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Black Middle Class Parental Investment In Their Children's Higher Education

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Black Middle Class Parental Investment in Their Children's Higher Education

by
Michael George Flanigan

Submitted in fulfillment of the requirements for the degree of
Doctor of Philosophy

Department of Education Leadership Management and Policy

2019

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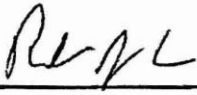
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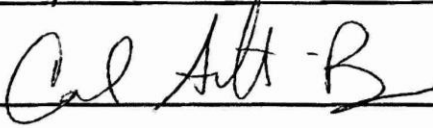
SETON HALL UNIVERSITY
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OFFICE OF GRADUATE STUDIES


APPROVAL FOR SUCCESSFUL DEFENSE

Michael George Flanigan, has successfully defended and made the required modifications to the text of the doctoral dissertation for the **Ph.D.** during this **Fall Semester 2018**.

DISSERTATION COMMITTEE
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ABSTRACT

The persistent negative racial disparity in the higher educational achievement of Black students in the United States has societal implications for employment, income trajectory, home ownership, and wealth accumulation. It is widely accepted that parental investment is crucial across all races in enhancing the academic performance of students and, ultimately, facilitating intergenerational socioeconomic progress. Although numerous studies have looked at the ways in which parents invest, a paucity of research has examined how Black middle-class parents engage in preparing their children for higher education. This narrative study explores how Black middle-class parents perceive the value of college, their understanding of their role in preparing their children for higher education, and the ways in which they catalyze investing in that preparation. In-depth, semi-structured interviews were conducted with 21 Black middle-class parents who had a child in the 10th, 11th, or 12th grade.

The findings revealed that all 21 parents held postsecondary education in high esteem and were committed to their role in preparing their child to attend college. Although Black middle-class parents share several traits associated with educational aspiration with other middle-class parents, their unique social and economic challenges warrant more focused attention. These and other implications as well as recommendations for future research are discussed.

Keywords: parental investment, Black middle class, higher education, inequality, wealth

DEDICATION

This study is dedicated to the members of my village who greatly influenced the arc of my life by continuously providing the physical and spiritual sustenance that helped to shape me and facilitate my educational journey. They include, first, my aunt Phyllis Malcolm, and Martha Clarke, Roy Satchwell, Beryl “Nana” Hewan, my basic school teacher Kathleen Burke, and my uncle George Flanigan.

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LIST OF ABBREVIATIONS

CUNY	City University of New York
ESSA	Every Student Succeeds Act
NAEP	National Assessment of Educational Progress
NCES	National Center for Education Statistics
NCLB	No Child Left Behind
NORC	National Opinion Research Center
SES	socioeconomic status
STEM	science, technology, engineering, and mathematics
TDA	tax-deferred annuity

CHAPTER I

INTRODUCTION

Background

The notion of a middle class existed as early as the third century BC, when Aristotle argued that a strong middle class was the most important group of individuals in a society because it served as a ballast to prevent extremities of wealth and poverty (Aristotle, trans. 1981). Stratification has evolved to define subgroups within the middle class—the upper (elite), middle-middle, and lower—by levels of education, occupation, and income (Gilbert, 2015; Tarkhnishvili, 2013). Old and contemporary perspectives share a linkage to Weber’s (1978) socioeconomic theory, which described the middle class as a large group that is socioeconomically located between a lower or working class and an upper class (Tarkhnishvili, 2013).

The American middle class advanced in the 19th century primarily through a growth in white-collar occupations and a decline in manual labor, along with an increase in the number of small business owners (Blumin, 1989). Blumin opined that the middle class was enhanced through a union of social and economic statuses, a heightened social awareness, and a movement to suburban living. This change continued through the end of the century and generated a middle class that comprised an assortment of executive-level and technical workers, as well as small business entrepreneurs. According to Archer and Blau (1993), as the 19th century ended, the middle class experienced more individuals entering the middle-class majority (i.e., “climbers”) than leaving it (i.e., “skidders”; p. 30).

The American Middle Class

Aided by policies stemming from the GI Bill and the Truman Commission, among others, the American middle class grew after World War II to include individuals from various social and occupational backgrounds (Chinni, 2005). Despite a steady decrease from 61% in 1970 to 52% in 2016 (Kochhar, 2018), a 2017 Gallup survey and a 2017 online survey by Northwestern Mutual found that 62% and 70% of Americans, respectively, considered themselves members of the middle class (Newport, 2017; www.northwesternmutual.com). Although the percentages of individuals who identified as members may vary by pollster, the racial composition of the American middle class, when measured by income, has changed significantly between 1980 and 2017 (Reeves & Busette, 2018). As can be seen in Figure 2, whereas Whites were the largest group in 1980 and 2017, their percentage decreased over that period from 78% to 55%. The Hispanic population grew by 16% (6% to 22%) over the period, while the Black population increased by 3% (11% to 14%). Reeves and Busette (2018) attributed these changes to an expansion of minority populations in all socioeconomic groups, as well as a median age difference between Whites (43 years) and Hispanics (29 years).

Weir (2002), and Wheary, Shapiro, Draut, and Meschede (2008) opined that investments in education by local, state, and federal governments after World War II generated economic expansion and the growth of the middle class through occupational advancement. The building of new elementary and high schools, along with the creation of state university systems, enhanced opportunities for postsecondary education. Higher education is often perceived as a pathway to attainment of the “American Dream”—parents’ desire for their children to achieve a better quality of life than theirs (Acs, 2011; Chetty, Grusky, et al., 2017; Ehrenreich, 1989). However, a negative change in the relative earnings of parents and their children has had the

largest effect on intergenerational income mobility among middle-class families (Acs, Elliott, & Kalish, 2016; Chetty, Friedman, Saez, Turner, & Yagan, 2017).

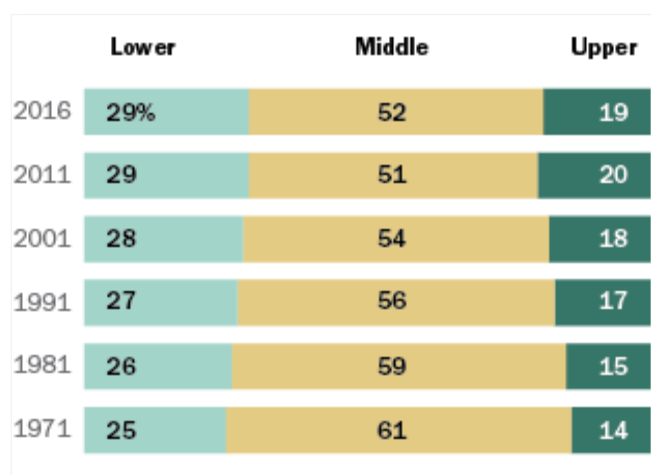


Figure 1. The declining middle class. Reprinted from “The American Middle Class Is Stable in Size, but Losing Ground Financially to Upper-Income Families,” by R. Kochhar, 2018, *Fact Tank*. Copyright 2018 Pew Research Center.

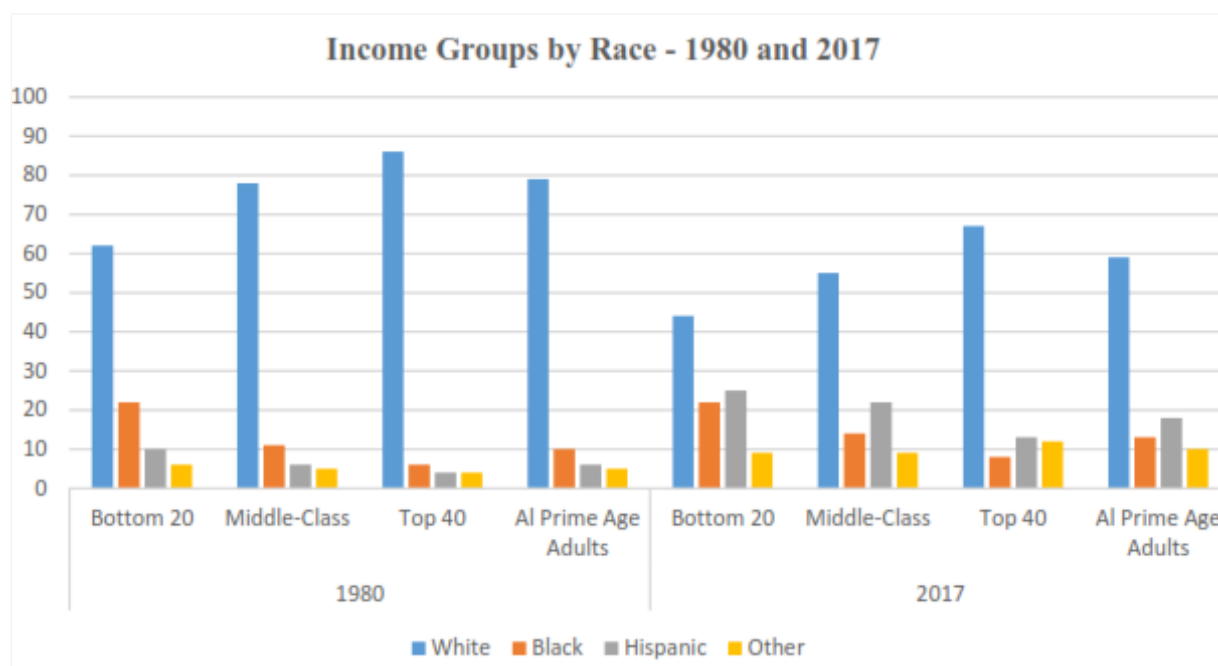


Figure 2. Income groups by race and socioeconomic status. Data expressed in percentages. Reprinted from “The Middle Class Is Becoming Race-Plural, Just Like the Rest of America,” by R. V. Reeves and C. Busette, 2018, *Social Mobility Memos*. Copyright 2018 Brookings Institution.

The Black Middle Class

A Black middle class has existed since the 18th century and was first comprised of house slaves (mulattoes sired by slave owners) and free Blacks in the north of the country (Frazier, 1957b; Gordon-Reed, 2008; Pattillo, 2013; Thomas, 2015; Ware & Davis, 2012). This group started to establish its identity as one of a “mixed-race aristocracy” (Ware & Davis, p. 534) during Reconstruction (1863–1877) and into the early part of the 20th century. Black universities and liberal southern cities served as the hubs of Black middle-class communities in the 1930s, before they were replaced by the Midwest region in the 1940s (McBride & Little, 1981; Smith, 2015). Relocation was largely a result of Jim Crow ordinances in the South that, according to Frazier (1955) and Myrdal (1944), stymied wealth accumulation for the Black middle class.

The Black middle class expanded after World War I to include Blacks who had migrated from the South to industrial cities in the North (Pattillo-McCoy, 1999). Urbanization and industrialization generated a change in the makeup of the Black middle class, which soon would include small business owners, medical doctors, dentists, lawyers, teachers, and clergy members (Frazier, 1955; Pattillo-McCoy, 1999; Smith, 2015; Ware & Davis, 2012). Prior to World War II the Black middle class grew sluggishly, largely due to the slow growth and demise of Black-owned businesses and to Black individuals comprising only a small percentage (10) of the workforce (Landry, 1987).

The post-World War II Black middle class experienced structural alteration as continued economic expansion up to the early 1970s, and a strong Civil Rights Movement, provided a wide range of working opportunities that resulted in its growth (Pattillo-McCoy, 1999). The Civil Rights Act of 1964 helped enlarge the Black middle class through improved educational achievement, employment, and household income levels (Pattillo-McCoy, 1999; Ware & Davis,

2012). The confluence of these factors facilitated the advent of a Black middle class that was in many ways analogous to the White middle class (Lacy, 2015).

Stability and Growth

The growth of the Black middle class continued up through the early 1970s but slowed dramatically for the remainder of the century (Pattillo, 2013). The size of the middle class within the Black population was 42% in 2000 and 38% in 2013 (DeNavas-Walt & Proctor, 2015). Similar declines were experienced by the White middle class (46% to 44%) and the Hispanic middle class (48% to 44%).

Middle-class stability and growth are, to a significant degree, a function of ascendance from the low-income strata as well as the ability of the children of middle-class parents to maintain their middle-class status (Landry & Marsh, 2011). A study that looked at “absolute income mobility” (Chetty, Grusky, et al., 2017, p. 1), which measures the segment of children whose earnings exceed that of their parents, revealed that the most significant fall was experienced by middle-class households. The study revealed a 40% decline (from 90% to 50%) from children born in 1940 to their 1980 counterparts. Middle-class Black families have found it problematic to transfer their middle-class position from one generation to the next (Hardaway & McLoyd, 2009; Hertz, 2005; Isaacs, 2007; Kearney, 2006), which has resulted in downward mobility for their children (Attewell, Lavin, Domina, & Levey, 2004; Lareau, 2015). Black individuals who grow up in a middle-class household are more likely (37%) than their White counterparts (25%) to fall below the 30th income percentile as an adult (Acs, 2011).

The fundamental essence of education is the investment that it facilitates in human capital development, and social scientists view higher education as an important tool in creating upward social mobility and its concomitant occupational and financial benefits (Haveman & Smeeding,

2006; Lareau, 2015; Wilson, 2010). An undergraduate degree serves as a marker of socioeconomic status (SES) and more significantly provides a pathway to a higher level of lifetime income, compared to that of a high school degree (Reeves, Guyot, & Krause, 2018). However, despite the focus of several policies and programs on increasing college access, retention, and graduation rates for Black students, the disparity in college attendance—72% of Whites and 58% Blacks—remains high (Rothwell, 2015), and the graduation gap at the bachelor's level or above has continually widened since 1988.

Reports have indicated that enrollment in and graduation from higher education institutions continues to vary by socioeconomic standing this decade. A 2015 report by the Pell Institute found that, in 2012, 82% of high school graduates from families in the upper income quartile (\$108,650 and above annual income) enrolled in college, compared to 45% from the lower income quartile (annual income below \$34,160). The second quartile enrolled 60% (annual income between \$34,160 and \$63,600), and the third quartile enrolled 68% (annual income between \$63,600 and \$108,650). An 11-year (2002–2012) longitudinal study by the National Center for Education Statistics (NCES) revealed that 29.1% of students from the middle two quartiles earned an undergraduate degree compared to 60.7% and 14.5% from the highest and lowest income quartiles, respectively (Lauff & Ingels, 2014).

Graduation rates for Whites have also outstripped those of Blacks and Latinxs. From 2007 to 2015, acquisition of at least an associate's degree increased from 28% to 33% for African Americans, 19% to 23% for Latinxs, and 41% to 47% for Whites (Kolodner, 2016). In 2015, 22% of Blacks 25 years and older possessed a bachelor's degree or higher, compared to 54% of Asians, 36% of Whites, and 15% of Hispanics (Ryan & Bauman, 2016). The *Digest of Education Statistics* (NCES, 2014) breakdown of the academic performance of the nationally

representative sample of 15,000 high school sophomores reinforced the issue of racial and ethnic disparity in higher education achievement (Table 1). Asians held the largest percentage of degrees in all SES categories, followed by Whites, Blacks, and Hispanics. Blacks and Hispanics were tied for third place in the lowest quartile (low SES category), whereas Hispanics placed third in the middle and highest quartiles, where they were followed by Blacks in fourth place. The disparity in Black degree holders in general and Black middle-class degree holders in particular in this cohort is striking. Overall, 19.8% of Blacks held a degree compared to 50.9% of Asians and 39.8% Whites; among the middle class, 15.6% of Blacks held a degree versus 41% of Asians and 27.6% of Whites.

A report from the Economic Policy Institute (Jones, Schmitt, & Wilson, 2018) painted an overall depressing picture of the economic progress, or lack thereof, of Blacks from 1968 to 2018. Although Blacks made gains in academic accomplishments (at the high school and college levels), hourly wages, median family income, and wealth, they still trail Whites in these categories (Table 2). Blacks regressed in the area of unemployment, with an increase from 6.7% to 7.5%.

Table 1

Bachelor Degree Attainment of Spring 2002 High School Sophomores by Race/Ethnicity and Socioeconomic Status

Race/ethnicity	White	Black	Hispanic	Asian
Bachelor's degree or higher	39.8	19.8	18.7	50.9
Socioeconomic status				
Lowest quartile	20.5	17.9	17.9	43.7
Middle two quartiles	27.6	15.6	15.8	41.0
Highest quartile	28.6	19.2	20.2	32.0

Note. Table constructed using data from Lauff and Ingels (2014) and NCES (2014).

Table 2

The Economic Condition of Black and White Families in 1968 and 2018

	1968	2018 (most recent available data)	Change
High School Graduation Rate, Adults 25-29 years old (%)			
Black	54.4	92.3	37.9 ppt.
White	75.0	95.6	20.6 ppt.
Gap (Black as % of White)	72.6	96.5	
College Graduation Rate, Adults 25-29 years old (%)			
Black	9.1	22.8	13.7 ppt.
White	16.2	42.1	25.9 ppt.
Gap (Black as % of White)	56.0	54.2	
Unemployment Rate (%)			
Black	6.7	7.5	0.8 ppt.
White	3.2	3.8	0.6 ppt.
Gap (Ratio Black to White)	2:1	2.1	
Median Hourly Wage (2016\$)			
Black	\$12.16	\$15.87	30.5%
White	\$17.06	\$19.23	12.7%
Gap (Black as % of White)	71.3%	82.5%	
Median Household Income (2016\$)			
Black	\$28,066	\$40,065	42.8%
White	\$47,596	\$65,041	36.7%
Gap (Black as % of White)	59.0%	61.6%	
Median Household Wealth (2016\$)			
Black	\$ 2,467	\$ 17,409	605.7%
White	\$47,655	\$171,000	258.8%
Gap (Black as % of White)	5.2%	10.2%	
Homeownership Rate (%)			
Black	41.1%	41.2%	0.1 ppt.
White	65.9%	71.1%	5.2 ppt.
Gap (Black as % of White)	62.4%		

Note. In the “Change” column, “ppt.” indicates percentage point change—that is, the point difference (absolute difference) between two percentages; percentage (%) change indicates the relative difference between two numbers. Reprinted from *50 Years After the Kerner Commission: African Americans Are Better off in Many Ways but Are Still Disadvantaged by Racial Inequality* (p. 6), by J. Jones, J. Schmitt, and V. Wilson, 2018, Washington, DC: Economic Policy Institute. Copyright 2018 Economic Policy Institute.

Bowman (2016) argued that this disparity in income and education indicated a greater need to analyze the effects of social and human capital on the lives of Black middle-class families. Social capital and human capital are critical to wealth and asset accumulation across generations (Gedajlovic, Honig, Moore, Payne, & Wright, 2013; Jez, 2014; Youssim, Hank, & Litwin, 2015).

The most significant change has taken place in homeownership. The percentage of Black families that owned their homes remained essentially static—41.1% in 1968 and 41.2% in 2018—while their White counterparts experienced an increase of 5.2 percentage points (65.9% in 1968 and 71.1% in 2018). This disparity has serious implications for wealth accumulation and intergenerational transmission for the Black middle class. Historically, the capital created through home equity has been the most significant factor in the growth of wealth for middle-class families (Elliott, Rauscher, & Nam, 2018; Jones et al., 2018; Shapiro, Meschede, & Osoro, 2013).

Problem Statement

Data indicates a continued positive correlation between educational achievement and ascendant class mobility for middle-class Blacks (Allen & Boyce, 2013). When indicators of income, occupation, and education are applied, 25% of all Blacks in the United States qualify as members of the middle class, compared to 41% of Whites (Allen & Boyce, 2013).

American higher education has often been depicted as a critical factor in ensuring stable employment, an upward income curve, and progress from one generation to the next (Ma, Pender & Welch, 2016; Mazumder, 2014). Parents and educators, among others, view the attainment of a baccalaureate degree as an important link in an individual's economic chain. College graduates

earn, on average, nearly a million dollars more over their lifetime than individuals who possess only a high school diploma (Carnevale, Rose, & Cheah, 2013; Pennington, 2004). In 2015, a bachelor's degree holder had a median annual income of \$61,400, which was 67% greater than that of a high school graduate, at \$36,800 (Ma et al., 2016).

The Pew Research Center's (2012) *Social and Demographic Trends* report categorized 11% of Black households as middle income, compared to 67% for White families. Although much attention has been given to the achievement, or access gap at the low-income level, this disparity has also carried over to the middle class (Poutré, Rorison, & Voight, 2017). When examined from a racial and ethnic perspective, family median income was highest for Asians in 2014 at \$74,297, followed by Whites, Hispanics, and Blacks at \$60,256, \$42,491, and \$35,398, respectively (Pew Research Center, 2012).

The Black middle class is an economically fragile group that constantly experiences descendent progress (Harris, 2010). This group experiences a high rate of backsliding between generations, as 70% of children born into the middle quintile relapse to as many as two quintiles below as adults (Isaacs, 2007; Reeves & Rodrigue, 2015). Only 33% of Black middle-class children effectively move into adulthood, compared to 68% of their White counterparts, when adulthood is defined as having a household income of at least 250% of the poverty level or a college degree at the age of 29 (Athreya & Romero, 2015).

According to Paul, Darity, Hamilton, and Zaw (2018), 43.1 million people—13.5% of the United States population—are living at the poverty level, incorporating Black and White poverty rates of 24.1% and 11.6%, respectively. The poverty line occurs at an annual income level for a family of four of \$24,036, calculated from \$11.56 per hour for a 40-hour workweek (DeNavas-

Walt & Proctor, 2015). Using data drawn from the 1979 group of the National Longitudinal Survey of Youth, Acs (2011) postulated that, although 25% of White middle-class children and 29% of Hispanic middle-class children will experience some degree of regression, 37% of their Black counterparts will fall below the 30th income percentile.

Education is crucial in facilitating the acquisition of assets needed to ensure economic and social stability and intergenerational mobility (Ferrare, 2016; Massey, 2006). Studies by Chetty, Friedman, et al. (2017) and Mazumder (2014) have shown a strong, positive correlation between postsecondary education and intergenerational socioeconomic progress. According to Chetty, Hendren, Jones, and Porter (2018) and Mazumder (2014), 75% of Blacks who have had 16 years of schooling will leave the bottom quintile, compared to 89% of Whites. With 10 and 14 years of schooling, the rates are 28% and 69% for Blacks and 60% and 85% for Whites, respectively (Mazumder, 2014).

A chronic Black–White mobility gap coupled with increasing educational achievement disparity in the United States undermines the professed goal of equality of opportunity (Pew Charitable Trusts, 2012). Structural elements have only exacerbated the issue, as only 1 of every 4 Black families that lived in poor communities in the 1970s was able to transition over time to better neighborhoods (Sharkey, 2013). The gains or drawbacks transmitted from one generation to another, primarily through the family, include human and cultural capital and financial resources and are greatly a function of the quality of the neighborhood and education (Sharkey, 2013). These factors contribute to a conundrum of inequality that has societal implications for employment, careers, income trajectory, home ownership, and ultimately wealth accumulation (Pattillo, 2013; Shapiro et al., 2013). As a 2013 study indicated, the shaping and implementation

of policies related to education, employment, housing and income, and hereditary wealth have the greatest impacts on wealth disparity. These factors are responsible for almost 66% of the comparative enlargement of the wealth gap (Shapiro et al., 2013).

Although Blacks are the largest racial minority group in the United States, comprising 13.3% of the population,¹ which represents an increase from 12.6% in 2010 (U. S. Census Bureau, 2015, 2017), the gains that derive from entry to college have disproportionately accrued to Asians and Whites. According to Rothwell (2015), 80% of Asians and 72% of Whites ages 25 to 30 have gone to college over the last 25 years, versus 58% of Blacks and 45% of Hispanics in this age group. This trend aligns with the prognostication by Gosa and Alexander (2007) that educational inequities between Blacks and Whites will continue throughout this century, largely because of pervasive racism, despite the fact that Blacks have reduced the divide in intergenerational mobility in education between themselves and Whites (Ferrare, 2016).

Purpose of the Study

An understanding of how Black middle-class parents invest in their children's higher education will make an important contribution to the corpus of study in this area because parental involvement has a strong impact on the academic achievement of children (Desforges & Abouchaar, 2003; Jeynes, 2003, 2005, 2016; Lopez-Tamayo, Robinson, Lambert, Jason, & Ialongo, 2016; among others). Although substantial research has been conducted on parental involvement, few studies have examined how Black families in general (Louque & Latunde, 2014) and Black middle-class parents in particular (Howard & Reynolds, 2008) engage in their children's education. Quantitative studies have looked at how the quality and level of rapport

¹ Latinxs are the largest ethnic group, at 17.6%.

between children and their parents (Sirin & Rogers-Sirin, 2004), participation in school-centered programs (Jeynes, 2012), aspirations to attend college, and actually matriculating (Cabrera & La Nasa, 2001) have impacted educational outcomes for Black middle-class parents and their children.

Based on qualitative research that investigated how the enhancement of social and human capital through education relates to increased intergenerational asset acquisition and affluence, Bowman (2016) opined that Black middle-class families should assess their understanding of how they “racialize” (p. 99) the role of human capital in wealth acquisition and the best ways to acquire human capital. Herndon and Hirt (2004) explored the role of the Black family in the education of children with a group of Black college seniors and a group of family members. Their study highlighted the influence of parents in positively shaping their children’s aspirations for higher education by infusing the value of education very early in their lives. This included establishing standards at home and providing the type of communal setting that affects their children’s outlook on education.

Significance of the Study

This study addresses a gap in scholarly and practical knowledge related to how Black middle-class parents invest in preparing their children for higher education and the ways in which various social and economic factors influence their educational attainment. A quantitative study by Mickelson (1990) offered a resolution for the pervasive “attitude/achievement paradox of blacks” (p. 45). The paradox, according to Coleman et al. (1966) and Ogbu (1978), arises when many Black adolescents exhibit inferior scholastic outcomes, despite highly valuing education. Mickelson (1990) attributed this disconnect between aspirations and results to the disparity between “abstract attitudes” (p. 45), which he argued embodied education as a conduit

for social and economic advancement, and “concrete attitudes” (p. 45), which revealed the actual benefits that Blacks receive from higher education.

Based on qualitative research that investigated how the enhancement of social and human capital through education relates to increased intergenerational asset acquisition and affluence, Bowman (2016) asserted that Black middle-class families should assess their understanding of how they “racialize” (p. 99) the role of human capital in wealth acquisition and the best ways to acquire human capital. An ethnographic study by Pattillo (2013) highlighted the influence of spatial residential factors, such as scarcity of resources, illegality, and the quality of public schools and services on how Black middle-class parents raise their children and the choices that these children make when they become adolescents.

The present study is motivated by the need to obtain a better understanding of how Black middle-class parents invest in the preparation of their children for higher education, at the micro level. The disparity between an increasing number of Black middle-class students entering college and low completion rates requires research to provide further insight into how their parents prepare them for higher education (Hussar & Bailey, 2006; White & Lowenthal, 2011). The study incorporates factors that have been examined in the studies cited above, such as the way in which generational education paradigms are transmitted, how parent and school engagement occurs, and the strategies adopted to address the financial cost associated with higher education.

A qualitative research methodology was used to provide a deeper understanding of the processes that Black middle-class parents utilize in executing a higher education agenda for their children and their experiences as they do so. The study focuses on scrutinizing the methods

adopted by Black middle-class parents to navigate physical, cultural and racial obstacles in facilitating access for their children to institutions of higher education. The information provided by this study highlights the dynamics associated with these practices and experiences, as well as opportunities for further research. It also generates policy and programmatic recommendations that may positively affect how teachers and administrators engage Black middle-class parents to enhance educational outcomes for Black middle-class students.

Research Questions

Existing research speaks strongly to the positive impacts of parents fostering their children's ambitions to pursue higher education and defining their children's scholastic, professional, and financial futures (Hamilton, 2013; Perna, 2000; Perna & Titus, 2005). However, the need to better understand how social status shapes the investment of Black middle-class parents in their children's higher education warrants empirical exploration. The following research questions were shaped by the goals of this study.

1. How do Black middle-class parents perceive the value of college?
2. How do Black middle-class parents conceptualize parental investment in their children's higher education?
3. How do Black middle-class parents describe and effectuate investment in their children's higher education?

Summary

Chapter 1 presented an introduction that included background information, a statement of the problem, the purpose and significance of the study, the research questions, and a summary. Chapter 2 contains the theoretical framework and a review of the literature. Chapter 3 addresses the research methodology, including data collection and data analysis. Chapter 4 presents the

findings. Chapter 5 contains a summary of the findings as well as conclusions and recommendations for practice and further research on the subject.

CHAPTER II

THEORY AND LITERATURE REVIEW

Conceptual and Theoretical Frameworks

The juxtaposition of race and SES provides a conceptual framework to analyze ways in which Black middle-class parents prepare their children for higher education while recognizing underlying societal and cultural restrictions. This study utilized a combined methodological approach of constructivist grounded theory and narrative inquiry (Charmaz, 2011) as a framework for applying cultural capital theory and social capital theory.

An expanded notion of cultural capital, as defined by Bourdieu, incorporates the nature of the information, expertise, linkages, and aspirations that Black parents communicate to their children. This transmission aims to enhance their prospects for personal and career progress (Allen & Boyce, 2013). Cultural capital differs among social classes and is effected at divergent levels through education (Bourdieu, 1986). The nexus of social capital lies in the connectivity between individuals and the strengthening of communities (Coleman, 1988), a distinctive feature of a civil society that thrives on social networks. Bonds, trust, civic cooperation, and engagement are fundamental components of social capital. The constructivist grounded theory approach facilitates a space in which Black middle-class parents are able to create an authentic narrative of their personal encounters and proficiencies in making investments in their children's higher education.

The extent to which social and cultural capital exist within a social class and race, as well as the capacity to parlay that capital into scholastic accomplishment, varies across class and race (Perna, 2000). A study by Latunde and Clark-Louque (2016) explained that Black parents are actively engaged in their children's learning and do so primarily in two ways—first, by

supporting studying at home, and second, by providing opportunities for their children to avail themselves of extracurricular experiences that augment their education. However, this concept runs afoul in a system riddled with unequal access to resources and opportunities for economic advancement. Such inequality, in turn, affects educational outcomes.

Theoretical Framework

Epstein's (1987) parental engagement framework, one of the most extensively mentioned in the literature that intersects sociology and education, provides a set of matrices for schools to delineate the degree of parental involvement and ways in which to improve it. The framework defines six forms of parental involvement: parenting, communicating, volunteering, learning at home, decision-making, and collaborating with the community. Epstein further collapsed them into two categories: school-based and home-based involvement. School-based interactions entail physical trips to the classroom, face-to-face communications with teachers, and volunteering for and attending school programs and activities. The benefits for parents include an enhanced understanding of the curriculum, increased social capital, and improved focus in their participation at home. By generating positive feelings and attitudes toward parents, teachers are stimulating greater parental interest in their children's learning. This helps to heighten the level of respect between parents and teachers.

Home-based involvement helps to facilitate and strengthen school learning by assisting with homework in a regulated and systematic manner (Hill & Tyson, 2009; Sirin & Rogers-Sirin, 2004). Such involvement also enhances cultural capital through organized trips to cultural locations, such as museums and historical sites. Additionally, educationally focused extracurricular activities, such as tutoring, are reinforced by home-based strategies that include goal setting and college planning.

However, Hill and Tyson (2009) and Latunde and Clark-Louque (2016) opined that home-based involvement has several shortcomings as it relates to parental involvement in facilitating scrutiny of how education, race, salary, and ability are connected. Although Epstein's range of options is comprehensive, the degree to which Black middle-class parents engage will vary based on the type of activity, their comfort level with that activity, and availability to participate in it.

Black parents have a long history of unfavorable relations with schools (Baquedano-López, Alexander, & Hernandez, 2013; Hill & Tyson, 2009; McKenzie & Scheurich, 2004). The strained relationships are due to teachers' perception that Black and Hispanic parents do not value education highly, regardless of class, as opposed to the positive regard typically extended to White and Asian parents (Hill & Tyson, 2009). The negative consequences of these viewpoints include lessened parental engagement and input, which school leaders often find excessive fault with or perceive as aggressive (Baquedano-López et al., 2013). Failure to acknowledge and address this "deficit perspective" helps to perpetuate racial, economic, and class inequality (McKenzie & Scheurich, 2004, p. 621; Valencia, 2010).

Any strain in the relationship between schools and Black families can intensify for parents who are unable to engage at school even if they were welcomed more openly. Some parents must work several jobs to maintain their middle-class status and supply the necessary means for their children to operate in a middle-class milieu (Bubriski & Descartes, 2007). These factors affect the extent to which parents are able to visit their child's school, assist with homework, or volunteer at school events.

Cultural Capital and Social Capital

Pierre Bourdieu's (1977, 1997) conceptual tools of cultural and social capital are useful in examining how Black middle-class parents invest in preparing their children for college. Bourdieu posited that cultural capital differs in form between socioeconomic groups. Cultural capital is especially relevant to education as presented through the curriculum (Gamarnicow, 2003). Many educational institutions design, intentionally or not, their curriculum in a manner that fortifies existing social disparities. In particular, curricula often ignore divergent levels of linguistic and cultural expertise among their students, especially as related to differing levels of familiarity with the ascendant culture (Brooks, 2008). The cultural proficiencies that students receive from parents and other "cultural brokers," which include relatives and associates, as well as "institutional agents," which include teachers, are among the most reliable prognosticators of performance (Strayhorn, 2010, p. 309).

Parent-involvement studies have underscored the part that middle-class standing plays in facilitating entry into the major aspects of cultural and social capital (Izaguirre, 2015; Lareau, 2011). Bourdieu (1997) argued that middle-class students who are conversant with norms and values that correspond with optimal performance in college have an innate edge over their lower class peers. Ovink and Veazey (2011) suggested that having a particular social status does not ensure that one possesses the knowledge to best employ related cultural capital. They argued that race diminishes the advantages that the Black middle class would accrue from the development of social relations in preparing for higher education. An adapted view of cultural capital, as defined by Bourdieu, incorporates the nature of the information, expertise, linkages, and aspirations that Black parents communicate to their children to enhance their prospects for personal and career progress (Allen & Boyce, 2013).

The literature defines social capital as a combination of real and prospective assets that are connected in a system of formal relations based on shared association and acknowledgement (Bourdieu, 1986; Coleman, 1988). The core principle of social capital lies in the usefulness of social networks to provide community support as well as educational and employment opportunities (Ewing, Hamidi, Grace, & Wei, 2016; Lin, 1999; Putnam, 1995, 2000). This perspective proffers an argument that inequities in culture and education are functions of economic disparities that are determined by class. Social capital is particularly related to how communities are perpetuated and reproduced through interactions between the lowest common denominator—the individual (Gamarnicow, 2003; Viau, Denault, & Poulin, 2015).

Hill and Tyson (2009) provided another framework—academic socialization—for understanding how Black middle-class parents invest in higher education for their children. This framework posits that parents utilize strategies that focus on strengthening the child’s self-reliance, intellectual capacity, and sense of identity. Such strategies generally involve parents communicating their outlook on and aspirations for educational achievement to their children. The academic-socialization perspective argues that conversations should address planning and should connect educational information to the child’s inclinations and ambitions.

An operationalized application of social capital theory, social networking theory (which incorporates social capital and networking) is particularly applicable to the Black middle class. Social networking theory posits that inequities can be overcome through social bridges that intentionally connect individuals to other networks, which contain resources that individuals need to accomplish goals such as college enrollment, persistence, and graduation (Lin, 1999, 2001). Because of strong social connections through family, friends, and professional

organizations, accessing and sharing resources will help provide education and employment opportunities, among others (Pattillo, 2013).

These theories are connected through common themes that resonate among Black middle-class parents who invest in preparing their children for higher education. These themes include residential location; parent–child communication; parents’ modeling of educational values and aspirations; the economic and cultural challenges of paying for college; school, societal, and community engagement; and the concept and reality of being middle class.

Literature Review

Disparities in postsecondary education, employment, homeownership, and the generational transfer of wealth have significantly influenced the widening wealth chasm between the White and Black middle class (Reeves & Rodrigue, 2015; Shapiro et al., 2013). This reality makes it important and useful to examine how education, occupation, income, and wealth have influenced the current SES of the Black middle class and the way parents invest in preparing their children for higher education.

Education

Higher education positively correlates with increased access to employment opportunities, income, and ultimately wealth accumulation (Diemer, Mistry, Wadsworth, Lopez, & Reimers, 2013; Ross & Wu, 1995). The higher level of income associated with postsecondary academic qualification has been positively associated with increased levels of happiness, that is, contentment with one’s quality of life (Easterlin, 2001; Okulicz-Kozaryn & Mazelis, 2016). Increased levels of education have also been credited with broadening social networks, adding to social resources, and molding social customs (Baker, 2011; Bourdieu, 1986; Lin, 2001). It was in this context that DuBois (1903) saw the “talented tenth” (p. 3), a group that comprised the most

erudite college graduates of the Black populace and that would spearhead an improvement in the fiscal and societal aspects of the lives of Black Americans. DuBois viewed education as an integral tool, in tandem with occupation, that could be used for the economic and social enrichment of the Black middle class.

In 2015, over 5.7 million Blacks aged 25 years and older had at least an undergraduate degree, an increase of 11% (11% to 22%) from 1988 to 2015 (Ryan & Bauman, 2016). Table 3 shows the median earnings by race and selected employment sectors in 2014 for graduates with at least a bachelor's degree (American Community Survey, 2014). Black workers earned less than their White, Hispanic, and Asian peers in the private for-profit and nonprofit sectors and all three public sector areas. Whereas the average income for all Americans has continually risen since 1985, the 2016 median income for Black families still represented just 60.7% of that of their White counterparts (\$39,490 vs. \$65,041; U.S. Census Bureau, 2017).

Table 3

Median Earnings of 25- to 34-Year-Old Full-Time Workers With at Least a Bachelor's Degree by Selected Employment and Race/Ethnicity, 2014

Employment sector	Earnings by race/ethnicity (\$)			
	Black	White	Hispanic	Asian
Private for profit	42,300	54,400	47,200	67,200
Private nonprofit	40,300	45,300	40,400	50,600
Local government	41,200	45,300	46,100	53,000
State government	38,200	42,300	42,200	47,200
Federal government	55,200	68,300	59,900	64,200

Note. Reprinted from *The Foreign-Born Population in the United States: 2010* (American Community Survey Reports No. 19), by E. M. Grieco, Y. D. Acosta, G. P. de la Cruz, C. Gambino, T. Gryn, L. J. Larsen, & N. P. Walters, 2012, Washington, DC: Government Printing Office. Public Domain.

Occupation

Researchers have measured the second component of SES, occupation, in ways that derive from distinctly independent theoretical viewpoints on how best to evaluate occupational prestige (Mistry, Brown, White, Chow, & Gillen-O’Neel, 2015; Saegert et al., 2007). The National Opinion Research Center (NORC) carried out the first official gauge of occupational prestige in 1947 (Nakao & Treas, 1994). Occupational scores were derived from the answers to 651 interviews in which participants were asked to rate occupations “as having *excellent*, *good*, *average*, *somewhat below average*, or *poor standing*” (Hodge, Siegel, & Rossi, 1964, p. 288). A number between 20 (*poor*) and 100 (*excellent*) was then ascribed to the rating to produce the NORC prestige score. A second NORC survey administered between 1963 and 1965 provided the scales (scores) that were used to measure occupational prestige through the 1970s and 1980s. A third NORC survey, the General Social Survey, was carried out in 1989 and then again in 2012 (Smith & Son, 2014). Each successive study increased the number of occupations being analyzed as well as the number of interviewees so that the data could be used to identify occupational prestige for each occupational designation in the United States Censuses of 1960, 1980, and 2010 (Smith & Son, 2014).

One well-known scale that evolved since the NORC is the Hollingshead Four Factor Index of Social Status (Hollingshead, 1975), which assesses occupation in terms of education, earnings, marital category, and gender (Adams & Weakliem, 2011; Meins, Bureau, & Fernyhough, 2017). This scale utilizes an average of the occupation and education for the husband and wife when both are employed or just the earning spouse for single-earner households. Another instrument, developed by Erik Olin Wright, utilizes a Marxian-based approach that analyzes the configuration of class as a function of how three core measures of

production interact (Kristal, 2017; Wright & Perrone, 1977). These measures are (a) “ownership of the means of production”; (b) “purchase of the labor power of others;” and (c) “sale of one’s own labor power” (Wright & Perrone, 1977, p. 33). A quantitative study by Wright and Perrone (1977) suggested that variations in income were strong motivators of class disparities, as well as of the positive association between educational ranking and income. Wright and Perrone also viewed occupational status as being more influential than class status in explaining income disparities. According to Freeland and Hoey (2018), the ranking of occupational prestige remains a challenge. Tilly (1998) attributed this to occupational prestige’s integral role in creating social inequity because it channels the management of assets and authority into the creation of different socioeconomic groupings.

Occupation, like income, varies significantly by level of education. In 2015, 20- to 24-year-olds who held at least an undergraduate degree enjoyed a hiring rate of 89%, compared to just 51% for their counterparts who finished high school but did not attend college (McFarland et al., 2017). However, as Wilson and Roscigno (2017) opined, “new governance” (p. 349) changes have begun to diminish the public sector as a long-standing source of employment for Blacks and their progression to the middle class. The Great Recession of 2007 resulted in the loss of 765,000 local and state jobs between 2007 and 2011 (Laird, 2017). Local and state administrations suffered their worst recorded reduction of jobs in 2011, with Blacks accounting for 70% of the jobs that were lost (Cooper, Gable, & Austin, 2012). Hispanics enjoyed increased employment in both the public and private sectors during that time (Table 4). As Table 4 shows, not only have Blacks historically had a greater level of employment in the public sector versus the private sector, they were the only group to experience a decline (1.3%) in any sector (public), while experiencing minimal growth (0.2%) in the private sector, from 1989 to 2011.

Table 4

Black and Hispanic Share of Employment, by Sector, 1989–2011

Employment sector	Race/ethnicity					
	Black			Hispanic		
	1989 (%)	2011 (%)	% change	1989 (%)	2011 (%)	% change
State and local (public)	14.1	12.8	-1.3	5.5	10.6	7.1
Private	10.1	10.3	0.2	8.1	15.8	7.7
Overall	10.9	10.9	0.0	7.6	15.0	7.4

Note. Reprinted from *The Public Sector Jobs Crisis: Women and African Americans Hit Hardest by Job Losses in State and Local Governments* (Economic Policy Institute Briefing Paper No. 339), by D. Cooper, M. Gable, and A. Austin, 2012, Washington, DC: Economic Policy Institute. Copyright 2012 Economic Policy Institute.

The new governance style, introduced in the early 1990s, focused on enhanced productivity through improved task execution by modifying the essence of public-service engagement to that of a market-based model (Vidal, 2013; Wilson, Roscigno, & Huffman, 2013). The approach's emphasis on free trade, positive returns on investments, and competition (Crowley & Hodson, 2014) has incorporated the outsourcing of public sector jobs and an increase in competitive tendering between public- and private-sector organizations for federal contracts (Bowman & West, 2007; Wilson & Roscigno, 2017).

Two studies by Wilson, Roscigno, and Huffman (2013, 2015) revealed an ongoing degeneration of the public sector as an “occupational niche” (p. 353) for Blacks. Assessment of three periods, pre-reform (1992–1994), early reform (2000–2002), and late reform (2010–2012) showed an ever-widening racial disparity in annual income for public employees that benefited Whites over Blacks. Figure 3 shows that hourly wages for African Americans (Blacks) working in the public sector declined significantly from the pre-reform to the reform periods.

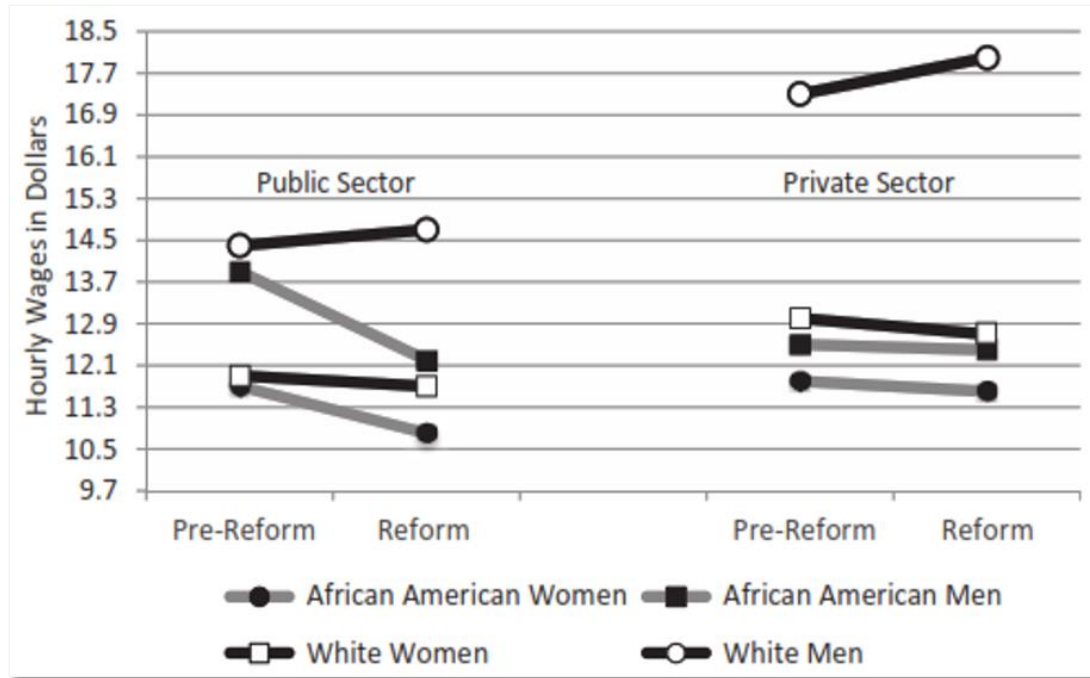


Figure 3. Changes in racial inequality across time and sector. Reprinted from “Racial Income Inequality and Public Sector Privatization,” by G. Wilson, V. J. Roscigno, and M. Huffman, 2015. *Social Problems*, 62(2), p. 175. Copyright 2015 Oxford Academic.

Gender has also been a feature of wage disparity. Wages for men fell by approximately 7%, while women experienced a decrease of 30.4%. The average difference for males was \$3,397 (pre-reform), \$5,460 (reform), and \$8,244 (late reform). The respective differences for females were \$1,005, \$2,779, and \$4,184. An increase in the number of states—three in 1994 to forty-two in 2012—that implemented new governance resulted in more than 65% of full-time state and government employees working under new governance criteria by 2012 (Morgan & Cook, 2014).

The public sector has long served as a primary driver of Black economic advancement (Laird, 2017; Parks, 2011). This despite studies that have shown that public-sector employees’ earnings have consistently been less than their private-sector counterparts (Bender & Heywood, 2010; Keefe, 2010; Schmitt, 2010). Still, employees in the public sector enjoy greater benefits

and a higher degree of job security compared to their private-sector counterparts (Lee & Sabharwal, 2016; Lee & Wilkins, 2011). Continued and expanding implementation of new governance in the public sector has critical implications for the Black middle class. Of paramount significance is a regression in the opportunity that this sector has historically provided to Blacks for socioeconomic occupational prestige through income and social mobility (Brown & Erie, 1981; Wilson et al., 2015). The widening of racial income inequity exacerbates a challenging situation in which middle-class Blacks find it difficult to accumulate wealth and transfer it to future generations (Landry & Marsh, 2011).

High unemployment rates have worsened the situation. At the end of 1917, Blacks had an unemployment rate of 7.3%, compared to 4.8% for Hispanics, 3.4% for Asians, and 3.3% for Whites (Jones et al., 2018). A meta-analysis of 24 studies covering the period of 1989 to 2014 by Quillian, Pager, Hexel, and Midtbøen (2017) revealed a pattern of incessant hiring discrimination against African Americans. During that time, Whites received an opportunity for a second interview 36% and 24% more often than African Americans and Hispanics, respectively. Studies have shown that, in addition to financial rewards, employment generally facilitates a broader range of social interaction, economic independence, and enhanced self-esteem (Oliver & Shapiro, 2006; Stephens, Markus, & Phillips, 2014) and lessens the likelihood of physical and mental illness (Joseph, Matthews, & Myers, 2014).

Income and Wealth

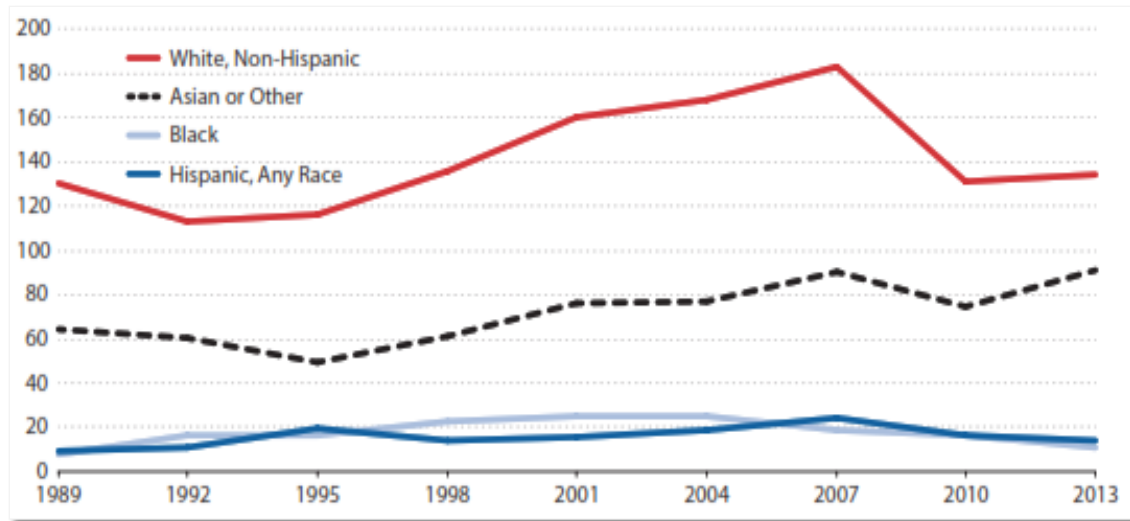
The third factor of SES is income. The average annual income for undergraduate degree holders aged 24–29 years in 2014 was \$49,900, compared to \$30,000 for those who had only completed high school—a 66% differential (McFarland et al., 2017). Although income has been the most researched and utilized forecaster of college attendance and completion (Shapiro et al.,

2013), a family's wealth is a more significant determinant of college affordability and graduation (Rothstein, 2015; Zhan & Lanesskog, 2014). There is a greater probability that a White middle-class child will matriculate and finish college than a Black middle-class child, despite having similar household incomes. In 2014, 45.1% of White students between 25 and 64 years of age attained an associate's or bachelor's degree, compared to 28.7% of Black students (Matthews, 2016).

The recession of the 1970s triggered a deceleration in the expansion of the Black middle class (Landry, 1987). The number of males in the middle class grew by less than 1% from 1970 to 1980 to 23.4%, whereas the percentage of Black middle class females grew by 14% (35% to 49%) during that time. Women, however, were primarily (72%) employed in low-paying "clerical and sales" (p. 119) positions. This deceleration had economic implications for levels of liability and wealth accumulation. In the 1970s, middle-class Whites had average financial obligations of \$1,725, whereas the number for their Black counterparts was \$2,774. The 1976 average net worth, as a measure of wealth, was \$5,518 for middle-class Whites and \$22 for middle-class Blacks (Landry, 1987).

Wealth, according to Wolff, is comprised of the current value of all items that may be easily turned into cash, minus the current value of liabilities, and excludes consumer durable goods such as automobiles and furniture. The rationale was that viewing wealth as a probable source of expenditure is the most accurate way to assess the extent of a family's ability to address their immediate needs expeditiously (Wolff, 2016). Racial and ethnic wealth inequality has grown significantly over the last 25 years (Dettling, Hsu, Jacobs, Moore, & Thompson, 2017; Emmons & Ricketts, 2017). Although all ethnic groups enjoyed a growth in median household wealth from 1989 to 2013 (Figure 4), by 2013, it was approximately 12 times and 10

times larger for White than for Black and Hispanic households, respectively (Emmons & Ricketts, 2017). The trend remained consistent between 2013 and 2016. Although the median net worth for Black families increased by 50% compared to just 17% for White families during that period, the median net worth for White families in 2016 was \$171,000, compared to \$17,600 for Black families (Dettling et al., 2017).



*Figure 4. Median family wealth, by race/ethnicity. Data expressed in thousands of 2013 dollars. Reprinted from “College Is Not Enough: Higher Education Does Not Eliminate Racial and Ethnic Wealth Gaps,” by W. R. Emmons and L. R. Ricketts, 2017, *Review*, 99(1), p. 11. Copyright 2017 Federal Reserve Bank of St. Louis.*

Charles, Roscigno, and Torres (2007), and Hamilton, Darity, Price, Sridharan, and Tippet (2015), among other scholars, asserted that wealth is a better indicator of the financial resources that are accessible to cover the price of higher education. Differences in wealth help to clarify the racial disparity in academic achievement. Racial and ethnic wealth inequality grew significantly from 1992 to 2013 (Emmons & Ricketts, 2017; Shapiro et al., 2013). In 2013, the wealth accumulated by a middle-class Black family that had graduated from college was 56% below that of a middle-class Black family in 1992. Middle-class Hispanic families showed a

27% decline in wealth over this period. Conversely, data for Whites and Asians showed increases in wealth of 86% and 90%, respectively (Emmons & Ricketts, 2017).

White families have benefitted more than Black families from college attendance and wealth acquisition. The wealth of middle-class Black families is below that of low-income White families (Hamilton et al., 2015). In 2013, middle-class Black families headed by at least one college graduate had, on average, a wealth accumulation that was 56% below that of their 1992 counterparts.

Factors Affecting Parental Investment

Middle-class parents are deeply involved in both the academic and social lives of their children (Lareau, 2000). Parental involvement is a key driver of the degree of a child's educational aspirations, academic familiarity, and level of achievement (Desforjes & Abouchaar, 2003; Fan & Chen, 2001; Lareau, 2000; Lucas & Byrne, 2017). Understanding how Black middle-class parents invest in preparing their children for higher education entails an examination of several endogenous and exogenous factors. Endogenous factors transpire within the household, whereas exogenous factors take place outside the household (Guney, 2009; Haslam, Riley, Katechos, Theodosopoulos, & Tsitsianis, 2015). Endogenous factors include the parents' educational level, occupation, transmission of generational education paradigms, wealth accumulation, and the strategies adopted to address the financial costs associated with higher education. Exogenous factors include teacher quality, curriculum, class size, parent and school engagement, intergenerational mobility, residential environment, and employment (Bubriski & Descartes, 2007; Gutman & McLoyd, 2000; Hardaway & McLoyd, 2009). These factors necessitate a review of theories that incorporate different types and levels of parental involvement.

Parental investment incorporates involvement, a process that schools utilize to direct the actions of parents (Ferlazzo, 2012). Economists have defined parental involvement as endeavors explicitly focused on enhancing children's learning results (Avvisati, Besbas, & Guyon, 2010; Bouffard & Weiss, 2008; Đurišić & Bunijevac, 2017). This contrasts with activities that sociologists have delineated as home centered, such as assisting with homework, and school centered, such as involvement in programs and events at school (Curry, Jean-Marie & Adams, 2016; Green, Walker, Hoover-Dempsey, & Sandler, 2007).

Parental involvement is a highlight of the Every Student Succeeds Act (ESSA), which was signed by President Obama in December 2015. The ESSA reauthorized the Elementary and Secondary Education Act and replaced the No Child Left Behind (NCLB) Act that was enacted in 2002. Like the NCLB, the ESSA charges schools that are federally funded through Title I and related systems to engage parents and families in frequent dialogue with teachers and counselors and to facilitate parental participation in school programs and events to improve academic success. Parental involvement entails the exercise of parental authority within an open environment and active and purposeful collaboration between parents and schools that enhances pedagogical outcomes and addresses overall student needs (ED.gov. 2013).

ESSA is relevant and important for all students, but particularly for Black and other minority students, as it does not rely solely on standardized tests as a measure of success. Black students have generally performed poorly on these exams (Alon, 2009; Wolniak, Wells, Engberg, & Manly, 2016). According to Elgart (2016), ESSA places an emphasis on improvement and reduces the need to perform functions that are required for reporting purposes. As part of this focus, ESSA allows states to use the SAT or ACT in lieu of state-level measurement as one of the required indicators of academic performance (Zinskie & Rea, 2016).

Parental investment strongly affects how children are educated and what they accomplish over their lifetime (Curry & Holter, 2015; Koch, Nafziger, & Nielsen, 2015; Zumbuhl, Dohmen, & Pfann, 2013). Parental investment is a function of several variables. These include family structure, parental income, home location, the extent of parent–child interaction, community and societal interaction, communication regarding and modelling of educational values and aspirations, contact with schools to acquire and share information, and engagement in school governance (Coleman et al., 1966; Desforges & Abouchaar, 2003; Ferlazzo, 2012; Freese & Powell, 1999; Muller & Kerbow, 1993; Park & Kao, 2016).

Many studies have highlighted the value of parents in shaping students’ ambitions and accomplishments (Henderson & Berla, 1994; Lareau, 2000; Thorkildsen & Scott-Stein, 1998). How parents behave, the beliefs they express, and their viewpoints about issues help to shape their children’s intellectual growth and educational attainment (Bouffard & Weiss, 2008; Harris & Robinson, 2016). The way parents participate in the education of their children is fundamentally rooted in interacting with their children’s schools and assisting with their knowledge acquisition and understanding (Latunde & Clark-Louque, 2016).

Parental engagement and encouragement are particularly important in ensuring that Black students consider postsecondary education as an option early in their schooling and that they persist if they enroll (Jones et al., 2018; Lareau, 2015; Pattillo, 2013). According to Posey-Maddox, Kimelberg, and Cucchiara (2014), when Black middle-class parents engage with schools, it requires a greater exertion of “labor” (p. 453) than for their White peers. This, they argue, is due to tacit or actual prejudicial treatment based on ethnicity.

College preparedness. College preparedness, according to the National Assessment

Governing Board, means having the

reading and mathematics knowledge and skills needed for placement into entry-level, credit-bearing courses in broad access 4-year institutions. It further incorporates general policies for entry-level placement, without remediation, into degree bearing programs designed to transfer to 4-year institutions. (Fields, 2014, p. 7)

Preparedness also entails behaviors that will ensure a student's higher education success (Bromberg & Theokas, 2016; Lombardi, Seburn, & Conley, 2011; Rothman, 2012). The undergirding factors of a student's background characteristics and the level of precollege preparation play a crucial role in a student's college preparedness and enrollment. Background traits derive largely from Bourdieu's concept of habitus (Bourdieu, 1986; Navarro, 2006), which evolves through a social methodology that creates lasting dispositions. These tendencies are also flexible enough to adapt to a particular environment over a time frame or phase. This methodology is executed through family, culture, and education (Tierney, 1999). Background traits include race and ethnicity, high school academic intensity, family educational background, family support, and educational aspirations, and SES (Kuh, Kinzie, Buckley, Bridges, & Hayek, 2006).

Significant research has shown that Black students face curricular, economic, and pedagogical challenges in preparing for college. These students are regularly deprived of the type of curriculum needed to prepare them adequately for college (Louie, 2007; Sullivan et al, 2015; Warren & Edwards, 2005). In addition, neighborhood characteristics and culture play important roles in the quality of academic achievement of Black pupils (Lareau, 1987; Pattillo, 2005; Sharkey, 2014; Stewart, 2007). Studies by Crowder and South (2011) and Sharkey (2014) found that contact with lower SES neighborhoods minimizes the benefits that a Black middle-class household offers in facilitating the completion of high school. The proximity of Black middle-class communities to locales of acute poverty (Sharkey, 2014), in comparison to their White

counterparts, presents these families with persistent challenges, such as inadequate schools and the omnipresent scourge of gang-related criminal activity (Pattillo, 1999).

Economic, social, and cultural factors are also crucial influencers of preparedness (Freese & Powell, 1999). The economic aspect of preparedness is a function of the amount of financial input that parents choose to invest in their children's education. Although social capital accrues from networks of individuals and groups (Coleman, 1997; Putman, 2000), the role of the parent is significant in knowing and leveraging the benefits of associations for their children (Freese & Powell, 1999). Parents play a crucial role in building their children's cultural-capital cachet. Standards and beliefs derived from interactions with parents, family members, associates, and institutions, create a lifetime behavioral platform for the child (Bourdieu & Passeron, 1990).

Black middle class. The present study uses a generally accepted definition of the middle class to include individuals whose household income falls between 66% and 200% of the median income (Fry & Kochhar, 2016). Middle-class children are considered to live in households in which at least one parent is employed in a position that either entails substantial managerial authority or that draws upon highly complex educationally certified skills (Lareau, 2000). The definition also incorporates certain markers such as wealth, homeownership, and educational attainment (Hardaway & McLoyd, 2009). The U.S. Census Bureau (2017) reported a 2016 United States median household income of \$59,039. The ethnic breakdown showed that Black median income was at \$39,490, Hispanic median income was at \$47,675, White median income was at \$65,041, and Asian median income was at \$81,431.

Most Black middle-class families are also the first in their lineage to acquire that position (Pettigrew, 1981; Wheary, 2006) and are economically defined as "lower middle class" (McBrier & Wilson, 2004; Pattillo-McCoy, 1999, 2000). With class defined by the SES markers of

income, occupation, and education, about 45% of all Blacks in the United States matched the middle-class criteria in 2015 (Figure 5); Statista, 2018).

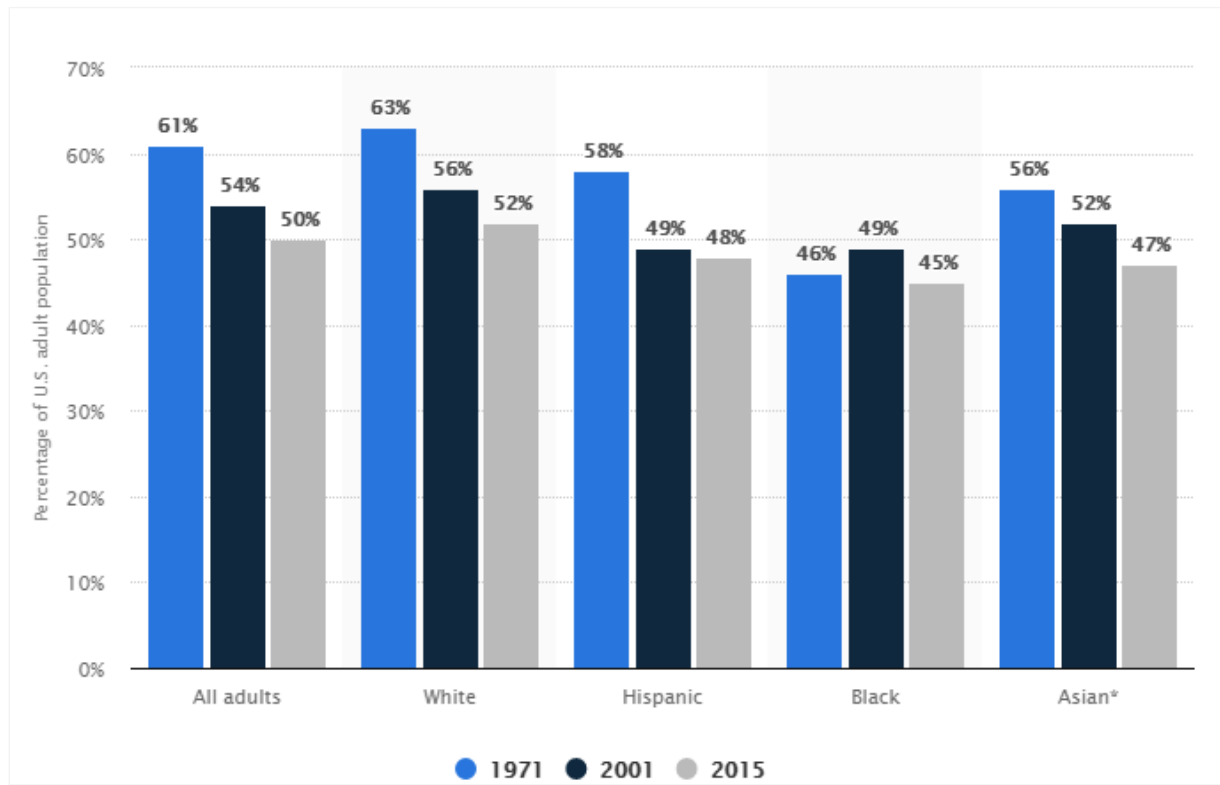


Figure 5. Percentage of U.S. adult middle class population from 1971 to 2015, by race and ethnicity. Reprinted from *Percentage of U.S. Adult Population Belonging to the Middle Class From 1971 to 2015, by Gender and Marital Status*, by Statista, 2018. Copyright 2018 Statista.

Several scholars have looked at the attributes, demands, and obstacles that the Black middle class has experienced since the early 19th century (DuBois, 1897, 1903; Frazier, 1957a; Landry, 1987; Pattillo, 2013; Reardon, Fox, & Townsend, 2015; Sampson & Wilson, 1995; Wilson, 1980). Frazier was the first to write about the American Black middle class (Landry, 1987). His copious research intersected with that of DuBois on the expectation that the Black middle class, through its business and professional productivity, would contradict the profile of the Black person being idle and inefficient (Landry, 1987). He studied this topic intensively from 1932 to 1968 and differed with DuBois on the composition of the Black middle class. Frazier

expanded the definition of this group to include professional-status categories from the 1920 census: professional service, public service, trade, and skilled workers (Frazier, 1930; Landry & Marsh, 2011). DuBois, in contrast, limited the Black middle class to the “professional class” (DuBois, 1903, p. 3), which, at the time, was defined as teachers, physicians, lawyers, and clergymen.

DuBois arguably initiated the incorporation of quantitative methodology into the social sciences in the United States, which derived from his training (1892–1894) at the German historical school of economics at the University of Berlin (Broderick, 1958; Morris, 2015). However, the most significant takeaway from his studies was that the social experiences of an individual developed through the interaction of norms, individual agency, systemized processes, organizations, and human agency (Montoya, Matias, Nishi, & Sarcedo, 2016; Morris, 2015). When he entered the term “double-consciousness” (DuBois, 1897, p. 2) into the sociological and political vernacular of the late 19th century, he did so to depict the racial, social, and economic challenges that the Black middle class constantly faced as it navigated employment and professional environments.

Landry and Wilson looked at the Black middle class through a lens of occupation that incorporated both white- and blue-collar workers. Their research indicated a small expansion of the Black middle class (10% to 13%) in the 1950s due to the confluence of a post-World War II economic upsurge and the Civil Rights Movement. In contrast, the White middle class grew from 40% to 44% during that decade.

Several factors uniquely affect Black middle-class parents’ preparation of their children for higher education. The median wealth disparity ratio between Black and White households is 13 to 1, or \$131,000 to \$11,000 (Kochhar & Fry, 2014). Additional factors include housing and

neighborhood discrimination (Pattillo-McCoy, 2000; Rothstein, 2015), segregated and resource-deficient schools (Coley, 2011; Rothstein, 2015; Sharkey, 2014), school tracking (Legette, 2017; Wilson, 2010), and a prevalence of criminal activity in their communities (Harper & Williams, 2014; Pattillo, 1998, 2013). These issues have long-term implications for higher education, generational wealth accumulation and transmission, employment opportunities, and social mobility (Chetty, Friedman, et al., 2017; Elliott et al., 2018; Shapiro, 2017).

A large body of research consistently highlights the importance of the involvement of parents, families, and family school relationships in fostering the academic success of their children and preparing them for college (Hill & Tyson, 2009; Jeynes, 2016; Perna, 2000). Several studies have demonstrated the value of parental engagement in ensuring the advancement and achievements of their children. These include support for educational ambitions (Allen & Boyce, 2013; Jeynes, 2005; Perna, 2000; Perna & Titus, 2005; Stevens & Patel, 2015), making financial plans and investments (Hamilton, 2013; Nam, Hamilton, Darity & Price, 2015), and engaging in school programs and events (Hill & Tyson, 2009; Jeynes, 2012).

Some studies have found Black families to demonstrate a greater inclination than White families to make nonfinancial investments, such as assisting with home rental payments or car repairs, in their children's education (Charles et al., 2007; Meschede, Taylor, Mann, & Shapiro, 2017). White students have been found to receive 200% more in annual financial assistance, on average, from their families, than their Black counterparts—\$12,000 versus \$4,000 (Addo, Houle, & Simon, 2016). Nam et al. (2015) attributed this disparity in monetary aid to lower levels of income and wealth in Black households.

A study of 197 parents with children in the sixth, seventh, and eighth grades by Stevens and Patel (2015) showed a strong relationship between social capital and generativity.

Generativity, according to Erikson (1963) is a concern for others, in addition to oneself and family. It includes guidance of younger individuals, with the aim of contributing to ensuing generations.

A distinctive feature of all parents that exhibited high degrees of generativity is a propensity to be engaged with their children's academic activities (Hart, McAdams, Hirsch, & Bauer, 2001; Nakagawa, 1991). College-preparedness actions included assisting with homework, attending more school events, and intimately knowing the pedagogy that their children were receiving in school. Generativity studies by Hart et al. (2001) and McAdams and Guo (2015) revealed that Blacks recorded higher scores than Whites. The variables used in these studies were style of parenting; teaching of ethical standards; creation of positive communal affinity in children; and participation in local governance and political and public volunteer activities.

Although optimal generativity is displayed when individuals are between 40 and 65 years old (Erikson, 1963), the thought process related to generativity in which parents act to sustain cultural ideals in an effort to provide solidity at home for their children starts much earlier in life (Pratt, Lawford, & Allen, 2012). Generativity, along with the actions that parents take in preparing their children for college, tend to start at about the age of 30 and continue throughout one's lifetime. Communal aspirations are to a large degree the strongest stimulant of generativity (McAdams, Hart, & Maruna, 1998; Stevens and Patel, 2015).

Jeynes's (2016) analysis of 42 studies indicated a significant positive relationship between parental involvement and Black youth that was similar at both the elementary and secondary school levels. The aspirations and methodologies that parents exhibited in their involvement with their children were strongly associated with superior scholastic performance. The statistically significant outcomes for youth were high academic achievement and behavior

that displayed the influence of caring and organization. These “subtle aspects of involvement” (p. 211), were most strongly displayed by Black parents which, aligned with the outcomes of prior research in this area (Drummond & Stipek, 2004; Jeynes, 2003, 2010, 2015; Murray et al., 2014). Other studies indicated that the impact of subtle involvement becomes greater as children age (Jeynes, 2007).

Although parental involvement and the concomitant affirmative academic outcomes span all demographic factors, participation occurs in differing degrees. Involvement varies across grade levels (Cabrera & La Nasa, 2001), class demarcations (Allen & Boyce, 2013; Hardaway & McLoyd, 2009; Hill & Tyson, 2009), and race and ethnicity (Clark, Ponjuan, Orrock, Wilson, & Flores, 2013; Hamilton, 2013; Hill & Tyson, 2009; Perna & Titus, 2005). The study by Cabrera and La Nasa (2001) showed that, although parental involvement occurred at different grade levels, purposeful planning that started by the eighth grade generated better rates for college enrollment than planning that started in the ninth grade or later. Hill and Tyson (2009) reported that parents from higher SES levels tend to be more engaged than low-SES parents in their children’s academic development. Hamilton’s (2012) study showed that GPA levels ranged from highest to lowest, in the order of White, Asian, Black, and Hispanic students, as level of parental income and education increased.

A study of 1,452 households (56% Black; 39% White; 5% biracial or other ethnic minorities) by Wang, Hill, and Hofkens (2014) revealed that White parents are more engaged in activities at school, whereas Black parents are more involved at home. White parents provided greater autonomy to their children, and Black parents tended to be sterner and more focused on offering a home environment that facilitated the marriage of their child’s academic goals to their potential achievement (Wang et al., 2014).

A study of 336 Black middle-class students and their mothers revealed that the mother's degree of interaction with school and scholastic objectives had a significant positive impact on educational accomplishment (Sirin & Rogers-Sirin, 2004). The study also indicated a similar outcome for affirmative associations between parents and high school students.

Parental Involvement and College Preparedness

Although different studies do not always find the same degree of positive outcomes of parental involvement (Đurišić & Bunijevac, 2017), they concur that it plays a critical role in enhancing academic performance in areas such as grades, study habits, and persistence and graduation levels (Hill & Tyson, 2009; Xu, Kushner Benson, Mudrey-Camino, & Steiner, 2010). Research has also indicated that parental involvement is positively correlated with reduced truancy rates and improved self-assurance (Topor, Keane, Shelton & Calkins, 2010; Wilder, 2014).

Wilder (2014) conducted a meta-analysis of nine studies that examined the relationship between parental engagement and student academic performance. The analysis denoted a robust correlation among parental engagement and the level of academic performance among inner-city students irrespective of race or sex. It also revealed that this correlation showed its lowest value when standardized tests were used to compute educational attainment.

A study by Perna and Titus (2005) that examined the linkage between parental involvement and college enrollment highlighted the theme of “the value of education.” The study used a theoretical framework that integrated attributes of Bourdieu's (1986) cultural capital, Coleman's (1988) social capital, and Lin's (2001) social networking theory into a concept that facilitates an understanding of how parental involvement, as a mode of social capital, affects enrollment. Social capital was viewed as a student's conduit to human and cultural capital, in

addition to formal means of assistance. Cultural capital incorporated a set of qualities that included language proficiency, cultural intelligence, and behavior that, in most instances, is a result of parental influence and serves as a marker of class standing. The study produced two major findings based on statistically significant relations between race/ethnicity and parental involvement. First, although the odds of enrolling in a 4-year college or university usually increase with the rate of parent and student conversations about education-connected topics, the college matriculation threshold for African American high school graduates was found to be lower than it was for other racial/ethnic clusters. The second finding was that, although a positive relationship accrues between parent-initiated contact with the school about academic issues and the odds of enrolling in a 4-year college or university, the relationship was stronger for African Americans than it was for high school graduates of other racial/ethnic clusters.

Hamilton (2013) analyzed how parental financial investments impacted two specific postsecondary education outcomes for their children: academic achievement, as measured by GPA, and graduation. Hamilton's comparison of two competing frameworks ("more is more" and "more is less") reinforced the challenging nature of financing a college education. The "more is more" viewpoint is embedded in rational choice theory (Simon, 1955) and supports a premise where greater parental financial support should translate into greater academic achievement for their dependents. The converse perspective of "more is less" is grounded in moral hazard theory, which suggests that greater parental financial support is a demotivator for student achievement and yields lackluster grades.

For Black middle-class parents, the "more is more" framework applies to financial investment in their children's higher education and is akin to human and social capital (Hamilton, 2013). This is supported by data from the study done by Nam et al. (2015) that

utilized Panel Study of Income Dynamics (PSID) data collected between 1982 and 2013. Black middle-class parents were more likely to give more monetary assistance to their children for education than were their White peers. The median net worth of Black parents not providing financial support was \$3,699 compared to \$73,878 for White parents not providing support. For parents who gave financial support, median net worth was \$24,887 and \$167,935 for Blacks and Whites, respectively. Hamilton (2013) opined that parental aid is a worthwhile investment because it encourages degree completion, even when there may be negative issues related to GPA. Hamilton's findings reinforce the way information, expertise, linkages, and aspirations acquired through cultural capital works in concert with social networking theory (Lin, 2001). Social networking facilitates connections to networks that afford access to needed financial resources that assume priority as middle-class children arrive at the end of their teenage years (Hamilton, 2013).

While sociologists and specialists in the field have conventionally characterized parental involvement from the standpoint of the school (Bouffard & Weiss, 2008), they have been unable to agree on the efficacy of programs that are centered in the school (Jeynes, 2012). Jeynes' meta-analysis examined the relationship between parental-engagement programs and academic achievement in pre-K to 12th grade. The findings revealed a positive relationship between parental-involvement programs and students' academic achievement that was statistically significant across all grade levels. Findings also indicated that parental-involvement programs had a stronger influence on academic achievement when calculated by standardized measurements, such as the ACT and SAT, as opposed to nonstandardized exams. The relationship between the length of the parental-involvement programs and their effectiveness was positive but not statistically significant. To investigate their research question of what types of

parental involvement programs helped students the most, it was found that the “shared reading program” (p. 47) delivered the greatest impact. This program features parents and their children reading school-designated or parent-generated material together. This finding aligns with another that indicated that Black parents are more involved with their children’s education at home than at their school (Wang et al., 2014).

Although all three studies showed a general positive relationship between parental involvement and student achievement, some of the results showed that specific issues, such as parent-school contact (Perna & Titus, 2005) and GPA attainment (Hamilton, 2013), directly related to the performance of Black students. Many factors shape the nexus between parental involvement and academic attainment, but for Black middle-class parents, some of the most significant are ethnicity, prior educational achievement, SES (Hill & Tyson, 2009; Wilder, 2014), wealth disparity, neighborhood environment (Pattillo-McCoy, 1999), and intergenerational mobility (Attewell et al., 2004; Nam et al., 2015).

Sirin and Rogers-Sirin (2004) argued that learning aspirations and interaction with school indicated the most robust connection to academic performance for Black middle-class adolescents. They found that an affirming rapport between parents and teenagers results in enhanced academic performance, greater engagement, and responsiveness to learning. The findings of a positive linkage between school engagement and educational beliefs for the future, and that adolescents perform well when they are socially and enthusiastically invested in a relationship with their school, extended earlier results by Finn (1993) and Steele (1992). The affirming rapport, according to Sirin and Rogers-Sirin (2004), was more meaningful than their level of self-esteem or the regard that their parents held for education.

The 2015 National Assessment of Educational Progress (NAEP) revealed clear differences in the extent of college readiness between Blacks, Hispanics, Whites, and Asians. The NAEP data for 12th-grade reading showed scores of 266 for Blacks, 276 for Hispanics, 295 for Whites, and 297 for Asians (NCES, 2015). Mathematics scores were 130 for Blacks, 139 for Hispanics, 160 for Whites, and 170 for Asians. In addition, scores from the ACT, generally used to assess the readiness of high school students for college, painted a dismal picture. Only 38% of the seniors who sat for the exam achieved the requisite standard for taking courses at the college level (Kerr, 2016). The 2016 ACT results indicated that the percentage of Black students who met the college ready criteria was 33% in English, 13% in mathematics, 19% in reading, and 11% in science. Comparable rates for Whites were (73%, 50%, 55%, and 46%), Hispanics (46%, 27%, 30%, and 21%), and Asians (75%, 70%, 59%, and 56%). Figure 6 shows that 13% of students taking the 2016 ACT test were African American, 54% were White, 16% were Hispanic, and 4% were Asian. The ACT report showed that 64% of students graduating from high school took the ACT test in 2016. The comparable rates for 2011 and 2015 were 49% and 59%, respectively (ACT, 2016).

In 2011, 44% of Whites, 24% of Hispanics, and 17% of Blacks were considered proficient in mathematics and reading. The proficiency level is the middle of three designated by NAEP to describe academic performance in Grades 4, 8, and 12 (NAEP, 2017). At this level, according to the NAEP, students have shown that they are capable of comprehending and applying taxing pedagogy in Mathematics and Reading to everyday circumstances. Mathematics and Reading results highlight short- and long-term patterns in academic performance in Grades 4, 8, and 12 in the Nation's Report Card (NAEP, 2017). Grade 12 assessment scores for Mathematics have remained constant from 2005 to 2012, while reading declined by 5 percentage

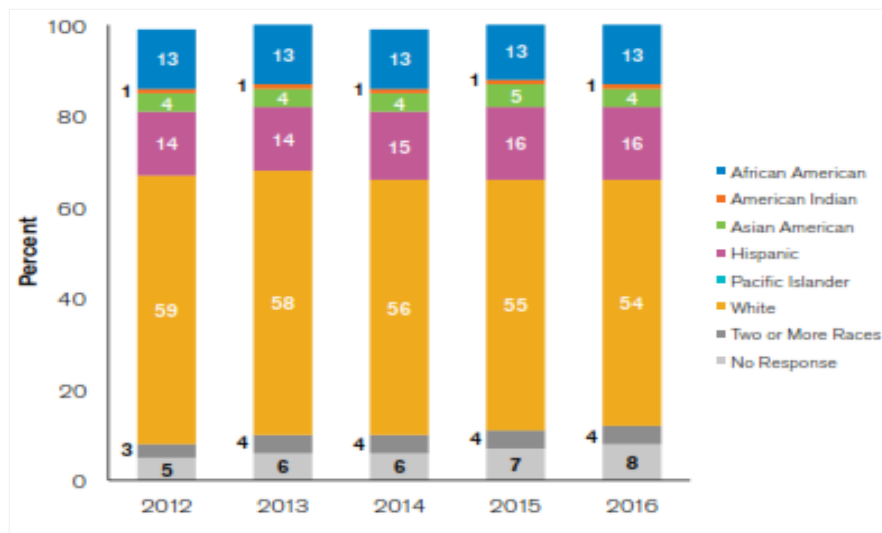


Figure 6. Percentage of ACT-tested high school graduates by race/ethnicity, 2012 to 2016. Reprinted from *The Condition of College and Career Readiness 2016* (p. 6), by ACT, Iowa City, IA: Author. Copyright 2016 ACT.

points from 1992 to 2015 (Birman et al., 2013). According to NAEP, only 38% of 12th graders across the United States scored at a college-ready level in reading, and only 39% scored college ready for mathematics.

Legislation such as the 1964 Civil Rights Act, the Higher Education Act of 1965, and the Equal Opportunity Program helped to facilitate African Americans' entry into predominantly White institutions of higher education (Louie, 2007). The legislation was later supported by a drive to establish assessment benchmarks incorporated in the NCLB of 2001 in an attempt to address that deficit. The NCLB was described as the most seminal education-related legislation enacted since the Elementary and Secondary Education Act of 1965 (Howard & Reynolds, 2008). However, as Jencks and Phillips (2011) pointed out, Black students who attend wealthier middle-class schools generally trail their White counterparts in academic performance. While White-Black achievement disparities have narrowed (25% to 15% from 1990 to 2015), Black students still trail their White counterparts by almost three grade levels (Fahle & Reardon, 2018).

Inequalities in academic achievement have persisted despite the implementation of Open Enrollment or Open Admission policies in the 1960s and 1970s. The objective of these initiatives was to provide students from all racial, ethnic, and socioeconomic backgrounds with an opportunity to enroll in college in general and in community colleges in particular (Cohen & Brawer, 2003; Louie, 2007; Nettles, Thoeny, & Gosman, 1986). The implementation of the policies included a lessening of admissions criteria and an increase in financial aid that spurred increased enrollment (Cohen & Brawer, 2003). Based on their surveys of 1,168 colleges and universities, McDaniel and McKee (1971) determined that more than 80% of colleges and universities had implemented open admissions policies or modified their standards to attract Black students.

In 1970, the City University of New York (CUNY), the largest urban university system in the United States, lowered its admissions requirements to attract more high school graduates from New York City (Levinson, 2005). Students who did not meet the requirements to enter one of CUNY's 4-year colleges was placed into a "community college pool" and became eligible to transfer to a 4-year college after completing the first 2 years. The impact was an increase of 75% (20,000 to 35,000) of matriculating students over the prior year (Lavin & Hyllegard, 1996). Fall 2017 enrollment at CUNY was 274,099 (244,420 undergraduate students and 26,679 graduate students).

The effectiveness of Open Admissions has garnered mixed reviews. The racial and ethnic composition of the CUNY student body changed from 78% of entering students being White in 1969 to 30% in 1975, which reflected an increase (24% of the 1971 total) in Black and Hispanic enrollment (Retrieved from: <http://cdha.cuny.edu>). Lavin and Hyllegard (1996) posited that one of the economic benefits of open admissions was its provision of a pathway for minorities into

the middle class by providing them with increased employment opportunities. Taking a different approach, Scherer and Anson (2014) contended that the concomitant expansion of developmental (remedial) education programs that accompanied open admissions created a pipeline for academically ill-equipped students who are unlikely to graduate but could very easily amass debilitating financial liabilities (Scherer & Anson, 2014).

According to Birman et al. (2013), the disparity in academic performance has continued from 1983, when *A Nation at Risk* highlighted an urgent need to retool the approach to high school education in the United States. Prepared over 18 months by the National Commission on Excellence in Education, the report warned of erosion in the quality of education offered through the public school structure. The dire need for reform was viewed as crucial to the maintenance of America's global prominence in industrial, business, and scientific advancement (U.S. National Commission on Excellence in Education, 1983). President Obama's goal for America to be number one in the world in adults with postsecondary education by 2020 (Cress, Burack, Dwight, Elkins, & Stevens, 2010) was partly a response to America's international academic standing. The United States had dropped from first place in 1990 in 4-year degree completion for 25- to 34-year-olds to 12th place in 2009 (Cress et al., 2010). This response aligned with a forecast by Carnevale, Smith, and Strohl (2013) that, by 2020, college-level proficiency will be a prerequisite for 67% of the jobs available. By extension, this contention means that an undergraduate degree will be required for 30% of existing open positions, whereas candidates for another 36% of these jobs will need a minimal level of college or a 2-year degree.

Family Educational Background

The level of education of a parent has been shown to strongly affect the extent to which parents are engaged with the academic preparation of their children (Chapman, Contreras, &

Martinez, 2018; Lareau, 1989; Pfeffer, 2008). Greater levels of parental academic qualifications have been observed to correlate positively with increased college enrollment across all races (Cox, 2016; Kutty, 2014). According to Goldrick-Rab, Carter, and Winkle-Wagner (2007) and Perna (2007), parents who have not attended college lack the expertise of their college-educated counterparts that is helpful in identifying and selecting a college for their child. However, research has shown that, although the level of a parent's education has the most significant impact on their child's academic accomplishment, in the case of the middle class, it has been beneficial for White but not Black families (Baker, Klasik, & Reardon, 2018; Ferrare, 2016; Long, Kelly, & Gamoran, 2012).

Black students with parents who have attained at least an undergraduate degree attended college at a level of 38.2% compared to 44.4% for Whites, 30.9% for Hispanics, and 54.4% for Asians (NCES: 2012/2014). Analogous rates for the middle class were 52.2% for Blacks, 40.1% for Hispanics, 52.9% for Whites and 41.9% for Asians. The NCES 2004–2009 cohort data showed that 30.4% of Black and 28.2% of White students with parents who possessed at least an undergraduate degree dropped out in the 2008–2009 academic year. For students with parents who earned only a high school level of education, the dropout rates for 2008–2009 were 46.6% and 50.3% for Black and White students, respectively.

Precollege Experience

Precollege experiences that entail student academic preparation, parental involvement, and college outreach programs have proven to be particularly helpful in facilitating the enrollment of minority students in higher education institutions (Atherton, 2014; Millett & Kevelson, 2018; Perna & Titus, 2005). Outreach programs have been effective in providing information regarding postsecondary choices and the associated topics of expected academic

performance, the costs of attending, and entrance and placement tests. An example is GEAR UP, which offers a comprehensive suite of information related to financial aid, support and advising, and coaching, among other things. Some additional programs that focus on college preparation are the TRiO programs, which have been funded under Title IV of the Higher Education Act.

Federal TRiO programs started with Upward Bound, a product of the Economic Opportunity Act of 1964, and was expanded by the addition of Talent Search in 1965 through the Higher Education Act and by Student Support Services in 1968 (Heuer, Mason, & Lauff, 2016). Today TRiO incorporates eight programs that are focused on helping low-income individuals, first-generation college students, and individuals with disabilities to advance from elementary school through postsecondary education to the postbaccalaureate level (Heuer et al., 2016).

The impact of the TRiO program is limited by the number of students that it may serve—785,000 students (less than 5% of the qualified number) took part in 2,800 TRiO programs in 2014 (Heuer et al., 2016). However, rigorous research has shown that TRiO programs have positively influenced the higher education consequences for students (Maynard et al., 2014; Perna, 2015). Maynard et al. found that TRiO Support Services programs generated a 12% rise in college matriculation. According to studies by Mathematica Policy Research (Seftor, Mamun, & Schirm, 2009) Talent Search, Upward Bound, and Student Support Services were instrumental in higher education enrollment, retention, and the achievement of undergraduate degrees. The 2008–2009 and 2013–2014 groups of high school graduates who participated in TRiO programs matriculated into postsecondary institutions at rates of 80% and 83%, respectively (Heuer et al., 2016).

Family Support and Educational Goals

While the educational ambitions of first-generation students are less than students whose parents had attended college (Terenzini, Springer, Yaeger, Pascarella, & Nora, 1996), these students are largely from low socioeconomic and minority households. They face obstacles such as an absence of help from family members, inadequate secondary schooling, and sparse financial resources that hinder their entry into college (Engle, 2007). The most common definition of first-generation students is when the parents have attained no more than a high school diploma (Chen, 2005; Choy, 2001; McCann, 2017; Nuñez & Cuccaro-Alamin, 1998).

According to the NCES (2012, 2014), 73.5% of parents of Black students entering college in the 2011–2012 academic year had a high school diploma or higher. This compares to 87.7% of White parents and 48.7% of Hispanic parents. The report also showed that 79.6% of Black middle-class students came from households with parents who had only a high school education. The figures for their White and Hispanic counterparts were 89.25% and 49.9%, respectively (Table 5). The Pell Institute (2011) reported that 54% of students with parents who have a college degree secured an undergraduate degree within 6 years, compared to 25% of first-generation college students.

Table 5

Parents' Education by Middle-Income Percentile and Race/Ethnicity

Race/ethnicity	White	Black	Hispanic	Asian
High school diploma or equivalent, or higher	87.7	73.5	48.7	48.1
Socioeconomic status				
Middle fifty percent	89.2	79.6	49.9	50.1

Note. Author's calculations using Power Stats from U.S. Department of Education, NCES, 2011-12 Beginning Postsecondary Students Longitudinal Study, First Follow-up (BPS:12/14).

Data from the High School Survey of Student Engagement (2005), indicated that students with a father who completed college were likely to identify the achievement of a college degree as a major educational objective. The ratio was 3 to 1 when compared to their peers whose fathers had not. The comparable data relating to mothers showed a ratio of 2 to 1 (Kuh et al., 2006). However, various studies have shown that both Black and White parents place a high premium on a college education for their children when they had high grades and were involved in co-curricular programs (Hill & Tyson, 2009; Howard & Reynolds, 2008; Lareau, 2000; Latunde & Clark-Louque, 2016). A survey by the College Board (2015) revealed that 77% of those who enrolled in college or vocational school after graduating from high school came from households where both parents had a college degree.

Socioeconomic Status

A student's SES is the best predictor of the likelihood to earn an undergraduate degree (Astin, 1993; Martin, Spenner, & Mustillo, 2017). A quantitative study by Giani (2016) reinforced the effect of SES on students going to college, where they go, and their prospects of graduating. The study also indicated that graduates from high-SES households earned approximately 10% more (\$36,143 vs. \$32,642) in annual labor market starting salaries than their middle-SES counterparts. Financial wherewithal is crucial to the realization of educational goals, and there is a positive correlation between increased family income and the ability to provide the social capital that is necessary to succeed at all levels of academic training (Howard & Reynolds, 2008). Socioeconomic status also influences the level of social capital beneficence to the extent that it shapes the level of interaction between parents and school employees (Allen, 2012; Howard & Reynolds, 2008; Posey-Maddox & Haley-Lock, 2016).

Student enrollment is also a function of SES. Between 2000 and 2015, rates of enrollment in college directly after graduation from high school were lower for students from low SES households (52%) when compared to their middle- (67%) and high-SES (82%) counterparts (McFarland et al., 2017). In 2015, 82% of students from high-SES households went directly to college after graduating from high school, versus 62% and 58% from middle- and low-income SES families, respectively (Ma et al., 2016).

Neighborhood Environment

Educational aspirations and achievement among the Black middle class are modified by physical settings, such as residential location (Pattillo, 2013; Sharkey, 2014) and race (Ovink & Veazey, 2011). A study by Sampson, Morenoff, and Earls (1999) summarized how spatial interdependence leads to the creation of racial and ethnic disparities in communities. Spatial interdependence connotes a relationship between all entities, and the relationship is strongest when these entities are closer to one other (Tobler, 1970). Sampson et al. combined census data with data derived from surveying over 8,500 residents of 342 neighborhoods in Chicago. Their study used Coleman's (1990) concept of social capital theory to explain the creation and sustenance of the collective efficacy of children. Collective efficacy is the communal interconnectedness that occurs among residents of a neighborhood (Sampson, Raudenbush, & Earls, 1997).

The position of a neighborhood in relation to an urban metropolis affects the extent to which the gains from social capital and collective efficacy accrue and transfer to the next generation of children. The benefits highlighted were the extent to which adults and children are generationally connected, the level of family and adult collaboration in raising a child, and an anticipation that the residents of a community will intercede on behalf of its children. According

to Sampson et al. (1997), White neighborhoods profited more than Black neighborhoods in this regard because of their closer proximity to the inner city. This type of stratification, which arises through a confluence of race and location, stymies collective efficacy and impedes social and economic advancement. This occurs through a “spatial sorting” (p. 637) of populaces using the major SES indicators of education, occupation, and income (Sampson et al., 1999).

Sampson and Wilson (1995) opined that African Americans from all socioeconomic levels reside in communities that differ from those in which Whites reside. Pattillo (2013) and Reardon et al. (2015) posited that Black middle-class individuals are likely to live alongside low-income Blacks, a pattern that is due in part to housing arrangements that perpetuate racial separation and concurrent lower financial standing. In many cases, these neighborhoods are located between the urban centers and the suburbs (Firebaugh & Farrell, 2016; Hardaway & McLoyd, 2009; Massey, 1990; Pattillo-McCoy, 1999; Sharkey, 2014). These ecological configurations incorporate underresourced schools and spawn high levels of criminal activity (Pattillo, 2013). These factors negatively impacted the creation and growth of wealth for middle-class Black families (Nam et al., 2015; Oliver & Shapiro, 2006).

Neighborhood location is especially important in preparing students from Black middle-class socioeconomic backgrounds as the structural arrangement of cities and the degree and type of physical and cultural capital they are afforded bear notably on the level of educational disparity (Alexander, Entwisle, & Olson, 2014; Carter, 2016; Sharkey, 2014). Spatial interdependence in Black middle-class communities is a major issue, as middle-class Black individuals are more likely to encounter residents of poor minority neighborhoods than their White counterparts (Massey, Condran, & Denton, 1987; Pattillo, 2013; Wang, Phillips, Small, & Sampson, 2018). When compared to middle-class White neighborhoods, Black middle-class

neighborhoods are inclined to have a smaller percentage of residents who have graduated from college, a larger number of female-headed families, and real estate that is in a decrepit condition (Hardaway & McLoyd, 2009). This situation deters upward mobility, abets socioeconomic relapse (Reeves & Rodrigue, 2015), and adversely affects the realization of collective objectives (Morenoff & Sampson, 1997; Pattillo, 1998).

This is partly due to a residential situation where Black middle-class households with approximate salaries of \$60,000 per year, inhabit homes that are comparable to those occupied by low-income White families that are making about \$12,000 per annum (Reardon, Fox, & Townsend, 2017). Studies by Pattillo (2005) and Sharkey (2014) have shown that middle-class Blacks continue to reside in neighborhoods that have higher levels of criminal activity and lower property values, than White middle-class neighborhoods.

This anomaly, according to Rothstein (2015), is largely attributable to racially biased “de jure” (p. 21), that is, residential strategies that have adversely influenced the acquisition and growth of wealth. A review of data from 1984 to 2009 by Shapiro et al. (2013) showed that homeownership was the most significant factor in the growth of wealth over that period. This wealth is mainly attributable to the equity that has been created through homeownership. Although home equity comprised 58% of net worth for Whites and 67% for Asians and Hispanics, it accounted for 92% for Black homeowners (Tippett, Jones-DeWeever, Rockey Moore, Hamilton, & Darity, 2014). Differences in household income had the second biggest impact, at 20% (Shapiro et al., 2013). Because Black families tend to rely on homeownership as their major source of wealth, financial incidents like the housing calamity of 2007–2008 can negatively alter median wealth; for instance, Black households experienced a 53% decline from 2005 to 2009, compared to 16% for White households (Desilver, 2013). This

is attributable to the much greater quantity and worth of assets that Whites possess compared to Blacks, including the equity in their homes (Darity et al., 2018).

Wealth Disparity and Intergenerational Mobility

Allen and Boyce (2013) and Pattillo-McCoy (1999) delineated a state of two different middle classes; a White one and a Black one. Pattillo-McCoy presented data that showed that, for every \$1.00 of White middle-class wealth, the Black middle class had \$0.15. Horowitz (2016) reported that, whereas median income for White households was \$71,300 versus \$43,300 for Blacks, the gap was more dramatic when college-educated Whites (\$106,000) and college-educated Blacks (\$82,300) were compared. This disparity, according to Nam et al. (2015), is the most striking of all racial inequities.

The wealth discrepancy between the White and Black middle classes exponentially translates into a net-worth gap of 19 to 1—a primary outcome of persistent ethnic discrimination in employment and resource opportunities (Hardaway & McLoyd, 2009; Reeves & Rodrigue, 2015). Relative to their White counterparts, middle-class Black families tend to have less capacity to withstand adverse financial jolts, enjoy less postemployment well-being, and lack the savings to financially kickstart their children's future, such as helping to cover the cost of college (Bruenig, 2013).

Wealth is a significant driver in ensuring intergenerational financial well-being and mobility. Chronic widening wealth deficiency inhibits upward mobility for members of the Black middle class as it stymies intergenerational economic growth and advancement (Holland, 2016) and, in many cases, increases the likelihood of regression into a lower quintile or class (Hardaway and McLoyd, 2009; Pattillo-McCoy, 1999). According to Reeves and Rodrigue (2015), as much as 70% of Black children born into the middle quintile regress to as many as

two quintiles below, as adults. This is somewhat attributable to how Black middle-class households “racialize” their perception of social capital and its function in effecting relationships that can generate wealth and other resources (Bowman, 2016, p. 99).

Paying for College

As higher education institutions increase tuition and concomitantly reduce need-based financial aid, paying for college continues to pose a major problem, especially for minority students (Goldrick-Rab, Kelchen, Harris, & Benson, 2016; Palmer, Davis, Moore, & Hilton, 2010). The ability to pay for college presents a difficult challenge for a large number of middle-income households and, in many instances, requires extensive working time on the part of students as well as borrowing to fund a college education (Poutré et al., 2017). The need to borrow is also a function of the wealth disparity between Black and White families (Thompson & Suarez, 2015; Yellen, 2016). A qualitative study of 415 Black and Latinx males by Harper and Williams (2014) noted that, regardless of their degree of academic accomplishment, Black male students were more likely to consider borrowing student loans and to use employment outside of college, instead of pursuing scholarships and merit aid to finance their education.

Blacks exceed Whites, Hispanics, and Asians in their dependence on borrowing, as well the number of student loans that they accumulate before leaving college. According to Goldrick-Rab, Kelchen, and Houle (2014), student-loan borrowing by ethnicity in the 2011–2012 academic year was 28% for Asians, 36% for Hispanics, 42% for Whites, and 52% for Blacks. It is also more likely that a Black college graduate with either a bachelor’s or associate’s degree will have incurred more debt during their college tenure than their White counterpart (Huelsenman, 2015). Whereas 63% of White students who received an undergraduate degree borrowed to do so, 81% of their Black peers borrowed. The comparable data for recipients of an associate’s

degree was 43% for White students and 57% for their Black counterparts. According to Scott-Clayton and Li (2016), Black students owed \$23,000 in student loans at the time they graduated with a bachelor's degree, compared to \$16,000 for White students. This debt ballooned to \$53,000 four years after graduation because of interest accrual and borrowing for graduate school. Black students had a 2 to 1 probability (40% versus 22%), compared to White students, in amassing debt while saving for graduate school. Scott-Clayton and Li attributed this to 47% of Black graduates enrolling in graduate school versus 38% of White students within 4 years after obtaining their undergraduate degree.

The achievement of pivotal benchmarks, such as grade-level proficiencies in math and reading by the eighth grade, is critical in ensuring college-readiness by the conclusion of high school (Kuh, 2007). The extent to which students are prepared affects their level of success in college (Kuh, 2007; Lane, Morgan, & Lopez, 2017). This finding has ramifications for proficiency levels of Black middle-class students in the 10th, 11th, and 12th grades, some of whose parents comprised my sample.

Gaps in the Literature

Much attention has been paid to the gaps in access and achievement of Black students at the low-income stratum; however, few studies have looked at the 75% of Blacks who live above the poverty line (Pattillo, 2013). A large body of literature has studied low-income and working-class parents' involvement, or lack thereof, with elementary and higher education institutions and programs. Conversely, the few studies that examined the school experiences of Black middle-class parents generally did so from the school's perspective (Allen, 2012; Howard & Reynolds, 2008).

Numerous studies have looked at ways in which parental involvement affects educational outcomes but have primarily focused on the general population (Epstein, 2001; Jeynes, 2005a, 2005b). Some studies have also been limited to addressing specific areas of parental engagement and not being explicit in their applicability to distinctive racial groups, such as Blacks (Gniewosz, Eccles, & Noack, 2012).

Chapman et al. (2018) opined that there is a shortage of information about what is important to Black parents and the conversations they have with their children regarding college selection. Although the broader research corpus on parental involvement incorporates the trepidations that Black parents experience in preparing their children for higher education, it has not yet sufficiently addressed the impact of race and class (Hayes, 2012; Rollock, Gillborn, Vincent, & Ball, 2015). The literature is in need of studies that provide greater insight into how Black middle-class parents utilize their resources in the educational development of their children within the context of race and class.

Summary

This chapter provided the theoretical framework for this study. The chapter also provided a review of the literature that informs this study of how Black middle-class parents invest in their children's higher education and highlighted gaps in the literature. Chapter 3 describes the research methodology, including data collection and analysis.

CHAPTER III

METHODOLOGY

This chapter describes the research design and methodology, the sampling strategy and sample size, data collection procedures, data management, data analysis, the role of the researcher, validity, and reliability. Data were acquired through in-depth, one-on-one, in-person interviews with a protocol of open-ended questions.

Research Design and Methodology

A qualitative research methodology with a narrative design was used. This method helped to facilitate an understanding of how Black middle-class parents invest in preparing their children for higher education through their descriptions of their lives and activities (Creswell, 2014). The element of interest for this study is the Black middle-class parent, with children who are sophomores, juniors, or seniors in high school. Parental expectations shaped the rationale for selecting these years. Benner, Boyle, and Sadler (2016) stated that, of all gauges of parental engagement, parents' hopes for their children's educational performance is the strongest prognosticator of scholastic results. In 2012, 62% of parents with a student in Grade 10, 11, or 12 anticipated that their child would enter college and achieve at least an undergraduate degree, and another 27% of parents believed that their child would not complete the requirements for a bachelor's degree but would gain some higher education. Similarly, the NCES reported that, of the 91% of parents anticipating that their sixth- to 12th-grade child would persist with education beyond high school, 65% envisaged that their child would attain a bachelor's degree (Kena et al., 2016).

For the purposes of this study, "Black" included African Americans as well as African, Afro-Caribbean, and Afro-Latinx immigrants. The study was indifferent to the gender of the

child or parent. This purposive sampling method allowed for the selection of participants who were best qualified to provide data that were most pertinent to the study (Krathwohl, 2009; Morse, 2007).

A benefit of working with a group of participants who are racially uniform in identity yet ethnically varied by country of origin is the diverse outlook that it offers through socially connected but distinct perspectives (Dudwick, Kuehnast, Jones, & Woolcock, 2006). Another value lies in the cultural nuances of the different segments of this group. Understanding the dissimilarities in principles, viewpoints, and traditions helps to engender a richer study (Yauch & Steudel, 2003), although it does not facilitate detailed investigation of the subgroups.

The Black population of the United States includes 3.8 million (8.7% of the total) immigrants from Africa, the Caribbean, and South and Central America, with 1.6 million (28%) of them residing in the New York metropolitan region (Anderson, 2015, Grieco et al., 2012). A study by Waters (1994) found that 42% of Caribbean immigrants recognized themselves as Black American, and Clark's (2008) research uncovered a number of 61% for African immigrants. According to López and Gonzalez-Barrera (2016), 24% of Hispanics in the United States identify as Afro-Latinxs.

Parental expectations across all races and ethnicities have been positively correlated with their children's aspirations, although there are cultural differences that influence their perception of academic preparation and the strategies they employ (Benner et al., 2016; Kirk, Lewis-Moss, Nilsen, & Colvin, 2011). While the final list of participants did not include an Afro-Latinx parent, it was important to recognize that the Black population in the United States has grown through an influx of Caribbean, African, and Afro-Latinx immigrants (Cuevas, 2018). One of the strengths in including Afro-Latinx parents is that they share a common aspiration of high levels

of academic achievement for their children (Yamamoto & Holloway, 2010). Another is that the Afro-Latinx population, which grew from about 389,000 in 1980 to 1.2 million in 2010, experiences similar education, income, wealth, and residential disparities as other non-Hispanic Blacks (Charles, Kramer, Torres, & Brunn-Bevel, 2015; Cuevas, 2018).

A limitation in including Afro-Latinx parents in the study was the difficulty in ascertaining detailed demographic data. Although the 2010 census reported an Afro-Latinx population of 2.5% (1.26 million of 50.4 million Hispanics), over 40% of Latinxs did not identify as a member of one of the racial groups designated by the Office of Management and Budget, 30.5% responded as a member of “some other race,” and 13% did not respond (Ríos, Romero, & Ramírez, 2014). There was also a language barrier as I am not fluent in Spanish and had very limited access to Hispanic organizations and groups and Afro-Latinx individuals.

Appropriateness of Qualitative Methodology

Qualitative methodology is suitable for examining the forms of social and cultural capital that the Black middle class utilizes to pursue higher education options for their children. The approach helps illustrate the regular and challenging occurrences as well as the values in the lives of individuals (Denzin & Lincoln, 1998). Narrative design is appropriate because this study centered on how individual Black middle-class parents formulated and employed strategies to handle the challenges they met in preparing their children for higher education (Creswell, 2014).

Narrative research is concentrated on investigating experiences on a personal basis and creating a story about each individual and has been the most recurrent methodology used in gathering and presenting qualitative data (Miles & Huberman, 1994). Data were gathered through interviews and presented in a storytelling form that focused on themes that most effectively related the participants’ accounts and experiences (Clandinin & Connelly, 2000). The

utilization of QSR International's NVivo 12 qualitative data analysis software added value to the narrative research approach by helping to organize and store the data.

In-depth interviews were utilized to obtain individual stories from Black middle-class parents to uncover their personal experiences and the difficulties they encountered as they invested in preparing their children for higher education. The in-depth interview is an ideal instrument for collecting personal information, especially when researching complex issues (Mack, Woodsong, McQueen, Guest, & Namey, 2005). Open-ended interviews allow the narrative researcher to gain insight into how individuals decipher their lives and utilize their knowledge and experiences to respond to daily occurrences (Tracy, 2013). It encourages storytelling as opposed to direct responses to questions (Tracy, 2013).

This design (see Table 6) captured the strategies that Black-middle-class parents adopt as they invest in preparing their children for higher education and their concomitant daily personal practices (Creswell, 2007). Narrative research methods enable the stimulation and investigation of how individuals rationalize their experiences (Connelly & Clandinin, 1990). In this study, the approach created an environment where participants shared their experiences and, in doing so, helped to provide historical perspective to their present condition (Schensul & LeCompte, 2016).

The investigation of topics occurred through open-ended questioning that generally aligned with the structure of the protocol. The protocol consisted of three sections. The first part incorporated the child's postsecondary educational plans and the parent's thoughts about them, the steps the child took to pursue these plans, and post-high school options considered besides higher education. The second asked parents about the degree to which their experiences after graduating from high school had helped them strategize ways in which to help their child prepare for higher education. This part also included questions regarding the types and levels of

Table 6

A Matrix for a Study of Black Middle-Class Parents' Investment in Their Children's Higher Education

Research Questions— What do I need to know?	<ol style="list-style-type: none"> 1. How do Black middle-class parents perceive the value of college? 2. How do Black middle-class parents conceptualize parental investment in their children's higher education? 3. How do Black middle-class parents describe and effect investment in their children's higher education?
Why do I need to know this?	<ol style="list-style-type: none"> 1. Parents and guardians are crucial in shaping an educational path for their children. It is critical to gain an understanding their perception of the value of college and its relationship to their children. 2. To explore how parents conceive an understanding of what it means to invest in preparing their children for higher education. 3. To better understand how parents get involved with their children, their schools, and their networks. This includes engagement with counselors, teachers, PTAs, family, and community. Degree of communication with their child, and planning for college attendance; type, location, and financing.
Data Collection Methods – What kind of data will answer these questions?	Semistructured interviews; Memos.
Who do I contact for access?	Parents were recruited via personal and professional contacts. These included workplace colleagues, NGOs such as alumni organizations, NGO Boards, and, an online journal.
Data Analysis	Audio taping; transcription; coding; rereading; member checking; ongoing analysis; categories; themes; narrative analysis. Utilized Tesch's Eight Step Coding Process, and NVivo's analytic tools.

Note. Source: Maxwell (2013).

communication that they had with teachers and counselors at their child's school and the amount of interaction with parents through parent-teacher organizations or via individual networking. The third part of the protocol focused on gaining knowledge about parents' sources of information, what they viewed as challenges in getting their child ready, their sources of financial and other support, and their strategy to finance their child's higher education.

Analysis of the information procured through this design was guided by the conceptual and theoretical frameworks utilized in this study, as well as those found in the literature. The analysis afforded additional insight into the topic and generated answers to my research questions. In this regard, coding, as described below, was done through analysis of the procured data.

The issue of Black middle-class parental investment is culturally, socially, and economically multifaceted. The focus on Black middle-class parental investment in higher education for their children provided insight into how a key set of factors might impact intergenerational class mobility. The focus also highlighted ways in which generational education paradigms transmit, how parents and schools engage with one another, and the strategies adopted to address the financial costs associated with higher education, among others.

Qualitative methodology, in this case, provided a unique closeness to parents that enabled a deeper and richer understanding of their circumstances, experiences, and behaviors than a quantitative method could have (Bogdan & Biklen, 2007). Interviews provide for a closeness that reveals culturally and socially based idiosyncrasies. In addition, the inherent fluidity and the dynamism of this methodology produces additional questions through focused dialogue. This methodology allows the researcher to unearth the participant's mindset, beliefs, and activities (Charmaz, 2011). Conversation assists in clarification, which, in turn, provides additional

specifics. Finally, the tactic of restatement allows the researcher to verify the accuracy of the information recorded.

Interviews are focused verbal exchanges generally structured for the interviewer to ask questions of the interviewee (Kadushin & Kadushin, 1997). A protocol comprised of open-ended questions, created prior to data collection, was administered through semistructured interviews. The protocol (Appendix A) was aligned with the goal of the study to acquire directly relevant information (DiCicco-Bloom & Crabtree, 2006). The protocol served as a basis for the interview while providing leeway for each participant's narrative to be told (Flick, 2002). This flexibility was complemented by the observation of nonverbal actions that the face-to-face feature of a semistructured interview enables (Hiller & DiLuzio, 2004).

Recruitment of Participants

Sampling

The sample consisted of 21 self-identified Black middle-class parents derived from a sampling frame of 32 participants who expressed an interest in taking part in the study. Eleven participants did not qualify based on difficulty in scheduling a face-to-face interview, nonresponsiveness to follow-up communications, residing in a state other than New York or New Jersey. New York and New Jersey were selected for two reasons. The first is a case of convenience. It was easier to identify, contact, and recruit potential participants because of proximity to my personal residence, workplace, and social and professional networks. Second, New York and New Jersey lie in the New York–Newark–Jersey City, NY–NJ–PA Metropolitan Statistical Area (MSA), which has the largest population (20,153,634 in 2016) of all 382 MSAs in the United States. The percentage of Blacks residing in this MSA (16%) is 33% greater than the national rate (Bureau of Economic Analysis, 2017). There are also more closely connected

Black middle-class communities in this geographical area. The over 900,000 Black residents who live in the Borough of Brooklyn, New York, comprise the most concentrated group of Blacks in the United States, while Harlem, located in the Borough of Manhattan, New York, holds the distinction of being the densest (residents per square mile) Black community in the country (U.S. Census Bureau, 2013).

While the Black middle class has been delineated through several prisms, such as occupation (Landry, 1987; Vanneman & Cannon, 1987; Wilson, 1978) and self-identification (Kronus, 1971; Lacy, 2007), this study utilizes income and education as the main determinants of affinity. As López-Calva and Ortiz-Juarez (2014) opine, defining and measuring the middle class is largely a function of time and location primarily shaped by economic related resources such as wealth and educational attainment. These factors are strongly associated with income patterns.

Participant Selection

Participants were recruited through professional and personal contacts. I was able to reach out to members of professional organizations, including alumni organizations and nonprofit boards to which I belong. These organizations distributed a copy of the recruitment flyer (Appendix B) to their membership in person and via e-mail. Additionally, an online journal with a predominantly Black readership provided pro-bono advertising of the recruitment flyer in one of its issues. Direct personal recruitment occurred at the researcher's place of employment and through friends and associates. No friend nor associate was interviewed. Snowballing also served as an additional source of five participants. Five initial respondents each referred another. Respondents interested in participating in the study contacted the researcher by using information listed on the flyer.

Qualification was based on meeting the following five criteria: (a) self-identifying as a Black individual as defined earlier; (b) having a child in the 10th, 11th, or 12th grade of high school; (c) to have at least graduated from high school; (d) have an income range for a household of three (3) that fell between 66% and 200% of the median income (Fry & Kochhar, 2016); and, (e) willing to do a face-to-face interview. Household size reflects a rounding up from 2.5 (to 3), which was the average number of individuals in a U.S. household in 2014. Household income was obtained from the 2000 census and the 2014 American Community Survey (Fry & Kochhar, 2016). According to this designation, the range for the New York–Newark–Jersey City, NY–NJ–PA MSA is \$45,829 to \$137,486; the range for New York and New Jersey is \$70,000 to \$185,000 (Bureau of Economic Analysis, 2016). All participants resided in this MSA and met the ethnicity, child (grade), education-level, and household-income criteria for study inclusion. The five respondents who did not qualify were excluded because they lived in another state (Pennsylvania, Connecticut, or California). No incentive was offered to attract participants.

Demographic Profile of Participants

Participants varied in ethnicity, education, occupation, and income. The majority of parents (11) identified as African American, six as Afro-Caribbean, and four as African (Table 7). Regarding the level of education, 43% of the participants had a master's degree, 38% had a bachelor's degree, 14% had a doctorate, and 5% had an associate's degree. None had only a high school diploma. Prior research has indicated that having a parent with a college degree positively correlates with higher GPA and SAT scores on the part of the child (Carnevale & Strohl, 2013; Hamilton, 2013). Ferrare (2016) and Torche (2011) also reported that a child's educational mobility (exceeding the years of education achieved by their parents), and economic advancement benefit from at least one parent having a college degree. In terms of annual

Table 7

Participant Demographics

Pseudonym	Ethnicity	Parent's gender	Education level	Income (\$, in thousands)	First generation	Child's grade	Child's gender	High school type	First / not first child prepared for college
Anita	AA	F	Bachelor's	90–109	Yes	11	M	Public	Not first
Anna	AA	F	Doctorate	110–129	No	10 & 11	M & F	Private	First
B. Obama	AA	M	Master's	≥150	No	11	M	Public	First
Banita	AC	F	Associate's	90–109	Yes	12	F	Public	Not first
Bill	AC	M	Doctorate	90–109	Yes	12	M	Public	Not first
Cee-Leroy	AA	M	Bachelor's	130–149	Yes	12	M	Private	Not first
Egypt	AC	M	Master's	70–89	Yes	10	F	Public	First
Gloria	AA	F	Master's	110–129	No	10	F	Selective	Not first
Hope	AA	M	Bachelor's	90–109	Yes	10	M	Private	First
Jamrock	A	M	Bachelor's	70–89	No	12	M	Public	First
Jane Doe	AA	F	Master's	110–129	No	11	M	Selective	Not first
Jay	A	F	Master's	90–109	No	10	F	Selective	First
Kalackbubse	A	M	Doctorate	90–109	Yes	11	M	Public	First
Kay	AA	F	Bachelor's	50–69	Yes	11	F	Public	First
Madiba	A	M	Master's	70–89	No	12	M	Public	First
Mary	AC	F	Bachelor's	50–69	No	12	F	Public	First
Ms. Jade	AA	F	Bachelor's	130–149	Yes	12	M	Private	Not first
Preppynupe	AC	M	Bachelor's	≥150	Yes	11	F	Private	First
Sherom	AC	F	Master's	≥150	Yes	10	F	Public	First
T. Rex	AA	F	Master's	50–69	No	12	F	Selective	First
Tom Jones	AA	M	Master's	≥150	Yes	10	F	Private	Not first

Note. Ethnicity: A = African; AA = African American; AC = Afro-Caribbean.

household income, the majority of the present study's participants (29%) earned between \$90,000 and \$109,000. Fourteen percent (14%) earn between \$50,000 and \$69,000, \$70,000 and \$89,000, and \$110,000 and \$129,000, and 10% earn between \$130,000 and \$149,000. The highest category—\$150,000 and over—is comprised of 19% of the participants. This group qualified for the study because of the larger range of middle-class income for New York and New Jersey (\$60,000–\$177,000) and larger average family size of 3.2 individuals (Kochhar, 2018).

Creating Contact

Initial contact with respondents was made via a telephone call in which I once again described the purpose of the study and ascertained whether they met the five inclusion criteria listed above. I informed them on the call whether they qualified for the study. Twenty-one of the initial 32 respondents qualified for the study and were available for a face-to-face interview. The researcher thanked the 11 respondents who did not qualify for their interest in participating. The 21 qualified participants were e-mailed the letter of solicitation (Appendix C) and a copy of the recruitment flyer. A follow-up call was scheduled with each participant to conduct the Preinterview Demographic Profile (Appendix D) and to discuss a meeting place, date, and time for the interview. The follow-up call was used to confirm receipt of the letter of solicitation and the recruitment flyer and to verify that they understood what was being asked of them and whether they had any questions related to the study. We then proceeded to determine a meeting place, date, and time that was most convenient for the participant. Meeting logistics were reconfirmed on the day prior to the interview. I also ensured that my recording device (a Samsung Galaxy S8 smartphone) and the recording application (called Voice Recorder) were in working condition.

The Interview

On meeting the interviewee, I reintroduced myself and once again thanked them for agreeing to participate in the study. As the researcher, I am aware of the importance of helping the interviewee relax and understanding their value to the study. This opening exchange is important in establishing credibility, creating an environment of confidentiality, and developing rapport (Bogdan & Biklen, 2007). We talked about topics related and unrelated to the focus of the interview, prior to its commencement. When related, I would quickly make notes that would allow me to develop follow-up questions throughout the interview and that would provide context for the audio transcriptions. Once I felt that the interviewee was ready, I repeated the purpose of the study and then asked him or her to read, sign, and date two copies of the consent form to confirm his or her voluntary participation. One of the signed copies was returned to the participant, after which, the data collected for the Preinterview Demographic Profile was reviewed and authenticated by double-checking orally with the interviewee.

The interview would then begin. While interviewing, I focused on listening actively, allowing for complete answers to questions, and subtly guiding the respondent when necessary (Rubin & Rubin, 2005). Maximizing eye contact throughout the interview also signaled to the interviewee that I was very interested in what was being said and that I was committed to giving him or her my complete attention. Deviation from this only occurred when I had to make notes.

Protocol and Main Themes

The protocol consisted of two parts. The first part was a preinterview demographic protocol had 13 closed-ended questions. The participant was asked to complete this prior to administration of the second protocol, as described above. The second protocol contained 15 open-ended questions and was administered during the face-to-face interview. Responses to this

protocol were recorded, as well as follow-up questions that enabled clarification and probing. The second protocol was divided into sections relating to the child, the parent(s), and preparation. It was organized to obtain information on themes related to parental investment, including (a) family structure, (b) home location, (c) the extent of parent–child interaction, (d) community and societal interaction, (e) communicating and modelling of educational values and aspirations, (f) contact with schools to acquire and/or share information, and (g) financial investment.

Data Collection, Management, and Analysis

Data Collection

Data collection and analysis took place simultaneously. Continuous comparison of the data facilitated regular and organized analysis by identifying commonalities that aided the creation of codes, categories, and themes (Glaser & Strauss, 1967). Emergent themes were detected and coded after several readings of the transcripts, reflective memoranda, and notes. This process was done with attention to how Black middle-class parents perceive the value of college, conceptualize their investment in their children’s higher education, and describe and effectuate investment in their children’s higher education.

Instrumentation

Face-to-face, semistructured interviews served as the primary method of data collection. Recruitment incorporated a questionnaire to acquire demographic information and certify that participants met the required criteria. In-depth interviews were carried out with 21 parents of children who were in the 10th, 11th, or 12th grade in high school at the time of data collection. Two parents had a child currently in college, and four parents had children who had graduated

from college. Interviews were tape-recorded and varied in length from 20 to 40 minutes. They were informal and open-ended and were conducted in a conversational style.

Interviews provided an appropriate method to gather information from a group that, albeit small, was drawn from the target population to ascertain relatively small but representative group ($n = 21$) of the target population to ascertain, in their own words, their knowledge and perspective on investing in higher education for their children (Groves et al., 2009). Saturation was achieved after reviewing the first 17 transcripts. No new codes, categories, or themes emerged from analysis of the last few cases, and the data collected was transferable, applicable to the study and its methodology, and supportive of the research questions (Morse, 2015).

The data provided patterns, trends and viewpoints that enabled the development of themes that are relatable to the characteristics of the larger population of Black middle-class parents from which the sample was drawn. The goal of the study was to gain a better understanding of how Black middle-class parents invest in preparing their children for higher education.

Data Management

A Samsung Galaxy S8 voice recorder application was used to record interviews that were sent to a transcriptionist via Dropbox within 24 hours after completion. The transcriptionist hired by the researcher provided a certificate of completion of a tutorial in research ethics with human subjects that was fewer than 2 calendar years old at the start of the study. The Institutional Review Board required this documentation before the transcriptionist could obtain access to the study data and documents. The researcher reviewed the transcripts and made necessary corrections to ensure accuracy. Memoranda associated with the transcripts were labeled and kept with the transcripts.

Due to the importance of securing data, all signed consent forms, preinterview demographic profiles, transcripts, and memoranda were saved to two USB flash drives using Microsoft Word. One USB drive was used as a backup. These files were then scanned and saved as PDF files to both USB drives. All taped interviews were entered into computer files, and saved to both flash drives. The interviews were erased after being saved to the flash drives. All files were password protected.

The drives are kept in a locked drawer to which only I have access. They will be retained for at least 3 years in accordance with federal data storage and security regulations as stipulated by the Department of Health and Human Services ([HHS], 2009). The regulations entail implementation of security measures to guarantee the confidentiality and integrity of the stored data.

Data Analysis

Data were analyzed according to Tesch's (1992) 8-step coding process, in conjunction with QSR International's NVivo 12 qualitative data analysis software. Analysis was carried out primarily through an inductive process that entailed working constantly with emerging themes and the data to arrive at an inclusive group of themes (Creswell, 2014; LeCompte & Schensul, 1999). The procedure started with the selection and reading of three of the most thought-provoking transcripts. Recognized topics were noted in the margins. This practice continued with the remaining 18 transcripts. This facilitated the first series of identified and grouped topics that enabled manual coding of the transcriptions. I utilized QSR International's NVivo 12 qualitative analysis software to enhance the process of organizing, storing, and analyzing the data. An important caveat that I bore in mind during this process was that, despite the use of a software

program, the researcher is always the primary analyst because of the instincts and sensitivity that the software cannot provide (Denzin & Lincoln, 2005).

Coding. The process began with reading the transcriptions, making a list of emerging themes, and then grouping them together in terms of similarity. I began to take analytic memos at this time to record insights about potential themes and categories (Emerson, Fretz, & Shaw, 1995). The next steps entailed abbreviating the grouped themes, reviewing the data again, and labeling sections of the data with the appropriate code. This process follows grounded theory methodology that incorporates frequent comparisons across the data to help the researcher better understand the “human processes” and the shaping of evolving classifications (Saldaña, 2011, p. 46). Participant responses extracted from completed interview transcripts after import into NVivo, were used to enable data analysis. Codes based on the protocol were then created a priori. NVivo labels codes as “nodes.” This allowed the researcher to review the responses as a means of identifying emerging subthemes. See Table 8 for some initial codes.

Subthemes were verified by ascertaining the frequency with which words occurred in the responses (Gibbs, 2002). The verification process was particularly helpful in minimizing researcher bias because it helped confirm the location of the subthemes within the data. This information, when compared to the potential subthemes, helped to determine the extent to which the words generated were representative of the subthemes while providing additional emergent subthemes. This step was done through data reduction, the initial stage of qualitative data analysis (Miles & Huberman, 1994). Data reduction entailed identifying and isolating themes and patterns from transcripts and memoranda. Patterns emerged through the frequency and similarity of responses to certain questions. They also arose when participants confirmed my prior understanding of situations and events based on the literature, my personal experiences, and

the theories (cultural capital and social capital) that underlay the study (LeCompte & Schensul, 1999).

Table 8

Selected Initial Codes and Data Selections

Code	Data selection
College or bust	Well, both are not sure what they want to do, but they do both intend to go to college. That's not really a question in our family. My daughter has been touring colleges for the last 2 years. She started last summer. This summer she's going to take up some more and she's been doing some throughout the school year. She's been touring colleges all along the East Coast, including the South. She's pretty certain she wants to go to a small college or a small university
Stuck in the middle	I think that the financial aid and finance picture would have been, could be a lot better, could be a lot better, for my generation but also for hers, just connecting all that was a problem then and is now. But I think that's systemic and that (pause) many middle-class families are kind of stuck as we are, where either you have enough to have saved for a long time, it does take a long time to save enough for college, if at all, or you're just kind of stuck. Kind of stuck. And we're on the latter situation. It's hard.
Staying connected	Well, I would definitely say, one thing I certainly learned, that in order for you to actually get the best for your child, you have to be engaged. You have to be. You have to do the research. So I'm going to give major props to my ex-wife and to me and my current wife, because like I said, she's the one who also read the article about Quest to Learn and everything. So having parents who are really, really engaged maximizes the benefit that you're able to get for your child in the educational area.

Themes were ascertained inductively as well as a priori. The inductive approach facilitated analysis of data at the elemental level, which helped to create a comprehensive grouping of significant units and enabled preliminary coding (LeCompte & Schensul, 1999), and the a priori methodology generated themes that were aligned with the literature as well as my experiences (Dey, 1993). Themes were ascribed codes based on how they matched up or differed

and were arranged into categories of connected topics, patterns, and ideas. I used a system of numbers and letters to label major groups and subgroups.

The process of creating categories took place as part of the ongoing coding process through a linkage of the topics that participants spoke about most frequently (Tesch, 1992). I then focused on identifying matching codes with particular issues to create categories. Exceptions and incongruities were placed into categories and revisited to determine if additional data were needed or if the existing data required reexamination (Bogdan & Biklen, 2007). This exercise was conducted until the categories were saturated; sufficient data were generated to show that the way Black middle-class parents behaved was attributable to a common set of ideals and experiences (Creswell, 2014).

The grouping of interviews by certain participant characteristics provided an assortment of variations. The majority (75%) of parents with a bachelor's degree and the one parent with an associate's degree were first-generation college graduates, and 85% of their children were in the 11th or 12th grade. The parents were predominantly (71%) African American. The majority (67%) of parents with a master's degree were at least second-generation and African American, with their children evenly distributed between the 10th, 11th, and 12th grades. The gender of parents and children coincided in the majority of cases. Both male and female parents were preparing similar-gendered children in 70% of the cases. Finally, matrix coding provided a way to look at how topics related to the research questions, based on selected attributes of the participants.

Analytic memos. Analytic memos were written throughout the coding process to chronicle and link different sections of the data (Miles & Huberman, 1994) via brief notes in the transcript margins. These memos helped to capture my conceptual understanding of the data

(Saldaña, 2016). As Strauss and Corbin (1990) opined, memos facilitate critical thinking about the research as it is being done by challenging the researcher's assumptions. Memos were very useful in keeping me focused on my research questions and the purpose of my study.

Role of the Researcher

It is critical for the researcher to be conscious of how racial background and life experiences might affect the description, collection, analysis, and reporting of data (Bogdan & Biklen, 2007). This requires constant attention on the part of the researcher to controlling and limiting their subjectivity when interfacing with participants. As a Black middle-class male, I am susceptible to infusing bias into the way I interpret answers to the protocol. To mitigate this, I constantly reminded myself of my attitudes and perspectives by using reflective memos that helped to ensure objectivity in my interactions with parents (Bogdan & Biklen, 2007). I was also cognizant that my racial background might affect participants' perceptions of me and the information they would be willing to share. Also, by dressing in a professional manner, I likely indicated my middle-class status.

My migration to the United States from Jamaica represented, to me, an opportunity to pursue postsecondary education as a way to improve my social and economic condition. I was a first-generation student, on the cusp of my 20s, having grown up with an aunt in a low-income household. In retrospect, completing high school in Jamaica prepared me well, as I had a solid mastery of English, mathematics, and the sciences. I completed undergraduate and graduate studies as a part-time student while working at multiple jobs. I am also greatly indebted to an uncle living in the United States who provided financial and housing support throughout the period of my undergraduate study.

Securing several jobs in the financial services industry throughout undergraduate and graduate school, getting married, and transitioning into the middle class all reinforced my belief in higher education as a powerful tool in effecting social and economic progress. My careers, first in the financial services industry and currently in higher education, have aided my societal assimilation by learning about and adapting to a new culture. My current job at CUNY is attributable to the professional and personal networks that I developed over several years. This has proven particularly useful in helping to raise two children. One has completed undergraduate school, and the other graduated from law school. The social and economic challenges that I dealt with as a child and adult, and the knowledge and experience gained from the workplace, have proven invaluable in this regard. I made a strong, deliberate effort to remain fully engaged in the education of my children at all levels, and these experiences helped form my perspective on how Black middle-class parents can invest in their children's education in general and their higher education in particular.

My experiences as a student, financial services provider, and educator have similarly motivated my consideration of the focus of this research and the prism through which I selected participants and gathered and analyzed the data. Working in both the retail (branch) and community development areas in the financial services industry provided social and economic insights. Savers and investors were largely from the upper class and upper middle class, whereas members of the lower class (predominantly minorities) primarily came to cash their weekly payroll checks. There was a strong aversion on the part of many customers of color to have their salaries directly deposited. In many cases, they would utilize check-cashing outlets instead of the bank. This created an obstacle when they applied for credit cards, personal loans, or mortgages. This had implications for many personal finance issues, particularly homeownership and wealth

generation and accrual. This situation became highly visible to me when I worked in the community development area. In many instances, Blacks and Hispanics were unable to take advantage of new housing opportunities because of the lack of a credit history and the inability to acquire a mortgage. Killewald and Bryan (2016) found that Blacks and Hispanics are less likely to acquire homes but more likely to lose them compared to Whites. This disparity occurs despite similar credit standings among the three ethnic groups (Charles & Hurst, 2002; Pattillo, 2013; Sharkey & Faber, 2014). Blacks and Hispanics were also likely to be residentially segregated from Whites through the vehicle of subprime lending (Hwang, Hankinson, & Brown, 2015).

My current job at a predominantly Black college in CUNY has revealed several factors that align with those that are present in the literature I reviewed. They include a strong drive on the part of students, of all ages, to obtain an associate's and/or bachelor's degree as a means to improve their social and economic standing. Not being prepared for college, for instance, by entering with deficiencies in English, mathematics, or other subjects, and lacking the requisite discipline to respond to the rigors of higher education, has resulted in numerous stop-outs and dropouts that negatively impact retention and time to graduation. Still, there is strong camaraderie among the students, regardless of their country of origin. They provide a strong support network for each other.

It is because of this backdrop of my lived experiences as a Black middle-class male that I made every effort to limit my bias in collecting and reporting data. I am particularly excited by the new findings that this study has generated. As the researcher, I was always aware of my deportment and the effects of bias on how data from the participant is analyzed and reported (McMillan & Schumacher, 2006). Although personal bias is inherently present throughout the study, I was incessantly focused on controlling it to the extent that my partiality was always

being managed (Roulston & Shelton, 2015). As Peshkin (1982) opined, although subjectivity is present at all stages of the study, it is important for the researcher to maintain strict and constant self-scrutiny to minimize its effect on the data.

Validity and Reliability

Validity

Researchers have taken several different perspectives on validity (Lin, 1998; Maxwell, 1992; Winter, 2000) but widely agree that “the notion of truth” (Winter, 2000, p. 11) is vital to establishing the trustworthiness of a study (Creswell & Miller, 2000). In this regard, I utilized several processes that have been universally recognized for ensuring validity (Lincoln & Guba, 1985; Merriam, 1995; Wallen & Fraenkel, 2001). These included member checking, researcher reflexivity (see the Role of the Researcher section above), an audit trail, and utilization of a reliable recording instrument (see the Data Management section above). Member checking entailed communicating with participants throughout the analysis of the data about the veracity of themes and categories (Creswell & Miller, 2000). It was important that I reported the participants’ viewpoints and not my own (Creswell, 2014). An audit trail helps to bolster the authenticity of the study. Establishing the trail entailed verifying the processes and results of the study to enhance its credibility and trustworthiness (Creswell & Miller, 2000). This was achieved through a clear record of data collection and related activities, and data analysis (Merriam, 2009).

Maximizing response was critical to the validity of this study, particularly because the sample size of 21 was relatively small. I focused on ensuring that questions were easily comprehended and that they flowed in a sequential manner that assisted with easy recall when necessary (Groves et al., 2009). In this regard the protocol was developed and tested with a focus

group of six Black middle-class parents. I was always conscious of my appearance, body language, and overall interaction with the interviewees.

I wrote short memoranda in conjunction with the interviews. This was done while listening to the interviews and when preparing the transcripts. These memoranda helped me to note patterns and themes that arose, informed the coding of the data, and most significantly, mitigated the effects of how I related to participants and the issue being studied (Saldaña, 2011). The memoranda also assisted in my interpretation and analysis of the data and the development of my findings.

I was cognizant of the effect that my bias might have had when collecting data (Bogdan & Biklen, 2007), so I attempted at all times to not influence, through body language or otherwise, the ways in which participants responded to my questions. It was critically important that I remained objective and adhered to ethical rules and principles throughout the study.

Reliability

Reliability is an indicator of the consistency of results among different researchers and by the same researcher at different times (Bogdan & Biklen, 2007; Creswell, 2014). The validity of the study is endangered when different researchers or methodologies produce conflicting outcomes when the study is replicated (Miles & Huberman, 1994). Merriam (2009) argued that the reliability of a study can be strengthened through the investigator's position and an audit trail. Throughout the interview process, I remained aware of the fact that my position as the researcher required ethical behavior and integrity to generate trust. I facilitated this by clearly communicating and explaining every component of the study. The audit trail, according to Merriam (1995), is necessary for reproducing the research. I ensured that there was a clear description of how data were collected and analyzed and the rationale for doing so.

Ethical Considerations

The study was approved by the Seton Hall University Institutional Review Board before beginning to recruit participants and executing the study (Appendix E). I paid particular attention to scheduling interviews because I wanted to ensure that the time and location were the most convenient for each parent (Creswell, 2012). Interviews took place at several locations in New York and New Jersey on various days and times. Pseudonyms were assigned to participants, and their names were never used in the collection or analysis of the data to ensure confidentiality and anonymity—an essential aspect of qualitative research (Creswell, 2012). All parents signed and received an Informed Consent document (Appendix F), which described the study and informed them that they could stop participating at any time.

Summary

This chapter provided a rationale for utilizing qualitative research methodology for this study. The chapter expanded on the sampling strategy, instrumentation, data collection, data management, and data analysis. The chapter also described the role of the researcher, validity, reliability, and limitations related to the study. Chapter 4 presents the study's findings and results, as well as detailed explanations of the study's emergent themes. Chapter 5 discusses implications for practice and recommendations for future research.

CHAPTER IV

FINDINGS

This chapter presents the study's findings and detailed explanations of emergent themes. The purpose of this qualitative study was to gain an understanding of how Black middle-class parents invest in their children's higher education. Their perspectives on the importance of a college education for their children and what it meant to them to invest in making that a reality is discussed. I also present the strategies that the study parents' adopted to maximize the likelihood that their child would matriculate into an institution of higher education. The connection of race and socioeconomic standing provides the scaffolding for this examination of how Black middle-class parents employ cultural capital (Bourdieu, 1986) and social capital (Coleman, 1988) in preparing their children for higher education.

The research questions were:

1. How do Black middle-class parents perceive the value of college?
2. How do Black middle-class parents conceptualize parental investment in their children's higher education?
3. How do Black middle-class parents describe and effectuate investment in their children's higher education?

Interviews were conducted in person with the goal of generating a deeper understanding of how Black middle-class parents prepared their children for higher education. Their responses to the protocol provided insight into how they perceived the value of higher education and the strategies they employed in investing in preparing their children for the postsecondary phase of their lives. They also talked about the challenges they faced in executing their plans and the strategies they adopted to cope with those difficulties.

Responses from the participants generated the following seven themes, along with subthemes: (a) the value of higher education, (b) support, (c) communication, (d) transmission of generational education paradigms, (e) paying for college, (f) wealth, and (g) being middle class (Figure 7). Analysis of the data indicated an interrelatedness among the themes, and each theme conveyed an aspect of how the Black middle-class parents in this study conceptualized and invested in preparing their children for higher education.

The Value of Higher Education

The responses of all 21 parents in the study indicated a focus on motivating their children to attend an institution of higher education and getting them to understand the need for and value of a postsecondary credential. They saw higher education as critical to the future of their children. Twenty of the parents were committed to having their children attend a 4-year institution, and one viewed community college as a clear choice, primarily because of the cost of tuition. For all parents, planning for their children to attend college is an unequivocal priority.

Bill saw college as an opportunity for his son to acquire the tools that would help him to become the entrepreneur that he aspires to be and to prepare him to pursue other career options if necessary:

He agrees that while he continues to build his, or work toward his plan of becoming an entrepreneur, he's gonna go to college and pursue a major along the line of business which will help him acquire more skills from an educational perspective that he can be able to use in his future. (Bill, personal communication, December 4, 2017)²

While parents in the study saw it as their responsibility to ensure that their children received a college education, detailed analysis revealed differences in their perspectives on the

² Subsequent citations of interviews will be presented in a shortened form containing only the participant's pseudonym, for simplicity and conciseness.

value of education. The following subthemes reflect their variations: family values, a way out and up, and education—not a job.

1. The Value of Higher Education <ul style="list-style-type: none"> - Family values - A way out and up - Education – not a job 	5. Paying for College <ul style="list-style-type: none"> - Grace and prayer - Saving is not enough - Funded and ready
2. Support <ul style="list-style-type: none"> - Unreserved - Tentative - Ancillary - A limited partnership 	6. Wealth <ul style="list-style-type: none"> - Shine - Crisis - Great expectations
3. Communication <ul style="list-style-type: none"> - Aggressive - Attentive - Passive disgruntled 	7. Being Middle-Class <ul style="list-style-type: none"> - A state of mind - Striving to get higher - The neighborhood
4. Transmission of Generational Education Paradigms <ul style="list-style-type: none"> - Family is number one - Do as I do - Life Lessons 	

Figure 7. Themes and subthemes.

Family Values

The subtheme of family values arose from homegrown generational pressure. Parents who discussed this issue cited the fact that almost everyone in the family had attained a college education, despite not having the resources to do so. This is particularly telling in the case of

first-generation college graduates who described feelings of being obligated to use their knowledge and experience to help their children realize their academic aspirations. Twelve (seven African American, four Afro-Caribbean, one African) of the 21 interviewees (57%) were first-generation college graduates.

Parents from different cultural backgrounds often share common values. In the present study, participants from various backgrounds all aspired for their children to obtain a higher education for their children. Previous research has found parents' educational aspirations for their children to correlate positively with high levels of academic learning and performance (Fan & Chen, 2001; Weiss, Bouffard, Bridglall, & Gordon, 2009). Moreover, studies have shown that parental expectations are positively linked to the educational aspirations of their children (Benner & Mistry, 2007). A response from one participant in this study, Kalackbubse, illustrates these points:

Almost everybody in the family has attained a college education. The first and most important thing and I say that is the fact that he has to go to college. And nothing, nothing is consequent to that, so that's why we very much set, set in stone that plan. For as long as it's college, I'm fine. There are no other plans in place. The sole reason that he's going to school is to learn and to study and to get on to college. Anything less than what he's getting today or getting the admission into a Tier 1 institution will be seen as a failure. So he doesn't want to be a failure, he will not be a failure. (Kalackbubse, personal communication, December 7, 2018)

Kalackbubse, a Nigerian African first-generation college graduate, explained that the continuous infusion into his son's plans of the importance of going to college was to a large degree driven by the legacy of his family, in which most members have attained a college education. He recalled that his teachers discouraged him from aspiring to become a doctor and reported being affected by a lack of information and guidance from his father.

The majority of children (59%—seven boys and six girls) aspired to pursue a career in the field of science, technology, engineering, or mathematics (STEM). Their parents are

ethnically diverse: three Africans, five African Americans, and four Afro-Caribbeans. In the case of African and Afro-Caribbean parents, their child was the first aiming to attend college. This also was the case for two of the five African American parents, and the focal child was the second child for the other three parents. Of the remaining students, two aspired to become a lawyer, three wanted a business degree, and three were undecided about their initial area of study. Having an interest in a STEM career at the beginning of high school is the strongest predictor of continued interest at the period before entering college; race/ethnicity, and the level of parental education are not influential factors in shaping the child's attraction to the STEM field (Sadler, Sonnert, Hazari, & Tai, 2012; Saw, Chang, & Chan, 2018).

A Way Out and Up

Higher education continues to provide a major roadway to social and fiscal strength, an avenue for social mobility from lower to middle class and from middle to upper class (Cohen & Kisker, 2010). Higher education also serves as a marker of SES (Fiske & Markus, 2012; Trautmann, van de Kuilen, & Zeckhauser, 2013).

Education in general itself is very important, and you know, it really can determine, you know, how far you go. That degree, you know, really holds a lot of weight in the real world. It's almost like a golden ticket, you know, with regards to whatever it is you want to do. (Hope, personal communication, November 19, 2017)

Parents in the study reflected not only on their own life situation but also on that of their relatives and community members in describing their understanding of the value of higher education for their children. Hope, an African American father, utilized his cultural capital to frame his conversations about how he had used higher education to elevate his family into the middle class. He attributed a great degree of his success as a business owner to the acquisition of his undergraduate degree.

Education, Not a Job

For some parents in the study, it was critical for their child to obtain an education that would make him or her well informed and happy, as opposed to obtaining an education just to acquire one. In a study by Wang et al. (2014), although parents of all ethnic backgrounds communicated a strong association between education and personal and financial welfare to their children, African American parents were the most consistent in doing so. Additionally, 97% of parents interviewed in a Sallie Mae Education Institute Study (Miller, 1997) viewed a college education as a means of enhancing their child's quality of life, and 95% anticipated that it would be economically advantageous.

Higher education generates happiness (Chen, 2012; Cuñado & Gracia, 2011), promotes civic engagement (Duderstadt, 2000), and enhances the conservation and transmission of cultural legacies (Bowen, 1977), among other outcomes.

I always pushed them that the education, one can't take that away from you. That's something you're getting, you take the opportunity to do whatever you can. So like I tell them, I'm not looking for you to go get a job or be working. Your education, that's the most important thing. (Banita, personal communication, December 17, 2017)

Banita is a single Afro-Caribbean mother with one daughter in college and a son in elementary school. She has been working toward her 4-year undergraduate degree but has stopped out at times because of work schedules and transportation challenges. Banita does not own a car or a driver's license and travels by taxi and bus between work and home and to and from work assignments. She is insistent on providing a comfortable home for her family, maintains a high level of morale and encouragement for her children's educational pursuits, and pays strict attention to homework assignments.

Support

The parents in this study were very clear about and committed to their role in supporting their child in preparing for higher education. They availed themselves of an extensive array of cultural and social resources to support the child's plans for college. They did so by taking them on college visits and involving them in a wide range of extracurricular endeavors. These endeavors included internships, sports, music, dance, Greek life, mentoring, participation in youth organizations, and volunteering. These activities helped to expand the child's academic portfolio while augmenting their cultural and social capital cachet (Hardaway & McLoyd, 1999; Vincent, Rollock, Ball & Gillborn, 2013).

However, the study also indicates that parents differ in the extent and ways in which they provide support. The subthemes of unreserved, tentative, ancillary, and limited partnership identify and describe four groupings of parents.

Unreserved—Guiding Not Directing

Like all 21 parents, this group of 12 focused on ensuring that their children were provided with all the requisite resources for academic success. Their distinguishing characteristic is that they provide support by guiding and not directing. These parents focused on promoting autonomy and high levels of academic performance while providing stern oversight and motivation. They saw this as a way of steering their children without imposing their will or preferences. This cohort consisted of seven African Americans, three Afro-Caribbeans, and two Africans. Seven were first-generation parents, one was African, three were African American, and three were Afro-Caribbean.

It's all about the choice of the child and just to guide them along the way so that they can optimize who they are as an individual and optimize who they are academically. Right now he attends a number of workshops outside of school. He's always in contact with

some of the other mentors who are actually in the field and who can help to best guide him as he continues to build on developing his goals. (Bill)

Bill, an Afro-Caribbean father, has two additional sons. One has completed graduate school, and the other is currently pursuing his undergraduate degree. According to Bill, this experience has helped him to adopt the role of a monitor who watches his son's academic progress, listens to his aspirations, and provides guidance that will help him optimize his personal and academic potential.

Tentative

This group of five parents included three African American, one African, and one Afro-Caribbean. These parents were not as dogged about securing the available resources for their child. Their actions displayed hesitancy, uncertainty, and a lack of confidence in their child's ability to make smart decisions. The main distinguishing trait of this group was that support for the academic choices of their children was conditional on the child demonstrating a willingness to proceed with higher education. Parents expressed disappointment that their child's career aspirations did not match their expectations and preferred that their child went to a college that was relatively close to home.

I prefer to take a more hands-on approach when it comes to her education, knowing what it is for a child. I think she should be coming home on a daily basis. I'd like to be able to keep an eye on her and follow up with her and help her as much as I possibly can. (Egypt, personal communication, November 21, 2017)

Egypt, a divorced Afro-Caribbean father, felt that, despite demonstrating strong academic performance, his daughter should start at a local 2-year college, live at home, and have a part-time job. Although she had shown an interest in 4-year institutions of all tiers, he viewed a 2-year college as easier to be accepted to, more affordable, and a place where she was more likely to be academically successful.

Ancillary—Delegating

These parents, while dedicated to the goal of having their child attend college, had voluntarily or involuntarily assigned some primary support activities to the child, the school, or other agents. Lack of time and financial challenges were some of the factors that had affected the extent to which they provided support.

I'm like, go to the guidance counselor, that's where you find out about your college. Go to your guidance counselor. You got a problem with the teacher? Go to your guidance counselor. Don't come to me. (Jay, personal communication, December 4, 2017)

Although daily life responsibilities prevented them from attending meetings and programs at the school, they conversed daily with their child about school and homework assignments and communicated regularly with other parents. They also ensured that they were prepared for school each day. Jay wanted her daughter to establish a relationship with her guidance counselor as a means of assuming responsibility for her academic and individual growth. She plans to have follow-up conversations with the guidance counselor.

A Limited Partnership

Parents in the study frequently communicated with their children about their schoolwork, extracurricular activities, and their aspirations for higher education, an integral exercise in the process of preparing them for college. For some of the nine (43%) single parents in this study (four African American, three Afro-Caribbean, and two African), preparation for college took on additional meaning and purpose. The process of planning and preparing helped to forge partnerships and teamwork.

Most Black children reside in single-parent households, primarily controlled by single mothers (Gonzalez, Jones, & Parent, 2014). Seven of the nine (78%) single parents in my study are female, a fact that is consistent with U.S. Census Bureau (2018) data. Blacks are the racial

group with the largest unmarried rate, at 65.3% (females: 36.8%; males: 28.5%). Comparable percentages are 45.2 for Whites, 51.7 for Hispanics, and 38.9 for Asians. Single parents, especially mothers, provide educational support, not only because of their aspirations for their children's happiness and well-being but also as a means of bonding (Auerbach, 2007).

We've always been bonded, but we bond together through this process, and I think we rely on each other. That's weird, so I never thought about that, but yeah, it's just me and them, honestly. Me and them in terms of support and so on and so forth. And his mom is there and he speaks to his mom, but really it's, yeah, it's me and them. Funny, I never thought about that. Yeah, it's me and them. (Jamrock, November 19, 2017)

For Jamrock, a recently divorced African father, the college-preparation experience has brought him and his sons closer together. He and his son who is planning to attend college have conversations, at least once a week, about his preparation. Topics include the SAT exam, career aspiration, college choice, and the need to apply and qualify for scholarships. They have discussed taking a gap semester between high school and college to prepare himself physically and mentally for college.

So it's not just college that we're preparing for. This is a whole transition in our lifestyles, this mother-daughter thing. It's been us from day one and we isolated ourselves, really living in another continent. Readjust, yeah, whatever it is that we're doing, reset and get ourselves together because it is just me and her. She said to me, "Mom, if we don't have ourselves figured out by the time I need to go to school, I'll take a gap year and I'll work."

Both T-Rex, a divorced African American, and her daughter have been on their own for a while. They lived overseas for most of her daughter's life, having returned to the United States 3 years ago. Although T-rex found it challenging to locate work and a place to live, her daughter had to adjust to a new educational system—and culturally insensitive behavior on the part of some teachers. T-Rex has made a conscious effort to reinforce her daughter's self-worth while constantly stressing that she will go to college.

Communication

Parents are strongly devoted to ensuring that their children are academically prepared at the secondary level for college. This entailed involvement in the choice of their child's high school and the size, type, and location of the college they aspire to attend. In the case of high school selection, some parents selected a private or selective high school because they perceived a decline in the quality of the public school education in their area. Two parents whose older children had attended public school shared this feeling. They felt that the private or high school provided stronger, well-rounded academics that incorporated liberal arts and STEM courses, as well as social skills. Although paying for tuition has required financial aid in some cases, parents expressed satisfaction with the support provided by counselors and financial advisors, as well as the prospects for their child to obtain scholarships from the colleges that they qualified to attend.

College preference varied among parents, primarily by size, type, and proximity to home. Most were interested in small- to mid-sized colleges (10,000 students or fewer), and two voiced a desire for their child to start at a community college. The majority of parents wanted their child to attend college in the Northeast, but two were willing to have them attend college in California, per their child's choice. Attending a college in the Northeast would facilitate easy and relatively inexpensive trips to and from school for both parent and child. Their selections came after campus visits with their child, during which they assessed the degree to which their child would be welcomed and the extent to which programs were in place to provide academic and social support. Although parents did not directly raise the issue of race, two African American parents expressed concerns about having their child attend a college where there might be a negative racial climate. Chapman et al. (2018) and DePouw and Matias (2016) contended that African

American parents consider the racial environment of a school and the support provided to address racial issues in selecting a higher education institution for their child.

The study also looked at how parents engage with school administrators, teachers, and counselors, in addition to their participation in school-related programs and activities. The way they go about it varies in terms of the level of engagement with teachers and schools, as well as by the additional support that they provide.

I delineated three categories of engagement: aggressive, attentive, and passive disgruntled. Engagement ranges from being hands-on and maintaining strong parent–teacher and parent–counselor relationships (aggressive), to ensuring that the counselor does not place limits on the child’s aspirations (attentive), to minimal interaction with teachers and counselors (passive disgruntled).

Aggressive

These parents focused on ensuring that plans for their child’s higher education would become a reality. They were very selective about the type of high school their child attends. They were concerned about class size and safety. Ms. Jade (personal communication, March 20, 2018), an African American, described her rationale:

He goes to private school. My son needed attention that is more individual and a smaller class. In public school, the classes were too big for him and I saw that—let’s see, I think he went to public school for the first and second grade, and it was by the third grade, I was like no, he needs more hands-on, you know, more one on one with the teacher. And he’s done great. Public school is not how it used to be. The neighborhood has also changed.

Ms. Jade meets frequently with the guidance counselor to assess her son’s readiness for college and has incorporated input from her other two children, both having completed college. Experience gained from helping them prepare for college helped her son gain early admission to college.

Attentive

Although still focused on strong academic results for their child, this group of parents was not as intensely engaged in communicating and meeting with school administrators and staff. Factors such as work schedules and changing roles because of separation, divorce, or the death of a spouse affected their level of face-to-face engagement. They were satisfied with the advice they offered to their child through conversation and the encouragement and discipline they instilled in them to perform quality schoolwork at home and in the classroom. They communicated with teachers and counselors primarily via e-mail and would occasionally make a visit to the school. They were, however, prepared to be more assertive if they perceived shortfalls in their child's preparation. They would adopt an "aggressive" posture if they felt that things were not going right with their child.

And so they were very involved in helping to make sure that she would make that transition [loss of father] and that she didn't fall apart. So they are very good, you know. I mean, like, I have absolutely no problems with them, and they keep me posted with anything that's, you know, out of the usual. (Sherom, personal communication, April 2, 2018)

Sherom, an Afro-Caribbean parent who lost her husband at the end of last year, communicated with the teachers "mostly via e-mail" and complimented her daughter's guidance counselor and teachers highly. They were very closely involved in helping her daughter make any necessary adjustments to cope with the loss of her father.

Passive Disgruntled

These parents have had negative experiences with teachers and/or members of the administrative staff. They have lost confidence in the guidance counselor's priorities and ability to give adequate direction. Corollary messages that appropriate levels of intelligence according to race through "microinsults" (Allen, 2012, p. 175) are a veiled way of relegating and labeling

specific groups. This is a significant issue, especially for Black students navigating both high school and college (Allen, 2010; Henfield, 2011; Solórzano, Ceja, & Yosso, 2000).

In addition, continuously growing student-to-counselor ratios, an increasing propensity on the part of students to aspire to attend college at the 2- or 4-year level, and open admissions policies have diminished the extent to which counselors are able to engage in advising about college (Roderick, Nagaoka, & Coca, 2009).

And I don't know if they get great encouragement by the guidance counselors and, you know, my daughter for one, her experience is, you know, she went, she saw, she saw the guidance counselor recently, told her what her college, some of her college choices were, and the guidance counselor tried to gear her somewhere else. You know, and I'm like, you know, and I just found that kind of odd because, number one, you know, my daughter's an honor student, right? Lots of activities, lots of experience. And you know, for a guidance counselor to not take into consideration what someone wants to do, you know, with their college, with their college career, where they want to go, instead of just, "No, I don't think that's good for you do this." (Preppynupe, personal communication, March 26, 2018)

Preppynupe's perspective aligns with a type of deviant behavior that the literature has termed "cooling out," which has been described as a situation in which there is a disconnect "between culturally instilled goals and institutionally provided means of realization" (Clark, 1960, p. 569).

According to Fritzberg (2001), cooling out occurs when counselors discourage students from pursuing a college education by engendering feelings of academic inadequacy, particularly in the minds of minority students during their early high school years. Cooling out now happens for a different reason, as the functions of counselors have expanded beyond their earlier depiction as "gatekeepers," without the provision of required resources and knowledge (Conway, 2010).

Preppynupe saw guidance counselors as "dream killers," as they have tried to divert his daughter from applying to higher tier colleges despite her being a National Honor Society

student. He feels that her activities and roles, which include a week in a leadership program at John Hopkins University (while in elementary school), tutoring her peers, and managing the boys' basketball team, are helping to prepare her for college, where she can pursue her goal of becoming a medical doctor. Preppynupe conceded that it is important to work closely with the guidance counselor and has resolved to speak with him or her to improve their relationship and get the best outcome for his daughter.

Transmission of Generational Education Paradigms

Social investment is not a given outcome of high levels of cultural capital but a result of the extent to which it is actuated by individual behaviors and choices (Lareau, 2000) in a framework of fundamental inequity and ascendant beliefs (Allen & Boyce, 2013). Parents focused on motivating their children to attend a postsecondary institution and to understand the need for and value of a postsecondary credential. They utilize their personal experiences in preparing their child to make the transition from high school to a postsecondary institution. They do this by transferring motivation from their parents, sharing life lessons about expectations and preparation, and modeling the habits and values that will help them excel in college.

In the present study, participants shared the cultural value of family by creating an environment where siblings and relatives provide mentorship and act as role models along with the parent. They shared stories of their parents' commitment to their higher education, and their grit and determination to accomplish that goal. The subthemes of generational transmission are family is number one, do as I do, and life lessons.

Family Is Number One

Parents also replicated environments where family is the priority and taught their children to love and respect each other. Studies have found that when children feel strongly beholden to

their family, they also ascribe a high premium to education, particularly when they operated within social and cultural environments that valued family and learning (Agger, Meece, & Byun, 2018; Brooms & Davis, 2017; Fuligni & Pedersen, 2002). Research has also found that the academic expectations of African American low- to middle-income students in public high schools strongly aligned with the views of their parents (Newton & Sandoval, 2015).

You know, I loved my parents and I didn't want to disappoint them. I knew I was going down the wrong track, and I got out of it not because of discipline or fear but of . . . love and wanting to make them, you know, not want to make them disappointed in me. And that's the same with my daughter, you know . . . pretty much the only thing you can do is provide guidance, but the most important thing is to give them love . . . the best you could do is to give them love and show them, make them feel that they're somebody important. (Tom Jones, personal communication, January 13, 2018)

Tom Jones went into “the service” (the military) because “I loved my parents” and did want them to be disheartened by the direction in which I was going after being caught up in the militancy of the 1960s, which included membership in the Black Panther Party. These experiences helped shape his perspective on what he deems to be important in preparing his daughter for college. For him, the most important thing is providing unconditional love. He also insists on making her understand that, as a person of color, she will encounter pitfalls from which she must learn and grow.

Do as I do

Parents model behaviors that show persistence and impart cultural values that relate to education as a way to share strong work ethics with and discipline their children. A study by Terriquez, Gurantz, and Gomez (2013) highlighted the fact that Black and Latinx students had a greater propensity to stop out than their White and Asian peers. This was attributed to financial issues; feelings of being ill prepared and of alienation from the college; and difficulties related to work, health, and child care. Students who stop out usually do so several times and, ultimately, do not complete their college education (DesJardins, Ahlburg, & McCall, 2006).

I kind of did it for her because I went back to school because I had, I had stopped going for a while and I went back, I wanted to finish just so she would know that not finishing is, is something that, you know, is not an option. (Kay, personal communication, December 5, 2017)

Kay felt it was mandatory to return to college after stopping out to start a family. It was important for her to send the correct signal about education to her daughter.

I like to think that I'm setting a good example because he does see me every night. Since I'm pursuing right now my own Master's or MBA degree, he does see me putting in that work every evening studying. So I like to, to at least know that I'm not only talking it, but I'm walking the walk also and set—showing him what needs to be done to achieve. (B. Obama, personal communication, March 3, 2018)

B. Obama, an African American, decided in the last year of undergraduate studies to forego applying to law school as he had planned because he was “burned out.” Having worked in a full-time capacity since then, he decided a year ago to pursue an online MBA online. He wants to show his son that it is necessary to work hard to achieve his personal and academic goals.

Life Lessons

Egypt has relied on his personal experience to counsel his daughter. He feels that the lessons he learned while transitioning from high school to college and persisting to get his baccalaureate degree will help him assure his daughter that she can succeed in college.

You, you, you didn't graduate from high school back in those days. You survived [pause], you know, because it was that type of experience. . . . When I got out of high school, I really didn't want to do, I didn't want to see schools anymore. . . . But fortunately for me, I had a teacher, an English teacher, who said to me, “You know, look, you're gonna try college.” She said, “You're too intelligent not to at least try. If you don't like it after the first semester, you can drop out. But at least give it a shot.” But it is about grit and determination. It's about, it's about making the decision I'm going to start this and I'm going to finish it, no matter what it takes. Whatever sacrifices I have to make . . . that is what really gives me the ability to say to her with a level of confidence that you don't have to be the brightest person in the world. What you have to be to get through this is the most determined person in the world.

A robust father–daughter bond is usually associated with positive academic results for adolescents, and studies have even indicated increased levels of academic performance for girls

when their father provides encouragement (Cooper, 2009; Jeynes, 2014). Additional research has shown that, in the case of teenage African American daughters, a strong connection with their father is associated with enhanced mental and emotional states of being (Coley, 2003; Washington, Rose, Colombo, Hong, & Coard, 2015).

Paying for College

The majority of parents were not prepared to pay for the cost of their child's college tuition. Most of them (80%) indicated that they would be relying on scholarships from colleges as well as private sources. Two parents mentioned the possibility of student loans. Only two parents had put savings plans in place and felt that they could afford to cover the cost without borrowing or relying on scholarships. It is noteworthy that, although all of the parents saw college as valuable and a logical extension of their child's education beyond high school, it did not translate into comprehensive financial preparation for most of them.

This finding coincides with the literature. Parents would like to have their child complete college without taking out any loans and, ideally, create a self-sustaining experience by procuring scholarships. A study by Boatman, Evans, and Soliz (2016) found that Black high school seniors and adults were nearly 9% more opposed to using loans than were their White counterparts. This bias has negatively affected African Americans' college matriculation and might be related to insufficient knowledge and understanding of the financial aid process, an inherent dislike of borrowing, or a belief that prospective income will not be adequate to meet repayment obligations (Cabrera & LaNasa, 2000; Page & Scott-Clayton, 2016; Perna, 2000).

A study by the American Council on Education revealed that the deficit of information related to financing higher education pervades all racial and ethnic groups. According to St. John, Paulsen, and Carter (2005), 83% of African Americans perceived college to be

unaffordable, a sentiment that was shared by 71% of all respondents. Families also miscalculated the cost of attending college, increasing it by several thousand dollars. Inflated pricing, on average by 175%, occurs regardless of race, ethnicity, or socioeconomic standing (Grodsky & Jones, 2007). Prior research indicates that the cost of financing is a major factor in a first-generation student's decision to apply to and enroll in college (Ceja, 2001). Furthermore, first-generation college attendees have a greater tendency to borrow—and in larger amounts—than comparable non-first-generation students (Furquim, Glasener, Oster, McCall, & DesJardins, 2017).

However, although their funding strategies are varied, 92% of Black parents are convinced that they will find a solution (Flaster, 2018; Immerwahr, 2000). Strategies vary from trying to secure scholarships to accepting the need for a loan. The following subthemes indicate the different ways in which the parents in the present sample responded to the issue of funding: grace and prayer, saving is not enough, and funded and ready.

Grace and Prayer

This represents a small group of two parents who admittedly have not made adequate plans to cover the cost of their child's tuition.

My daughter is going to have to get support, financial support from outside sources, from the school itself, and that's, that's really because my salary is barely right now enough to sustain our lifestyle as it is. I—that's, that's what's going to happen. So what she said to me is, "Mom, if we don't have ourselves figured out by the time I need to go to school, I'll take a gap year and I'll work." (T-Rex, personal communication, March 3, 2018)

After living comfortably for many years overseas, T-Rex returned because her daughter wanted to attend college in the United States. A single mother, she has found it difficult to secure a job that will sustain a middle-class lifestyle. Her daughter attends a specialized high school on a scholarship, and she is hoping that she will obtain scholarships to finance her college expenses.

Saving Is Not Enough

Some parents had planned to draw upon savings plans such as the 529, and tax-deferred annuities (TDAs), as well as home equity funds to pay for their child's college education. These plans proved inadequate mainly because their investments were adversely affected by the financial crisis of 2008.

I did a couple of things very early on. [Pause] The first thing, the easiest of the two, was to do a TDA. So you know, I put X amount of money, I kept putting X amount of money, knowing that at some point in time, tuition is going to start coming up for them, so I started preparing ahead of time. So we have a set, a set of money put away specifically for that purpose in a TDA. The other thing I did was I, I bought a home but I also have a rental, and so the, initially the expectation was that what we were going to do was take out some equity out of the rental, and this was before the financial crisis. So we got the two houses and figured, okay, we're living here, we're renting that one; it's building equity, it's doing nice. We'll take the money out of the equity and say, hey, boom, there's your tuition. Unfortunately, [pause] we had the financial crisis and that house is actually under water. So that puts us, that kind of put us in a bit of a bind. (Egypt)

Egypt is adamant about not taking loans and plans to save on the cost of college by having his daughter attend a community college, work part-time (she volunteered to do so), and live at home. He is concerned about her getting a job after graduation and having to repay a loan.

Funded and Ready

A small minority of two parents expressed confidence in being prepared to pay for their child's college education without relying on scholarships or loans. This finding aligns with research that shows a strong linear relationship between income and the plans made by parents for their child's education (Nam et al., 2015). In both cases, annual household income exceeds \$150,000, and the mother is the lead financial planner.

Well, we do know that it's going to be out of pocket. Fortunately, and unfortunately, my wife and I do well. My wife actually does very, very well, so we know that financial aid probably won't be on the table, so we, we are, you know, putting away. She usually puts away her bonus check and just, you know, so that goes into a savings account. (B. Obama)

Although Black families have significantly lower levels of income and wealth than White families, they have maintained an enduring dedication to their children's academic advancement (Darity et al., 2018; Hamilton et al., 2015; Nam et al., 2015). The 2016 median incomes for Black households and White households were \$40,065 and \$65,041, respectively, a 38.4% difference (Jones et al., 2018). The variance was also evident in household wealth, where 2016 median net worth for Whites was 10 times larger than that of Blacks, at \$171,000 versus \$17,409.

According to Horn, Chen, and Chapman (2003); Ikenberry and Hartle (1998); and Velez and Horn (2018), although parents generally do a poor job of calculating the cost of a higher education, Black and Hispanic parents are less accurate than White and Asian parents. Forty-six percent of Blacks, 37% of Hispanics, 27% of Whites, and 25% of Asians underestimated the expense.

Both parents in the funded-and-ready group are African American and expressed zero interest in borrowing. They viewed scholarships as a fallback source of funding. They established college savings accounts for their children at birth and have consistently added to them over the years.

Wealth

The financial capital provided by parental wealth is often positively correlated with strong academic outcomes (Conley, 1999; Hardaway & McLoyd, 2009; Killewald, Pfeffer, & Schachner, 2017; Orr, 2003). Wealth also influences whether a child attends college, as well as the type of college (2-year or 4-year; Jez, 2014).

Although all parents in this study met the middle-class income standard (66% to 200% of the median income), none considered themselves wealthy. They reported little or no wealth accumulation. They also stated that they had not received, nor were they anticipating, any

financial assistance from their parents or other family members to cover the cost of their children's higher education. Compared to White parents, Black parents are less likely to receive financial support from their own parents or other relatives (Berry, 2006; McKernan, Ratcliffe, Simms, & Zhang, 2014; Nam et al., 2015). The subthemes for wealth are shine, crisis, and great expectations.

The subtheme shine describes a focus on the part of some parents to have their children stand out from the crowd by highlighting unique academic or physical attributes that will help them get into college and acquire scholarships. Crisis relates to the impact of the 2007–2010 economic downturn on Black middle-class assets and wealth and the way in which it has impinged upon their ability to finance their children's higher education. Great expectations encapsulate the aspirations of Black middle-class parents, which begin with using their wealth to provide their children with a college education. This wealth is minimal largely because of an absence of assets and intergenerational transfers (Hamilton et al., 2017).

Shine

Anna's strategy for selecting a college for her children to attend is largely shaped by her lack of wealth. She has also been "pushing" her children to do extracurricular activities and to "find some unique feature that they can really shine in" with the hope of getting scholarships. Yamamoto and Holloway (2010) showed that parents who viewed higher education as being very important to the future of their children were strongly inclined to having them participate in extracurricular programs that provided learning opportunities. Lareau (2002, 2011) opined that middle-class parents in particular were more highly engaged in their children's extracurricular activities that took place away from school and scheduled class times.

We don't own any property or anything. We seem wealthier than we actually are. We have no wealth and it shows, so I think that will be helpful for the need-based financial

aid, but I still think that we have to choose the schools very carefully and choose schools that can offer need-based financial aid that actually meets our needs. The smaller private colleges are really good at this. I'm pretty sure that they'll have loans. We've kind of resigned ourselves to that. It took me probably twenty years to pay off my student loans. Maybe less. But I just finished and I have gray hair, you know. And if I can do it, so can they. (Anna, personal communication, March 23, 2018)

While having “no idea” where the money will be coming from for college, Anna invested in paying tuition for her two children to attend a private school. She feels that the financial-aid picture could have been better but sees it as a systemic problem for many middle-class families. Saving has been slow and difficult, and the small amount accumulated can only help with the first semester's tuition.

Crisis

The Great Recession and the attendant financial crisis lasted from December 2007 to June 2009 (Wolff, 2016, p. 3). The economic downturn of 2008 affected Egypt's financial state. Egypt is typical of most Black families in that homeownership represented the largest source of his household wealth. Research has found that, for Black middle-class families, 53% of their wealth derives from home equity, compared to 30.8% for White middle-class families (Shapiro et al., 2013; Wolff, 2016). Furthermore, Black families tend to secure little wealth through stocks and financial securities (3.4% on average), whereas Whites families average 17.1% in stocks and financial securities. The wealth disparity has become even more problematic since the steep 3-year (2007–2010) decline in home prices (Wolff, 2016), which resulted in a devaluation of home equity. According to Grinstein-Weiss, Key, and Carrillo, (2015), Blacks suffered a drop of 31% in the equity of their homes between 2007 and 2009, compared to just 15% for Whites, and as a result, nearly 33% of Black families saw a 50% reduction of their 2007 net worth.

Unfortunately, we had the financial crisis and that house is under water. I want her doing something that guarantees her some type of certification so when she comes out, at least

she has something that she can use [to make money] and also go to college at the same time. (Egypt)

Egypt bemoaned the fact that the value of his primary residence and a rental property both declined because of the downturn in the housing market. These circumstances have fostered a safety-first approach to his daughter's higher education.

Great Expectations

T-Rex had planned on receiving some of the wealth her parents had accumulated to help finance a middle-class lifestyle and a college education for her daughter. However, when her father passed, her mother had other plans for the money.

My father had left money aside for his grandkids, but my mother had other plans for it with her firstborn child, and so that is no longer—her firstborn child has no children and they decided to do something else with the money, and that's why now—I mean, my father worked hard his whole life, and as a Black man in America, for him to achieve what he achieved, he could have done anything he wanted with it. But you know, he was married; he had a spouse, and so it's their money. But it's unfortunate that the wealth that he generated will not be invested into his grandchildren's education as he intended. But what I think is important is that the value system was, was the wealth creation. He really was an educated man himself.

Although she rued the fact that she had not maximized the use of her social capital, T-Rex was not going to let her circumstances hinder her from providing an opportunity for her daughter to go to college.

Being Middle Class

While the protocol did not include any questions directly related to being a member of the Black middle class, the term *middle class* did appear in written documents shared with the interviewees leading up to the study (recruitment flyer, solicitation letter, informed consent form, and preinterview demographic profile). Several parents revealed their thoughts about being considered middle class in their interview. Usually this occurred in the context of their financial situation, especially as it related to wealth. More than income, wealth provides parents with a

durable resource to fund their children's academic aspirations, among others (Aja, Bustillo, Darity, & Hamilton, 2014). Although income is positively correlated with academic achievement, particularly for households that feature a parent with a college degree (Bricker et al., 2017), it does not apply to the case of Black families. According to Hamilton et al. (2015), the head of a White household who did not complete high school had median wealth (\$34,700) that was almost 50% greater than the median wealth (\$23,400) of a Black family headed by a college-degree holder.

The participants' understanding of SES varied, but they were unified in their belief that the economic experiences of being Black and middle-class were different from those of the White middle class, a perspective that has been supported in the literature (Bowser, 2007; Pattillo, 2013; Sharkey, 2014). The wide-ranging viewpoints generated the following subthemes: a state of mind, striving to get higher, and the neighborhood.

A State of Mind

As a socioeconomic group that differs in standing, especially from its White and Asian counterparts in terms of education, occupation, and wealth, the Black middle class in America has distinctive yet contrasting identities (Thomas, 2015). In their quest to ensure mobility for their children, Black middle-class parents take a serious and committed approach to shaping their children's identity (Lacy, 2007; Landry & Marsh, 2011).

Well, I would definitely say, one thing I certainly learned, that in order for you to actually get the best for your child, you have to be engaged. You have to be. You have to do the research. So having parents who are really, really engaged maximizes the benefit that you're able to get for your child in the educational area. Am I poor? No. Am I rich? No. I'm as they say in the middle, somewhere in there. . . . If there's one thing I certainly do know about children, children of color need to distinguish themselves. Because of the global nature of education, they have to be exceptional. (Cee-Leroy, personal communication, January 13, 2018)

Parents who are engaged from K to 16 are strong proponents of the notion that going to college is mandatory (Chapman et al., 2018; Smith & Fleming, 2006). For Cee-Leroy, being Black and middle class means that his son has no option but to develop an identity that embodies academic excellence. It requires his son to understand that “it is okay to be smart” and that doing good in school is a laudable goal.

Striving to Get Higher

Middle-class families, according to Heckman and Mosso (2014), utilize a strong social network of professionals and educators, and people involved in their children’s extracurricular activities to enhance their expertise in identifying and selecting institutions of higher education for their children.

When I view myself as middle class, I view myself as not struggling, that we’re okay. I guess I just, I was always grateful that, you know, that, you know, I wasn’t poor, you know? You know, we’re in the middle of the pack, and we’re always striving to get higher and to, you know, to be able to, to leave a legacy for my children. (Jamrock)

Jamrock appreciates being a member of the middle class and accepts the responsibilities that come with that status. Middle-class membership has meant taking jobs that require long hours and a greater amount of physical labor than he had been used to, after losing a job that had provided him with managerial responsibilities and physical office space. He was able to find a similar job after 6 months. During that period, he juggled getting his younger son to school, arranging for his pickup from after-school care, and taking on babysitting duties.

The Neighborhood

As studies by Pattillo (2005) and Sharkey (2014) have shown, Black middle-class families live in areas that experience crime, poverty, vacant residences, and unemployment at levels in excess of those in White low-income communities.

She and I were talking and she told me that, you know, it's not—where she is right now, the high school is not a pleasant experience. She don't feel secure, for one thing. She said, you know, they found somebody with a knife the other day and there are some gangs. I guess, things going on in there as well. Which explains to me why she probably joined the ROTC. The city I live in is supposed to be a middle class, you know.

The close proximity of a low-income community to his middle-class neighborhood has created major concerns for Egypt. These are related to his daughter's safety at school and how it has affected her learning. He plans on meeting with her teachers and counselors, for the first time, to address these concerns.

Summary

The findings from this study show that Black middle-class parents are strongly committed to and invested in preparing their children for higher education. From helping their child choose the best high school based on future plans to making it possible for the child to participate in extracurricular activities to just being willing to listen and help them think through decisions, the parents saw a need to be there for their child. Many of the study parents enrolled their child in a private high school or precollege program and have hired tutors. In addition, some parents had their child attend college residential summer programs to get acclimated to living on campus and to improve their study habits.

Although the study parents reported relying heavily on the internet for research and information, they employed their social capital in a variety of ways. Their strategies involved networking with family members, friends, coworkers, and professional organizations to access the resources that would help them prepare their child for higher education. They also communicated regularly with their child's school through direct contact with the principal, guidance counselors, and teachers or through e-mails and telephone calls.

Chapter 5 summarizes the study and reviews the theoretical framework used. The chapter also discusses the findings, their implications for practice, and limitations. Finally, the chapter presents recommendations for future research and a conclusion.

CHAPTER V

DISCUSSION, RECOMMENDATIONS, AND CONCLUSION

This study enhances the field's understanding of how Black middle-class parents invest in preparing their children for higher education. I utilized a qualitative narrative method of investigation to answer the research questions stated in chapter 1 by relating them to my analysis and findings from chapters 3 and 4, respectively. Findings were also linked to patterns and occurrences described in the literature review in chapter 2. A qualitative narrative methodology allowed me to better discern how Black middle-class parents formulated and employed strategies, on a daily basis, to handle the challenges they met in preparing their children for higher education (Creswell, 2014; Tracy, 2013). The focus of the research was to obtain parents' stories as they share their experiences.

My curiosity in exploring the ways in which Black middle-class parents go about preparing their children for higher education emerged through my own experiences in preparing my two children for college and hearing and observing other Black middle-class parents as they went about doing so. It was important for me to hear their stories in their own voices so that I could better understand their perceptions of postsecondary education, its relationship to the future of their children, and the strategies they adopted to ensure that their children enrolled in an institution of higher education. The following three research questions guided this study:

1. How do Black middle-class parents perceive the value of college?
2. How do Black middle-class parents conceptualize parental investment in their children's higher education?
3. How do Black middle-class parents describe and effectuate investment in their children's higher education?

This chapter is comprised of (a) a review of the theoretical framework used in this study, (b) a summary of the findings, (c) a discussions of the findings, (d) limitations and strengths of the study, (e) implications for practice, (f) recommendations for areas of research, and (g) a conclusion.

Theoretical Framework

Cultural capital theory and social capital theory provided a framework to investigate ways in which Black middle-class parents prepared their children for higher education. This approach was particularly applicable to this study because it examines the intersection of race and SES. Dika and Singh (2002) attributed the dominant scholarship on these theories to Bourdieu (1986) and Coleman (1988).

Bourdieu's (1973) notion of cultural and social capital, grounded in societal class groupings and their perpetuation through educational structures, is applicable to the academic achievement and intergenerational mobility of the Black middle class. He also submitted that cultural capital affects the type of information, skills, relationships, and values that Black parents communicate to their children. Coleman (1988) described social capital as an amalgam of rules and authorizations that engender trust and promote the welfare of the group ahead of that of the individual. For Bourdieu (1986), the basis of social capital rests on a form of communal association that provides access to available resources and improves the amount and condition of those resources.

Cultural and social capital provided the lenses through which to analyze and discuss the findings from this study. These theoretical methodologies facilitated a better understanding of the experiences of Black middle-class parents as they contended with issues of inequality, particularly access to resources and opportunities for economic advancement. The study also

provided insight into the decisions they made and the actions they took in preparing their children for higher education.

Summary and Discussion of Findings

Higher education remains the most important pathway to economic well-being and intergenerational progress (Haskins, Isaacs, & Sawhill, 2008; Tevington, Napolitano, & Furstenburg, 2017), and all parents in the study considered themselves to be invested in preparing their children to go to college and graduate. Their level of education, income, and wealth, as well as the extent of their social network, among other factors, shaped the varied strategies that they adopted to ensure that their children obtain a postsecondary education. The study revealed several challenges that required specific and tailored responses. Challenges included providing support, communicating with school personnel and their child, maintaining middle-class ideals and standard of living, and paying for college.

Previous studies on middle-class parental involvement, such as those by Epstein (2001), Desforges and Abouchaar (2003), and Jeynes (2005, 2007) have primarily provided quantitative results related to rapport between children and their parents, programs within the school, and higher education aspirations on the part of the child. The studies have focused specifically on low-income families and middle-class families in a general way (Gniewosz et al., 2012). Acquiring a better understanding of how Black middle-class parents invest in their children's higher education requires a more personal interaction that qualitative research provides. This type of research methodology allows for a deeper understanding of the processes that Black middle-class parents utilize in executing a higher education agenda for their children and their experiences as they do so. The Black middle class is distinct from the White middle class when assessed with the yardsticks of occupation, income, wealth, and education (Chiteji & Hamilton,

2002; Pattillo, 2013). This study aimed to expand the field's knowledge of how Black middle-class parents attempt to resolve the long-standing conundrum of high academic aspirations and low levels of participation and benefits from higher education (Coleman et al., 1966; Ogbu, 1978). The disparity between an increasing number of Black middle-class students entering college, and low completion rates, required additional research to better understand how their parents prepared them for higher education (Hussar & Bailey, 2006; White & Lowenthal, 2011).

This study addresses a gap in scholarly and practical knowledge that relates to how Black middle-class parents invest in preparing their children for higher education and the social and economic factors that play a role in their educational accomplishments. Quantitative studies have examined the paradox between high aspirations and poor outcomes by Black adolescents (Coleman, 1966; Kao & Tienda, 1998; Mickelson, 1990; Ogbu, 1978), an ironic situation where higher education, although held in high esteem, does not align with the family's resources to procure it and create wealth.

Qualitative research that has looked at how education enhances social and human capital highlighted their importance in increasing intergenerational asset acquisition and affluence (Bowman, 2016). Bowman (2016) saw the operationalization of human capital to support wealth acquisition as a critical aspect of intergenerational wealth transfer and growth. Pattillo's (2013) ethnographic study emphasized the influence of residential and neighborhood factors, such as community-resource deficiencies in the areas of schooling and crime prevention, on how Black middle-class families raise their children and the prospects they have for upward mobility and wealth generation.

The disparity between an increasing number of Black middle-class students entering college and low completion rates requires additional research to provide further insight into how

their parents prepare them for higher education (Hussar & Bailey, 2006; White & Lowenthal, 2011). The study incorporated factors identified by the aforementioned studies, including the way in which generational education paradigms are transmitted, how parent and school engagement occurs, and the strategies adopted to address the financial costs associated with higher education.

The first section of this study focused on how parents perceived the value of a college education, the second on their understanding of what it means to prepare their child for higher education, and the third on the ways in which they prepare. The findings that emerged from analyzing the data incorporate their personal perspectives. The research generated seven themes that embodied the experiences of Black middle-class parents as they navigated a pathway to their children's higher education: (a) the value of higher education; (b) support; (c) communication; (d) transmission of generational education paradigms; (e) paying for college; (f) wealth; and (g) being middle class.

The responses of the 21 parents who took part in the research posited that their daily lived experiences shaped the strategies they adopted in preparing their children for higher education (Cabrera & La Nasa, 2001; Cousins & Mickelson, 2011). They utilized their cultural and social capital, albeit in divergent ways, to address deficiencies in educational resources and encouragement (Weininger & Lareau, 2007). They manifested their concept of investment in their children's higher education by high school choice; the ways in which they engaged with school administrators, teachers, and counselors; and the resources they procured, such as tutoring and opportunities for extracurricular activities and networking. The following section describes the seven themes detailed earlier in the context of the literature.

The Value of Higher Education

The findings from this study coincide with the literature on how Black middle-class parents invest in preparing their children for higher education. Certain findings provide subtle personal perspectives about the challenges they face and the strategies they adopt in executing their objectives. The findings provide additional evidence that Black middle-class parents expect their children to attend college and work diligently to ensure that they will do so (Cousins & Mickelson, 2011). They viewed higher education as a vehicle for upward social mobility and economic security and as an opportunity for their child to exceed their own achievements (Tevington et al., 2017).

Parents viewed higher education as a critical requirement for their children's future. Families continuously stressed the value of a college education as a mechanism for upward mobility and economic security, which aligns with findings by Chetty et al. (2018) and Lareau (2015). Parents clearly articulated that having their child acquire a postsecondary education was not primarily to obtain employment but, more important, to foster personal contentment, enhanced health, and promote civic engagement, which aligns with findings by Chen (2011); Duderstat (2000); Hill et al. (2004); Stevens, Armstrong, and Arum (2008); and Torche (2011). It is also important to note that this expression came from a small group (14%) of the parents, all first generation, and might not be representative of all Black middle-class families.

Support

Parents in this study reported attempting to augment their child's preparedness for college through extracurricular activities. Extracurricular activities require financial resources and time commitments beyond the norm but, as previous studies have found, serve as an important support mechanism in children's educational attainment (Hardaway & McLoyd, 1999; Vincent et

al., 2013). One of the issues that this study revealed was a deficiency of cultural sensitivity in some instances. This was displayed by both counselors and teachers. Some students from different countries were not advised or selected to attend college tours and fairs because they were viewed as being shy and unengaged. Interactions with the teacher or counselor became uncomfortable for some students and resulted in the student withdrawing further.

The effectiveness of parental support is enhanced by strong relationships between parents and teachers; often, however, one or both parties find this relationship challenging to develop for various reasons (Green et al., 2007). These include parents' views about their role in their child's education, cultural background, self-efficacy, and requirements of their daily routine (Hindin, Steiner, & Dougherty, 2017).

Communication

High school selection was a very important consideration for all parents in the study, an attitude supported by prior research (Pattillo, 2015; Stevenson, Chen, & Uttal, 1990). Sending their child to a private high school was seen by 10 parents (48%) as an investment that would generate returns in the form of acceptance to college, scholarships to cover the cost of education, and the tools for immediate employment, if necessary (Pattillo, 2015). Research by Harper and Griffin (2011) and Perna (2000) indicated that attending a private high school usually results in enrollment in a first-tier or high-ranking out-of-state college. This, they argue, is attributable to resources that facilitate rigorous academic preparation, college visits, and targeted scholarships.

This study found that, of the 11 (52%) children who attended public high schools, six of their parents planned for them to attend a college near home and five aimed for them to go away from home. In the case of the 10 children who attended private or selective high schools, nine parents (90%) intended to have their child attend college away from home. Seventy-five percent

of the parents who wanted their child to attend college near home were either single or divorced and were motivated by the additional cost of tuition for an out-of-state institution, cost of travel to and from home, a feeling that their child was unprepared for postsecondary learning, and concerns for their personal safety and security away from home.

Transmission of Generational Education Paradigms

The parents in the study, 46% of them first-generation college graduates, are strong believers that the achievement of an undergraduate degree will positively affect the economic future of their children (Baker et al., 2018; Lawrence, 2016). They pull from reservoirs of cultural and social capital accumulated through interactions with work, family, and community (Allen & Boyce, 2013; Yosso, 2006) to inspire their children to exceed their academic and financial accomplishments. This is similar to the notion of *consejos* in Latin American families, where elders use storytelling to guide children and to share and nurture family goals and ambitions (Delgado-Gaitan, 1994; Rogoff, Callanan, Gutiérrez, & Erickson, 2016).

For some parents, the family is the most important source of motivation and encouragement for their children. Family includes grandparents, aunts, uncles, and cousins who help to provide emotional support and care, as well as assistance in negotiating the educational landscape (Mare, 2011; Yosso, 2006).

A study of adolescents from Latinx, White, and Black ethnic backgrounds by Raffaelli, Iturbide, Saucedo, and Munoz, (2017) reinforced prior research that stories told by both immigrant and nonimmigrant parents and other caregivers helped to address challenges that they were experiencing. In other situations, stories helped to signal the educational and career path that they would like their children to follow.

A key finding of this study was the variation in who, in addition to a parent, helped to relay the importance of higher education to the child. Aunts and uncles, older siblings, and family friends were the individuals most involved, especially for first-generation parents.

Paying for College

Although all parents in this study aspired to save for their child's higher education, they found it challenging to do so, as their income in the majority of instances was required to cover living expenses, or their investments had been negatively impacted by catastrophic economic incidents. This resulted in several adjustments. They included targeting community colleges instead of 4-year institutions and having their child live at home, attend a college close to home, take a gap year, and/or maintain a part-time job. A noteworthy finding is that the study parents wanted to have their child complete college without taking out any loans, a sentiment that runs counter to data that shows a greater likelihood on the part of Black students to borrow, versus their Asian, White, and Hispanic peers (Goldrick-Rab et al., 2014; Scott-Clayton & Li, 2016).

Wealth

None of the parents in this study perceived themselves as being wealthy, which is supported by literature that highlights disparities in income and wealth (Kochhar & Fry, 2014; Pattillo-McCoy, 1999; Thompson & Suarez, 2015; Yellen, 2016). This misalignment of income and wealth is particularly stark when viewed from a racial-inequality perspective (White vs. Black; Hamilton et al., 2015).

A lack of wealth spurred some parents to utilize concerted cultivation (Lareau, 2000) as a means to improve their children's chances of obtaining scholarships. They were diligent in providing activities that allowed them to excel and expand their cultural cachet (Stephens et al., 2014). Parents selected programs and activities that the child was enthusiastic about because they

realized the necessity of their child being invested in enrollment and participating actively (Lareau & Weininger, 2003).

This study found that 90% of the households had not considered investing (long term) as opposed to saving (short term) as a way to prepare to cover their child's college expenses. Additionally, no parent mentioned the likelihood of an inheritance. According to Adermon, Lindahl, and Waldenström (2018), inheritances play a critical function in the transfer of wealth from one generation to the next, and parents and grandparents are responsible for around 50% of wealth continuance. When combined with race and education, wealth forms a trifecta of factors that is integral to the persistence of socioeconomic standing (Bowles & Gintis, 2002).

Being Middle Class

Although parents were not asked about their middle-class status, they frequently expressed their thoughts about what it meant to be considered a member of that sociodemographic group and the challenges that they faced in trying to, at a minimum, preserve that status quo for their child. Parents felt that it was important for their children to see themselves as being middle class as a way of ensuring that they did not place restrictions on their educational and lifetime ambitions, which aligns with findings by Pattillo (2013) and Sirin and Rogers-Sirin (2004). A study by Allen and Boyce (2013) supported parents' views about the importance for their child to develop an appreciation for self-worth and personal talents as a means of creating individual empowerment and self-esteem. Some parents were less than confident about being able to fund their child's higher education with their current resources. In some of these cases, they had made a decision to invest in costly private high schools with the hope of increasing their child's access to college.

Other parents drew on their awareness of racial dynamics that might have negatively harmed their child's academic performance. They stressed to their child that academic excellence was acceptable and expected—it was okay to be smart. They reinforced this with a scaffold of networking and extracurricular activities, as shown in a study by Aja et al. (2014). For parents with racially mixed children, increased emphasis was on self-identity and their child's ability to navigate different social and economic milieus. Although parents wanted their child to interact with peers from different racial and ethnic backgrounds, they thought it important for the child to be clear about being Black and decisive about how they saw themselves—a value proposition supported in prior research (Portes & Zhou, 1993; Tizard & Phoenix, 1995).

Neighborhood location posed a challenge for some parents who lived close to low-income neighborhoods. This situation engendered concerns for their child's personal well-being that they attributed to the presence of gang members among the student body. The environment, in their opinion, had resulted in their child's poor academic performance. This finding aligns with results shown in Pattillo (2005), Sampson et al. (1997), and Sharkey (2013).

Together, all of the findings in this study indicate inconsistencies in how this sample of parents understood and employed their middle-class status to enhance the educational preparation of their children.

Limitations

First, the expressions and narratives of the participants, who included African Americans, Africans, and Afro-Caribbeans, do not epitomize the experiences of all Black middle-class parents who are in the process of preparing their children for higher education. Country or region of origin might also help shape some of these differences.

A second limitation of this study has to do with the generational classification of the participants. The classification did not identify their generational and immigrant position; in particular, whether one or both parents were born in the United States, Africa, or the Caribbean, and, for parents who had migrated to the United States, how long ago that occurred. Generational variances affect both parents' and children's levels of acculturation within their household and society, as well as the child's academic performance (Rumbaut, 2004; Thomas, Caldwell, Faison, & Jackson, 2009).

Third, this study was cross-sectional, which allows for only a snapshot of parental investment through analysis of information provided by participants at a one-time interview. This approach does not allow for an examination of the degree of their investment activities over time, as would a longitudinal study. Investment might increase, decrease, or change as children transfer from one grade to another or if family structure changes through separation, divorce, or death (Astone & McLanahan, 1991; O'Malley, Voight, Renshaw, & Eklund, 2015).

A fourth limitation is that the study did not investigate the similarities and differences in how single-mother households, single-father households, families with separated but two active parents, and intact families invested in preparing their children. Associated literature proffers that constructive coparenting between a single mother and a child's biological father has a positive influence on a child's social and physical development (Gonzalez et al., 2014; Tucker, 2012).

A fifth limitation relates to not sampling by child gender. College enrollment and completion rates for Black females has been consistently higher than that of their male counterparts since 1989; from 2% for the 1985–1995 period to 6% for the 2005–2015 period (Ma et al., 2016). The enrollment disparity has parlayed into a widening gender gap in the

attainment of an undergraduate degree. In 2015 the percentages of Black females and Black males between the ages of 25 and 29 with a bachelor's degree were 24% and 19%, respectively. A sixth limitation is interviewer bias. A narrative inquiry methodological approach was chosen to allow for an in-depth analysis of the daily lived experiences of the participants as closely as possible by empathizing with their situations while being cognizant of my own association with the issue (Clandinin & Connelly, 2000). One of the major drawbacks in working with such a varied group of participants is the potential for bias, particularly where my demographic background (Caribbean) might parlay idiosyncrasies into how data are ascertained and analyzed (Yauch & Steudel, 2003). Another weakness can manifest in the analysis of the data, particularly as it relates to categorization and recoding, because the researcher must ultimately decide on the themes to analyze (Choy, 2014). A third weakness is that, because of the limitations in any one person's perspective, the researcher might miss or inadequately explore a given topic (Yauch & Steudel, 2003). To avoid this, I utilized reflective memos to recognize and maintain self-awareness of my personal bias (Bogdan & Biklen, 2007).

Finally, the sample size of 21 and the geographical area from which the sample was drawn (New York and New Jersey) were also limitations. Although purposively selected, the sample was limited to parents who chose to participate. The results are only generalizable to the population used in this study. Findings might or might not apply to other populations or geographical areas.

Implications

The findings from this study suggest that the school that student attends and the environments in which the school is situated and the student resides can all affect how he or she is prepared for college. The amount and quality of resources that are available to Black middle-

class parents have implications for their level of investment in preparing their children for higher education.

The study has the following implications. First is a need for a mandated student-to-counselor ratio that will provide guidance for all students regardless of their academic performance or disposition. This would require lowering the maximum ratio of 250 to 1 as suggested by the American School Counselor Association (2016). According to Clinedinst and Koranteng (2018), each counselor in a public school was responsible for 482 students. Ratios above 100:1 are inadequate for counselors to provide effective academic preparation and postsecondary guidance (Engle, Bermeo, & O'Brien, 2006; McDonough, 2005).

Although Black students are more likely than White and Latinx students to seek college information from a counselor (Bryan, Holcomb-McCoy, Moore-Thomas, & Day-Vines, 2009), parents in my study perceived that their child was sometimes ignored by counselors because they were seen as not smart enough and, therefore, not worth spending time on. Research has highlighted that increased graduation rates and decreased deleterious behavior are among the benefits that arise from increased access to counselors (Gagnon & Mattingly, 2016).

A second implication is requiring teachers and counselors to complete sensitivity training that incorporates culturally relevant pedagogy (Cooper, 2007; Gourneau, 2005). My study found that occurrences of “cooling out”—when counselors discourage students from pursuing a college education by engendering feelings of inadequacy—are affecting the academic performance of students and limiting their opportunities to pursue a college education, which aligns with findings by Clark (1960, p. 569), Conway (2010), and Fritzberg (2001). Cooling out extends to teachers, who sometimes offer limited engagement to students in the classroom or, intentionally or unintentionally, exclude students from extracurricular activities.

Undergraduate and graduate teacher-education programs that currently provide the tools to prepare students to work in K–12 schools should be enhanced to better address the changing pre-K to 12 student demographics (Gay, 2010). Although culturally relevant pedagogy has been an integral component of teacher preparation programs, teachers have found it challenging to enact it because of a disconnect between theory and real-world application (Fasching-Varner, & Seriki, 2012). As circumscribed by Ladson-Billings (1995), culturally relevant pedagogy emphasizes developing students' cultural competence, critical thinking, and academic excellence. Jett (2012) opined that there is a need for this methodology to ensure that teachers have a better understanding of cultural alterations and the way in which they affect teaching and learning.

The National Council for the Accreditation of Teacher Education did expand certification requirements to include multicultural education in 1978, which has helped advance culturally responsive teacher education; however, more work is required in this area (Gay, 2010). One way to address the deficit is to find, train, and develop teachers and their instructors to be more sensitive about and responsive to current and increasing ethnic and culturally disparate student populations (Jett, 2012).

Another way to improve cultural sensitivity is for schools to formulate collaborations with families and key community-based stakeholders—for profit and nonprofit organizations. Coordinated efforts should be able to better address the racial and ethnic disconnect, particularly in urban public schools, between counselors who are predominantly from White middle-class families, and increasingly minority student populations (Cook, Hayden, Tyrrell, & McCann, 2018). These partnerships can assist counselors in strengthening their relationships with students and their families through direct engagement in the classroom and events and by allowing

students to interact with professionals who share their cultural upbringing (Bryan & Griffin, 2010; Mellin, Belknap, Brodie, & Sholes, 2015).

A third implication is a need to improve schools' communication to parents regarding the academic performance of and opportunities for students. Research has established that counselors, especially those in public schools, have inordinate student caseloads and additional responsibilities that limit the time available to provide postsecondary advisement. In 2016, 28% of public schools hired at least one full- or part-time counselor whose main function was to provide higher education advisement, versus 49% of private schools (Clinedinst & Koranteng, 2018). In addition, counselors in public schools spent 20% of their time on higher education admission advisement, compared to 31% by private schools. Helping students prepare for higher education by providing information and assisting with college applications requires meaningful communication between teachers, counselors, and parents. Reschly and Christenson (2012) found that relationships between parents and teachers were more positive because of the quality, as opposed to the regularity, of their exchanges. In the present study, some parents remarked that they felt disconnected from their child's school because of a lack of communication between them and the counselor and/or teacher.

Ways to improve communication between teachers, counselors, and parents must facilitate meeting times and locations that work for all. Strategies could include enforcing policies that are geared to the needs of the student and family and that focus on aligning meeting schedules with parents' availability and access. Teachers, counselors, and school administrators should also demonstrate appreciation for parent engagement and input, however and whenever it occurs. Educational technology platforms are one potential solution because they are a venue for

teacher–parent meetings and personalized college-preparation conferences, in addition to being beneficial to classroom lesson delivery (Christian, Lawrence, & Dampman, 2017).

A fourth implication is equal access to and provision of rigorous, college-preparatory coursework. In the present study, some parents stated that, even though their child was performing poorly in one subject, the teacher did not push for the student to improve that area because he or she was doing well in other subjects. In many instances, these subjects were in the sciences, an area in which minority students historically have performed poorly on standardized tests.

A fifth implication is to require higher education financial aid policies that are transparent and easier to comprehend, as well as structuring and implementing formal financial education programs for parents starting at kindergarten. Parents in this study attributed late financial planning for their child’s college education to a lack of focus on this area of preparation. As pointed out in the literature, minimal savings and wealth are some of the dynamics fostering this situation (Darity & Hamilton, 2017). A study by Gittleman and Wolff (2004) demonstrated that the issue for Black parents is not an understanding of the importance and value of financial literacy but limited time and access. According to Bricker et al. (2014), the 2013 Survey of Consumer Finances, which included interviews of 6,026 individuals, revealed that 60% of families in the 40th to 90th income percentile saved, compared to 58% in 2010 and 62% in 2007. Bricker et al. attributed difficulties in saving to growing income inequality, and Lusardi, Michaud, and Mitchell (2017) opined that financial knowledge underlies between 30% and 40% of wealth disparity.

The literature indicates that financial education has produced mixed outcomes. Research by Fox, Bartholomae, and Lee (2005) showed a positive relationship between financial education

and behaviors related to financial discipline and planning. However, Hamilton and Darity (2017) argued that a lack of financial planning does not mean parents do not value the strategy—Black middle-class families often simply do not have the time or introductory capital required to make the process fruitful. Gibson, Scott, and Cheng (2017) found that financial education is most beneficial when taught simultaneously at high school, college, the workplace, and home. Their study indicated that learning at home had the most impact on financial behavior regardless of whether any learning had taken place in college or at the job site. Their study also found that the home was the most effective environment for financial education. Consistent provision of programs that work collaboratively with families, educators, schools, communities, and various campus departments to help students become competitively eligible applicants for college admission will keep this important issue at the forefront of the planning process.

Recommendations for Future Research

Although a substantial amount of prior research (e.g., Lareau, 2011; Allen, 2012; Pattillo, 2015) and the present study have established that Black middle-class parents place a high value on higher education, it is important to conduct additional research on this topic. The present study focused on parents' understanding of the type and scope of investments that were required to prepare their children for higher education, as well as the ways in which they made this happen. The findings highlight several areas for future research, as discussed below.

First, studies are needed on the financial aspect of preparation. The majority of parents in this study indicated that they had not paid much attention to planning to pay for their child's higher education. These studies could explore why parents who have little or no savings in place to cover the cost of their child's college education are opposed to taking out loans. Another point of exploration would be to examine why parents are fixated on obtaining scholarships but not

actively looking for them. Prior research has shown that grants and scholarships have a positive effect on the likelihood of African Americans matriculating into institutions of higher education. Financial-preparation studies would also build on previous research that links engagement in financial literacy and planning to the amount of income and wealth at Black families' disposal, rather than to a lack of knowledge and bad judgement (Hamilton & Darity, 2017). A study by Fan and Chatterjee (2018) showed that when financial education included information about investment products such as bonds, stocks, and mutual funds, individuals' overall level of financial knowledge increased.

Second, a study with a larger sample size could examine how heritage influences the way in which parents invest. The sample ideally would include equal numbers of parents of African American, African, Afro-Caribbean, and Afro-Latinx heritage. The targeted areas to procure participants could include MSAs in addition to New York–Newark–Jersey City, NY–NJ–PA that have a high percentage of Black middle-class residents. This study would provide awareness of different parenting styles, particularly as a function of cultural, social, and economic capital, and the ways in which those styles affect parental investment.

Fourth, a study could compare preparation between two-parent and single-parent households. This study would combine in-depth personal details and experiences of how Black middle-class mothers and fathers individually and collectively invest in preparation. This study would build on prior research by Hunter (1997) and Wilson (1989), which looked at the influence of coresidence and coparenting by grandmothers, as well as the roles of other relatives and close (geographically and socially) friends. My study included nine single-parent households. A quantitative study by Raley, Sweeney, and Wondra (2015), which utilized data from the 2008–2012 American Community Survey, revealed that, in 2014, 66% of Black

children lived with one parent, compared to 41% of Hispanic children and 30% of White children.

Finally, a follow-up study of the parents in this study in 2024 could look at the academic standing of their children, as well as their current SES. It would be useful to find out whether parents' college-preparation efforts resulted in their children attending an institution of higher education. Ascertaining information about children's enrollment and persistence would provide insight into the effectiveness of the strategies that these parents employed. If their children enrolled, it would be useful to find out if they persisted without stopping out and returning or, if they dropped out, the reasons for doing so. It would also be of value to uncover the reasons for not enrolling in college, for children who did not.

An examination of the SES of the parents in 2024 would provide data about their social and economic condition. Information about employment, income, savings, and home ownership could help to identify upward or downward mobility or stagnation. This type of data would also help to elucidate their child's college persistence and completion, or lack thereof.

Conclusions

This study's interviews highlighted a strong commitment on the part of Black middle-class parents to prepare their children for higher education. Their responses revealed several obstacles that they had to confront during that process and how they handled them. Although most parents indicated that they had planned to save for college, they had accumulated very little funds for doing so. In some cases, parents made the decision to invest in sending their child to a costly private high school with the hope that this would create opportunities for scholarships and better prepare them for college. In other situations, parents' financial resources were inadequate to cover the costs of living and to allow for private school or saving at the same time. Others had

their savings degraded by the financial crisis of 2008. A very small percentage of parents expressed confidence in being able to cover the cost of their child's higher education with the savings they had accumulated. Parents adjusted to these financial challenges by planning to have their child attend a community college, live at home while attending college, or work while going to school.

The rigors associated with daily living also affected the degree of preparation. Some parents stated that the researcher's interview made them realize that they had not paid adequate attention to preparation. While this was due in some cases to bouts of unemployment, most were busy trying to make ends meet. Lack of support from a divorced or estranged parent sometimes also exacerbated stressful financial situations.

Despite the challenges of work, neighborhood, and relationships with school administrators and staff, parents persistently engaged their child in planning and preparing for college. They constantly communicated with them about their academic performance and their well-being and sacrificed personal comforts to provide extracurricular support, such as tutoring and participation in cultural activities. Parents placed a high premium on ensuring that there was a feeling of organization at home. It was important that their child succeeded regardless of the challenges they faced.

The enigma of race; SES; and inequalities in income, wealth, residential, and high school opportunities for the Black middle class makes the need to study and better understand their unique social and economic challenges imperative. Higher education remains one of the strongest pathways to economic advancement and social mobility, but Black middle-class parents are finding it increasingly harder to prepare their children to attend college and, ultimately, to obtain a bachelor's degree. This challenge is due in part to the escalating cost of

postsecondary education, high rates of unemployment and underemployment, and low or stagnant wages.

The findings of this study, although limited to the sample of 21 parents and not generalizable to the entire population of Black middle-class parents, support prior studies that have indicated a need for improving social and educational policies to address increasing racial inequality.

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APPENDIX A

PROTOCOL

BLACK MIDDLE CLASS PARENTAL INVESTMENT

Interview Protocol

Title: Black Middle Class Parental Investment In Their Children's Higher Education

Researcher: Michael Flanigan

Advisor: Dr. Robert Kelchen (Chair)

Protocol

Child

1. What grade is your child in?
2. Tell me about your child's plans for after high school.
3. How do you feel about your child's plans for after high school?

Follow-up: What would you like your child to do after high school?

4. What steps, if any, is your child taking to pursue his/her post-high school plans?

Follow-up: What does your child have to do to pursue these plans?

5. What have you and your child talked about in terms of post-high school options?

Parent

6. Tell me about what you did after high school.
7. How did you end up doing that?
8. In what ways do you think your post-high school experiences are helping you prepare your child?

Follow-up: What other information or knowledge could you benefit from having?

9. What kinds of communication do you have with people at your child's school about post-high school plans?

Preparation

10. What have you and/or your child done to prepare for college?
11. What challenges do you see in your child getting ready?
12. What are your sources of information in preparing your child for college?
13. What are your sources of support?

BLACK MIDDLE CLASS PARENTAL INVESTMENT

14. How do you and/or your family plan to pay for your child's college education?

Closing

15. If you could talk to the parent of a 9th grader about college preparation, what would you say?

APPENDIX B
RECRUITMENT FLYER



Volunteers Wanted for a Research Study

Purpose of Study

To find out how you prepare your child for higher education.

Eligibility

Must be a Black parent with a child who is in the 10th, 11th or 12th grade.

Participation

You will take a survey and may be asked to do an interview.

Benefits

No gift or payment will be given for participation.

To participate

Please contact the researcher Michael Flanigan at michael.flanigan@student.shu.edu or [REDACTED]

This research is conducted under the direction of: Dr. Robert Kelchen who may be reached at Robert.kelchen@shu.edu or 973-761-9106

Seton Hall University
Institutional Review Board

NOV 02 2017

Approval Date

Expiration Date

NOV 02 2018

APPENDIX C
SOLICITATION LETTER

Michael Flanigan


Dear Parent:

I am a doctoral student at Seton Hall University in New Jersey.

A major part of my program is the completion of a research study. This study is focused on how you prepare your child for higher education.

Information will be obtained through a phone survey and a one-on-one interview. They will last no more than one hour.

Participation in this study is voluntary and you do not have to answer any question that you do not want to answer. If at any time you decide that you do not want to participate you may stop.

You can select a fake name or have one assigned to you. This name will be used during the study. Data will be secured to protect your privacy.

Data will be stored on a USB drive, which will be kept in a locked cabinet. Data obtained from this study will be confidential. You will be provided a consent form to sign and return to me if you are interested in participating.

Sincerely,

Michael Flanigan, Doctoral Student
Seton Hall University

APPENDIX D

PRE-INTERVIEW DEMOGRAPHIC PROFILE

BLACK MIDDLE CLASS PARENTAL INVESTMENT

Pre-Interview Demographic Profile Protocol

Title: Black Middle-Class Parental Investment in Their Children's Higher Education

Researcher: Michael Flanigan

Advisor: Dr. Robert Kelchen (Chair)

Survey Questions

1. What name or pseudonym would you like to use for the purpose of anonymity in this research?
2. **Race and ethnicity (Please circle the response that you identify with)**
 - a. African-American
 - b. African
 - c. Afro-Caribbean
 - d. Afro-Latino
3. **Role in the family (Please circle the response that you identify with)**
 - a. Mother
 - b. Father
 - c. Guardian
4. **Age (Please circle the appropriate range)**
 - a. 30-45
 - b. 46-65
 - c. 65 and older
5. **Gender (Please circle the response you identify with)**
 - a. Male
 - b. Female
6. **Marital status (Please circle the appropriate response)**
 - a. Single
 - b. Married
 - c. Living with significant other
 - d. Separated, divorced or widowed
7. **How many children are in your home? (Please circle the appropriate response)**
 - a. 1
 - b. 2
 - c. 3 or more

BLACK MIDDLE CLASS PARENTAL INVESTMENT

8. What are the age(s) of your child(ren) in high school?

9. What type of organization do you work for? (Please circle your response)

- a. Non-profit (religious, arts and culture, etc.)
- b. Government
- c. Health Care
- d. Education
- e. Finance
- f. Other

10. What is your job title?

11. Residence (Please circle the appropriate response)

- a. Own
- b. Rent

12. What is the highest level of education completed by you?

- a. High School
- b. Associate's Degree
- c. Bachelor's Degree
- d. Master's Degree
- e. Doctorate
- f. Other

13. Household income (Please circle the appropriate range)

- a. \$40,000 - \$59,000
- b. \$70,000 - \$89,000
- c. \$90,000 - \$109,000
- d. \$110,000 - \$129,000
- e. \$130,000 - \$149,000
- f. \$150,000 or greater

APPENDIX E

INSTITUTIONAL REVIEW BOARD APPROVAL



November 2, 2017

Michael G. Flanigan
[REDACTED]

Dear Mr. Flanigan,

The Seton Hall University Institutional Review Board has reviewed the information you have submitted addressing the concerns for your proposal entitled "Black Middle Class Parental Investment in Their Children's Higher Education". Your research protocol is hereby approved as revised through expedited review. The IRB reserves the right to recall the proposal at any time for full review.

Enclosed for your records are the signed Request for Approval form, the stamped Recruitment Flyer, and the stamped original Consent Form. Make copies only of these stamped forms.

The Institutional Review Board approval of your research is valid for a one-year period from the date of this letter. During this time, any changes to the research protocol must be reviewed and approved by the IRB prior to their implementation.

According to federal regulations, continuing review of already approved research is mandated to take place at least 12 months after this initial approval. You will receive communication from the IRB Office for this several months before the anniversary date of your initial approval.

Thank you for your cooperation.

In harmony with federal regulations, none of the investigators or research staff involved in the study took part in the final decision.

Sincerely,
[REDACTED]

Mary F. Ruzicka, Ph.D.
Professor
Director, Institutional Review Board

cc: Dr. Robert Kelchen

Office of Institutional Review Board

Presidents Hall • 400 South Orange Avenue • South Orange, New Jersey 07079 • Tel: 973.313.6314 • Fax: 973.275.2361 • www.shu.edu

A HOME FOR THE MIND, THE HEART AND THE SPIRIT

APPENDIX F

INFORMED CONSENT

Seton Hall University
Institutional Review Board

NOV 02 2017

Approval Date



COLLEGE OF EDUCATION
AND HUMAN SERVICES

SETON HALL UNIVERSITY

Expiration Date

NOV 02 2018

Informed Consent

Title of Study: Black Middle-Class Parental Investment In Their Children's Higher Education

Researcher: Michael Flanigan, a Ph.D. student at Seton Hall University, South Orange, New Jersey

Purpose of Study

The purpose of this study is to find out how you prepare your children for higher education.

Procedures

You will take a survey via e-mail or telephone and may be asked to do an interview. The interview will be done in person. The interview will be recorded.

The study will be explained before the interview begins. You will select a fake name that will be used. The researcher will then ask questions that are related to the study.

Sample survey questions are:

- How many children are in your home?
- What is your job title?

Sample interview questions are:

- How do you feel about your child's plans for after high school?
- Tell me about what you did after high school.

Voluntary Nature

Participation in this research study is voluntary and you do not have to answer questions that you do not want to answer. If at any time you decide that you do not want to participate in this study, you may stop.

Anonymity

You will choose a fake name that will be used.

Confidentiality

All information in this study will be kept private. You will not be linked to the study.

Records

A copy of the data will be stored on a USB memory stick in the researchers' home office in a locked cabinet. After completion of the study, all records will be locked and stored in a secured cabinet for a minimum of three years. The researcher will be the only person to have access to the cabinet. The information will be destroyed at the end of the storage time.

Risks

There are no expected risks with this study.

Benefits

There are no benefits to you as a participant.

Department of Education Leadership, Management and Policy
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