. This means that for more colleges than not, students were unable to assess the financial costs and/or benefits of attendance at these institutions. While not officially rejected from receiving aid, students were simply unable to access aid award letters. There are multiple costs to this lack of information. First, this meant that students' merit had earned them admissions access without true access to a viable enrollment. Second, this meant that students had spent several hours attempting to complete forms, contact financial aid staff, and secure award letters only to make it to college decision day without a complete data set of financial information. Finally, and perhaps most importantly, these reductions in options also represented a reduction in options of quality as defined by institutional 6-year graduation rates among underrepresented racial minority (URM) students. On average, the highest graduation rate among those colleges who did not send award letters to students was 15 percent higher than that of the institutions that students attended. Importantly, 22 students attended institutions with lower 6-year URM graduation rates than colleges to which they were admitted but received no financial aid award letter. This meant that while aid could potentially be awarded, the letters were held for unknown administrative reasons—requiring more income information or verification.

To analyze this data, I utilized the Integrated Postsecondary Education Data System (IPEDS) data for 6-year URM graduation rates for each student's set of college admissions. Then, I compared the highest institutional graduation rate to which students were accepted but not provided with financial aid awards with 6-year URM graduation rate for the college that students attended. To better understand whether these colleges with, on average, higher graduation rates would have been feasible for students to attend, I identified the location and type of institution (in-state vs. out-of-state, private vs. public) and whether in-state public tuition or the Illinois MAP grant (a means-tested grant for students who attend any college in-state) would apply. In 12 of the 22 cases identified above, the students would have been entitled to the MAP grant and/or in-state public tuition at the institution that did not provide the aid award letter. Eight of 12 colleges were public universities where both would apply.

Students described the dilemma of having to make college decisions without adequate information in four ways when asked about how they came to a decision about which college to attend. First, a subset of students described wanting to attend a particular college or university but not receiving aid from the institution. Destiny Taylor said, "Yeah, I got into a bunch of colleges [7], but some of them didn't want to give me any money to help me go to school. Like Lewis [a private, in-state university to which a MAP grant would apply]—I wanted to go there. That was my top choice." Here, the students' interpretation of not receiving an award letter was that this university was not offering her any aid. Importantly, it's of note here that this experience led students to a place of confusion as to whether to draw conclusions about the institution, themselves, or the group to which they identify. Destiny continued, "I mean, I don't know if they don't want me to come, they don't want black students, or if they are just stingy, but I can't go where I don't get any money. I need help paying for college—I'm a mom, and I gotta' look out for me and Jay [her child]."

The second way that students described the challenge of making decisions about college without the necessary information was one that overtly acknowledged the college's processes as "unorganized," "bureaucratic," or "political" in nature. These students had often been caught up in a stream of phone calls, email exchanges, document portals, or mailings, only to still not successfully obtain an award letter. These students were aware that additional documentation or verification processes were being required of them, but they were not able to successfully navigate them or do so in a timely enough fashion to make use of their award letters to make a decision.

> "Okay, so you know…they are so unorganized there [Central State University, an HBCU]. I email them, they don't write back. Then, I call and get put on hold. You know, I wanted to know if I could afford it because I want to go away and I want to be at an HBCU, but I can't get anything done there. So, I didn't have the award letter when it was time to decide. And it's like, 'oh well…I guess what's meant for me is for me' and it's not CSU and that's gonna' be what it is," said Timothy.

In some cases, the student even stopped pursuing the financial aid award because they interpreted their experience with financial aid as a sign of how they would be treated by the institution over time, an indication of a form of poor customer service. More than a third of the sample experienced these kinds of situations in relationship to a large more selective non-flagship university. In such cases, students used the difficulty as a decision variable of its own and selected different colleges or universities to avoid this kind of bureaucratic interaction. Iris shared,

> "You know I could have gone to ISU [Illinois State University] and I was proud to get in there. But they just didn't act the same as SVSU [Saginaw Valley State University] or other colleges where they seemed welcoming and like they wanted me to come. You know, when I met them at the college fair and all through the process, they were like, 'We're gonna' help you end up here. We want you here.' And, you know, that meant something to both me and my mom."

Many of the students who had a similar challenge at a state university ended up attending another state institution that was both less selective and had lower institutional graduation rates for URM students. This meant that while students did not pay more to attend an alternative university, they did experience a statistical drop in their predicted likelihood of success. Jason had a similar experience with ISU, but it ended with a different outcome. During his first year, he reflected,

> "I mean, okay, it's all lines and forms. And, you know, in the end I decided to go to a small [private liberal arts] college [instead of Illinois State University] because at big schools it's all lines and forms. I couldn't even get an award letter from ISU. Here [at Lake Forest College], you know, you just call up or go to the financial aid office and they help you with each little step. And, you know, they act like their happy to help you."

And Jason did receive help and support with his financial aid at Lake Forest College. And as a student at the higher end of the achievement distribution among the sample who had a uniquely elite college preparatory experience via Northwestern University's College Prep Program during high school, he received merit-based aid to support his enrollment there. In addition, Lake Forest's test-optional admissions allowed Jason's grades and International Baccalaureate (IB) coursework to shine while his relatively average SAT scores were not submitted. This confluence created what came to be a very rare situation among this cohort.

The other common experience was that of the third condition under which missing award letters were described by students in the study. In this commonly experienced set of cases experienced by a third of students, the missing financial aid award letter was one from a desirable institution and one where the graduation rate and/or student experience (going away to college or attending a small college) was appealing and worth following through with all the required verification forms. However, in these cases that overwhelmingly occurred at regional private liberal arts colleges, students spent so much time participating in verification processes that their wait for an award letter held up other college decisions and access to campus resources. Here students spent time collecting tax forms from guardians, proof of additional but unrelated household income among elder grandparents or adult siblings, or evidence of any benefits from federal or state programs and sending these with the help of school officials via scanned PDFs on school copy machines.

Waiting to pass go: Delays in information cause learning costs that shape college choices

They emailed and waited for confirmation of receipt. They waited for the forms to be processed by financial aid advisors from each campus. They waited for an award letter to arrive. And, in the meantime, at the institutions they would later attend that same spring: TRiO, honors and supplemental support programs met their maximum enrollment, desired dorms were selected, orientations were attended, and lucrative majors and pre-major courses filled. Finally, when award letters did arrive, students realized that this top choice college was unaffordable or did not offer them the anticipated aid that could make college affordable. When students realized this, they were forced to adjust and make alternative plans but now on a delayed timeline. Learning costs did more than simply hamper information, they drove decisions and created a domino-effect of delays.

Georgia, a dedicated student whose mother worked as a paraprofessional for Chicago Public Schools, was one of these students. She was sure she was going to college, and she even secured outside scholarships through the Chicago Housing Authority and a local version of Upward Bound she had attended at the park district near her home. However, when it came to selecting a school to attend, she had to wait and waiting had consequences. "I mean, it [verification and waiting for Beloit award] was worth it, and it wasn't ...because I thought it might be affordable because of my service and leadership, but it wasn't AT ALL. And…I could have just set things up for myself at UIC—you know like getting into TRiO," Georgia reflected in May when we met. Georgia was aware of the shift from Beloit (a reach school) to UIC (a safety school) where she would stay at home. She also was acutely aware that if she'd be attending a larger campus like UIC, participation in a program like TRiO was an absolute must. While not accessing TRiO resources did not affect Georgia's academic success, she did express having a tough time of meeting students to whom she related and plugging into campus social and extra-curricular life—tasks that TRiO programs are particularly well-known for supporting. This sense of isolation did facilitate some of Georgia's shift in major over the course of her first two-years of college. She shared, "You know, in the finance courses, I just couldn't really relate to people and their goals. I wanted to get a degree in finance and entrepreneurship to start a nonprofit to support youth in my community. This wasn't what I found in my peers there." Georgia slowly but surely found her peers in courses within the Disability Studies and African American Studies program. When I spoke to her in the spring of her second year, she shared,

> "It feels so good to know why I'm here, that I've found my community, and how this is going to help me get to my goals. These interviews with you helped me in being able to talk about how my majors in Af-Am studies and Disability Studies are a path to supporting the kids in my community. And it's important that I can express this confidently because, remember how I told you that my

> sister is a senior at Howard and she's in finance. She's had a fancy internship with JP Morgan Chase, and, I can't just say to her or my mom that 'I want to study these things because they're interesting.' I need to be able to say, 'Here's my plan and my path.'"

Meanwhile facing a similar dynamic, Alex was not willing to make the leap to a large university from his top choice, Albion College. Yet his desire to be at a small affordable institution required a last-minute audible. In May, he said, "Okay, right, so Albion was my number one choice. I wanted to be at a small school. But I went through all these forms just to find out we should've saved more...and we could have started in January, but by April...no way! Then, I scrambled to apply to Roosevelt." Alex reflected an acute awareness of the literal reality that time is money. For his family—supported primarily by his mother who had a stable income—knowledge of cost and time to save or strategize was a most valuable resource.

Affordability wasn't simply a function of net cost, but of time to prepare for payment. Alex lived in a part of the city where there were jobs available, and he had a paid internship during his senior year. He had invested in a high-capacity computer for coding and game design earlier that year. Paying more for college wasn't out of the realm of possibilities; he and his family simply needed the information. Once Albion was off his list, he regrouped and applied to additional small colleges he could attend while staying at home to reduce costs of dorms and meal plans, but all of this took a toll. Alex spent early summer solidifying this plan, adjusting to the reality of staying at home, and attending a new student orientation later than he would have liked. This resulted in challenges when selecting desirable courses for the fall. It also included being subject to a different set of administrative policies for course registration than at a small, liberal arts school. Roosevelt's policy of requiring remedial math based on SAT scores was one that Alex hadn't anticipated (Albion did not have a similar policy for students who had successfully passed Algebra II in high school and taken a more advanced math course like trigonometry or intro to calculus during senior year). Alex expressed frustration,

> "I'm one point away of the meeting the requirement to take the standard college algebra course required for my computer science major. And it's like…honestly, it's like the matrix for me—a young black man. It's like I've done everything this world says to do—college prep high school, internships, IB courses, extracurricular activities, community service, good grades. What else could I do? I'm just stuck in the matrix, and I don't know if I'll even be a computer science major because if it's this much math and it's this bogus in judging my skills from the SAT during my junior year…seriously, what's the point? But you know…there's no not getting a degree. Even if it's just a piece of paper, it's what I'll need—as a black man—to have any of the opportunities for good work and benefits that I want for myself."

This reading wasn't the first or last time Alex would share his sense that getting a college degree would be a bit of a maze, but that it was necessary for him economically and otherwise. Alex changed his major after his first term despite his interests in coding, computer science, design, and gaming that he'd funded and pursued outside of school for years. That spring, he enrolled via Roosevelt's online system in the standard college algebra course. He reasoned that if the system allowed him to do so, he must have met the requirements by taking the remedial course in the fall. However, his advisor contacted him after classes had begun but within the add/drop period for the term. He could not stay in that course. Alex told me, "So, I was like…okay, then I need to take the second term of the remedial math course. Fine—I was annoyed, but it was fine. But no. The section for the remedial course was full. So, I guess I'm not taking math this term and it won't be offered until next year in the spring…so, there's that." I asked what Alex was taking instead. "I'm just taking an elective. It's a law class that is not interesting at all, not taught well, and doesn't have anything to do with my major but there was an open seat, it fit in my schedule, and I can earn my 15 credits—so, that's just what it is…the matrix, like I told you before, it's the matrix."

It's a cruel, cruel summer: Verification, compliance costs, and delays cause stratification

For a few other participants, college was a firm commitment, but the exact college was still unclear. For these students, a lack of necessary financial aid information was causing grief and difficulty in making informed decisions as well as in complying with bureaucratic demands to enroll. Courtney Prior was one such student. Courtney had not only participated in the Noble college prep programming but had also been selected for and completed a paid internship throughout her senior year with Genesys Works, a nonprofit that seeks to provide successful career pathways for high school students in underserved communities through training, work experience, and relationships. Courtney had applied to fifteen colleges and had been accepted to seven. However, by college decision day in May, she had not received a single financial aid award letter. Courtney had been flagged for financial aid verification by every single college to which she applied. Courtney was scrambling. She had narrowed her choices to two colleges mostly to focus her follow-up verification action steps on only two universities—Georgia State University (her top choice) and Eastern Illinois University (a choice she knew would be affordable based on publicly available data and data from Noble for students with a similar expected family contribution (EFC)). Courtney was in the midst of this process when we met, and she was unsure of where things would land or how long the process would take.

> "I just keep having to send more documents. It's like, 'I did the IRS link, y'all. Isn't that enough?'" Courtney asked impatiently. Her frustration was visible as she shared, "You know, like, I'm a student who has my stuff together. I have held down an internship and AP classes all year, so people don't expect me to be someone who isn't ready to share their college choice at college signing night…but it's not my fault. It makes me so mad. I couldn't participate for real. I just had to pretend the decision was made."

Courtney spent the entire summer going through verification to secure financial aid award letters from both EIU and GSU. By the end of the summer, when I met with her at a

Dunkin' Donuts near our houses, it had become clear what the issue had been all along. Courtney's father was among many chronically disabled Americans who both receive disability (SSID) and work intermittently, when healthy. So, while SSID is a state program and while her father had not earned enough income from jobs to require filing individual workplace tax data, Courtney had been flagged for seeming discrepancies between his reported and earned income.

Yet, this process had taken months to resolve, months that included Courtney's parents' filing costly amended tax returns and submitting documentation of her father's disability status. In the end, Courtney was eligible for the full Pell Grant, but the verification process had proven that her parents did not have an estimated family contribution of zero as initially concluded. This was of little consequence for Courtney, as well as for most average-achieving students, due to the lack of additional institutional need-based aid provided at most non-flagship state universities. Courtney proceeded to enroll in EIU, but she was unable to do so until August. She was unable to attend any orientation prior to school starting that fall. However, an EIU freshmen orientation that occurred the Saturday prior to the start of classes indicated she was likely not the only student in this position—this is when and how she registered for her fall courses.

Not only was Courtney one of the last students to register, she also was left with no choices for her dorm. Courtney had accepted this and had a positive attitude about it during our phone call check-in during August—in her first week on campus, noting, "I'm just glad I'm here and it worked out. I mean, a room is a room, and I'm here at college. After all of that [struggle with verification], that's all that matters. I'm here now to get my education." However, when I visited Courtney in late September (six weeks into the semester), she had an additional set of reflections. While she still did not express worry about the ways that her lack of choice of dorm or her first semester courses would affect her long-term trajectory or likelihood of college degree attainment, she noted the patterns she had begun to observe. “Okay, it’s like Englewood [predominantly black, low-income neighborhood on south side of Chicago] up here, Bridgette. I don’t know how or why *they* [the institution] do that. *We* only have window air conditioners and *we’re* far from everything!” Courtney’s reading of who had ended up in her dorm [black, first-year students from Chicago] was linked to her understanding that they had gotten the last pick. Courtney’s hunch that this was not intentional, but clearly was institutional was one of the first indications of students’ experience of and attunement to the inequitable distribution of desirable campus resources and the connection between this stratification and the timing of enrollment.

Courtney would go on to share other realities of being a black student on campus at a predominantly white institution (PWI) in a rural area. It was the fall of 2019; Donald Trump was President of the United States and a local white supremacist group had shown up to the campus at EIU. They set up shop outdoors, marched through with their signs and shirts that read “Black Lies Matter,” and appeared to be armed on campus[7]. The actions elicited student and faculty counter protests, and Courtney was following all of it. She noted, “This is a white, rural area, Bridgette. So, it’s scary out here. And, you know…they’d know exactly where to find *us.* I mean, it’s not hard—most of us are in the same dorm.” It became clear to me in that moment that the stratification of dorms mattered for reasons far beyond their distance from dining halls or the gym. The fact that Courtney faced increased risk and her concentrated community experienced collective lack of safety in one first-year dorm meant that the discourse about such experiences also would be siloed there.

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[7] https://foxillinois.com/news/local/students-county-official-react-to-offensive-propaganda-on-eius-campus

Courtney noted multiple other ways that her racial identity colored her experiences on campus during that first year. Despite her astute commentary, she persisted and felt college was generally worth it. When the pandemic closed campus and Courtney returned home to study online, things became easier, not harder. She excelled in coursework despite noting that many professors were very unorganized. From March of 2020 on, Courtney took care of her grandmother, secured her groceries, and ran errands to keep her safe from the virus. When it came time to reenroll for her sophomore year, Courtney petitioned to stay at home. She explained her decision,

> "Honestly, yes, my grandma needs me but also…it's just easier to focus on classes and be here [on the south side of Chicago]. I don't have to worry about the racism in that country area while I'm here, and my work can just stand for itself online. Also, you know, I can save a lot of money not living on campus. So, it's just the best thing for me."

While Courtney's decision to delay her return to EIU made sense financially and for her family's needs, the context of stratification and white supremacy on campus mattered. It was a relevant factor in decisions where weighty matters like health and money were concerned.

Other students also experienced delays prompted by being flagged for verification after they made college decisions and submitted enrollment deposits. In other cases, the resources of note were critical to students' academic trajectories, course successes, and integration into campus life. In each of these cases, summer flags for financial aid verification unleashed a domino effect of delays to students' orientation attendance, registration, housing deposits, and applications for campus jobs and support programs.

David faced similar compliance challenges over the summer. As a student who had lost his mother (his sole guardian) in his junior year of high school, had filed his FAFSA and supplemental financial aid paperwork as an independent. He met the criteria for this filing, but the University of Illinois at Urbana-Champaign required proof of his mother's date of death and supplemental attestation that he had no income or financial support from his grandmother (his new de facto guardian). David's summer was spent making trips to his high school to scan and send PDFs of these documents to UIUC's financial aid office. Once all was settled, in early August, David urgently applied for work study. By the time he applied, the jobs available were in the dining hall and campus food service locations.

When I talked to David during late August prior to the start of the term, he had arranged to start this job right away and move onto campus two weeks early. This was available because of the need for student workers to begin while athletes and international students began their orientations and time on campus early. David was grateful for the work because he would need to be responsible for all his basic needs and supplies required on campus. He even really enjoyed his work, the way it introduced him to other students and staff, and the fact that he felt like he could really contribute with his hard work. "I like that I get to make people's day there. My boss says I do a great job, and I get to know lots of people on campus—you know, make jokes, make them smile."

However, when I visited David in late September (about one month into the semester) he was struggling to keep up with his classes and work. He had proven himself so valuable in the food service hall where he worked, he was getting asked to pick up extra hours and shifts when other students cancelled. David rarely said no—even if he was behind in classes. I asked David whether he could get a job where he could study while at his work study job. He replied, "So, *we* all work in the cafeteria or on custodial staff…and, well, *we* have fun, and I found my college 'mom' at my job. But…I would've liked to work at the library or the rec center. I could study then." David's response indicated something akin to Courtney's—there were patterns to who had access to the desirable experiences on campus. In this case, the resources were desirable work study positions and what was most visible by race was the pattern of students of color being left to take the undesirable positions—working on custodial or food service staff.

When I asked him why this was the case, he said, "You know…well, honestly, I don't really think I should be working so much, but I do a really good job and my manager needs me—I pick up everyone's hours when they call off. Plus, I think I'll owe money for the second semester." I helped him log into his portal to read and clarify whether the financial aid package that he received early in August reflected David's perception. This was the document, the outcome of financial aid verification, that had allowed for him to take his final steps of registration and enrollment. When we logged in and did the math, we realized that he wouldn't owe money for the second term at all. His package was incredibly generous, and he likely didn't need to work as much as he currently was. David said, "Whoa. You mean, so I'm not going to owe that amount [pointing to the $2500 number at the bottom of the page marked balance]?" "No, I said. That's the full amount—beyond your tuition—that the university is providing you." I asked, "Did you receive a refund this fall?" David said, "Yes, but I didn't understand where that money was coming from, and I was afraid to use it. I have just left it in my account in case they made a mistake. I didn't want to have to give any money back."

While David was incredibly relieved about his finances, he was also in shock. He shook his head with dismay at how many cumulative hours he'd spent preparing food for other students instead of prioritizing his coursework. He had been working between 19-27 hours per week; he likely only needed to work five to ten. For David, there was no recovering these hours or the focus of his first six weeks of the semester. It was nearly midterms now, and he was earning low grades in two of his courses. In addition, a conflict with his work hours caused him to be late to a meeting with his academic advisor that then was cancelled due to a five-minute tardy policy. David was already displaying early signs of academic trouble. By winter break of the coming term, he was academically dismissed and advised to enroll in a local community college to earn credits and improve his GPA to be reinstated. Here, again, a set of delays to critical information set off a chain of events wherein David was denied access to objectively better work study positions and over-prioritized work based on his assumptions of financial need.

Too hard, too easy, but never just right: Psychological costs affect college success

While Courtney's lengthy verification process affected the location, qualities, and nature of the peer group she found in her residence hall and David's process shaped both his work study job and his comprehension of his financial aid package, many other students who encountered summer verification processes felt the costs most in their access to classes. For some, it was a lack of seats remaining in desired courses that forced course-taking patterns that few advisors would recommend in a first term—psychology, chemistry, or trigonometry. For others, it was a lack of seats remaining in courses that were at ideal times that forced multiple 8am classes, evening classes, or even shortened 'rapid progression' courses wherein the course only met for eight or twelve weeks instead of the entire semester. Generally, though, the greatest impact came for students who ended up with options of courses that were either too advanced or below their qualifications.

For Santiago, a self-described young father and Afro-Latino student, the course was too difficult. Santiago was commuting from home to the University of Illinois at Chicago and had qualified for admission to the school of architecture. This meant that Santiago would be taking introductory courses for his desired major in his first term. However, financial aid verification processes that hinged on Santiago's parents' undocumented status held up his enrollment.

Santiago reached out for help to numerous people on campus and even his college coach, but his situation was rare among his African American peers from high school. Finally, in mid-July, Santiago was referred to the Latin American Recruitment and Educational Services (LARES) office. There, a staff member aided Santiago with the completion of his verification forms and helped him sign up for one of the last summer orientation dates.

When I spoke with Santiago after orientation, he was generally excited. However, there was just one catch. "So, the person leading my orientation small group was a music major. They had no idea what classes to help me register for and they couldn't answer any questions about the architecture program," he said. He relayed a real sense of both confusion and disappointment because at earlier orientation dates, an architecture major led sessions for his peers. I asked Santiago what he was going to do to resolve this problem. He explained, "Well, LARES helped me last time. So, that's where I'll go for help."

When I visited Santiago on campus in early October, he was fully engaged, overwhelmed, and in over his head. His architecture course was taking him nearly six hours per day. I asked whether this was typical or whether he felt like he was an outlier. Santiago then shared,

> "Well…here's the thing, there are two intro to architecture classes. Who knew, right? [Looks at me with a shrug.] So, one of them is for students with some training—you know, either from their high schools or early college credits. The other, well, is for students who had no opportunity to study architecture before but who qualified for the major—like me. Well, I ended up in the wrong course! I'm now in the more advanced course because the people who helped me register [at both orientation and LARES] weren't from the architecture department and didn't know the difference between these two sections."

When I asked whether he could have dropped the class, he explained, "I tried to switch before add/drop day, but the other class was full. And, well, I figured I shouldn't drop this class because it would put me behind in my major and, I mean, what else would I take?" Santiago reflected that without the responsibility of both caring for and providing for his son financially, perhaps this amount of work would be feasible. However, he'd been pulling all-nighters, calling off his shifts from work sometimes, and was finding the situation to be unsustainable. He wondered aloud, "Will all the architecture courses be this hard for me? I mean, it's not possible to know…" Thus began the earliest indications of Santiago's change from an architecture major to an education major in the following term. Although Santiago passed all his courses that fall with Cs or higher, he doubted whether he could be the son, father, wage-earner, and student he needed to be in the architecture program. Plus, peers and staff associated with the LARES program had encouraged him to consider a career in education where he could benefit other Latiné young people in the city. So, in December when he registered, he did so with an eye toward a major in math education.

This decision may very well have been a positive one for Santiago. However, his shift between majors and lack of relationships with a particular department or faculty mattered during January of his first year. His son was ill with a respiratory virus, and his son's mother was also a student at UIC. To prioritize each of their academics, they took turns missing classes when the baby was too ill to attend day care. However, as soon as Santiago realized that his partner was getting behind in classes, he took over childcare during the daytime for the next two weeks until their son had recovered and could return to day care. Santiago communicated with his professors, but was told by one, "It sounds like you have too much going on. Perhaps you should consider taking a break from school for this term." Santiago persevered despite sharing his dismay at this lack of support from an instructor. When I met with him on campus in early February, he told me about the challenges and noted,

> "You know this was the first time I ever had a teacher tell me *not* to continue or prioritize my education. My whole life, teachers were like 'this is the most important thing' or 'get your priorities straight' or even 'you have your whole life to work and make money, school is the most important investment you can make in you right now.' So, you know, I was ready for professors to say that…to say, 'come to class,' 'you're behind and this is your top priority,' not like she did 'maybe you should quit.'"

Santiago continued in his courses that spring. Neither of us knew when we met what the future held, but even as the COVID-19 pandemic shut down his and all campuses nationwide just a month later, Santiago struggled through the term to pass his courses. However, the combined damage took its toll—the struggle during the fall to make time for each of Santiago's roles and responsibilities, the negativity from a professor about his capacity to be both a good dad and a good student, and then finally the way that the pandemic and online courses felt like something not quite worth the financial and time commitment. Santiago decided to take that 'break' that the professor suggested. When we spoke remotely via FaceTime in May, he shared that his plan was to work until his partner finished school. Then, once she secured a degree and stable work, he would return to school to earn his degree. It all sounded incredibly reasonable. However, one comment Santiago made helped me understand the role of bureaucracy in his transition into and out of college. When describing his exit, he shared, "You know one thing that I noticed, though, Bridgette." "What?" I replied, curious about what he would say. "There are no pin numbers necessary to leave college. You know…no meeting with an advisor, no online student loan counseling, no financial aid forms, no paperwork." I sat stunned and thought the profundity of his observation. He continued, "It's like they made it so hard to get here, and so easy to leave." I cried that day as we concluded the interview, and I closed my computer. How could I possibly explain or justify such an institutional reality?

On the other side of the coin, later enrollments meant courses that were too easy or being put on waitlists for courses that support college success. Melissa, a student who was carrying a great deal, had this experience. Melissa's mother had a disability that required a great deal of support and care. Melissa was already worried about leaving home and how her mother would adapt. Her aunt was on-board to help, and her whole church community was supportive of her college enrollment and were standing by to care for her mom. But instead of going to Fisk with friends where she most wanted to attend, she was going to stay close—just an hour away at Northern Illinois University. However, her mother's disability triggered a verification process during the summer prior to Melissa's enrollment. Melissa was caught up in a process of supplying copies of statements from SSI and verifications that this was her family's only financial support.

By the time Melissa was approved for course registration in late August, she did not have access to the courses she would have surely taken had she been able to register in June as she intended when she attended orientation. Melissa shared her disappointment with me, "So, my advisor enrolled me in just 12 credit hours…by the time I registered, all the Comp I classes were full, and I didn't want or need to take the remedial one." I asked, "What do you mean the remedial one?" She then told me the whole story,

> "Well, that was what my advisor suggested. He said, 'Since the Comp I classes are full, you could just take the remedial writing course.' And I tried not to be insulted. I thought, 'Would you say that to a white student? Or…like, a rich student whose dad is a doctor? Seriously? They'd probably email a professor to get them a seat in the class…but no, some black girl from the south side and who didn't get registered until late—they're like, 'you need the remedial class.' So, I was like, 'No, thank you. I'll just take these classes and work on campus this semester.' And that's what I'm doing, Bridgette. I'm working, and I'm doing my best in classes and trying to get acclimated here but when my friends talk about their Comp 1 classes that's where they are making friends

> and learning things that help them with papers for other classes. So, I do feel like I'm missing out…but what was I supposed to do?"

Melissa was completely attuned to the dynamics of both race and class as she perceived them in the interaction with her advisor. And it was not lost on her that she was missing one of the foundational experiences of the first year of college. However, a set of bureaucratic demands related to her mother's disability left her stuck with few other options—and, as she saw it, meeting the racialized expectations that her advisor communicated was not one of them.

Melissa struggled to balance academics and her job at the campus call center. She liked her work and felt successful; she was good at convincing alumni to support the university with donations, and she liked connecting with people over the phone. However, as her mother encountered major challenges with her health and required a surgery, it kept Melissa away from campus at a critical moment during the weeks just after Thanksgiving and though her first final deadlines. Melissa missed classes and the explanations about final papers and exam preparations; she met remotely with TAs to ask questions but couldn't attend the writing center for help with a final paper. "It was the longest I've written—other than my senior year community thesis project," Melissa shared with me in our January check-in. She had not earned the grades that she had hoped for, and she would start the spring term on academic probation. She was clear that she needed help with her writing and with prioritizing course work. When I met with her in February, she had a plan in place. She had confided in a church elder about the struggle and they offered additional support for her mom. She had met with a trusted academic advisor—a new one she had secured in a pilot mentoring program for black female students on campus. The mentor linked Melissa up with a writing tutor who she would meet with weekly, and all of this was helping. "I feel much better, and like I have my head on straight. Bridgette, I know what I gotta' do this semester, and I'm doing it," Melissa told me over a Starbucks frappe in the new student center commons. She was so proud of her shifts and the adjustments she had made. Just a month later, Melissa and her peers would be sent home to finish the term remotely. When this occurred, she quickly lost the supports she had been so successfully utilizing as everyone scrambled to pick up the pieces during the first weeks and months of the COVID-19 pandemic.

Success denied: Substantial costs of burdens as cumulative disadvantage

The third and final way that financial aid verification requirements created burdens and related costs for students was when this process occurred once students were already enrolled in college and attending. In these cases, students had not experienced significant delays in matriculation, had successfully attended an orientation of choice, had registered for coursework, and begun under what seemed like a similar footing with their peers. When the verification process occurred after school had started, students and their families were not simply urgently scurrying to jump hurdles just to get to college; under this condition, students were balancing their new lives away at college, their first term of college courses, work study jobs, personal finances, and remote relationships with their families at home in Chicago. In addition, these students had presumed all was on-track given their ability to register and attend courses, stay in dorms, and pursue opportunities on campus. It was not until attempting to register for the spring term and being met with "holds" on their accounts that Ray and Bertha—the two students who experienced verification while enrolled—realized there was trouble and steps needed to verify their financial need.

Ray was attending Michigan State University (MSU) with full admission to their Engineering School. MSU was more expensive than University of Illinois at Urbana-Champaign, but Ray had only been admitted to UIUC's general studies program. Ray and his family were convinced that starting in an Engineering program was critical to Ray's long-term financial prospects. Ray’s father had also secured funding for Ray’s education via a program for victims of gun violence and their children. Ray’s father had been the unintended victim of a shooting while on a construction job early in Ray’s childhood, and the nonprofit organization he was connected with would help pay the gap in Ray’ tuition. Upon going to orientation, Ray’s instincts were affirmed. “I went to orientation, and a friend of mine from elementary school was there. We hung together and met some other friends, and then we put in to be roommates,” Ray told me in July when we checked-in about his impending move to East Lansing. “They told us that to make the late change for roommates, we had to have our room in the international student dorm. But I’m excited about that—different people—that’s something that I’m excited about at college.” This was completely consistent with the Ray I had come to know. Ray loved people for their uniqueness, and he sought to develop many sides of himself. He had been many things in high school—the leader of a weightlifting club and a football player, a founder of an anime club, a co-leader of the LGBTQ club, and a member of a mentoring club that matched seniors with freshmen new to high school.

Ray’s initial transition to MSU was largely positive. He was adjusting to campus life but loved his roommate and new friends from his floor. He was struggling in some of his difficult math and science courses, but he was working very hard and managing. He had gotten a gym membership and was connecting about a job on campus. All was moving along. He knew that he may end up scraping by academically, but he had expected the engineering program to be a challenge, and he maintained a positive attitude about his capacity to adapt over time. Ray was doing well when I saw him on campus in October. He walked me to various places of interest, talked enthusiastically about the new life he was building but he was sure that this was his place. Occasionally, he wondered if he should reapply to UIUC for an in-state tuition engineering program, but he knew that would take a while because he'd need to build a strong GPA and that wouldn't happen overnight.

When I talked to Ray in December to find out how the term had ended and what courses he would be taking in spring, his whole demeanor had changed. Yes, the term had ended okay. He anticipated he may be put on academic probation, though. "I need the support, though, so I welcome the advising and tutoring that I will get," he told me. So, I asked, "Why the low mood?" Ray, then shared that his registration had been held up by the financial aid office. He didn't know why, but now they were asking for additional paperwork from his mother's employer. Until he submitted that, he could not register. "But" he explained, "It's not as easy as that because my mom is furloughed from her job during the holiday. It's not like she won't go back, but they don't need her over the winter break—it's a small construction and lawn contracting company, so she always has extra time off around the holidays. So, I can't get the paperwork until January." Ray shared that he communicated this with the financial aid office, but they would not budge on the spring registration. They had assured him that if he brought the paperwork when he returned for the term, he could get things settled and register for courses prior to the add/drop date.

So, that's what Ray did. His mother made arrangements with her employer to get the necessary documents (she was the worker who prepared these) prior to her official return. Ray travelled back as soon as he had the documents, and he submitted his paperwork in-person to the financial aid office at the beginning of the second week of the semester. They promised to process the forms as quickly as they could. Ray received verification that he could register on the last day before add/drop—nearly 10 days into the term. And—as he had expected—he would begin the term on academic probation.

When I talked to Ray in February, he was distraught about the start of the term. He knew he was fighting to catch up and had missed the critical class sessions at the start of the term. However, Ray had built a very strong relationship with his new supplemental academic advisor. “She’s awesome,” Ray explained, “She sets up not just any tutoring, but connects me with the best person who she knows. And…she just cares about me and talks to me about other stuff. Like, she and her husband went to *Hamilton* recently, so we talked about that a lot because I love *Hamilton*. Honestly, it’s just cool to have an adult on campus who knows me.” Two things were true; Ray had had a terribly shaky start to the term, but he also was now plugging into a real support system on campus. Then, everyone was sent home due to COVID-19.

By the time I talked with him again in May, once MSU’s semester had finished, Ray shared that his term hadn’t ended how he had hoped.

> “So, yeah. I ended up failing a course. You know, the 8am physics class taught by a Russian-speaking prof who has terrible reviews on rate my professor. The one that I had to take after having to miss the first ten days turning in financial docs to register…but remember, I had no choice. The other physics classes were full, and it’s required for pre-engineering. It’s infuriating.”

While there were no guarantees that Ray would have passed his physics course that spring under different conditions, the weight of his experience with financial aid verification delaying his enrollment for the term loomed large as something that contributed to his failure. He would go on to retake the course that summer remotely to make up the credits—this required additional out-of-pocket payment and would use more of Ray’s financial aid funding only to catch up to a minimal number of required credits. Something would eventually have to give—I had seen students in this position before. Either Ray would run out of funding in year three of college and have to pay out-of-pocket, or he would end up lengthening his time to degree completion by being forced to enroll part-time given limited financial aid. He was not there yet, though, and he ended the summer determined to keep working to stay on track. “Yeah, I passed the classes this summer. So, I’m not too far behind now. I’ll be able to keep things moving to graduate from the engineering school in five years, I think. You know, it takes more than four for the professional programs.”

Bertha’s hold for spring registration at Southern Illinois University started largely the same way—with an assumption by Bertha, her mother, and her advisor that everything would get worked out. This hold, though, appeared to be due to payments necessary, not due to paperwork. Bertha was confused but convinced that it must simply be a delayed payment for December. When I talked to her after she successfully ended the fall term, she said, “It went great, but I’m not registered yet for next term. They say I owe money. But my mom’s been paying it every month, so we just gotta’ look at it and call them when I get home.” I had known about Bertha’s mother’s monthly payment plan because she had designed it herself. SIU, like some university systems, used a payment system that did not generate or offer a monthly payment plan. There was simply a date by which the account needed to be paid. Parents and students could make payments as convenient to them up until that date to stay in good financial standing.

When I visited Bertha on campus in September, we met in her dorm’s lounge. As we sat by the pool tables and windows looking out on the creek that ran across campus, Bertha told me about the weird experiences she had had so far with financial aid. “So, my mom works construction—and she’s in a union, so it’s a good job. But, you know, it’s still seasonal. So, my mom wanted to make sure she budgeted to pay things before winter. So, when she worked out the monthly payments, she started paying in June once I officially deposited my enrollment fee.” All of this sounded rational, organized, and full of the altruism and future orientation sociologists, economists, and psychologists of education look for as signals of likely college success. It also made sense given what Bertha had told me in our first interview about how much going to college meant to her mother since they had lost Bertha's brother.

Bertha cried in our first interview talking about the loss of her brother in the past year to an act of community violence. She had—since then—been everyone's rock. Her mom leaned on her emotionally, and she put her little brother's safety squarely on her own shoulders. She walked him home, she kept up with who he was friends with; she kept him out of the streets when her mom was working long hours. "I don't know how it's gonna' be when I'm away," she said through tears and gritted teeth. I had worried, then, that Bertha's own sense of commitment to her family in Chicago would become a burden that would stop her from fully integrating at college.

But here we were, in a dorm lounge, in September of her first year, and Bertha had made four best friends who she studied with and had a group chat with since orientation. She was a part of a dance team at college and was attending daily practices. She was doing well in her classes but admitted to difficulty getting to her 8am class on time with any consistency. She was talking to her mom on the phone every couple of days and texting her brother daily. She felt they all had adjusted, "My mom, I mean, she cried when they were leaving me here. But she told me, 'I gotta' let you go and let you do this, so I'm not gonna' lean on you so much." Betha told me she could tell that her mom was really trying not to worry or burden her, and that she knew her mom likely wanted to call her even more but was restraining herself to allow Bertha to be absorbed in college life.

But when we discussed finances and 'paperwork' as I knew to ask about in each meeting, Bertha's mom's plan wasn't the only thing that came up. Bertha described a series of events that all seemed strange and yet routine. She noted,

> “You know, even though my mom did all the math and had started paying…this weird thing happened. A couple of weeks into the semester, but before Labor Day, there was an alert on my account, and it looked like I owed money. So, I went to the financial aid office on Tuesday when we got back during the lunch hour and there were so many students in line, Bridgette…it was like a Sox game. So, all these people are in line, and this lady from financial aid comes out and yells, ‘The Pell grant hasn’t processed yet, so y’all can go and come back in a few weeks if it’s not fixed.’ So, we all walked away and were like, ‘okay’.
> But then, a few weeks later, this alert was still on my account, so I go back...and, I swear, it was the exact same thing. Standing in line with, like, a hundred people. And the same thing happened. The lady came out and said, “The state of Illinois is late funding the MAP grant, so you can go and check your account in a few weeks.’ So, yup, I walked away and so did everyone else. And, well, I guess we’ll see later if everything’s okay.

This memory—a seemingly mundane bureaucratic set of engagements related to federal and state funding delays—flooded back to me when I spoke to Bertha in January. She told me she was no longer enrolled in college, and that she was looking for a job. She proceeded to tell me a heartbreaking and enraging story of attempting to resolve the financial aid difficulty we had discussed in December. She shared,

> “So…we go all the way down there after break to figure out why I can’t register even though my mom made the payments…and we find out that I owe ALL of what the Pell and MAP were supposed to cover. And why… [starts crying] because I need to prove my brother is dead.”

The discrepancy arose between Bertha’s mother’s IRS-linked taxes via the FAFSA application, which was filed when Bertha’s brother was still alive, and Bertha’s financial aid forms that indicated there were only two dependents in her household. The discrepancy triggered an institutional request for verification. One that Bertha did not identify after being twice shooed away from the financial aid office for being alarmed about flags on her account. She had been conditioned by the staff to ignore such flags and assume the best—a bureaucratic snag. But this time, the snag wasn’t caught in time to rectify the matter. So, none of Bertha’s federal or state need-based aid had been approved. Her mother had paid her out-of-pocket expenses in full, but now a nearly $17,000 bill in Bertha's name existed that was comprised of the amount entitled to her based on her parent's income—Pell, the MAP, and her federal student loans. Given this bill, not only could Bertha not reenroll at SIU until this bill was paid in full, but she also could not enroll in any other institution. When I had a short check-in with Bertha in February, she had begun work as a health-aid at a nursing home providing elder care. This is where she was working as the COVID-19 Pandemic hit Chicago.

The Matrix: A typology of burdens, delays, and costs

These disparate stories come together to paint a picture that can shift our view of the source of inequities on college campuses from the noted 'sorting and sieving' or 'match' of the merit-based admissions process (Voss, Hout, & George, 2022) to the less examined market-based nature of the enrollment process. Whereas most findings presume that the institutions that first-generation, low-SES and underrepresented racial minority students attend is a function of merit and admissions, my data speak to an alternative reality. Here, students make it through the 'sort and sieve' to gain admissions to more selective institutions, but they then experience a cooling effect imposed by complexities in accessing need-based financial aid. These complexities or burdens have learning, compliance, psychological, as well as chronological costs.

Given this, my data helps to generate a typology of the costs that come with receiving need-based financial aid (see Figure 3). This typology helps explain the conditions under which need-based financial aid and related delays impose costs that affect tangible, financial, academic, psychological, and long-term trajectories among those students who most rely on this aid to finance college. It specifically adds to a literature of college access and success that has used only binary modes of data analysis (matriculated versus not, persisted versus stopped, graduated or not) to describe the impact of student aid receipt among FGLI students. This typology also adds a critical dimension and analysis of timing as a critical variable in students' equitable access and success.

First, administrative burdens associated with need-based financial aid receipt can plague and slow the college decision and enrollment process for low-income, students of color despite their gaining admissions to a variety of higher education institutions. These delays and the lack of necessary financial aid information do two things. 1) They sort some students away from institutions with higher institutional graduation rates and lead to stratification between campuses wherein the most disadvantaged students attend colleges well-versed in attracting and serving other disadvantaged students, and 2) They stratify the receipt of critical and desirable campus resources among students within the same institutions. There was not a single participant who did not experience one of these two conditions related to delays that occurred either before college decision or during the summer upon attempts at matriculation.

The other devastating condition that occurred that has been underattended to by the current literature is that of being flagged for verification once enrolled. This condition almost assuredly leads to poor outcomes, as the student begins their college career and takes on many of the substantial developmental tasks that come with adjustment to this new and rigorous environment. They are then, in addition, asked to manage the learning, compliance, and psychological costs associated with verification at the same time as they are managing coursework, independent living, and personal responsibilities for the first time away from home. In much of the literature on FAFSA complexity and/or summer melt, not matriculating to college is the worst possible outcome. My study finds that the kinds of debt accumulation and delays to degree completion that adhere to students flagged for verification once enrolled may create far more lasting negative costs for students over their life course and may contribute to wealth gaps that persist by race despite college degree attainment.

Where the exception may demonstrate the rules of "the matrix"

There were students who experienced delays to decision-making, but once decided made their way through verification processes with little trouble. In these cases, there were three conditions that held to each of the cases: 1) The student had one primary parent with one stable, full-time job and, therefore, one W-2 that could be provided. 2) The family experienced stability across the previous three years in terms of size and dependents. 3) The student not only had support of college coaches from Noble, but also had institutional support in navigating the process of verification or avoiding it altogether.

The first condition is worth noting—one full-time, stable job belonging to one primary guardian. This condition was not met by many participants due to the precarious nature of work available to black mothers in Chicago. Whereas some mothers had obtained positions at hospitals or doing office work for a larger company downtown, many mothers were working multiple jobs or piecemealing jobs in the gig economy to ensure they could be present for school pick-up, childcare, and still earn wages to support their families. In addition, many families had two working guardians who traded off part-time work or contract work to collectively take care of children, elders, or those with disabilities in their extended kin networks. Finally, many families had at least one guardian who qualified for TANF, SSID, or unemployment during the years leading up to the students' enrollment in college. These students were almost always flagged for verification, and this means that safety-net program receipt—although subject to its own burdens of compliance—brings more burdens for students who belong to these families.

The second condition—stability in the size and number of dependents within the home—was also one that was only met by about half of participants. In many cases, families lost children or guardians, families experienced divorce, parents became formal guardians to nieces or nephews or had children themselves, the student had a child (three students in this study became parents since their parents' taxes were filed for the FAFSA), or parents took full financial and care responsibility for an ailing grandparent. All these conditions are consistent with life among urban, black families whose family systems are affected by disruption and degradation from child welfare, the carceral state, and failing public health and care for aging supports. When this kind of familial stability that avoided verification did apply, it was not because families did not experience these changes. It was simply that these changes did not occur in the three-year window of tax filing, FAFSA filing, and matriculating to college. These families had either previously experienced such changes to composition or did so after the student began college.

The third condition—in which the student had institutional support in navigating the process of verification or avoiding it altogether (not just the support of Noble's coaches)—occurred in three different observed ways. First, students who received talent-based scholarships (for athletics, marching band, etc.) in addition to need-based aid either avoided verification processes or received one-on-one customer service from financial aid staff to support their successful navigation of it. Second, students who committed to attend small, private liberal arts colleges (which were costlier financially) either avoided financial aid verification once they committed or, again, received one-on-one customer service from financial aid staff to support their successful navigation of it. Third, students who attended historically Black colleges and/or universities (HBCUs) were just as likely to be flagged for verification and to experience annoying or frustrating paperwork delays and processes. However, in the case of each HBCU attendee, parents had little trouble engaging this process to reach a resolution. Alternatively, in predominantly white institutions or large state universities, financial aid staff would scoff at the idea of students' parents engaging or advocating for them to complete verification. At HBCUs the fact that the students were treated "like I was somebody's child," as Anthony told me in August of 2019 when his parent and a staff member resolved an issue regarding a meal plan fee over the phone, meant that parents were treated with respect and engaged as stakeholders who could appropriately resolve financial issues for their newly enrolled student.

Conclusion: Access delayed; success denied

This chapter outlines the ways in which administrative burdens associated with the need-based financial aid process at most colleges and universities that admit and enroll average-achieving students create learning, compliance, psychological, financial, and time costs. My data demonstrate that although intended to produce more equitable access to college, bureaucratic demands at each institution delay access to college in ways that limit student potential and imbricate their efforts with cumulative disadvantage. The complex market of colleges and universities and the additional required risk of student loans only makes redeeming these entitled federal and state education benefits more difficult and costly for low-income students. While getting to college can be done, equitable opportunities once in college are difficult to come by. Fewer than one-third of low-income, average-achieving students of color in my study were able to successfully navigate these burdens in a timely fashion that enabled them equitable access to campus resources and the opportunity to use the hard-earned human, social, and cultural capital they held. All students held important roles and responsibilities within their families, experienced personal or community crises, and/or financial hardships that threatened their enrollment and persistence. However, it was the inculcation of these difficulties formally into their financial aid processes that took difficult circumstances and turned them into limited opportunity and capacity on campuses.

Figure 2. Normative college enrollment and financial aid timelines.

Sept - Nov	Dec - March	Dec - May	Jan - May	Jan - August
• ID match, reach, & safety schools • Write essays • Obtain LORs • Complete apps • Complete FAFSA • CSS profile	• Applicants receive notice of admissions • Early action or decision includes financial aid package	• Admitted students complete any additional financial aid forms and/or verification • Obtain snapshot of costs	• Students and families compare colleges, costs, etc. • Select a college to attend	• Request fee waivers • Pay enrollment deposits • Pay housing deposits • Submit records • Register for/attend orientation • Register for courses

Figure 3. Typology of conditions and costs associated with need-based financial aid.

Timing X Condition	Not selected for Verification	Selected & Complied	Selected & Struggled to Comply	Selected & Could Not Comply
Pre-Decision (Required to obtain aid package)	Null	1 guardian & 1 W2 and/or college coach aided completion	Delayed arrival of award letters & college decision	Limited award letters; limited choice set for decision
Post-Decision (At college of choice)	No action necessary	1 guardian & 1 W2 and/or fin-aid worker aided completion	Delayed orientation, housing selection, & course registration led to unequal access	Student does not matriculate "Summer Melt"
Enrolled (After formal matriculation)	No action necessary	1 guardian & 1 W2 and/or fin-aid worker aided completion	Delayed registration & affected course access for coming term	Student cannot return, cannot reenroll until balance is paid, increased debt

CHAPTER 4: “WE CAN’T COACH OUR WAY OUT”: THE LIMITS AND UNINTENDED CONSEQUENCES OF COACHING AS A SOLUTION TO INEQUITY IN DEGREE ATTAINMENT

Introduction

In this chapter, I combine data from students with observation and interview data from the coaches they worked with, and data from the broader Noble college team to answer the question: Does coaching, as an intervention, support post-secondary transitions and persistence among these students? And, if so, what is gained or lost in this intervention? The aim of this chapter is twofold—first, to identify and describe the contributions that third-party college success coaches make to individual students’ successful matriculation and persistence once in college and, second, to describe the ways in which coaching—as an intervention—challenges and/or reinforces existing social inequalities among multiply marginalized aspiring college students. The data highlight both coaches’ and students’ insights that articulate specific instances of recurrent themes I observed in over 250 hours of observations in which coaches worked to strategize and support students.

To address the first aim, I first describe college success coaching at Noble in its imagined or idealized state, when it is working as intended. To address the second aim, I detail how anticipated administrative burdens from need-based financial aid, like those detailed in the last chapter, shape how the coaching intervention unfolds over time and limit the desired effects of coaching—more equitable experiences of college campuses. Finally, I share six cases to demonstrate the ways unanticipated administrative burdens associated with onramps to other state or federal programs (like Medicaid, transition-age services associated with foster care, SSID, vocational rehabilitation, and veteran’s benefits) plague the students with whom coaches are often most engaged. I use these three conditions—ideal, anticipated burdens, and unanticipated burdens—to demonstrate the ways in which the costs associated with policy and program onramps among FGLI young people limit the potential of students’ success in navigating institutions to access supports in the transition to adulthood and also limit the potential of coaching as an intervention in achieving equity. Finally, I consider a critical question about the ways in which Noble and the larger field of college-coaching interventions frame the problem they are attempting to solve and whether the coaching intervention itself may impinge on the capacity to actually solve the problem.

What is college success coaching?

College success coaching is an intervention that has, since 2000, diffused nationwide across nonprofits helping FGLI and URM students obtain college degrees (see Appendix C). These organizations include large, well-known nonprofits like the Posse Foundation that are highly integrated into an elite higher education landscape, as well as others that are small, single-site, and more integrated with local high schools, like the Sunflower County Freedom Project in Mississippi. In Chicago, college coaching programs are so abundant that my previous research has estimated extant programs could likely provide support to all college-bound juniors and seniors attending Chicago Public Schools (Clark, et al., 2020). Coaching entails both technical and adaptive support and includes domains best described as both mentoring and advising (see job description in Appendix D). Coaches and their managers described the coaching role in ways that reflected balancing these two demands of navigating institutions and supporting young people more personally. First, coaches said their purpose was to help problem-solve critical enrollment and credit concerns associated with the technical side of college persistence. Second, they noted that they were to be compassionate listeners, and help facilitate meaningful connection to campus (both people and material resources) so that they could slowly hand off these responsibilities to students. This process was envisioned to set students up to have the tools and connections they needed to resolve future challenges for themselves. This second task was critical to students achieving the goal of college degree attainment; it also belies an organizational belief that particular kinds of experiences lead to greater integration and satisfaction on campus, a successful transition to employment after college, as well as the upward socio-economic mobility that a college degree promises.

"Our job," said Lucía, a manager within Noble's college team, "Is to support our students in the way that upper-middle class parents do. We are there to see around corners, support them in navigating complications, and bail them out when there's trouble—and there often is." Lucía explained that her own experience as both a first-generation college graduate and an educator had led her to see the need for support that mirrored what higher income students received. "We do everything—literally everything," noted Coach Bryan. "I help with budgeting, book rental, moving to campus, meal plans…we do it all. I'm like the uncle my students never wished they had." Bryan laughed; by this he was referring to his frequent check-ins, reminders, and healthy doses of accountability. Students often simultaneously rolled their eyes at Bryan's follow-up and appreciated his follow-through. Noble's college team's conceptualization of this role led to an expansive heuristic for coaches—there was no challenge too big or too small. If something could stop a student from achieving their goals, coaches were to help the student. Never mind that there was a whole set of patterned challenges associated with the need-based aid infrastructure that most higher SES families literally never knew existed let alone had to navigate.

Who are college coaches?

Most college coaching programs are staffed by what is commonly referred to as near peers in both the mentoring and role model literature (Destin, et. al, 2018; Murphey & Arao, 2001; Murphey, 1998). This means that people who have lived experience and shared identities with FGLI college graduates are commonly hired to coach FGLI students. With Noble's additional focus on equity across campuses, given disparate outcomes observed by race and place in the city, funding was also spent on supplementing and strengthening the college coaching programs in schools in the years preceding my study. Specifically, among the schools in the study, Noble had hired young Black professionals who had been the first in their families to successfully navigate college and who, since then, had dedicated their careers to supporting Black adolescents' and young adults' success. The coaching team I followed included an intentionally well-rounded and experienced team. Coach Renata had a master's degree in family counseling and had worked as a benefits administrator for the social security administration immediately after college. Coach Bryan had counseled high school juniors and seniors on the college admissions process for seven years in Chicago Public Schools (CPS) high schools on the south and west sides. Additionally, Coach Bryan's mother worked for the State of Illinois Department of Human Services in the disability and rehabilitation division. Coach Kameron had worked with adolescents in positive youth development organizations in the south, supporting initiatives to create seamless pipelines for talented, motivated students from high school to HBCUs. Finally, Coach Mac was a recent college graduate from University of Illinois at Urbana-Champaign. He grew up on the southside of Chicago and attended a college-prep, charter high school, not unlike Noble. Together, the team brought a wealth of experience, approaches, and insights. While two coaches had navigated PWIs in the state of Illinois, the others intimately understood the unique dynamics and challenges of attending HBCUs as FGLI students because they had attended them and have since been a part of extended formal and informal networks of HBCU alumni.

This particular team of coaches had been coaching students and working with one another for two years to support caseloads of recent graduates from three far southside schools. When I met them, they were incredibly passionate about what they saw as a critical role they served in smoothing paths for students, helping them to make critical connections on campus, and make the most of their time in college. They were excited to share insights and strategies about everything from college majors, course schedules, work study, internships, and intramurals. Coach Mac shared, "In this job, I get to share all of the things that I learned or figured out a second too late…but I get to help our students get ahead of that curve and see the opportunities in time to be able to take full advantage." He added that it was a bit like getting to do college a second time—with all the hindsight he now had obtained. The coaching team was incredibly optimistic about working with this 2019 cohort. In 2018, the team had started working with students in the fall once they had already begun to college, so they felt like they had always been just a bit behind in terms of building relationships and getting ahead of the students' challenges. They saw this year as the opportunity to be proactive. They would begin their work with the class of 2019 during the month of May as they prepared for graduation from high school.

Coach Renata was insightful about her capacity to support students like her, "You know, it's not like I assume every student has my story or my circumstance. But what I do know is that, like me, they are motivated to attend college, they have their families best wishes, and they don't likely know much about what it all requires to succeed." This was a common sentiment among the coaches that what was shared between them and the students was greater than what was different. However, sometimes coaches reflected about the way small differences might have a larger impact on students' success. One day, as Coach Kameron drove both of us to the University of Illinois at Urbana-Champaign for student meetings, he said,

> "So, I qualified for the Pell Grant, right, but my dad worked for the military base nearby and my mom took care of us kids and picked up some paid work when she could. And I can't help but feeling like we just had it different than some of my students. We were low-income, but also working class. And I don't underestimate the impact of that now."

As I spent time with coaches over the course of the year, these reflections came again and again. Coaches often left student meetings reflecting on their own relative privilege when faced with the challenges that held students back. Specifically, coaches were often as befuddled as students when trying to resolve challenges with financial aid offices that required proof of poverty when the very conditions of living poverty made providing that proof increasingly difficult. Coach Renata and

I once reminisced about the "good old days" of completing the FAFSA by hand based on printed copies of our parent's taxes—easy to do when our parents had one or two W2s. She also noted, "This is so much like when I was working for the Social Security Administration. It's like, 'here's a benefit to help you…if you can just get through the maze to prove you need it'." So, while Coach Renata, herself, was a Pell recipient as well, it wasn't in this role that she most connected with students' experiences. She more closely related her experience as a social worker with students' experiences of bureaucracy. "I don't know how we coach our way out of these problems," said Renata with resignation, "I can't 'coach' a student to ensure his mom's employer gives her a W2." Renata was right—this was not always coaching. However, these demands took up much of the coaches' time.

On the ground: What are coaches doing to support students?

My first insights into the work of college success coaches occurred concurrent to my first interviews with students. While conducting interviews, I began to sit-in on what were commonly referred to as one-on-one "check-out" meetings. These meetings, initiated by college success coaches, took place during the weeks surrounding high school graduation. In these sessions, I got a glimpse at what coaching looked like on the ground and how that differed from what one might imagine. Students in the study allowed me to sit-in on their check-out meetings, and they were generally eager to meet with their new coach. This, after all, was their first occasion to be an alumnus and a high school graduate.

In these check-out meetings, coaches and students collectively focused on a shared google spreadsheet. Within this spreadsheet lived all the bureaucratic minutia that Noble and its coaches believed would amount to either a successful college matriculation or summer melt. Spreadsheets included relevant data like a student's expected family contribution (EFC) according to FAFSA to the actual net cost for the university the student was attending, calculated via their uploaded financial aid award letter. However, the spreadsheet also included a tab for usernames, passwords, pin numbers, and parental contact information—all the requisite information needed should a student need to access critical information or navigate complicated bureaucratic systems in the face of an emergency. Finally, the spreadsheet included confirmation of paid enrollment fees, scheduled orientation dates, and details related to students' plans for living on or commuting to campus. Where there were blanks in a spreadsheet, there were worries among coaches of impending doom.

In the first check-out meeting I observed, Iris and Coach Kameron met and worked through the spreadsheet to set out a plan of shared work. Coach K, as he was known among students and alums, made special effort to be present in the hallways, cafeteria, and at school events when he was on campus with current high school students. He told me, "This is so important because then, when they do graduate, they know who I am and are curious and excited about what I do to help them through college." An HBCU alum who had an immense amount of style, Coach K had a swagger and a casual way of showing he deeply cared that was well-suited to modalities of connecting with teens. So, when he and Iris sat down, it wasn't the first time they'd met, and Coach K had a sense of Iris' interests and disposition. "You ready to make me work, Iris?" he asked, "Or do you have your stuff on lock?" Iris laughed and they opened the spreadsheet on the shared screen in front of them. Coach K proceeded through the checklist, "Okay, Saginaw Valley State University in Michigan…looks like you've got your financial aid worked out, your housing deposit made; you're really on it, Iris! How are you getting to campus for orientation and for moving in later this summer?" Iris smiled, and responded, "My best friend and I—she doesn't go here—well, my mom and grandpa are gonna' take us to orientation and then her mom is gonna' take us to move in later in August. My mom works for CPS [Chicago Public Schools] so she has to work then."

Coach K and Iris walked through the rest of the list and then talked through the steps in the spreadsheet that Iris would need to complete after orientation: sharing her class schedule, her new email address, mailing address for care packages, etc. Then, Coach K said, "Okay, so you'll share this information, and it will help me help you. I can't send you a care package if I don't have your address. I can't send you the application for book scholarships if you don't update your email address…get it? I can't help you if you don't keep me updated." Iris nodded and agreed to keep Coach K in the loop. When she walked out of the room in her very petite pair of Jordans to head out for the day, Coach K turned to me and said, "She's gonna' do great. She's on her stuff, and she has a plan."

After Iris' checkout meeting, I walked with her to the front of the school where she was catching the bus home. "How do you think that went?" I asked. "Okay," she said as she shrugged. "I mean, I guess that's what he's here to do…make sure that I've got all my plans in place." Iris' initial reflections were echoed by some students, but not all. For students who had been noticeably stymied by their own attempts to handle financial aid verification, get fee waivers approved, or make plans for travel to campus, the coach's urgency around supporting the completion of these tasks was appreciated. But students who were reporting that their progress was on-track often left meetings with a sense of longing for what they had wished the meetings could have been, although they didn't know how or what to have asked for to get what they wanted. "I was hoping we could talk through more about what college was going to look like, I guess," Iris lamented. "But…that's okay. I'll figure it out."

I had just previously conducted my first interview with Iris, and I thought about all that I had learned about her. That she made her college choice based on a positive interaction at a college fair, she was a primary caregiver to her grandpa and her four younger siblings, her mom worked both as a lunch server at CPS and as a certified nursing assistant in the evenings. I wondered about whether these realities in Iris' context were as salient or important to her transition to college as were the sharing of her FAFSA passwords. Further, I wondered in what ways the structure and content of Iris' first meeting with Coach K might shape the future of their relationship and the kinds of data, problems, or progress Iris would share or even interpret as relevant to Coach K's support of her persistence. His focus on the checklist may have made it difficult for any other kind of more personal disclosure or coaching relationship to emerge. Months later, she told me that Coach K had sent her a care package—a sign she was keeping up with her end of the bargain.

Check-out meetings clearly served a dual purpose. First, these meetings were a formal handoff of students from the college counseling team whose services were embedded within each high school to the college success coach who would be supporting the student as an alumnus. Second, these meetings were a fast and furious introduction to the shared yet highly individualized task list that coaches and students would need to complete over the summer to ensure a student's successful matriculation to the college of their choice. In this way, these meetings had a unique tenor that felt partly like a welcome into a new phase of partnership and partly like a procedural checklist with a length that depended greatly on how "on it" students were according to coaches, or described more accurately, how disparately disadvantaged students and their families were in the ability to prove they were living in poverty.

This kind of meeting might seem quite appropriate given the number of complex tasks that students need to tackle in a timely fashion. And coaches did accomplish incredible feats in this vein—every student participant in the study who intended to start college in the fall successfully matriculated. However, the urgent nature of coaching meetings was driven by checklists and to-dos that were only present because the college team understood that bureaucratic challenges associated with need-based financial aid presented common hurdles that prevent FGLI college aspirants from accessing institutions of higher education. The urgency and structure of coaching meetings was a tacit acknowledgement of the burdensome requirements to obtain or redeem aid at each college or university.

This policy implementation context—a web of challenges related to redeeming aid that students had qualified for—and the critically timed window by which students needed to accomplish such tasks shaped the relationship between students and coaches, and therefore shaped coaching as an intervention in ways that often defied both groups' best intentions. Both students and coaches expressed a desire to build positive mentoring or "walking beside" relationships with one another, yet my data show that this remained elusive for most coaches and students during most meetings. The terms of their work were often defined by the specter of administrative burdens that posed an imminent threat to many students' college persistence. It was the rarer case that students and coaches experienced their ideal of coaching. This only occurred when and where there were fewer structural barriers for students. Here, parents with stable work, families that reflected normative structures of nuclear family, and little reliance on other federal means-tested program were the set of advantages that helped ensure that hoops were easier to jump through. So, these students didn't simply experience smoother processes to redeeming aid, but they also were able to benefit from coaching at its finest.

When coaches can coach: Developmentally attuned accompaniment and campus connections

When observing college coaching in its idealized state or hearing students or coaches discuss fulfilling coaching sessions, I was inspired. Students led coaching meetings by sharing what was going well in the enrollment process or on campus in the fall; they shared concerns and identified potential resources; they shared questions or worries that they didn't yet know how to resolve and asked for specific help—book funds, scheduling concerns, academic plans, or advice about how to get more engaged on campus. When this was the case, students were able to use coaching meetings to mobilize and build relationships on campus, obtain work-study jobs on campus that put them in touch with mentors who helped them see and navigate campus power dynamics, and had enough time to reflect on ways in which majors did or did not suit their skills or goals. Coaches truly could “walk alongside” these students. Coaches, in these cases, could accompany students from where they were in their college transition to a next phase of integration and acclimation. Destiny attended DePaul, and after she and Coach Renata met, she told me,

> “You know, it was great because we were able to map out my courses for the next two terms and strategize about classes that would help me keep up my GPA and meet my requirements for gen-eds. Also, Renata and I got coffee and I showed her around my favorite places on campus. We even saw a flier for a poetry slam night coming up, and I think I’m going to go because I don’t have a lot of Black friends or peers here yet, and this event is sponsored by the BSU [Black Student Union].”

By my next visit to campus in February, Destiny had not only attended the poetry slam but performed at a subsequent event. She became connected with the BSU and was even encouraging her roommate to get more involved. She said, “You know, I’m kind of introverted. So, for me the poetry slam was a good way to introduce myself to people and say, ‘I’m not just quiet.’” Destiny expressed a deep level of increased satisfaction socially and noted how much DePaul really welcomed and valued her. She and Coach Renata continued to work on Destiny’s academic, social, and financial goals. By the end of the academic year when we checked-in, Destiny had secured a highly competitive paid position as a peer-mentor for summer orientation. Although orientation would be online due to COVID-19, the zoom meetings to prepare for the position and meetings with the newly enrolled students kept Destiny engaged and connected. She also was earning $15/hour safely from home for more than 12 weeks while many of her peers were working customer-facing jobs at grocery stores. Destiny noted, “It feels really good to be able to contribute at home and also to not be putting my mom and grandma at risk.” For Destiny, the work she and Coach Renata were able to do together via monthly check-ins were a virtuous cycle—each step building momentum and connection for Destiny. Coach Renata was able to support Destiny in finding ways to align her goals, so that they could be accomplished more effectively and efficiently making good use of her time and energy.

For Marie, who attended Benedict College, a small HBCU in South Carolina, on a dean's scholarship for her academics and leadership, Coach Bryan was integral to making the adjustment to an HBCU in the south. During their summer meeting, Coach Bryan and Marie were able to spend time anticipating some of the new experiences that Marie would have at Benedict.

> "We talked about how—you know, I haven't really been around many Black peers who grew up wealthy or whose parents and grandparents went to college. But Bryan told me there will be legacy students' and explained how that could feel strange. You know, he told me that my classmates might look like me but might have gone to private schools their whole lives and drive Benz's."

In these relationships where coaches walked alongside students to prepare for challenges or to accomplish their goals, both students and coaches were satisfied and engaged. Coaches represented a unique value-add versus a requirement for navigating crises generated by institutionally constructed emergencies.

Later, when I visited Marie during February of her first year, it was clear that this had prepared her for class differences within the Black community that she would encounter.

> "So, I have a 'mom' on campus, Mona. She works in the dining hall, and you know, I even say, 'hey, ma!' So, we talk and check-in and share our challenges with one another. She encourages me, and I encourage her to keep her head up in hard times—like when she was transferred to a different food service spot on campus. It's like how I told you I used to talk to my mom every night before bed. And, you know, some people here don't have the challenges I have back in Chicago or aren't worried about their families like I am, so it helps to have someone who understands."

Marie had found a key person with whom she could connect that made her feel at home on campus, and this made all the difference. And this connection could be linked to the framing and support Coach Bryan provided Marie before she started at Benedict. When there were questions, homesickness, challenges with peers, or simply special moments like getting a good grade on a difficult exam, students were buoyed by connections made to campus staff or faculty. And for Marie, finding someone who 'shared challenges' or was 'like my mom' enabled a class solidarity and a form of reciprocity in ways that her relatively more privileged peers could not. Marie studied or attended parties with friends, but she had a confidante in Mona. “Yeah, and you gotta’ find somebody. And that’s what I had been telling Marie,” said Coach Bryan. “I didn’t know whether it would be a prof or an upperclassman, a tutor. You know? It doesn’t matter *who*…but it’s gotta’ be somebody who understands where you’re comin’ from and gets how different that is from *this* place.”

Students described these connections differently than they did their coaches. Where coaches were affiliated with their high school and were following them and checking-in on them to push them through college, college staff and faculty pulled students into the campus community where students found care and additional sense of belonging. Time and time again, students who had challenges across the spectrum from crises to thriving articulated that these relationships were critical. Together coaches and connections on campus provided complimentary support—an insider perspective as well as outside tactical help. Coaches were integral to ensuring students secured the former. George, a student who was attending North Park University to study engineering and was on a football scholarship, found this kind of relationship in an introduction to engineering course.

George had expected to find this connection in his football coach, yet an early concussion had led to a major breakdown in their relationship. He sought out help in navigating this from Coach Bryan, talking through his concerns and his priorities. George then advocated for himself to be treated and sidelined so he could ensure the concussion would not affect his long-term cognition or mental health. “I’ve watched all that stuff on ESPN about concussions and what they do to people. I wasn’t about to play with that,” George shared. So, when the coach pushed George to play before he had been fully cleared by his own doctor, George quit the football team. He felt the coach was valuing his body at the expense of his brain and autonomy as a young man and scholar. He instantly lost his peer group, support on campus, accountability, and sense of belonging. George again turned to Coach Bryan. Coach Bryan urged him to reach out to his introduction to engineering professor—

an older Asian-American man—who after the initiative, took George under his wing. The professor told George he saw his potential, and he worked to support George's mastery of the course material. When I spoke with George after the end of the first semester, he said,

> "Remember how I told you about Professor Lee. Well, I didn't do well on his final…and it would've dropped my grade. But he emailed me and said, 'I know that you know this, so come into the lab and I'll have you show me what you know a different way.' So, I ended up with a B+ in that class, and he's really, like, my support on campus."

This support was essential for George because the community he planned on had evaporated; he was no longer on the football team. Professor Lee became his key advocate and connection. Bryan noted, "Yeah, I was really worried about George for a while, but once he got connected with Professor Lee, it made a huge difference. Things still aren't going to be simple or easy, but he's got someone in his corner."

Similarly, Michael, a student who transferred from a small liberal arts college in Missouri to a Christian liberal arts college in Suburban Chicago, found campus connections in faculty and staff who expressed interest in Michael's future goals and progress. Michael attended an early start program during August before his freshman year. This was a three-week course and orientation for FGLI and URM students to earn a college credit and get acclimated to campus. Coach Kameron had given Michael and his family the nudge to do the program. They had been hesitant because Michael had already been away for three weeks in China with the Chicago Urban League, but Coach Kameron made the case. "I told them; this is a real one-time shot to get a leg up. You'll get to know people, you'll start to understand yourself on campus, and you'll get a practice chance at classes." Michael and his family listened—after all, they were paying a good deal of money out-of-pocket to pay for his tuition. By starting early, Michael could get a work study job and start working early, plus they could minimize the risk that he would struggle. The early program helped them Michael's family meet multiple goals.

During the early start program, Michael connected with a political science professor. This was Michael's tentative major, and he had plans for a career in public service. When I met with Michael in September on campus, he shared that Professor Williams was his main connection to campus. "So, I work in the cafeteria, and I'm trying out for the basketball team, but honestly Professor Williams really believes in me, and he's looped me into so many opportunities in political science." This connection, forged via the nudging of Coach Kameron, was critical because while Michael met classmates in the summer program, almost all of them had left the college by the end of September. "So, yeah, I made five friends this summer in the early scholars' program. But four of them have left," Michael shook his head. I asked, "What do you mean 'left'? It's not even the end of the first term…"

Michael told me that the other students he made friends with—all FGLI and/or URM students—were caught up in the burdens of financial aid that Coach Kameron had helped him navigate. He explained, "So, you know how Coach K and Noble, like, they help us with the FAFSA and verification. Well, my friends…they came to the early scholars' program and then they went to start the term and two of them didn't get the aid they expected because of forms and paperwork—they were too late. And the other two didn't fully understand what their family would owe for the semester. So, once their families got the huge bills, they just went home. I think one was gonna' enroll in community college instead…" Michael's voice trailed off as did his eyes. Four of five new friends…gone. And, while this was an extreme case, it belies data average achieving FGLI and URM students face when, at best by statistical measure, only 60 percent of their classmates with shared identities persist beyond the first year. Those in elite schools may fare a bit better but have fewer classmates with shared identities to begin with. When I talked with Coach Kameron about what Michael experienced, he reflected, "You know, that's the thing. We're coaching our students to handle this stuff, but if 90 percent of FGLI students struggle with financial aid and don't get help…I mean, we're barely putting a dent in this problem." Further, students' material experiences of campus would still be one of wildly unequal access where 'people like me' do not stay or succeed.

Ultimately, the lack of community and friends on campus would bring Michael and his mom to successfully pursue a transfer over winter break. His relationship with Professor Williams and Coach Kameron played no small part. Coach K helped Michael secure his transcripts, vaccine records, and all the other paperwork he needed. Professor Williams provided a supportive recommendation over the phone while Michael was on campus in the admissions office. Meanwhile, because it was a small college, a financial aid advisor worked one-on-one with Michael's mom to complete the financial aid requirements. Michael had a similarly strong start at his new institution—earning a B+ average in his first term and securing a highly-competitive position as a residential assistant for the next fall before the COVID-19 shutdown. This set Michael up for a different sophomore year when they returned to campus. He was responsible for others, integrated in campus policies in and decisions, and he was able to help others feel welcome amid turbulence. He had been pulled in to being a member of the community, and he could make a difference. "Now I help students like me be successful and see the opportunities available," Michael shared.

Whether academic, advisory, or social in nature, the support from campus faculty and staff was something altogether different than what coaching could provide. But coaches helped urge students to take key steps and positive risks to initiate these relationships. Multiple students told me a version of what Michael most astutely articulated, "Coaches can help you with, like, how to navigate college *in general*. But my advisor or the professors on campus, they help you with how to navigate *this college*." Students needed and ultimately wanted both—coaches to help them with the generalizable bureaucratic processes of college financing, matriculation, and persistence. Yet, they needed insiders on campus to help them understand the specifics—the who what, when, and how—of their particular institution. And while coaches could help students make these connections, they could not completely prevent the kinds of bureaucratic crises that made establishing a positive and stable connection a much less likely outcome.

Expected burdens capture coaches' attention and sideline other student goals

Expected burdens, perhaps better described as accepted burdens, were those that were simply part of the water to coaches and the college team at Noble. Whether complex verification requirements or online enrollment portals with nearly non-navigable pages, or the web of fees related to enrollment and registration, these are taken to be 'givens' although they wreak havoc on students. In these cases where challenges with expected burdens emerged, coaching very much followed the template of Iris' first meeting with Coach Kameron. Here, students were generally able to navigate or persist through administrative burdens on their own or with some limited coach support.

However, the students often continued to carry the unnoticed or underestimated weight, responsibility, and costs of delays throughout their first two years of college. When they met with coaches, these students would have answers that checked most of the boxes that represented coaches' expected concerns. Yet, there were often specific challenges that required coaches to fish for answers and follow-up to-dos that were identifies. These students were often overwhelmed and barely managing the environment of unequal access that they had been left to experience given challenges with bureaucracy that they navigated by the closest of margins. Coaches often made little time to meet and engaged transactionally with students who could generally confirm enrollment, who sent class schedules, and confirmed they had course materials. Ray, a student at Michigan State University who appeared to be generally on-top of things in coaching meetings, shared, "You know, it's just like they want our data. Like, you know that's why we matter. It's like 'have you done this?' and so then you're helping them to show that you're doing what you need to stay in college. But, like, this [paperwork] is only one part of life here." To Ray, his coach was mostly confirming the vital signs necessary for persistence, so discussions of how to thrive seemed just out of reach or irrelevant.

Coaches would reflect on these kinds of sessions as procedural or transactional, but necessary. They would leave feeling some semblance of satisfaction that the basics were in place, but with a sense that things were likely going to be difficult. “I think he’s doing okay,” said Coach Renata about Ray.

> “Like, he’s handling his business. But he seems overwhelmed in a way that’s hard to help. You know, like when someone is juggling, and your stomach does that thing ‘‘cause you’re like ‘they are about to drop…’ And, you know, you can’t jump in. Like, it’s not clear which ball or when…but it’s just teetering. So, you gotta’ let them do their thing until they can tell you, ‘Here, hold this ball for me,’ so you know where the problem is’.”

Coach Renata’s analogy perfectly described how coaches felt with students who were barely but independently scraping by. In these cases, students had a kind of tunnel vision on the current set of ‘balls’ they were juggling—finding some fragile balance with an unwieldy set of demands. Yet, there was no room left to look around or confidently take up the next challenge or see around the next corner. These students were endlessly stuck in the present just maintaining signs of survival—keeping up within an unequal set of conditions that had been laid out for them due to delays or handling burdens alongside academics to avoid future emergencies. Ray was not the only student working very hard but making little forward movement. Melissa was not able to register for Comp I and instead took on many work study hours. Santiago was ill-advised to enter the more challenging architecture class and had little time to spare. Courtney and David were sidelined into unequal opportunities that shifted the core of their engagement away from academics and student life. They all had experiences that kept them ‘stuck’ in a struggle-filled present rather than helped them gain momentum toward a promising future. When I observed coaching meetings with these students, their preoccupations and lack of capacity (space, time, or stability) to engage with higher-order concerns, like mentorship, connection, or a plan for next term, was palpable. Like Maslow's hierarchy of needs, students stuck in a bureaucratic web were constantly shoring up the basics—they did not have much time to consider routes to self-actualization or improvement on campus. But that didn't stop them from *feeling* desires to pursue them; it just appeared less possible or relevant in *this* place at *this* time.

Coaches were often so busy checking boxes that confirmed students were okay that they did not even understand how unsatisfied students were with their experiences. "Yeah, Alinda is doing so well at National Louis," Coach Bryan told me. And by her data, she was. She was enrolled full-time, was earning a B average, and was engaged with her advisor on campus. In October, she was already pre-registered for courses for the spring. Yet, because Bryan had received "I've got things handled" signals, he did not know the information I had learned about Alinda's challenges outside of coursework and her dissatisfaction with the lack of options for coursework.

> "I couldn't even choose classes for the spring, and none of them are aligned to my major. And I do understand that we gotta' do gen-eds, but why don't I get options? Why can't I at least take one class in my major to know if I'll actually like it or to help keep me motivated?"

Alinda was not wrong. The program at National Louis was not designed to support choice or exploration. It was designed to maximize students' likelihood of course completion. So, students took classes in a cohort model for the first two years. And while she saw the advantages, her coaching took for granted that an enrolled student was a stable and successful student. So, while not bureaucratic, Alinda's experience was structural – decisions made by higher education administrators that limited opportunity to approach college in ways other than box-checking. But it had been Alinda's financial aid verification that landed her at National Louis. When I asked Alinda why she chose this program knowing it was so structured and wasn't exploratory in the same ways as a traditional undergraduate experience, she said, "Well, I had to do FAFSA verification, and this is the place that helped me get all of that done." National Louis' Pathways program prided itself on streamlining enrollment, and they had successfully helped Alinda jump through the hoops of verification. However, this had the effect of coercing her to attend a program that did not match her desires.

By early February, Alinda had stopped attending classes. A combination of terrible winter weather on a long bus commute on the Jeffry Jump (a commute that runs the entirety of the south side of Lake Shore Drive and takes over an hour) and a sense of the irrelevance of courses as connected with her future goals—especially a lecture course in world history—led to a feeling of powerlessness. Why was she trying so hard to do something that had little to do with her future goals? By the time Coach Bryan heard that Alinda was struggling, COVID-19 had turned all classes online and tapping back into any support on campus or making plans to get back on track with professors was almost impossible. Meanwhile, National Louis' algorithm that flags students who are in academic trouble weighted students' first-term GPAs high in its prioritization of students for support, so Alinda's advisor wasn't alerted until mid-term when she was failing her courses.

Alinda's story was an awful example of the ways that administrative burdens shaped decisions and limited opportunity, but it also showed how the limited opportunity under the pressure-cooker of time that exists in higher education meant swimming in a maze of not preferred general education courses without any clear purpose or connection to a future major or goal. Coaching could not save Alinda once she was in this not-best-for-her situation. It could not change the institution's conditions to which she was subjected. When this kind of limited institutional access was present, coaching meetings with students felt forced and transactional. Students had little generative capacity, and coaches seemed equally stuck in navigating students' complaints, challenges, or tasks. Coaches were constantly reframing students' struggles to keep them engaged and enrolled, supporting tactical challenges with guesses at campus supports like tutoring, writing centers, or websites, or helping them complete administrative paperwork that threatened their future persistence. It barely resembled the coaching I observed with students who were more stably situated on their campuses with financial aid concerns far away in their rear-view mirror—a box checked, a form submitted, and access granted *on time*. Meanwhile, nearly a quarter of students in the study were sideswiped by a web of unexpected burdens. These students were repeatedly knocked from their path by administrative burdens that seemed to have little to do with college at all—at least directly. Their experiences point to the overlapping and intersectional disadvantages that come via multiple systems involvement.

Unexpected burdens at policy onramps eclipse students' goals and coaches' capacities

Certain burdens common to FGLI and URM experiences of the college transition were expected and accepted by coaches as just part of the process to be tactically managed no matter how persistent their costs were. Other kinds of administrative burdens emerged that fell completely out of the norm of what coaches anticipated. For some students, more obvious holes in their college transition plan raised red flags for coaches early on. In these cases, coaches jumped in to resolve problems that weighed on students and posed obvious threats to matriculation and persistence, things like travel to campus, getting forms submitted to secure financial aid, housing support, or finding supplemental funding when there were clear gaps in students' capacity to pay for books. But often, at the root of these larger needs that emerged related to college success were needs generated by the unavailability of promised supports from other means-tested or systems-involved programs like Medicaid, vocational rehab, SSID, transition-age funding provided by DCFS, dependents who receive veteran's benefits, or McKinney-Vento Act financial support for students experiencing homelessness. This was the case for Ebone, whose case drew on Coach Bryan's full effort and attention, and a set of skills outside of typical college success coaching simply to help keep her afloat.

Ebone told me, "Yeah, when I met with Coach Bryan and he said that they could pay for my Amtrak ticket to get to band camp, I was so grateful. Cause, like, I knew my mom wasn't going to be able to get me there and that I'd have to come up with that money and figure out how to do all that on my own. But Coach Bryan helped me out, and that made things so much easier." Ebone's first experience of coaching shaped her understanding of what coaching was and what she could expect from Coach Bryan. Throughout Ebone's first two years of college, she consistently engaged with Coach Bryan when she needed support. When she needed extra help to secure books, funds for her laundry card, saxophone repairs, or bus tickets home for the holidays, Ebone knew that if there was anything she needed that would help her succeed academically, she should and could ask Coach Bryan and Noble for help.

One of the tougher challenges Ebone encountered was navigating and obtaining medical insurance. Ebone was eligible for a Medicaid plan via the ACA. However, her plan was associated with the Cook County in Illinois and not accepted in Arkansas where she went to college. So, while higher-SES students could stay on their parents' insurance plans until age 26, Ebone had two choices, forgo her Medicaid provision, and pay for the campus-provided insurance, or secure Medicaid in Arkansas through a series of bureaucratic steps (establishing residency, working with a navigator, proving eligibility). She knew that she could reduce the out-of-pocket cost of college if she could get her Medicaid enrollment completed, so she urgently put this on the radar of those she felt could possibly help her—including Coach Bryan. Ebone sought help first from her band director, and later from an administrator at her college. She even asked Coach Bryan to pick up her birth certificate from her mom and FedEx it to her since she needed this to obtain an Arkansas ID.

When I asked Ebone why she asked Coach Bryan, she said, "Well, people here…it's like they care, but they don't follow through. You know, they listen, and they empathize, but it's like—'I need real help'. And Coach Bryan gets that." While Coach Bryan helped many students complete their waiver from university insurance—it was part of the checklist—this case was out of the norm and the emergency had not been anticipated. In Ebone's first meeting, her presumption that a "full tuition scholarship" meant all fees were covered by her band award led her to prioritize travel in the conversation with Coach Bryan. So, neither she nor Coach Bryan had anticipated the emergency that would occur wherein Ebone had to provide proof of insurance to stay enrolled. The hustle to get this completed to avoid paying for campus-provided insurance, occupied many waking hours outside of classes and marching band in that first fall. And, in a more rural setting with little public transit, Ebone relied on rides from upperclassmen to get to the DMV. More than simply annoying, Ebone's experience left her running on fumes in terms of both sleep and capacity. Finally, the day before the deadline, Coach Bryan helped Ebone make a payment with emergency funds to secure her insurance via the campus plan with the shared agreement that she should still attempt to qualify for Medicaid to reduce future costs. In more than twenty months as a student at UAPB, she never was able to secure or redeem her Medicaid entitlement.

In these cases, coaches managed the crises that emerged and proved themselves to be essential to the students' matriculation and persistence. In cases of unexpected and obvious burdens, students were clear that there were tasks for which they needed someone else. Coaches handled those tasks as experts who had the skills and tools to get things done in an efficient manner. They saved students time and completed key milestones, and students watched and received the service with gratitude—often amazed at how easily something could be resolved given all the time and energy they had previously given the problem. Each session, phone call, or FaceTime with these pairs ended with collective sighs of relief. And yet, there was always a shared feeling that this would not be the last emergency they would navigate together. It was 'goodbye until next time.'

When students were asked in interviews about the challenges they were facing and how coaches were helping, students experiencing crises affiliated with other means-tested programs often articulated appreciation in the immediate, yet this would quickly turn when questioning the past. Regret, resentments, and questions about whether they had made the right choices would later surface. Timothy was a student with cerebral palsy. His crises included multiple failed attempts to secure the SSID, for which he had to reapply at age 18. That happened while he was living on campus and attending Governor's State University. Timothy would often spend our interviews revisiting decisions he made and wondering whether he was overly confident about what he could handle.

> "So, do you remember, Bridgette, when we first met…I was like, 'I am ready to be independent and do my thing.' And now I just look back at that and think, 'Baby, you didn't know what was gonna' hit you.' I assumed that I would get SSID to help me financially, you know, because I qualify. And I assumed that I could do college like a regular student. Remember, you came to the play I was in and that was so great, but, like I was burning it at both ends. Trying to keep up with classes, extra-curriculars like in high school, and then trying to stay on top of finances, do my appeal with SSID…I mean, it was probably too much."

Timothy struggled that term with exhaustion and food access. Without SSID, he could not afford the basic needs to keep himself healthy nor could he turn down hours for work. Like Timothy, challenges in procuring benefits plagued the first years of both Kenneth and CiCi.

Kenneth was a young person who was on the caseload of the State of Illinois' Department of Child Welfare Services. Given this, he was entitled to transition-age-youth financial supports. Kenneth knew this from his social worker and college counselor in high school. Yet, his efforts to secure the funds that he had been counting on to aid with tuition, housing, and ongoing expenses at Jackson State were not coming through. Kenneth followed up with his caseworker repeatedly sending proof of enrollment, his new address, bank account information and more. Just when he thought he was getting somewhere, he lost contact with his caseworker. By November, he reached another staff member at DCFS. His caseworker had left her job, and his file was in her desk drawer.

Not only had Kenneth not had funding to pay to keep his cell phone on—which alerted Coach Mac to his situation, but he also had spent hours attempting to resolve an entitled benefit. All the time spent securing the funding he was due took away from his focus on his pre-med courses. So, when Kenneth earned Bs instead of the As required to earn a spot in medical school, he lowered his goal to becoming a physician's assistant. Coach Mac and Kenneth persisted in getting his benefits designated, and Kenneth then realized that his DCFS support could cover tuition at a state university in Illinois. Given his delay in funding for seven months as well as a lack of a promised date for back pay, Kenneth needed to utilize this support. He transferred to Northern Illinois University over winter break of the first year. He left Jackson State not because he had not acclimated nor because he didn't belong, but instead because the funding arrangements he had counted on did not come through. He said,

> "For me, that DCFS money was a necessity. I had worked all of that out by monthly payment with Coach Mac. So, for that money to not come, and for me to have to spend that much time tracking it down...Honestly, once I finally got someone doing something, I just needed them to take care of my tuition too. That was concrete, and that could just be taken care of."

Coach Mac expressed his disbelief and frustration, "Kenneth deserves to pursue being a doctor, and he deserved to stay at Jackson State. It just irks me that he's now gonna be at NIU because we couldn't get the state to do what they promised in a timely manner." Kenneth and DCFS were not the only cases of this kind of disappointment-turned-crisis—where administrative burdens not as common or inherent to college, per se, caused major problems for student persistence. CiCi, a student with autism, who qualified for vocational rehabilitation dollars to support her enrollment in community college, experienced a recurring challenge when attempting to use promised funds.

Coach Renata knew that CiCi only could afford the south-suburban community college that was out of her official residence zone if she could utilize her vocational rehabilitation allotment each term. The suburban community college offered smaller class sizes, was more organized, and had a program specifically to support students with autism in their college aspirations. However, Coach Renata and CiCi's mother quickly learned that utilizing vocational rehabilitation dollars, which are promised by the state if a student qualifies, would not be as simple as it seemed. First, vocational rehabilitation required proof of registration and an actual invoice for the cost of classes prior to making a direct payment to the college. However, the community college required payment of the remaining tuition costs prior to the add-drop date to remain enrolled. CiCi's mom called Coach Renata worried—having seen multiple emails threatening that CiCi would be dropped from her courses. "We can't risk this happening because her classes are aligned with her PACE bus schedule," Coach Renata relayed CiCi's mom's concerns. So, with worries that she would be unenrolled, there was no choice but to pay the bill. Both Coach Renata and CiCi's mom believed that vocational rehabilitation would understand the policy and reimburse the out-of-pocket costs. This was not the case. Vocational rehabilitation relied on a 'no reimbursement' policy line that essentially figured if a family had the money to pay the costs, they did not need to rely on the state funds. Proof of payment was proof that it was affordable. "I was livid," said Coach Renata. "Here, we had stretched CiCi's mom's rent money to pay for courses thinking she'd get her money back. So, the next term, I just used emergency dollars to pay for CiCi's remaining tuition, but all of this is ridiculous." So, while in this case both CiCi's family and Noble shouldered the financial burden, in Jarvis' case, his family paid for four semesters of college for both Jarvis and his twin brother before realizing that they were not receiving their father's promised State of Illinois POW Scholarship.

Jarvis and his twin brother both attended Northern Illinois University, and they submitted all their financial aid paperwork as well as applications for any additional financial benefits they may receive due to their father being a veteran. However, while home during the pandemic and making an exit from college due to costs, Jarvis' father asked, "Why are you and your mom taking loans and making payments for college? You are supposed to be going for free. I told you to go to the financial aid and veteran's affairs office on campus." Jarvis told me that they had, in fact, done so. However, while there, no one asked if his father had been a POW. This changed the benefit from being a small book fund each term to being a full tuition scholarship and fees at a state university. When I asked Jarvis how learning this information felt, he said,

> "First, like it was too late…and second, like it would have meant a lot to me both financially and in terms of my motivation if they had invested in me—you know, if we had gotten the financial support that my dad's challenges had earned. Like, honestly, I would've been extra motivated and had the money to be successful in honor of my dad."

While Jarvis learned too late about the supports he should have been entitled to and that may have shaped both his financial and psychological relationship to college, Elleria believed that she had advocated for and received the financial support she needed that many students did not.

Elleria had qualified for homelessness service via the McKinney-Vento Act—a piece of legislation whose goal is to ensure that homelessness does not cause disruptions of or exclusions from one's education. In K-12 schools, this act provides not only additional food access, but also remission from school fees, supports for transportation costs, and reductions in barriers by providing free school uniforms, books, etc. In higher education, the McKinney-Vento Act offers a provision that enables students experiencing homelessness to file as independents on their financial aid. Thus, equating homelessness with a lack of parental financial capacity to support college tuition, fees, or housing. This is critical as it not only enables these students to access full Pell and state grants, but also provides additional access to larger federally subsidized student loans that can provide for housing and food costs on campus. This reduces out-of-pocket costs that would be unmanageable for students in this circumstance.

With the help of Coach Renata, Elleria had effectively submitted all required paperwork to qualify for this funding and support. She had moved into campus housing, had a full campus meal plan, and had successfully completed her first term. She was off to a solid start in the second term when the COVID-19 shutdown occurred. Students were to ‘go home.’ For Elleria, this was not possible. Her mom did not have a stable home, and Elleria could not join her in whatever make-shift housing situation she could find daily or weekly—usually friends’ couches. Elleria’s grandmother lived in senior subsidized housing and was not allowed to have any co-residents or dependents. Elleria was distraught. What was she going to do?

Coach Renata sprang into action. She knew that many campuses were already making accommodations for students with extreme need, so she reached out to the housing department at Governor’s State University (GSU) with all sorts of documents that demonstrate proof of homelessness to secure housing for Elleria. In the meantime, Elleria was packing her things and making back-up plans to stay with friends. She was given notice on a Wednesday that students needed to move out by Friday at 4pm, and at that point, campus police would escort students off campus. The prospect of a short-term stay with friends was not so bad, but where would Elleria’s things be stored? How would she get moved out in this short amount of time? How would she eat? What would become of a meal plan once she could not be on campus? So many big questions of survival loomed.

At 2pm on Friday, Coach Renata called me. “They [GSU] hasn’t made any rulings yet on how they are going to handle housing for Elleria. I don’t know what to do. She has two hours before she’ll be escorted off-campus.” Coach Renata had been on the phone all day after two days of scrambling to scan and submit documents. She called me because she knew I lived close to GSU, and Elleria needed help getting herself and her things to a friend’s house. Coach Renata lived on the west side of Chicago and there were no guarantees that, in Friday traffic amid the announcements of pandemic that were sending many more well-off Chicagoans south on I-90 to lake houses in Michigan, that she could get to GSU. Luckily, I could do so. And fortunately for Elleria, her friend’s family had just moved into a new and larger rental home, and they had room not only for Elleria but also for her things. That afternoon, I transported Elleria and her friend, who helped move Elleria's possessions from her dorm to my car, to some form of secure housing. But now, Elleria had to rely on a friend's family for food as well while she tried to complete courses online.

Eventually, Coach Renata's appeal went through, and she helped Elleria back to campus a few weeks later where she resumed her meal plan. "Why couldn't they have made this decision in time?" Elleria wondered aloud during our phone check-in after she returned to campus. She was relieved to be back. However, the weeks of disruption and stress were not without their costs. Nor was living in campus housing with only a few other students in the same situation, coupled with all the escalated rules requiring isolation that came with managing campus COVID-19 protocols. Elleria was constantly alone. Boxed meals had to be picked up and eaten alone in her dorm room. Classes online provided some access to other students, yet most students were zooming in from home—with family. Elleria's classmates inquired about how she was on campus, which required disclosure of her situation.

Students who experienced multiple-systems involvement or required the coordinated support of multiple means-tested programs faced intersecting, accumulating, and escalating disadvantages. Instead of a slow trickle of costs coming from administrative burdens that slowly eroded equitable opportunity at college, these students experienced waves that crashed into their plans, destroyed their sense of stability, and challenged coaches beyond the scope of the conditions for which they had been trained. Crises were always on the horizon, and they seemed to strike at the worst times.

Conclusion: When is college coaching 'policy work' and why might knowing that matter?

By following students and their coaches for more than two years, data demonstrates a tangled relationship between administrative burdens associated with federal and state policy, institutional practices, students and their families' complex lives, and the nonprofit's coaches attempting to mediate these dynamics. More questions about this relationship emerged than answers.

Are mission-driven nonprofits offering college success coaching hamstrung by the administrative burdens that FGLI and URM students face when attempting to matriculate to, persist in, and attain degrees from colleges and universities? If this is the case, one would read administrative burdens as a goal-destructive force—a mission-critical and structural policy problem that must be overcome via advocacy and outreach by nonprofit organizations. Or as appears to be the consensus in the college success world, are administrative burdens a pragmatic, practical, and personal problem that is baked into college attendance for students and their coaches to overcome case-by-case? As I observed, this approach would mean that for each student and coach slogging through the burdens that arise from admissions through graduation would be requisite for, and a metric of, one-by-one student and organizational efficacy. But is outperforming FGLI student college persistence rates for those uncoached students really a worthy sign of 'impact' when these administrative burdens remain in place and generate patterned and inequitable experiences on college campuses in both public and private universities?

Finally, we must ask, are administrative burdens the underlying and unspoken reason and rationale for the existence of the nonprofit college success programs? If this were to be the case, it would mean that gaps in college access and success ultimately have more to do with navigating the differential burdens that exist in bureaucratic policies and practices for FGLI and URM students than any hypothesized differential in human capital. This would also mean that nonprofits' survival relies upon the persistence of these policy burdens. Advocacy or change would shift conditions for all FGLI students, making much of their work as it currently exists unnecessary. The tangled relationship observed reveals these multiple possibilities alongside an unwitting participation by nonprofits in this field to both represent their service technology as coaching and imply that coaches are supporting the development of human, social, and cultural capital critical to navigating the quasi-meritocratic functions of higher education. Coaching indicates mentoring, guidance, and instruction—yet this was the far less common version of coaching I observed. The story here paints a murkier picture, where disadvantage adheres via administrative burdens that first present themselves in the need-based financial aid process, accumulates via differential access to varied aspects of campus life, and can operate as both the root cause and the final straw, which finally breaks the camel's back preventing persistence and degree attainment. And coaching appears to simply be a stopgap.

CHAPTER 5: 'YOU CAN'T MISS WHAT'S FOR YOU' AND OTHER MANTRAS: HOW FIRST-GENERATION, LOW-INCOME BLACK STUDENTS RE-FIGURE FUTURES DESPITE DEVELOPMENTAL COSTS.

Introduction

In the previous two chapters, I have offered data and analysis to support an assertion that administrative burdens in college access via enrollment processes create and exacerbate inequality in college success. Further, that despite support from high schools or external nonprofits in navigating these administrative burdens, students face extraordinary inequality in their on-campus and educational experiences that are derived from burdens caused by need-based financial aid and attempts to utilize public programs for which they are eligible. In this chapter, I analyze my data to address these findings beyond college access or success specifically and instead to reflect on a broader question: How do the meanings that young people make of their experiences—including coaching—during their post-secondary transition shape their identities and future trajectories at the transition to adulthood?

College as a site for becoming an adult or the transition to adulthood

From my first interviews with students, one theme emerged as central factor in decisions about where, why, and how to attend college was a focus on the opportunity to grow into an adult. This decision-making process was expressed by most students as a first real opportunity to begin weighing in on the bigger choices within their lives. While high schools had often been chosen by parents with little concern for students' preferences, college was another story. Jay told me about the process of choosing NIU and the way it differed from past family choices,

> "You know, like I didn't choose to attend this school. My mom and grandma chose it for me. They saw all the kids with uniforms doing the right thing; they saw it was safe and structured, and, well…I ended up here. But college, this is different. My family really is letting me take the lead. I mean, they are weighing in, but my choice matters most. They're like, 'this is your future and

> you're becoming an adult.' And that's a big responsibility…but I guess I'm the one who is gonna' have to pay off those loans!"

Choosing where to attend was just one part of the ways in which college was inextricably bound for students with their goals and expectations of becoming an adult. Students shared definitions of a burgeoning adulthood, which included financing college, signing loan promissory notes, living away from family, budgeting spending money, managing time, and habits like organization, sleep hygiene, eating healthy, and working out. Each of these was conceptualized as an opportunity to exert new forms of agency over one's life in daily ways without the constant watchful eye of teachers or guardians. "I'm really excited to just, like, be more grown up—you know, make decisions, manage my money, and be responsible for myself. I want to show my mom that she's done a good job," said Royalti. "But I know it's gonna' be hard, and I'm going to want to call up my parents and ask for help when I mess anything up…you know, 'cause I'm a momma's boy like that." Here, Royalti expressed his understanding of the developmental gift of college—a chance to make mistakes, to learn, and to be in an in-between place. Not yet fully adult, but learning.

Participants in the study are not alone in seeing college as an ideal path both economically and developmentally. College has increasingly become a common pathway to adulthood for more and more American young people after exiting high school (Shanahan, 2000). So many of the transitional developmental tasks that were common during past generations—marriage, entry to stable jobs, and childbirth—are being delayed until later in adulthood. Thus, college appears in an idealized form to offer many young people a 'best of both worlds' scenario—enough responsibility and freedom to be more adult, yet the support and structure to ensure a kind of safety to make mistakes. It is an institution imagined to be more predictable and promising than the other more precarious options FGLI students have. Santiago described the alternatives starkly from first-hand experience,

> "You know, it's not like I was the biggest on going to college at first. But I've been working during high school, and I see what the opportunities are around me. I know that I don't want to be working at 3am in a fast-food restaurant where people come in all kinds of ways. I don't want to be checking people out at a cashier. I don't want to be changing managers and shifts constantly being on call. I want more stability—and, I mean, classes scheduled on Mondays and Wednesdays, they always meet on Mondays and Wednesdays. At least I can count on that."

This predictability, stability, and extension of student-life combined with the newness of opportunities for exploration, new experiences, and heightened responsibility were at the center of students' desires not just for college, but also for their personal growth. Students were not just going to classes to instrumentally gain access to a career, and they were not attending simply because they were built into a moral claim about college and worthiness. Students looked forward to and identified a need for the opportunities that they only perceive possible on college campuses—mentoring, internships, guidance, learning, and space to make mistakes safely.

> "I'm not ready, yet to be a full adult—to pay the bills, fend for myself, live on my own, or deal with these streets. Honestly, I need college. It's a way for me to become the adult my family wants me to be. I need the support and the encouragement," said David.

Marie agreed and yet acknowledged that many of her peers from the neighborhood took a much more rapid path to adulthood. She juxtaposed her life at college with her observations and shared how she and her family think and talk about these distinctions to manage differing pathways or timelines.

> "It's kind of weird because here I am thinking I'm so grown up being away at college and developing myself for my future. And then I look at social media, and friends from my neighborhood are buying cars, having babies, getting their own apartments. But my mom always tells me, 'What's meant for you will

> never miss you.' 'So, you know, it'll be the right time when I get there...those things will happen for me when it's my time. And, in the meantime, I have to be on my path because no one else can do that for me."

But college wasn't supposed to be a pause on becoming an adult. A unique pathway? Perhaps. A slower or more supportive onramp? Sure. A long-term investment in a somewhat delayed version of one's future. Definitely. But not a single student imagined or desired a stunted, slowed, or stymied pathway by attending college. Yet, for many students caught up in the most challenging aspects of administrative burdens, delays, inequality, and then an experience of being just slightly off the carefully scheduled timing required to experience the best of what college had to offer, this is what college felt like. "I just feel like I'm stuck," said Ebone. "It's like I was supposed to come here to start growing up, and all I'm doing is stuck asking people to do things for me. I don't want to feel like a kid." This sentiment came up again and again for the students most disadvantaged by lines and forms, paperwork, and portals.

Administrative burdens and developmental turning points

Low-income young people clearly face many challenges both in college and in other parts of life; however, the burdens associated with obtaining needed supports for college tuition and basic living expenses make the choice to stay in college more difficult than other possible alternatives. These forks in the road—decisions on whether to stay or leave college—were generated most often by the cascading costs from administrative burdens. Each burden and cost created more and more 'delays' for students—delayed opportunities for choices of courses, delayed opportunities for connection on campus, delayed opportunities for exploration, delayed opportunities for aligned work-study experiences, and delayed institutional stability—a foundational requisite that underlies all expansive possibilities beyond basic enrollment. These burdens and their associated delays create the conditions and contexts identified as contributing to gaps in college success: lack of financial affordability, lack of academic support and capacity, lack of engagement (both integration and involvement), difficulty accessing or utilizing social and cultural capital, and disconnection from institutional staff and resources. However, failure to complete college is not the only cost to students that is worth noting.

Here, my data and analysis add a new layer to an important framework (Figure 1) that underscores much of the research on college access and success—Tinto's theory of institutional departure (Tinto, 1987; 2012). The extant framework highlights the notion that social and academic integration into campus life is integral for student success in college. My data situate administrative burdens and their costs as having an important role in shaping the context that either supports or denies integration (Figure 4). Further, the constrained and inequitable context caused by administrative burdens does not exist in a vacuum. Campus life is placed in contrast to other domains of life or institutions where students feel freer to be fully agentic people who are becoming adults—contributing, supporting others, sharing talents and skills, and feeling competent while being able to imagine or figure futures.

Developmental costs

The framework for understanding administrative burdens (Figure 5) outlines that individual experiences of program learning, compliance, and psychological costs effect citizen outcomes (Herd & Moynihan, 2019). These are all present in students' experiences. In this chapter I use student reflections on the role of administrative burdens in their attempt to become adults to contribute to the theory of administrative burdens. Here, I identify, define, and make the case for the importance of understanding the role of both patterned experiences and developmental costs (Figure 6). First, in the case of a social mobility program—as opposed to social safety-net programs—costs uniquely and rapidly accumulate and are intermingled with messages and institutions that purport to follow meritocratic norms. Second, learning and compliance costs have accumulating financial and psychological consequences, and therefore, the potential to alter developmental trajectories during the transition to adulthood. When these are patterned by social identity (race, SES, geography), they take on additional meaning. Patterned experiences of inequality in institutions do not simply signal that 'I can't succeed here,' but also that 'people like me don't succeed here' (Figure 7).

I develop the construct of developmental costs by identifying what is uniquely at stake during critical developmental transitions when onramps to social programs so often begin—adulthood, the onset of parenthood, or retirement. I then present evidence of the developmental costs that students experienced during the transition to adulthood, how young people work to theorize the impact of administrative burdens on their lives, and how these burdens shape their future trajectories. I note the presence of three key features of developmental costs that emerge in the transition to adulthood, drawing particularly on the case of need-based financial aid: 1) threats to independence and agency, 2) denials of opportunities for reciprocity, and 3) pauses that trap students in a persistent present that forecloses future opportunities. I detail each of these as well as the developmental mismatch or pressure on young people it presents.

By the time students in the study had finished their second year of college, 17 of 31 students had experienced significant challenges with what I came to see as the expected administrative burdens associated with need-based financial aid and verification required for college matriculation as described in Chapter 3. In addition, eight students had experienced time- and energy-consuming, and often, crisis-generating administrative burdens associated with accessing other benefits to which they were entitled: SSID, Medicaid, food stamps, state vocational rehabilitation payments toward tuition, veteran's benefits for dependents, support for students experiencing homelessness, as well as tuition payments and transition-age youth funding from the Department of Children and Family Services as described in Chapter 4. Altogether, the administrative burdens inherent to the implementation of Pell and state education grants as well as other public benefits cause delays, accumulate disadvantage, and create barriers that define limited pathways to agency within institutions of higher education among low-income young people. This is particularly dire and salient within the context of the transition to adulthood when students want to express agency, grow, be more independent, and make their own decisions, and simultaneously, they are expected by adults in their lives to begin doing so.

Importantly, I find that students did not simply accept such developmental costs. They noticed them, critiqued them, made jokes about them, and used them as motivation. Students' experiences of administrative burdens that set into motion their material experience of educational inequality or institutional racism at college in some cases became the grounds on which students forged connection to the trials and stories of their own elders—siblings, parents, aunts, and neighbors. Here, it was as if sayings or advice that had been repeatedly given were now heard with brand new meaning, "Now I see." Where some students located empathy and pride, others located resignation and regret. Where some students located a lack of fairness and anger, others located their purpose and motivation. While no reaction to injustice is so simple, students carried forward mantras that not only displayed their own learning, but also would help them navigate the next set of injuries or challenges that they may be handed by institutions of work.

Threats to independence and agency

Independence and agentic action are hallmarks of adulthood. And, in the transition to adulthood, young people want and need plenty of opportunities to make their own independent decisions and find themselves to be responsible for outcomes of these choices.

Students articulated their optimism for college as a time they could put to test the growth they had done in high school – learning to manage time, learning to prioritize, learning how to select supportive friends, learning how to balance needs and wants. "I'm looking forward to testing myself," said David, "I've learned a lot, so it's like a chance to use that. You know, the mistakes you make in high school, they can become the successes you have in college." They also wanted the opportunity to make mistakes in new domains and master new skills. "I really want to work on money-management," said Destiny Smith, along with almost every other participant. "I haven't had to be responsible for much money yet, and I know it's going to be a challenge, but managing your own money is really important for becoming an adult." Students also wanted to explore new worlds outside of their neighborhoods, Chicago, and their existing set of experiences. "I know it's gonna' be really different, and I'm excited about that," noted Alex. "I am tired of being around the same people with the same views and interests. I'm excited to get to know new friends and peers and professors from different backgrounds with new ideas and who like things I don't even know exist."

Yet at college, agency was often hard to find. Choices were slim for those who registered late. Exploration was difficult if you could not access courses of interest. "I would have liked to at least get a sense of what a business course might be like," said Jay. "But it was just gen-eds for me." And, if students struggled with courses they didn't want to take and could not schedule at an advantageous time, they spent the next term retaking the course to improve their GPAs or earn needed credits—delaying further any opportunities for exploration or connection within majors of their choice. This had a spiraling effect. One set of poor scheduling experiences could lead to a failed class, fewer credits, and then an out-of-synch quality of timing that limited students' choices and options in an ongoing way. And this foundational lack of choices was in the context of the illusion and discourse of choice all around students. They were surrounded by peers who had cars and could choose when to go home or when to leave campus. They were surrounded by peers who could eat out or order pizza. Ebone shared,

> "I just get tired of being stuck in my room with no way to really do anything. I'm behind on classes, but I can't focus on classes because I don't have enough to eat. I don't have enough to eat because I didn't get my full stipend. I didn't get my full stipend because they want more paperwork from me."

Students with the most challenging circumstances found themselves stuck institutionally in ways that belied the choice architecture on campus. If you had plenty, you were unbeholden to the bureaucracy and you could opt in or out of anything you chose. If you needed help, you were stuck accepting what was given. Agency was for the advantaged.

Denials of opportunities for reciprocity

Administrative burdens often trapped students in a place of need. For example, students often needed help translating the requests for documentation. What was a form asking for—a W-2, an I-9, a state tax transcript, a copy of a notice of eviction? Many of these documents were foreign to these eighteen-year-olds—as they are to almost all other young people their age. They needed documents from parents and guardians, and they often were stuck in holding patterns that created tensions in these relationships—waiting on parents to produce hard-to-locate documentation. Students needed help and access to scanners and fax machines, as well as directions to find the exact location of the financial aid office to drop-off such documents. They needed confirmation that problems got resolved, and the time of coaches or campus staff to complete their next steps—often those most relevant to their education. They needed help selecting classes or dorms, especially when only bad choices remained. They needed, and yet they did not want to need.

Being in need required a willingness to be a recipient of advice, information, and of material support. This dynamic often undermined students' views of themselves as young adults. "It's like, I want to be able to handle things by myself. But it's like they tie you so closely to your parents, to your school…that you're always asking somebody for something," noted Courtney. "And, honestly—it's not like they tell you all at once 'here's the five things you'll need from X person. You ask for one thing, get it, and now you need another. It's like they just want you to be begging' all the time. It's so frustrating because it just makes me feel like a little kid. You know, but I had a job downtown through Genesys Works last year, so I'm not used to being treated like a kid." Courtney had a tear in her eye when she expressed this. Her autonomy and adulthood were at stake in the press for paperwork from overburdened parents and unresponsive, unknown administrators.

This recipient stance was not simply at odds with students' desires to be independent. It was directly in contrast to their desires to contribute. Students articulated goals around leadership and building community and found meaning in these roles in high school and their communities. Many had their sights set on contributing to campus clubs, communities, or organizations prior to starting college. "I led multiple organizations in high school," Ray shared. "I know it's kind of funny—because I'm an introvert. But I led the weightlifting club, I co-founded the anime club, and then I was an active part of other teams and clubs. So, in college I see myself—at minimum—being a part of clubs and helping to lead my dorm in activities." Similarly, Ebone shared, "All I want to do is help, be an example and support for my community. There are so many other black, LGBTQ kids, or adopted kids out there on the southside who need to know that they can do it. They can find people who care for them, and they can be their best." But in both cases and those of many others, Ebone and Ray found themselves persistently stuck in relative states of need. Set up by administrative burdens that left them always behind, they were rarely able to eke out time in their schedules for activities where they could lead, shine, or even engage as equal peers. Students found themselves not simply recipients of support but continuously conscripted to the roles of a student in need.

At one point, I was able to hear a student speak genuinely to a desire for reciprocity. Coach Renata shared a voice memo with me from one of her students, Aliyah[8], a student for whom she had gone above and beyond time and time again. Aliyah spoke clearly and with conviction in the message—which was sent after a text message to Coach Renata that read, "Hey I had a question for you…Do you feel reciprocity from me?" The content of the voice memo noted,

> "I was taking inventory of me, just pouring into you and other people who help me in my life. Like, do I pour into you where I can as I should? Because I know you go beyond what is just expected of your job, and of course you know that I was raised off the Bible and sometimes in relationships where there is a lot of love for me, I can be an opportunist. And that's not always a bad thing because sometimes being an opportunist has excelled me forward. And sometimes, I've used being an opportunist in a negative way, or as just a survival instinct of mine to make sure, like, 'hey, I know that I will be able to get this help.' But I don't always want to feel like I'm taking from you or only calling you when I need something, never calling when I'm good or financially stable.
> Like, do I give you things—not material things, but just being thoughtful, caring, or sending an update? Anything to feed you like you feed me. And I

[8] Aliyah is a pseudonym for a student, and she granted permission to use the content in this voice message in the study.

> wanted to open up that conversation because I'm not an adolescent anymore; I'm now an adult and you are an adult. And as I grow and change, I always want to do more. And while I know we're not going to be equals, I want to give back and show reciprocity where I can, even though I don't know what that looks like. So, if you need me to talk to students or help you or alumni out, let me know because I appreciate how you mentor me so much. I don't want to be so eager to take, take, take, but not so eager to give, give, give. This came up because I was listening to a sermon today and it put reciprocity on my heart."

While this may have been an outlier comment in terms of its openness and explanatory nature, it was not an outlier in students' reflections. This was a common refrain of students to me as to why they were participating in the study. They often noted how much they wanted their stories to help others. They often asked how the project was going, how other students were doing in college, how my own courses or teaching were going, and how they could be helpful to me. Students clearly appreciated our conversations, shared meals, and gift cards they received, but they constantly reminded me that they were doing this—not to take—but to give and to contribute.

Pauses that trap students in a persistent present

The construction of need versus being able to contribute was not the only or even the most important trap for students in the study. Time was one of the main costs that was set into motion by administrative burdens. Students were consistently dealing with the next small snag that had to be cleared up before handling the larger, often delayed, opportunity for choice-making. This dangling set of shifting requirements for redeeming benefits kept students in a constant present. Rarely able to look up, plan, daydream, or set visions, students who in our first meeting had each expressed—to varied extents—a future orientation could rarely tap into this once stuck in a web of burdens or their costs. Victoria had laid out an entire plan and chosen Roosevelt because there she could affordably earn a bachelor, masters, and potentially pursue a

PhD in psychology. However, when financial aid verification hit her after her second year of college with a 3.25 GPA, she took a semester off to gather her paperwork and strategize. Quickly that semester off seemed like it might need to be a year off, and then soon became questions about whether college was really for her. Were her goals unjustified?

> "I don't know. Like, was I crazy to think I could earn a PhD and become a psychologist? Here I am—a twenty-year-old trying to come up with my mom's eviction paperwork to show that I'm homeless and, therefore, 'independent'—like, maybe I need to get my own life sorted out first. Maybe I need to focus now and save my goals for later."

While this was understandable, Victoria had housing support from a godmother and aunt. She hadn't any need to be entirely independent, although she did need to be considered as such so that she could submit her FAFSA without her mother's help. Her mother was too tied up in the eviction itself to be able to support Victoria with a verification need that appeared to emerge out of thin air. Victoria did end up taking a break from school. She told me, "It's just too much right now." And, while this was the case, it soon became that clear that the verification barrier was the real problem. For as soon as she cleared up that issue, she registered for the following spring. She did not resolve the issue on her own. Coach Mac helped her work with her high school social worker to shift her FAFSA to filing as an independent given her new status as a student experiencing homelessness. With this paperwork in tow, Victoria secured the aid she needed and resumed her education—but not without costs. She had missed a semester back at school following a semester that was almost wholly online due to the pandemic. She missed prerequisite courses in her psychology sequence that couldn't be taken until the next fall. She lengthened her time to degree, and she anticipated needing to take more loans.

What was just one semester off caused by an emergent verification demand became a constant refiguring of how to navigate college coursework in a productive way. How would she get back on track? What about the friends she made in her courses during her first year – would she ever see them again? Was a PhD way too much to consider when her undergrad was going to take her five years? All these questions swirled. A small pause became a persistent holding pattern that brought with it a drumbeat of doubts. Victoria felt stuck, behind, and as if her efforts to reenroll had been for naught.

Similarly, while Kenneth was attempting to procure his entitled payments from DCFS to support him with his living costs while at Jackson State University, he was caught up in phone conversations, emails, and paperwork demands many of the hours he was not in class. When I reached him for an interview, he was in the library studying for exams. His hours of time trying to track down his file and the caseworker to whom he had been assigned were leaving him behind on studying for biology. "You know, I may just need to get decent grades and become a PA [physician's assistant]. I'm just not sure that I'm gonna' be able to get good enough grades in my science and math classes to get into medical school. I know that was my plan, but I had no idea that just getting the things I need to take care of myself would be so difficult." Not only did Kenneth change his long-term goals, but he also transferred (as noted in Chapter 4) from Jackson State, an HBCU, to NIU, a public institution where he had less trouble getting DCFS to redeem benefits. Kenneth, like Victoria, experienced a constricting of ambition due to the difficulties in navigating systems meant to support young people with social stability and mobility. If these systems were often found difficult by young people with substantial and ongoing support, how could they be accessed by those with even greater disadvantage?

Young adults find agency and meaning outside of college

Most young people in the study attempted to remain enrolled in college or return to college after brief periods of time during which they were not enrolled. However, nearly one-third of the students exited college with no clear path to return despite their desire to earn a degree. Agency, reciprocity, and investment in a future appeared more available to them elsewhere. In these cases, administrative burdens created the conditions ripe for a discrete choice between college and something else. When students weighed the costs of burdens to remain in college versus the relative ease and opportunities for adulthood elsewhere, the choice seemed obvious. And, yet no student completely foreclosed on finishing college.

When students would talk about the challenge that led to an exit from college, they would say, “It was financial,” or “I needed to work,” or “I needed to take a break for my mental health,” or “It just wasn’t working for me.” But through my interviews, by asking open-ended questions about how students came to these decisions, most identified a moment of feeling stuck within a set of bureaucratic processes where there seemed to be no resolution as the clock was ticking on some academic tasks like course registration, major declaration, or even an advising meeting. Many students were avoiding a dynamic of feeling behind yet again. Although their stated reason for not continuing college was partially true, there was also, typically, a snag that stopped everything and caused the student to pause and look around for other pathways to meaning, purpose, and agency.

Often, students found these pathways in paid employment—working for Amazon, Jewel, or Salvation Army during the pandemic, driving for Uber or Post Mates, or selling Cutco Knives. They found pathways in internships and programs designed for ‘disconnected youth’ in Chicago—virtual community service, One Summer Chicago jobs with Metropolitan Youth Services, a paid mentorships through identity-based programs like He is Me, or skilled training programs like the food-safety certificate program, Silver Fork, at the Center on Halsted. Students also found pathways in prioritizing their roles as parents, older siblings, or caregivers, or in entrepreneurship—creating businesses that served their community's needs during the pandemic.

Bertha began working in an elder care facility prior to the start of the pandemic and continued to work there during a period wherein she witnessed sickness and mass death. Bertha noted how difficult the work was, but shared,

> You can't miss what's for you. That's what my mom says, and she's right. I always have loved older people, and I'm a real caring person. If I had stayed in college, I wouldn't have gotten this position and known how much I like to take care of elders.

Time and time again, students took these experiences where there was seemingly little choice to remain in college and input agency and meaning. Their capacity to resiliently care for their own developmental needs, to preserve their sense of self, and to protect their agency as they adjusted was astounding. Timothy told a similar story after exiting City Colleges after a transfer from Governor's State University, "I'm about leading my community...doing for those like me. And, I wouldn't have had time to be leading these sessions online if I had been spending my days trying to complete drama homework by myself online. That's not why I went to college anyway." Timothy found a path outside of college to fulfill his needs and goals when the paths that college provided disappeared. He had noted the online college meant only the posting of assignments at City Colleges—there was no class meeting, no interaction, no real engagement. For Timothy, this was not enough.

For Destiny, as challenges emerged with navigating burdens to succeed in college, she turned to her son as her priority. Destiny had become worried about Jay's delayed walking, talking, and other challenges that put him behind his peers. She began turning her attention away from navigating bureaucracy for herself and instead turned toward navigating a system of bureaucracy for Jay. She asked his daycare providers for referrals and resources, she sought out answers and support from Jay's healthcare provider, and she began spending time researching how to better support him. As classes moved online and Destiny's engagement waned with her poor internet connection, she focused on spending time with Jay. "Our relationship is improving, and I'm seeing some of the things he struggles with. We're working on it each day now during Sesame Street or other educational shows," she said.

Entrepreneurship provided a creative outlet of agency for other young people as challenges that began as administrative burdens persisted and spread at college. Melissa began importing and selling beauty supplies after most beauty supply stores closed during the pandemic. "It's nice to not have black women giving our money to these companies that don't even care about us. They just want to make money off us," she noted. For Alinda, it was creating and decorating items with epoxy that got her through a difficult time after her failed attempt at FAFSA verification caused her to have to take a semester off. Unlike driving for UberEATS with her mom, specializing or monogramming items for friends and neighbors was fun, interesting, and used her talents. "It's, like, a huge mental health support beyond the financial part of making my own money. You know, I'm being creative, and I'm making things that people really value and use; my stuff makes a birthday or event special, and I love that." Melissa noted that the gratification from the compliments from her customers was very different from the ratings on the delivery apps that she and her mom had been subject to. "It's not like those raggedy ratings that people use just to get free stuff. It's like real smiles and a real thank you. I needed that. I couldn't take the blame for stuff anymore that had nothing to do with our deliveries."

Conclusion: Developmental mismatches and alternative outlets for becoming an adult

Together, the conditions I have described created a mismatch with the developmental needs and tasks central to becoming an adult. These conditions, generated by the burdensome process of redeeming benefits to which students were entitled, limited opportunities for agency, independence, and natural consequences; limited the extent of reciprocal engagement among students and their peers, communities, and institutions—the kind of reciprocity that is integral to feelings of belonging and integration; and, finally, kept students so preoccupied with accomplishing the tasks associated with procuring benefits that they began to let go of other long-term ambitions for their futures.

These dynamics, once set into motion, unleashed persistent challenges within students' institutional, social, familial, and academic relationships. Students were positioned as behind the ball, irresponsible, or problematically in need, while few adults fully understood the tangle of bureaucracy in which students were caught. David noted,

> "I know that I'm a young adult and that I have to take responsibility for myself, but I don't think that a college freshman should be left to do this alone. There are adults all around campus—why is their job only to hold us accountable to being an adult—you know, cancelling meetings if you're five minutes late? Why isn't their job to *help us become adults*?"

David and other students frequently reflected about feeling set up to disappoint the adults in their lives. They noted that students with fewer disadvantages, simpler contexts, and less complicated lives seem to be able to get support, mentorship, and guidance more easily from near-peers, coaches, staff, and faculty. They had the time, the bandwidth, and weren't plagued with the demands of urgent needs for help with forms or fees.

This meant that students who began college with a backlog of administrative burdens not only experienced learning, psychological, and compliance costs, but those costs also changed the very nature of students' relationships and engagement on campus, at home, and with coaches.

This set up more antagonistic relationships filled with constant disappointment from adults who had to end up handling tasks *for* students given the urgency rather than helping students to complete the tasks themselves. Developmentally, this created a threat to many students' senses of self, and they were primed to internalize messages about their failure to act as adults.

Figure 4. Proposed model for administrative burdens as mediator between access and success.

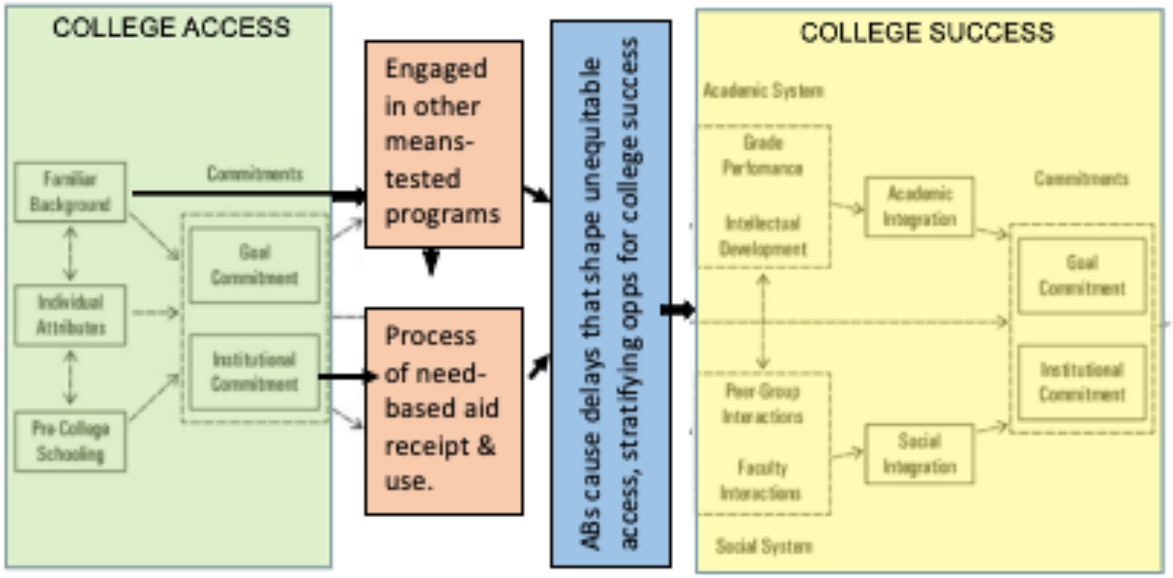


Figure 5. Proposed model for developmental costs from ABs; placing alternative options in high relief against college experiences and shape student stop out (dropout) decisions.

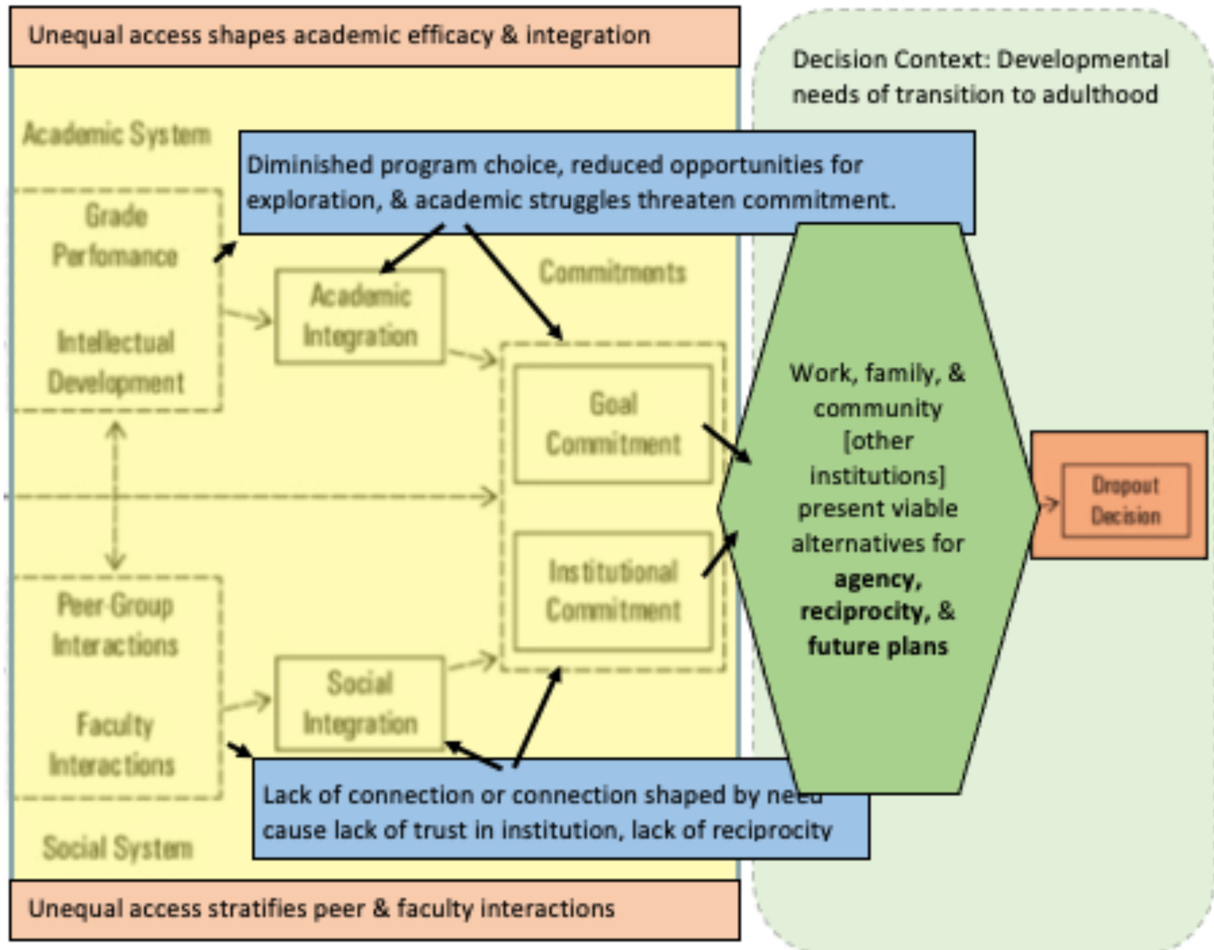


Figure 6. Framework for understanding state constructions of burdens (Herd & Moynihan, 2019)

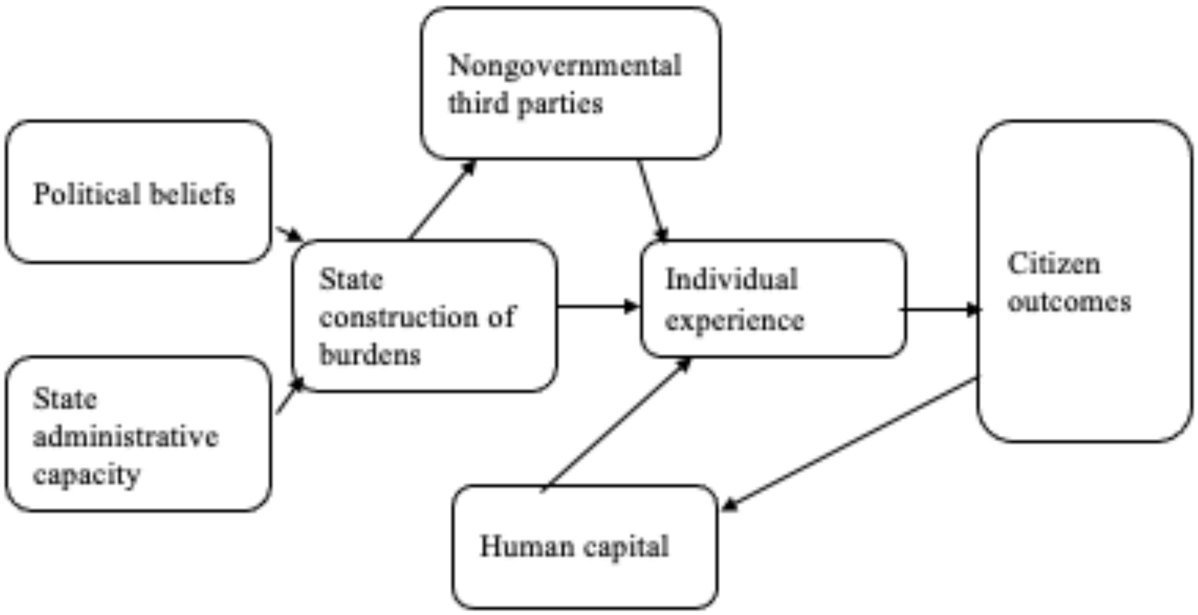
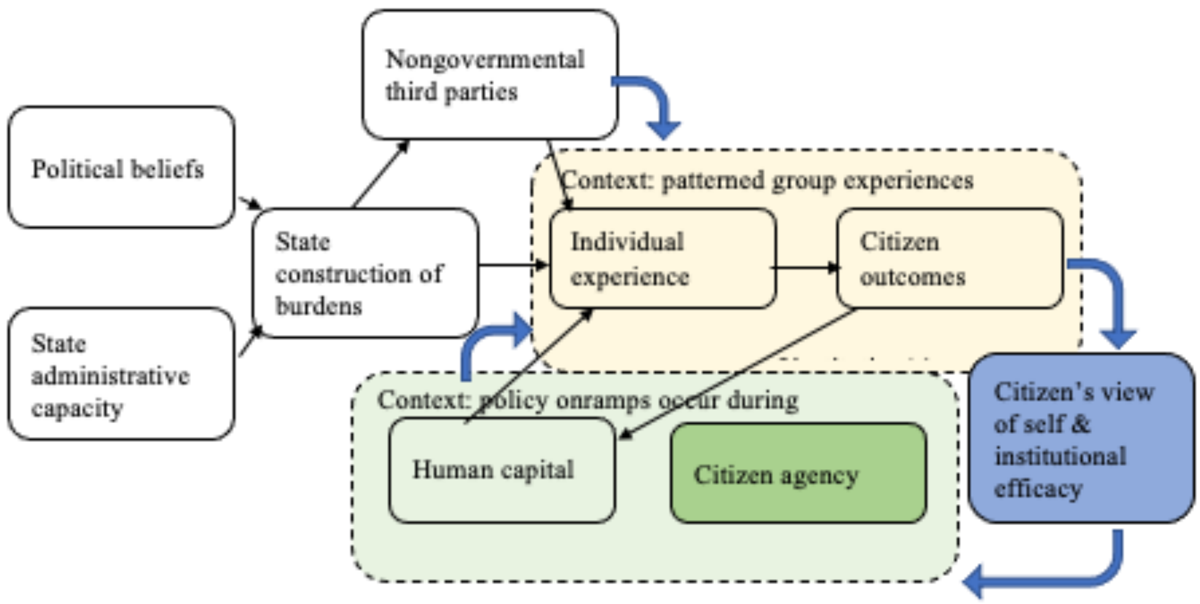


Figure 7. Proposed model of developmental costs as related to theory of administrative burdens.



CHAPTER 6: CONCLUSION

Introduction

Understanding the experiences of FGLI students taking part in a nonprofit intervention that is intended to provide support enroute to more equitable college degree attainment reveals persistent and systemic inequities that remain. My data demonstrate both policy administrative burdens associated with redeeming need-based financial aid, and the way that these burdens become the center of a college coaching program's work despite more ambitious intentions for relationship-building, mentoring, and ongoing academic and career guidance. Not only do administrative burdens weigh down low-income young adults of color as they pursue post-secondary education, but they also weigh down their college success coaches' efforts to achieve equitable experiences and outcomes. Coaches are mired in the task of acting as a third party to intervene on behalf of students to mitigate learning, compliance, and psychological costs. Yet, developmental costs emerge as students' autonomy and capacity to solve their own problems is threatened by a constant need for the help of adults. Which makes this not only an in efficient way to resolve the problem but a developmentally inappropriate one as well. Subsequently, the costs that can't be avoided or overcome by coaching cascade and accumulate into even more ossified forms of disadvantage—course failures, lengthened time to degree, stop outs from enrollment, increased student loan debt, and changes in young peoples' perceptions about their own self-efficacy or the efficacy of higher education as an institution.

Contributions

This work contributes by bringing together three distinct literatures from three distinct disciplines. By integrating the work of those focused on higher education outcomes to design a study within an outlier intervention addressing the common explanations for FGLI student struggles, this study can speak to what remains structurally inequitable despite so many efforts at reform. By utilizing methods, theory, and existing evidence from social welfare scholars, I was able to observe policy implementation and practice inequities as well as their impact on service-users. Finally, by utilizing the public administration literature on both administrative burdens and policy feedback, I was able to understand the complexity, barriers, and possibilities for nonprofit third parties to not only act as stopgaps but to be advocates for change. By bringing this very particular set of lenses to this study, I contribute novel findings and data about the extent and experience of administrative burdens associated with need-based aid redemption; I contribute qualitative and nonbinary data that details the ways in which these burdens create delays and inequity on campuses; and I make an important contribution to the theoretical and pragmatic study of administrative burdens—the understanding that policy onramps occur at critical moments in people's lives, and therefore, have an outsized impact on life trajectories. This is true not only for the transition to adulthood but for the process of becoming a parent, retiring, or the onset of a disability. Understanding policy on-ramps and their burdens as taking place within a life course should aid both policy and practice in being more developmentally attuned and, therefore, more effective.

Limitations

The limitations of this work stem from the very particular location of its design. Higher education is geographically and politically linked to local economic conditions, state spending, and dynamics of regionalized markets. Most college attendees nationwide, especially average-achieving students, attend schools close to home. Relatedly, most of the students in this study attended colleges within a four-hour drive of Chicago. This means that the institutional context of this study confines the understanding of student experiences largely to colleges and universities in the Midwest. Other states and regions may have different policies, practices, and pressures generated by their fiscal conditions that could affect student experiences of financial aid.

Another limitation is that, regretfully, there were no accessible administrative data that described, defined, or detailed administrative burdens in a systematic way. While many case notes or action steps noted in Salesforce may have included descriptions of burdens, there was no clear way to codify or understand the endemic or persistent nature of these burdens within Noble's tracking system. While this prevented systematic analysis of the qualitative findings in a database of nearly 12,000 alumni to understand generalizability, it did generate a finding of its own. It is of note that Noble and other nonprofits providing college success coaching do not track verification, delayed registrations, or other paperwork challenges in a systematic way.

Diversity, equity, and the illusion of inclusion in higher education

Data collected in my fieldwork and interviews point to a large contradiction in higher education policy and practice where diversity, equity, and inclusion (DEI) are cited continuously as top priorities. Amid this charge, many consultants, professional developers, and others visit campuses to train faculty and staff to think, speak, and act—perhaps even embody—these ideals. Yet my data demonstrate that despite this stated focus and the many efforts on the part of student services and faculty to accomplish related goals or metrics for DEI, the labyrinth of processes required to obtain financial aid, enroll, secure housing, secure work study positions, and register for desirable courses and majors all operate with market-like features. That is, they are first come, first serve; first pay, first choice; pay more, get more. This tip of the scales of opportunity cumulatively advantages higher-SES students who have fewer steps, fewer barriers, fewer complications, fewer lines, and fewer forms standing in their way.

Coaching cannot be the only answer to the question of equitable outcomes in higher education. Nonprofits, especially, must be prepared to engage beyond this realm. The missions they fundraise for and the constituents and communities they serve deserve advocates for change to inequitable policies and practices, not simply an acceptance of burdens as a status quo. Given that nonprofits both directly observe challenges and collect quantitative and qualitative data that reflects the presence of inequality in policy implementation, they have a role to play as a third party and advocate. Here, through strategic advocacy, they can close a broken policy feedback loop that exists between federal and state funding for higher education and the redemption of these grants and loans by FGLI students at public, nonprofit, and for-profit universities. The stakes are far too high, and FGLI and URM students deserve the same kind of incisive and effective policy advocacy that these same nonprofit organizations have applied to lawmakers and universities around access for undocumented and DACA-mented students. Nonprofits like Noble's college program, and the large field that works toward a similar mission, have the legitimacy and data they need to win these fights and ensure that all students who qualify for need-based financial aid have an easier and more equitable experience in utilizing it to both access college and succeed while they are there.

College as a site for the transition to a more equitable adulthood

College and university attendance, as subsidized by public dollars, is intended to provide public good and public benefit. For both individuals and society, enhancing a larger share of a generation's educational outcomes can have a profound impact on long-term outcomes far beyond degree attainment. As college completion has been demonstrated to be associated with desirable outcomes like health, longevity, democratic participation, earnings, and improved outcomes for one's children and family, college is increasingly called upon to be not simply an institution that provides advantages but one that does so in a more equitable way. In the United States, a greater share of families and young people—including those with FGLI and URM identities—are counting on college attendance immediately following high school. And they are investing large shares of their past and future earnings in the promise of good outcomes. This puts the role of colleges squarely in place as the primary institution for the transition to adulthood—whether any particular institution wants this role or not.

Unlike previous generations, when obtaining consistent work, joining the military, or starting a family were viable alternatives that could provide stability through this period, young people now rely on college as one of the only formal sites for developmental onramps to adulthood. This context means that the inequities that exist in higher education not only effect institutional outcomes, but also feed into patterned life trajectories and longer-term outcomes. Therefore, there is a need for greater urgency with an eye toward not simply words or climates of equity but toward changes to the structures that bring about equitable experiences and equitable outcomes.

Institutions of higher education have the data they need throughout each step of a students' access and success—admissions, enrollment, registration, persistence, and degree attainment—to both assess and close structural gaps in equity that persist. University administrators must examine the ways in which the policies and practices they utilize uphold race and class-based hegemony on their campuses by stratifying opportunities. There are multiple possible solutions to such persistent inequities: eliminating verification procedures altogether, utilizing census data in algorithms for verification to better predict cases of fraud, lotteries for housing and seats in courses, the use of equitable housing and course blocks—reserving a proportion of each advantageous resource equal the proportion of FGLI and URM students at the institution. All these solutions would improve structural equity and shift the background context of subtle exclusion on campuses. Further, universities operate under socially constructed rules, policies, and norms. Equitable distribution of resources could also take the form of redistribution wherein FGLI and URM students receive a larger share to put them on more equitable footing with their peers.

College as a symbol of the state and site for policy feedback

My data show that those who receive need-based aid encounter a patterned exclusion from the best that colleges and universities have to offer. While individuals' negative experiences or outcomes are destructive enough, they are not the only concern. From this micro disadvantage, patterned disadvantage creates entire communities, peoples, and places (neighborhoods, towns, or counties) in positions where there are two choices to make when patterns of non-degree attainment persist: to question the efficacy of one's community, or to question the efficacy and legitimacy of the institution. These consequences are dire. For when communities believe that they are inferior, internalized stigmas emerge and ossify. Equally damaging, when communities believe institutions—especially those like education that often stand in as a symbol of the state—do not serve them, lack of institutional trust and engagement are to follow. These dire outcomes are already present in data in today's poplar survey research among quite diverse communities of young adults—rural white, immigrant enclaves, as well urban Black.

The challenges and social problems that preoccupy academics and elites across sectors—crumbling institutional trust, eroding democracy, and lack of civic participation—are not unrelated to the failures of our institutions of higher education to make good on their promise. We, those of us working in higher education and research, must understand the link between the inequities that persists in our places of work and problems 'out there.' The relationship is not one of higher education institutions simply reflecting existing societal inequities. Institutions of higher education also imbricate and exacerbate existing inequities in ways that work against the goals of social mobility and stability. Further, given the weight of institutions of higher education in the public imagination as both a symbol of elites and the state, the responsibility to work as an engine of social mobility and stability is even greater.

The future of this research

The challenges of administrative burdens associated with need-based financial aid and their costs, which my data demonstrate, make the case for an expansive research and policy reform agenda. This agenda requires a dual focus of both uncovering the sources of such burdens and ending them. One clear area for study is to, next, understand why financial aid verification has persisted at institutions of higher education despite the federal pause on verification instituted by the Department of Education during the pandemic[9]. Exploring this policy and practice contradiction or lag in implementation (if it is that), could offer insight into the function that burdens serve for institutions, the beliefs, and practices that underlie their persistence and possible pathways toward their elimination.

A second clear area for research and policy change can be explored through comparative study, that is, the financial aid experience of those students who utilize the CSA profile at elite institutions pre-admissions versus those who are not able to do so and must rely on post-admissions policies for verification. While this raises issues of endogenous and intersectional

[9] It is worth noting that researchers working with the DoE on reducing burdens found this information to be "a big surprise" when I shared it with them. Although, talking to any college coach elicits this data.

differences of academic ability on the part of participants and of financial capacity or endowments on the part of institutions, it is worth study to understand the ways in which challenges associated with timing could be eliminated or reduced.

The third area where I see a need for clear policy related research and advocacy is in the undoing of burdens of verification altogether. Susan Dynarski and Judith Scott-Clayton have testified to congress and have presented the quantitative case for eliminating the burdens of the FAFSA altogether. However, my data provide student stories that demonstrate not only the binary outcomes of students, but also the ways in which administrative burdens associated with FAFSA make things much worse for students who enroll but experience lags in timing that put them in unequitable positions with relation to their peers.

A fourth area where I see this work expanding is into the question of nonprofits role in policy feedback. Given devolution, contracting, and the increasing reliance on nonprofit and for-profit service provision, these organizations often have more insight into implementation and barriers to services on the ground. So, what becomes of that information? As of now, gaps in service efficacy or delivery are often used internally amongst organizations for their improved practice or simply accounted for within their barriers to overcome. Yet, systemic barriers created by policy can be changed and eliminated. However, third parties must have a role in policy feedback. A line of my future work will ask, how do nonprofits decide or know when they are engaged in policy work? What supports or enables nonprofits to do such work? Analyzing cases of successful nonprofit advocacy (like procuring in-state tuition benefits for DACA-mented students) can help examine the parameters and motivators for engaging on some policy issues but not others.

Finally, the last area where I would like to expand the agenda that stems from this work is in understanding the ways in which alternative pathways to college (trades, certificate programs, work, national service programs, military service, etc.) compare regarding the presence and costs of administrative burdens among young people in the transition to adulthood. Often those who do critique the college-for-all agenda, suggest that these sites for stability could be 'better fits' for disadvantaged young people or all but the highest-achieving students. Yet none of these pathways appeared to get great traction—as evidenced by renewed focus on disconnected youth ages 19-26. So, my work would ask whether similar burdens are causing difficulty in institutional connections in these areas as well? And, if not, how can these experiences be made more common?

The future of college

So, if college now stands as one of the only institutions that can functionally, and in anything like its current formulation, be held responsible for supporting social equity and social mobility, then how do we understand its future? Should we look to innovative and successful nonprofit, third party programs that prioritize diversity, equity, and inclusion like Posse or OneGoal to find hope and evidence of possibility? Or do we concern ourselves with increasingly worrisome data that demonstrate outcomes in college success that are less equitable today than 40 years ago? Are colleges a unique social institution or are they subject to the same dynamics that other institutions that served similar socioeconomic and developmental functions in the past—like factories?

This question is not one of nostalgia, but of practical and pragmatic concern. Large factories used to absorb large cohorts of local young people and, with the presence of stable shifts, coworkers, credit unions, and unions as supplementary social support, see them through milestones like first children, first savings accounts, first mortgages, and more. While factories were often coercive, the social fabric that workers cooperatively generated together created an infrastructure for stabilizing the transition to adulthood for many. My father was one of the many young men (notably, there was less gender equity) to experience this kind of support that came from working on a line, on a team, on a shift, and in a place where people grew up among similarly situated adults (Image 1). At the personal and familial level, these milestones of adulthood (financial independence, family life, work, or career stability) retain persistent meaning—as evidenced by the five cards my 72-year-old father still carries in his wallet today.

Fewer and fewer conditions like this exist today, and the loss of factory work as not simply work but as a developmental site for adulthood is and was dramatic. Empty factories stand as tombstones to a socially connected, institutionally structured way of life. They are auctioned off or torn down (Image 2). This is not simply a concern for individuals or even just working-class communities. It is a signal to us about the fate of large institutions where market principles outweigh other concerns. It is a signal about the fate of institutions that offer a temporary promise of social mobility and stability but betray it. It is a signal about the fate of institutions that were an engine of mobility for some but turn into an engine of exploitation for others (especially communities of color, indigenous, and immigrant communities). Colleges have increasingly shown themselves to be susceptible to a similar fate (Image 3). College closures have steadily been on the rise since the early 2000s despite increasing enrollments nationally overall. There is a real risk that colleges will stand like abandoned factories as relics of an outmoded way of life, an impossibility to imagine for its current neighbors. In this way, cumulative disadvantage is not something that adheres only to individuals or communities, but to institutions as well.

Toward a possible future of more equitable transitions

This dissertation exists in conversation with several books and studies by notable scholars across disciplines on the transition to adulthood or the struggles experienced in college by FGLI or URM students (Arum and Roska, 2014; Deluca, et al., 2016; Goldrick-Rab, 2016; Jack, 2019; Keels, 2019; Silva, 2013). While there are many overlapping themes and shared stories of struggle and resilience between my work and that which has come before, it is my belief that this work provides an incisive detailing of a mechanism within policy and practice. Administrative burdens are simply a constituent part of the ways in which disadvantage adheres and accumulates during this transition within the institution of college, but my data show that seemingly small snags establish an inequitable context, patterned disadvantage, and cascading costs in the lives of young people. Here, the need for struggle and resilience is questioned—would it be required without such administrative burdens? I share this not only to illuminate the beauty and agency of the young people who participated in this study, but also to note that their struggles were not inevitable. They were motivated, prepared, admitted on their achievements, and ready to do the work that college requires. They simply were not prepared to also carry the weight of learning, compliance, psychological and developmental costs associated with the need-based aid they needed to become and stay an enrolled college student. This is a problem that can be solved.

Image 1. Photo of cards from Bridgette's father's transition to adulthood in 1967 that belie institutional connection and salience. Photo taken of cards from 2021 wallet, Dewitt, Iowa.

Image 2. Headlines of factory where slated for a 2020 demolition, Davenport, Iowa.

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NEWS

Davenport's old Oscar Mayer plant to be demolished

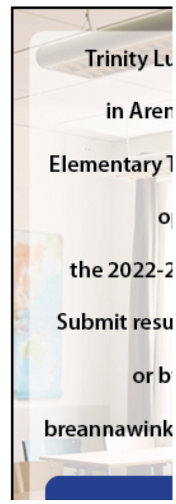
The old Kraft Heinz plant in West Davenport has been sitting idle for years, but is set for demolition beginning this month.

Image 3. Headlines from the 2020 closure and auction of MacMurray College, Jacksonville, Illinois.

HOME // **INSIDER PREMIUM**

Auction brings finality to MacMurray College closing

Marco Cartolano
Nov. 13, 2020



www.myjournalcourier.com/insider/article/Auction-brings-finality-to-MacMurray-College-15723571.php#content

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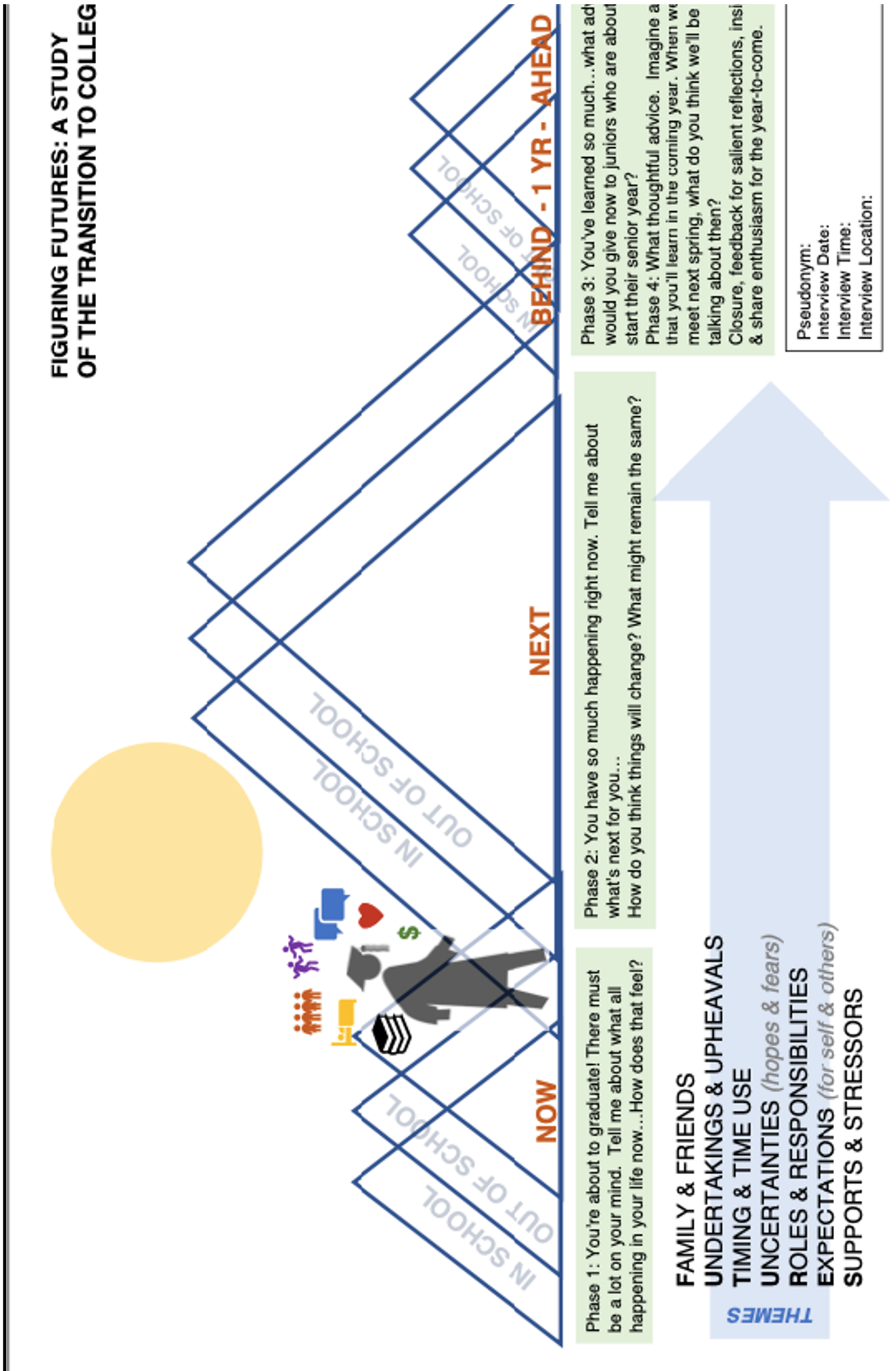
APPENDIX A. CHARACTERISTICS OF STUDY PARTICIPANTS

Fig

Noble Study	School	Demographics			Identifiers									Non-Cog/Experiences		HS Academics		College Data		
Participants	ID	F	Af-Am	Other	LGBTQ+	Parent	DCFS-inv	MH/Disability	Grief/Loss	Sign. Fam Challe	Faith	Relationship	Transferred	Work/Intern	College Program	GPA	SAT	Living Away	URM Inst Grad	EFC
Jay Clark	1		1							1				1		3.1	1070	1	49%	
David Harris	1		1						1					1	1	3.2	1040	1	75%	
Drake Holmes	1		1						1	1						3.0	1000		41%	
Angel White	1	1	1			1		1		1						3.1	910		37%	
Ray Thomas	1		1		1				1	1		1				3.1	1090	1	62%	
Alinda Brim	1	1	1								1					2.7	1060		41%	
Destiny Taylor	1	1	1			1				1				1		3.2	950		41%	
Elleria Gray	1	1	1		1			1					1			2.8	1100	1	44%	
Iris Jameson	1	1	1												1	3.0	960	1	21%	
Jarvis McDonald	1		1									1		1	1	2.7	1070	1	32%	
Michael Blake	1		1								1		1			3.1	960	1	25%	
Santiago Ronaldo	1			1		1				1		1		1		2.7	1210		45%	
Isabel Adams	2	1	1						1					1		2.6	1050		N/A	
George Bryant	2		1						1	1	1	1		1	1	3.2	1070	1 (Chi)	39%	
Georgia Locks	2	1	1											1	1	3.1	1030		45%	
Bertha W.	2	1	1						1	1				1	1	2.8	1140	1	30%	
Alex Hill	2		1								1	1		1	1	3.3	1110		27%	
Victoria Davis	2	1	1		1			1		1		1			1	3.3	1100		27%	
Jason Mills	2		1												1	3.2	1000	1	68%	
Destiny Smith	2	1	1							1				1	1	3.1	1050	1 (Chi)	64%	
Marie Hill	2	1	1											1	1	3.2	1060	1	38%	
Timothy Houston	3		1		1			1			1	1				2.4	1070	1 (Chi)	No report	
Royalti Owens	3		1		1			1						1	1	2.8	1020	1	49%	
John Howard	3		1										1	1	1	2.6	1010	1	47%	
Chris Davis	3		1		1			1		1	1	1		1		2.8	990		N/A	
Joe Abbott	3		1	0						1		1				2.1	1000		31%	
Courtney Pryor	3	1	1		1				1	1			1	1	1	3.0	1110	1	44%	
Kenneth Johnson	3		1				1			1		1		1	1	2.9	1120	1	52%	
Melissa Jackson	3	1	1							1	1	1				3.0	980	1	32%	
Ebone Small	3	1	1		1		1	1	1	1						2.7	1020	1	38%	
Anthony McCoy	3		1						1					1	1	3.0	1140	1	52%	
TOTALS		14	30	1	8	3	2	7	9	16	7	11	4	18	16	3.00	1048	17	43%	$

Data from collected from two sources: Network administrative data and interviews as snapshot of participant conditions and plans at time of first-round interviews, May 2019.

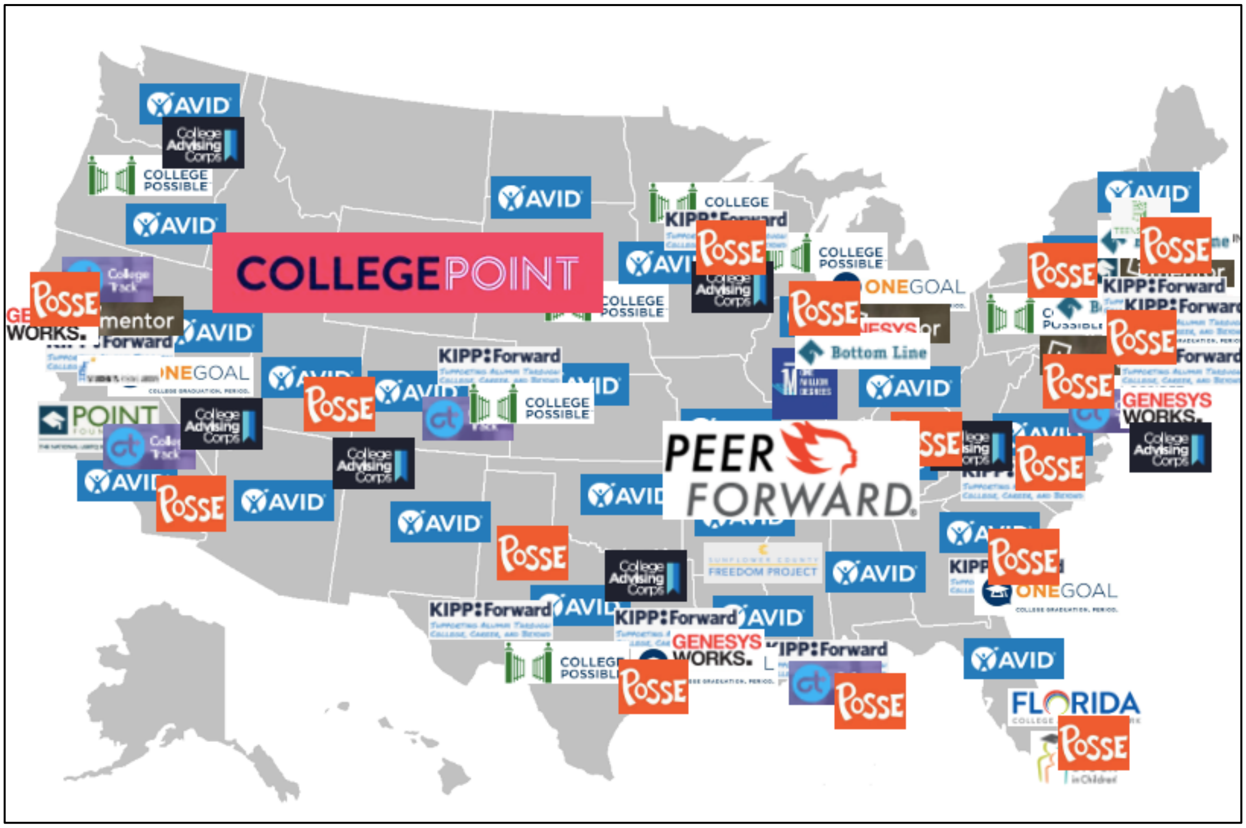
APPENDIX B. PROTOCOL GRAPHIC



Fig

APPENDIX C. MAP OF COLLEGE SUCCESS COACHING ORGANIZATIONS

Figure C1. Map of nonprofit organizations that provide college success coaching nationwide.



APPENDIX D. SUCCESS COACH JOB DESCRIPTION

Figure D1. Formal Noble job description for college success coach.

Key Job Responsibilities

- **Key Job Responsibilities**
  - Equip and empower alumni with the skills and knowledge to overcome educational barriers, persist, and graduate from college
  - Build and maintain meaningful student relationships
  - Develop a strong knowledge of on-campus student support services
  - Manage a caseload of alumni at a variety of colleges across the country
  - Create alumni support strategy and long term plan, alongside Dean of College
  - Use quantitative and qualitative data to refine targeted, individualized alumni supports
  - Support alumni in completing FAFSA, CSS Profile, and other financial verification forms by due dates while students are enrolled in college
  - Review financial aid letters with students and parents
  - Coordinate campus visits with other alumni counselors across the Noble network
  - Work with all undocumented students to assist with the DACA process and the Pritzker Access Scholarship through the Noble Network, increasing affordable four-year options for these students

Ideal Qualifications

- An unwavering belief that all students can succeed in high school, college, and lead exemplary lives
- Proven commitment to serving students of color
- Impressive written and verbal communication skills with a variety of stakeholders, including but not limited to, students, parents, 12th grade advisors and teachers, leadership team
- Self-awareness, a regular practice of reflection, and a desire to continuously improve
- Highly organized, excellent follow through, attention to detail, and a belief in our students matters
- matters
- Experience as a full-time teacher
- Experience in college access work

Minimum Qualifications

- For applicants who apply after 09/17/21, proof of full COVID-19 vaccination or a valid medical or religious exemption required.
- Bachelor's Degree required
- Eligibility to work in the United States on a full-time basis
- Active Illinois Teaching License preferred