# Original Paper

# Turning Adversity into Capitals among Low Income First

# Generation Students of Color: Exploring Interdependence of

# Multiple Capitals

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### Abstract

Much literature have documented that low income, first generation college students tend to contend with challenges and hardships such as financial constraints, low parental support, lack of college information, and lack of social networks. However, a growing number of the studies reverse such "deficit" view on first generation students of color, and assert that resources of traditionally disadvantaged students become a community cultural wealth for accessing privilege. This study collects the experiences of low income students of color who graduated from PWIs in the U.S. higher education system. In so doing, the study uses Yosso's Community Cultural Wealth as a theoretical framework, and analyzes the experiences in terms of how they transform their resources into capitals. The analysis of the data shows that each participant leverages Yosso's six capitals in the way to gain successful educational attainment. Unfulfilled parental dream and pitying parents turn to valuable family and aspirational capitals; lack of clear goals and lack of guidance compelled the participants to be able to navigate through possible social networks. The data also shows how one capital reinforces and intersects with other capitals.

### 1. Introduction

Educational pathways into college for low-income students of color are often shaped by structural inequality with respect to race and SES. In the higher education literature, a significant number of studies have focused on the oppressive cultural and institutional system of higher education and on how low income students of color overcome and resist their challenges and hardships. For example, low income

students of color tend to contend with financial constraints, low parental support, lack of college information, lack of social networks, etc. Some literature documented cultural experiences of first generation college students, whose challenges often share with those of low income students of color: Weaker integration into college culture (Jack, 2016; Pascarella et al., 2004, through Stuber; Soria & Stebleton, 2012). While one pillar of the literature is based on the deficit framework, portraying first-generation students as at-risk students (Lehmann, 2009; Soria & Stebleton, 2012), the other pillar constitutes the research on first-generation students' success, persistence, and desire for upward mobility. In fact, a growing number of the studies address motivation, academic determination, and resiliency of first-generation students (O'Shea, 2015; Perez & Saenz, 2017; Portnoi & Kwong, 2019). Also included in this literature body is their desire to support their families and communities in the face of institutional barriers (Luna & Martinez, 2013; Matos, 2015; O'Neal et al., 2016; Perez, 2017; Saenz, 2018).

Amidst much literature focusing on structural, cultural, and economic disadvantages of low-income first-generation students of color, there has been a shift in conceptualizing the experiences of these students. Central to this new conceptualization lies Yosso's Community Cultural Wealth (CCW) theory (Yosso, 2005). Yosso and followers reversed the deficit view and asserted that resources of traditionally disadvantaged students become a community cultural wealth for accessing privilege. Similar to Yosso's framework, asset-based theoretical framework (Perez, 2017) and strengths perspective (O'Shea, 2015) all conceptualize the experiences and expertise of first-generation students as capital, not a liability. Specifically, Yosso identified six forms of capital: family, aspirational, linguistic, social, navigational, and resistant capital.

Family has been re-conceptualized in light of Yosso's theory. Familial capital, according to Yosso (2005), includes nonmaterial support that family can provide: aspirational support, encouragement, and strong bond. This ties closely to another concept, linguistic capital, which includes expectation, preaching, mantra, or storytelling through their heritage that can push them to succeed. These forms of aspirational capital give a student the ability to have and maintain hopes and dreams regardless of adversity. For first-generation college students, family capital is presented not as the form of material being (e.g., money) but as a form of emotional support or identity (Matos, 2015; Saenz, 2018). Saenz (2018), who studied Latino male students, found that family is not a hindrance in college; rather, family capital is actively used toward academic success by fortifying ethnic identities and cultural identity (see also Huber, 2000).

Yosso's framework on first-generation students allows us to see universities as "institutional agents" who occupy positions of status and have the ability to assist youth by providing support, information, and connections (Stanton-Salazar, 1997, 2011). This framework reversed the existing critical theory perspective in which college is viewed as an institutional gatekeeper favoring middle-class students. College is thus re-conceptualized, from Yosso's perspective, as a place where first-generation students gained and fostered important capitals. Although it is still true that higher education institutions are notorious in excluding low-income students through institutional gatekeeping agents, colleges offer

various programs to attract and meet the needs of first-generation, ethnic minority students.

Some researchers (e.g., Ayala, 2019; Birani & Lehmann, 2013) even viewed racial minority background as a gainful capital. Ayala (2019) asserted that a minority background can function as a capital because their sense of pride and empowerment associated with their racial and ethnic group is used as a catalyst to succeed. Bottrel's (2009) research supported this by showing how poverty becomes a form of capital as the youths collectively transform poverty into opportunity and develop resilience through peer networking and extraordinary bonding amongst members. Similarly, Jayakumar et al.'s (2013) research demonstrates the minority status as a capital. Their research shows that African American students collectively responded to oppressive schooling structures in community-based programs and developed a critical consciousness and a desire for social justice (see also Sol árzano & Delgado Bernal, 2001).

The use of Yosso's concepts of CCW is not just conceptually discussed but receives empirical support. Sizeable research exists on how students in Predominantly White Institutions (PWIs) and Historically Black Colleges and Universities (HBCUs) differ in how their cultural capitals are employed and valued in college. Research shows that students are more likely to succeed when their family capitals are valued, welcomed, and honored (Cooper et al., 2017; Hilton & Bonner, 2017). Students in HBCUs are generally encouraged and provided for by coaches, faculty, and staff than PWIs. HBCUs promote success in a non-discriminatory environment while using the students' cultural knowledge, skills, abilities, and contacts. Preston and Palmer (2018) sum up stating that HBCUs serve as a conduit to various capitals that students possess prior to college.

### 1.1 Purpose of the Study

The way that low-income first-generation students of color (LIFSOC hereafter) obtain, access, and operationalize capitals in fulfilling educational attainment (e.g., getting admission to exclusive colleges) is vastly different than that of middle-class Caucasian students. This study seeks to investigate the experiences of LIFSOC who graduated from PWIs in the U.S. higher education system and successfully entered professional employment. The participants for this study are exceptionally successful females, defined by virtue of college graduation and obtaining professional occupations. They all are from low-income households with parents of little or no college education, and they exhibit persistence through their hardships and setbacks. The analysis of the life stories will be geared toward finding capitals unique to these women. The research sought to answer what is the unique way of activating their capitals that are not prevalent among equally successful middle-class White college students.

The analysis of this research focuses on how LIFSOC's capitals are used and negotiated throughout their educational trajectories. Given that their families do not provide much material support, their experiences are punctuated with stories of overcoming family constraints. The study focuses on two areas: first, how did LIFSOC survive in PWIs, the places traditionally known as marginalizing first-generation students' cultural capitals. Second, how did they complement lack of family capital, e.g., financial insecurity and lack of college information?

Adopting Yosso's (2005) six community cultural capitals, the data intends to illuminate varying degrees in which each participant leverages aspirational, familial, linguistic, navigational, social, and resistant capitals. This study has a goal of advancing the theoretical framework by showing interdependence and interplay of multiple capitals. The existing literature have treated capitals as a noun, something to be owned or possessed, but this present research treats capitals as a verb, being constantly constructed through interacting amongst various capitals. The narratives will be analyzed to reveal how one capital reinforces, mitigates, or nullifies another capital; for example, how family capital is transformed along the course of their life journeys and how family capital intersects with other capitals.

Most literature using the community cultural wealth model examined Latinx college students (Ayala & Contreras, 2019; Luna & Martinez, 2013, Kouyoumdjian et al., 2017). However, the model can be widely applied to other races who had similar family and community circumstances. The participants in this study include African American, Asian American, and immigrant students who are low-income first-generation college students in PWIs.

#### 2. Data and Method

The data of this study are narratives of five individuals, Kelly, Delores, Susan, Isabella, Allison (all names are pseudonyms), all of whom are low-income first generation students of color in Predominantly White Institutions (PWIs) in the U.S. By the time of the interviews, all participants obtained employment according to their field of studies after college, or graduate school or professional school. They are first generation college students, because their parents did not attend college, except one participant whose mother dropped out of college. The participants were recruited using purposeful sampling to identify low-income first-generation students of color (LIFSOC). The first author of this research used her personal network to recruit the participants. Then the researcher conducted in-depth semi-structured interviews (interview question in Appendix) with each of the five participants and conducted follow-up interview sessions. The interviews generate holistic life stories including story of parents, childhood, schooling, friends, and entry to college and workforce. All interviews were transcribed verbatim and went through member checking for accuracy. In order to ensure protection of the private information, pseudonyms are used for each participant. The analysis was conducted to identify meanings, emerging themes, and powerful vignettes, and to be organized based on Yosso's framework of Community Cultural Wealth.

## 3. Findings and Discussion

3.1 Unfulfilled Parental Dreams, Pitying Parents, Repaying Parents' sacrifice: Family, Aspirational, Linguistic Capitals

All five participants grew up with parents' high educational expectations etched in their minds. All participants' parents instilled the importance of higher education because higher education is unfulfilled dreams of the parents themselves. In all the participants' childhoods, going to college was not a dream but

expected within the family. One participant, Delores, a lawyer, second generation Caribbean, remembered that her mother always told her that she had to get As in school. Allison, IT consultant, second generation South Asian, said that her mother constantly expressed to her that she needed to receive her diploma, stating, "My mom echoed my grandfather by constantly telling me to get that piece of paper. She told me that she will be so proud of me when I get it." Allison's mom often reminded her that she would not want her to become essential personnel like she was at AT&T. This expectation of parents is transmitted through family folktales, which is part of what Yosso (year) calls linguistic capital as well as family capital. Such family environments formed and strengthened aspirational capital among the participants.

Although most participants received very little benefit of monetary privilege from parents, they received enormous emotional support and bonding. Growing up in a financially struggling family with strong educational zeal, participants could not help but acquire hard working ethics and resilient mentalities early on. Interestingly, some participants used their parents' failure as a catalyst toward academic excellence. Isabella, for example, said that her mother always gave her words of encouragement to persist in getting her college education. Her mother often told her in her native language that "you have better opportunities than me." All participants developed strong motivation to overcome their family's economic disadvantages and have a faith that education is a way to escape such disadvantages. Kelly, who is African American, now works as a general manager for a department store, felt as if she was pushed by her parents' situation to accomplish more than her mom.

As with literature shows (Cooper et al., 2017; Perez, 2017), the data of this study show that motivation and resiliency become a combined form of aspirational capital, familial capital, and linguistic capital for students of color. All the participants had strong aspirational wealth from their parents, siblings, or both. Some participants wanted to follow the path of their older siblings who graduated from college, or conversely, wanted to become a role model for their younger siblings. For example, Allison was strongly inspired by her brother and her sister who were nine years and eight years older than her respectively and college-bound. She knew that she would attend and succeed like them to please her parents. Like Allison, Delores had two older siblings to follow. In Delores's words, "I always knew that I had to go to college because I followed the path of my older sister and brother."

Interestingly, parents' self-pity became a source of pushing their children toward academic excellence. For all my participants' families, "better than parents," "be not like me" "get out of poverty trap" became a family mantra, just like folktales. What parents pass on to the next generation is not monetary wealth but emotional support and encouragement embedded in parents' expectations. All of them aspired to accomplish what their parents were not able to do. Susan, medical doctor, is another example of finding her aspiration from her mother's unfulfilled dream to become a dentist. Her hard work toward academic excellence was later realized when she became a medical doctor.

Other than emotional support and bonding, there is a unique way that family capital becomes operationalized among the participants' life journeys: Feeling the pity of parents led to the responsibility

to repay parents' sacrifice. This unique mindset among low-income students of color is documented in various literature (Matos, 2018; Saenz, 2018). For all participants, this duty of repaying became a driving force because they acknowledged the sacrifice that their parents made for their education. For example, Allison had a strong bond with her parents, saying "every day I had to call home at 10:00 pm to report to my parents about the day. My mother wanted to know if I was studying and that I was alive." Her special bond with mom based on her sacrifice motivated her to work hard and pay back. In the case of Isabella, now engineer, she gave money to her single mother to pay the rent for the apartment they shared. She came very close to dropping out many times but she recuperated from it because she wanted to repay the debt from her mom's sacrifice. In the case of Susan, her motivation came from giving back to family. She had to be a role model as the oldest child for her younger brother.

Across all the participants' narratives, familial capital is manifested with special bonds and support instead of material or financial support. Aspirational capital is most developed and strengthened when they are compelled by their parents' unfulfilled dreams or siblings' educational paths. In either case, family provides an environment that nurtures strong educational aspirations.

### 3.2 Unclear Goal, Serendipitous Encounter as a Way of Nurturing Navigational Capital

Although a majority of the literature documents the challenges and marginality of LIFSOC in navigating the institutional structure in college, the participants in our study present otherwise. In contrast, the data shows that the participants actively navigated through the institutional structure to meet financial needs and created an ethnic niche in PWIs. The need for financial assistance along with the need for employment was a salient theme across all participants.

Consistent with Stuber's (2018) research that white first-generation college students were engaged in campus life well through programs targeted at the underrepresented population, the participants in this study made most use of appropriate resources, whether material or human, to their advantage. The main thread of the narratives of college life constitutes how they take advantage of the services that the university provides. All participants have indicated that the office of career services at their schools was the most important office they used for help in resume review and applying for jobs. They were able to use the job postings service, usually available free to them to find internships and full-time employment. Some on-campus events with employers such as companies' information sessions and resume reviews were great events for students to meet hiring employers casually.

Importantly, the data show that navigational capital is not owned but constructed and activated throughout college years. Indeed, students of color in PWIs occupy an excellent position in developing navigational skills. First, financial insecurity combined with parents' lack of resources motivated the participants to gain navigational skills. Second, as a student of color, they had to contend with the environment that favors middle-class Whites, and therefore actively strove to carve the space for students of color.

Navigational capital is strengthened by peer groups or alumni. The role of alumni who were once in the same position as those students was significant in the narratives of LIFSOC. They were willing to mentor

them for the job search. In this sense, navigational capital is intricately related to social capital. Not only did they use alumni networks, but also the participants in this study tried to build social networks through clubs. Delores explained, "This club, Black Students Union, (BSU) was hands-on during both undergraduate and graduate studies. Recruiters would come to many clubs' meetings to hire students." Through BSU, Delores was able to navigate her way toward succeeding in her studies and gained employment immediately after her undergraduate studies. BSU remains an integral part of her life by continuing to participate in it. She went on teaching at an inner-city charter school immediately after her undergraduate studies. Today, she continues to be a mentor to diverse students while maintaining a great position at a law firm in New York City. Ethnic organizations play a huge role in building social capital and navigational capital for students of color.

Another more important way of acquiring navigational capital for LIFSOC is through trial and error. While college services directly provide navigational capital, trial and error is an indirect way of acquiring navigational capital. Many first-generation students came to college with unclear career goals (Perez, 2018). Matos (2018) supported this finding, and stated that first-generation Mexican students do not see beyond college, and set "finishing" as a goal. Although most participants in this study had a strong determination to go to college, they were not able to articulate a clear career goal prior to college. No one except Kelly had a career goal in childhood. Perez' (2017) insight that first-generation students use college as a soul searching period is echoed in the narratives of the participants.

LIFSOC went through many trials and errors by exploring various ventures, and also experienced a series of failures and rejections in life experiences. In this process were navigational skills extraordinarily developed for LIFSOC during college. Allison explained how she got to change her major from business to a more desirable technology major. Allison's journey is particularly telling:

"I was supposed to study business, international business. But my parents wanted me to study engineering. Somehow I wanted to study computers as a compromise. I tried to change my major and applied for Information Technology and Informatics. I was rejected during the end of sophomore year. I had an internship for two summers at the US Army Acquisition Experience Program targeting women and minorities, 640 hours for the total program. I gained informatics skills. I applied again to the Information Technology program, I was rejected for a second time. I decided to appeal the rejection. When I met with a board composed of the head of the program and two graduate students. I presented the project that I worked on which included a database for weapon part inventory, documentation, and information on teaching staff members on how to use it. With the skills obtained during my experience at the company, I was given admission to the program and had been accepted to major in Information Technology with a concentration in Informatics. The director of the program became my advisor".

Although it apparently looks like her trying many times, all these experiences ended up becoming valuable contributions to fostering her navigational capital.

Navigational capital is acquired and activated through serendipitous encounters of significant others. In

the case of Isabella, a serendipitous encounter with one professor changed her life course. In the midst of financial challenge, she was agonized. "How will I pay my tuition?" Isabella encountered one professor "who in turn miraculously found me some scholarship money." Her financial hardship made her have to give her mother money to pay the rent. When she saw an eviction note on her door one day, she almost dropped out. She recalled the moment and said that one incident of the professor reaching out a helping hand to her drastically changed her viewpoint.

# 3.3 Close-knit Networking as a Strategy of Social Capital

All participants' journeys clearly reveal that LIFSOC actively built and fortified social capital through clubs or close-knit communities. The kind of social capital that low-income people rely on is based on intimate relationships with family and/or community, which Clemens (2016) call "nondominant social capital." Nondominant social capital was a key theme across all participants' narratives. All participants of this study developed social capital by interacting within close-knit communities such as ethnic-based clubs or intimately related to others, both of which played a role of extended family.

Peer networks and clubs are the major two outlets to develop social capital among LIFSOC (Garriott, year; Stuber, 2011; Torres et al., 2006, cited in Perez, 2017). Delores, Caribbean and Susan, African American, attended club meetings and other program meetings and found a home." Social networks for minority students are particularly important as they provide a collective agency in resisting a racist institution. Race-based or ethnicity-based clubs play a crucial role in friendship building with the same race peers (Samuelson & Litzler, 2016). Three participants in this study mentioned that they hung out with same-race friends which helped them in learning necessary navigational, resistance, and social skills in college. Susan, for example, discovered the importance of social networking, so she constantly attended as many club meetings as were advertised. Susan attributed her success in employment in hospital as a doctor greatly to her social capital that enabled her to get valuable work experience. Literature supports this finding that active involvement with a peer network is dominant in the culture of minority college students. Stuber (2011) related such an active involvement of peer groups as a way of resisting marginalizing feelings. Stuber's research participants used their initial feelings of alienation for their motivation to become actively involved in campus life (see also Huber, 2019). This finding corroborated Perez's (2017) study where Mexican students overrely on peers and less on contacts with faculty in formulating educational goals.

Most participants in the study explored many career possibilities during college. That openness in career paths contributed to strengthening social capital, as their life paths are determined serendipitously by one significant person. In Susan's life course, she met one significant other who impacted her life immensely.

"When I attended my undergraduate college, there was a classmate from my high school who I found there. He showed me everything. He told me about a state program that he belonged to and the benefits of it. ... The executive director who was the same race as me, allowed me to participate in all the functions as if I were in it. Then, there was an advertisement for an internship at a local hospital that was sent directly for a student in that program. I applied and was hired."

Involvement in ethnic organizations is an excellent place to meet a significant other. Delores mentioned that the most important group of people was the Black Student Union (BSU). To her, the BSU members played the role of her family. She said that she was very social, always surrounded by friends. "I had the feeling that I could never have a bad day." The significance of a social capital network is noted in the literature. Bottrel (2009) showed that social capital is a key motivating factor to their resiliency, as a peer group serves as a buffer to the adverse effect of disadvantages. In Bottrel's words, resilience is an indicator of social capital. In Huber's (2009) research on undocumented immigrants, social networks were important because they shared their vulnerable status with peer groups. For college students of color, peer networks and friendships with the same racial group is akin to kinship, as it promotes agency and psychological healing from the effects of oppression. Furthermore, it is a tool to reclaim family identity (Ayala et al., 2014).

The life stories of the participants reveal a remarkable point about social capital. They all learned to use other adults such as club leaders, coaches, faculty, neighbors, on-campus work-study supervisors, peers, and roommates as complementing the lack of family. The parents of the participants lacked resources for career guidance and college applications, so they learned to value other adults who took the parental role. Allison had her English literature teacher who coached her with her essay for application to college. Delores said that her mentors of a program she participated in from seventh grade up created her path to college and anticipated her success. Kelly was self-driven with the original input of her fourth grade intern, who told her that was the path to become an author. She was determined to go to college just to be an author. All the participants stated that there was one significant person who helped them navigate through the application process. Four participants recalled someone who helped, either a classmate, a teacher, or counselor who generously went out of their way to help them complete college applications. Without material support from family, other adults such as teachers, coaches, or counselors play a huge role in shaping educational attainment.

Research studies (Harrell & Forney, 2013; Louis, year; Matos, 2018) showed that first-generation college students took advantage of high school teachers and counselors as important resources in getting into and surviving in college (see also Herbert, 2018; Thiele, 2016). By relying on high school teachers for college information, Liou (2016) found that high school students learned to use teachers as social capital and navigational capitals. The literature shows support of school staff as a complement to family capital in giving appropriate resources for college admission (Nairz-Wirth et al., 2017). Lack of parental guidance was complemented by other adults who were more equipped with information and strategy. These navigational skills that the participants acquired in high school transmitted to their college environment, so they were able to garner necessary resources from alumni, staff, or professors.

### 3.4 Resistant or Negotiation Capitals

It is a fine line as to how to operationalize resistant capital. Resistance is similar to resilience, which refers to one's abilities to overcome adversity (Bernard, 1991; Bryan, 2005; Portnoi & Kwong, 2019). However, using Yosso's (2005) operationalization of resistant capital, which is defined as knowledge and

skills fostered through oppositional behavior that challenges inequality, resistance is more like active acts of challenging the system with critical consciousness. Scholars attempted to measure critical consciousness for "oppressed or marginalized people's critical analysis of their social conditions and individual or collective action taken to change perceived inequities" (Diemer et al., 2017, p. 462).

Interestingly, critical consciousness or action was not evident in the narratives of the participants. None of the participants seemed aware of the system being unfair or attributed their life struggles to the unjust racial system. Delores, Kelly and Susan, who had memberships in race-based organizations, racial awareness was not forcefully spelled out. In the case of Delores and Susan, they formed what Ayala identified "racial and ethnic empowerment capital" because they have a sense of pride by being members of their racial and ethnic group" (2019, p. 239).

However, their pride does not seem activated as activist action to fight against racial injustice. Rather, they are of more conformist attitude with a strong degree of social mobility desire.

While the narratives of the participants in this study did not show much critical awareness nor resistant capital, they exhibited a high level of negotiation skills, negotiating the reality, or their identity, or both. In other words, in the face of adverse circumstances, the negotiation skill is operationalized. Although lacking social awareness, the ability to resist any challenge was demonstrated through the extraordinary hardwork ethics. Susan, for example, resisted her poverty situation by working hard. That is the way she negotiated her immediate circumstance. During her first two years in college, she commuted using public transportation and worked all four years 20 hours per week while taking engineering class at the same time. She had no scholarships so she had to take out loans. In reflecting on her own life, she did not seem to attribute her hardships to the structural inequality. Isabella had a similar attitude. She once saw an eviction notice that was posted on the apartment entrance door, although she gave all her money to her mom to pay rent. Despite such financial constraints, she was all the more determined to work hard and finish college. Absent in this attitude is critical resistance to the oppressive system.

It is argued that they employed resistant capital not by directly fighting against injustice, but by resisting their circumstance of hardship. The research by Chung et al. (2017) reveals that first generation college students exhibit higher level of resilience than non first generation students. The high level of resilience is found among the participants. They all had a high level of determination for their academic success despite personal setbacks. They managed to find either a new scholarship or working extra hours to come up with needed money. For Isabella, for example, she faced monetary problems barely paying rent and basic living expenses, but she negotiated the reality by determining to do extra work to pay for housing, transportation, and tuition. Kelly is another individual who is adept at negotiating the reality. Kelly's original dream of being an author was put on hold due to financial need. Her dream was not realized immediately because the need for money was more urgent. Kelly's strategy of negotiating her dream was a prime example of how low-income students activate negotiation capital.

It is unclear as to why their sense of racial awareness is dull among my participants. Research showed the importance of community-based programs in facilitating resistant capital.

Jayakumar et al. (2013) found that the community program gave them a language of critical consciousness through which to talk about oppression. However, the participants in this study had little encounter with such community programs. Cooper et al.'s (2017) insights also provide a good interpretation possibility: They believed that "parents' high expectation itself is an act of resistance against societal norms of privileged Whiteness and maleness" (p. 142). The parents transmitted high expectations to these participants through family folklore, which is the very language that the participants learned at an early age. That means parents' resistant capital transformed to the participants' linguistic capital. The desire to fulfill family expectations and strong familial responsibility weakens resistant sentiment.

### 4. Conclusion

This study had a purpose of exploring the educational paths of LIFSOC students in terms of how they access, and accumulate and transform Yosso's six capitals in making their ways through graduation and employment. The data shows family plays a formative role in shaping aspirations and paved the way toward successful educational pathways. The family expectation on educational excellence and the repaying obligation is a primary source of capital for low income first generation students of color. In particular, parents' failed journey of education is a huge source of inspiration, which forms aspirational capital. The data shows that aspirational capital is the most powerful capital that provides them motivation to overcome hardships.

The finding advanced the knowledge about the theorization of Yosso's six capitals. A close reading of the narratives reveals how each capital is intersected and transformed to other capital(s) in one person's journey. One of the major findings is that home base capitals shape the other three capitals. The high educational aspirations acquired from family enabled the participants to strengthen navigational skills and social skills, with their serendipitous encounters with inspirational mentors who complement family role. Other adults are relegated to parental role. Although interacting with faculty is not visibly presented, close knit peer network plays a significant role in their college life. Peer groups play an integral role in overcoming setbacks. Social capitals for low income students are developed through close-knit, family-like networking. What is traditionally known as lack of capital in family (e.g., lack of financial support, lack of college information) becomes a capital. The fact that they encounter financial obstacles, provided them with the great impetus toward academic achievement. In short, family's financial constraints become a capital.

The finding of this research leaves an important implication to higher education administrators who strive to help first generation minority students at PWIs. It is to the best interest of institutions of higher education to provide the opportunity for them to enhance close knit social networks. Another important role is to provide essential capitals for them to navigate through financial setbacks such as career center or job postings. For example, using ethnic-based clubs would be an excellent channel to connect with an established pool of employers. Colleges ought to function to constantly acknowledge their capitals and complement lack thereof.

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## **Appendix**

# **Interview Questions**

- Can you tell me a little about your family when you were growing up?
- What were your childhood dreams? What were you good at?
- Can you tell me a little about how you decided for college? When did you decide that you wanted to pursue a college education, and what made you choose to go to college?
- Can you tell me about your high school days? Who were your best friends, and/or who were the most influential people around you?
- What role your family members, guardian, or other people play in your perseverance to attend college?
- Who helped you in processing your documents for applying to college?
- Who helped you financially?
- Was your guidance counselor helpful in the process?
- Did you feel that any high school teacher or any member of your educational system was helpful?
- Can you tell me about your college experience? Your best friends? While you were attending college who had the most influence on you?
- How did you decide for your major?
- Were you involved in any club or organization?
- What was the most challenging aspect of college? What was the more rewarding part?

- At what point did you decide for the current career?
- What was your family's role when you were in college? Did they support financially? Or, did they feel proud of you being in college? Did your parent(s) or a family member have challenges that forced you to work hard while in school?
- What was the most challenging semester for obstacles that you were experiencing?