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THE IMPACT OF IMPLICIT EDUCATION DEBT ON THE LIVES OF AFRICAN AMERICAN MOTHERS IN PhD PROGRAMS: A PHENOMENOLOGICAL RESEARCH STUDY

TIFFANY S. BUMPERS

112 Pages

The purpose of this study was to understand the impact of implicit education debt on African American mothers lived reality, as these women pursue PhDs. Using Collins' (2000) Black Feminist Thought and the Racial Opportunity Cost (ROC) as theoretical frameworks, the study presents the voices of African American mothers in doctoral programs who occupy a liminal space in the academy. Chambers and Huggins (2014) defined ROC as "the options that are foregone and the losses that result from those foregone options when students of color pursue academic success" (p. 189). Upon the researcher's analysis of the data, the following seven major themes emerged: self-sacrifice, PhD is #1 priority, bootstrapping, implicit education debt awareness, cumulative stress, social isolation, and estrangement. The analysis of these themes depicts the roles these women play, the support or lack thereof in higher education for African American mothers, and the tradeoffs made by individuals, families, and communities through this journey. This study offers useful recommendations that, if adopted, could enhance PhD experiences for African American mothers looking to pursue a PhD in higher education institutions. This research also offers both practical and policy implications for higher education faculty, administrators, students, and education policy makers.

KEYWORDS: African American Mothers, Implicit Education Debt, Racial Opportunity Cost, Black Feminist Thought, Explicit Education Debt

THE IMPACT OF IMPLICIT EDUCATION DEBT ON THE LIVES OF AFRICAN AMERICAN MOTHERS IN PhD PROGRAMS: A PHENOMENOLOGICAL RESEARCH STUDY

TIFFANY S. BUMPERS

A Dissertation Submitted in Partial
Fulfillment of the Requirements
for the Degree of

DOCTOR OF PHILOSOPHY

Department of Educational Administration and Foundations

ILLINOIS STATE UNIVERSITY

2022

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TIFFANY S. BUMPERS

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I dedicate this research project to my favorite girl, Miss Jordan Harper Toney. The greatest honor of my life is being your mother. I love you.

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Finally, to my research participants, thank you for trusting me with your stories. I am you. I see you.

Love,

T.S.B.

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CHAPTER I: INTRODUCTION

Background

The purpose of this research study was to understand the impact of implicit education debt on the lives of African American mothers who were pursuing a Doctor of Philosophy (PhD) or who had completed a PhD within 5 years at the time the study was conducted. Implicit education debt is the non-monetary debt associated with the Racial Opportunity Cost (ROC) (Chambers & Huggins, 2014) of pursuing higher education. Chambers and Huggins (2014) defined ROC as "the options that are foregone and the losses that result from those foregone options when students of color pursue academic success" (p. 189). I argue the stagnation African American women face is tied to the intersecting identities that force them and their families to occupy a liminal space in America's complicated history and present. For this reason, I find it necessary that conversations on student loan debt be broadened to include the implicit or non-monetary education debt. To do so, in this research study, I operationalized education debt as both explicit and implicit, using Ladson-Billings' (2006) definition. Education debt goes beyond monetary debt; it includes historical, economic, sociopolitical, and moral decisions, all of which are byproducts of structural racism, classism, and sexism. Thus, while it is understood that economists and education finance persons are critical of the quagmire of explicit education debt such as student loans debt, default rates, cost of education, etc., this research study focused on the impact of the implicit education debt.

Statement of the Research Problem

Very little research exists that explores the impact of implicit education debt on the lived experiences of African American mothers pursuing PhDs. In a society built on genocide, racism,

colonization, and white supremacy, African American women occupy a liminal space that only acknowledges us only for the ways we can be used to serve others. The juxtaposition of African American women in doctoral programs means they earn 63% of all degrees awarded to African Americans, but also owe 22% more in student loan debt/explicit education debt than their white female counterparts (*Journal of Blacks in Higher Education* [*JBHE*], 2021). Meanwhile, 80% of Black mothers are the sole, co-breadwinners or primary breadwinners for their households and according to a report by the American Association of University Women (AAUW) (2020), Black adults with some college education have 70% *LESS* (emphasis added) wealth than white adults who dropout of high school.

Higher education has long been held up in our society as a great equalizer. However, to quote Dr. Venus Evans-Winters, (personal communication, 2019), "These institutions ain't gone set our people free," but for right now, I will settle for some form of accountability. My research centers African American mothers and posits that solely focusing on explicit education debt is shortsighted and will not yield the long-term goal of equitable opportunity and outcomes for them/us. I agree with those who propose eliminating student loan debt could help in narrowing the racial wealth gap (Mishory et al., 2019). However, I argue that, while both implicit education debt and the student loan debt crisis are rooted in America's systemic race problem (Brayboy, 2005; Katznelson, 2005; C. Harris, 1993; Mills, 1997; Woodson, 1933), implicit education debt existed long before the student loan debt crisis. Also, economic factors such as student loan debt accumulation, historical wealth gap, and the intersectional wage gap have been and continue to be explored by researchers; these are the explicit forms of education debt that have dominated

the conversation around the value of education (Deming et al., 2011; Dwyer et al., 2012; Elliott & Lewis, 2015; Looney, 2018).

Unfortunately, the non-monetary factors that make up implicit education debt, namely the isolation, marginalization, and dehumanization that Black students have to endure to gain and maintain access to higher education, must be reframed to show the student experience and the impact those experiences have on the overall well-being of the students and their communities. Chambers and Huggins (2014) defined ROC as the "options that are foregone and the losses that result from those foregone options when students of color pursue academic success" (p. 191). To show the debt-to-cost relationship, ROC is what I refer here to as implicit education cost. While much of the research conducted on the ROC focuses on minoritized students' experience in the secondary education setting, the ROC framework allows for greater clarity on the exact effect of implicit education debt on African American mothers.

Research Purpose

The purpose of this research study was to understand the impact of implicit education debt on the lives of African American mothers who were pursuing a PhD or who had completed a PhD within 5 years at the time the study was conducted. Five years was specified in order to broaden the pool of research participants and memory recall of participants. In telling their stories, these African American mothers made visible the experiences of those mothers who came before them. Simultaneously, they charted a way forward for those who have used and continue to use every avenue afforded them to create a better life for themselves and their families. First, in reframing the experiences of African American mothers in the academy as implicit education cost or ROC, this research allows African American mothers the chance to

weigh all the associated costs of pursuing a PhD. Second, this research names and demystifies how implicit education debt impacts African American mothers' educational experiences and highlights the harm of implicit education debt on the collective. Explicit education debt and cost are generally expected; however, implicit education debt and cost are usually only revealed once a person enters a program. Therefore finally, yet importantly, this research serves as a "surgeon general's warning" for African American mothers who are considering pursuing a PhD.

Research Questions

The key questions guiding this research are as follows:

1. What is the implicit education cost for African American mothers who pursue doctoral degrees?
2. What is the perceived effect or impact of implicit education debt on African American mothers' lived experiences?

Definition of Terms

Terms to take note of in this research study include the following:

Student Debt/Student Loan Debt. Financial aid is all monetary awards such as student loans (private and public), scholarships, and grants that go towards federally recognized education expenditures. The federal government specifies financial aid can be used for tuition and fees, room and board, books and supplies, and transportation/travel (Archibald & Feldman, 2011). Given the growing concerns of the rising cost of higher education, which has forced students and families to take on a significant amount of student loans to cover the costs, there is an increased focus on decreasing student debt (Goldrick-Rab, 2016).

Education Debt. Not to be confused with student debt, education debt encompasses both monetary and non-monetary debt associated with the financial and socio-emotional costs of education as a result of pursuing higher education. In presenting an analogy of education debt using concepts of national debt vs. national budget deficit, Ladson-Billings' (2006) argued "each budget cycle, the government must determine whether it has a balanced budget, a budget surplus, or a deficit" (p. 4). However, Ladson-Billings (2006) clarified the deficit, unlike the budget, does not end with the fiscal cycle but rather is the "sum of previously incurred annual federal deficits" (p. 4). Given Ladson-Billings' (2006) argument that education debt consists of "historical, economic, sociopolitical, and moral decisions and policies" (p. 5), this research sought to illuminate implicit education debt and understand its impact on the overall well-being of African American mothers and their families.

Explicit Education Debt. This form of education debt speaks to the monetary cost associated with attending a college or university financed by some form of student loan that must be paid back. The total of that loan with interest is referred to as explicit education debt.

Explicit Education Cost. All monetary costs associated with pursuing higher education include tuition and fees, room and board, transportation, books, and food.

Implicit Education Debt. The non-monetary debt that impacts the socio-emotional and physical well-being of an individual pursuing higher education. This debt results in but is not limited to cumulative stress, social isolation, estrangement, etc.

Implicit Education Cost. The non-monetary cost to gain and maintain access to higher education is best defined as racial opportunity costs that include things like cultural devaluation, isolation, and marginalization (Chambers & Huggins, 2014).

Theoretical Framework

The theoretical frameworks I use for this research study are Racial Opportunity Cost (ROC) (Chambers, 2019; Chambers & Huggins; Tabron & Chambers, 2019) and Black Feminist Thought (BFT) (Collins, 1986, 2000). Racial Opportunity Cost speaks to the experiences of African American mothers in PhD programs and the cost associated with having gained access to higher education and ultimately pursuing the highest degree granted in American higher education institutions. Black Feminist Thought provides historical and sociological context to the complex reality of African American mothers, which Collins (1986, 2000) identified as a unique group based on shared experiences, shared consciousness, and the matrix of domination. These two theories offer this research study the historical and political context to understand the nuanced ways implicit education debt impacts African American mothers' lived realities.

Racial Opportunity Cost

Racial Opportunity Cost builds off the economic concept of opportunity cost, which refers to the loss of time in the labor force and the subsequent earnings a person could generate while pursuing higher education. Racial Opportunity Cost expands this concept using an intersectional lens that takes into consideration power, privilege, and race (Archibald & Feldman, 2011; Chambers & Huggins, 2014; Tabron & Chambers, 2019). Racial Opportunity Costs are implicit education costs that ultimately lead to implicit education debt. Tabron and Chambers (2019) argued schools are a tool of domination that reinforce white normative values, are steeped in power, and sustain white privilege. Research on ROC has primarily focused on minoritized student experiences in secondary education school settings to understand how school

culture and environment affect academic success (Chambers & Huggins 2014; Chambers & McCready, 2011; Tabron & Chambers, 2019).

Tabron and Chambers (2019) explained ROC is "expressed in three ways: psychosocial costs, representation costs, and community costs and all result from pursuing academic success in school environments where "success" is defined in particular, racially-coded ways" (p. 126). Racial Opportunity Cost in this research study provides the opportunity to examine a debt-to-cost relationship between explicit and implicit debt and cost to understand how these concepts impact the daily lives of African American mothers in PhD programs, whose experiences remain woefully understudied.

Black Feminist Thought

Black Feminist Thought as a lens empowers my focus on African American mothers specifically. The nature of the academy is to reluctantly acknowledge and quickly sterilize or pluralize theories that question its legitimacy; however, the Black woman's presence dismantles these attempts every time (Collins, 1986, 2000; Crenshaw, 1991). Black Feminist Thought identifies African American women as a unique group based on shared experiences, shared consciousness, and the matrix of domination (Collins, 1986, 2000). Speaking on this topic, Evans-Winters (2019) prompted a conversation about *what we call ourselves.* Also, Collins (2000) stated that the name is less important than the concept of (the *what*) BFT and reasons for (the *why*) BFT existing. While I agree with Collins (2000) that the *why* and *what* are bigger than *what we call ourselves*, I believe, what we call ourselves is still very important. I state this because theories that use ambiguous names when addressing issues of race and gender open themselves up to be "reimagined" by white intellectuals whose white guilt and cognitive

dissonance results in a compulsion to erase the main subject and center themselves. Examples of this are the co-opting of intersectionality and the "me too" movements (Berg, 2020; duCille, 1994; Nash, 2019).

Collins' (1986, 2000) work on BFT or Black feminist epistemology encompasses the following six distinguishing features: experiences shapes consciousness and produces a unique activism; African American women heterogeneity; dialogical experience/s lead to group action; dialogical practices allow for the construction/co-construction of knowledge; BFT remain focused on African Americans in a rapidly changing society; and commitment to global human rights struggle. These features coupled with the matrix of domination argue that while all mothers may experience implicit education debt, the specificity and severity of its impact are unique to African American mothers based on their intersecting identities and social station in society.

Research Paradigm

Interpretivism was the research paradigm used for this research study. According to Glesne (2016), interpretivist have an ontological belief in "a world in which reality is socially constructed, complex, and ever changing" (p. 9). Interpretivists have the goal of interpreting the social world by studying "the perspectives of those who are actors in that world, it follows that the research methods include interacting with people in their social contexts and talking with them about their perceptions" (Glesne, 2016, p. 9). African American mothers in PhD programs sit at the intersection of this exploitation as a result of their intersecting identities. Using interpretivism as a paradigm enabled me to make sense of or understand how the historical relationship between higher education and Black people impact how implicit education debt is

experienced in the lives of African American mothers and families. Interpretivism, according to Glesne (2016), offers researchers an opportunity to "understand the world of another person and then representing that world can be radical actions when you use inquiry to witness the stories and lives of those whose voices have been ignored or silenced" (p. 26). This research then, by creating space for African American mothers, presents my research participants' language to help renegotiate the ways they engage with higher education and vice versa. It should be stated that this renegotiation extends beyond African American mothers and into the larger Black community, given the roles that Black women play within the Black family and the greater Black community.

Significance of the Study

Education is not neutral. Education has never been neutral. The historical and current experience that Black people have with higher education is proof that colleges and universities are political and steeped in white heteronormative values. For African American mothers, choosing to obtain a PhD is not a mere exercise of simply acquiring knowledge for the sake of knowledge itself. These women seek out higher education as a means for survival, simply put, to put food on their tables. African American women make 57 cents to the white man's dollar, and for those who have children to feed, siblings to look after, or parents to subsidize, earning a PhD feels like a need rather than a choice (AAUW, 2021). Enslaved Africans built academic institutions with their physical hands, and their bodies were used on auction blocks to finance them. The fact that Black people have the pay for higher education is an insult given the history of this country that murdered men and women for trying to read and write. Therefore, we should be outraged that African American mothers are levied with explicit and implicit education debt

that further decimates any hope for restorative justice in this country (C. Harris 1993; L. Harris 2019; Wilder, 2013).

Therefore, the significance of this study is that it demystifies the implicit education debt and costs while filling the gap in literature on implicit education debt and cost's impact on African American mothers pursuing PhDs. Finally, this study informs higher education practice, leadership, and research, and in doing so could lead to better experiences for African American mothers in PhD programs. I want African American mothers to understand their power and use it to negotiate outcomes that are more equitable for themselves and their families. There is a quote by an unknown author that says, "Know your worth and then add tax". If African American mothers see themselves in this study and are moved to know their worth and next add tax, the results could be transforming the status quo on second-class educational experiences for themselves and future generations to come. African American mothers would demand higher education institutions provide adequate support, decrease student debt, encourage ALL Black mothers to show up in white spaces as their full selves, and reserve time for them to be scholars, mothers, and community assets. Audre Lorde spoke at a feminist conference and reminded us "*The master's tools will never dismantle the master's house"* (Lorde, 1979). Therefore, this research is for Black women in education across the spectrum, the Black community, and particularly Black mothers and their families.

Chapter Summary

Building off Ladson-Billings' (2006) discussion of education debt, this research study sought to understand the effects of implicit education debt associated with pursuing a PhD and how this non-monetary debt impacts the lived experiences of African American mothers and

their families. In this chapter, I first identify the problem (i.e., there is little research that explores the impact of implicit education debt on the lives of African American mothers pursuing a PhD). Secondly, I wrote briefly about the purpose of this research while defining key terms that will help readers move through this study with a shared understanding of explicit education debt and cost, implicit education debt and cost. Next, I describe the theoretical framework and research paradigm that I used to approach this work. To understand the impact of implicit education debt on the lived experiences of African American mothers pursing or who had recently completed a PhD, this research study was conducted with an interpretivist paradigm and a theoretical framework consisting of Black Feminist Thought (Collins, 1986, 2000) and Racial Opportunity Cost (Chambers & Huggins, 2014). Lastly, I outlined the significance of this research study; specifically, this research helps scholars and Black women considering higher education understand the impact of implicit education debt. I am hopeful such an understanding will lead to African American mothers pursing PhDs feeling empowered while holding higher education accountable.

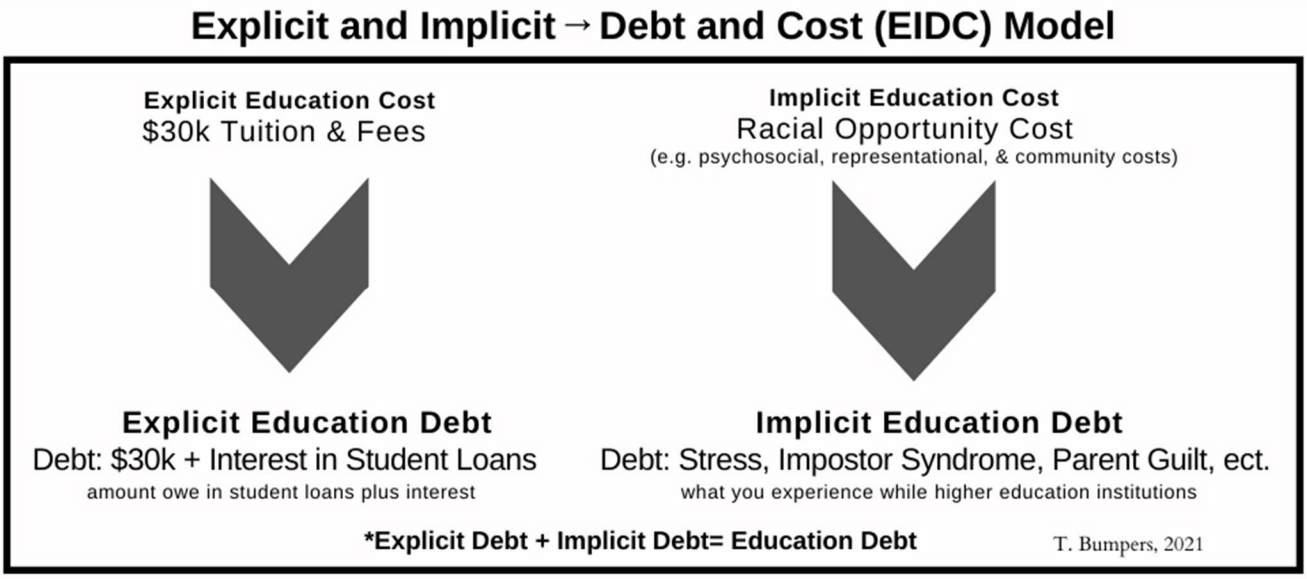
CHAPTER II: LITERATURE REVIEW

Introduction and Organization

The purpose of this research study was to explore the impact of implicit education debt on African American mothers who were pursuing a Doctor of Philosophy (PhD) or who had completed a PhD within 5 years at the time the study was conducted. This research study operationalized Ladson-Billing's (2006) education debt as two distinct categories: *explicit* education debt and *implicit* education debt (EIDC, see Figure 1). Explicit education debt (student loans plus interest) is accumulated when a student takes out loans to cover their explicit educational costs, e.g., tuition and fees. Explicit education debt is what we think of most when we talk about the cost of attending college. While scholars have written about the hidden cost of education such as university fees, technology fees, medical fees, tuition differential fees, etc., these monetary costs associated with attending college are quantifiable (Coker & Glynn, 2017; Goldrick-Rab, 2016).

Implicit education debt is the non-monetary debt associated with the racial opportunity cost of attending college. Chambers and Huggins (2014) defined Racial Opportunity Cost (ROC) as "the options that are foregone and the losses that result from those foregone options when students of color pursue academic success" (p. 189). Tabron and Chambers (2019) characterized ROC as psychosocial, representational, and community costs that minoritized students are "charged" to gain access to a high-performing school. Racial Opportunity Costs are implicit education costs that ultimately lead to implicit education debt. Implicit education debt, I posit, is the result of having paid the cost of attendance such as stress, isolation, time away from family, etc.

Figure 1. Explicit and Implicit Debt and Cost (EIDC) Model



In order to understand the impact of implicit education debt on African American mothers, I have organized a review of the literature that includes the following: (a) Theoretical Framework; (b) The History of Higher Education: A System of Racism; (c) Black Student Experience; (d) Explicit Education Debt and Cost; (e) Student-Parents in Higher Education; and (f) Implicit Education Debt and Cost.

Theoretical Framework

Racial Opportunity Cost (ROC) (Chambers & Huggins, 2014) and Black Feminist Thought (BFT) (Collins, 1986, 2000) are the theoretical frameworks or lenses from which this research is both viewed and articulated. Racial Opportunity Cost outlines the implicit education cost that African American mothers are charged to gain and maintain access to higher education

along their journey to the PhD. Black Feminist Thought allows for this research study to be situated in the lived experiences of African American mothers by taking into consideration the social, political, and historical experiences that have shaped the shared consciousness of African American women. When coupled, ROC and BFT strengthen the understanding of how and to what degree implicit education debt impacts the lived reality of African American mothers and their families.

Racial Opportunity Cost

In the book *Why Does College Cost So Much?,* Archibald and Feldman (2011) cautioned readers to not conflate cost and price. In fact, they wrote cost "refers to the value of the resources used to produce a good or service" (pp. 9-10); whereas price is what you must pay in order to obtain the good or service. Archibald and Feldman (2011) noted that for the overwhelming majority of college students the opportunity cost of their time is the largest cost of higher education; they cited the example of potential loss of yearly earnings as an example of the opportunity cost of education. The authors explained they chose to omit the opportunity cost from their analysis because the earning potential post-graduation is higher for degree holders vs. non-degree holders, making the discussion of opportunity cost negligible. While this may be accurate on the surface, Chambers and Huggins (2014) and Tabron and Chambers (2019) provided intersectional analyses of the opportunity cost of education and yielded the ROC of education that complicates Archibald's and Feldman's (2011) analysis. To their credit, Archibald and Feldman (2011) noted, "The rising college cost varies by where one sits in the American income distribution" (p. 14). They do not explore the cost vs. price problem from a racial lens.

Racial Opportunity Cost (Chambers & Huggins, 2014) borrows loosely from the traditional meaning and application of the economic term "opportunity cost". Economists often use the term "opportunity cost" to reflect the inherent trade-offs or value of missed opportunities involved in everyday decision-making (Henderson, 2008). Racial Opportunity Costs research, to date, has mainly explored the relationship between secondary education school environments and minoritized students. According to Tabron and Chambers (2019), ROC is "expressed in three ways: psychosocial costs, representation costs, and community costs and all result from pursuing academic success in school environments where "success" is defined in particular, racially-coded ways" (p. 126). Psychosocial cost can best be explained by understanding that when a student chooses to attend a school where they are minoritized, the price of access could be alienation and isolation. As for the representation costs of accessing majority educational spaces, students are subjected to acculturation that requires students to assume majority group norms in order to survive. Finally, community costs encompass the deculturization of students who learn to assume different cultural norms for school and home as a transferable skill (Chambers & Huggins, 2014; Tabron & Chambers; 2019). I have categorized ROC as the implicit education cost of education that ultimately results in implicit education debt. Implicit education debt and its impact on the lives of African American mothers in PhD programs are the primary focus of this research.

Black Feminist Thought

Patricia Hill Collins' (2000) seminal work *Black Feminist Thought* is a revolutionary theoretical framework that has shaped the social, political, and interpersonal lives of African American women, girls, and the entire Black collective. While Collins is credited for the naming of this theoretical framework, she is one of many Black intellectuals who have contributed and

continue to advance Black feminist epistemologies. Women like Sojourner Truth, Ida B. Wells, Kimberle Crenshaw, bell hooks, Michele Wallace, the Combahee River Collective (1977), and many more have contributed to Black feminist epistemological frameworks.

Black Feminist Thought is formed by three key themes: exploitation (labor), political suppression, and controlling images (Collins, 1986, 1990, 2000) and six distinguishing features. These features are outlined below.

- The first feature focuses on how the experiences of African American women shaped/shapes their consciousness, which produced/produces their activism. This feature speaks to African American women as a distinct group based on experiences that have formed a shared understanding of the world in which their resistance to/activism against oppression manifests. In the book *Pushout: The Criminalization of Black Girls in Schools*, Monique Morris (2016) recalled a story about a young girl that she interviewed in a juvenile detention center. The young girl said, "Us Black girls, like, if we don't get it, we're going to tell you…If we don't feel it's right, we're going to tell you. Where everybody else wants to be quiet, it's like, no…we're going to speak up, we're going to speak what's on our mind" (p. 62). This compulsion to speak up and say what is on our minds is an example of not just our activism but it speaks to how early we form this shared understanding and the harsh consequences that follow.
- The second feature is an acknowledgment of African American women's heterogeneity. This distinguishing feature simply and honestly acknowledges not every African American woman is the same, which does not detract from the elements that define us as a distinguishable unique group. Evans-Winters (2019) offered insight and guidance on

conducting qualitative research as an African American woman on behalf of African American women and stated the importance of recognizing the heterogeneity that exists within the collective for authenticity purposes in qualitative research inquiry.

- The third feature centers the dialogical experiences of African American women and demonstrates how those experiences lead to shared consciousness and/or group action. This feature speaks to a sort of *call and response* that lies in African American women's subconscious, a call and response that, when stimulated, has the ability to transform their shared knowledge, albeit cultural intuition, which has been known to generate collective action in response to oppression.
- The fourth feature acknowledges the dialogical practices African American women academics and non-academics use to construct/co-construct knowledge. This distinguishing feature is a call to action for all African American women who are Black feminists to connect and engage with one another regardless of their station. This feature puts great responsibility on the African American intellectual conducting research to reclaim the Black tradition of being both the site and source of knowledge.
- The fifth feature recognizes a commitment to African American women as the focus of BFT while adjusting to rapid changes in social conditions. Collins (1986, 2000) recognized change happens fast, particularly with class stratification, tokenism, and technology. This distinguishing feature speaks to the need to be flexible and adaptable in a way that allows BFT to reflect African American women's unique group identity while staying abreast of social justice issues.

- The sixth feature is African American feminists' commitment to advance the global human rights struggle. Black Feminist Thought is rooted in the resistance of oppression, thereby linking it to other Black feminist and social justice groups nationally and globally.

Racial Opportunity Cost (Chambers & Huggins, 2014) and Black Feminist Thought (Collins, 1986, 2000) pair well with this phenomenological qualitative research study that explored the lived realities of African American mothers who were pursing or recently completed their PhDs.

The History of Higher Education: A System of Racism

This review of the literature is a brief overview of the history of American higher education and its historical ties to the chattel slave system that produced and reinforced societal inequity. The social construction of race has been endorsed and perpetuated through higher education and, according to critical race theorists such as Bell (1992), Delgado and Stefancic (2017), and C. Harris (1992), racism is permanent. The permanence of race then lives and evolved in all of America's foundational institutions such as law, health, and education. To provide context on how intertwined higher education has been in the maintaining race and racism, during the U.S. Civil War, that took place in 1861-1865, 40% of North Carolina Chapel Hill's student body fought in the confederate army maintain slavery (L. Harris, 2019).

Woodson's (1933) *The Mis-Education of the Negro* detailed how the American educational system, especially higher education, teaches that African people had no history or culture until the European sought to "civilize" them, tying their human origin to slavery instilling a sense of inferiority. Woodson (1933) offered a strong critique of higher education and what it

means for a person to be educated outside of his/her culture, taught to despise himself/herself, and to hold in highest regard their oppressor. Higher education has a history of reinforcing white supremacy and enacting whiteness as property through exclusionary practices. In "Whiteness as Property," C. Harris (1992) produced a critique of the legal system using *Plessy v. Ferguson*, 1896, which made separate but equal the law of the land, and *Brown v. Board of Education*, 1954 (hereafter referred to as *Brown*), which overturned *Plessy* and ruled separate was inherently unequal. By centering *Brown*, a case concerning school segregation, C. Harris (1992) outlined the harm done in the schooling process while also highlighting how education again functions in our society to dispose of Black people of full humanity.

Wilder's (2013) *Ebony and Ivy: Race, Slavery, and the Troubled History of America's Universities* uncovered the history of American higher education slave roots. In the book, Wilder (2013) provided copies of historical documents showing a direct connection between the financing of higher education and the slave trade, as these institutions emerged in North America under the British. The British had a particular strategy when colonizing new land. After taking physical control of land, they erected institutions of higher learning to establish British values and ideology as had previously been implemented in Scotland and Ireland. With profits from the slave trade, Britain charted William & Mary in 1693, establishing the slavery ontology of American higher education intuitions, not of the African (Roberts, 2019). It is important to note that higher education institutions also were intended to "properly educate" an elite ruling class of the European peasants that had settled in the initial colonies to be used as a means to maintain control and discourage any potential alliances between the indigenous people.

Wilder's (2013) work established higher education in America was financed by profits from the slave trade. L. Harris (2019) helped us to understand other ways higher education benefited from and or reinforced slavery and the dehumanization of Black people in society. For example, enslaved Africans built many college and university buildings and maintained the grounds. Also, college and university administrators enslaved Africans; in fact, much like the United States at large, American colleges and universities have grown to be the education power centers they are today due to their reliance on slavery and the Black body. American higher education institutions steeped in white supremacist values have historically held up and fortified the idea of Black inferiority through scientific racism. The impetus of such rests on the need to justify chattel slavery and the treatment of human beings as fungible objects used at the disposal of the white ruling class (C. Harris, 1992).

In a world where racism is often positioned solely as a set of beliefs rather than a system that causes harm, the creation and reproduction of scientific racism offer a better vantage point for critiquing higher education. In her heart-wrenching book, *Medical Apartheid: The Dark History of Medical Experimentation on Black Americans from the Colonial Times to the Present*, Washington (2006) detailed the ways researchers performed unethical, by today's standards, procedures on enslaved Africans to "advance" scientific understanding of the human body. One example of such scientific research enacted on the enslaved was performed by James Marion Sims, who is considered the "Father of Gynecology". Sims performed experiments on enslaved African women, to include conducting surgical procedures, without anesthesia. Because enslaved women were viewed as property, Marion only sought the consent of the enslaved women's owners and not the women themselves. Marion's autobiography noted that he performed

upwards of 30 surgeries on at least one patient without anesthesia as he perfected his surgical technique. *Medical Apartheid* (Washington, 2006) increased attention on Sims' research ethics and medical violence against enslaved African women, which resulted in statues of Sims being removed from New York City amidst public outcries. However, there are two other monuments of Sims still standing in Virginia and Alabama (Domonoske, 2018).

Using the Black body for scientific discovery has a long history in American higher education institutions, making James Marion Sim's research an all too common occurrence. His research took on a manifest destiny approach to scientific discovery in the ways that it exploited the bodies of Black people (Washington, 2006). American higher education institutions are built on the dehumanization of Black people through scientific racism in both its developmental theories and its use of the Black body (Farber, 2008; Washington, 2006).

In his groundbreaking book, *White Architects of Black Education*, Watkins (2001) described how education of Black people in the U.S. South was owned and controlled by the Rockefellers prior to *Brown*. The education afforded to Black people, however, was not the same education afforded white people. Black people received accomodationist education with the sole purpose of instituting an educational system that would cement newly freed African men, women, and children into permanent servitude roles in society. Anderson (1988) explained the concept for historically black colleges and universities (HBCUs) began with ideas about the subjugation of Blacks and centered a curriculum of a preparatory high school, rather than a college or university. For example, students at HBCUs were taught hygiene, sewing, and how to be a maid or butler. Watkins (2001) also showed the architects of Black education were concerned with nation-building and – to their credit – saw the "repurposing" of Black labor as a

good and fair approach. It is important to note other views on what to do with formerly enslaved Africans included murder or repatriation to Africa.

When Black people make the statement that predominantly white institutions (PWIs) of higher education were not built for them, they are declaring the historical fact that higher education was built on their labor but not for them to take part in and benefit from. They are essentially declaring that higher education sees the Black body as fungible, or a tool defined by its multipurpose utility, and easily discarded when deemed no longer useful.

Black Student Experience

Exploring Black students' experiences in higher education is especially useful for this study because the experiences of African American mothers on campus are inseparable from the larger context of the Black student experience. Research highlighted ongoing narratives of exclusion, microaggressions, and lack of belonging on university campuses (Banks & Kohn-Wood, 2007; Gildersleeve et al., 2011; Harper et al., 2016; Hunter et al., 2019). In their qualitative research study exploring how Black and Latino graduate students conceptualized their experiences in their doctoral education, Gildersleeve et al. (2011) found doctoral education was marginalizing and dehumanizing to Black and Latino students. While the history of Black students in higher education gives historical context to the experiences of what has shaped Black students' experiences, in this section, I provide an overview of the ways Black students are 'othered' in academic spaces because these institutions were not organically designed to serve the needs or interests of non-white people.

In their qualitative research study exploring the racial identity experiences of Black students attending a PWI, Hunter et al. (2019) found Black students felt pressured to relinquish

parts of their racial identity to be successful at their universities. Many scholars have tackled the issue of assimilation in education and the effect this has on students when they feel compelled to 'give up' parts of themselves to try and find a sense of belonging (Banks & Kohn-Wood, 2007; Hunter et al., 2019). Much of the pressure to assimilate derives from the campus culture dominated by whiteness and weaponized through formal and informal means of exclusion. Gildersleeve et al.'s (2011) research on the experiences of Black students at PWIs revealed Black students are subjected to microaggressions, discrimination, alienation, and exclusion both inside and outside of the classroom. Strayhorn (2012), whose work is foundational in providing an understanding of what is needed to provide a sense of belonging on university campuses, noted all students desire a sense of belonging and absent of that, their chances at success are lowered. Therefore, while it is true that Black people have greater access to higher education than ever before, the lack of inclusion, incidences of microaggressions, and lack of academic support lead to high attrition rates for Black students (Harper, 2012; Harper et al., 2016; Hunn, 2014).

Explicit Education Debt and Cost

In this section, I provide an overview of the explicit education debt and cost related to African American women with an emphasis on African American mothers. This research study makes a distinction between explicit education debt and cost and implicit education debt and cost in the EIDC model (See Figure 1, p. 13). Monetary factors such as student loans plus interest are explicit education debt, which is the result of explicit education costs (e.g., tuition and fees).

Researchers have explored the issue of student loan debt from the following angles: rise in the cost of college, student loan default rate, student loan debt averages, and state

disinvestment in higher education (Dynarski, 2016; Gicheva, 2011; Gross et al., 2009; Ratcliffe & McKernan, 2013; Rothstein & Rouse, 2011; Scott-Clayton & Li, 2016). In 2016, student loan debt was estimated at $1.4 trillion; fast forward to 2021 and that number has grown to over $1.7 trillion dollars with little signs of slowing down (Board of Governors of the Federal Reserve, 2021; Dynasrski, 2016; Looney, 2018). The rise in student loan debt parallels with the rise in the cost of higher education. According to Grinstein-Weiss et al. (2016), the cost of higher education increased by 82% from 1981-2012 across institutions. This increase of cost is happening while state and federal investment in higher education diminished, putting an undue financial burden on families, especially low-income, minoritized students. Historically, student loans were used as a means to grant access to higher education for low-income students; however, it was expanded to support middle-class families who could no longer afford to pay for college out of pocket due to rising costs of higher education and wage stagnation (Goldrick-Rab et al., 2014).

Grinstein-Weiss et al. (2016) found Black students have more student debt than their white counterparts or any other racial or ethnic group. While the student loan debt is a problem across the board, women hold two-thirds of all student loan debt, almost 1 trillion dollars. Of that, Black women graduate with an average of $37,558 in student loan debt, which is 22% more than their white female counterparts (American Association of University Women [AAUW], 2021). In fact, Scott-Clayton and Li (2016) suggested the student debt racial gap is much larger than previously estimated, and based on their research, “differences in interest accrual and graduate school borrowing lead to Black graduates holding nearly $53,000 in student loan debt four years after graduation – almost twice as much as their white counterparts” (p. 1). Factors

such as racism and the gender pay gap are just some of the variables that impact who will borrow and ultimately how much debt a student will incur over time.

One factor that contributes to who and how much is borrowed is a student's family wealth. According to the AAUW (2021), white families' average wealth is $171,000 compared to Black families' $17,000 average wealth. In their work, Elliott and Lewis (2015) examined the effects of student loan debt on the borrower's long-term financial health. They found student debt to have a negative impact on asset accumulation or one's ability to break out of poverty or transcend their current socioeconomic class. For example, student debt negatively affects a borrower's financial well-being in that the larger the amount of student debt a person has, their ability to purchase large ticket items such as a home or car diminish. Student debt also influences a person's ability to save and plan long-term. For Black women, these factors ultimately make it difficult for them and their families to obtain upward mobility. In fact, even if white and Black students borrow the same amount of money for school, the amount of debt is a higher portion of Black students' projected future income; in this way, student debt can result in a student not being able to transcend their socioeconomic class (Goldrick-Rab et al., 2014; Ratcliffe & McKernan, 2013).

Nevertheless, if education is the great equalizer it is espoused to be, the explicit education debt accumulation among Black women should diminish significantly the gains made through college access. On one hand, student loans have allowed for more Black women than ever to obtain a college degree. On the other hand, student loans render those who have to borrow less likely to get married, buy a home, or pursue their career passion (Gicheva, 2011; Houle & Berger, 2014; Rothstein & Rouse, 2011). Not only is this true for the majority of borrowers; it is

especially true for and detrimental to Black women and their families due to the way that racism, class, and patriarchy come together to intensify the oppression experienced (Collins, 2000; Crenshaw, 1991). Black women have more student loan debt (explicit education debt) than any other racial/ethnic demographic. Black women attend college in droves to try to earn a higher income to provide for their families and be a resource for their community, a true testament of education as a common good; however, they are met with explicit and implicit education debt and costs that affect their financial, physical, and emotional health.

Student-Parents in Higher Education

Examining the literature on student-parents in higher education is important to the current study as the aforementioned literature examines the range of students who are parenting while at the university. Most of the literature focuses on undergraduate students, however, some student-parents will ultimately feed into PhD programs, making this literature especially important when exploring trends (Cruse et al., 2019; Gault et al., 2020; Kruvelis, 2017; Lewis, 2020). Examining student-parent literature also provides insight into current or needed resources to support the student-parent population.

According to a report by the Institute for Women's Policy Research and The Aspen Institute (Cruse et al., 2019), 22% of all undergraduates are student-parents, and 80% of those student-parents are women. Data collected jointly by the Institute for Women's Policy Research and The Aspen Institute disaggregated by gender shows 70% of student-parents are women and 30% of student-parents are men. Women student-parents were "1.6 times more likely to be a single mother, than the men who were 1.6 times more likely to be married" (Cruse et al., 2019, p. 1). The number breakdown between women and men is significant, but it is not shocking. In fact,

another research study conducted by the Institute for Women's Policy Research (Gault et al., 2020) revealed colleges and universities are inconsistent in collecting data and many do not collect this data at all, meaning they may not be aware of or have a good handle on their population of student-parents who represent one-fifth of college students (Gault et al., 2020).

Unfortunately, many colleges and universities still subscribe to the "traditional" college students as those who are 18-24, not married, and not parents. These colleges and universities do not utilize FAFSA data that indicate a student's parenting status (Gault et al., 2020). This brings into question by whom and how "traditional" and "non-traditional" college students are defined. Many who have done research on adult learners or non-traditional college students state the following factors: older than 24, part-time student status, has worked or is working, and are caregivers to elderly parents or are parents themselves (Choy, 2002; Gulley, 2016; Kim et al., 2010). This leads to the next area that researchers are trying to understand, and that is, if administrators are uninformed about the demographics of students on their campuses, what resources and support services are in place to support this unseen population? Student-parents have an average GPA of 3.5, which is higher than non-parent students; however, 53% of student-parents drop out of college and never earn a degree, citing finances as being the number one contributor to their dropout rate; particularly the cost of childcare (Kruvelis, 2017).

As for gender and race, students of color – especially Black, American Indian, Alaska Native, and Latina women, and women who identify as 'more than one race' – are more likely to be raising children than White and Asian students (Cruse et al., 2019). An analysis of federal data revealed more than a third of Black college students are parents, and nearly half of all Black women undergraduates are mothers (Lewis, 2020). Black mothers represent 40% of all student-

parents who are single; Black women reported feeling isolated at a greater rate than their peers reported; and 30% of Black student-parents compared to 16% of white student-parents indicated they felt isolated or unwelcomed on college or university campuses (Gault et al., 2020).

The glaring conclusion is, while student-parents are doing well academically, colleges and universities have to offer more resources and adjust the financial aid structure to support student-parents who are overwhelmingly women. There has to be special emphasis to support Black mothers who are more likely to be single parents, have financial difficulties staying in school, and reported feeling more isolated and stressed. The first step perhaps for institutions to take a better and a more universal approach to collecting student parent data.

Implicit Education Debt and Cost

Implicit education debt and cost for Black women in higher education must be examined. According to a report generated by the *Journal of Blacks in Higher Education* (*JBHE*) (2020), in 2019 there were 55,693 doctoral degrees awarded across the country, 2,512 or 1.5% of those degrees were awarded to Black students, and this was considered an improvement. Nevertheless, when disaggregating the data by gender, Black women made up 64.3% or 1,619 of the degrees conferred to Black students (*JBHE*, 2020). Since Lucy Session broke the glass ceiling as the first Black woman to earn a degree in the United States, Black women have continued to pick up the baton. Her legacy is not singular nor linear but rather, it is reminiscent of countless other Black women who have found ways to educate themselves and others (Evans, 2008; Perkins, 2009; Williams 2009).

Collins (2000) stated enslaved African women in the United States' basic ideas of work, family, and motherhood changed under the structure of institutionalized slavery in two

fundamental ways. First, while African women were accustomed to working, their labor was for the benefit of their families. The system of slavery, however, was the benefactor of these women's work. Second, the type of work and lack of personal authority under the slavery system rendered enslaved African women in the United States politically powerless and economically exploited (Collins, 2000 pp. 49-50). The political and economic exploitation of Black women remains intact. While the current exploitation may look different, many of the results are the same. Black women are less likely to get married, more likely to be a single parent, and are overrepresented in low pay labor markets where they do not earn enough income to support their families, despite working 40 or more hours a week (Reeves & Guyot, 2017; Reeves & Rodrigues, 2015; Stewart, 2020).

As noted below, most of the prior research that examines mothering or parenting in PhD programs takes a race-neutral approach to the data. When a race-neutral approach is taken, the majority group narratives often drown out sub-groups like Black mothers. While this work focuses on students who are mothers, their experiences parallel with women who go on to serve as faculty as well. Previous research found women to be 43% more likely to be adjuncts; women with small children were 22% less likely secure tenure-track positions then men; and it took mothers longer to secure tenure-track positions (Mason et al., 2013; McMahon & Green, 2008; Morrison et al., 2011; Wolfinger et al., 2009). By collecting data between 2000-2005 and 2006-2013 with a twice-administered survey, Kulp (2016) explored the career track of mothers in PhD programs post-graduation using a sample of PhD recipients. Kulp (2016) used a logistic regression analysis from a conceptual framework that was previously used to access career-related resources. Several findings resonate. First, parents had a higher rate of landing tenure-

track positions than non-parents. However, when parenting men and parenting women were compared, parenting men landed tenure-track positions at higher rates than parenting women, but parenting women rate of landing a tenure-track position was the same as the average non-parent. The research also noted that women PhD students who self-financed, were family supported, or required loans to pay for their education had a negative rate of landing a tenured-track position. Kulp (2016) also found that mothering while in a PhD program was rare. She also mentioned that the conceptual framework chosen in the study was not able to account for variance (Kulp, 2016). Due to the limited publications that include race as a factor when exploring mothering experiences in PhD programs, I pulled from alternative mediums, which I highlight next, to insert the experiences of African American mothers pursuing PhDs.

Rogers et al. (2019) shared their unique perspective as Black mothers in doctoral programs. The three scholars take "a seat at the table" to discuss their own doctoral processes as research scholars. In their examination of Black mothers in the academy, Rogers et al. (2019) pushed back on what it means to "excel" and explained their experiences as Black mothers in doctoral programs are riddled with racial hostility, isolation, fatigue, and marginalization both inside and outside of the academy. In their book *Three Magic Letters: Getting to PhD,* Nettles and Millet (2006) examined the largest survey of over 9,000 doctoral students across 21 institutions and found, "men rated student-faculty social interactions higher than women…" as "the most troubling observation" (p. 218). They also found that married doctoral students were more likely to complete their PhDs and married and/or partnered students finished faster than single students (Nettles & Millett, 2006). In the examination of socialization experiences, student success, and challenges that face Black doctoral mothers, Patterson-Stephens et al. (2017) found

Black mothers experienced the doctoral journey differently than Black women who are not mothers. They also noted a lack of mentorship and financial support as significant challenges. These findings are in alignment with Nettles and Millett (2006) who found Black doctoral students were less likely than white doctoral students to be awarded a research assistantship. Research assistantships generally come with a monthly or bi-weekly stipend and usually a tuition waiver depending on the discipline.

Pirtle (2017) recounted implicit education debt and cost during the second year of her PhD program when she found out she was pregnant with her first child. She wrote,

> What I naïvely did not expect, however, were the additional layers of burden that I faced as a woman of color. You see, I was only 23 and unmarried to my partner at the time I gave birth to my first son. That meant I was young, black, unwed, relatively broke and a new mother. And I found that it shaped some people's perception of me in my graduate school program. (Pirtle, 2017, para. 6)

Pirtle (2017) also described feeling alienated, stressed, and neglected and noted considerably different treatment of her white peers who had children while in the program as well. A sociology professor told Pirtle, "I thought you would have dropped out and had more babies by now" (Pirtle, 2017, para. 13). In her blog, Pirtle mentioned she went on to graduate with baby in tow and strongly urged the academy to create a culture and environment that is safe for parents. Pirtle is not alone. In a study that explored student-parents' sense of belonging on college and university campuses, Gault et al. (2020) found Black women reported feeling isolated at a greater rate than their peers, and 30% of Black student-parents, compared to 16% of white student-parents, indicated they felt isolated or unwelcomed on college/university campuses.

Another Black woman PhD student, Juhanna Rogers (2015) also blogged about her experience as a single Black mother of a small child having to rely on welfare to provide food for her child and herself after running out of financial aid. Rogers (2015) alluded to implicit education debt and costs when she mentioned the trade-offs that were required of her along her doctoral journey. In her blog, Rogers detailed the embarrassment and shame that came with knowing her sacrifices to obtain her PhD put her and her child into greater poverty. She wrote, "I have had to limit the time and resources I can use to work, and thus have had to rely on public assistance programs to provide what my child needs" (Rogers, 2015, para. 13). What Rogers described when she wrote about the "tradeoff" she had to make in order to complete her degree is what Chambers and Huggins (2014) referred to as a Racial Opportunity Cost, which "reflect the options that are foregone and the losses that result from those foregone options when students of color pursue academic success" (p. 191). Racial Opportunity Cost identifies more clearly what constitutes an implicit education debt. For example, when Pirtle (2017) described feeling alienated, stressed, and neglected, she was communicating implicit education debt that, unlike an explicit debt, cannot be repaid.

Identifying how and in what ways colleges and universities are responsible for implicit education debt and its impact on Black mothers and their families and scholar-practitioners like myself can more clearly work towards a solution with measurable outcomes.

Chapter Summary

The research on the impact of implicit education debt on Black mothers in PhD programs is limited. However, in order to support this study and develop a shared understanding of explicit and implicit debt and cost (EDIC), Chapter II provided a review of the literature serving as the

foundation for which this study rests. Chapter II offered six topics of analysis which are as follows: (a) Theoretical Framework; (b) The History of Higher Education: A System of Racism; (c) Black Student Experience; (d) Explicit Education Debt and Cost; (e) Student-Parents in Higher Education; and (f) Implicit Education Debt and Cost.

CHAPTER III: RESEARCH METHODOLOGY

This study explored the impact of implicit education debt on the lives of African American mothers and their families. Black women doubled their enrollment in master's programs between 1996 and 2016 and accounted for almost 75% of bachelor's degrees awarded to Black people. This number outpaces other racialized groups (white, Hispanic, Asian, and Native American) of women in degree attainment (Davis et al., 2020). New and continuous enrollment is steadily increasing for Black women in higher education. The demographic shift scholars have noted for the last 20 years is here; however, from an equity standpoint, higher education institutions must begin to address their lack of support and lower than average return on investment where Black women are concerned. A recent study by the Institute for Women's Policy Research evaluated student-parents' college and university support. The report indicated 30% of Black mothers found their campus isolating and unwelcoming, compared to 25% Hispanic and 16% white students (Gault et al., 2020).

Applying the theoretical frameworks of the Racial Opportunity Cost (ROC) (Chambers & Huggins, 2014) and Black Feminist Thought (BFT) (Collins, 1986, 2000) to examine this problem, this research compels institutions to develop substantive policies that directly address the unique experiences of student-parents, with an emphasis on African American mothers on college and university campuses. This qualitative research study is an opportunity for higher education administrators, educators, and policy makers to gain valuable insight into the nuances of how explicit and implicit education debt and cost converge, resulting in undue burden and hardship on the lived experiences of African American mothers and their families. The chapter outlines the research design, participant sampling, ethical consideration, researcher positionality,

data collection, data analysis techniques, and trustworthiness and credibility used to conduct this study.

Research Questions

The key questions guiding this research are as follows:

1. What is the implicit education cost for African American mothers who pursue doctoral degrees?
2. What is the perceived effect or impact of implicit education debt on African American mothers' lived experiences?

Research Design

This is a phenomenological research study. According to Creswell (2013), phenomenological research places emphasis on the spoken word as sources of data to analyze to construct meaning around a phenomenon. A phenomenological study's purpose "is to investigate the meaning of the lived experience of people" (Bloomberg & Volpe, 2016, p. 54). Bloomberg and Volpe (2016) noted that in a phenomenological research study, participants are asked open-ended questions to allow space for the researcher to ask critical follow-up questions in an attempt to understand the lived reality that is being experienced.

Neubauer et al. (2019) stated the goal of phenomenology research is to provide meaning of 'what' and 'how' something is experienced; however, there are multiple ways to make this determination in phenomenological research. In other words, each approach of phenomenology is rooted in a different school of philosophy. Phenomenological research places emphasis on the spoken word as sources of data to analyze and construct meaning around a phenomena, hence the name phenomenology. A phenomenological research design allowed me to name implicit

education debt and capture African American mothers' experiences with implicit education debt and document how it impacts their daily lives.

To make sense of my research participants' experiences I use interpretive phenomenological analysis (IPA), "a blended approach that aims to provide detailed examination of the lived experience of a phenomenon through participant's personal experiences and personal perception of objects and events" (Neubauer et al., 2019, p. 91). IPA is a type of phenomenological research design that helped me amplify the experiences of African American mothers while maintaining these women's dignity and full humanity (Smith et al., 2009). Interpretive phenomenological analysis relies heavily on the words of the participants, which is reflected in this study in Chapters IV and V. The research paradigm here is interpretivism, that claims reality is socially constructed and as such variables are difficult to measure because they are complex and interwoven (Glesne, 2016). An interpretivist approach seeks to understand; employed by social scientists, an interpretivist approach focuses on "accessing others' interpretations of some social phenomenon and of interpreting, themselves, other's actions and intentions" (Glesne, 2016, p. 8) Unlike other types of phenomenological research approaches, IPA helped me have "an active role in the interpretive process" (Neubaurer, 2019, p. 91). By viewing this work from the theoretical frameworks of BFT (Collins, 1986, 2000) and ROC (Chambers & Huggins, 2014), I centered the participants' voices to empower their experiences as African American mothers in pursuit of their Doctor of Philosophy (PhDs).

Participant Sampling

Research participants were selected using purposeful sampling. Purposive or purposeful sampling is when a researcher uses preselected criteria to determine who can participate in the

research study (Patton, 2015; Smith & Osborn, 2003). In IPA research, there is not a push to make the results of the study generalizable, but rather this type of research is concerned with understanding or making meaning of what is happening with a single case or a small homogenous sample (Smith & Osborn, 2003). This work is very specific in nature which calls for purposeful selection of research participants; in fact, Smith and Osborn (2003) noted researchers should think about the results of an IPA study as offering "theoretical rather than empirical generalizability" (p. 56). Therefore, in order to name what constitutes implicit education debt for African American mothers in a PhD program among my research participants and to understand implicated education debt's impact, the group of participants were purposefully selected.

After receiving approval from the Internal Review Board (IRB), I sought participation for the study by emailing the approved study's research criteria and "request for volunteers" flier to personal and professional connections for dissemination. After a two-week period, this recruitment strategy yielded no research participants. I then used social media to recruit volunteers; this was an alternative recruitment strategy listed in the approved IRB application. I posted the IRB approved flier instructions on how to express interest in participating in the study to two Facebook groups that cater to Black mothers pursuing PhDs. Within 3 hours, I was able to secure 15 research participants and generate a waitlist; within 24 hours, I altered the "request for a volunteers" flier to note that the study had reached capacity. All participants self-identified as African American mothers pursuing a PhD or had completed a PhD within 5 years of the time the study was conducted. At the time of their matriculation, the participants' dependent child or children were 17-years-old or younger.

Ethical Considerations

Ethical considerations in qualitative research are general guidelines that a researcher must take into consideration when working with human participants. These considerations are addressed during the IRB process and are meant to protect research participants from undo harm (Creswell, 2013). All participants were provided with a letter of consent via email that included a disclosure of the purpose of the study and described how their information would be used. The participants were advised to keep a copy of the letter of consent for their personal record. The participants also were provided with a brief demographic survey. Before conducting the interviews, each participant returned to the researcher a signed letter of consent and their demographic survey via email. The semi-structured interviews took place online via a private password-protected Zoom room. Participants were given password-protected links to join a private meeting online. The Zoom waiting room feature was enabled, allowing only the researcher the ability to admit research participants into the meeting. The interviews were audio- and video-recorded, and the transcription feature was enabled to capture the data from the interviews. At the conclusion of the interviews, the collected data (video, audio, and transcriptions) were uploaded to a private security locked server under encryption. All personal identifiable information was removed from the data and participants were provided with aliases to protect their identities further. The audio and video recordings were permanently deleted from the encrypted password-protected server directly upon the closing of this research study. Transcriptions, notes, and signed consent forms will be permanently deleted from the encrypted password-protected server 3 years after the research study closes. Each participant was an adult over the age of 18 years old. There was no monetary compensation associated with this research.

Limitations

Limitations are parts of a study that can affect generalizability of research study results (Creswell, 2013). With regards to this study being generalizable, this IPA study is not seeking to generalize, but rather its focus is to help make sense of or understand a phenomenon and, as such, this research seeks more to align theoretically (Smith & Osborn, 2003). This qualitative research study, while non-generalizable, can take an in-depth account of what is happening in a homogenous group which could provide rich data that would not otherwise be accessible in a quantitative research study design (Creswell, 2013; Smith & Osborn, 2003).

Creswell (2013) noted limitations as a threat to the overall all study that research must be mindful of and should list in their research. Here I list the limitations that affected the outcome of the study. The semi-structured private interviews took place online via Zoom because this study was conducted during the COVID-19 global health pandemic. The pandemic and the uncertainty associated with it were factors that were 'always in the room,' even if not directly discussed. There were technology failures (e.g., such as unreliable internet connections and Zoom's limited server capacity), before, during, and after the interviews. One major limitation is the loss of data due to technology failure, which resulted in the loss of interview data (i.e., recordings and transcription); therefore, there were 14 total participants in the research study instead of intended 15 participants. Also, the approach to the study changed from focus groups to interviews due to local, state, and federal mandates restricting gatherings to mediate the spread of COVID-19.

While there are varying responses as to how many participants constitutes a good sample, (e.g., Creswell (2013) stated that 10-15 research participants would be sufficient), Smith and

Osborn (2003) suggested a sample size of three would be ideal for a student conducting a study using IPA for the first time.

> Our current thinking is that for students doing IPA for the first time, three is an extremely useful number for the sample. This allows sufficient in-depth engagement with each individual case but also allows a detailed examination of similarity and difference, convergence and divergence. The danger for the newcomer is that if the sample size is too large, they become overwhelmed by the vast amount of data generated by a qualitative study and are not able to produce a sufficiently penetrating analysis. (Smith & Osborn, 2003, p. 57)

Delimitations

Delimitation in a research study defines what is excluded from the study by outlining required criteria, which exclude persons who fall outside of the required criteria for participation (Ellis & Levy, 2009). This study was restricted to African American mothers of a dependent child or children, age 17 or younger, who were enrolled in a PhD program or had completed a PhD within the last 5 years of the time the research study was conducted. These participants were included in order to expand the pool of participants. Participants beyond 5 years were excluded from this study to ensure better memory recall.

Assumptions

Assumptions in research are the things that a researcher accepts as true without proof or things that they take as common knowledge, all of which could affect the outcomes of a research study (Ellis & Levy, 2009). I approached the research with the assumption that mothering is difficult in a PhD program. I assumed that because of interlocking systems of oppression African

American mothers pursuing a PhD experienced more difficulty than other demographics of PhD students. I also assumed that the level of difficulty African American mothers experienced was a result of sexism and classism. I assumed that because of the roles African American women play in their families and communities, along with the aforementioned systems of oppression, implicit education debt is passed on to the family. Lastly, I assumed that participants might be reluctant to open up during the interview due to the personal nature of the phenomena being researched.

Researcher Positionality

As an African American mother in a PhD program, I was uniquely situated to conduct an interpretative phenomenological analysis as I meet every criteria for this research study holding what Smith et al. (2009) referred to as a double positional role of both researcher and participant. In addition, I could be considered an indigenous-insider. An indigenous-insider, according to Banks (1998), is a person who "endorses the unique values, perspectives, behaviors, beliefs, and knowledge of his or her indigenous community and culture and is perceived by people within the community as a legitimate community member who can speak with authority about it" (p. 8). As an African American mother in a PhD program, I acknowledge these identities inform the way I experience and navigate the world. I live with the weight of explicit and implicit educational debt, and I believe this experience is passed onto my only child. Due to the closeness of this topic to my personal reality, I was careful to listen to the experiences of the research participants, especially if their perceptions of implicit education debt were different from mine. These views and values are a function of my Black feminist epistemology. I recognize that there is no true objectivity, especially when it comes to human beings. Humans, by nature, are subjective. Honesty about this subjectivity allows for a fuller, complex and beautiful understanding of

ourselves and our roles in society; knowing this pushed me to be more open to differences and varied experiences. This is why this study included member-checking to ensure the data collected were true reflections of the participants' experiences. In acknowledging the similarities that I share with the research participants in this study, I offer reflexivity or "the process of 'being aware' and bringing to light how the researcher influences the research process" (Peat et al., 2018, p. 8).

Instrumentation

In this study I used a 6-question demographic questionnaire that research participants returned to me along with their signed letters of consent. The questionnaire asked the participants to provide their age, relationship status (Example: single, partnered-not married, or married), and the doctoral degree earned or being pursued (Example: PhD in Chemistry). The questionnaire also asked if they were full or part-time students, how many children they had, and the ages of their child or children.

Data Collection

According to Merriam and Tisdell (2016), there are three types of interviews that are used to collect data for analysis: highly structured/standardized, semi-structured, and unstructured/informal. For the highly structured or standardized interview, the researcher uses predetermined questions asked in a predetermined order. This style of interview resembles a written survey; however, it is oral. In a semi-structured interview, the researcher uses a few predetermined interview questions to ask follow-up non-predetermined questions based on the individual interview. The unstructured or informal interview is more of a conversation between

the interviewer and participant/s where the researcher uses open-ended questions that allow flexibility and exploration (Merriam & Tisdell, 2016).

In this study, I used a combination of semi-structured and unstructured/informal interview styles. Smith and Osborn (2003) explained the pros and cons of semi-structured interviews; a pro being, "It facilitates rapport/empathy, allows a greater flexibility of coverage and allows the interview to go into novel areas, and it tends to produce richer data" and cons being "reduces the control the investigator has over the situation, takes longer to carry out, and it's harder to analyse" (p. 59). I conducted the interviews guided by a list of 9 interview questions that were asked of each participant in no predetermined working order (Merriam & Tisdell, 2016). I conducted 15 interviews (data reflects 14 interviews because one interview data set was lost due to technical issues).

Each interview lasted 1-2 hours. I took rich thick notes during each interview and noted the time of day, environment, background, and flow or ease of communications. The video and audio recordings were reviewed as needed to capture detail. Zoom captured transcriptions were read, corrected, and redacted by the researcher to ensure accuracy and protect participant privacy. In choosing ROC (Chambers & Huggins, 2014) and BFT (Collins, 1986, 2000) as theoretical frameworks to conduct this qualitative inquiry, I was able to tap into participants' innate ways of knowing and "acknowledge the importance of balance, reciprocity, and authority" (Evans-Winters, 2019 p. 5). I used a popular technique in IPA called "funneling", where I asked the participants questions to understand their general views pertaining to education debt, establishing trust, and building rapport. Responses to these questions prompted me to ask

probing questions that were more specific to the implicit education debt in their lives (Smith & Osborn, 2003).

Data Analysis Techniques

Data analysis procedures for this study included coding, categorizations, and thematic analysis. Coding was primarily used to identify categories. Because there are more than 25 different ways one can code, it was expected that several different coding techniques would be used to give words, phrases, experiences, body language, and researcher observations labels to help sort through or categorize data (Miles et al., 2014). Coding methods used for this study were in vivo, emotion, and values coding.

In vivo coding uses participant-generated words to emphasize marginalized voices. This coding strategy was useful in this research study where my double positional role allowed me to tap into my inherent ways of knowing for follow-up questions to make sense of the phenomena being researched (Glesne, 2016; Miles et al., 2014; Saldana, 2009; Smith et al., 2009). An example of in vivo coding for this study would be the way the word "right" was used by the researcher and research participants. The use of the word "right" depending on tone, context, and reputation could mean the researcher and research participant have mutual understanding. It also could reflect shock on behalf of the researcher, participant, or both.

Emotion coding helps the researcher identify emotions being expressed to infer meaning for the topic being researched. Using emotion coding allowed me to name implicit education debt because emotion coding "labels the emotions recalled and/or experienced by the participants" (Miles et al., 2014, pp.105-106).

Lastly, values coding refers to the attitudes and beliefs that reflect the research participant's values. Values coding is particularly suited for this study because the purpose is to explore the participants' experiences related to implicit education debt (Saldana, 2009). Again, the example of the use of the word "right" could also connote the understanding of a stated or implied value. Data analysis resulted in 26 different codes marked by color. During the data analysis phases, I organized or clustered the codes into 12 categorizations (Given, 2008; Smith & Osborn, 2003).

Trustworthiness

Qualitative researchers do not claim their studies are generalizable. Instead, qualitative research creates more in-depth understanding within a smaller context, timeframe, or setting. Instead of addressing quantitative research concepts like validity, reliability and generalizability, when addressing issues of trustworthiness in qualitative research, Bloomberg and Volpe (2008) offered qualitative researchers' credibility, dependability, and transferability. Credibility means a researcher has accurately captured the participant's feelings or perception of a phenomenon; this was achieved in this study through member-checking. Dependability checks for consistency; regardless of who analyzes the data, there should be consistency in the results. Dependability can be measured with peer examination. Transferability requires very detailed or rich descriptions, allowing others to be fully situated in the environment where the study takes place. In other words, a reader should feel as if they were present during the interview due to the vivid descriptions provided (Bloomberg & Volpe, 2008). Evans-Winters (2019) argued for repositioning such conversations by stating,

> The question for scholars (and active readers) is how do we evaluate the authenticity of Black women's stories and truth claims, especially considering the diversity in Black girls' and women's experiences, based on age, geographical location, socioeconomic status, sexuality, birth order, religion, family structures, physical aesthetics, language, physical and intellectual abilities, etc.? (p. 4)

The complexity of Black womanhood requires a blending, and, at times, role embodiment of the researcher who co-constructs meaning and shared understanding with the research participants.

To safeguard against researcher influence in this study, I used member-checking. This allowed me to decenter my experiences, while allowing the research participants to ensure the analysis of the phenomena was accurately captured. At the conclusion of the data analysis, each research participant received a copy of the results of their interview. If the participant deemed the results accurate, they responded to the email and stated they agreed to the findings. If a participant did not agree with the results of the findings, they could provide further explanation via email or request a phone call or follow-up via Zoom to make corrections. The participants had 14 days from the receipt of the data analysis to review and offer feedback. After 14 days, if the participant did not offer feedback, the researcher accepted the results as accurate. In total 8 out of 14 participants responded agreeing to the results of their thematic data analysis; the other 6 participants did not respond, and their non-response was recorded as agreeing with the analysis. Please note, the non-response language was provided to the participants in their letters of consent, discussed in the interview, and was communicated in the body of the email that contained their results.

Chapter Summary

Chapter III detailed the manner in which this qualitative research study was conducted. This chapter outlined the research design and addressed researcher positionality, ethical considerations, instrumentation, and participant sampling. Limitations, delimitations, and assumptions were revealed, along with credibility and trustworthiness. This chapter offered readers a detailed overview of the research procedures that governed this study.

CHAPTER IV: RESULTS

The purpose of this research study was to understand how implicit education debt impacts African American mothers and their families' daily lives. The data resulted the following 7 emergent themes: self-sacrifice, PhD is #1 priority, bootstrapping, implicit education debt awareness, cumulative stress, social isolation, and estrangement. As evidenced in the review of literature, African Americans, with an emphasis on mothers, engage with higher education not as individuals, but as collective representatives of the African American family and community. This gives credence to the African proverb that "...if you educate a woman, you educate a tribe". This chapter is a presentation of the results of the thematic data analysis resulting from 14 in-depth semi-structured interviews and demographic surveys of African American mothers who were pursuing their Doctor of Philosophy (PhDs) or had completed a PhD program within 5 years of the time the study was conducted. The key questions that guided this research study are as follows:

1. What is the implicit education cost for African American mothers who pursue doctoral degrees?
3. What is the perceived effect or impact of implicit education debt on African American mothers' lived experiences?

Participant Demographic Profile Analysis

As previously noted, 14 research participants' data are captured in this study (see Table 1). The participants were given pseudonyms; I selected these pseudonyms to honor the research participants and the foremothers who were known for many things but especially for their work around education. All of the research participants self-identified as African American mothers

enrolled in PhD programs or had completed a PhD program within the last 5 years. To be eligible for this study, participants had to have a dependent child or children 17 years old or younger while pursuing their PhD. Professional doctoral degrees, such as Doctor of Medicine (MD), Doctor of Psychology (PsyD), Doctor of Education (EdD), etc., were not included in this study. The mean age of the African American mothers who participated in the study was 36.5 years with the most frequently occurring age being 34 and 38 years. On the whole, the mothers ranged in age from 27 years to 47 years old. Most (6 of the 14 mothers) indicated that they had two children. Five of the participants had one child, and three participants had three children. Thirteen of the 14 research participants were married during their doctoral journey. The majority of the research participants (n=8) were earning or had earned their PhDs in Education; four were earning or had earned their PhDs in Psychology, one from STEM, and one from Health Science. Thirteen out of 14 participants worked at least part-time during their doctoral journey and 11 of 14 were full-time students.

Participant Narratives

Mary Ann Shadd is a 47-year-old mother of two who has worked in education her entire professional career. In our interview, she talked about how proud her parents were of her starting her PhD; so much so that they helped to finance her education. She told me she started her program because she wanted to be at the top of her game, but it was not enough. Along the way she drew strength from knowing that she had an opportunity that was denied to her ancestors, and she felt like she owed it to them to finish her degree, and she did.

Ella Baker is a 27-year-old mother of one who always knew she wanted to be a doctor. When talking about her doctoral journey she recalled having to erect boundaries during the

second year of her PhD program because of the toll it had taken on her emotional well-being. For example, she talked about having less patience when dealing with her daughter and having the constant pressure of meeting her family's expectations.

Zora Neale Hurston is a 38-year-old mother of two who talked about wanting to show up more for her children, especially her oldest child whose birthdays just so happened to fall on class days every year of her PhD program. While she acknowledged how much she grew throughout her doctoral journey, with tears in her eyes, she expressed still feeling like she forfeited a lot.

Mamie Phipps Clark is a 36-year-old mother of one who talked about losing her mother during qualifying examinations and having to take a leave from her program. She recalled her life partner was the person who reminded her she had to finish what she had started, and after she started receiving notifications for loan repayment, she realized quickly that she had to finish her degree in hopes of leveraging it to climb the economic ladder to the middle-class.

Dorothy Height is a 45-year-old mother of three who recently earned her PhD. She talked about using her degree to have a seat at the table to impact policy for family childcare providers. When asked how her doctoral journey affected her ability to mother her children, she said she did not think it affected it very much because her children were older and independent. However, she noted that if her children had been younger, she could not imagine taking on such a task. Now that she is finished with her degree, she hopes to land a tenured track position but acknowledges the road is tough for women of color seeking to break into higher education.

Fanny Coppin is a 31-year-old mother of one who talked about going through postpartum depression after the birth of her child. She described that period of her doctoral program as

feeling as if she was "hanging off a cliff" and no one seemed to notice. While reflecting on implicit education debt and cost, she stated that, while hopeful, she still was not sure if going through the program was at all worth it, but she is hopeful that in the end, it will work out. She is currently in therapy and feels as if it has helped her a great deal to understand what she was experiencing, but also her therapist helped her to develop a plan.

Toni Morrison is a 35-year-old mother of three who talked about dealing with imposter syndrome and academic hazing. After always saying yes to requests by faculty and administrators to represent the department and being made to feel like she always had to prove herself, she took a step back and decided to prioritize her overall well-being and the well-being of her family. She suggested therapy for other mothers who decide to embark on a PhD journey. She credited her therapist with helping her recreate a plan that was both realistic for herself and her family.

Daisy Bates is a 34-year-old mother of three who just started her doctoral journey but is more concerned with economic loss of wages than the social emotional toll being in a PhD program could potentially take. Part of the reason she is less concerned with implicated education debt is because she has a bachelors and two master's degrees, all of which she earned while mothering. Having faced implicit education debt in the past, she feels confident this process will be no difference.

Margaret S. Collins is a 40-year-old mother of two who has relatives in her family who had earned PhDs from Ivy League institutions; she talked about having a dream of landing a position at a Research I institution. Now she questions whether that dream aligns with the type of mother and/or wife she wanted to be. Having the fortune of having access to two Black

professors that are women in her program gave her great insight into how the implicit education cost for Black women in higher education never goes away. When talking about her home life during her journey she recalled being angry that her husband and children expressed displeasure about where they came on her list of priorities but later realized they had a right to be upset because it was a huge adjustment for everyone.

Inez Beverly Prosser is a 34-year-old mother of one who earned her PhD from a highly selective institution and is currently in a tenure track faculty position. She described her marriage as having survived her PhD journey and stated that she still is not sure if the program was worth it and ultimately, she would not recommend it to others. She offered advice for those who do decide to pursue a PhD, "Don't compare yourself to others and [get] therapy".

Anna J. Cooper is a 38-year-old mother of two who got the idea of being a doctor from *The Cosby Show*. She described her doctoral journey as winding both in and outside of the classroom. Her program provided unclear expectations that she said made her feel like she was never doing enough. At home, her husband and children required more than she could give and while she tried to meet those expectations, she talked about not being able to do enough. With tears in her eyes, she recalled having to supplement with formula to feed her newborn because she could not maintain all of the things on her plate. A few weeks prior to her interview, in her doctor's office, it was pointed out to her that she was going through depression. With the support of her husband, she stated that she is committed to not putting more on her plate but changing the whole plate.

Ida B. Wells is a 41-year-old mother of one who is fiercely competitive and determined to be the best at whatever she does. She does not regret earning her PhD and would do it again.

She talked a lot about not wanting to let her mother down and being secretive with other family and friends about being in a PhD program just in case she was not able to complete the program for whatever reason. While she framed the challenges associated with earning her PhD as "first world problems", she does admit that it was not until midways through our interview that she realized she had sacrificed herself in pursuit of her PhD.

Mary McCloud Bethune is a 33-year-old mother of two. She expressed feeling guilty for putting her PhD program responsibilities before her family at times. Being the first in her family to earn a doctoral degree, she talked about feeling pressure to produce but also not having support to lean on during difficult times at school or at home. When asked if she expected support from her program to help her navigate the doctoral process, she said she learned in undergrad not to expect support from the institution and at this point in her academic journey, she would rather they tell her what she needed to do and move out of her way.

Betty Shabazz is a 32-year-old mother of two who talked about being socially isolated in her department as the only Black person for the last 4 years. When reflecting on her experiences as a PhD student she admitted she underestimated the importance of community. Because of the lack of diversity in her program, she sought other Black students and faculty across campus that would later provide some support. She talked about having developed an ulcer due to the stress she faced in her program, and as she moved into the dissertation phase of her program, she was left wondering how that will impact her marriage.

Table 1

Participant Demographic Profile

Participant	Age	Relationship Status	PhD Program	Status (Full or Part-Time)	# and Age of Children
Mamie Phipps Clark	36	Single	Counseling & Human Behavior	Full	1 child (age 6)
Ella Baker	27	Married	Counseling & Counselor Ed	Full	1 child (age 4)
Daisy Bates	34	Married	Counseling Psychology	Full	3 children (ages 15, 7, & 4)
Dorothy Height	45	Married	Education/Early Childhood Leadership & Advocacy	Full	3 children (ages 23, 16 & 15)
Fanny Coppin	31	Married	Health Studies	Part	1 child (age 1)
Toni Morrison	35	Married	Ed Leadership	Full	3 children (ages 10, 5, & 1)
Zora Neale Hurston	38	Married	Higher Ed	Full	2 children (ages 13 & 12)
Margaret S. Collins	40	Married	Education	Full	2 children (ages 8 & 9)
Inez Beverly Prosser	34	Married	Tech & Social Behavior	Full	1 child (age 1)
Anna J. Cooper	38	Married	Education	Full	2 children (ages 4 & 2 mo.)
Ida B. Wells	41	Married	Education	Part	1 child (age 13)
Mary McCloud Bethune	33	Married	Psychology	Full	2 children (ages 7 & 4)
Betty Shabazz	32	Married	Agricultural Ed Leadership	Full	2 children (ages 11 & 4)
Mary Ann Shadd	47	Married	Education	Part	2 children (ages 10 & 7)

NOTE: Originally, 15 research participants participated in this study; however, one research participant's data was lost and was not able to be recovered due to computer/technical failure. Therefore, this research reflects only that of 14 participants.

In Response to Q1: "What is implicit education cost?"

Implicit education costs are non-monetary costs associated with gaining and maintaining access to higher education institutions. In their research on Racial Opportunity Costs (ROC), Chambers and Huggins (2014) and Tabron and Chambers (2019) argued schools are tools of domination that reinforce white normative values, are steeped in power, and sustain white privilege. I used ROC as a theoretical framework for this study to respond to the first research question that guides that research study, "*What is the implicit education debt for African American mothers who pursue doctoral degrees*?". Data analysis revealed the following three themes that encapsulate the idea of implicit education cost: Self-Sacrifice, PhD is #1 Priority, and Bootstrapping.

Self-Sacrifice

As mothers, wives, daughters, best friends, employees, and so much more, the participants in this research study recounted how during their PhD journey, in order to advance at each stage, they had to sacrifice parts of themselves. I noted when a participant mentioned loss of sleep, decreased physical activity, engaging in leisure activities for their personal enjoyment, and/or prioritizing everyone/everything over their own person wants and needs as implicit education costs categorized as self-sacrifice. Twelve of the 14 participants mentioned sacrificing themselves in pursuit of their PhD. Below are excerpts of the research participants talking about the implicit education cost of obtaining a PhD.

> I've been up many a nights, three or four in the morning, and then turn around, get up at six and go to work. -Mamie Phipps Clark

But in black women, we don't talk about postpartum depression. So it was knowing that you are going through this, because of your personality. And I'm so anal, and so agile, I can get things done and just be drowning on the inside. So for me, I felt like I was hanging off of a cliff. And I seen a meme. And I was like, this describes my life perfectly. I was hanging off of a cliff and had one hand on the cliff and one hand up there [with words that] said helped me. And the people were like, Oh, my God, you're hanging off of a cliff. How amazing is that?! -Fanny Coppin

Like the laundry, the schoolwork, my own work. Like all of it maintaining a relationship like the sacrifices are I feel like I do the things I said this my advisor the other day, I was like, each week, I have to pick a team. Like, this week I focus on my family. This week, I focus on my schoolwork. This week, I focus on writing, like, like nothing ever gets, what it needs to be fully like what I would want it to be. And I don't even need perfection. I just need functional, but I don't think I get everything the attention it needs to be functional, because there's so much to do all the time. -Margaret S. Collins

Um but I would say in terms of sacrifices, mental health. So it wasn't until I was finished, right with my program, and also the birth of my son this summer, were like, a few weeks ago, I was just like, man, my mental health has probably been sacrificed, right. -Anna J. Cooper

So I knew I was going to be sacrificing like, rest and sleep. Because in no lie during my whole coursework portion, I only done schoolwork, like late nights, any day, whether it was weekend, because I knew that I didn't want to, but my husband also will

be side-eyeing if I'm missing baseball games and all the other important stuff. -Mary McCloud Bethune

So it would be the weekend it would be at night. I remember going to bed at one o'clock in the morning, set my alarm for three o'clock so I could get back up and do the work. So yeah, just actually saying it and reflecting on that journey. I guess I sacrifice myself for a little bit. -Ida B. Wells

And I found that when I was in when I didn't have those boundaries, like I was on my computer most of the time when I was at home, which means that I wasn't spending time with my [child] and I didn't like that. -Ella Baker

Sacrifice of personal care, self-care. Um, it was very difficult because I had a very demanding job that was closely related to politics. And I'm not a politician. So that brings on a lot of emotional turmoil. So there were definitely a lot of sacrifices that I had to make, to be able to complete it. -Mary Ann Shadd

And that is those are some of the sacrifices I would say and even just self-care, working out all those things that I know I need to be doing, time for meal prep, all that, I don't have time to do it all. -Betty Shabazz

PhD is #1 Priority

While it is no secret that the process of pursuing a PhD is demanding on one's time, the participants in this research study do not expect the process to ultimately take precedence over every aspect of their lives, including mothering. The cost of making the PhD their #1 priority over mothering and being a wife resulted in a great deal of implicit education debt that some are

still grappling with to this day. I noted 13 out of 14 research participants as making the PhD being their #1 priority over their child or children, spouse or partner, extended family, friends, or community.

During the interviews, participants were asked about the sacrifices others had made while they pursued their PhD, and they were asked how their pursuit of a PhD affected how they showed up as a mother. These questions were met with contradictory statements. For example, participants would state firmly note their children and families as their #1 priority; however, when asked to give an account of a typical day, most gave accounts that prioritized the PhD. Below are excerpts captured by the researcher that demonstrate how the ways the PhD took precedence in the participants' lives.

> I wasn't here for our anniversary. I was always gone for our anniversary. So kids, one of the kid's birthday and our anniversary. So in some instances, it allowed me to not be able to show up one thing, I love dates, I love. I love holidays. I love birthdays. I love celebrating, I just like celebrating, and so not being able to celebrate has been my man. You know, even if I tried to make it up, it didn't happen on the day I'm in on the day, type of person. -Zora Neale Hurston

> They will be talking; I'll be I'll be doing my homework at a family function. It didn't make a difference. If we was out to eat. I could be on my phone, good googling articles, you know, saving them. But no, I used to tell them. No, I can't make it. I'm sorry, my schoolwork comes first, and they had to understand. If you didn't understand it, then oh well be it I'm sorry. -Mamie Phipps Clark

You know, my weekends became always writing even a vacation became some part of writing whether it be on the plane, you know, a moment of you know, some downtime where I had an opportunity to pull on my computer. I did it because, you know, I was adamant about completing. -Dorothy Height

Like I think about I was turning. I was turning in an assignment on my honeymoon, the first night we got together, like, there's something that that I think about him like, why was you even doing it? And it's like, I'll never be able to get that time that I could have been relaxing, or, you know, enjoying the first few days of marriage back because I was doing work trying to submit some before midnight. And it's like, was it that important that you couldn't postpone email, the professor and I could have emailed professor, but I just forgot, because I was getting married. It was like going on. But I still wanted to do my work. But at that point is like, it's it should have just been okay. -Fanny Coppin

…I started off breastfeeding. And then it was I was taking too much time; I can't breastfeed anymore. Um, so those things that I knew that I felt like that's important to them, and essential for them to still be able to get what they need and their own individual little mindset. So I wasn't always able to fulfill that for them. -Toni Morrison

Like, one night I came home, you know, super late from all the things. And my daughter was very small, but she's probably kindergarten. And I went in to say goodnight, and she was still awake. And she was like, Oh, she's just happy to see me. And then she was like, then she started crying. I was like, why are you crying? She's like,

you haven't held me all day. Oh, having a held all day mommy. And I was like, well I'm crying." -Margaret S. Collins

Um, I mean, like I said, like, a few weeks ago, I realized that I could be happier doing this whole mom thing happier than what I was doing. So my behavior of being a check things off the list type person had seeped into motherhood. So it was just like, I feel like my daughter felt like she was being processed. Like, alright, let's wake up, brush your teeth. Let's breakfast, get your hair comb. But like, was I going through these moments lovingly? You know what I mean? -Anna J. Cooper

I remember, like the sitter send in pictures, and I'm thinking, look at you missing stuff. And then I would have to think, okay, that's me. I'm missing stuff. But Baby girl, that's my daughter. She's getting what she needs. Look at her face, she's having a great time. And once again, if you make it through this, then you will be able to be with her then. -Ida B. Wells

Bootstrapping

I captured bootstrapping by noting any mention of limited or absent academic or student support, academic hazing, unclear expectations, having to go outside the department, college, or university to gain support, career planning, or having to rely on self to get through the PhD process. Twelve of the 14 participants described experiences that aligned with the theme of bootstrapping. Below are excerpts of the research participants recounting their experiences with bootstrapping in pursuit of their PhD.

So it's like when you're not given a proper, I guess, guidance on the program. And you don't, you don't really know what to expect. So it just kind of like you're

always on the, on your toes, you always trying to figure out what's next? Am I doing it right? Is there a template for this? Where do I go?" -Fanny Coppin

…when I was trying to articulate what I needed, and sometimes I would feel their response would make me feel as if um one, I should know that or two, that I was, like, not being ridiculous in asking, but it was kind of like, I felt like they made me do a lot of groundwork. And where it's like, I will get to the end, it's like, well you could have told me that! -Toni Morrison

So I can say this, because in my undergraduate program, my major was speech and language pathology, and at my school, I was the only black person in that program out of probably like, you know, over 100. So, we, you know, we'll go like in lecture hall. And there will be times when, you know, we had to do group things, and I could never, or partner things. I was always like, the last to have a partner, like, because it was just different. Like, I didn't have anybody who I felt like I could relate with or who I at that time, you're young, you're a freshman, sophomore in college, like you're 19, 18, 19, 20. So I feel like maybe that is actually where, you know, my idea related to in my views related to faculty and professors and advisors, maybe started, because I just felt like, yeah, this is what they are, that's what they do but I don't really expect them to do anything for me in particular, just because of maybe that experience that I had as an undergraduate student. So when I got to the end, obviously, at that time, you learn quick. Well, I gotta hustle and get my way through here and maneuver and figure it out. So by the time you get all the way to the doctoral program, I mean, I'm zooming like, I'm not

even thinking about y'all. I know that's your job, but I'm gonna get myself together so I can get in here and get out of here. -Mary McCloud Bethune

You know, just knowing just knowledge, right? Of what the hell is a PhD program? What does it mean? What do these various disciplines mean? If you're not already tied into this space, you're chasing after something, you're chasing after unknowns that are unknown to you, you don't know even the questions to ask. And so, you know, my, my journey has been very like weaving, because I didn't know what I was doing. -Daisy Bates

So the one that messed up my financial aid was the EDD. The one that got it right was the PhD. I didn't know the difference between the two. Now I'm more so I understand the difference. And I'm able to help my husband like he's going through a doctoral program now, too. And so when he was applying, I was telling him like, yeah, you know, the EDD is more of a doctorate in practice, right? So people who are working professionals, if you're like, a principal, or whatever, like those types of people get EDDs. And I was like, a PhD is like you're trying to do work in in the, like, theoretical work in the topic. And so that information, that knowledge, I didn't build it until I was in the midst of the program, I didn't have anyone to help me…" -Anna J. Cooper

It is very hard for me to have a lot of patience with their lack of awareness in like how people communicate. It's just it makes me really just say, you know what, I just y'all need to just give me the resource. I can go do my own thing because I don't want to be around y'all. Y'all don't want to be around me, please know, I don't want to talk to you. And then give me the resources. I need just to go on my own island, meet with other like-

minded people and do what I want to do. [...] so I may have to search across campus and find that black professor, because that's why exactly what I did for my committee, I sought a black the only and first black full professor at school, which is crazy. Um, but she's the only one. And I was fortunate, I had a relationship with her already asked her, she'd be my outside committee member, because I said, I need a Black lens… -Betty Shabazz

Implicit education costs here align with the ROC mentioned by Chambers and Huggins (2014) and Tabron and Chambers (2019). The women in this study painted a clear picture: to obtain a PhD as an African American woman, one must make the PhD their #1 priority, despite the fact that they are mothers, wives, and community assets. Second, by pursuing a PhD, there is little to no time for themselves because whatever the PhD does not take is owed to other aspects of their lives such as mothering and being a wife. Lastly, this theme reveals that African American mothers lack the support that takes into consideration their intersecting identities as African American and as women. As a result, African American women traverse through the academic journey without adequate support. They are expected to and are bootstrapping.

In Response to Q2: "What is the perceived impact of implicit education debt?"

When I think about debt, it's expensive to my health, because it causes me to stress, it makes my brain not function as well as it should. It takes away from my joy in spaces and places when I should be able to be joyous. That's expensive. And if you frame that emotional load as debt then yes, it is very high. -Daisy Bates

Implicit education debt consists of the non-monetary, e.g., socio-emotional and physical, debt accumulated in pursuit of higher education. This debt encapsulates that which is lost, taken, or forfeited in the pursuit of one's higher education aspirations. Economists refer to this as a tradeoff or opportunity cost, which is how we make decisions about where to allocate resources

(Feldman & Archibald, 2011). In the case of this study, research participants allocated their talents, leadership, influence, and time – all of which are valuable resources that have been and remain a life sustaining force to the African American family and community – in hopes of expanding their reach with a PhD. Implicit debt awareness, cumulative stress, social isolation, and estrangement are the four themes that emerged responding to research question two, "*What is the perceived effect or impact of implicit education debt on African American mothers' lived experiences?*".

Implicit Education Debt Awareness

Given the nature of implicit education debt as something experienced and felt as opposed to explicit education debt, which is quantified, I asked participants, "Did you ever consider the debt?" when going into a PhD program to gauge whether or not the women recognized non-monetary debt as a debt in and of itself. More than half, 9 out of the 14 participants, did in fact note implicit education debt as an actual debt and in some instances referred to implicit education debt as the most salient form of education debt to them. Below are selected excerpts of the participants' direct mention of implicit education debt.

> Yeah. So I'm not even going to talk about the financial piece. Because it's, it's not important to me. I'm the emotional debt and emotional burden, I think came like full circle this summer, like I was talking about when I really got a chance to spend a lot of time with my family. And I realized that I was missing that over the first year of my program. And that's when I realized that the program was taken a lot for me. -Ella Baker

> So the debt, so like, so for me and even interpreting that and considering that I guess it will be kind of like a debt of like mental health. -Toni Morrison

> I gave consideration to like what this would mean for like relationships that would have to go on hold I think like relational type debt. But that was where for me like my faith really came into it and just really looking at and having to be okay with the with the tribe this with you will be with you. -Daisy Bates

> And I feel like the other type I feel like the other ones are like, you know, more pronounced like the emotional debt, like it's exhausting. Like, it's exhausting. It's exhausting to be pursuing a PhD, which most of the people in my program who are single without kids, this is what they do. -Margaret S. Collins

> …so in the context of, or the definition of debt, and if it's not monetary, then it's emotional, it's spiritual. -Mary Ann Shadd

While not all participants mentioned implicit education debt awareness directly, each participant reported having experienced two or more of the four sub-themes that encapsulate the idea of implicit education debt. This finding further reiterates the need to address the impact on the mental and physical harm inflicted upon African American mothers in pursuit of their PhD. Participants mentioned "knowing" that the process would be difficult; however, the implicit education cost associated with the PhD journey proved to be more than many had bargained for in retrospect.

Cumulative Stress

A person subjected to multiple stressors over a prolonged period with no foreseeable recovery may experience cumulative stress (Franklin-Jackson & Carter, 2007). As a result, a person could feel chronically fatigued or develop anxiety. Some research suggests cumulative stress is a leading indicator of health disparities and health outcomes (Franklin-Jackson & Carter,

2007; McClendon et al., 2021). To capture cumulative stress in this study, I noted any mention of mental and/or physical stress and impostor syndrome related to pursuing or obtaining the PhD. In recounting their experience as PhD students, 13 participants indicated that they were or had suffered from cumulative stress. The participants also described suffering from impostor syndrome, or the "condition where one feels inadequate or unworthy of his or her success or accomplishments despite evidence suggesting otherwise" (Omotade et al., 2017, p. 22). Listed below are a few excerpts where the participants mentioned or described suffering from imposter syndrome.

> So it's like, that feeling of feeling like, you have to prove to them that you're worthy of being in that position. That's a sad feeling to feel, but it's, it's the reality, a lot of times, especially in higher education. And just that, that stress alone, you know… -Dorothy Height

> I always have to challenge myself and say, you are enough, even though you're in this space. And the thing is, what does a doctor look like? What am I supposed to? What am I supposed to? Like? How am I supposed to talk? What am I supposed to look like? Are my nails not supposed to be long? Like, it's so it's always that internal challenge of being okay, with just being myself. That's the only I guess that's the only thing that I can say, is just being okay with being myself. Because sometimes I feel like I'm not doing enough." -Fanny Coppin

> But like this internal pressure. And sometimes societal pressure that we have to be two times is in so much better than was really getting to me last year. So I was like, I

have to produce the best work. I have to all my presentations, have to be on point. Anybody speaking in class, it needs to be me. -Ella Baker

For somebody to see me broke down and tired but still going still got all my suits in my heels, you know, but I'm still telling them whew, girl, I'm tired. You know if it was for them to see how I either looked my physical appearance at the time, but I'm really telling them how they felt inside. They don't get the look misconstrued; you know, some can look at you. Oh, you got it all. -Mary Ann Shadd

So it's like you go, you think about this, you know, like the imposter syndrome that we all, you know, tend to deal with. And it's funny, because, you know, these were things I had expressed to him, I expressed to him how a lot of times he made me feel invalidated, and kind of like, isolated in lab and he just told me, he was like, Well, you just have to get over it. -Inez Beverly Posser

But then we already to start with the expectation of you have to prove yourself, like, how did you get here? Like, you're at a PhD, you know, but then also, let me pick apart, um, what they missed. Or perhaps that's how we, I felt, you know, internally, like, I had to, you know, for them to think like, Oh, how did she make it in here, whatever. So let me pick apart some of her work that they may have missed. -Toni Morrison

So when you're feeling in your doctoral program, like feeling that you're not enough and feeling like you have that imposter syndrome and stuff, and so like, put on top of that, that you feel like you can't breastfeed your daughter enough and your husband's like, well, I can help you. But you got to either pump or you got to do this formula. And so feeling like you want to be all that you can be in all your roles, but

feeling so down and out about it, that you can't even just do what God has made you to do. Right. So when I had to supplement with formula with my daughter a few years ago, like that was so hard because I took it personally. -Anna J. Cooper

Research that details the effect of cumulative stress revealed that over time, individuals could suffer physical health challenges (Franklin-Jackson & Carter, 2007; McClendon et al., 2021; Williams, 2009). Below are excerpts from research participants whose cumulative stress resulted in physical health challenges.

So like, even when I think about, like, I also have like, chronic migraines. So that's something I deal with, but I think about, like I said, like, those first few years, like, like, the, like the, the cloud I had over me of like, going to meet with my advisor, or even having to talk through ideas… -Toni Morrison

I'm still trying to navigate, figure out a balance kids and this, and then I had developed an ulcer, because I was so stressed. -Betty Shabazz

Others describe their battles with depression, being exhausted, and feeling immense pressure that never lets up.

I wanted to quit every other day. But I wasn't going to, and I know, they say that again as black women, as women, we put that on ourselves. You don't have to be superwoman. Again, but that just wasn't an option to stop. -Ida B. Wells

So it's just like, for me, those things that are taxing, I guess I don't think of the long-term impacts on that. Besides the fact that I need to focus on mental health. I think I've you know, I found a counselor, since I've been in school, like, I have noticed that I

need to do those things. But it's just like, this constant feeling. And I think that is why I'm struggling to know what's next. -Betty Shabazz

So in between, you know, this doctoral program, wifing, mothering, teaching, and work, I feel like the doctoral program added an extra level of stress. So I feel like it affected me in showing up because sometimes I was more irritable than I probably would have been, if I didn't have, you know, because I'm sure you can relate. But sometimes I doctoral program feels like a monkey on your back. -Mary McCloud Bethune

Like I said, I grew immensely anxious that going into like the depression, the debt of time not being able to [natural pause] the debt that I had to dedicate to my work. The debt of always felt like I owed my family. Because I wasn't there. -Toni Morrison

Cumulative stress presents health challenges both mental and physical. The women in this study were all African American mothers and research suggests that due to systemic racism, cumulative stress lead to poorer health outcomes and research shows that Black/African Americans have a higher rate of cumulative stress than their white counterparts do (McClendon et al., 2021).

Social Isolation

Social isolation is defined as when an individual who has a lack of or diminished sense of belonging or socially fulfilling interactions with family and/or friends (Alspach, 2013). In this study, I noted any participant who mentioned tokenism, isolation, and/or non-university support lack of understanding regarding the PhD or PhD process as experiences of social isolation. Of the 14 participants, 11 of the women reported experiencing social isolation. Below are a few

excerpts of their experience with social isolation and the ways that it impacted their normal day to day interactions.

> And I'm tokenized. And I'm one of the only black people and I'm churning out this research that's preaching to the choir of black people that know it. But it's also preaching to a group of people that don't really care to hear it, you know, they pat me on the back at a conference, but they're not going to actually go do the work. -Betty Shabazz

Betty later shared,

> ...but I think [the PhD] took it [stress] up a notch because doctoral programs like you know you're learning how to be a student again you have all these expectations and then that weight of being the only black student, so I do feel like some of these people have never really interacted with black people… -Betty Shabazz

Another participant provided the following comment:

> And because they see me just push through the assumption is she can automatically do it. I mean, it's done pretty much, but they don't see the internal challenge or even just the challenge that I have at home, just trying to manage a household with a daughter during, you know, COVID and everything like that. -Fanny Coppin

Fanny also explained that the responses she received made her feel alone.

> ...and it's just like, whoa, why did I keep pushing? Because I felt like, nobody asked me, How are you balancing motherhood? Being a wife being a student? How are you doing that? Nobody asked me that. Because the assumption is you can just do it. That's the assumption is you got it; you can do it. -Fanny Coppin

While many of the participants mentioned that very few people understood what they are going through, they relied heavily on their family members and friends outside of the university to keep them motivated. However, this reliance is complicated by the fact that many of their family members and friends lack knowledge about the PhD and its purpose, which made the participants feel even more isolated at times.

> You know, my parents have never been able to support me throughout the educational journey besides like, Yay, you did it. Because they didn't, they don't know it, you know, the neighborhood I grew up in, they don't know it. And so then getting into a PhD program now, you know, my mother is crying, she's so happy, my dad's so proud. But at the end of the day, I know that when it comes to the research and dissertating and when I go on that going internship and maybe be paid pennies, they don't understand that. So I can't lean on them not because they don't [do not, not] want to be supportive, but they just cannot understand why I would choose to go through that with the value of the worth is. -Daisy Bates

> People that I know, that are close to me that have advanced degrees are all single. So they're like, you know, you can do it, you know, you know, you just got to, you know, work hard and grind and okay, I do that. That's fine. And this has this, this journey has been really difficult. But it's kind of like, okay, but can someone tell me as a mom what this is gonna look like? -Zora Neale Hurston

> So my grandmother comes and stays with us for weeks at a time, so she I feel like has seen the journey the most. And she she's very concerned about marriage. She's very concerned. And 'he doesn't necessarily understand what it is that I'm doing or why it's

> taking so long. So she understands that I am in school. She understands that I teach classes sometimes, but ’he doesn't understand why it’s better than teaching high school because to her, like, I already had a prestigious career. So like, why would you do this thing though she is proud of me. She still doesn't understand like, Why? Why would you do this? Why wouldn’t you just go teach like, you’re already a teacher just go teach. And she also understands like, why I do something for no money that takes so much time with my family. She understands working, she worked six jobs. Like she had six kids, she understands working, [she does not] understand me doing this for free. -Margaret S. Collins

The social isolation that these women experience both at school and at home that ultimately affected their sense of belonging in both spaces have at times led to the breakdown of meaningful relationships.

Estrangement

Dictionary.com defined estrangement as “the state of being alienated or separated in feeling or affection; a state of hostility or unfriendliness” (*dictionary.com*, 2022). In this research, 12 of the 14 participants reported having experienced estrangement from family, friends, or community. I noted estrangement with any mention of divorce, marital conflict, family conflict, friendship conflict, loss of friendships, or loss of meaningful connections to the community. Most participants who talked about having experienced estrangement did so with their husbands. Below are several participant quotes that highlight the toll graduate school took on their marriages and other relationships:

He [husband] sacrificed like, how can I say this kind of like that emotional mental support for me, because there was times that I was so emotionally unavailable because I was so focused on my to do list that I really wasn't attentive or available for him. So he sacrificed that as well. -Toni Morrison

And so I know that it's costing money, but I don't know how to make it go any faster. Right. And so that cost caused a lot of strain in my, my marriage, because my husband was trying to support me. But what he also saw was that my monetary debt was increasing exponentially. -Anna J. Cooper

I felt angry for the most part and I know that maybe others my felt guilt, but I didn't feel guilt like I felt as though like I gave up my career and I focused on everyone around me for seven years. So the discomfort people were feeling I was, but I don't know I felt like you guys are good guys, everyone was good. But not thinking you know, for my children like this is this is their world. So it took it took me like no like they could be sad like, this is their world, I'm their world. -Margaret S. Collins

Like everybody just wants time Mommy wants time to but having to remind myself that it's not about just checking things off the list and making sure that they're alive, making sure that they're fed, making sure that her hair's done, you know, making sure that they got clothes on. Like, it's just, it's more. It's more, it's not just about those things, but forcing myself to try to be in the moment. And I could say that was a big debt or a big right. Yeah, that was a big cost that I didn't realize that was happening throughout this entire process that my behavior of just checking things in even in my relationship, checking things off, right? Like, Oh, you want intimacy check. Right, but

not really being there. So it literally has been my walk these last eight years of just checking things off a list where now I'm in therapy. And I'm also in like a church group for moms, that we just, you know, check in weekly, that I hope that I'll be more than just a check things off person. -Anna J. Cooper

…like my marriage, I gotta push that over to the side. You know, when you have a full-time job, and you have two active kids, and they're participating in lots of different programs, and your husband at the time… -Mary Ann Shadd

So yeah, it those moments like don't talk about, you know, to him [husband] really, it's like, man, you know, now let me go and walk back to my computer as in our room and get to work, you know, I'm saying are all those times that, that they're making memories that maybe seem just mundane, you know, to him. I'm like, I wish I could be more. And I know, I signed up for this, I get that. But I don't want to be as not present as I am. -Betty Shabazz

…and to hear my kids say that, you know to hear my kid say, you know you're here for his birthday, but not for me. -Zora Neale Hurston

…listen, leaving church early, I'm sorry, God, but God knows my heart to meet with my mentor or to meet with my advisor for school. Like all that sacrifice I have been doing is just to get this degree, get this degree done. -Mamie Phipps Clark

My spouse, he has been encouraging sometimes. You know, sometimes not so much. Because, you know, as you know, it takes a lot of time away and a lot of sacrifice. -Dorothy Height

When talking about implicit education debt, participants talked about time sacrificed and critical periods they felt like they had missed from the lives of their partners or husbands and their children. Some were hopeful to recover that time later, while others were not sure if the time could ever be recovered.

Chapter Summary

This chapter presents the results of the thematic data analysis in research conducted in collaboration with 14 research participants identifying implicit education costs and highlighting the impact of implicit education debt on the lives of African American mothers and their families. Using a demographic survey and thematic data analysis, the following emergent themes are revealed: self-sacrifice, PhD is #1 priority, bootstrapping, implicit education debt awareness, cumulative stress, social isolation, and estrangement. This chapter organized the emergent themes based on the research question being addressed. In doing so, implicit education costs are demystified, and the impact of implicit education debt are made clear. This analysis depicts the roles these women play, the support or lack thereof in higher education for African American mothers, and the tradeoffs made by individuals, families and communities through this journey. In the next chapter, I offer future implications and recommendations from this study.

CHAPTER V: INTERPRETATION, IMPLICATIONS, LIMITATIONS AND RECOMMENDATIONS

Summary of the Study

The purpose of this study was to understand the impact implicit education debt has on African American mothers and their families' lived reality, as these women pursue a Doctor of Philosophy (PhDs). Upon the analysis of the data, the following seven major themes emerged: self-sacrifice, PhD is #1 priority, bootstrapping, implicit education debt awareness, cumulative stress, social isolation, and estrangement. Explicit education debt and cost have been and continue to be a hot topic of conversation, not just for African American/Black people but for people across gender, race, ethnicity, location, and religion. There have been calls across the nation for the federal government to intervene in the student loan debt crisis; three U.S. Presidents (Obama, Trump, and Biden) have failed to introduce legislation that directly addresses this issue in a politically viable way. While explicit education debt and costs are at the forefront, little attention is given to implicit education debt and cost. For the African American mothers in this study, many balanced working, motherhood, and being a PhD student; research shows that these women are also more likely to be the breadwinners or co-breadwinners in their households, while trying to combat a historical wage gap that is both race and gender dependent (American Association of University Women, 2021).

Part of the challenge of implicit education debt and cost being taken seriously is embedded in its name; implicit means that while something could be implied or understood, it is not directly presented or expressed. Therefore, it could be understood that if a person has a large sum of financial debt, student loans or other, that debt might cause stress and or discomfort

because a person may lack the ability to pay back a debt. Results of not paying a debt could be the loss of possession of a house or car, it could also mean diminished access to other things like certain jobs, better loan rates, ability to finance a purchase, lowered credit score, or a person could even be taken to court (Gicheva, 2011; Houle & Berger, 2014; Rothstein & Rouse, 2011). This research study painted a different story for the 14 African American mothers pursuing PhD, three quarters of the participants stated that it was not the explicit debt and costs that they were worried about. Instead, they were more concerned with the implicit/non-monetary debt and costs that were more salient to them.

This chapter offers an interpretation of the key findings of this study, states the implication of these findings, the study's limitations, and a list of recommendations for future research aligned with this research topic. The key questions guiding this research are as follows:

1. What is the implicit education cost for African American mothers who pursue doctoral degrees?
2. What is the perceived effect or impact of implicit education debt on African American mothers' lived experiences?

Interpretations of the Findings

Collins (1986, 2000) Black Feminist Thought (BFT), and Chambers and Huggins (2014) Racial Opportunity Cost (ROC) are the theoretical frameworks or lenses I used during my review of the literature and during the collection of data, data analysis, results and interpretations of findings outlines in this chapter. Black Feminist Thought was used because it offers a historical and sociological lens to view the complex reality of African American women, and it takes into consideration their unique group status based on shared experiences, shared consciousness, and

the matrix of domination (Collins, 1986, 2000). Racial Opportunity Costs as a theoretical framework offered an intersectional lens, which takes into consideration power, privilege, and race to understand how minoritized students experience education; arguing schools are a tool of domination that reinforce white normative values, are steeped in power, and sustain white privilege (Chambers & Huggins 2014; Chambers & McCready, 2011; Tabron & Chambers, 2019). That being said, all 14 research participants reported having incurred implicit education debt, which is described as non-monetary, e.g., socio-emotional, and physical debt accumulated in pursuit of higher education. This is consistent with scholarly literature pertaining to implicit education debt is discussed in Patterson-Stephens et al. (2017), who explored the experiences, success, and challenges faced as Black mothers in doctoral programs. Implicit education costs are the non-monetary costs that allow students to gain and maintain access to higher education; the top costs are self-sacrifice, prioritizing the PhD as #1, and bootstrapping. These costs ultimately yield implicit education debt in the form of implicit education debt awareness, cumulative stress, social isolation, and estrangement.

Sacrificing the Self

Self-sacrifice for the participants in this study included working full-time and dedicating Saturday mornings to cleaning the house and combing hair. It was the participants giving everyone everything they needed and sitting at a computer from 8pm to 1am while everyone slept trying to read one more article, write one more paper, or complete one more assignment before having to get up at 6am to do it all over again. Collins (1986, 2000) wrote extensively in *Black Feminist Thought* about how African American women are expected to play multiple roles in society and in their families but are not expected complain or push back on being forced to

wear multiple hats; these conditions are a residual effect of chattel slavery, the change of what "work" is and means for African women in American. The African American mothers in this study, in an attempt to maintain their parental, familial, professional, and academic obligations/commitments offered up parts of themselves that included sleep, proper nutrition, self-care, and joy. Women's lives, in particular as African American mothers, are consumed and commodified by others both intentional and unintentional. For example, one research participant, Toni Morrison, stated she:

> …always that person that has done everything right, you know. And so, I put a lot of pressure on myself or, or so I did at this time, I put a lot of pressure on myself to do well, to be this great mother to be this great wife to be this great friend. And I was, I felt like I was failing at all of it again because life was so quantified.

With this statement, the participant described how during her life and especially during her PhD process she had done everything right and felt she still came up short. This quote also speaks to the experiences of ambitious African American women who are expected to carry the weight of parenting and work, often as the breadwinner. This is very different from the experience of male doctoral students who are parents because their spouses or mother of their child or children maintain household obligations and parenting responsibilities, allowing them the opportunity to focus on school and work (Leath et al., 2019; Nettles & Millett, 2006; Pirtle, 2017; Rogers, 2015). For parents in general, either women or men, the PhD process compared to non-parents is difficult because the PhD process becomes the student's #1 priority.

Prioritizing the PhD

When I asked the research participants in this study if they prioritized their PhD pursuits over their children, they responded they did not. However, when I asked the participants in this study to describe a typical day, what they described were numerous ways they organized and reorganized their lives to meet academic deadlines and obligations. They shared that they take on additional explicit education debt to pay for sitters and house cleaning because they simply do not have the time in a day to do all the things required of them. They told stories of how they left work early, missed their child's birthday, or failed to connect with their partners or spouses romantically because they routinely made obtaining their PhD their #1 priority. I did not explore how the PhD became the #1 priority or whether this reprioritization around the PhD was required by the academic programs or whether socio-cultural factors forced this shift; however, I observed uniformity across participants stating the PhD pursuit to took precedents. In reflecting on her doctoral journey, one research participants a 45-year-old mother of 3 stated,

> …like I don't know how, how I do it. And just, you know, I guess maybe, in a sense, it's almost like your body and brain goes into, I don't want to say survival mode. But it's just like, when you set goals, and you're adamant about reaching those goals, it's just like, I have tunnel vision. -Dorothy Height

The research participants' fixations on obtaining their PhDs were wrapped up in the idealization of becoming a doctor as a momentous achievement that would grant them a voice to speak for those who go unspoken for and an opportunity to advance themselves economically. However, when asked about their support/campus resources, sense of belonging, or guidance during their doctoral journey, the participants described a sort of bootstrapping culture where once you gain

access or get admitted into a PhD program, it was up to the student to figure out how to successfully matriculate out.

When you have no boots!

A notion of meritocracy is that individuals can and do succeed based on their own individual merit regardless of their background. Mijs (2016) defined meritocracy in three ways: "an elite group of people whose progress is based on ability and talent rather than on class privilege or wealth. A system in which such persons are rewarded and advanced: The dean believes the educational system should be a meritocracy. Leadership by able and talented persons'' (p.15). Meritocracy suggests all a person must do to gain social, political, and economic prosperity is work hard and apply themselves. In other words, to be successful all a person must do is 'pull themselves up by their own bootstraps'. This sentiment operates under the notion that all people have equitable starting points and therefore equal opportunity for success. However, scholarly literature examining the history of Black education points to longstanding systemic racism in every part of the American education system from its inception (Anderson, 1988; Harris, 2019; Wilder, 2013). In this country, it was illegal for African descendent people to read and write, and later, after fighting for access to education, they were intentionally redirected to an accommodationist style of education or second-class education that rendered them de facto servants to the white ruling class (Watkins, 2001). It is not an understatement to say African American women did not/do not have equitable starting points. In fact, there are systemic barriers that serve as gatekeepers to minoritized groups that include but is not limited to race, gender, sex, and religion. Bootstrapping then speaks to how African American mothers pursuing PhD are expected (or expected not to or are set up to fail) to obtain

the highest degree available, with little to no regard for how systems of interlocking oppressions make their journey significantly different and more challenging than their peers (Collins, 2001).

The African American mothers in this study detailed their journeys to the PhD as ones where they were required to prove their worth in spaces where support was not offered based on who they were and what they might need but on a "hunger game" system where they competed with others or relied on themselves for guidance during a process one would expect is implemented in a supportive environment.

The participants discussed academic hazing, unclear expectations, and having to go across campus or even outside of their institutions to find support during their journey. This finding suggests African American mothers pursuing a PhD should enter their doctoral program not expecting true mentorship, collaboration, support, or guidance that is culturally centered. The message that institutions send to these women is just because they have access does not mean they will be included, which many scholars that have done work around diversity and inclusion have long indicated (Ahmed, 2012; Katznelson, 2005; Sherbin & Rashid, 2017).

Naming Implicit Education Debt

This study frames implicit education debt as the non-monetary socio-emotional and physical debt accumulated in one's pursuit of higher education. Nine of the 14 participants in this study made a direct distinction between explicit versus implicit education cost. Most of these participants not only recognized the socio-emotional and physical impact obtaining the PhD has had on them and their families, but they also recognized these elements as a debt that is as heavy or more than the explicit education debt or student loan debt.

Cumulative Stress, Social Isolation, and Estrangement (Debt)

This study reveals cumulative stress, social isolation, and estrangement are the debts the African American mothers and their families incurred during their doctoral journeys. Research suggested stress among graduate students is commonly accepted as a normal part of the process (Oswalt & Riddock, 2007). However, there is research that suggests that when stress impacts a graduate student's quality of sleep, it can lead to burnout and could have impacts on the student's mental and physical health (McClendon et al., 2021). However, much of the research that explores graduate students' experiences with stress lacks nuance, and fails to take into consideration how racism, sexism, class, and parental status amplify the ways a student experiences stress, resulting in cumulative stress. While some researchers have examined the health implications cumulative stress has on Black women, (Franklin-Jackson & Carter, 2007; McClendon et al., 2021), there is no research that has examined these factors from a graduate student perspective.

By factoring in the intersecting identities of African American mothers we see that these women not only experience multiple types of stress during this process, but they reported the implicit debt of sleep deprivation and always feeling tired. In fact, when asked "What's next?" many of the participants stated that they simply wanted to sleep or rest. Others reported becoming physically ill to the point of having migraines or developing ulcers. We know that stress kills but not all of us experience long sustained stress in the same way, and this research highlights how the process of obtaining a PhD for African American mothers is harmful for their mental and physical health because their success is dependent on these women prioritizing the

PhD over all other obligations while being bootstrapped and navigating the process with little to no support (McClendon et al., 2021).

While unintended prioritizing the PhD for the women in this study led to estrangement in personal intimate relationships with their spouses and created strains in their ability to "show up" for their children and community. The debt these women incurred often included divorce or loss of friendships and resentment from their children or disapproval from parents. What makes these debts especially burdensome for these women and all the people who love and care for them is the very people who supported them through this process from the time that they were little girls are the people who they must put on the "back burner" to make it through their programs. When asked about implicit education debt, these women talked extensively about trying to rebuild their marriages or being thankful that their marriages survived their doctoral journeys.

African American mothers pursuing their PhDs enter their programs with the intention of coming out with more to support their families and communities. However, at some point, they realized some of the people who brought them to the program would not see them through the program. These are implicit education debts that remain and simply cannot be repaid. Where estrangement describes personal debt of relationships, social isolation captures the interpersonal debt accumulated along the process that results from paying the bootstrapping cost in the academy.

African American mothers who are admitted into PhD programs and are not guided in the process do not know the process can experience social isolation. Participants in this study experienced social isolation when they were not supported by the very people who theoretically are put in place to support their growth as students. They were expected to have a working

knowledge of a process that was completely foreign to them, and, for most participants, this process was foreign to most people in their families. Therefore, it was difficult for them to know what they did not know, and research participants often were left to figure out on their own what they did not know. For example, participants in the study reported not knowing the difference between a EdD (Doctor of Education) or PhD until being accepted into their program. They also noted not knowing how to market themselves for careers post-graduation; others reported feeling lost after coursework when they no-longer had a syllabus to guide their process.

Clause (2021) found that just over half, 51.8%, of all faculty across academic disciplines, have a parent with a MS (Master of Science) or PhD; this speaks to the notion that some PhD students, particularly those who attend elite institutions, are aware to some degree of the PhD process. However, the scholarly literature that focuses on Black students aligns more with my study findings, that there is a lack of knowledge and understanding around "What is a PhD?", and the path to pursuing a PhD (Gildersleeve, 2011; Nettles & Millett, 2006; Rogers et al., 2019). Of all the participants, only one of the women mentioned having a parent with a master's degree, while the majority stated they were the first in their family to not only obtain or pursue a PhD, but also the first in their family to attend college. Therefore, when these women were left to figure out the process on their own when expectations are not open and transparent, they were caught in flux trying to understand the next steps, timelines, career opportunities, and paperwork while managing all the other critical responsibilities in their lives.

When looking for advice on navigating their PhD program, African American students find there are very few and, in some cases, no one to whom they can turn to for guidance or even a sense of belonging. Several participants spoke about being the only African American or only

parent with a small child or both in their programs and not feeling like they could or should speak up about personal conflicts that affect school because they did not want their race and/or parental status to be viewed as an excuse. This pointed to several of the ways higher education is underprepared to serve change in demographics as noted in the review of literature on student-parents (Gault et al., 2020; Gulley, 2016; Choy, 2002; Kim et al., 2010).

Value and Purpose of the PhD and PhD Process

Webster dictionary defines distaff as "woman's work". This research adapts and expands upon the meaning of this term to refer to the work of African American women who routinely traverse through hostile spaces in the fight for Black humanity. Collins (2000) outlined how it was common for African women, pre-colonization, to work outside of the home to support their families. However, the system of slavery transformed the essence of work for these women because their labor no longer went towards their families or children but rather to the building of America from which she and her family were excluded. The women in this study are a part of a legacy of pioneering Black activist scholars who believed in education for Black liberation. One research participant, Mary Ann Shadd stated, "I owe that [finishing the PhD] to my ancestors, you know, that I've been given the opportunity, they weren't given the opportunity for various reasons."

Many of the participants in this research study mentioned being identified early in childhood as smart or academically talented. They told stories of mothers, fathers, grandmothers, and uncles who deeply valued education and encouraged them to pursue education to the highest level. To gauge the participants' perception of the purpose and value of earning a PhD, they were asked, 'How does your family see you in your PhD journey?'. This question helped me to

understand how these women made sense of how they are perceived within their families and communities. Before the participants could respond, I defined family to include their biological and chosen family or community group.

I conducted this study occupying an indigenous-insider role where according to Banks (1998), a person "endorses the unique values, perspectives, behaviors, beliefs, and knowledge of his or her indigenous community and culture and is perceived by people within the community as a legitimate community member who can speak with authority about it" (p. 8). As such, I am aware that the African American community family encompasses more than the "traditional" American nuclear family definition. Nevertheless, all 14 participants stated that their families valued education. While most stated their families lacked a full grasp of what it meant to earn a PhD, their families were their biggest cheerleaders and greatest sources of support throughout their journeys.

While the purpose and value of the PhD itself were overall positive, the purpose and value of the PhD process revealed mixed feelings from the research participants. The research participants made a clear distinction between the value they placed on education and its purpose versus the actual educational process the one undergoes to obtain a PhD. All the research participants perceived the value and purpose of a PhD as high and beneficial to themselves and others. However, they detailed the many ways the PhD process left them filled with uncertainty, stress, and lacking support.

Implications of the Study

This research offers both practical and policy implications for higher education faculty, administrators, students, and education policy makers. Practical implications of this study are

increased student parent retention, improved student-parent experience, and advancing equity outcomes for all students. While research shows that student-parents have higher attrition rates than the average non-student-parent, the cause of higher attrition among that population is not grades, as student-parents have a higher average GPAs that non-student-parents (Cruse et al., 2019; Gault et al., 2020; Kruvelis, 2017). Efforts that are more concentrated must be made to identify and support the unique challenges of student-parents across higher education. This study, in centering African American mothers, presents a complex student profile; there are race, gender, parental status, and socio-economic factors at play. If higher education institutions at the various college and university levels can create a space for the student profile of women in this study, perhaps there is an opportunity to enact equitable practices that allows for students at all levels to have a positive student experience and successfully matriculate out of their various programs.

Colleges and universities admit students into masters and doctoral degree programs at a higher rate than ever; however, these students do not have the same success outcomes as their peers. This means that the tuition dollars that Black students pay subsidize the education of their non-Black peers and salaries of faculty, staff, and administrators on their college and university campuses. Given the history of Black education in the United States, not only is this immoral, but Black people from a restorative justice perspective should never have had to pay for higher education at all (C. Harris 1992; L. Harris 2019; Wilder, 2013).

Limitations of the Study

There are several notable limitations of this study. First this study is qualitative in nature and is therefore not generalizable; however, it does offer direction on understanding and

addressing the unique needs of African American mothers in PhD programs. Then there is the matter of technology, more specifically, these studies were conducted via Zoom, and there were several times the internet was unreliable before, during, or after the interviews. One major disadvantage is the loss of data due to technology failure which resulted in the study having 14 total participants as opposed to 15. Another limitation of this study focuses on the format. Ideally, this study would have been conducted using focus groups because focus groups would have allowed for community building and is culturally centered in how African American women develop trust and a sense of belonging. Focus groups also would have allowed for more voices and perspectives to be included in this study, especially given the overwhelming number of women who expressed an interest in participating.

This study also only focuses on African American mothers with dependent children during their doctoral programs with the age range from 0 to 17 years of age. Research participants of this study with older children expressed different levels of implicit education debt and cost than those with younger children, indicating these factors are influenced by how old a parent's child is when they are in a doctoral program. An unexpected but notable limitation of this study is the majority of participants in the study were married. In fact, 13 out of the 14 research participants were married during the time of their doctoral studies, which highlights the need for research on single African American mothers pursuing a PhD.

Recommendations for Practice, Leadership, and Future Research

This study helps us understand how implicit education debt impacts the lives of African American mothers pursuing their PhDs. Specifically, I explored how these women and their family's daily lives were impacted and identified some consistent and persistent implicit

education costs that ultimately yield implicit education debt. The recommendations offered below are the result of shared suggestions between the research participants and me. It is our hope that, if adopted, these recommendations could enhance the PhD experience for African American mothers by informing leadership and practices of higher education institutions considering these research findings. Lastly, I list recommendations for future research that will help us better understand and address the unique experiences of African American mothers pursing PhDs.

Recommendations for Practice

- Seek advice from other African American mothers who have a PhD or are pursuing a PhD and ask for tips on balancing mothering, working, and partnering in pursuit of a doctoral degree.
- Connect with a therapist for preventive care to help you manage the additional stress of pursuing a PhD.
- Talk to your partner, children, and community about what you need.
- Practice boundary setting before entering a PhD program.
- Once in a PhD program, establish and maintain boundaries with your professors.
- Speak up!

Recommendations for Leadership

- Implement cohort programs that will provide built-in support and include a focus on diversity.
- Support students with career planning.
- Offer students and the public information that helps explain “What is a PhD?”.

- Provide a student handbook with clear expectations, complete with timelines and next steps.
- Invest in student-parent support services; this also requires collecting information on student-parent status.
- Institute and invest in graduate and professional student mental health and wellness initiates.

Recommendations for Research

- More research should be done on implicit education debt's impact on marital distress and divorce from both the student and spouse/life partner perspective.
- Future research should focus on African American single mothers pursuing PhDs.
- Future research should consider a cross-case analysis on PhD mothers with children at varying stages of the mother's doctoral journey.
- Future research on best practices for supporting student-parents should be considered.
- Research should focus on exploring implicit education debt and cost among other racial/ethnic groups of women pursuing PhDs.
- Future research should explore how much, if at all, implicit education debt and cost impact attrition rates among PhD student-parents.
- Future research should consider focus groups instead of interviews or a combination of interviews and focus groups.

The practical and leadership recommendations are a consensus gathered during the data collection and analysis process, co-constructed between the research participants and me. The recommendations reflect research participants' responses when asked what they thought about

PhD process and what they wish they had known before entering a PhD program. The recommendations for future research are mine and steam from gaps in available literature on the topics, and reoccurring themes that emerged during the data analysis process that go beyond the scope of this study.

Chapter Summary

The purpose of this research study was to understand the impact of implicit education debt on the lives of African American mothers who were pursuing a PhD or who had completed a PhD within the last 5 years of the time the study was conducted. This research is situated in and adds to the larger conversation of Black higher education and doctoral student experience. While understudied, this research highlights the need for me focus to be place on the student-parent college/university experience, particularly considering the major demographic shift in American higher education.

Self-sacrifice, PhD is #1 priority, bootstrapping, implicit education debt awareness, cumulative stress, social isolation, and estrangement are the seven themes that emerged from this research, offering insight into what it means to be an African American mother pursuing a PhD in a highly racialized society where they have been historically, socially, politically, and economic been positioned at the bottom. In many ways, this research highlights not just the lived realities of these women and their families, but it also offers insight into gaps in practices, leadership and research relating to higher education that must be address from a socio-political and moral perspective.

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APPENDIX A: PARTICIPANT CONSENT FORM

Illinois State University

You are being asked to participate in a research study conducted by Tiffany Bumpers, PhD Candidate under the direction of Dr. Nur-Awaleh Mohamed, Associate Professor and Principle Investigator (PI) in the Department of Educational Administration and Foundations (EAF) at Illinois State University. The purpose of this study is to understand the perceived impact of implicit education debt on the lives of African American mothers, who are currently pursuing a PhD or who have completed a PhD within the last 5 years, and their families.

Why are you being asked?

You have been asked to participate because you are an African American mother, who is currently in a PhD program or were in a PhD program while parenting a dependent child/children within the last five years. Your participation in this study is voluntary. You will not be penalized if you choose to skip parts of the study, not participate, or withdraw from the study at any time.

What would you do?

If you choose to participate in this study, it will consist of a semi-structured private interview where I, (Tiffany Bumpers) will ask you approximately 5-10 open-ended questions. This interview will be conducted via Zoom and will be video and audio recorded. Before the interview, you will need to read and return a signed copy of this Participant Consent Form, along with a completed demographic questionnaire to tsbumpe@ilstu.edu. Once results are complete, I (Tiffany Bumpers) will provide you with the results of your survey via email for you to check for accuracy. If you agree with the findings, you can simply respond that you agree. However, if you do not agree with the results, you can indicate such by replying to the email with clarifications and/or request a follow-up Zoom meeting for clarification. You will have 14 days to respond to the email; if after 14 days there is not response, the results will be considered accurate. In total, your involvement in this study will last approximately 2.5 hours.

Are any risks expected?

While the risk is minimal, you may be asked questions that trigger discomfort or shame. To reduce potential discomfort, you will be reminded that your participation in this study is voluntary, and you have the right to end the interview at any point without repercussions. You will also be reminded that your personal identifiable information is password-protected and only accessible by the research team.

Will your information be protected?

We will use all reasonable efforts to keep any provided personal information confidential. Interviews will be conducted in a private Zoom that will require a password to enter. You will be admitted into the Zoom meeting manually by the researcher to insure privacy. All personal identifiable information will be removed, and you will be provided an alias to further protect your identity. All recorded audio, video, and transcribed information will be uploaded to a

private security locked serve under encryption. Information that may identify you or potentially lead to reidentification will not be released to individuals that are not on the research team. However, when required by law or university policy, identifying information (including your signed consent form) may be seen or copied by authorized individuals.
We need to make you aware that in certain research studies, it is our legal and ethical responsibility to report situations of child abuse, child neglect, or any life-threatening situation to appropriate authorities. However, we are not seeking this type of information in our study, nor will you be asked questions about these issues.

Could your responses be used for other research?
We will not use any identifiable information from you in future research, but your deidentified information could be used for future research without additional consent from you.

Who will benefit from this study?
This research will offer women, especially African American mothers, a common language to address the effects of implicit education debt and the impact it has on them and their families. This research will also highlight the lack of support offered to mothers on university campuses and the need for higher education and education policy makers to rethink student support in the 21st century given the demographic shifts taking place across the United States. Lastly, this research legitimizes the claim from a historical, equitable, moral, and legal position that African Americans people should NOT have to pay for higher education.

Whom do you contact if you have any questions?
If you have any questions about the research or wish to withdraw from the study, you may contact Tiffany Bumpers, PhD Candidate at 312-532-3804 or tsbumpe@ilstu.edu. You may also contact the Principle Investigator, Dr. Nur-Awaleh Mohamed, Associate Professor at 309-831-7291 or manuraw@ilstu.edu .

If you have any questions about your rights as a participant, or if you feel you have been placed at risk, contact the Illinois State University Research Ethics & Compliance Office at (309) 438-5527 or IRB@ilstu.edu.

Documentation of Consent
Sign below if you are 18 or older and willing to participate in this study.

Signature _____ Date _____

You can print this form for your records.

APPENDIX B: DEMOGRAPHIC QUESTIONNAIRE

1. How old are you? _____
2. What is your relationship status? (Example: Single, Partnered-not married, or Married)

   _____
3. What doctoral degree are you pursuing or have earned? (Example: PhD in Chemistry)

   _____
4. Are (were) you a part-time or full-time student? _____
5. How many children do you have? _____
6. List the age of your child/children. (Example: 1 years old and 5 years old)

   _____

APPENDIX C: INTERVIEW PROTOCOL

Semi-Structured Interview: Virtual Protocol Guide

Date_____ Time_____

Name Pseudonym_____

Introduction

- Review previously provided informed consent with participants.
- Review the structure of the interview with participants (audio recording, video recording, taking notes, and use of a pseudonym).
- Ask the participant if they have any questions.

1. So, what made you decide to go get a PhD?
2. How does your family see you in your PhD journey?
3. Were there any sacrifices made, in making that decision?
4. Was there a time in the process that you considered the debt?
5. What is/was a typical day like for you as a mother in a PhD program?
6. Now that you are here, what are your thoughts about the process?
7. You've told me a little bit about your debt and sacrifice. How has that affected how you show up as a mother?
8. Can you talk about some of the things you wish you had known before going into a PhD program?

Concluding Question

9. Last question. What's next?

Concluding Statements

- Thank the participants for their time.
- Remind the participant that they will be hearing from me when the results are ready.

APPENDIX D: MEMBER CHECK DATA ANAYLSIS CHART

THEME	**DESCRIPTION**
Implicit Education Cost	The non-monetary cost to gain and maintain access to higher education.
SUB-THEME/S:	
Self-Sacrifice *Definition:* Any mention of self-sacrifice and/or prioritizing everyone/everything over oneself, (e.g. loss of sleep, deviation from self-care routines, joy, etc.).	
Direct Quote/s	
PhD is #1 Priority *Definition:* Any mention of making PhD related activities as a priority over kid/s, spouse, extended family, friends, and/or community.	
Direct Quote/s	
Bootstrapping *Definition:* Any mention of limited or absent academic and student support, academic hazing, unclear expectations, having to go outside the department/college/university to gain support, career planning, and/or having to rely on self to get through the PhD process.	
Direct Quote/s	
THEME	**DESCRIPTION**
Implicit Education Debt	The non-monetary, e.g., socio-emotional and physical debt accumulated in pursuit of higher education.
SUB-THEME/S:	
Cumulative Stress *Definition:* Any mention of mental or physical stress, impostor syndrome, relating to pursuing or obtaining the PhD.	
Direct Quote/s	
Social Isolation *Definition:* Any mention of tokenism, isolation, and/or non-university support lack of understanding regarding the PhD/PhD process.	
Direct Quote/s	

Estrangement *Definition:* Any mention of divorce, marital conflict, family conflict, friendship conflict, loss of friendships, or loss/salvaging for meaningful connections to community.	
Direct Quote/s	
Implicit Education Debt Awareness *Definition:* Any mention or reference to non-monetary factors as a debt.	
Direct Quote/s	