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FAMILISMO, FAFSA, AND SALLIE MAE: A STUDY OF SECOND GENERATION LATINX  
STUDENT LOAN DEBT

by

JASMINE GONSALEZ

A master's thesis submitted to the Graduate Faculty in International Migration Studies in partial  
fulfillment of the requirements for the degree of Master of Arts, The City University of New

York

2020

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Loan Debt

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Jasmine Gonzalez

This manuscript has been read and accepted for the Graduate Faculty in  
International Migration Studies in satisfaction of the thesis requirement for the  
degree of Master of Arts.

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## ABSTRACT

Familismo, FAFSA, and Sallie Mae: A Study of Second-Generation Latinx

Student Loan Debt

by

Jasmine Gonzalez

Advisor: Jamie Longazel

As college expenses continue to skyrocket, borrowing thousands of dollars to pay for college has become a rite of passage towards achieving the American Dream. Very little has explored the problem of rising student loan debt through a sociologically-oriented lens, and even less work has examined the variations in the lived experiences of underrepresented student borrowers. This study focuses on second-generation Latinx students who have used student loans to pay for college. As American citizens with Latin American roots, this generation lives in a precarious situation, often straddling the lines between their traditional family-oriented values, and the more individualistic values of American culture. By examining the influence of Latinx family culture, or *familismo*, manifests itself on second-generation students' decisions to take on student loan debt, we can better understand the balancing acts these students must perform. It is also important to understand the varying tenets of the "American Dream" and how parents pass these on to their children, who in turn reinterpret them to better suit both familial expectations and their own ambitions within the larger societal power structure.

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## TABLE OF CONTENTS

	Page
ABSTRACT.....	iv
ACKNOWLEDGEMENTS.....	v
CHAPTERS	
1. INTRODUCTION.....	1
2. LITERATURE REVIEW.....	4
3. METHODS.....	11
4. FINDINGS.....	14
a. Second generation “guilt”.....	14
b. Solutions to a lack of financial guidance.....	18
c. Keeping parents in the dark.....	21
5. CONCLUSION.....	24
6. APPENDICES.....	27
a. Survey.....	27
b. Interview Guide.....	29
7. REFERENCES.....	30

## CHAPTER 1: INTRODUCTION

Borrowing thousands of dollars to earn a college degree has become a rite of passage towards achieving the American Dream. According to a Georgetown University study, 56 percent of all jobs paying over \$35,000 require a bachelor's degree or higher (Carnevale, et. al, 2018). Combined with the fact that the cost of higher education has skyrocketed 538 percent since 1985, while wages for higher degree holders has increased by only 23 percent, it is no surprise that 44 million students and graduates are struggling to pay back over \$1.5 trillion in student loans (Donovan & Bradley, 2018; Jamrisko & Kolet, 2013; Thune & Waner, 2019). These staggering numbers have helped initiate a new wave of college finance research focused on the cost of higher education and understanding the economic implications of the student loan debt problem. However, there is very little sociologically-oriented research on student loan debt, and even less work has examined variations in the lived experiences of underrepresented student borrowers (but see, e.g., Madrid, 2011; Turner & Garcia, 2005).

According to the National Research Council, "The Hispanic second generation, the children of Spanish-speaking immigrants...is projected to grow to 26 million [by 2031]" (2006, p. 3). The majority of this population is currently in school and will be in the labor force by 2030 (2006). As we continue to see the replacement of well-paid blue-collar positions with segmented, low-skill jobs with few, if any opportunities for upward mobility, immigrant children are confronted with a "cruel choice: either acquire the college... degree needed to move into the professional/managerial elite, or else accept the same menial jobs to which the first generation was consigned" (Waldinger & Feliciano, 2004, p. 377). Additionally, they are also often first-generation students, the first in their families to attend college, a status which carries its own set of burdens and stresses (Gándara, 1999; Espinoza, 2010; Sy, 2006). As the fastest growing minority group in the United States, it is



therefore important to understand how Latinx<sup>1</sup> students—especially the second generation who are born to immigrant parents in the US—are deciding whether or not to take out loans to finance their education.

Unlike first generation immigrants who Glazer posited “are *in* America, but not yet *of* it,” their children are American citizens by birth and “are here to stay...to claim their rights” (in Haller et al, 2011, p.733). Yet as American citizens with Latin American roots, this generation lives in a precarious situation, often straddling the lines between their traditional family-oriented values, and the more individualistic values of American culture. *Familismo* prioritizes the family’s well-being over individual interests, values interdependence, and has been understood to influence Latinx students’ decisions regarding everything from contributing to family finances to college location (Desmond & López Turley, 2009; Sy & Romero, 2008). In contrast, American individualism emphasizes individual goals and desires, self-realization, and independence (Brown, 1996; Wood, 1972). This cultural limbo has been thoroughly explored in relation to ethnicity and identity formation through the experiences of second generation Latinx adolescents and high school students, however the effects of these cultural clashes on their transition to college is only just beginning to be explored (Bailey, 2007; Fergus, 2016).

Even after experiencing the largest increase (14 percent) in college enrollment amongst all ethnic/racial groups from 2000 to 2018, Latinx students are still underrepresented in higher education (Flores, et.al, 2019; McFarland, et.al, 2017). Even worse, Latinx students are less likely to finish their undergraduate degree and are more likely to default on their loan payments (Baum & O’Malley, 2003; Chen & DesJardins, 2010). As a significant portion of the future working

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<sup>1</sup> Latinx is a gender-neutral term used to refer to a person of Latin American descent. Additionally, as many government reports and data use the term Hispanic to refer to persons of Latin American descent, this study will use Latinx and Hispanic interchangeably.

population, their financial and educational decisions have important implications not only on their lives, but the future of the United States as well.

Thus, by examining how the influence of Latinx family culture manifests itself on second-generation students' decisions to take on student loan debt, this study will expand the dialogue regarding the balancing acts second-generation Latinx students must perform throughout their lives. Additionally, it is also important to understand the varying, but specific tenets of the "American Dream" are passed on by immigrant parents to their children who in turn reinterpret these values to better suit both familial expectations and their own ambitions. Lastly, as individuals with multiple social and cultural identities, examining second-generation Latinx students' financial decisions around higher education is integral in their own understanding of their position in the education system and society at large.

I begin Chapter 2 by using segmented assimilation theory to contextualize Latinx families' position in American society. The rest of the chapter serves as a literature review highlighting relevant topics such as Latinx family culture, educational beliefs, the "American Dream," borrowing practices, and financial literacy. In Chapter 3, I discuss the methodology I used, elaborating on the study's design and how the data were analyzed. Chapter 4 discusses in depth the study's findings of the different family-related factors influencing second-generation Latinx students' higher education financial decisions and the dilemmas they grapple with leading up to—and during—their college experiences. Lastly, in Chapter 5 I reflect on the study's findings and implications for future research.

## CHAPTER 2: LITERATURE REVIEW

While the education of Latinx students in the United States has gained more attention in the media thanks to DREAMERS and other activist groups fighting for educational access, academic conversations and debates have tended to focus on the *under achievements* of this population (Calbrese, & Poe, 1990; Madrid, 2011; Thompson, 2007). During the early 90s, Douglas Massey argued that “Hispanics...remained an afterthought in most theorizing on urban poverty” after efforts by the research community failed to incorporate Latinx people into the urban “poverty limelight” largely occupied by urban Blacks (1993, p.451). Still, Massey’s ultimate grievance with the early research was the use of “methods and models developed with Blacks in mind” to analyze the Latinx community which ignored the fact that “the roots of Hispanic poverty are fundamentally different from those of African-Americans” (1993, pgs. 451 & 452). Accordingly, while the negative effects of poverty on education have been deeply researched, the wide understanding of these issues as they pertain to Latinx communities was inherently flawed (Moore, 1989; Ogbu & Simmons, 1998). Massey’s argument of separating Latinx debates from Black Studies and forging new theories, models and methods remains at least partly true as quantitative data on Latinx students is still being considered alongside Blacks under the generalizations of minority status and students of color (Carter, 2002; CRL and NAACP, 2019; Libassi, 2018; Ogbu & Simmons, 1998).

However, this is not to say there have not been enormous strides in the Latinx immigrant research community. Comparative qualitative work has been done on the inter-generational experiences of first-generation immigrants and their U.S-born children, known as the second-generation. As Massey argued for better methods to study Latinx communities, Portes and Zhou were proposing a new theory to better understand the “new immigrants” from Latin America and Asia, and their children. Segmented assimilation theory recognizes that “new immigrants” are

entering a challenging, highly diverse and stratified society while attempting to “explain what...individual-level and structural factors determine into which segment of American society a particular immigrant group may assimilate” (Zhou, 1997, p. 984; Portes & Zhou, 1993). According to the theory, individual-level factors like “education, ability to speak English, age upon arrival” and “structural factors like racial status, family socioeconomic backgrounds, and place of residence” (Zhou,1997, p.984), place immigrants on one of three paths: (1) “conventional upward, or ‘straight-line,’ assimilation, (2) downward assimilation, and (3) ‘selective acculturation’” (in Xie & Greenman, 2005, p. 5). Segmented assimilation spurred hundreds of new studies concerned with the second generation’s future prospects as they “confront barriers to educational and occupational mobility,” (Haller, et al, 2011, p. 737) showing that upward mobility is no longer as straightforward as previously thought (Hirschman, 2001; Portes and Rumbaut 2005; Rumbaut 2005; Zhou 1997).

As the theory applies to the Latinx community, the most common path taken by Latinx families is that of selective acculturation, or the “deliberate preservation of the immigrant community’s culture and values, accompanied by economic integration” (Xie & Greenman, 2005, p. 5). While newly arrived Latinx immigrants with low education levels and/or a limited ability to speak English places them at a social and economic disadvantage, various studies show that Latinx students with a strong sense of *familismo*, or strong family ties, perform better in school and have positive academic consequences (Fuligni, 2006; Gándara, 1995). However, the retention of these strong family ties and cultural values have been observed to be a double-edged sword as family obligations compete with school and a sense of independence (Espinoza, 2010; Sy & Romero, 2008). To complicate matters further, Fernández-Kelly and Konczal find that second-generation youths often merge and reinterpret traditional American values that give way to “new modes and

pathways of incorporation” and definitions of success (in Zhou et. al, 2008, p. 44).

Though the Latinx community is a heterogenous group representing different ethnic origins, social classes, histories, immigration statuses, etc., as previously discussed, the strongest commonality is placing family at the center of Latinx culture and identity (Fuligni; 2006; Miranda et al, 1998; Vega, 1990; Sy, 2006). *Familismo* in particular emphasizes family interdependence and requires individual family members “to put the needs of the rest of the family first, even if it means making personal sacrifices (Aldaco, 2010, p. 1). This culture cultivates an intense sense of obligation in children to contribute towards the betterment and well-being of the family. Family obligations are defined as a “collection of values and behaviors related to the children’s provision of assistance, support, and respect to their parents, siblings, and extended families,” tracing them back to norms and traditions that exist in immigrants’ native countries (Fuglini, 2006, p. 1). Using the importance placed on behaviors such as “‘help your parents financially in the future,’ ‘help take care of your brothers and sisters in the future,’ ‘live or go to college near your parents,’” (p. 2) as indicators, Fuglini found that second generation Latinx children felt a slightly higher sense of obligation towards family than first generation, and was also found to be higher than the majority of American adolescents with American-born parents (2006).

Additionally, the perceptions and beliefs of immigrant parents on education have also been well documented and consistently report the desire to provide their children with better educational opportunities as the second most important reason for their migration to the United States (Fuligni, 2006; Romero, 2008; Gándara, 1995, 1999; Haller, et al, 2011; Kasinitz, et al, 2008; Menjívar, 2008). In his study of Latinx family perceptions on education in middle school, Prickett found that parents’ own experiences with racism and discrimination led them to believe their immigrant status and their children’s Latin American roots would be a hurdle to overcome on their path to economic

success (2018). However, much like other immigrant groups, Latinx immigrant parents commonly adopt and espouse the “American Dream” ideology that success is available to anyone that works hard. Nevertheless, Prickett (2018) also found that parents still pushed their children to do well in school as higher education “emerged as the decidedly surest path to well-being, status, and greater economic security,” (p.51) a finding supported by other scholars (Gándara, 1995; Turner & Garcia, 2005; Zurita, 2004).

Moreover, unless newly arrived immigrants are well supported by receiving relatives, most have a financial status that is shaky at best, putting them and their children in “a disadvantageous dilemma where it negatively effects their continuation of high school or college education” (Das, 2018, p. 15). Yet the pursuit of the “American Dream” is constantly espoused as a migration motivator. Naturally, a conflict arises as first generation Latinx immigrant parents must explain the persistent wealth gap between themselves and their White counterparts that has resulted in their continued low to low-middle socioeconomic status (Algernon & Mora, 2008; Kochhar & Cilluffo, 2017; Mora & Dávila, 2018). In order to mitigate this contradiction, Rondini, finds that parents “‘deferred’ the promise of success to the next generation, making their children’s accomplishments the marker of their own achievements...[and] students took on the role of ‘aspirational proxies’...carrying with them the hope to achieve the socioeconomic mobility that had eluded the previous generation in the ‘land of opportunity’” (p. 58, 2019). Several studies support the positive effect this amended version of the American Dream has had on Latinx students by examining the correlation between increasing enrollment rates and the support and encouragement students receive from their families (Fuligni & Pederson, 2002; Sy, 2006; Sy & Romero, 2008).

While rising college enrollment rates amongst second-generation Latinx students signify a positive change in generational mobility and financial security, rising college costs have put that

stability in jeopardy as families and students struggle to keep up. Although federal, state, and institutional aid in the form of scholarships, grants, and work-study programs were created by the Higher Education Act of 1965 to help the most needy and low-income students pay for college, they have also not kept pace with college costs (Kantrowitz, 2018). One of the few studies focused on Latinx students' educational finances found that when combined, these "structural shifts have a disproportionately negative effect on Latinos (as well as African Americans), who are more likely to come from low-to low-middle income families" and are forced to "pay more as a proportion of total income" (in Gross, J.P.K, 2008, p. viii). Interestingly, a recent study shows that Latinx parents are highly opposed to their children taking out student loans, yet they were also found to have saved nearly the least amount of money out of all ethnic groups that were surveyed (Gigante, 2018). Cultural explanations for Latinx student aversion to borrowing have been offered. For instance, Menges concludes that Latinx students with a strong sense of *familismo* would not take out loans because it could "compromise the entire family" (2014, p.4). The unwillingness to place their families in a precarious situation is even more salient when students consider the kind of school they attend.

Studies show that Latinx students are disproportionately enrolled in community colleges, making up 22 percent of the 29.3 percent of all undergraduate students who are attending two-year institutions (Ma & Baum, 2016). The average tuition at four-year institutions is \$32,410 per year while community colleges cost an average of \$3,440 per year (College Board, 2019). Despite their reluctance to take out loans, 18 percent of second generation Latinx students are earning their bachelor's degree and are most likely to borrow money to pay tuition (Ma & Baum, 2016). For those who do take out loans, "their reliance on non-need-based loans and parent loans have been found to be the greatest in the first two years of enrollment, but decrease over time" (Gross, 2008).

Students will either start working part-time which can be detrimental to their level of success in school, or risk disappointing their parents and family by having to drop out without earning their degree (Hernandez & Lopez, 2004). For participants in this study, and other students like them who find themselves in this difficult situation, compromises have been made in order to satisfy all sides.

The last component that factors into the financial decisions of second-generation Latinx students regarding their higher education is financial literacy. The ability to understand financial aspects and manage money well is globally recognized as an essential life skill that is formally taught in some countries (e.g., Australia or Peru) (OECD/INFE, 2015). However, even after similar courses were mandated in some U.S. high schools, Cole et al. (2016) found that they did not have an effect on financial outcomes. Instead, scholars have started to focus on individual student experiences. In the case of Latinx students with immigrant parents, the parent's education level prior to their arrival to the United States serves as a critical factor in determining their and their family's socioeconomic entry and future mobility. Hossler and Vesper (1993), amongst other scholars (e.g., Houle, 2013; Herrero-Moreno et al, 2018), found a direct correlation between parents who are financially literate and understand financial aid options, and the ability to pass on this knowledge to their college-bound children in order to avoid student loan debt. On the other hand, compared to 12 percent for all workers, 43 percent of Latinx workers reported "knowing nothing" about investments or saving for retirement (Muñiz & Rodriguez, 2004). Unsurprisingly, this low financial literacy also affected Latinx parent's knowledge of college financing with only 44 percent being aware of Federal Pell Grant programs compared to 81 percent of White parents and 82 percent of Black parents (Coulombe & Gil, 2016).

While these studies offer an overview of many different ethnicities and student generations, very little research has specifically focused on the actual financial literacy of second generation



Latinx students and how they are deciding to finance their college educations. The few that do factor immigrant status focus on first generation immigrants who are less likely to borrow money due to language barriers and their inexperience with domestic financial institution (Kim, 2003; Singer & Paulson, 2004). As US born citizens, studying second-generation Latinx students' experiences with financial aid must be understood through different perspectives than that of their parents. Although the literature reviewed here engages the influence of Latinx family culture in second-generation students' educational decisions, no study to my knowledge has examined the experience of taking student loan debt as a continual process that is informed by the constant cultural tensions these students grapple with.

## CHAPTER 3: METHODS

This study draws from five semi-structured, in-depth interviews that lasted between 35-45 minutes each. The interviews allowed participants to build their own narratives as they examined the role of immigrant family culture in the decision-making process of taking on student loans as second generation Latinx students. As a second generation Latinx student with student loan debt, there is no doubt that my personal experiences informed how this study was designed. The shared experiences in higher education and similar family culture and backgrounds helped establish a strong rapport between me and the study's participants, allowing for more open and honest conversations.

Participants in this study were asked to fill out a short survey (Appendix A) prior to their interviews. The survey was meant to serve as a starting point to the interview and to verify each participant's answers during the interviews. The survey focused on participant demographics, specifics on their loans (i.e., total amount borrowed, help received during the financial aid application process, etc.), their family's education background and their attitudes about education.

After receiving IRB approval, I used snowball and purposive sampling methods to recruit subjects. Specifically, as a second generation Latinx student, I used my personal social network during the recruitment process. This led me to three of my five research subjects; the other two I recruited using snowball sampling.<sup>2</sup> In total, five subjects agreed to participate, and all met the following criteria: (1) Self-identifies as Second Generation Latinx; (2) Must have student loan debt (undergraduate and/or graduate; federal and/or private); (3) Parents/guardians must be First

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<sup>2</sup> After having contacted potential participants from the researcher's social network over the phone, the purpose of the study was explained, voluntary nature of participation conveyed, criteria for participation outlined, and verbal consent established. Additionally, an informed consent letter outlining the study purpose, procedures, and their rights as voluntary subjects was emailed to them for personal review and records

Generation immigrants from a Latin American country.

While this study did not use sex or gender as criteria for participation, the sample was overwhelmingly female with four out of five participants identifying as female, and only one as male. Participants came from various institutions, academic backgrounds, and geographic locations. All participants attended public universities in either California (4) or New York (1). The female participant from New York attended a 4-year undergraduate institution and is currently in her final year of law school. The male participant dropped out of college after his sophomore year; all four female participants earned a bachelor's degree and two of the three females from California have earned a master's degree. Although not required, all interviewees agreed to have their interviews recorded. Because four of the five participants are located in California, their interviews were conducted through video phone calls and tape recorded. The only interview conducted in person and tape recorded took place at the New York participant's home.

The interview guide I used consisted of 8 semi-structured, open-ended questions touching on the following: parents' decisions to migrate to the U.S, family attitudes towards higher education, and their experiences navigating the financial aid process. As the price of college tuition and college related expenses continue to skyrocket, the correlation between family wealth and socioeconomic status on national college enrollment, retention, and graduation rates is becoming increasingly important. According to the answers my participants provided on the survey and in their interviews, with the exception of one participant whose father owns a small construction company, participants come from low-income, low-education, mostly blue-collar, working-class families. All participants listed their parents as having been educated in their home countries and the highest education level reported was the equivalent of a high school diploma, while the lowest education level achieved was second grade. Several participants stated that they did not receive

much, if any help from their parents throughout the college application/financial aid process and were forced to find other forms of guidance.

The general goal of the study was to discover over-arching themes, similarities and/or conflicting responses within each participant's answers. While responses varied, they were used to identify connecting patterns within each participant's behaviors and experiences in funding their higher education. In order to better support the researcher's findings, direct quotations from participants' answers are included in Chapter 4. The researcher has chosen to include any slang and Spanish language used in order to preserve the authenticity and integrity of participant's answers. Participant and family members' names have been changed in order to protect their privacy.

## CHAPTER 4: FINDINGS

### **Second-generation “guilt”**

The first factor discussed in this chapter is the guilt second-generation students feel knowing their parents’ migration stories. As supported by the literature, most second-generation children are aware of their parents sacrifices, and these heavily influence their educational decisions (Caplan et al., 1991; Gibson & Bhachu, 1991, Suarez-Orozco, 1989). Migration is fraught with challenges and at times danger and not for the faint of heart. Unique to participants in this study and other second generation Latinx students is their understanding of the sacrifices made by their parents before migrating, during the journey and after arriving in the U.S. As my participants elaborate, this guilt permeates different aspects of their lives, but it is especially poignant when it comes to how educational choices impact their futures. Interviewees reported this to be the strongest motivator to not only enroll in college, but to remain in school.

Fernanda is a 29-year-old social worker in the Greater Los Angeles area. Her parents migrated to the United States from El Salvador in the 1980s during the country’s decades-long civil war. Her father became a handy man and her mother stayed home for most of Fernanda’s life in order to take care of her and her younger sister Louisa. Fernanda explains that knowing her parents’ migration journey created a deep sense of duty to satisfy her parents desires for her to go to college.:

... [My parents] don’t talk about it often, but when they do I get this knot in my stomach. Like someone punched me...there was never a question about what I needed to do. College was always the goal.

Inevitably, the cost of college at her four-year university became a problem for Fernanda and her family.

It was scary for sure, but I was excited, and my parents were *really* excited...The

first year [my parents] told me not to borrow anything and they paid for everything that my financial aid didn't cover. I could tell it was rough for them, so I told them to sell my car. But it still wasn't enough so the next year I decided to take out loans. They told me to come home but I didn't want that first year to be a waste. They worked really hard for it.

Fernanda's decision to take out loans highlights the connection between the second generation's internalization of their parent's migration experiences manifesting as feelings of guilt and needing to prevent any further stress on them. Because her parents didn't want her working in order to focus solely on school, Fernanda felt as though taking out loans in order to stay in school would be her contribution to the family. Ultimately, she chose to sacrifice her best interests as a way to protect her family's future. It is also interesting to note how she credits her parents for their hard work during her first year in school, as if they were students themselves working towards the same goals.

At 28 years old, Julia has successfully earned her master's degree in childhood development and currently works as a behavioral therapist. Much like Fernanda, for most of their lives Julia and her brother Michael (also a participant in this study) have been acutely aware of the poverty and violence her parents left behind in Guatemala. Additionally, as Julia's parents are now citizens, she felt comfortable sharing that they had originally entered the US illegally by traversing the Sonoran Desert, getting lost for two days on the way.

They kind of had no choice but to leave. They both told me the stories about them coming here but I always feel like they leave some details out. Like they don't want us to really know everything... That's where you feel like you have to do what they tell you. You want to make them happy and proud and like it was worth it.

Though not an immigrant herself, knowing her parents' stories has allowed Julia to have a point of

reference where she recognizes the privileges her position as second generation Latinx have afforded her. Moreover, Julia directly connects these advantages to the sacrifices her parents made, resulting in her feeling that she must “repay” them by earning her college degree.

Both Fernanda and Julia highlight their parents’ migration journey as the guiding force that keeps them on the path towards uplifting themselves and their families toward a bright future. For these students, graduating from college is not just a way to make their parents proud or an avenue toward a good job. Rather, they see their success as a measure of their family’s success; a validation of the risks their parents took to make this path a reality. There is virtually no room to stray or falter, and the students in this study have accepted this burden by doing everything they can, including taking out student loans, to accomplish what their parents have not been able to.

Additionally, the guilt these students express is also tied to the continued sacrifices their parents have made by working menial, labor intensive jobs to provide for them. Unlike his sister Julia who never questioned going to college, 23-year-old Michael had long-felt that college was not the right fit for him. Although he did enroll at a university only a few hours away from home, he eventually dropped out by the end of his sophomore year. He explains how his mother’s relentless pressure to get good grades and go to school led him to enroll and eventually take out loans.

I mean I hated school. I never got good grades. Every time report cards came I knew my mom was gunna start with her *Mira patojito, quieres ir a limpiar baños como yo? O levantarte a las 5 de la mañana a ponerlos roofs todo el día como to papa? No? Entonces aplicate!* [Look little boy, do you want to clean bathrooms like me? Or wake up at 5am to build roofs all day like your dad? No? Then apply yourself!] Same speech every time.

Michael’s mother acknowledges that her and her husband’s socioeconomic position in society is not what they wanted nor expected for themselves when they decided to immigrate to the United

States. While access to opportunities and higher levels of success have eluded Michael's parents, as an American citizen, they felt they had to push him to take advantage of the opportunities unavailable to them.

Similarly, 28-year-old Danielle's parents were unable to finish high school, with her mom struggling to finish second grade in order to help take care of her siblings. During the early 80s, her parents migrated to the United States in an attempt to escape the poverty of their small town in Mexico. She recalls how one of their proudest moments—her acceptance to multiple public and private universities in California—was also the moment her parents realized they were financially unable to get their daughter across the finish line.

We looked at the tuition rates and my mom started to cry, and my dad just looked so sad. Even with the money they saved for me it still wasn't enough, so I after I decided to go to the cheapest one I told them not worry and I accepted my loans.

Like the previous two participants, Danielle's parents have unintentionally made her a proxy for their success and achievement in the United States. Her decision to accept school loans was not just one made from having the financial need to borrow money, but also from seeing her parents struggle to help her by starting a college fund for her. Knowing that her parents had worked so hard and still came up short only intensified her feelings of guilt. In order to mitigate these feelings without continuing to burden her parents, Danielle decided to take on the burden herself in order to fulfill their dream to see her graduate from college.

She also underscored the deep connection she has with her parents and the rest of her family that serves as a strong inclination that it will soon be her "turn" to support her family.

I mean they're getting old, and I don't want them working till they're like 80 just to put me through school. They always tell me how they're there for me and ask me to



move back home so I don't have to pay rent. But I just don't want them to do that for me anymore. I know it's gonna be hard to pay off my loans and take care of them later but that's what we do.

Family traditions dictate an interdependence that is at odds with the overall autonomy and socioeconomic mobility college graduates tend to experience. On the one hand, Alexandra is working towards becoming financially independent in order to carve out her position in the family as a strong and competent contributor. However, she is also struggling to curtail her family's desire to keep her close both physically and financially.

As second-generation immigrants, these students have been well aware of how different their lives have been in the United States because of their parents. They are also the first in their families to go to college, adding a second layer of pressure to their decisions to pursue higher education. Ultimately, they decided that while their parents' hard work and dedication had been their number one motivator for them to go to college, financing their education was not only their responsibility but a contribution to their families. Knowing where their parents came from and what they endured created the context for these students feeling a sense of duty to finance their educations in order to make their families proud.

### **Solutions to a lack of parental financial guidance**

With numerous studies revealing that many first, 1.5, and second generation Latinx students often navigate the education system by themselves at an early age, it was unsurprising that participants of this study also found themselves going through the application and financial aid processes virtually alone (Prickett, 2018; Suarez-Orozco et al., 2010). This was especially true for the students in this study who were the first in their family to attend college. Participants reported

that their parents' limited knowledge on applications and loans prompted them to seek out advice and answers to their questions elsewhere.

Prior to her younger brother Michael entering college, Julia was the first person in her family to attend college and found herself researching scholarships and filling out applications with almost no guidance or input from her parents. She took notice of how different and more stressful her experience was with the financial aid process as compared to her friends whose parents were highly involved in the entire college application process:

Like my friend Chelsea. Her mom was always on her over applications our senior year. We filled them out and did our essays together, so I thought it would be the same for the FAFSA, but she told me her mom filled it all out for her. I went home and tried to do it on my own. It took me a really long time to get all of the right papers and tax info from my parents, so I was freaking out a little. Half the questions I wasn't sure of, so I just prayed I was filling it out right.

Going through the financial aid process on her own left Julia at a serious disadvantage in fully understanding the implications accepting student loans would have later on in life. When asked whether or not Chelsea and her mom helped her while applying for financial aid or loans, Julia stated:

Uhm, not really. I never really asked. I don't think I ever told them I was doing the whole thing on my own. Plus, I don't think my parents would be cool with other people knowing their financial situation...But I would definitely listen when her mom was talking about college stuff.

Though it was not her choice to go through the process alone, Julia's sense of obligation to her family also nurtured the self-sufficiency she displays here. By navigating the financial aid process on her own, Julia had taken the first steps in helping secure her family's financial future. While

moving away from relying on family might seem to contradict the interdependence Latinx students experience within their families, it is in fact a means by which Julia can accomplish her long-term goal of taking care of her family in the future.

Alexandra is currently in her final year of law school in New York and hopes to specialize in music law. Her parents emigrated from Mexico in the mid 1980s and settled in Los Angeles where her father became a construction worker and her mother became a nanny/housekeeper. Much like Julia, Alexandra's parents' long work hours and unfamiliarity with the college application process prompted her to seek advice elsewhere.

My guidance counselor kind of sucked and yeah, my parents tried to help but they really didn't know anything. So, I just went online for answers on applications and FAFSA [Free Application for Federal Student Aid] and all that. I was on all the blogs and boards.

Unlike millions of other students with parents who have been educated in the United States and/or are with college finance, Alexandra was compelled to turn to virtual strangers for help. While relying on the Internet for advice may seem dubious, when asked how she felt about her parents not being a part of the process with her, she recalls that it was easier to do it herself than to explain everything to them.

They didn't really have time to sit down with me to fill out the forms or listen to me try to explain everything because *I* didn't even know everything. They kind of just trusted I knew what I was doing and went with it.

Similar to the self-reliance Chelsea demonstrated when applying to schools and financial aid, Alexandra developed a sense of self-sufficiency to go through the college application and

student loan processes. Whereas *familismo* nurtures strong emotional and cultural ties between different generations within families, second generation students like Alexandra are also compelled to both seek out outside resources for help and be confident in their own abilities to fulfill their responsibilities. Second-generation Latinx students' long-term goals are connected to the well-being of their families, thus as they work independently to meet their objectives, they are also working towards advancing their family's socioeconomic status as a whole.

### **Keeping parents in the dark**

Throughout my interviews, participants were asked to disclose how much student loan debt they were currently in. As students from low to low-middle income households, four out five qualified for grants and scholarships that covered on average, a little over half of their total tuition. Though participants received high financial aid packages, on par with other reports, their parents' low income also meant a higher portion of that income would have to go towards college costs (Gross, 2008). Including both undergraduate and postgraduate loans, the average amount of debt participants in this study had accrued was just over \$48,000.

Although the majority of the literature has found positive correlations between student academic success and Latinx family closeness, participants in this study have decided to keep the actual amount of debt aspect of their higher education experiences themselves. For various reasons that will be discussed below, three out of five participants reported not telling their parents how much debt they are in.

As evident by Julia's father founding his own construction company during her first year in college, she specifically emphasized her family's understanding and pursuit of the "American Dream".

Like obviously we're close but I just didn't want to put that on them...I don't know, they'd be upset and probably like question if it was worth it which sucks cause that's all they've ever thought about for us.

Julia explains that she is unwilling to cast any doubt over her parents' belief in higher education as the path to success or the pressure they placed on her to go to college. This is largely because second-generation students like Julia are expected to surpass their parents' socioeconomic status. The "American Dream" her parents envision does not include their children having to crawl out of crippling debt before they can even begin their lives.

Barley able to make ends meet meant Alexandra's parents were unable to pay for any of her schooling. Though she received a substantial financial aid package, against her parents' advice, she decided to take out loans to cover the rest of her tuition. Because her parents were not involved in the application processes, they remain unaware of how much tuition actually is and how much Alexandra has borrowed.

I don't think I can ever tell them [about my debt]. They would never like disown me, but they would definitely make me move back home. I really think it would crush them.

Alexandra has chosen to struggle in silence as an emotional protective measure to spare her parents additional financial and mental stress. As the first in her family to go to college, Alexandra feels great pressure to become financially successful enough to take care of herself and later on, her family as well. Though she bears full responsibility over paying her loans back, she feels that her debt has the potential to jeopardize her family's future economic stability.

Fernanda on the other hand, has been selective about the details she shares with her parents. While her mother eventually cosigned one loan, she has chosen to not inform her parents about the multiple other loans under her own name.

I think I'm more embarrassed by it because they really didn't want me to borrow anything. But it was so hard to figure out what to do to keep them happy and worry free and also be able to afford to go.

Taking out loans became the only plausible source of financing the education her parents had always wanted her to have, yet they were also the one thing her parents did not want her to do. Loans were the vehicle that would not only keep her in school but would eventually lead to a well-paying job that would allow her to build her future and help her family. In the end, Fernanda concluded that her desire to help her family in the future outweighed the possible negative effects of student loan debt on her individual future.

## CHAPTER 5: CONCLUSION

In this study I explored how family culture can influence the educational and financial decisions of second-generation Latinx students. As American citizens, these students are drawn to the individualistic, independent and self-reliant values of mainstream American society. Yet, these values are also confronted by these students' traditional, family-oriented and collectivist beliefs of Latin American culture, which prioritizes family needs over individual aspirations. Throughout their lives, second-generation Latinx students often find themselves trying to balance these contrasting ideals. This is especially true when it comes to the deeply independent experience of graduating from college. As more and more aspiring college graduates turn to loans to finance costly higher education, we must look at how family culture informs the second-generation's financial higher education decisions. What is motivating students to (1) go to college, (2) take out student loans to fund their education, and (3) how the "American Dream" fits into theirs' and their family's lives.

I found that as children of immigrants, second-generation Latinx students are strongly motivated to go to college when they consider the sacrifices their parents made in migrating to the United States. This in turn cultivates a specific form of "guilt" that drives these students to enroll in college regardless of the costs in order to both make their parents proud. Although previous studies found that Latinx students are less likely to borrow loans, participants in this study felt that financing their education was their responsibility and served as a meaningful contribution to their family by unburdening their parents of any financial obligation. Though it was not ideal to take out student loans, participants felt taking on the debt was worth the risk because it would lead them to higher paying jobs that would give them and their families financial security. Additionally, it was important to this study to understand how students overcame the obstacles they faced during their college application and financial aid processes. Whereas *familismo* cultivated the strong family ties

and collectivism that motivated students to go to college, it also promoted a sense of self-reliance when they were unable to receive direct financial guidance from their parents. A surprising finding was that the majority of participants have deliberately chosen not to share the extent of their debt with their parents. However, much like their decision to use loans to divert the financial burden of their college expenses away from their parents, their decision to not share their loan debt was meant to be a protective measure.

While this study was designed to explore the lives of second-generation Latinx students in depth, the small pool of participants also limits the study's applicable generalizations to the larger population of second-generation Latinx students. In order to expand the breadth and depth of this study, prospective researchers should design their studies around a larger pool of participants. While one participant was comfortable enough to share her parents' citizenship status, most did not and therefore the effect parental legal status has on students' borrowing practices was not considered in this study. Future studies would be well served to include parents as participants to include their own narratives.

As one of the fastest growing populations entering the workforce, this study has important real-world implications. As second-generation Latinx students work towards the "American Dream" for themselves and their families, it is important to understand their position within the financial and educational power structures that are meant to help elevate their socioeconomic status yet are also profiting off maintaining the status quo. Additionally, the same set of power relations are responsible for prompting their parents to migrate in the first place, charging their children high interest rates on loans that are only exacerbating the family conflicts found in this study. Alternatively, these are also steadily demonstrating to be well equipped—and at times even more prepared than native born students—to be successful in academia, the labor market, and be mindful of not just their futures, but those around them as well. Continued research should aim to provide



these students with better tools to successfully navigate the college financial system that will lead them and their families to brighter futures.

## CHAPTER 6: APPENDICES

### **Appendix A: Survey**

#### Latinx Student Loan Debt Survey

(All identifying information will be anonymized prior to publication of research study)

#### **Demographic Information**

1. What is your gender? (circle one)
  - a. Female
  - b. Male
  - c. Non-conforming
  - d. Prefer not to answer
  
2. Please describe your race and ethnicity:
  
3. What is your age?
  
4. Where did you attend college as an undergraduate student?
  
5. Academic Major (area(s) of study as both an undergraduate and graduate student)
  
6. How many years did it take for you to complete your undergraduate degree?
  
7. How many years will it take for you to complete your graduate degree?
  
8. Are you currently employed? If so, what is your current employment?

#### **Family Information**

1. Please describe your parents' or guardians' race and ethnicity:
  - a. Mother
  
  
  - b. Father

- c. Guardian 1
  - d. Guardian 2
2. What is the highest level of education completed by your parents or guardians?
- a. Mother
  - b. Father
  - c. Guardian 1
  - d. Guardian 2
3. Where did your parents or guardians receive their education?

**Financial Aid, Scholarships, Debt**

1. When applying for financial aid, did you receive any help or guidance in filling out the FAFSA or any other school specific forms relating to financial aid? If so, who helped you?
2. When accepting financial aid awards, did you receive any help or guidance about what types of loans, how many loans, or how much to accept? If so, who helped you?
3. Were you a recipient of any scholarships or did you qualify for any grants (Pell, FSEOG)? If so, please list the scholarship/grant and the amount received.
4. The approximate **total** amount of my **Undergraduate** loan debt is (Stafford loans, Perkins, PLUS, Subsidized)
- a. N/A
  - b. \$0.00
  - c. Under \$10,000
  - d. Under \$20,000
  - e. Under \$30,000
  - f. Under \$60,000
  - g. Under \$80,000
  - h. Under \$120,000

- i. Greater than \$120,000
5. The approximate **total** amount of my **Graduate** loan debt is (Unsubsidized Direct Loans, Graduate PLUS)
- a. N/A
  - b. \$0.00
  - c. Under \$10,000
  - d. Under \$20,000
  - e. Under \$30,000
  - f. Under \$60,000
  - g. Under \$80,000
  - h. Under \$120,000
  - i. Greater than \$120,000

## **Appendix B: Interview Guide**

### Interview Questions

1. Why did your parents/family migrate to the United States?
2. Would attaining the “American Dream” apply to your family? If so, can you describe what your family’s version of that dream is?
3. Would you describe your family as traditional? For example, are gender roles and responsibilities traditional?
4. How would you describe your family’s attitude towards attaining a higher education?
5. How did your parents or family help you through the college application/financial aid process?
6. How did you come to decide that taking out student loans was necessary?
7. Are your parents/family aware of your student loans? If so, what do they think about them?
8. How do you feel about your financial and educational decisions now?

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