Finances, Family, Materials, and Time
Career Pathways Participants' Perceived Challenges

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Overview

Low-income, low-skilled adults are likely to face challenges in pursuing post-secondary education. These challenges have been documented in other studies and include financial concerns, lack of academic preparation, and multiple demands on their time, such as parenting and working. Career pathways programs seek to address these challenges by offering a variety of supports, both academic and non-academic. However, participants still face barriers to program completion. In-depth interviews with participants in the Pathways for Advancing Careers and Education (PACE) evaluation show that:

- Financial challenges range from worries about day-to-day expenses, to concerns about financing future education and training, to uncertainty about how to manage student loans from previous education and training.
- Some respondents are dealing with difficult family issues, such as divorce, domestic violence, and caring for older family members. In addition, many parents feel guilty about the amount of time they have to spend away from children while participating.
- Challenges related to course work include learning new and difficult material, feeling ill-prepared by their high school education, and being out of school for long periods of time.
- "Lack of time" was a commonly cited challenge, described as fitting training into an already busy schedule, finding time to study, or having difficulty managing multiple assignments.
- Although the career pathways programs in PACE offer a range of supports, participants may need more information about available services or programs may need to adapt or expand their offerings.

Introduction

Career pathways programs are a relatively new approach to providing education and training by organizing them as a series of manageable steps leading to successively higher credentials and employment opportunities in growing occupations. Each step is designed to prepare participants for the next level of employment and education and also to provide a credential with labor market value. Students also receive assistance and support to help overcome academic, personal, and other challenges to completing their desired training (Fein 2012). Using a more customized approach that offers more assistance, these programs believe that participants who may face challenges to completing more traditional education and training offerings will be able to obtain credentials and move into better-paying jobs.

The Pathways for Advancing Careers and Education (PACE) evaluation uses a random assignment methodology to assess the effectiveness of nine career pathways programs (see sidebar) targeting low-income, low-skilled individuals on credential attainment, employment and earnings.

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The barriers that disadvantaged adults are likely to face in obtaining more education have been documented in other studies. These include financial challenges, lack of academic preparation, and other demands on their time, such as parenting and working (Tannock and Flocks 2003; Goldrick-Rab 2010). Career pathway programs like those in PACE aim to overcome these challenges by offering financial support, including paying tuition and assistance in applying for grants and financial aid to obtain and continue education, contextualized delivery of curricular materials that relates directly to the vocation or to real-life experiences, and an array of academic and non-academic support services to help promote success (Fein 2012).

Despite these additional supports, participants still may face financial and academic challenges, demands on their time, and other potential barriers. This brief describes study participants' challenges as articulated in qualitative interviews with participants in the treatment group—that is, individuals who could access the career pathways programs (Box 1 at the conclusion of the brief provides additional detail on the study components). In these interviews, respondents discussed in detail what they viewed as the difficulties they were currently experiencing in the program, as well as challenges they foresaw in the future as they moved along a career pathway. As in prior research (see for example, Gault, Reichlin, and Roman 2014; Matus-Grossman and Gooden 2002), financial challenges, academic worries, and family and other demands on their time were the most commonly articulated concerns, even though these participants were in programs offering a wide-range of supports. The research team does not suggest that because participants express these concerns, programs do not provide comprehensive and needed services. None of the programs was designed to address all challenges facing all participants; doing so would be very expensive. Rather, we highlight difficulties so that program designers and operators are aware of participants' challenges, can work with participants to help manage those challenges, and can help prevent participants from dropping out. We do so by describing these challenges, and unpacking the various ways in which participants discussed financial, family, academic and other impediments to success.

Methodology

Nine career pathways programs in 18 locations are part of the PACE evaluation. The research team conducted qualitative interviews with a sample of treatment and control study participants in all nine programs, although not at all locations. All interviews were conducted between February and November 2014. This brief includes findings from interviews pooled across programs, rather than those specific to individual programs.

Sample: The research team contacted a random sample of individuals in each program who enrolled in the PACE study in the previous six months. The research team aimed to interview participants within six months of their random assignment date, when treatment group members would still be receiving services, although there is variation across the sites (the time elapsed between random assignment date and the first interview ranged from one to nine months). When the team knew whether individuals were actively engaged in the program, they used a stratified random sampling frame in order to attempt to capture opinions and experiences of both those who remained in and those who had left the program.

Participation in the interviews was voluntary, and each participant received a $40 gift card as a token of appreciation. The team scheduled a total of 146 interviews and completed 123 interviews, for a response rate of 84 percent. The number of individuals interviewed at each program ranged from eight at one program to a high of 32 interviews at one program with multiple locations. Response rates by program ranged from 75 percent to 100 percent.

Interview format: Interviews were done in-person, sometimes in public spaces such as libraries or coffee shops or at the program site, and less frequently in the respondent's home. Interviews were semi-structured in nature, allowing the interviewer the flexibility to follow up on and further probe about respondents' answers, but all interviews covered the same set of topics: respondents' family, educational, and career backgrounds; educational and career goals; challenges they had faced or expected to face in achieving those goals; reasons for wanting to enroll in the career pathways program; and their program experiences to date. Interviews on average lasted 50 minutes.

Data analysis: All interviews were audio recorded, transcribed into word processing documents, and imported into NVivo, a qualitative analysis software package. The lead author initially coded the interview transcripts based upon the major topics covered in the interview guide (e.g., memories of secondary schooling; career goals; reasons for wanting more education and training) as well as themes that emerged over the course of interviewing, such as participants' assessments of their own goals and the types of person they envisioned themselves to be. Text segments associated with certain broad categories were then further coded and analyzed using an inductive thematic approach (Guest, Namey, and Mitchell 2013).

Programs in PACE

- *Bridge to Employment in the Health Care Industry* at the San Diego Workforce Partnership (CA)
- *Carreras en Salud* at Instituto del Progreso Latino (IL)
- *Health Careers for All* at Workforce Development Council of Seattle-King County (WA)
- *Pathways to Healthcare* at Pima Community College (AZ)
- *Patient Care Academies* at Madison Area Technical College (WI)
- Valley Initiative for Development and Advancement (TX)
- *Washington Integrated Basic Education and Skills Training (I-BEST) program* at Bellingham Technical College, Whatcom Community College and Everett Community College (WA)
- *Workforce Training Academy (WTA) Connect* at Des Moines Area Community College (IA)
- *Year Up* (eight sites across the U.S.)

Characteristics of Participants Interviewed

The majority of qualitative interview participants were in their late twenties or early thirties; about 30 percent were 35 or older, and 13 percent were under 21. Individuals of Hispanic origin comprised more than 40 percent of the interviewees; non-Hispanic African Americans and non-Hispanic Whites were 30 percent and 17 percent of the participants, respectively. Just over one third were foreign born. Women comprised nearly three quarters of the respondents, and 60 percent of all respondents had children. Only 8 percent lacked a high school diploma at the time of random assignment. The majority (60 percent) had only a high school degree or its equivalent, about 20 percent had some but less than a year of college, and 11 percent had already completed an Associate's degree or more.

Due to the small numbers in each site, qualitative interview respondents, although initially randomly selected from among participants in their enrollment cohort, are not representative of all participants in the career pathways programs, nor were they intended to be. However, the demographics of the qualitative sample match fairly well with the overall PACE sample (see Fein 2015). The qualitative sample has fewer respondents under age 21 than the overall sample (13 percent versus 22 percent) and fewer respondents who are older than 35 (13 percent compared to 24 percent), but the racial and ethnic composition is very similar, as is educational attainment. The qualitative sample has more female respondents compared to the overall PACE sample (75 versus 67 percent).[1]

Findings

The findings presented below are based upon interviews with 84 treatment group participants. The team asked participants to discuss the challenges they currently faced in the program, challenges in their personal lives that affected their program participation, and any challenges they anticipated in the future. Two contextual factors are useful in interpreting their responses. First, by design, nearly all of the participants in the qualitative study had not been participating for very long. The team strove to interview people within six months of random assignment, but not everyone began a program immediately after they were selected for participation. Some participants had only just started their program, some were engaged in preparatory activities, and a few were waiting to begin. Thus, the challenges cited are based upon limited experience with the programs, including, perhaps, limited knowledge or use of the additional services available through the programs. Once participants are further along in their training, some of these challenges may be addressed, and some concerns may no longer seem as daunting. Second, with only a very small number of exceptions, participants were very happy with the programs as they had experienced them thus far. Participants' stated challenges should not be viewed as a reflection on the overall performance of the programs.

1 Source: PACE Basic Information Form administered to all study participants at study intake.

Financial Challenges

All programs in PACE provided some form of financial assistance to participants, including paying some or all of the costs associated with the initial training program. Some program sites provided assistance with other program-related costs, such as tools or uniforms. Nine participants reported having to pay out-of-pocket for some expenses associated with their initial training, but these tended to be fairly minor costs, such as for extra supplies or a book or two. Depending upon the program and the nature of the training, programs might help participants to access federal financial aid or other scholarships. Most programs did not provide assistance with living expenses.

Despite the provision of financial assistance, financial issues were a concern and commonly cited challenge. More than one-third of respondents talked about their current financial situation as "very tight." Most reported being able to pay their bills, but doing so left them with very little left over. These respondents' financial situations were already strained before entering the program, and participating in a career pathway program often meant cutting back on work or not working at all. One participant quit her job in order to attend a Licensed Practical Nurse (LPN) program, with the goal of eventually becoming a Registered Nurse (RN). She stopped working because it became too difficult to balance the demands of work and school. The program paid for her to attend school, and she received some government assistance, but she characterized her financial situation as "tighter than tight." She said:

> *It's been just paying bills. There's no fun out of it. We don't have—we can't do what we wanted to do. We used to go to the movies, go shopping, any events that come to [the city], like the fair, none of that. It's strictly bills and surviving.*

While nearly all of these respondents said that they were managing financially, if just barely, some noted that an unexpected bill or other financial shock could conceivably put them in a very precarious position. A few participants, though, were experiencing material hardships. One participant, the mother of one child, said:

> *I'm making $300.00 a month. Child support stopped months ago. I pay my rent and bills. I'm not on welfare. Actually, I hate to say it, but it's something I have to do. I applied for food stamps and I was able to get like 100-and-something a month. Between two people—I'm not gonna lie—a lot of the times I just don't eat. I'll buy bananas and that's what I'll eat. I'll eat like a banana. That's challenging because when you're going to school, you need the energy and you need the mental energy.*

Financial difficulties were not just a current problem. Financing additional education and training to move further along their career pathway was also a concern for some. Nearly one in four respondents cited this as a potential roadblock to meeting their goals. Most of these respondents seemed unsure about how training beyond their current pathway step would be funded, or they assumed that they would bear some of the cost. Some assumed that they would need to work, and some others were hopeful that they would find a job with an employer who would pay for them to go back to school. Seventeen respondents were currently receiving some form of financial aid or knew that they could apply for it. Still, future financing of education remained a concern.

Ten respondents had student loans from previous education and training programs in which they had participated, and four more had taken out loans to cover living expenses while participating in their current programs. These respondents hoped to avoid taking out more loans to pay for additional training. One respondent had received a certificate from a for-profit institution, and while she received some financial aid, she also had to take out loans for a program that, in retrospect, she did not believe was worth the investment. She said:

> *All the student loans was horrible. It was part financial aid and then part loans, the student loans. I owe maybe 13 grand or something. It was an expensive school…. Now I owe a bunch of money and it's crazy. It was super-expensive, to top it off. I mean, I ended up—everywhere I looked, with their degree, or diploma certificate, it was minimum wage.*

Three of these respondents had defaulted on the loans they had taken out, which, depending on the type of loan, could potentially render them ineligible for any further financial aid in the form of federal grants or federally-subsidized loans.

Finally, nine respondents were currently ineligible for financial aid due to their immigration status. All but one came to the United States as undocumented children or young adults. They were able to receive Social Security cards and temporary relief from deportation through the Deferred Action for Childhood Arrivals (DACA) program implemented by the Obama administration. However, DACA does not allow covered individuals to apply for federal financial aid.

Family Challenges

While family provided a source of strength and support for many respondents, twelve respondents explicitly said that family issues presented or could present challenges to doing well in their programs or in future training endeavors. A few participants described these family-related issues as quite traumatic. One respondent was in the midst of a difficult divorce, another had recently left an abusive partner, and two had left home due to conflicts with their parents (one was still homeless, but trying to participate in the program

nevertheless). Others cited difficulties arranging child care while they were in classes. And still others had significant responsibilities for other family members, such as taking care of younger siblings, or helping older or disabled parents.

Even respondents who did not specifically cite family responsibilities as a challenge or potential challenge to their participation talked about other ways in which family life made being in a program somewhat difficult. More than one-third of parents talked about feelings of guilt about being away from children or having to leave their children in the care of others while they were in school or other program-related activities. For some parents, participation meant leaving their children for the first time. A few first-time parents talked about the difficulties taking their child to a babysitter or daycare provider for the first time. One of these mothers said of her son, "He's really stuck on me. It's hard for him to not being by my side… Whenever I drop him off… He's like, 'No, Mommy, don't leave!'" Another mother of a young child noted that when she first started her program, her child cried every day for two weeks when being dropped off at daycare.

Even some who were not new parents described anxiety around separation. One mother of four children was eight weeks into her program and, said:

> *I always take my kids with me. If I go into Wal-Mart, I take my kids to Wal-Mart. I go into the grocery store, I take my kids with me. They're always with me. They wanna stay with me. Now that they are some more years old, sometimes they like to stay home now, but they're always with me. I feel weird going to my class without my kids.*

Parents whose children were older described feeling some level of guilt about being away from home and not spending time with their children. One said:

> *It's been very hard. I mean there's plenty of days I feel like I barely see my sons. I mean if I'm coming home at 8:00 at night, my youngest—I normally make him go to bed—or not make him—I have him go to bed before 10:00 p.m. or by 10:00 p.m. That gives me maybe a hour and a half, because I don't get home 'til around 8:20 p.m., 8:30 p.m. Then I'm trying to hurry up and cook and go over his homework, so it's hard. It's hard. I definitely feel like I'm kind of neglecting home.*

A few participants took some courses online. While doing so did not necessarily cut down on the amount of school work, the need to be away from home or to be in a classroom at a certain time was eliminated, increasing flexibility for the parents and allowing them to complete coursework around their children's schedules. A few parents of older children dealt with the challenge of balancing school and family by studying and doing homework together with their children. One parent enlisted her child to help her study for a clinical exam. She said:

> *Me and my daughter, my daughter helped me, and we studied. She was my patient. I would do the procedures on her. We got down to business for like an hour a day the last two weeks.*

However, many parents had younger children who were not in school and who wanted their parents' attention when they were home. At the same time, wanting to give their children a better life and modeling the importance of education was a key motivation for entering a career pathway program, and parents were willing to make these sacrifices (see Brief #1 of this series).

Challenges in the Classroom

Another challenge that respondents believed they had to overcome was learning new and difficult material. One quarter of respondents cited this concern. Some were in health care-related fields and noted that learning all of the medical terminology was a challenge. Some respondents highlighted courses in math and science as particularly difficult. Others said that the last time they had been in a classroom was high school, and that was a long time ago. As one respondent who was just about to start her program noted:

> *It's been a long time. I haven't been in school. It will be a challenge for me to learn, pretty much. Refresh my head, pretty much. Pretty much start all over again, you know? That will be my challenge, pretty much. Learn all these new things again.*

Even some participants who were more recent graduates said that their courses in high school did not entirely prepare them for the material covered in their current classes.

Another set of respondents feared that their lack of English proficiency might hold them back. Nine non-native speakers raised this concern. Trying to learn technical material in a different language was doubly challenging for these participants. As one native Spanish speaker noted:

> *The language and trying to find everything in—and trying to translate it. Sometimes it's stressful because I'm trying to translate it, and I can't find a translation, so I have to reread it and reread it until I understand it, so take me a lot longer.*

Some of these respondents noted that the structure of the programs in which they were participating was helpful in dealing with their language challenges; one woman noted that the instructors really wanted the participants to succeed and explained the material very thoroughly. Another participant appreciated that her English instructor went above and beyond just teaching the language: "She's teaching us the English classes, but she's teaching other things, like 'Keep going to school. Do not stop. Nothing is easy in this life. You can do it. You can do it.'"

Lack of Time

Finally, respondents cited a lack of time as a challenge. "Lack of time" had different meanings for respondents, though. For some, who needed to work while participating in a career pathways program, time was a precious commodity divided up between too many obligations. A single mother who was working while going through the program believed her program performance was suffering, but financially, she needed to keep a job. She said:

> *For the most part I think I'm doing good, but I think I could do better if my time wasn't so stretched. With working and trying to do school and then a lot of homework—it's just not working. I feel like I'm not benefitting as well as I should because I'm trying to do stuff—like homework, I try to just get it done. I mean I try to make sure it's right but it's like getting done versus trying to study and go back over—I don't have time for that. Just let me answer the questions, get it done, here you go, and that's what I told the instructor and she agreed that she thinks that's—because I participate well in class. I kinda' get some of the stuff, and then test times I bomb because I don't have time to study.*

Even with reduced hours of work, time could still feel strained. One respondent had already cut back her hours at work to part-time when she started the program, but she still found it challenging to balance participation and home life. When asked about the challenges she faced, she said:

> *It's just the time that I would have to put in to study and not get distracted, because my husband works until 6:00 p.m., so in the meantime, I have to attend to my son and take care of the house stuff too at the same time and pay bills. I take care of all those things.*

Occasionally, references to time had to do with the content of the program. Several participants talked about the challenges balancing various assignments that were all due at the same time and managing their time appropriately. As one participant said:

> *I guess the homework [was the most challenging], when multiple classes had short deadlines on assignments. They all wanted them in around the same time. You had to manage which one you would do first, second. However, whatever way you slice it up, you had to make sure it got done. Some projects required more time, or were a little bit more tedious than others.*

For some participants, "time" took on multiple meanings. It could signal the time needed to study to complete the program successfully; the time that was passing while a participant worked to achieve his or her goals; the time that children and families would also be sacrificing; and finally, time to be able to get a good night's sleep. As one respondent said when asked what she saw as the biggest challenge to meeting her goals:

> *Time. That's it. I need time, yeah. Because everything else is alright. Because I'm okay with making the money I'm making, even if it's not a lot. I get to study [at my job]. At least I'm paying everything and I have a place to live. The time is the one that—how long am I going to drag this on and put my kids through it? How long am I going to—how long is it going to take me to get there? Time is the one that it's just like, "When am I gonna sleep?"*

Helping Participants Manage their Challenges

In these interviews, participants mentioned financial concerns (including difficulties paying bills, worries about paying past student loan debt, and not knowing how to finance future training), challenges balancing school with work and family responsibilities, worries about learning new material, and an overall concern that they lacked time to tend to all of their responsibilities. The discussion below offers some suggestions for ways that programs could help participants manage these challenges, acknowledging that some programs already offer similar services.

Strategies to address financial challenges. In helping participants deal with financial challenges, programs might consider the full range of concerns participants articulated. Programs could build or strengthen collaborations with local social service providers to facilitate referrals to, or bring on-site representatives from agencies that could provide

financial or in-kind help (e.g., food pantries). Programs might also help lower-income students apply for all public assistance programs for which they might be eligible.

Additionally, programs could provide financial aid counseling that focuses not only on students' current aid packages, but also on past student loan debt and options for financing future training. Developing a plan for the future, including discussions about paying off existing debt, might help participants feel more secure about tackling further steps in their chosen career pathway training.

Adding or expanding educational components related to financial literacy, including money management and planning, might help participants who are struggling with tight budgets and/or low incomes. Financial literacy workshops could provide participants with strategies for handling their finances while in school.

Strategies to address concerns about classroom challenges. The first brief in this series noted that participants were motivated to succeed and believed they would reach their goals, yet anxieties about their ability to master material were a real concern for some. Recognizing that some students are returning to the classroom after a long period of time, or may have felt ill-prepared for post-secondary work by their high schools or GED programs, programs could offer "back to school preparation sessions" prior to the start of training. These sessions could provide participants with a chance to ease back into the classroom, and help to allay some of the fears and concerns about the material covered in course work.

Additionally, extra support or tutoring tailored to the specific material and course work of participants (as opposed to general tutoring sessions that might be available through a community college) could help students who are struggling with material. This may be particularly useful for English as a Second Language students, participants involved in more technical training, and those who have not been in school or training for many years.

Strategies to address concerns about balancing responsibilities. To address respondents' concerns about their families and a perceived lack of time, programs that do not do so could offer tools or programming to help participants set goals, manage time, and balance work, family, and school. Programs could involve children and other family members in program activities such as allowing parents to bring their children to visit the program to see firsthand what their parents' days are like and the effort their parents must put forward to succeed. Programs could work with the entire family to develop a plan to help the participant achieve his/her goals while also attending to other responsibilities. Participants who are caring for disabled or older family members or who have other types of challenging caregiving situations might benefit from referrals to agencies that can provide respite care.

Recognizing that non-traditional students often juggle multiple roles, programs could explore integrating social activities into the structure of the program. With time and financial constraints, participants and their families may not have opportunities to do the sorts of "fun" activities they enjoyed prior to being in training. Examples might include potlucks and game nights; these activities might be offered during breaks or other periods when the time demands of the program are not so great. Activities like these could also build community among participants. As noted in the first brief in this series, for participants who are parents, wanting to make a better life was a significant motivation for enrolling in the program, yet many had feelings of guilt about the time their participation was taking away from the family. Finding ways to bring families into program activities could ease some of that guilt and help children or other family members be more integrated into the experiences of their parents.

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About this Series

This is one of three briefs that describe early lessons from in-depth interviews with Pathways for Advancing Careers and Education (PACE) study participants. The goal of this sub-study is to gain a more comprehensive understanding of study participants' motivation for wanting to enroll in a career pathways program, their likelihood of success, their experiences with program services, challenges they experienced to completing programs and supports that helped them succeed. These three briefs focus on participants' early experiences in the study, approximately six months after they were assigned to a group that could enroll in the career pathways programs. Future reports will incorporate findings from a second round of interviews that will occur approximately 18 months after study entry.

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