

THE EXPERIENCES OF LOW-INCOME STUDENTS FOCUSING ON AN ONLINE
LEARNING ENVIRONMENT IN SOUTHWEST GEORGIA: A HERMENEUTICAL
PHENOMENOLOGY

by

Jayda M. Williams

Liberty University

A Dissertation Presented in Partial Fulfillment

Of the Requirements for the Degree

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Abstract

The purpose of this hermeneutical phenomenological study is to understand the experiences of low-income students in an online learning environment and how they are socially and academically integrated at an institution in southwest Georgia. Tinto's 1997 revised student integration model and theory on how institutions must socially and academically integrate students to improve students' persistence is to guide this research. The participants for this study are ten low-income students who participated in the data collection tools, which are surveys, focus groups, and individual interviews. The participants expressed their experiences, barriers, social and academic integration, and persistence in an online learning environment. The data is analyzed using Moustakas' 1994 seven-step modification of the van Kaam method, which developed themes and patterns to understand the experiences of low-income students participating in an online learning environment. After analysis, the three themes formed (1) barriers to success, (2) overcoming barriers and persistence, and (3) integration. The results of this investigation were consistent with the current studies on the experiences of low-income students.

Keywords: online learning, low-income, higher education, technology, students, distance learning, integration, and persistence

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Dedication

I dedicate this dissertation to God, my creator, from whom all good things flow!

To my husband, Micah Williams, thank you for understanding during this journey. I can't wait to see your education journey unfold next. I love you to the moon & back!!

To my children, Elizabeth and Miya, may your dreams come true, and remember that I will be here every step of your life journey. Thank you for being my reasons to keep going.

To my mother, Dr. Lillian Rambeau Sneed, who showed me how to make it through anything and is a true example of a phenomenal woman.

To my fathers, Bishop Jimmy Sneed and James N. Robinson, Jr., who gave me moral lessons on discipline from an early age and taught me to always look to God for guidance.

To my grandfather, Dr. Ralph Rambeau, for always giving me words of encouragement and keeping me laughing.

To my brother, James N. Robinson, III, for coming over, folding clothes, and keeping me together.

To the memory of my grandmother, Dr. Janie Culbreth Rambeau, who always believed in my abilities to earn a doctorate, even though she never gave me a choice.

To the memory of my grandparents, Patsye & James N. Robinson, Sr., who always saw the biggest light in me as your favorite granddaughter.

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To all the participants, thank you for allowing me to dig into your lives and taking time out of your schedules. This study is for future research to ensure that low-income students receive the support they deserve.

I wanted to thank the institution that allowed me to conduct my research.

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List of Abbreviations

Central Research Question (CRQ)

Dual Achievement Program (DAP)

Dual Enrollment (DE)

Free Application for Federal Student Aid (FAFSA)

Global Action Programme (GAP)

High School Equivalency (HSE)

Ice Breaker Question (IBQ)

Institutional Review Board (IRB)

Student Integration Model (SIM)

Sub-Question (SQ)

United Nations Educational, Scientific, and Cultural Organization (UNESCO)

CHAPTER ONE: INTRODUCTION

Overview

Online education, along with advanced technology, is one of the most popular topics in education worldwide (Lockee, 2021). Dumford and Miller (2018) claimed that, as more students participate in online education, institutions should determine how to improve instruction for low-income students. According to studies, low-income students who attend online courses frequently lack resources, opportunities for social engagement, and efficient instructional methods, affecting students' persistence (Swing, 2020). Due to the lack of resources, integration, and effective teaching, only 30% of first-year low-income students return to college (Villares & Brigman, 2019). Through a hermeneutical phenomenological perspective, Chapter One includes introducing higher education and explores the social and academic integration required for low-income students to persevere via an online learning environment. The research further investigates the role of faculty and staff in assisting students with adequate social and academic integration based on Tinto's 1997 theory and student integration model. The specific topics below serve as the base of this study and the relevance of this phenomenon. The background, problem statement, purpose statement, significance of the study, research questions, and definitions of particular terminology are addressed in this chapter.

Background

Initially, higher education was established in the United States to teach affluent members of society the ways of the government, along with understanding several languages and the Bible (Thelin, 2011). Due to the attributes higher-education individuals have served in several career fields, higher education institutions in America now house various career pathways for individuals from various backgrounds (Cahalan et al., 2022). This chapter examines how such

changes have occurred throughout history and how crucial it is to engage low-income students in these changes.

Historical Content

Colleges were established to serve as the colonies' educational system (Thelin, 2011). The most well-known schools were founded before 1781, including Harvard, Princeton, Yale, Columbia, Brown, and other notable universities. For most of the 1700s through the 1800s, student bodies comprised white males from high-ranking families (Cahalan et al., 2022). Women, Black citizens, and non-Christian students were not considered for college admission until the 1900s; even then, many struggled to pay for tuition, accommodations, and food (Cahalan et al., 2022). World War II marked a tremendous financial adjustment for colleges as the government began offering student grants and financial packages to enroll in classes. In the 1970s, the government decreased its funds to higher education institutions from 58% to 46%, resulting in families paying a generous portion of college costs. Students spent more on tuition from the 1980s to the 1990s than on anything else. The demand for higher education steadily increased, resulting in students requesting that institutions provide more faculty, pathways, and resources to accommodate a growing variety of educational needs (Kanik, 2021).

Various institutions, including technical, university, Ivy League, and private, started expanding and flourishing in the early 2000s due to increased skills needed for jobs and life and to accommodate student requests (Cahalan et al., 2022; Choy & Bobbitt, 2000). Due to expansion in institutions, tuition rose once again and became institutions' primary income source. Additionally, the Internet was developed in the 2000s, encouraging institutions to offer online learning to students. Online education has broadened access for students worldwide while engaging students in active learning on different educational platforms. With all these new

learning platforms, tuition continued to increase and negatively impacted students' persistence and debt, leading to more college dropouts (Bakla et al., 2012; Renbarger & Long, 2019). For many years, students have been paying for college while accruing debt that they would never be able to repay. Many students cannot afford the necessary tools and resources to finish their coursework (Dubois et al., 2022; Kanik, 2021). Overall, institutions have expanded over the last few decades, but low-income students find themselves left behind due to the financial challenge of paying tuition and resources.

Social Context

Understanding the social context is knowing how others perceive this phenomenon's meaning in society. In this case, students from low-income families are less likely to pursue higher education due to their background, technology issues, material comprehension, and financial difficulties (Renbarger & Long, 2019). After high school, there is a 30% disparity between low-income and higher-income pupils enrolling in post-secondary institutions (Renbarger & Long, 2019; Vargas, 2019). Due to low-income students' socio-economic backgrounds and lack of knowledge of higher education related to lacking resources in their low-income secondary education or lack of higher-education pursuit in their predecessors, low-income students tend not to enroll or finish college (Mello, 2022; Tate & Warschauer, 2022). Lack of understanding of higher education institutions can also lead to inadequate preparation and resources, making it difficult for low-income students to navigate the complex college application process and succeed in higher education. Hence, students drop out of college because they are uninterested in the institution's course(s), lack college knowledge, and cannot overcome specific hindrances (Moore et al., 2021; Swing, 2020). More assistance is required to integrate low-income students into the institution and finish their degree pathways. To assist low-income

students, institutions must provide instructors with technology and remove barriers to training (Govindarajan & Srivastava, 2020). Assistance for low-income students and the inclusion of technological advances in the classroom are ways to bridge the gap between the economic statuses of college students and increase low-income students' chances for success in their pursuit of higher education. This current research is essential to understand how low-income students must be effectively, academically, and socially integrated in an institution's online learning environments.

Theoretical Context

The theoretical context explores how Astin's (1975) student involvement theory and Durkheim's (1951) suicide theory led Tinto (1993) to his student integration model and theory on persistence. In Astin's student involvement theory, Astin (1975) built on integrating students through an input-process-output model (Metz, 2002). Later, Astin (1985) explained that it takes the students and institutions to create this process (Metz, 2002). Through the process, one variable includes financial aid influencing whether a student persists in college. Astin (1975) defended low-income students by saying that their financial aid package should differ from other students and include expanded work-study and grant programs (Astin & Cross, 1979). Astin and Cross's study included evidence of low-income students' persistence when supported through financial means. Tinto implemented Astin's work to construct his student integration model (Tinto, 1997). Tinto further utilized Astin's and Cross's work by expanding on the changes that influence students, starting from the different inputs and processes resulting in various outputs.

Durkheim's (1951) suicide theory argued that if a person does not receive adequate social and moral support, they are more likely to commit suicide (McCubbin, 2003). Tinto (1997) related this theory to students not receiving academic and social support, explaining the

importance of integrating students from divergent backgrounds. Tinto created the student integration model (SIM) in 1973, which he revised in 1997 to include the classroom experiences and faculty to integrate students (McCubbin, 2003; Tinto, 1997, 1999). These researchers and theorists (Astin & Cross, 1979; Durkheim, 1951) helped Tinto to form his student integration model and theory. After creating SIM, Tinto developed his theory of the importance of integrating students (Tinto, 1993, 1997, 1999). Tinto's 1997 model continues to provide relevance to current issues and support further research studies.

Problem Statement

The problem is that low-income students' experiences and barriers are not considered when developing online learning environments (Almahasees et al., 2021). Therefore, institutions do not see the importance of integrating low-income students academically and socially and its significance to students' success in an online learning environment. Students from low-income families do not attend institutions of higher learning because they require financial assistance to afford the tuition. Institutional leaders and faculty participation are needed to ensure that low-income students can receive higher education to bridge student socioeconomic gaps in higher education (Burke, 2019). Effectively integrating students into the institutions socially and academically through online spaces assists with students' persistence and bridging that gap.

Higher education institutions can effectively address the challenges of low-income online students while retaining and enrolling students (Joaquim et al., 2022). Institutions need to know how to achieve a balance between serving students and retaining enrolled students. Resources and technology necessary for online education remain inaccessible to low-income students. Low-income students frequently struggle with not having money, resources, or technology; therefore, students believe that opting to take online rather than a traditional course would help decrease

those struggles (Baum & McPherson, 2019). However, switching learning settings is not always ideal because more students lack resources and feel lost. Even though online learning has grown over the past several decades, institutions are working to improve online learning for low-income students by focusing on both low-income students' limitations and achievements in online spaces (Singh & Thurman, 2019).

Purpose Statement

The purpose of this hermeneutical phenomenological study is to understand the experiences of low-income students in an online learning environment and how they are socially and academically integrated at an institution in southwest Georgia. At this stage in the research, low-income students in an online learning environment are broadly defined as students living in poverty who face numerous barriers in higher education via an online learning environment (Graves et al., 2021; Lemay et al., 2021; Lockee, 2021; Mitchell et al., 2019). In addition, a student's persistence in college depends on successful social and academic integration (Burke, 2019; Tight, 2020; Tinto, 1993, 1997; Wavle & Ozogul, 2019). Without the help of institutional leaders and faculty assisting students in school-affiliated online learning platforms, student retention and continued persistence are impossible (Armstrong et al., 2021; Burke, 2019; Tinto, 1993, 1997). Tinto's (1997) student integration model guides the study in understanding the experiences of low-income students.

Significance of the Study

A hermeneutical phenomenological study is crucial since it provides additional knowledge regarding the experiences of low-income students and the effectiveness of their integration at the institutions. Considering online learning is here for the foreseeable future, low-income students require resources to pursue a high-quality education. (Afshan & Ahmed, 2020).

Bakla et al. (2012) conclude that policymakers and educational institutions take little action to alleviate the lack of resources for low-income students. Understanding the students' experiences can be used to improve online learning environments in higher education. As a result, qualitative research is critical for comprehending the experiences of low-income students in an online learning environment.

Theoretical Significance

Tinto's student integration model (1997) focused on general students dropping out of college and what it takes to persist through college. Tinto (2022) continued to discuss the forces that shape students' motivation and the university's ability to influence students. The lack of information relevant to a broader sample of students, which includes low-income or online students, is one of the flaws in Tinto's model. This research study contributes to the student integration model Tinto created through his theory. Tinto's theory helps to understand the experiences of low-income online students and how to integrate them into higher education by using a hermeneutical phenomenology approach.

Empirical Significance

Studies were conducted based on students' experiences in online learning environments (Engstrom & Tinto, 2008; Soria et al., 2020). However, studies have not paid sufficient attention to the experiences of low-income students in online learning environments (Amir et al., 2020; Andrade et al., 2022; Ellis, 2019). Research on the experiences of low-income students in online learning environments has received minimal attention (Tate & Warschauer, 2022). Jump (2019) explained that there is a growing number of low-income students entering college but not an increase in low-income students graduating. By researching students' lived experiences, institutions can identify areas of change and see common themes to establish an effective online

learning environment for low-income students. To encourage success through online education, institutions must expand the resources and assistance provided to low-income students (Sen, 2020). The value of online learning and integration is better understood by gathering data on the lived experiences of low-income college students (Soria et al., 2020).

Practical Significance

Gathering current research on low-income students' experiences is imperative to comprehend how meaningful understand the experiences of low-income students in an online learning environment and how they are socially and academically integrated at an institution in southwest Georgia. Understanding each student's experience is crucial for meeting their needs, increasing retention procedures, and boosting persistence strategies through professors and administration (Armstrong et al., 2021; Burke, 2019; Wavle & Ozogul, 2019). Institutions must provide an atmosphere where students, including those from distant areas, feel like they belong in the college and the classroom. Providing support through programs, scholarships, and available relatable staff and faculty should be the next step for institutions (Warnock, 2018). Institutions, policymakers, educators, and students will be able to comprehend the value of the low-income student population integrated into an online learning environment through this study's findings.

Research Questions

To ensure that the hermeneutical phenomenological study was built upon understanding the experiences of low-income students in an online learning environment and how they are socially and academically integrated at an institution in southwest Georgia, the researcher used the following research questions to build the framework of the study. The central research question is the core of the research study, while three supporting questions direct the

investigation into the unknown information of the research. All four questions build on the importance of the study and the specific problems the researcher addressed in the study.

Central Research Question

What are low-income college students' experiences with an online learning environment in southwest Georgia?

Sub-Question One

What barriers factor into a low-income college student's experience with an online learning environment?

Sub-Question Two

How do low-income college students perceive the institution's social and academic integration in an online learning environment?

Sub-Question Three

What attributes help low-income college students persist through an online learning environment?

Definitions

1. *Academic persistence* – a process that happens throughout the academic year, with varied results based on the different behaviors of students, where a student continues in the same field and studies until graduation (Roland et al., 2016).
2. *Blended learning* – a learning model that combines face-to-face and online learning integration, merging with instruction and technology (Hrastinski, 2019; Vallée et al., 2020).

3. *Distance learning* – a method of instruction where students and teachers are physically separated and use a combination of technologies to access and teach content (Kentnor, 2015).
4. *Hermeneutics* – the art of interpretation (Caputo, 2018), where you discover something different from what one has seen in the past.
5. *Higher education* – a post-secondary institution where several subject disciplines are provided for students to receive a diploma, degree, or certificate of higher studies (Chan, 2016).
6. *Integration* – the process of migrating to broaden a vision, including something as part of something larger (Charsley et al., 2020).
7. *Low-income students* are students from families whose income from the preceding year did not exceed 150 percent of the poverty level based on the student's family size (Department of Education, 2023).
8. *Online learning* – a wide range of educational programs are provided in education, and the Internet is used to provide instructional materials and facilitate interactions between teachers and students (Bakla et al., 2012).

Summary

Low-income students have historically struggled to find their place in higher-educational institutions' online learning environments. The purpose of this hermeneutical phenomenological study is to understand the experiences of low-income students in an online learning environment and how they are socially and academically integrated at an institution in southwest Georgia. Tinto (1997) explained that effective social and academic integration would help promote the persistence of students completing a higher education program. However, the need for more

information and research on the representation of low-income students in higher education supports the importance of this study. Integrating low-income students into an online learning environment in higher education ensures that all students' socioeconomic needs are met. The findings of this study help to understand how low-income students integrate socially and academically through an online learning environment.

CHAPTER TWO: LITERATURE REVIEW

Overview

Online education has become increasingly popular due to its flexibility and accessibility; however, there is a gap in viable research covering low-income college students and considering the many variables that low-income students face when using online education spaces (Josten & Cusatis, 2020; Sublett, 2020). This chapter reviews the current literature related to the phenomenon of the lack of consideration of low-income students' circumstances in the creation of online resources and coursework for higher education institutions. Tinto's (1993, 1997) theory and student integration model help readers understand the importance of including low-income students in an online learning environment. Understanding the advantages and disadvantages of online learning and how it influences low-income students' barriers and persistence are discussed (Al-Nofaie, 2020; Amir et al., 2020; Ayu, 2020; Cellini, 2021; Muthuprasad et al., 2021; Omar et al., 2022; Wei & Chou, 2020). Online learning presents unique challenges to low-income students, such as financial issues, proper integration, and potential technological barriers (Dubois et al., 2022; Graves et al., 2021; Lemay et al., 2021; Lockee, 2021; Mitchell et al., 2019). Institutions and instructors have to ensure that low-income students are effectively integrated and persist through their education (Ametova & Mustafoeva, 2020; Burke, 2019; Gross et al., 2023; Kanik, 2021; Lakhali et al., 2020; Muskens et al., 2019; Nambiar, 2020; Noyens et al., 2019; Wavle & Ozogul, 2019). The chapter concludes with a summary of the collected current research. The literature synthesis provides a foundation to help examine the online learning experiences of low-income students and how institutions and instructors can help ensure successful integration and persistence.

Theoretical Framework

Online education has increased over the past few decades to provide educational opportunities to a broader audience of students. However, research has shown that low-income students have underlying issues and experiences when using online learning (Wavle & Ozogul, 2019). Gathering research and understanding the phenomena to ensure that low-income students persist through college is essential to creating a equitable online learning environment. Tinto's (1997) student integration theory helps breaks down the central phenomenon of the lack of consideration of low-income students' circumstances in the creation of online resources and coursework for higher education institutions and using the related content to provide a new understanding. Institutions aim to create a thriving learning environment by combining the forces of students' efforts, instructors' ideas and methods, students' application of previous and current knowledge, and the mental concentration and drive toward online learning (Louangrath, 2021). Applying Tinto's (1997) updated student integration model demonstrates how integrating students socially and academically can assist low-income students in persisting in an online learning environment.

Tinto's Student Integration Model

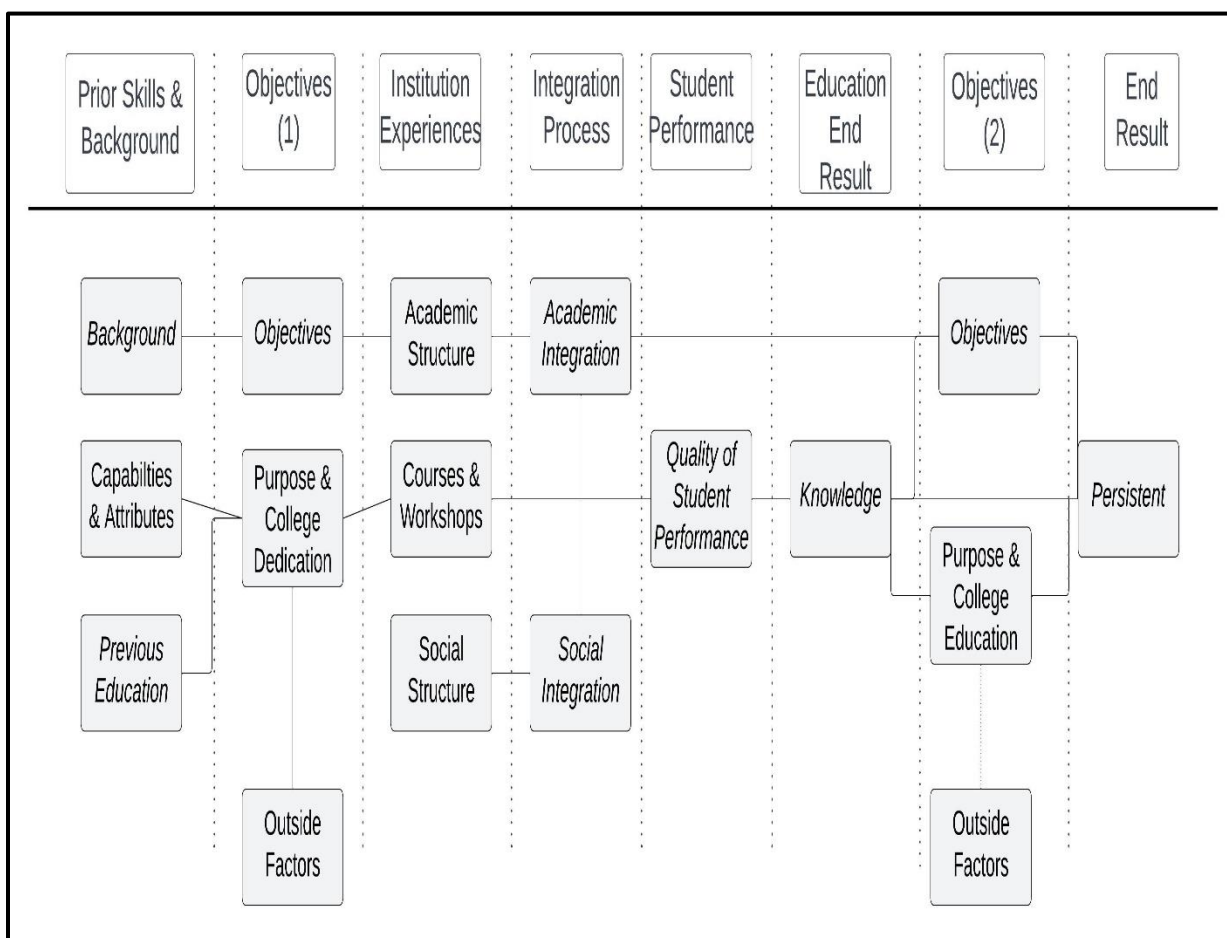
Vincent Tinto (1997), a theorist who was a distinguished professor at Syracuse University, supported the idea that the classroom is the crossroad where social and academic integration meets. Tinto's student integration model (SIM) (see Figure 1) focuses on undergraduate students' persistence in their education through educational and social integration into the institution. Tinto's original SIM came from Emile Durkheim's theory of suicide (Tinto, 1993). Durkheim argued that if an individual has social support and is effectively integrated into their surrounding environment, the risk of an individual committing suicide is reduced

(McCubbin, 2003). Durkheim's (1951) theory builds the phenomenon as relating to an individual being responsible for connecting to their unique social structure, including other outside factors.

Tinto describes committing suicide as parallel to dropping out of higher education due to not being socially and academically integrated into a learning society (McCubbin, 2003).

Figure 1

Student Integration Model



Note. Based on Tinto's 1997 SIM. Own work. No copyright attributes are needed.

Tinto created a model in 1997 to explain how to ensure students' experiences in higher education improve and prevent students from dropping out (Tinto, 1982, 1997). Tinto's (1993) original model was outdated, so Tinto revised it in 1997 to reflect current factors influencing

students (Tinto, 1982, 1997). Tinto (1997) improved the model to expand the reach of those new factors, such as external commitments, persistency, and institutional experiences that influence students. According to Tinto (1982), his model was created for the broad population of students who participate in a higher education learning environment rather than every student in the institution. Due to the critics, Tinto revised his original model, defining six consequences of a student's decision to continue or drop out of college (Lakhal et al., 2020). The student integration model failed to consider cultural differences and the experiences of underrepresented pupils (Nguyen & Herron, 2021). Tinto's model and theory are based on all students having equal opportunities, no matter their background, compared to a particular population that persists through college.

In the twenty-first century, low-income students might not consider education more accessible or less expensive (Nguyen, 2023). Hence, Tinto's model needs to be updated, as it was developed when tuition was much lower than currently (Nguyen & Herron, 2021). On a more positive note, the model utilizes the idea that all students need a sense of belonging to perform at their highest potential. The literature study further details some of the main elements included in the model, such as a student's family history, faculty involvement, academic and social integration, and students' tenacity in achieving their objectives at the institution. Tinto's model remains useful and is applied to this study to concentrate on the factors that lead to academic and social integration through low-income students' experiences.

Related Literature

The literature review is centered on the many challenges low-income students could encounter that might impair their ability to learn and remain in their online programs in higher education. For instance, barriers that affect students include technology, material comprehension,

and financial difficulties. However, online learning has benefits and drawbacks that students may experience throughout their educational journey. Tinto's (1993) research-based theory and how integrating social and academic achievement is crucial for students. In addition, an institution's instructors, leadership, and staff impact the integration of students as well. For low-income students, various outcomes are conceivable; the relevant literature examines those possibilities and how institutions might help students overcome those obstacles (Armstrong et al., 2021).

Disadvantages & Advantages of Online Learning

Despite the challenges of the economy and college enrollment rates, online course registration is increasing. Compared to traditional face-to-face courses, online courses have increased more in public or non-profit institutions than in private institutions. Due to this rise, the number of students completing degree programs online has grown over the previous ten years (Wei & Chou, 2020). Current studies focus on the increase in enrollment by looking at the success and failure of online learning and some of the factors that influence learners to participate in an online learning environment. However, other research focuses explicitly on a different demographic other than underrepresented students who take online learning courses, such as low-income students. More so, there is a lack of research on low-income students' perceptions of online learning programs and how online learning affects their everyday lives (Josten & Cusatis, 2020).

Examining and weighing the many perspectives of low-income students is necessary to comprehend both the advantages and disadvantages of online learning environments. Different views on the overall concept of online learning determine if the study is worth pursuing. Educators, students, and leaders need to refine their worldview on online learning and form new connections by understanding both advantages and disadvantages. Making connections from

both perspectives builds a better learning environment for low-income students. Knowing the disadvantages and advantages of online learning will help leaders assist low-income students and guide education in the proper way (Vilchez et al., 2021).

Disadvantages of Online Learning

Researchers agreed that further research on diverse students across many universities is needed (Amir et al., 2020; Muthuprasad et al., 2021). Despite the lack of literature, online learning programs have grown as college enrollment has dropped, necessitating the need for online programs; however, the downsides of online learning in higher education must also be addressed (Amir et al., 2020; Dubois et al., 2022). Disparities in course completion result from monetary costs and social factors such working and childcare. Researchers who disagree contend that students' lack of discipline was the cause of their failure in following through with their online courses (Amir et al., 2020). However, students' lack of discipline might be attributed to their money and social background, which causes them to have these social worries and a lack of discipline (Muthuprasad et al., 2021). Further research is needed to address all the drawbacks of online learning in higher education settings.

The technical constraints and online programs' learning methods, which impact most students, are one area of consensus among academics (Cellini, 2021). Students' perspectives regarding online learning are primarily concerned with how the instructor tackles online education and how this impacts their potential to obtain a passing mark. An instructor contacting students and giving ongoing assistance is critical to a student's success (Nambiar, 2020). Furthermore, students have highlighted the need for more help from professors in reducing distractions and increasing discipline to finish given assignments (Ametova & Mustafieva,

2020). Other drawbacks encountered by students were financial difficulties, inconsistent Internet connections, and a decline in social interaction.

Advantages of Online Learning

A rise in the use of technology and the COVID-19 global pandemic has caused the need for online learning programs to increase (Dubois et al., 2022). Due to these fresh considerations, some students have yet to take an online course; however, there have been many advantages to these recent shifts. Hiranrithikorn (2019) has demonstrated students' ability to learn independently. For example, gaining the extra time and flexibility to complete assignments and prepare the material was an advantage for over 87% of students (Amir et al., 2020; Hiranrithikorn, 2019). Extra time and flexibility on assignments have proven to be an excellent benefit for all students, not just low-income students.

Current research shows that instructors are the key factor in making a difference for students to gain the most advantages from online learning courses (Al-Nofaie, 2020; Ayu, 2020; Cellini, 2021; Omar et al., 2022). How an instructor sets up their online courses significantly impacts the benefits or downfalls of students' performances throughout the course. For example, several professors who gave their students the option of replaying lectures and study material received positive student feedback (Cellini, 2021). However, other instructors who structured their platforms with set schedules and teacher-led instruction frequently received unfavorable comments, such as the course being problematic and difficult to understand (Cellini, 2021). More flexible platforms allow students to absorb material based on their learning styles and not just one type of learning style, such as in a traditional face-to-face classroom (Ayu, 2020). Another advantage of a flexible platform is the open communication between other students and instructors. Research has indicated that students are more receptive to sharing problems in an

online forum, which helps instructors improve the needs of the students (Al-Nofaie, 2020). With all the most recent advancements, instructors' and students' digital proficiency has increased and is now one of the talents required for jobs (Omar et al., 2022). Online learning will continue to change, but it is a newer way for students to learn in higher education.

Understanding the disadvantages and advantages of online learning environments helps improve future research of this study. In addition, future researchers and educators can develop solutions to the problems and enhance the benefits for all students. Famularish (2020) discussed how listening to students' concerns through any means will increase the students' experience. Even though students have a choice in their program, accurate advice from institutions to ensure that the online or in-person degree program is the right fit for each student is essential to their academic success. Additionally, improving instructors' knowledge and skills in technology and integrating resources into online learning platforms provides students with more accurate advising (Josten & Cusatis, 2020). Those resources can include tutoring and review sessions (live or recorded), including both on-campus and off-campus sites. Understanding the disadvantages and advantages of online learning helps improve future research and develop solutions. Listening to students' concerns and accurately advising them is essential, as well as enhancing instructors' knowledge and skills in technology.

Low-Income Students' Experiences

Online learning has increased over the past few years due to the global pandemic of COVID-19 (Dubois et al., 2022). Many institutions were stunned by the school shutdowns immediately caused by COVID-19 and were unprepared for the changes in the delivery of education that COVID-19 brought about. Since institutions were unprepared to accommodate a nearly exclusive online learning experience for their students so quickly, it led to a decline in

course completion. It also increased the social and economic gaps between students (Bird et al., 2022). Following COVID-19, institutions rely much more on distance learning, so sustaining student equality in online learning spaces is essential (Sublett, 2020).

However, even before the pandemic, low-income students struggled with online learning (Lemay et al., 2021). Students from lower socioeconomic and underrepresented backgrounds have been affected by their economy, technology, mental health, and inadequate childcare challenges while pursuing higher education (Lemay et al., 2021; Lockee, 2021). Students struggle to connect with peers, faculty, and the campus, causing a lack of academic and social integration (Schuyler et al., 2021). In general, online learning has experienced a change due to COVID-19; due to this change, low-income students and institutions are attempting to adapt.

Going to college is a significant step for any student because it requires students to leave their families and friends behind and embark on this new journey. College comes with new responsibilities and expectations and is incredibly stressful for any student (Charsley et al., 2020; Schneiders & Moore, 2021). However, some low-income students come to college with extra responsibilities, such as limited or insufficient childcare and a lack of resources. To relieve some of the added stress and responsibilities, colleges need help designing supportive online learning environments that serve low-income students to reach their full potential (Lawton et al., 2020). Understanding a student's challenges in life and education is essential in determining whether students persist through their postsecondary education (Tinto, 2001).

The number of issues low-income students face affects millions of students in online learning environments (Tate & Warschauer, 2022). Students from low-income households experience more barriers than their counterparts from middle and upper-class backgrounds. Low-income students have reported at least one form of financial hardship in their higher education

career. In addition, low-income students reported increased living expenses and technology spending. Not having reliable internet is one of the biggest reasons low-income students struggle online. Reports show that 48% of low-income families have no high-speed internet access (Munoz, 2020). One-third of undergraduate students explain that they need access to technology and the Internet to complete their courses, and they were unaware of this before coming to college (Munoz, 2020).

Low-income students are worried about persisting through college due to losing wages, purchasing technology, and relocating. On top of these barriers, students are more concerned about how they will pay for their education. Low-income students express many concerns about persisting through college because of the different outside obstacles. For instance, students may be in unsafe environments where they could encounter a form of abuse, hence why some students move from home to home to find a safe place to live while pursuing higher education. In addition, low-income students' home environments could be distracting, lack appropriate workspace, or be unable to access learning support services remotely (Soria et al., 2020).

The social-economic disparity gets wider before students even enter college. Low-income students are more likely to enroll in overcrowded, underfunded community institutions to reduce educational costs and living expenses (Ison, 2022). The expectation of even going to college and the type of college a student chooses is linked to a student's family income. Upper- and middle-income students have expressed how their families have pushed or expressed interest in them attending college. Low-income students have expressed that if they had not had help from outside the family, they would have never gone or thought about college. In addition, low-income students were unaware of the benefits of online learning compared to a traditional classroom setting (Killian et al., 2021). One advantage of online education is that it lets students

finish their coursework at home, but this setting is only sometimes the most conducive due to distractions and additional expenses. Most low-income students are from communities where it is difficult to meet basic necessities. Low-income students, for example, worry about their younger siblings, their homes, their food, their clothing, and the money needed to pay for all these necessities (Bacher-Hicks et al., 2020). Institutions must be aware that not all external learning environments are appropriate for all students and that unique tactics must be developed to help them accomplish and fulfill their basic needs to achieve academic success.

Barriers

From 2008 to 2017, funding for financial aid was reduced by \$9 million (Reppond, 2019). Pell Grants used by low-income students to pay for their education have been impacted by the funding reduction, forcing students to pay out of pocket. Low-income students do not have thousands of dollars to give to institutions, forcing them to borrow money from outside loan companies, incur higher interest rates, and choose between college expenses and necessities (Baker, 2021). No student should only have partial basic needs met while trying to pay for college, and institutions must address this issue (Wong, 2023). Low-income students account for approximately one-third of all students who encounter some obstacles in their college careers. Financial difficulties, inadequate technology, family duties, preparation, dependability, and disconnect issues with teachers and other students are all obstacles that low-income students face. For students to continue earning their degrees, institutions must recognize barriers that students may face and determine how to remove them. Individuals have committed to enrolling in classes despite these difficulties; thus, it is the institutions' responsibility to help tear down the barriers, such as financial struggles and technological issues, to assist students in persisting in their educational goals (Burke, 2019).

Financial Barriers

Tinto (1993, 1997) explained in his student integration model (SIM) that a student's background is one of the first items to understand to ensure a student's persistence. Low-income students encounter financial barriers even before entering higher education; thus, universities should explore diverse financial types of students. When comparing dependent and independent students, independent students struggle more. Dependent students are considered students under 24 years of age and must rely on one or both parents for financial assistance (Fry & Cilluffo, 2019). Independent students are at least 24 years old and have little parental support. Independent students under 24 may also have a dependent child, be married, be on active duty, be emancipated minors, or be orphaned. Identifying whether a student is independent or dependent helps financial assistance agencies and institutions understand the students' financial difficulties. In the independent student population, about 42% are in poverty, indicating that dependent students are in poverty when they lack family support and come into college with a financial hurdle. Understanding what type of students are entering a college helps students and institutions to better prepare low-income students for the financial barrier.

The expense of attending college has risen by more than 31% in the previous decade, putting a strain on students' finances (Moore et al., 2021). Because of the rise in tuition, students from low-income families are more likely to borrow excessively, increasing the risk that students will be in debt after college or before if they do not finish. Heavy debt makes it harder for students to achieve economic stability because they have less money for essential expenses, such as food, rent, and unexpected costs (Mitchell et al., 2019). Some students from low-income families default on student loans due to their inability to afford to pay them back. Defaulting on student loans has adverse effects on one's personal life, such as getting denied a car or house and

decreasing credit scores. Students want to receive a college degree because of the possibility of greater lifetime earnings and need help understanding the risk of debt from student loans. With tuition increasing, low-income students risk not enrolling in institutions, decreasing the amount of a highly educated workforce in the community. Several jobs require college-educated workers in their workforce. Institutions must look ahead and make college affordable so students can compete for these jobs. Higher tuition costs threaten the student's potential earnings and the community surrounding the student.

The burden of completing college has grown with the transition of funding from government to student expenses. The price for fees, tuition, room and board, books, supplies, meal plans, and essentials accounts for 25% - 40 % of the median household income of middle-class families (Mitchell et al., 2019). African American and Hispanic students face tremendous hardship compared to their peers because college expenses take away most of their family's income. For low-income students—African Americans and Hispanics—college costs 40% or more of the median wage. These students are either not attending college or struggling to pay for their primary education and personal needs.

Increasing tuition and the student's community also affect the student's chosen institution. Most low-income students come from low-income communities, lack knowledge of the higher education process, and previous high school counselors have an overwhelming caseload of students (Mitchell et al., 2019). Because of financial restrictions, lower-income students attend selective institutions or universities. Lower-income colleges or universities need more resources and faculty members to ensure every student receives an adequate education. Increasing tuition decreases college diversity and creates a social gap for low-income students.

Low-income students struggle with finances and need additional assistance from the government such as paying for tuition using grants and student loans (Muskens et al., 2019). Government funding changed along with increasing institutions' tuition costs and putting pressure on students. Students must choose between educational and personal needs, raising the possibility of dropping out of college. In addition, low-income students choose a college based on tuition instead of their desire for a selective career and personal preferences. Overall, the social gap is more significant for low-income students than their cohorts because of the financial struggles they experience before, during, and after college.

Technology Barriers

In 2020, COVID-19 shocked the world and forced institutions to shift, moving learning toward online education (Dubois et al., 2022). However, even before COVID-19, the growth of technology in colleges and universities was already becoming a heightened issue for students. Approximately 19% of students reported technology barriers, such as microphone failures, power outages, connection issues, and the lack of reliable high-speed Internet, hot spots, and computers (Kanik 2021). Low-income students struggled even more than higher-income students.

Among many technological obstacles for low-income students, one of the most common issues is that students require fast-dependable internet access. Broadband internet refers to high-speed download speeds when connecting to the internet (Graves et al., 2021). Broadband is critical to video connection, downloading, and connectivity to the Internet. Students not only lack broadband bandwidth, but they also lack the technological devices needed to connect to devices. Fifty-nine percent of low-income parents reported that their child had difficulty completing assignments due to slow Internet, a lack of technology devices, doing work on

phones, and using public Wi-Fi to access the Internet (Freeman, 2020). Some students utilize computers, but students need to have up-to-date Microsoft programs and software installed. The issue is that some students' inability to afford a computer, Internet access, or even a smartphone makes it challenging to complete assignments. In rural areas, students have issues with Internet and cell service connectivity. More problems arise when the phone's capabilities are not sufficient to handle the demands placed upon it.

Low-income students not only deal with the lack of technology devices and Internet speed but also the need for knowledge and skills to understand the online environment. Going from a traditional learning environment to remote learning is an enormous difference for many students. The adjustment affects students' ability to learn online successfully (Graves et al., 2021). Some students expressed a lack of expectations, and the content was unclear in the online environment. Some students do not understand online platforms due to the type of device they are logging on with, such as a mobile device compared to a laptop. For example, a student tries to submit an assignment, but the directions are based on a laptop version, not a cellular device. A student could become frustrated and overwhelmed, resulting in the student not even turning the assignment in. Technology is one of the most prominent solutions to online learning, but it can be a hindrance when a student does not have the correct type of technology (Graves et al., 2021).

Low-income students tend to lack readiness and knowledge of higher education and struggle with the beginning stages of entering college. Online learning readiness can be defined as a student having organizational skills, social, online work skills, determination, and technical skills (Gross et al., 2023). Another issue is digital readiness, which is understanding if a student can progress and succeed in a digital program. The digital divide begins before a student can

apply to college. Low-income students lack the knowledge to complete the Free Application for Federal Student Aid (FAFSA), college applications, and sign up for courses (Nguyen & Herron, 2021). Providing orientations and workshops for interested students could bridge the gap and give knowledge to students of the beginning procedures (Gross et al., 2023).

Online education may need to be more relevant and relatable for low-income students, making it harder for them to engage and feel motivated. Even with the lack of knowledge and readiness, when the pandemic invaded the United States, students' families pushed to get innovative technology and devices to support their students' education (Aguilar et al., 2020). During this time, the importance of education and the increased need for technology were realized. Nevertheless, it showed that institutions should have been prepared for all students who did not have the resources, income, or no income. Institutions can support students by offering assistance programs addressing financial and technological barriers and implementing culturally competent teaching strategies to make courses more relatable and pertinent. Institutions can implement culturally responsive teaching techniques and offer varied perspectives in course materials to make online higher education more approachable and relevant to low-income students. To implement this, institutions can help through peer mentorship, coaching, and tutoring programs.

Disconnect Barriers

Colleges and universities may give a variety of services and assistance to students; however, there is a gap between the institution's services and the students' unawareness of what the institutions provide (Caldwell et al., 2021). Faculty and instructors are critical in student engagement and breaking down barriers. Some students may even lack the knowledge to know what support services they seek. In addition, some students express that the disconnection

between their instructors is an even more significant barrier to their success in an online learning environment (Nambiar, 2020). Research displayed that students were overburdened with information, and instructors needed to teach the content effectively. Even though students can email or have open discussions in online environments, students reported that the need for timely instructor feedback was an issue (Kanik, 2021; Nambiar, 2020). Online learning is real-time access only if the instructor makes required online hours. Some instructors are adjuncts, have other full-time jobs, and only check emails once daily, influencing an instructor to avoid addressing concerns and answering questions when the student needs assistance. It is challenging for instructors to personalize students' experiences in online environments, increasing the risk of isolation and dropout rates (Kanik, 2021; Tinto, 1993). The lack of fast access to assistance from the instructors and institutions' support makes online learning ineffective for many low-income students (Kanik, 2021).

Other Barriers

Low-income students also reported other barriers when participating in online learning environments (Bahian et al., 2020; Bird et al., 2022). One of the most significant barriers to online learning for low-income students is the need to conduct household duties and tasks (Bahian et al., 2020). Low-income students choose online education due to a lack of transportation, being far from campus, and lower costs, resulting in students having to complete schoolwork at home. A distracting and unsafe home environment is seen as another barrier for students when trying to complete assignments. Some students deal with family conflict, domestic violence, or homelessness, which results in a hostile home and work environment and students not completing work (Bahian et al., 2020). Furthermore, low-income students may have a distracting

home environment with no place to study when completing online learning assignments due to household duties, distractions, and unsafe environments (Soria et al., 2020).

A dedicated learning room might be considered a luxury because many low-income students' learning spaces are not divided due to the modest size of their living space. Some students must complete assignments on their beds or kitchen tables, which can be challenging to overcome. Having adequate space and time could be extremely difficult for students who are caregivers of older relatives and need help finding sufficient childcare or another caregiver for their family members (Bird et al., 2022; Lockee, 2021). Increased childcare responsibilities distract students from investing time in their coursework (LaBrenz et al., 2023). In addition, when low-income students have a distracting home life, it becomes difficult for them to attend their scheduled online meetings and talk to professors and other students. Thus, many students need help balancing home life and completing work on online platforms (Erlam et al., 2021).

Low-income students experience many other issues throughout their time as college students. Three out of ten students discussed the lack of necessities, such as food, water, medicines, and safety (Baticulon et al., 2021). Even though transportation is not needed to go to campus online, a vehicle is required to access resources, such as a library for that free space, the Internet, or computers. Students require more available resources due to their low income, and attempting to take advantage of those resources becomes a hurdle. Further, older students who are employed frequently enroll in more online courses, making it increasingly challenging to balance both work and school successfully. According to recent research, 80% of students work jobs to provide for themselves or their families while also attending school, resulting in students signing up for online courses (Nguyen & Herron, 2021). Students have different learning styles, personalities, emotional tolls, and motivations that affect their success (Armstrong et al., 2021;

Bahian et al., 2020). Understanding that every student is unique and understanding their experiences are part of the institution's duties.

Due to all the responsibilities a student may handle throughout their college career, students expressed that mental health issues become an issue, especially for low-income students (Armstrong et al., 2021). Students reported difficulties balancing home life, causing increased anxiety, tiredness, and stress. Eighty-eight percent of students experience some form of stress, led by depression and severe anxiety (Lee et al., 2021). Stress, depression, and anxiety can lead to dangerous and harmful situations and decrease educational productivity. Identifying prospective tactics and solutions that could be used to improve and comprehend the elements that lead to mental health issues on, and off campus could increase the possibility of students persisting through college (Wasil et al., 2022).

All aspects of a student's life, including their college experience, physical health, friendships and family relationships, academic achievement, and overall quality of life, can be impacted by mental health difficulties (Lee et al., 2021). Mental health can be a significant issue that impacts the family and community, especially when mental health can lead a student to have suicidal tendencies. Suicide, even suicidal thoughts in students, can affect the campus and community, such as other students and faculty experiencing the loss of a student, which can lead to someone having depression, anxiety, and severe stress. Due to mental health issues, a student is less likely to complete their degree and provide essential skills to the job market. Institutions are working towards removing all barriers for students on and off campus because specific mental health issues may be catastrophic and negatively impact a student's quality of education and life.

Removing Barriers

Institutions and faculty must take on the advanced challenges and find a way to motivate low-income students, even in online courses. Activating student participation through different academic techniques, such as flow charts, videos, audio files, and printouts, is called differentiated learning, and it focuses on teaching students at all levels (Gunawarden & Dhanapala, 2023). Implementing differentiation integration involves getting students to cooperate by having them perform pair or group projects, creating academic and social bonds. Promoting social integration involves attracting students' attention through various media, including Facebook, Twitter, emails, flyers, and radio shows. All these communication forms reach a separate audience of students and ensure all students are successfully integrated into their educational experiences.

When an institution's leadership duties are involved in eliminating barriers related to financial, technology, and disconnection barriers, leaders can help students before barriers become issues. Assisting students in high school or alternative pathways with the application process, FAFSA, and advising career routes before they enter college supports students (Peterson, 2020). Building relationships with partnership institutions and feeder high schools benefits the institution and promotes a productive workforce in the community. Community involvement allows students to participate in volunteer programs that enable them to engage with people and add valuable experience. The different community avenues ensure students receive support from institutions and the community (Mottet, 2019; Nguyen & Herron, 2021). With the community's help, institutions could provide low-income students with resources to help them succeed in college (Peterson, 2020). For instance, some students work or must be caretakers on different days and hours, so they choose online courses. A neighboring daycare could offer discounts to students, or the institutions could provide an in-house daycare for students and staff.

Staying committed to providing students with the necessary tools and resources to be successful and complete their pathway is the ultimate goal of any institution.

Providing resources and technical training on standard technologies and online platforms that students will utilize is critical to student retention and success. One resource is making computers and fast-reliable internet connections available to low-income students by establishing a laptop, tablet, and hotspot loaner program. Providing low-income individuals with discounted or free access to online courses to increase their accessibility with scholarships, grants, or bursaries can be accomplished (Gunawarden & Dhanapala, 2023). Establishing online learning groups, peer-to-peer networks, chat rooms, and forums will aid students from disadvantaged backgrounds in continuing their education. Creating alliances with neighborhood groups that assist students of limited means is a great resource. Partnerships may assist in spreading the word about options for online learning, give tools and direction, and provide continuing support for all students. Often, students needing help with their course material must seek outside specialized services. For one-on-one assistance, third-party applications like TutorMe © may fall under technical help services (Morgan et al., 2022). Each institution must rely on student information and decide the best resources and techniques to assist students.

Institutions can make a change on campus and decrease the issues that low-income students encounter. Some of the challenges students face are worrying about childcare, bills, and technology, so the possibility of completing schoolwork decreases. All the challenges that students face increase the reasons students choose online learning; the flexibility of the courses makes it easier for low-income students to attend classes while managing their employment, home responsibilities, and other obligations. Furthermore, an institution should collaborate with community resources to satisfy students' fundamental requirements. Community resources

include health departments, mental health centers, and student housing assistance (Bahian et al., 2020). Addressing these challenges shows that institutions and policymakers are bridging the gap for online education and considering the unique needs of low-income students (Soria et al., 2020).

Integration of Low-Income Students

The first theorist to link Durkheim's idea of suicide to student retention was Spady's 1970 Undergraduate Dropout Process Model (Burke, 2019). Spady thought that each student interacts with the college experience, influenced by various sources. The theory supports how students are motivated by the academic and social system. Tinto's 1975 theory was built upon Spady and how first-year students must connect to their new community for a successful college career. Tinto argued that students leave an institution because the student is not connected to the institution socially or academically. Theories and literature have proven that students are more likely to stay at an institution if they feel a part of a community. Effectively integrating students academically and socially would give low-income students a sense of community.

Academic Integration

Academic integration is when a student is moved by their grade performance, intellectual development, structure of the class, and connection to educational programs (Muskens et al., 2019). For example, programs such as honor societies and student government are groups where students have a specific skill set and similar mindsets. In addition, students are receiving satisfaction with the college (Burke, 2019). To ensure that students are academically integrated, institutions must understand students' academic backgrounds. Instructors get familiar with students, allowing them to discuss their obstacles. Instructors connecting with their students can lead to integrating students into various academic and social groups, pushing students to stay

motivated and persist. (Noyens et al., 2019). Academic integration can also be measured by student engagement. Student engagement is measured by students' time and effort in their studies and other activities that lead to student success (Wavle & Ozogul, 2019). Research explains that student engagement is essential to academic integration; however, it lacks identifying how students think, do, and feel. Grasping an understanding of these different emotional factors that students may encounter helps with academic integration (Noyens et al., 2019). Coming to college is an unfamiliar environment and an adjustment, so effective academic integration determines the difference between a student finishing college or dropping out (Noyens et al., 2019; Tinto, 1997).

Social Integration

Social integration is where a student is moved by interaction with other students in a positive light through extracurricular activities hosted by the institution (Noyens et al., 2019). Social integration includes the art department, athletics department, Greek societies, and even multicultural activities based on diverse cultures. To ensure students create this positive social interaction, institutions can provide a campus recreation center for students' enjoyment (Burke, 2019). Creating a space where students can choose between intramural and club sports gives the students options. Ensuring students have choices in various clubs and sports is essential to social integration.

A measure of social integration involves students' engagement. Student engagement can also affect how the institution uses personnel and other sources to encourage participation in such social activities (Wavle & Ozogul, 2019). Student engagement can be referred to as having a feeling of relatedness (Noyens et al., 2019). When students can relate to a situation, they satisfy a psychological need for motivation. Students who have friends have a sense of belonging, which

provides a source of guidance and joy. A student's social integration with other students may significantly influence a student to persist through college.

Noyens and colleagues (2019) explained that students could not have academic integration without social integration. Academic and social integration are essential for students to persist and succeed through an institution's courses and programs (Lakhal et al., 2020). Institutions must understand how to help students integrate into academic and social environments to retain students. Understanding integration explains why Tinto bases his theory of persistence and effective integration on Durkheim's theory of why people commit suicide (McCubbin, 2003). Poor social and academic integration leads to mediocre coursework and increased dropouts, increasing retention rates (Wasil et al., 2022). Incorporating both contexts promotes a student's motivation and persistence toward their educational goals (Noyens et al., 2019; Reindl et al., 2022).

Institutions Increasing Persistence

The lack of striving for integration by an institution's faculty and leaders for low-income students can lead to decreased retention rates and students' reasoning to persistence. Institutions must prioritize gathering and utilizing the experiences of these students to ensure they have equal access to quality education in online settings. Gaining an understanding of the reasons that students persist through their education is essential to retaining the students to graduate. To effectively promote student persistence throughout the institution, adequate retention and student and faculty responsibilities are crucial. The institution must properly understand why and how to help students persist through their online learning experiences (Burke, 2019).

Retention

In higher education, student retention is often described as a student's continuing enrollment from their first to second year (Burke, 2019). Retention is essential to the success of an institution, as retention rates can determine who is paying for tuition. A few decades ago, the retention mindset shifted from student skills to student graduation (Tight, 2020). Tight (2020) stated that institutions needed to start adapting to their students and not the other way around. As a result, institutions focus on whether a student completes a program rather than starting a program to assess the institution's retention rate (Wavle & Ozogul, 2019). Evidence has been found that colleges that offer distance education courses lose 20% to 50% of enrolled students (Armstrong et al., 2021). Low-income students tend to stray from online classes due to their lack of knowledge and potential success rate of graduating from the program (Jump, 2019).

Online education can appeal to students if institutions acknowledge student demands, such as work, athletic programs, and family duties (Wavle & Ozogul, 2019). Nevertheless, low-income students do not understand all that online education requires. Institutions should explain online course requirements when students register for courses to retain students. Multiple academic advisors based on the program type are essential for individual students to meet their needs. Understanding the students' needs at the beginning and tracking their progress throughout the program is critical to increasing retention rates. To increase retention rates, institutions must identify the needs of individual students and program requirements (Armstrong et al., 2021).

Hiring more advisers is viewed as a costly burden by schools. Yet without students, institutions will receive less funding. Meeting the needs of individual students appears to be unachievable in the absence of these advisers (Wavle & Ozogul, 2019). Institutions must look for the best solutions for the students and not let the financial reasons of the institution guide decisions. Despite their difficulties, low-income students continue to enroll, making the

institution accountable for ensuring students will graduate. Institutions must guarantee that they continue developing online learning environments so that students can understand the technology, materials, and curriculum. Producing distinct types of student services and support is required to help students succeed in completing their programs through online education, guiding students by understanding their needs and reasons for choosing online education.

Student Persistence

Student persistence involves measuring what drives the student, their determination, and any activities that move a student towards their degrees. Institutions must tailor each program to each student's academic and social goals. Understanding a student's persistence through their educational journey is one of the reasons why an institution thrives and continues to support its students. Collecting data and building an accurate and complete profile of students assists with increasing persistence and engagement at an institution (Casanova et al., 2022). Collecting data could include tracking engagement throughout the course, and by monitoring engagement, faculty and leaders can pinpoint risk factors leading to students not persisting (Chen et al., 2020). Even self-reporting systems for students to measure their commitment and investment in their schooling could be enforced (Rivera & Savage, 2020). Grasping a better understanding of why students do not persist is essential for an institution to thrive.

Students must be committed to their studies and take responsibility for their education. Students need to comprehend working hard and time management, even with the institution's and instructors' assistance, to balance life and study. A student's persistence depends on how much time and effort they put into their studies. Students' likelihood of dropping out of college decreases as they devote more time to their coursework (Chen et al., 2020). Students who are constantly busy at home and work are more prone to stop attending class (Casanova et al., 2022).

When it comes to their personal and academic life, students must know how to ask for assistance. Institutions and organizations cannot address issues if they do not know what they are. Students must work hard and remember why they began their higher education studies. Motivation is essential for all students to promote perseverance and encourage them to finish their programs.

Faculty & Institutional Leaders' Responsibility

Institutional leaders and faculty should consider the experiences of low-income students in online learning environments. Low-income students are more at risk of failing and not graduating due to previously mentioned barriers. By understanding and supporting these students, institutions can retain students by removing these barriers. Institutions must reach out to understand low-income students' lifestyles and how to support them. Faculty are essential in engaging students, shaping their attitudes and personalities, and assisting them in completing their program (Almahasees et al., 2021).

Faculty, staff, and administration must understand their responsibilities and the abilities required to influence student outcomes (Sen, 2020). Professional development through the institution and willingness to complete outside faculty training is needed to support students continuously. Training in higher education must include adjuncts and full-time faculty, who must undergo mandatory training in technology and communication to reach all students (Ahel & Lingenau, 2020). Improving digital training for institutions is necessary to sustain the most needed tool in online learning technology (Eliseeva et al., 2019). The United Nations Educational, Scientific, and Cultural Organization (UNESCO) created a program called the Global Action Programme (GAP), whose main two goals are to strengthen education in all agendas and ensure everyone has an opportunity to acquire education to contribute to the world

in the future (Ossiannilsson, 2022). Institutions worldwide use GAP to address all the necessary changes for higher education to integrate and implement (Ossiannilsson, 2022).

Technology differs from institution to institution and even from faculty to faculty (Ahel & Lingenau, 2020). Everyone processes information differently and has their way of teaching students, which is how institutions and teachers should approach students. Faculty can use various methods, including simple forms, like PowerPoint slides, or complex forms, such as campus management systems like Banner and Degree Works. Even if the faculty produces simple forms of lectures and lessons in PowerPoint, professional development should be mandatory (Simamora et al., 2020). The presumption that every student is familiar with using campus resources and platforms to complete assignments will fail students. A simple lack of understanding about resources and how content is presented can keep a student from dropping out. Provide virtual self-management training, digital *dos and do nots*, and campus/community resources to support all students. Creating online education departments and programs at institutions ensures that one single organization focuses on the gaps between online students and the institution. With proper training, online departments can assist students with work-life-school balance and other barriers. Due to the diversification of student lifestyles in higher education, institutions must work to support students in numerous ways.

Several factors, such as a continuous social presence, positive feedback, ongoing encouragement, and interactions through several platforms, helped students feel connected (Sen, 2020). Students are different, so faculty must provide various mechanisms to communicate and respond to students. Additional methods include receiving support from organizations and businesses throughout the community to help students' mindsets and push them to persist in their education. To do this, leaders must strengthen their public engagement and active participation in

the community. Institutions require student input to review learning platforms, instructors, leaders, and technology deployed. The university should also inquire about the student's participation in extracurricular activities, any difficulties in their personal lives, and any resources they might need to succeed. Caring about students' academic and social motivation reinforces their ability to persist through their education.

Summary

This current literature review is essential to providing the background and support to the research study. Current research indicates that this study is deemed necessary with support from other authors and researchers. Nevertheless, research on this phenomenon is essential because of a gap in literature. The literature review discussed (1) theoretical framework and (2) literature review, which are reviewed below.

In the theoretical framework, the revised student integration model developed by Vincent Tinto (1997) is centered on undergraduate students' continued academic success because of their social and educational integration into the institution. Tinto's original model was based on Emile Durkheim's theory of suicide, which argued that if an individual has social support and is effectively integrated, the risk of suicide is reduced (McCubbin, 2003; Tinto, 1993, 1997). Tinto (1997) revised his original model to expand his reach but lacked awareness of underrepresented students' cultural variations and experiences. Tinto's revised model strongly emphasizes new factors such as family backgrounds, faculty participation, academic and social integration, and tenacity in finishing college (Lakhal et al., 2020). Tinto's student integration model (SIM) and theory are the foundations of the theoretical framework around which the current research is built to understand low-income students' experiences and demonstrate how an institution academically and socially integrates into an online learning environment.

In the literature review, there are five main topics: (1) disadvantages and advantages of online learning, (2) low-income students' experiences, (3) barriers, (4) integration of low-income students, and (5) institutions increasing persistence. All of these topics are based on the central research question, three sub-research questions, and the theoretical framework. The first topic discussed is that online education has continued to increase college access as the world evolves and changes, providing a great competitive advantage for institutions. As a result of adaptability and accessibility, online education has grown in popularity and student enrollment; it also has disadvantages, such as a lack of in-person engagement, improper integration, and significant technological obstacles (Armstrong et al., 2021). The second topic summed up low-income students' experiences, which have been mixed due to their various backgrounds, obstacles, and sources of support during their academic careers.

Low-income students face various barriers when enrolling in higher education. The third topic breaks down into four sub-sections: (1) financial, (2) technology, (3) disconnection, and (4) other barriers. The expense of attending college has risen by more than 31% in the previous decade, putting a strain on students' finances (Moore et al., 2021). Forcing low-income students to borrow money to pay for college due to the tuition increase raises their risk of debt. It makes it more difficult for students to achieve economic security. One's personal life might be negatively impacted by defaulting on student loans, including being turned down for a car or home and having one's credit ratings drop (Mitchell et al., 2019; Moore et al., 2021). Furthermore, low-income students can experience greater hardship than their peers as a result of technological problems with the Internet, broken microphones, and a shortage of working smart devices like laptops or tablets (Dubois et al., 2022; Graves et al., 2021; Kanik, 2021).

Due to low-income students' lack of access to free Wi-Fi in public spaces and possible loud living conditions, it is also challenging to participate in online meetings with other students, which causes a disconnect (Graves et al., 2021; Kanik, 2021; Soria et al., 2020). Students lack a connection with the instructors and other members of the class. On top of that, students deal with other barriers, such as being a primary caregiver and working to provide for themselves or others. Institutions must understand these impediments and how to eliminate them so students can continue getting their degrees, diplomas, or certificates. Institutions are responsible for supporting students; however, students must understand that motivation is crucial to persistence through college.

For proper integration and persistence in the fourth and fifth topics, low-income students expressed they are more likely to remain at an institution if they feel included in the community (Muskens et al., 2019; Wavle & Ozogul, 2019). Institutions must know students' academic backgrounds to guarantee healthy social contact throughout the campus (Caldwell et al., 2021). To ensure that all students have equal access to high-quality education in online environments, institutions must emphasize gathering and developing the experiences of low-income students (Aguilar et al., 2020). Institutions must recognize the demands of low-income students and provide orientation, reliable resources, and technology lessons to prepare them for distance learning. To retain low-income students, faculty members should establish relationships with students who have difficulties finding a work-life balance while still attending college in an online learning environment. (Ahel & Lingenau, 2020; Noyens et al., 2019). Ultimately, having a successful student is a prospective worker, resulting in a flourishing community and a prosperous economy.

The lack of research supporting low-income students' opinions in online learning environments is evident when reading the literature review. Most of the studies focus on a particular group of students in an area of study at a single institution. The gap throughout the literature is that most of the research concentrates on general students throughout the COVID-19 pandemic and specific programs (Bird et al., 2022; Dubois et al., 2022). The need for a broader range of research across several institutions and programs could contribute to future research and improve online learning overall. Research expands on student experience, but studies have a narrow emphasis and obfuscate the bigger picture (Wavle & Ozogul, 2019). More research on a larger scale on students' experience will give higher education a greater insight into the mindset of lower-income students. The literature review establishes an understanding of the current research on low-income students' experiences, barriers, social and academic integration, and persistence in an online learning environment.

CHAPTER THREE: METHODS

Overview

The purpose of this hermeneutical phenomenological study is to understand the experiences of low-income students in an online learning environment and how they are socially and academically integrated at an institution in southwest Georgia. This chapter explores the rationale for employing a qualitative hermeneutical phenomenology method for the research design. A description of the setting's characteristics, the criteria to be a participant, and why they are crucial to the study's success. (Trumbull & Watson, 2005). The chapter below discusses an effective recruitment plan to reach all potential participants. Research positionality, which serves as my motivation for conducting the study, and the research's credibility, supported by ethics related to the study, are applied throughout the investigation. Moustakas (1994) modified van Kaam's analysis method, which was used to explain the data analysis plan for the surveys, focus groups, and individual interviews. The descriptions of the methods used in this research are summarized through a qualitative hermeneutic phenomenology research perspective.

Research Design

The research design of this study is focused on qualitative research methodology through a hermeneutic phenomenological methodology. Qualitative research can be defined as a repetitive process that improves understanding, resulting in essential findings from the study's phenomenon (Small, 2021). In addition, qualitative research involves participants explaining their lives and experiences of their phenomenon. I wanted to gain an elevated knowledge of this phenomenon to understand the experiences of low-income students as they see it. Only a qualitative study can measure those human behaviors and experiences, so qualitative research is preferable.

Phenomenology is a qualitative research approach that aims to develop an understanding of personal experiences and broaden one's perspective by becoming self-aware and discovering current information (van Manen, 2017). Understanding people's perspectives requires more than just filling out surveys while studying human behavior. It involves contact with the real world. In brief, phenomenology provides researchers with insight into what life is like from another person's perspective, as opposed to assumptions made by researchers. Van Manen (1990) explained that experiences are the foundation's base and are carried throughout the research, which is why the foundation was built using a phenomenology research design. Overall, I wanted to dive deeper into the lives of low-income students to gain an understanding of the phenomenon.

Hermeneutic phenomenology is defined as interpretations that are in-depth textual accounts of certain situations in people's lives that are related to our collective experiences (Nigar, 2020). This hermeneutic phenomenological qualitative research gathers those experiences to answer unanswered questions, such as how low-income students persist through college and how institutions socially and academically integrate students (van Manen, 1990). Furthermore, a hermeneutic phenomenology is used to draw attention to specifics and seemingly insignificant aspects of experience to build meaning and achieve a sense of understanding a demanding approach that studies life and education as it is known while simultaneously accessing past information (Guillen, 2019; van Manen & van Manen, 2021; Wilson & Hutchinson, 1991). In this study, I studied the lives and education of low-income students and examined how those past experiences affect their current lives. Van Manen (1990) explained that a person conducting a hermeneutical phenomenology study must have lived the experience and built on others' experiences to conclude. Due to my past as an educator and low-income student

and completing all my higher education online, I used a hermeneutic phenomenological research methodology in this study. I comprehended others' experiences with the phenomena. Overall, my shared experiences with the participants on the phenomenon to form new meanings is why I chose a qualitative research method with a hermeneutics phenomenological approach.

Research Questions

Research questions are the ones the research is trying to answer throughout the qualitative research study. The central question is the focus of the research study, while three sub-questions help guide the study to understand the experiences discussed. The following research questions guided this hermeneutical phenomenology research study.

Central Research Question

What are low-income college students' experiences with an online learning environment in southwest Georgia?

Sub-Question One

What barriers factor into a low-income college student's experience with an online learning environment?

Sub-Question Two

How do low-income college students perceive the institution's social and academic integration in an online learning environment?

Sub-Question Three

What attributes help low-income college students persist through an online learning environment?

Setting and Participants

Qualitative phenomenology research can be conducted using participants at one or more

sites (Williams, 2021). In a qualitative study, the requirements for participants should be people who have encountered the phenomena from a unique perspective and do not have predetermined requirements (Moustakas, 1994). However, I used specific criteria to determine whether a student was eligible for study participation. To address the study's issues, a description of the participants and the setting, Unity College, follows.

Setting

Unity College is a public institution located in a small city in Georgia. The institution is situated in a low-income community and serves as the area's primary technical institution. Unity College offers over 100 degrees, diplomas, and certificates with several online programs. About 30% of their programs are online, and some blended courses are available to students. The total enrollment of students is 3,181, and the student-to-faculty ratio is 15-to-1. The highest-level degree offered is an associate degree in 16 fields, such as business management, construction, and health professions (Unity College, 2023).

Unity College evaluates the success of its students' achievements to ensure students' achievements align with the institution's mission and goals. Unity College (2023) examines retention rate, graduation rate, and enrollment data to ensure that students are succeeding through all programs. To work through the data, several deans, directors, instructors, and staff serve under the president to assist students with their higher education pursuits within the traditional and online programs. The college students at Unity College are predominantly of African American descent at 78%, 18% are Caucasian, 2% are Hispanic, and 1% are of two or more races. Most students are female, 68%, and males, 32 %, between the ages 25-64 (Unity College, 2023). Due to this variety of participants and Unity College's goals for students, the institution is the ideal location for this research because of the population and available online learning

environment.

Participants

The participants involved in this study are low-income students in an online learning environment at Unity College. The participants must have participated in three or more online courses. For the research to be effective, I collected data from at least 10 participants to reach saturation in the study. All the participants varied in age, ethnicity, and gender. In addition, the students, identified as low-income students, completed at least three online courses, were currently enrolled at Unity College, and were over 18. I ensured that all the participants met the minimum requirement to participate in the study and chose to do so voluntarily.

Researcher Positionality

The hermeneutical phenomenological method provides me with the opportunity to be in a shared space with others who have lived experience with the phenomenon; hence, my positionality as a previous low-income, current high school/post-secondary counselor and an online student is of significance (Suddick et al., 2020). I am a first-year high school/post-secondary counselor at a technical college in southwest Georgia. I gained firsthand knowledge of the phenomenon from my experiences as a low-income student until age 25 and completed all my post-secondary education online. Through the eyes of the Lord, I understand this phenomenon is necessary to provide low-income college students with an equal opportunity in online higher education. My interpretative framework for social constructivism and my responsibilities as a researcher are all significant explanations for the three philosophical assumptions below.

Interpretive Framework

Social constructivism served as my research's interpretative framework. According to

Boyland (2019), social constructivism entails using participants' experiences and interpretations of reality to create data. I see knowledge and truth as what is created by the experiences that others have throughout society. I used an interpretive framework, social constructivism, to see students' multiple views and experiences, resulting in the truth of the phenomenon and new insight into the study (Braun et al., 2021). In this research, I relied on the participants' view of online learning and whether low-income students feel integrated into the institution from their perspective to interpret the reality of the data that formed.

My framework comes from my Christian belief system. I believe that all Christians need to advocate for all students to have educational equity. Even though each student is different and requires different services, the same Spirit runs through them (*New International Version*, 2011, 1 Corinthians 12:5). Jesus never turned his back on his people, no matter their background or current situation throughout the Bible. Jesus always assisted where he could and catered to everyone's needs. With the support of the Christian belief, educational leaders are encouraged to support low-income students in persisting through online learning in higher education by being successfully integrated.

Philosophical Assumptions

Qualitative research requires understanding the context through the researcher's philosophical assumptions (Coates, 2021). In hermeneutic phenomenology, a researcher will always bring individual experiences and preconceptions related to the phenomenon; hence, I addressed my experiences through assumptions. My experiences with the phenomenon helped build my understanding of this world. My belief in God, however, assured me I could overcome the numerous challenges I encountered. After going through such events, I began my research to improve the phenomenon and build credibility and comprehension of the study. Ontology,

epistemology, and axiology are my assumptions that impact my ability to perspective, which are described here.

Ontological Assumption

The ontological assumption is understanding the nature of reality and one's environment (Al-Ababneh, 2020). Since I was a young girl, I have built my thoughts, feelings, experiences, and reality on the way of the Lord. God has guided me to gain an understanding of the life he has given me and the reality around me. I passionately believe that God is an absolute "the Truth and the Life" (21st Century King James Version, 2023, John 14:16). Hence, I use the Bible as my world perspective. Jesus "...has given...understanding, so that we may know Him who is true; and we are in him who is true..." (English Standard Version, 2023, 1 John 5:20). Throughout my life, the Lord has given me understanding and wisdom in my school, work, and personal life. Even though this research differs from anything I have done, I have found value in gaining more insight and knowledge of reality from different perspectives.

Epistemological Assumption

An epistemological assumption is comprehending through people's shared experience and acquiring knowledge of the world (Ahmed, 2008). I have knowledge and wisdom about the phenomenon due to my experiences, which encompass my deep appreciation of other individual's perspectives. My knowledge and wisdom come from the Lord; when I lack knowledge and wisdom, I ask him or get a better understanding from the Bible. I used the same strategy, using my Christian beliefs to understand other's realities of the phenomenon (Otani, 2020). The study investigates participants' perceptions of being socially and intellectually integrated to better comprehend and support low-income students in online learning environments.

Axiological Assumption

An axiology assumption refers to my ethical concerns and values, which must be considered during the research study process. My axiological assumption is that all people deserve to be treated equally. Through the Christian worldview of the research, every man was created by God and is equal (The Message, Proverbs 22:2). I believe that all students, no matter their background, deserve an equal opportunity through their educational journey. In addition, the Lord is trustworthy in everything he does and his promises. My values require that I follow in the Lord's footsteps and be reliable and dependable from the start of the research to interacting with participants and finishing with the results. Understanding my values ensures that I respect all participants in effective corrective feedback to improve the acquisition of new knowledge and abilities on this phenomenon (Wisniewski et al., 2020). I kept all sensitive information private and respected the process that the Lord had entrusted me with. To ensure this study shows low-income students' experiences, I instilled my values of trustworthiness and credibility based on my faith in the Lord.

Researcher's Role

I recently started a job as a school counselor at Unity College. I have been employed with the college for almost two years. However, I had no authority over the participants before or during the data collection. I asked a question in the preliminary survey to ensure that all participants in the study were not part of my department. I work in a specific program called the Dual Achievement Program (DAP) that focuses on high school students receiving a high school diploma and two technical certificates. In addition, I may also have worked with two other sister programs, Dual Enrollment (DE) and Career Plus High School Equivalency (HSE), so I included those two programs in the survey to ensure that no possible students under myself were

considered for participation. Students met all minimum requirements and were not involved in the three programs.

My experience as a low-income student and completing all my post-secondary coursework online has given me insight into the elements that affect students. I started my post-secondary education as a DE student at 16 years old. I started DE as an opportunity to receive a free education because, at the time, my parents were on disability and could not afford to send my brother and me to college. I pushed to receive an associate degree online while getting my high school diploma. However, this journey came with overcoming obstacles. I had a stable place to live, but I struggled to pay for books, keep a reliable Internet connection, and keep up with my daily necessities. In addition, I was straining to establish relationships with professors, comprehend the context, and navigate the online learning environment. My experiences have taught me how other distance-learning low-income students may feel.

Despite my obstacles, I continued pursuing my education and sought advice from the institution's faculty and staff to overcome some challenges. Throughout my journey as a student, I learned to overcome obstacles, such as finding programs to fund my books and Wi-Fi. I requested to come to campus or meet virtually with instructors to explain the context and the learning platform. Nonetheless, I have still not overcome one obstacle, and that is paying for tuition without the assistance of student loans. I have accumulated over \$160,000 in student loan debt to receive my higher education degrees. The weight of the debt is one of the most considerable obstacles that educational leaders, government officials, and low-income students must understand. Even though I have received numerous scholarships for my undergraduate degree, I received none to continue my graduate-level education.

My responsibilities as a DAP school counselor have given me a new perspective on the

gaps in post-secondary education. I advise students from various backgrounds in conventional face-to-face and online learning courses. I try to remove impediments preventing students from advancing in their academic careers. Some students, I have discovered, deal with issues like mine, including a lack of communication and rapport with staff and an apparent lack of resources. I have gained knowledge from these encounters and have become an unwavering advocate for low-income higher education students. I have learned from all these experiences and developed into an ardent advocate of low-income students in higher education. Based on my experience, I have acknowledged the bias that could have occurred. Based on my experience, I have accepted the existing basis; however, I used that basis and expertise to present the phenomena to others (van Manen, 2017). The issue with phenomenology is understanding how to move from experience to text—not from text to experience. Therefore, I explained the procedures to describe how the participants' experiences are transferred to textual-structural descriptions.

Procedures

According to Moustakas (1994), hermeneutic phenomenological research is carried out by eliminating personal biases and comprehending the lived experiences of others that generate new meaning. By disclosing my assumptions and individual experiences, the study follows the procedures necessary for trustworthy and persuasive analysis. The required approval from Unity College to recruit participants for the study was received. Before collecting data, I gathered and compiled the necessary documents for Institution Review Board (IRB) permission. After obtaining approval from IRB, I recruited students to participate and collect data through surveys, focus groups, and individual interviews. I performed an authentic and precise investigation using the modified van Kaam analysis method to find themes (Moustakas, 1994).

Permissions

Unity College, the Institutional Review Board (IRB) committee, and participants must all consent and grant permission to conduct the research. I received site approval to conduct the study (see Appendix B). I obtained consent from Liberty's Institutional Review Board (IRB) before collecting participant data (see Appendix A). In my recruiting process, I ensured that participants fit the criteria and understood the research study. Once the participants understood the research process, participants signed an informed consent form that outlined the study's purpose and method (see Appendix E). Every stage of the research required the consent of the participants, and they were informed that they could withdraw at any moment.

Recruitment Plan

After receiving IRB approval, I recruited eligible participants through flyers and face-to-face interaction at Unity College. In addition, the handouts and brochures were posted throughout the college with a QR code linked to the recruiting information and survey. I set up a table at the college's community events throughout the end of the semester. The participants read the recruiting information and completed the preliminary survey in person through my laptop to ensure that the participants fit the criteria for the study. I collected data from 10 participants, which was required by the study. Appendix D is the recruitment paper and the preliminary survey questions sent to all students.

Due to the requirements that participants satisfied to participate in the research, an intentional sampling technique called criterion sampling was utilized. Screening participants ensured they could participate in virtual focus groups and individual interviews through criterion sampling. Criterion sampling was used to help participants meet predetermined criteria relevant to the study (Kalu, 2019). The requirements to participate in my research were to be low-income

students who had completed three online courses, were over 18, and were not under my guidance. At the end of the survey, a question on whether the participant is interested in a survey, focus group, or individual interview was asked further to discuss the phenomenon (Moustakas, 1994). If the student said they agreed, then the student was prompted to provide their name and contact information. I used the information to contact the participants for the remainder of the study.

Along with screening participants, each participant had to explain their current access to the internet and use of technology. Suppose a participant could not access a device for the interview or focus group. I made accommodations for the participants, such as if they could come in to complete the focus group or individual interviews before I made them eligible for the study. Once participants completed the criteria survey and the consent forms were signed, I sent out the data collection survey for participants to complete. Afterward, I arranged the participants' schedules to start forming focus groups. I set up a few days and times that I am available and saw what times are best for the participants. Before meeting with the participants for focus groups, I assigned pseudonyms to conceal all participants' identities (Marques et al., 2021).

Data Collection Plan

The goal of qualitative research is to understand the participants' perspectives on the phenomenon (Gioia, 2021). Conducting different data collection approaches allows me to understand the participants' experiences. Moustakas (1994) explained to get results, one must collect and analyze data in seven phases. Those seven phases are made of theme analysis and provide descriptive assertions, expressing an overall understanding of the facts of the study (Lester et al., 2020). Moustakas' (1994) modified van Kaam analysis method provides core approaches to collect data in qualitative methodology by combining techniques such as

triangulation, clustering, bracketing, and reduction (Barrett & Twycross, 2018; Gioia, 2021; Noble & Heale, 2019). The data collection methods utilized in this phenomenological study are surveys, focus groups, and individual interviews.

Survey

Qualitative research surveys provide an in-depth, flexible method to retrieve data (Braun et al., 2021). Online qualitative surveys can address a broad spectrum of research questions and give access to data that focuses on people's opinions and experiences on the phenomenon (Braun et al., 2021). Once participants completed the preliminary survey and met the criteria, they received a link to the survey or scanned the QR code to complete it. Before the survey begins, participants consent to contribute to the study. The survey has 14 Likert five-point scale questions that took about five to ten minutes to complete.

Survey Questions

Survey Questions use a Likert 5-point scale: Each scale is different, so please read carefully. Please indicate how important each factor is in your experiences with your online education.

1. How would you rate your past online experiences? (CRQ)
 - a. Quality: Poor – Fair – Good – Very good – Excellent
2. How likely are you to have financial barriers that hinder you? (CRQ)
 - a. Likelihood: Extremely Unlikely – Unlikely – Neutral – Likely – Extremely Likely
3. How likely are family situations/issues (children, parents, spouse/partner) to arise that may hinder you? (CRQ)
 - a. Likelihood: Extremely Unlikely – Unlikely – Neutral – Likely – Extremely Likely
4. How likely are you to have technology or Wi-Fi issues? (SQ1)
 - a. Likelihood: Extremely Unlikely – Unlikely – Neutral – Likely – Extremely Likely

5. How likely is computer literacy to be an issue? (SQ1)
 - a. Likelihood: Extremely Unlikely – Unlikely – Neutral – Likely – Extremely Likely
6. Please indicate how important it is to have family support. (SQ1)
 - a. Importance: Not at all important – Low importance – Neutral – Moderately important – Extremely important
7. Please indicate how important it is to be academically supported by the institution. (SQ2)
 - a. Importance: Not at all important – Low importance – Neutral – Moderately important – Extremely important
8. Please indicate how important it is to be socially supported by the institution. (SQ2)
 - a. Importance: Not at all important – Low importance – Neutral – Moderately important – Extremely important
9. Please indicate how important it is to have relationships with other students. (SQ2)
 - a. Importance: Not at all important – Low importance – Neutral – Moderately important – Extremely important
10. Please indicate how important it is to have a relationship with faculty/ staff relationship.
(SQ2)
 - a. Importance: Not at all important – Low importance – Neutral – Moderately important – Extremely important
11. Please indicate how important it is to have a relationship with leadership/administration relationship. (SQ2)
 - a. Importance: Not at all important – Low importance – Neutral – Moderately important – Extremely important
12. How important is it to have access to institutional resources? (SQ3)

- a. Importance: Not at all important – Low importance – Neutral – Moderately important – Extremely important
13. Please indicate how important personal motivation is to you. (SQ3)
- a. Importance: Not at all important – Low importance – Neutral – Moderately important – Extremely important
14. Please indicate how important academic motivation is to you. (SQ3)
- a. Importance: Not at all important – Low importance – Neutral – Moderately important – Extremely important

The Likert 5-point scale is used for the survey to provide a continuous interval scale and get a brief opinion of the participants on the topic (Wu & Leung, 2017). Questions one through three focus on the central research question to get a quick concept of the students' online experiences. Questions four and five aim to gather possible common barriers participants may have encountered. Question six was developed to determine if the student's family background or personal issues are considered a barrier. Questions seven through eleven focus on whether students are being integrated with the assistance of a relationship with other students, faculty, staff, leadership, or administration. Questions 12 through 14 are provided to identify motivations for students to persist through online education.

Survey Data Analysis Plan

For my analysis plan, I utilized Moustakas' (1994) modified van Kaam analysis method listed below:

1. Listing and Preliminary Grouping
2. Reduction and Elimination
3. Clustering and Thematizing the Invariant Constituents

4. Final Identification of the Invariant Constituents and Themes by Application: Validation
5. Individual Textural Description
6. Individual Structural Description
7. Textural-Structural Description (Moustakas, 1994, p. 120-121)

The first step in the seven-step process of the modified van Kaam analysis is getting familiar with the data by listing and grouping the participants' answers. Survey Monkey © compiled all responses into graphs showing the anticipated responses from all respondents. To further evaluate the data, the website Survey Monkey © offered charts of the data, which were used to view the primary response to each question from each participant. Step two was not used because the survey information was all relevant to the study. I used in vivo coding and started putting the data into themes. All the data was themed together based on the participant's answers and their relation to the research questions for step four (Moustakas, 1994).

Focus Groups

Virtual focus groups provide a unique opportunity for researchers to gain valuable insights into a phenomenon while allowing participants to participate in a comfortable, flexible environment with the assurance of ethical considerations and data accuracy (Marques et al., 2021). Focus group procedures produce unique ethical questions different from those from extensive surveys, resulting in richer conversations and better material (Sim & Waterfield, 2019). I used semi-structured questions to guide the participants and allowed for open discussion of the phenomenon further. The focus groups were grouped based on the participants' schedules, with at least three students per group. Focus groups lasted approximately 30 minutes to an hour based on the participants' responses. During the focus groups, participants were reminded that they could withdraw from the study at any time. Following the focus group, I emailed each

participant a copy of the transcript so they could examine it (Moustakas, 1994; Stahl & King, 2020). The accuracy and credibility of the data-gathering process were helped by member checking and field notes, ensuring that the participants and I did not lose ideas and opinions (Stahl & King, 2020).

Focus Group Questions

1. Please introduce yourself and your current academic status. (IBQ)
2. Describe your financial background and overall experience with online learning. (CRQ)
3. Why are you using online learning? (CRQ)
4. Please explain how your current financial situation influences your online learning experiences. (SQ1)
5. Describe your understanding of social and academic integration. Do you feel you are socially and academically integrated at this institution? (SQ2)
6. What activities do you find the most engaging in your online courses and why? SQ2
7. How do you persist with continuing your online courses? (SQ3)

The focus group questions are built to expand on the research questions and allow the participants to expound on their lived experiences. Question one is an icebreaker question to familiarize the participants with other participants (McGrath et al., 2019). Question two gives the participant's background and experience with online learning. Question three is used to understand why the participant would even choose online learning when there are other options for education. Question four focuses on sub-research question one, which is what barriers the students encounter in their education and if their financial situations influence them. The subject of question five is understanding the participants' concepts of social and academic integration and whether they have experienced it. Question seven investigates how students persevere in

their education. Participants can have different motivation factors, so I want to examine all aspects. I allowed time after the questions if participants had anything to add or wished to discuss.

Focus Groups Data Analysis Plan

The initial data analysis step captures and transcribes the focus group discussions (Richard & Hemphill, 2018). Using Moustakas' (1994) modified van Kaam analysis method, I became familiar with the data once the participants approved the transcripts by listing and grouping the participants' answers in step one. I used a coding tool called Dovetail © to assist in grouping the transcripts and highlighting them to start finding themes. Next was the coding process; I used in vivo coding for the first cycle and focused coding for the second cycle of coding. In vivo coding is quoting the actual verbatim from the participants to sub-section themes of the phenomenon (Adu, 2019). For in vivo coding, in step two, I used the horizontalization method to weed out any repetition and irrelevant information as I went through the transcripts. Then, in step three, I listed and grouped the data. Focused coding helps show how verbatim responses move into categories and connect them all. The fourth step, validation and elimination, was used to eliminate any answers that did not validate the phenomenon and research questions in the study.

Individual Interviews

Connecting and relating with participants gives them therapeutic value and importance to the topic (Olliffe et al., 2021). I did the focus groups before the individual interviews, giving the participants and the researcher time to get to know one another before asking or digging deeper into personal questions. After loosening up in the focus groups, the participants could elaborate on the questions in more depth during the one-on-one interviews. Based on my previous

experience as a participant in another study, I would say that I was comfortable discussing information the more I communicated with the researcher. I wanted to establish that same trust and confidence with my participants so that they felt comfortable answering the questions.

The individual interviews gave a direct approach to gathering more in-depth information and data based on hermeneutic phenomenological design (Moustakas, 1994). The semi-structured interviews allowed for a flowing conversation and to collect more information. Semi-structured interviews give the participants more freedom and enable them to be comfortable discussing their personal lives (Stahl & King, 2020). Individual interviews focused on the detailed information missing from the focus groups and surveys. Interviews were approximately 20-40 minutes based on the participants' responses. Since some participants were outside the area, all interviews were conducted on Zoom ©, with audio-video recording and transcribed. Once the interview was completed, each participant received a copy of the transcript, for member checking (Stahl & King, 2020). I used field memoing to write down my thoughts and interpretations throughout the research process, and the participants' answers were noted (Razaghi et al., 2020). I fielded memos to keep my basis in check and encouraged participants to do the same for questions and notes.

Individual Interview Questions

1. Please describe your overall experience with the institution's online learning environment. (CRQ)
2. Please elaborate if you have financial worries while pursuing an online education. (SQ1)
3. List any challenges/barriers you have had in your online learning environment. (SQ1)
4. Why do you think these challenges/barriers exist(ed)? (SQ1)
5. How do you think your institution helps low-income students in online learning

environments? (SQ2)

6. List any tools or resources that the institution has given you. Do you feel these tools or resources have helped you in your education? SQ2
7. Tell me when a faculty member or staff helped you overcome a barrier for your online courses. (SQ2)
8. List any activities that you participate in socially or academically at the institution. SQ2
9. If you participate in any, how did you find out about the program? Does the activity/program support you socially or academically? (SQ2)
10. Explain how important it is for your college to provide proper integration. (SQ2)
11. How can the institution, faculty, and staff integrate low-income students into online courses? (SQ3)
12. Describe your experiences, if any, with professors or other faculty members encouraging you to persist. (SQ3)
13. Describe your experiences with other classmates, if any, that have encouraged you to persist. (SQ3)
14. How do you think your institution could better assist low-income students in participating in online learning? (SQ3)
15. What would you do to help low-income students in an online learning environment at this institution if you were in charge? (SQ3)

The individual interview questions are semi-structured, pre-set questions; if necessary, I dug deeper to increase the data gathered in the focus groups (McGrath et al., 2019). In doing the research, I hope to understand the participants and their experiences better. Question one focuses on the participants' thoughts on the central research question and gets an overview of the central

research topic. Question two further details participants' financial worries the participant did not want to discuss in the focus group. Question three further details the exact barriers the participant had to overcome. Question four is a follow-up question on how the participant feels their obstacles could be overcome.

Question five lists the resources the institution has given them to succeed. This question is to understand if the institution is providing resources and if the resources are helping students. Question six better explains the participant's perspective on the institution's ability to assist low-income students. Question seven is to understand a specific time to gain more significant details of the participants' experience. Sub-research question two starts on question eight and ends on question ten. I wanted participants to explain their activities at the institution for question eight. Question nine builds on the answers but asks who assists the student with being engaged at the institution. Then, question ten asks why having proper integration is essential.

Sub-research question three is formed around questions eleven through fifteen. Question eleven focuses on whether the institution and other leadership means to integrate low-income students, specifically in online learning environments. Question twelve is to understand if the staff and faculty influence the students' persistence. Question thirteen is the opposite because it focuses on classmates and peers, seeing if they have influenced the participant's persistence. Question fourteen allows the participants to explain how the institution could assist low-income students in their online learning environment. Question fifteen enables the participants to express their vision of whether they had the power. This last question allowed the students to express their opinions and how things could change. Throughout the questioning, I asked why or how so the participants could expound upon their answers to see if I missed any relative information.

Individual Interview Data Analysis Plan

I continued using Moustakas' (1994) modified van Kaam analysis for the individual interview data analysis plan. After conducting the individual interviews, I reviewed the transcripts and sent them to the participants for member checking and approval for accuracy. In reviewing the transcripts, I started listing and grouping for steps two and parts of three. I utilized in vivo and focused coding as in the focus groups. Both coding methods helped break down the verbatim responses to start theming and categorizing (Adu, 2019). Once I connected all the answers, I used the horizontalization process for step four to remove repeated experiences in reviewing the transcript (Moustakas, 1994). When I was eliminating and reducing, I ensured that bracketing occurred to separate my observations and interpretations from the participants (Stahl & King, 2020). In analyzing the interviews, I ensured all themes aligned with the study and the participants' experiences.

Data Synthesis

To reveal the phenomena hidden inside the lived experience, I utilized Moustakas' (1994) modified van Kaam analysis method to deconstruct the philosophical concepts of hermeneutic phenomenology. (Moustakas, 1994). The final few steps require all data to be inputted into themes, whether visual or textual (Linneberg & Korsgaard, 2019). In steps five and six, I used those categories to form individual textual-structural descriptions to form group meanings, principles of the experiences, and usage of verbatim wordage from the transcripts (Moustakas, 1994). After all the data was grouped, themed, and deemed relevant to the research, I provided the analysis data to the chair for review. In addition, the participants received a copy of the analyzed data for peer review and accuracy. Step seven is specific textual-structural descriptions of the meaning of the phenomena and how the phenomena occurred, which happened by linking the themes (Moustakas, 1994). All data was collected and summarized to offer the answers to the

primary research question, allowing for the assessment of the overall conclusions. For step seven, participants received a copy of the study's overall results to ensure that I understand the phenomenon's reasoning and give a truthful overview of such experience.

Trustworthiness

The degree of confidence in the information and procedures utilized to support the study's validity is called trustworthiness (Stahl & King, 2020). This qualitative research and hermeneutic phenomenological approach include a level of trust in the findings. I relied on credibility, transferability, dependability, confirmability, and ethical consideration to create and clarify my trustworthiness. Qualitative research requires using these standards to provide legitimacy throughout the research investigation. This section outlines the procedures I utilized to conduct the study, including member checking, informed consent, and appropriate storage for the data.

Credibility

Credibility measures the truth of qualitative research and the researcher (Shufutinsky et al., 2022). I used different data collection methods and triangulation to establish credibility. I used triangulation and multiple data collections to establish trustworthiness by combining processes, theories, or observers (Noble & Heale, 2019). I made it abundantly clear to all students that their participation was optional and that I used pseudonyms to identify all participants throughout the study. In addition, I utilized participant member checks, giving each participant access to the focus group and interview transcripts. Members of my committee and participants could access the research findings and guarantee that accurate themes and codes are acquired. Memoing throughout the data collection process was used to analyze my bias and self-reflect to ensure credibility. The wide range of data collection tools to assist with the analysis process proved the credibility needed for this study.

Transferability

Transferability refers to the extent to which research finds may be used in many contexts and areas (Kyngas et al., 2020). Transferability in qualitative research concerns whether findings are true in diverse backgrounds and how readers apply the results to their circumstances (Kyngas et al., 2020). For this research, any institution may use my research process on instructors or students to conduct a new study (Stahl & King, 2020). In addition, online learning environments are becoming the leading way to communicate and acquire knowledge globally. If necessary, additional readers and researchers might use the study as a springboard to advocate for their research in a new subject area and different participants, proving transferability.

Dependability

Dependability in qualitative research is related to reliability and measures how likely a research study is replicated and produces the same results by another researcher (Tuval-Mashiach, 2021). I kept thorough records of the research, data, and memos to demonstrate my reliability and dependability. I will keep the raw data transcribed by Zoom © and the survey data for up to three years. I will keep records of how I collected and coded the data methods to inform my committee members of my methodologies. Additionally, I conducted peer reviews from colleagues and cohorts to provide feedback and non-biased opinions towards the data and ensured additional member checking. Overall, dependability is about how comprehensive my research process was and how I collected my data through audio-video recordings and third-party applications. I ensured that I had a correct and unbiased analysis of the transcripts and made in-depth notetaking.

Confirmability

Confirmability refers to the degree to which other people might independently verify the

results (Adler, 2022). Throughout the research process, I used memoing to keep detailed notes of all the challenges, solutions, and analyses in the qualitative research. During focus groups, the students guided the questions, and I asked for clarification when needed. I discussed the information gathered from the logs with the necessary chair and administrators at Liberty University. I used third-party sources, such as Zoom ©, to transcribe data and supply accurate feedback to present any missed issues. Relying on third-party sources and administration provides accuracy and precision in the research practice to provide confirmability (Stahl & King, 2020).

Ethical Considerations

Lester et al. (2020) provides an in-depth analysis of the qualitative research process and guides the researcher to ensure the ethical nature of the findings. The study's institution, the IRB's permission, and the participants' consent were all obtained as required (Hasan et al., 2021). I conferred with my chair and sought the approvals needed from the research institution on the aspects of the study. Every individual signing the consent form was an adult, and I informed them of the study's procedures, purpose, data collection, and analysis. All participant's information was kept confidential, and any personal information was changed to keep the students' identities safe (Hasan et al., 2021). I explained to the participants that anyone involved was voluntary and that the participant could have withdrawn from the study at any point. I ensured that I did not have any authority over the participants. Throughout the process, I encouraged the participants to be honest in their responses as I am sincere in my findings. If a student felt uncomfortable answering a question, I moved on to the next question. Each participant was made aware that if they felt a certain way, I could refer them to a professional counselor or therapist if needed.

To ensure that I keep all the data protected, I collected and saved data on a password-protected computer to which only I had the password. My house has a Ring © video doorbell for extra security. The physical documents were transferred from a locked rolling cart into a filing cabinet at my home. In addition, the filing cabinet was locked unless in use. After the research is concluded, all research, even data found not to be related, will be destroyed after three years.

The degree of confidence in the information and procedures utilized to support the study's validity is called trustworthiness (Stahl & King, 2020). This qualitative research and hermeneutic phenomenological approach included a level of trust in the findings and ensured that information was being conducted accurately and confidentially. I used credibility, transferability, dependability, confirmability, and ethical consideration to create trustworthiness. I pray that I have given back to my participants throughout this process and developed relationships with peers experiencing the phenomenon. Additionally, I want to use this study to encourage higher education administrators to offer lower-income students more significant resources and assistance in online learning environments. Through every step of the research process, I adhered to the ethical principles and standards to ensure the proper nature of the findings (Hasan et al., 2021).

Summary

In conclusion, the research design for the study is a qualitative research approach focused on hermeneutics phenomenology methodology. The setting for the research is Unity College in the southwest part of Georgia. The participants came from Unity College and were defined as low-income students who have taken at least three or more online courses. In addition, all participants have experienced this phenomenon (Moustakas, 1994). My viewpoints and assumptions on this study are to connect individuals with firsthand knowledge and give the

phenomenon meaning and understanding (Suddick et al., 2020). Before any research was conducted, I received permission from the institution of study, Liberty University's IRB, and all participants completed a consent form. All participants completed a recruitment survey to ensure they met the minimum requirements for criterion sampling. Once a participant completed a consent form and recruiting survey, the participant participated in the data collection survey, focus groups, and individual interviews. The data collection procedure for the surveys, focus groups, and individual interviews followed the modified van Kaam analysis method, a qualitative hermeneutics phenomenological process (Moustakas, 1994). Moustakas' seven-step process leads to a universal description and meaning of the lived experience of the phenomenon. I maintained confidentiality to ensure that every participant was at ease and posed the minimum risk to the study. Any participant had the choice not to participate or finish the study at any point. The research study is purposeful and uses trustworthy data from the five approaches: credibility, transferability, dependability, confirmability, and ethical considerations.

CHAPTER FOUR: FINDINGS

Overview

The purpose of this hermeneutical phenomenological study was to understand the experiences of low-income students in an online learning environment and how they are socially and academically integrated at an institution in southwest Georgia. This chapter begins with descriptions of the participants involved in the study. At this stage in the research, the themes that appeared from the data collection are shown. Next, the responses to the research questions are given. Finally, the chapter concludes with a concise synopsis.

Participants

The 10 participants in this study ranged in age from 18 to 43. There were seven female participants and three male participants. Six participants were first-year students, and four were sophomore students. Each participant identified their race: Seven were African American, two were Caucasian, and one was mixed with Asian and African American. All participants were from different areas of the degree program, which gave them diverse perspectives of the institution and online learning.

Table 1

Student Participants

Participant	Classification	Degree Program	Age	Sex
Quinn	Freshman	Criminal Justice	18	Female
Ray	Freshman	Welding	19	Male
Brittany	Sophomore	Cosmetology	23	Female
Leonardo	Freshman	Nursing	21	Male

Amber	Freshman	Business Management	18	Female
Aspen	Sophomore	Culinary	20	Female
Lisa	Freshman	Interdisciplinary Studies	18	Female
Stacey	Sophomore	Computer Support	43	Female
Destiny	Freshman	Dental Assistant	19	Female
Jimmy	Freshman	Healthcare Technology	18	Male

Participant Profiles

The participant profiles in this section are meant to convey the range of degree programs and classifications gathered for this research. These explanations are a component of the open introductions that started the participants' firsthand encounters with the phenomenon of having experience with online learning environments as a low-income student at this southwest Georgia institution. As part of the ethical considerations of this study, great efforts were made to ensure that each participant's identity was protected throughout the research. Beyond utilizing pseudonyms for the participants and their institutions, these factors were considered. The essential background data and in-vivo quotes from the participants that best capture their experiences are summarized below.

Quinn

Quinn was an 18-year-old female freshman studying to be a criminal justice specialist. Quinn was previously a dual student and finished high school early. After completing high school, she returned to the same college to finish her associate degree. Quinn chose to attend this institution, as the institution provided a criminal justice degree that was fully online. Since her

program was entirely online, Quinn could work and provide for herself as she was an independent student based on financial aid. Both of Quinn's parents were incarcerated at the time of this study, and she received support from her boyfriend's mother. Quinn did not let her past define her; she hoped to use her degree to move up and become an FBI agent for the United States government.

Ray

Ray was a 19-year-old male freshman studying in the welding department. Ray was in his first year of college and had a great time in his program. However, Ray felt lost when starting school and wished there was a "mentoring program to help guide first-time students. Sometimes, the other students in similar situations can be more relatable than an instructor." Ray hoped he could mentor others, at least in his program, and guide them through the in-person and online courses. Ray had taken over five classes online, mostly his core classes and one in his content area.

Brittany

Brittany was a 23-year cosmetology student who graduated shortly after this research. Brittany was a sophomore working on getting her final lab hours and passing the state boards to be a licensed cosmetologist. Brittany had taken most of her core courses online, so she could complete her cosmetology classes during the day and work at night. Brittany had been to school a few times but felt that this time, in the right area, it was perfect timing. She acknowledged that she had occasionally found it difficult to return to school, choose a career, and attempt to work, but she was glad she was almost finished. Brittany looked forward to graduating and one day owning her own business.

Amber

Amber was a first-year student who struggled to manage her time effectively. Amber claimed that juggling her studies, basketball, and daily responsibilities was challenging. Amber, a business management student, mentioned that she takes all her subjects online. She primarily selected this program because it allowed her to play basketball on her schedule and was entirely available online. Amber persevered and received support from her professor and basketball coach to get through her classes. She was having trouble paying for school since there was a hold on her account, and her FAFSA (Free Application for Federal Student Aid) was not being processed because she failed one course in the semester during the study. Amber said, “Without getting FAFSA, I cannot afford to go to college.”

Leonardo

Leonardo was a 20-year-old African American male student. He was a freshman in the nursing degree program at the time of this study. After high school, Leonardo took a hiatus, but he was totally committed to his studies. Leonardo had taken most of his core courses online and a few medical courses online. Leonardo said his biggest concern was “too much work at the last minute when you have to take several courses at a time.” Leonardo expressed one day becoming a nursing doctor or a doctor in a specialty. He stated, “I want people in my community to see someone that looks like them when they are trying to get help.”

Aspen

Aspen, a 20-year-old woman, was pursuing a culinary degree. Aspen had previously attended another institution but was not happy with the courses there. Aspen decided on Unity College based on its culinary program and basketball opportunities. Taking most of her core coursework online allowed Aspen to concentrate on basketball throughout the day. Aspen said, “I found balance with life, basketball, and school because of online courses.”

Lisa

Lisa was a freshman at the age of eighteen who played basketball and did hair. She struggled to decide on a program or field of study for her degree. For this reason, Lisa chose to pursue interdisciplinary coursework to concentrate on finishing her core assignments before deciding. She also took most of her studies online to spend the day doing hair and basketball. "Having a flexible day allows me to work and still focus on basketball, which helps me plan my day better." Since Lisa used her basketball scholarship to pay for her tuition, she placed great importance on her basketball skills and training. However, she clarified that she would have to forfeit her scholarship if she performed poorly in school. She was still working on finding her balance with basketball, working, and doing school.

Stacey

Stacey was a 43-year-old sophomore at this institution. Stacey was the group's most experienced participant as she was older, with 15-20 years of knowledge in education. Stacey's area of study was computer support technology, but she had several other degrees, such as early childcare and business. Stacey felt she loved children, but "computer support is where the world is heading." Throughout the study, Stacey discussed her previous and current experiences with online learning environments and struggled financially to get computers, interactive access, and transportation.

Destiny

Destiny was a previously dual-enrolled student and had been at this institution for two years. She returned to this institution because she knew the instructors and their excellent dental program. Destiny had taken all of her core courses online due to being dual enrolled, and at the time of this study was her first semester in-person taking dental classes. Destiny identified as a

freshman coming into her sophomore year. Destiny planned to finish her degree as a dental assistant and hopefully move on to a four-year institution.

Jimmy

Jimmy was an 18-year-old freshman who was also a dual-enrolled student. Jimmy was a freshman who had been at the institution for over a year. Jimmy stated he “chose this institution because it is cheaper than a four-year institution, and I get better support.” Jimmy planned to complete his degree in healthcare technology to get a job and eventually return to being a nurse. Jimmy's program was offered entirely online, so every course he had taken had been in an online learning environment.

Results

This hermeneutical study aimed to comprehend low-income students' experiences in an online learning environment and how they are socially and academically integrated at an institution in southwest Georgia. The data collection methods were surveys, focus groups, and individual interviews. From the data, four primary themes and several sub-themes formed from the descriptions reviewed through the transcripts. The themes are displayed below in Table 2.

Table 2

Primary Themes and Sub-Theme

Primary Themes	Sub-Themes
Barriers to Success	Lack of Understanding of Financial Aid
	Lack of Access to Resources
	Instructors Knowledge
	Lack of Communication

Overcoming Barriers & Persistence

Institution Resources

Support from Faculty

Support from Peers

Integration

Academic Integration

Social Integration

Theme 1- Barriers to Success

According to research, students may struggle to meet their educational and basic needs when anguishing financially (Mitchell et al., 2019). The participants expressed that when they encountered financial barriers personally or educationally, it affected their completing schoolwork. Participants felt their financial issues came about because they lacked an understanding of financial aid. Financially, participants expressed that they did not have money to pay or get resources for their coursework. Although all the participants experienced different barriers, including financials, issues with instructors seemed to be the hardest to overcome. As participants discussed, they could not control their instructors' knowledge of the content and communicating effectively. The sub-themes will be discussed below: lack of understanding of financial aid, lack of access to resources, instructors' knowledge, and instructors' lack of communication.

Lack of Understanding of Financial Aid

The participants discussed that they all received some form of financial aid through the use of FAFSA. Some of the participants assumed that the Free Application for Federal Student

Aid (FAFSA) came from the institution. When I asked whether the institution has provided a resource for the participants, some answered by giving *financial aid*. I had to correct the participants that FAFSA comes from the federal government, and the government approves the students to receive funds and pay for the tuition. When I corrected this, a few of them had to think more about the resources they obtained from the institution. Participants explained they did not know they could receive financial aid or the process until they came to college.

The financial aid department can make or break a student's understanding of FAFSA.

Amber said,

My financial worries are becoming more and more because the financial aid department says that I have a hold on my account. They did not even explain why I have a hold on the account and cannot register for the next semester. I am not sure what I am going to do because I cannot pay for my tuition out of pocket.

Without receiving explanations or support, participants struggled to figure out the whole process of FAFSA. Destiny stated, “When I was dual enrolled a few years back, everything was paid for, so I didn’t know anything about paying for college out-of-pocket or financial aid.” Just a lack of knowledge could have prevented this student from attending this institution. Some participants, such as Jimmy and Leonardo, discussed how they chose this institution because it costs less than a four-year institution or university system. Leonardo said, “I chose this school because it is cheaper than a university, and I just could not afford that right now.” However, most students felt better about their financial situation because they were able to learn what to do and what not to do. Keisha explained, “When I was younger, I struggled a lot, but now that I am older, my financial situation has gotten better.”

Lack of Access to Resources

Lack of resources could be the defining factor separating successful and unsuccessful students. Due to the possibility of either fully or partially online coursework, students now require additional resources to finish their assignments. The participants conveyed that their inability to obtain those additional resources impeded their ability to complete tasks. When Destiny, Ray, and Brittany initially started their online courses, they had trouble figuring out the online learning environment. Ray remarked, "I wish the institution would provide a student-to-student or mentorship program. When I started school, I was so confused that I had no idea how or where to complete my assignments." Once more, there are not enough resources and training, preventing students from advancing in their studies.

Students lacked access to physical resources, such as computers, transportation, and reliable internet. Leonardo said, "I do not have a computer to complete all of these assignments my teacher requires me to do." Quinn and Stacey both lost their cars and could not come to campus when they needed help, and they found it hard to reach professors and departments on campus by phone or email. Quinn and Stacey also discussed not having computers, like Leonardo, which made Quinn and Stacey drop courses or get behind. According to Stacey, "Not having transportation to use the campus computer made it difficult to complete work. I was completing work on my cell phone." Jimmy said, "The Wi-Fi is so bad I normally have to come to campus even for my online courses or go to the library to complete my assignments. But, I do not have a ride sometimes, and I walk often to use the Wi-Fi." As one can see, the lack of resources has caused challenges for most participants throughout their online higher education.

Instructors Knowledge

The first way to determine an instructor's knowledge of the content is based on how the platform and virtual classroom has been set up by the instructor. Quinn discussed how "The

[online] environment can be good or bad depending on the instructor.” Quinn explained further, “I have had some bad structured classes. It was difficult to figure out where to submit assignments and what the instructor was asking for.” Quinn’s experience supported the idea that every instructor can construct their virtual classroom based on the content and the students. A little different than Quinn, Leonardo felt teachers lacked the knowledge to teach the class and that “someone had to fill the position just because there is no way I can ask a teacher something and they have no idea what I am talking about.” Quinn said, “It almost feels like they’re failing you. They’re not there for your success, and they are just there for a paycheck.” Ray felt similar to Quinn and wished he could get “virtual sessions with the instructors to help explain how the course works and how to do the assignments. Just so there will be no problems through the semester.” Getting more support to navigate the course and explain the assignments better is something most of the participants wanted from their instructors. Overall, the more knowledge and training the instructor has, the better the low-income students experience.

Lack of Communication

The lack of communication between the instructor and students caused a number of students to be set back throughout their courses. Quinn explained that she had a psychology teacher reach out to her after her car accident,

but the other instructors did not care and even told me that I might need to drop the course. I was devastated because I am an all-A student, and I felt they did not care. I never thought I would be able to recover after getting those messages.

Knowing and receiving documentation that a student was injured, then showing no sympathy or empathy towards them, is very disgraceful. These are the moments where instructors should provide support the most and attempt to help those students succeed. Listening

to some of the students and their struggles with instructors was challenging. As someone who advocates for students, I find it disheartening to hear that an instructor let a student down. Brittany explained, “I even went to the chair and discussed that I emailed the instructor several times and got nothing back, and the chair said she could not do anything about it. I was just disappointed and wanted to quit the whole program.” When Brittany explained her struggle with the instructor, it was upsetting to hear that an instructor and the chair would not work with her to either give her an incomplete or even a withdrawal with reason. Despite all the attempts, the student was penalized for not understanding and not giving much guidance for Brittany to improve on her mistakes. Through the participants' experience, one can understand that the lack of communication could make or break a student's persistence in continuing with their educational goals.

Theme 2- Overcoming Barriers & Persistence

Even though the participants had several barriers throughout their time in online learning environments, they overcame them. Most students discussed that the institution provided them with the resources to succeed. In addition, the participants overcame those barriers by receiving support from faculty and peers. Having some form of a support system proved to make a sufficient difference in a student's experience in online learning. Whether the support system comes from faculty, peers, family members, or a community member, it makes a difference. Throughout the study, the participants mentioned several people who had contributed to their success and encouraged them to persist in their education. The three sub-themes are discussed below: (1) institution resources, (2) support from faculty, and (3) support from peers.

Institution Resources

Accessing institutional resources is a determining factor in students' success. Amber discussed that the institution “has not just changed their programs online, but they have moved their textbooks online. Not carrying textbooks, I can always look up what I need on my phone or computer.” In addition, Stacey stated, “The computer labs around campus are very convenient.” Aspen discussed, “When trying to do research and assignments, the institution provides an online library. The online library helps because it is easy to navigate and find the articles or books you are looking for.” The institution's ability to provide easily accessible and valuable resources has proven to be an asset for several students. Stacey also mentioned that the institution has provided “funds through a grant program when financial aid has run out or provided other things. I use the grant to buy myself a computer and books for my courses.” Since low-income students have financial issues, receiving financial support seems like an excellent resource. The grant program even helped Stacey receive resources she could not afford. Providing students with different ways to access their resources, tools, and funding was proven to be an effective way to succeed and overcome obstacles.

Support from Faculty

The participants felt that one faculty member made a difference in their education journey and had helped them continue. Destiny said, “I felt welcome at the college, so now my aunt and my little brother go to the college all because of my experience.” By Destiny speaking with admiration for the faculty and college support, this increased enrollment and retention. Leonardo experienced the same instructor, “She showed me how to email other instructors and turn my assignments in, and I am not sure if I would have understood anything without her.” Amber said her advisor “tells me the truth, and helps me get back on track, even when I do not want to do right by myself.” Jimmy stated that Amber’s advisor was not his, but “he saw me and

asked if he could help in any way and gave me different resources and tools to just get through my classes.” This statement explains that a faculty member does not have to contact a student directly to reach and communicate with them. Stacey explained that:

I do not really come to campus at all, so receiving a phone call or email from my instructor checking to see why I am falling behind makes a huge difference. My program chair told me, ‘No, you will not stop. You can do this.’ And I have been working hard ever since.

Effective communication from an instructor or faculty members can be crucial to a student's success. Overall, this institution has some excellent instructors who have continued to support and help students persist in their education.

Support from Peers

Ray felt that the support he received from his more experienced classmates “keeps me going because they know what they are doing and have jobs in the field.” Peer support demonstrates and displays what the end may look like in the program, allowing the students to envision the end. Jimmy discussed something Ray may be looking for, “I formed a student group with other students in the course, and they motivate each other.” Listening to Ray and Jimmy, students seemed to want and need to succeed and stay motivated. Some participants focused on their support from peers they had never seen or probably would not have considered meeting. Quinn explained, “Even though I do not see my classmates, the discussion boards keep us connected, and we motivate each other to make it through the course and even help each other out of assignments.” Stacey said, “All her classes are online, so there is not a lot of support from peers, but she met an older lady in the cybersecurity lab, and we exchanged numbers. We talk about the assignments and encourage each other.” Stacey provided information that having those

common spaces for your specific program offers an opportunity to meet like-minded people and receive peer support.

Building on how the specific field can make a difference in student support, Leonardo and Destiny discussed their experiences. Leonardo expressed, “I am the old guy in my nursing class right now, but that helps me connect with my classmates. My classmates always tell me to keep going because we need male nurses.” Leonardo said, “I never really see anyone like me in my field.” Leonardo receiving that support from his peers and knowing he is needed in his field made a difference in his motivation to continue his program. Destiny stated,

I did a group project in class with a student, and I found the girl and I were really similar and taking some of the same courses. When my laptop went down, she let me share [it] with her so I would not get behind on my work. We also use FaceTime to help each other with anything; she is starting to become a good friend.

Stacey, Leonardo, and Destiny all benefited by having the same degree program as their peers to relate and connect. The students helped support each other through a similar educational journey by understanding and empathizing with what the other person was going through.

Theme 3- Integration

Providing proper and effective integration of students should be one of the goals of an institution. Based on the survey of these participants' integration, feeling like they are a part of something is vital to every student. Integration for low-income students gives them a sense of community and can be a game changer. A lack of academic and successful social integration will be discussed below.

Academic Integration

The institution seemed to have difficulty providing successful academic integration for students. All participants felt they had not been integrated into the institution academically, but integrating was important to their success. Furthermore, the participants had no idea about academic activities outside their regular classwork and study area. Aspen expressed, “If there were more to do, I would participate more.” Aspen's thoughts gave the impression that students are willing to do more. Jimmy explained, “One instructor switched up the online courses based on the assignments and working with other students, but mostly, it has all been the same across the board.” Jimmy's experience explains there is no differentiation of learning in online courses, no matter the area of study or professor. Amber suggested the institution “send more emails or even consult with students one-on-one in some way to see what they want at the school.” Again, this demonstrates that students want to participate in academic activities, but the institution does not provide those opportunities. One hundred percent of the students agreed that proper academic integration was needed to support them at the institution.

Social Integration

The participants revealed that social integration is essential and successful at this institution. The participants enjoyed mixing with their peers in the courses and social environments. Amber and Leonardo expressed how it had gotten them out of their comfort zone. Ray liked participating in all the opportunities for students, such as “pep rallies, movie night, basketball games, and homecoming.” Stacey explained, “There are even informative and social meetings all over campus and Webex links where you can join at home.” Talking and socializing with peers through virtual options is a positive way to involve students. Aspen expressed, “This institution was the best opportunity because I can play basketball and do culinary. I feel like I am in the right place, and I feel like I am home.” Overall, social integration seemed to be essential to

the student's health and academic success, whether virtual or in-person, as long as the institution tries.

Outlier Findings

Overall, the findings aligned with themes, except for the answers of participant Aspen. Aspen deemed that she fit the study's criteria; however, she felt that she had no barriers. Aspen considered herself very independent and wanted to “push through school so I can afford to live on my own.” Most of her concerns with the online programs were that they had limited options, but most of her classes were in person at the time of this study. In addition, Aspen felt the institution provided her with social and academic integration as she played basketball and participated in culinary events regularly. Aspen’s perceptions differed from the other nine participants, making her the outlier. The other participants’ answers aligned with the themes and sub-themes discussed above.

Research Question Responses

The research questions provided the foundation for the hermeneutical phenomenological qualitative study. Four questions guided the phenomenological research through surveys, individual interviews, and focus groups. The participants seemed very willing to share their experiences after explaining the purpose of the study. In the initial interviews, the participants felt comfortable discussing their experiences; however, one participant was very short on their answers. I asked the participants to expand on their answers to ensure the research question was answered. It was evident in the focus group that certain participants kept the conversation going and helped lead the group in the right direction.

Central Research Question

What are low-income college students’ experiences with an online learning environment

in southwest Georgia?

Theme one, barriers to success, and theme two, focused on overcoming barriers, answer the central research question. Based on the survey, participants said their overall experiences were good or excellent. The other two participants stated that the overall experience were poor or fair. However, when I asked a similar question in the individual interviews, there were more “it was good, but...” responses. The participants expressed that the lack of support and receiving support was the most significant difference in their reason for persisting through school. The participants sincerely thanked the instructors and staff for their support throughout classes and their education. Destiny said,

I would go to her office just to sit there and tell her about everything that’s going on and stuff. And even if she was busy or had something to do, she always had the time to listen and give advice.

However, supported by theme one, Barriers to Success, some participants explained their issues with their instructors' lack of communication and knowledge and the limited options provided through the online learning environment. Almost every participant experienced a barrier, but they found a way to overcome those barriers. Some differences in overcoming those barriers were the instructors and the drive to keep going to reach their goal.

Overcoming Barriers revealed that barriers sometimes became very difficult for the participants. The participants relied on the institution's resources, peers, faculty, and peers' support, all formed in theme two, overcoming barriers and persistence. In addition, this extra support pushed the students to persist in their educational journey. Gaining that extra support also explained how the students felt about their experience integrating into the institution. In theme three, Integration, most students felt academic integration was not correctly being

accomplished, but they thought the institution provided many opportunities to be socially involved. Overall, the participants' experience was excellent, but they wished they could know what they know now without overcoming barriers.

Sub-Question One

What barriers factor into a low-income college student's experience with an online learning environment?

This sub-question aimed to ask the participants what barriers factor into a low-income college student's experience, which was answered by theme one, Barriers to Success. Overall, students had financial barriers, which caused other obstacles to come about. Students expressed that technology, Wi-Fi, family, and supply issues have caused problems that will persist in their education. Stacey shared, "I was poor, poor, and I could not afford transportation, a laptop, and Wi-Fi was spotty at my house. I now have a little more money, and I work on a Chromebook and hotspot off my phone." In addition, many participants felt that if they did not have financial assistance from the government by completing a FAFSA, they would not be able to afford tuition and books. Quinn said, "I called the financial aid office, and they told me there was nothing that they could do. I would have to wait it out, and it resulted in me now owing a lot of money to the school because my FAFSA did not process." In addition, the participants further discussed their issues with their instructors, whether it was a lack of communication or their instructors' lack of content knowledge. The theme, Barriers to Success, discussed all the barriers low-income students encountered throughout their experience with online learning at this institution.

Sub-Question Two

What attributes help low-income college students persist through an online learning environment?

This sub-question was designed to understand what attributes help students persist through online education, answered by theme two, Overcoming Barriers and Persistence. Every participant felt that having a reason to persist in their online education is what keeps them going. Each participant had different reasons to persist, such as their younger sibling looking up to them or a parent finishing their goals. Jimmy explained, “You know, my father he went to college, he got his bachelor’s degree, and every time he sees me, he gives me a pep talk.” Destiny said in the focus groups, “I want her (sister) to see the good in me. Me going to college, and that she can do the same thing.” Others felt that their peers were the determining factor in keeping them going. Leonardo said, “Everyone in my program is pushing; we are trying to be nurses.” Lastly, other participants felt that even with the drive and motivation from others, they had to have their own discipline to want to graduate. Aspen said, “I feel like I can do this, so I am going do this.” Overall, the environment, peers, family, and the individual make the difference in a low-income student's persistence through online learning.

Sub-Question Three

How do low-income college students perceive the institution's social and academic integration in an online learning environment?

Institutions providing social and academic integration were apparent throughout the data collection and answered by theme three, Integration. Some of the participants had to receive an explanation of what social and academic integration meant, but after the explanation, students understood. In the survey, all students ranked socially and academically supported by the institution as important or extremely important to them. Aspen said, “I think being integrated into the institution is very important because I don’t like being in places I don’t feel in tune with. I don’t want to go anywhere; they feel like strangers.” Some participants felt that having that

proper integration improved their way of thinking and feeling support through their education journey. Brittany said,

Social integration actually benefited me because, in a way, you get to learn different points of view on everyone's background. It is not like just you...everybody's different, and everyone comes from all walks of life. So if we're doing like a discussion question, we hear from everyone, and I see a lot of stuff differently now that I see it through their eyes.

A few students had even participated in academic activities such as the National Technical Honor Society, Skills USA, and tutoring programs. The participants felt there could be more academic integration, but overall, the college tries to integrate the students through several programs and activities. Ray's thoughts on the question summarize sub-question three, "We all became a family at the end of the semester." The participants felt that even with the barriers and obstacles they faced, they grew closer to their peers, faculty, and institution through social or academic integration.

Summary

Chapter Four provided the research results of the experiences of low-income students in an online learning environment and how they were socially and academically integrated at an institution in southwest Georgia. In this hermeneutical phenomenological approach, in-vivo quotations describe the students' experience. Briefly, before discussing the students' experiences, descriptions of the ten participants' backgrounds were addressed in relation to the study. The themes were gathered from the data collection and formed (1) barriers to success, which formed the sub-themes lack of understanding of financial aid, lack of access to resources, instructors knowledge, and lack of communication; (2) overcoming barriers and persistence, which formed the sub-themes institution resources, support from faculty, and support from peers; and (3)

integration, and the sub-themes as academic and social integration. The central research question and the three sub-questions were explained and analyzed with the support of data collection and how they derived from the themes. All the findings contributed to the study's theory, research, and phenomenon.

CHAPTER FIVE: CONCLUSION

Overview

The hermeneutical phenomenological study describes the experiences of low-income students in an online learning environment and how they are socially and academically integrated at an institution in southwest Georgia. The aspiration of this study is to understand the experiences of low-income students, the barriers the students face, and the importance of integrating the students academically and socially while in the online learning environment. Chapter Five provides the interpretation of findings significant to the research. The chapter continues with a discussion of the implications for practice, theoretical and empirical.

Discussion

This section uses the hermeneutic phenomenological approach to interpret findings from the researcher's perspective. The interpretations are based on the themes which resulted from the data collection. The following sections are the interpretations of findings, implications for practice, and theoretical and empirical implications of the results. Then, considering the delimitations, limitations, and findings, the recommendation for future research will conclude the discussion.

Summary of Thematic Findings

The thematic findings of this research include three themes: (1) lack of understanding and access, (2) overcoming barriers & persistence, and (3) integration. Theme one showed that students' most significant barriers were a lack of understanding of financial aid, lack of access to resources, and problems with instructors. The instructors either lacked knowledge of the formatting on the online platform or the content. In addition, instructors did not communicate effectively, causing students to fail courses and misunderstand assignments. Theme two focused

on the students overcoming barriers by using institutional resources and getting support from the faculty and the student's peers. It seemed that receiving that support provided a significant difference for the participants. The third theme demonstrated that the institution lacked academic integration but received substantial social integration. The participants felt that the institution pushed social integration and invited them to participate, but it was not motivating or inviting them to increase their academic integration. All the themes formed the study's overall conclusion and were built on the participants' experiences.

Interpretation of Findings

This section is devoted to my interpretation of the findings based on the results. In my opinion, the three findings are significant because they reinforce the idea that low-income students' experiences are generally similar. Furthermore, students must be open to examining their actions to enhance their course experiences rather than relying solely on the assistance of others. The researcher's interpretation of the findings is that age and ethnicity were irrelevant in the study; students' self-discipline made a difference, and program differences were inapplicable.

Age & Ethnicity Were Irrelevant

In the study, age and ethnicity were determined to be unrelated. One participant, Stacey, was older than the others, so she had a few differences and more experiences. Stacey tended to have more barriers, which she wanted to discuss because of her years of experience with online learning. Stacey encountered so many obstacles that she is grateful for where she is now. Stacey explained, "I was poor, poor, poor when I was younger. I barely had money to eat, let alone have a ride to class. I was just trying to make it, to have a better life for my family."

Next, I would remark that the participants' responses were unrelated to their ethnicity. Most of the participants were of African American descent, but two of the participants, Stacey

and Quinn, are Caucasian, and Jimmy considered himself mixed. Stacey, Quinn, and Jimmy were still very similar to the other participants in the study. Overall, it can be said that no matter the age or ethnicity, the experiences of low-income students are identical.

Student's Self-Discipline

One of the most exciting findings was the students themselves could be a determining factor in their education. A significant reason a student was not successful in community college was their lack of self-discipline to do their coursework. Even the lack of understanding of balancing schoolwork, personal life, and extracurricular activities could hinder a student's progress. Amber, Lisa, and Aspen all participate in basketball at the institution. However, there are some differences between the participants. For example, Amber and Lisa were on financial warning due to not passing enough courses compared with Aspen, who passed with As. Amber and Lisa explained that finding time and staying encouraged to do work was hard. Brittany explained that she would work ahead of time, have things completed by "Tuesday or Wednesday, and have the rest of the week to relax. I would also look at my grades to keep me motivated to do this." Thus, the change in attitude and perspective of timing and the coursework for students created a difference in student success.

Programs Differences Are Inapplicable

Each participant came from a different degree program. Even though each participant came from a different program, they had similar experiences to each other. Some differences came from whether the program was wholly online or had blended coursework. Quinn explained, "I chose this institution because they offered my degree program completely online so I can work. I cannot physically come to campus throughout the week as I must provide for myself." However, Leonardo thought differently, "I only take the online courses so I can complete my

core courses quickly because my nursing classes are all in-person.” Aspen, Leonardo, Ray, Brittany, and Destiny felt that in all their programs, they had no choice but to go to campus to complete certain classes. However, other than Aspen, they still experienced some form of barrier in their experience online. There is a minimal difference between the students completing online compared to blended learning students.

Implications for Policy and Practice

In this section, the implications for policy and practice will be discussed. Both are essential to utilize this study to persuade and urge institutions to make changes for low-income students. The policy implications provide a different lens than the results to enhance the study for current and future stakeholders and educational leaders. The implications of practice enhance the results and explain how the results can be applied to the educational field. Both have a practical impact on any institution, and the outcome will benefit low-income students through online learning.

Implications for Policy

The policy implications are based on low-income students' experiences in the online learning environment. An implication for policy derives from students needing support and resources to overcome barriers. To ensure that all students know about financial aid, they complete a Free Application for Federal Student Aid (FAFSA) every year, and they must complete a virtual training. The virtual training should include what FAFSA is, what it means to borrow money, how this could affect a student's future, and the effects of not passing classes. The institutions or FAFSA stakeholders could require implications of this policy.

Another implication would be that higher education institutions' stakeholders must set up a designated area to show students all the resources available on campus and in virtual classes.

Institutions must continuously update flyers, emails, and letters of all the resources provided to keep students up-to-date. Examples of those resources include laptops, virtual training, informational sessions, hotspots, and transportation. Stakeholders must see this not as an institutional issue but as a community issue because these students will return to the community to find jobs, buy homes, and raise their children. Providing this support now will benefit the students, institutions, and community in the long haul.

Implications for Practice

The implications for practice are based on the experiences of low-income students in the online learning environment. An implication for practice derived from the findings was that professors could communicate better. Numerous studies demonstrated that effective communication contributes to a student's success, regardless of the presence of professorial or training deficiencies (Almahasees et al., 2021; Cellini, 2021; Josten & Cusatis, 2020; Nambiar, 2020; Sen, 2020). This study showed that having many communication channels, including phone, email, and online meetings, would reduce the absence of communication (Eliseeva, et al., 2019). Delivering professional development on effective communication to all institution members can decrease these issues (Ahel & Lingenu, 2020; Simamora et al., 2020). In addition, to increase effective communication, instructors should answer missed phone calls and emails within 24-36 hours. Returning these messages and voicemails as quickly as possible could help students decrease their issues faster. To help students, educators should also receive training in differentiated instruction, various technology resources, and effective communication.

Theoretical and Empirical Implications

This section discusses the empirical and theoretical implications of this hermeneutical phenomenological study. Tinto's student integration model and theory is the framework of the

research. The theoretical implications will provide information on the importance, differences, and similarities between Tinto's SIM and theory and the results. Addressing the literature, this study investigated the lived experience of low-income students in an online learning environment at an institution in southwest Georgia. The empirical implications will compare and contrast the related literature to what was found in the data. Theoretical and empirical implications will be discussed below.

Theoretical Implications

In Chapter Two, Tinto's theory explained how students' persistence in higher education is compared to Emile Durkheim's theory on suicide (Tinto, 1993). Durkheim explained that when people are surrounded by support, they are less likely to commit suicide. The research also discovered that much support from the institution, instructors, and peers helps increase the persistence of low-income students in online learning. In saying this, Tinto's student integration model does not provide evidence of those resources and only supports outside factors. Outside factors could be anything, including positive or negative influences.

Tinto's theory (1993) lacks information on low-income students, let alone any specific demographic of students. The research focused on low-income students in online learning and how many barriers influence their reasons to persist in their education. Tinto correctly said that many reasons lead to a student's end goal. Figure 1 shows that a student's background and experiences and the institution's structure make a difference. Tinto's SIM (Student Integration Model) also lacks information on the influences of leadership and stakeholders and how their judgment affects the institution. Without these leaders, institutions cannot provide the resources that students need. Proper resources have been found to be required for low-income students to succeed.

The study's conclusions add to the SIM and theory by Tinto (1993, 1997, 1999, 2020). The descriptions of the low-income students' experiences with Unity College's online learning environment have theoretical implications. Although the student participants indicated neutral thoughts about the online learning environments, their viewpoints were influenced by the many obstacles they had to overcome. Students' lack of support and communication with professors can affect their perspective. Students feel that integration from institution leaders, faculty, and professors is essential to their success. These findings are equivalent studies that found that institutions and professors can be the difference in the success of low-income students and the reasons they persist through the online learning environment.

Empirical Implications

The study has narrowed the gap in the literature by obtaining the perspectives of low-income students' experiences in an online learning environment. The research is unique as it was conducted in a low-income community, and the uniqueness of Unity College's online program is remarkable. The participants confirmed that their lack of discipline (Amir et al., 2020; Muthuprasad et al., 2021), the technical constraints (Cellini, 2021), and the lack of professor communication (Nambiar, 2020) are the disadvantages of online learning. Lack of self-discipline was not found as a theme, but the researcher felt it was relevant to mention. Only two participants felt that their self-discipline hindered them from continuing their education. For advantages of online education, participants enjoyed the flexibility of the courses, and having positive instructors has made a difference in student success (Al-Nofaie, 2020; Ayu, 2020; Cellini, 2021; Omar et al., 2022). Throughout the research, all the participants had at least one positive instructor who helped them succeed in their courses. Even when the participants had terrible experiences, they felt that some instructors or faculty made a difference in their lives.

All participants expressed that at least one barrier had hindered their education (Tate & Warschauer, 2022). A few participants even discussed that choosing this college was to push past those barriers (Ison, 2022; Killian et al., 2021). The research found that technology, financial, and family issues may arise while trying to do schoolwork (Baker, 2021). Reaching and connecting with instructors was the most common barrier compared to the research. Participants discussed that instructors either did not respond to their emails or did not explain the context enough to complete assignments. The disconnection with the instructor differed from what was found in the related literature research, which found technology, financial issues, and other barriers to be the most important. Related research discovered that low-income students might have problems providing necessities for themselves. In addition, low-income students may have different barriers, such as mental health, unsafe living environments, transportation, and childcare. Only one participant had childcare issues and provided for her basic needs. Also, most students did not understand financial aid and needed other resources to complete their coursework.

To remove those barriers, participants felt that the institution must provide more resources and support (Gunawardena & Dhanapala, 2023; Morgan et al., 2022). In the research and results, advising financial aid was deemed necessary because many low-income students struggle with understanding (Peterson, 2020). Implementing training and informational sessions for students is essential for low-income students' success and is suggested for FAFSA and institutional stakeholders to add as a mandatory policy. Providing training to the students, as well as training for instructors and faculty, is critical. Professional development in effective communication and understanding context would seem to benefit the instructors and faculty, as these were some of the issues the participants discussed. The research found that instructors lack

knowledge of the technology needed to navigate the course. The lack of understanding of technology could be accurate, but this data was gathered from the perspective of low-income students, and the participants did not see this as an issue.

Current research purports family support is the primary key to students' success in their education (Killian et al., 2021). However, the results focused on how the support of instructors and peers involved and motivated low-income students more. The lack of family support that the students receive, instructors and peers' step in to provide that sense of community and integration. The findings confirmed that properly integrating low-income students is essential to their success. The participants felt they belonged because the institution and faculty members encouraged and welcomed them (Burke, 2019; Noyens et al., 2019; Reindl et al., 2022; Wavle & Ozogul, 2019). All the assistance institution members gave led to increased persistence through those positive relationships on campus. Knowing the participants individually helps low-income students overcome barriers and persist through their education, which matches the existing literature (Almahasees et al., 2021; Casanova et al., 2022; Chen et al., 2020). All the participants' experiences built and supported the related literature and formed the study's themes.

Limitations and Delimitations

This hermeneutic phenomenology study aimed to understand the experiences of low-income students in an online learning environment and how they are socially and academically integrated at an institution in southwest Georgia. Several limitations surfaced in the study, including small colleges, recruiting timing and location, and participant denial. The eliminations I placed on my research were low-income, over 18 years old, three or more online courses, access to technology, and a current student from the approval site. The following section will list the limitations and delimitations of this study.

Limitations

The study's limitations must be addressed to understand the conditions and challenges throughout the study. The study sample of participants is relatively small for low-income students in southwest Georgia, encircled by several rural counties. The study site is a small college with approximately 2,500 students. In addition, during recruiting, the college was soon to close due to the Christmas holiday. Both the recruitment window and the location of the recruitment were somewhat limited. Only public venues and institution-sponsored activities were permitted for recruiting. Due to the restricted access to all prospective students, it was challenging to attract several students. All participants had to voluntarily participate in the study, which allowed potential participants to say "no" to being a part of the study. A few potential participants simply denied participating in the study due to insufficient money. Another reason potential participants did not feel they had time to participate in the study was due to the timing of finals and the end of the semester. Overall, the limitations did not hinder the research extensively, and the researcher persevered through it.

Delimitations

Understanding the delimitations helps to comprehend the boundaries set for the study and see how the requirements are relevant to the study. The delimitations for this study were that students had to identify as low-income, were over 18 years old, and had taken over three or more online courses. This delimitation ensured that participants were eligible to participate in the study. In addition, the participants had to have Internet access to a phone or computer to complete the Zoom © recordings. Due to technology constraints, some participants had to dial into the Zoom © focus group or individual interviews. The participants were limited to being from the current institution of study and had to be current students. The requirements ensured

that students had recent experience with the phenomenon and were from the approved site. All participants had to meet the minimum requirements to be able to participate in the study.

Recommendations for Future Research

Due to the findings of this study, this section offers future research recommendations for administrators, scholars, and policymakers who may want to explore the topic further. Due to the small participant size, further research on low-income students in higher education online learning environments across several institutions would be beneficial. Increasing the population size of the participants would produce a wide range of results and deliver further solutions. Gathering more data from rural areas and all students would generate findings. Due to the study being at a small institution, most participants only had one- or two-year experience. Expanding to a large institution could bring in participants with more experience of the phenomenon to broaden the perspective.

Another recommendation would be to conduct a new study using a mixed measure of methods. This mixed type of research can offer an examination focused on measuring the study's statistical analysis side of the data and different experiences to aid further understanding. Digging deeper into the research, bringing in the experiences of professors and institutional leaders on low-income students in online learning environments provides a new perspective. It would be interesting to compare the two sets of data and observe the various viewpoints that professors and institutional leaders have about their experiences with low-income students. In addition, additional research could build on a diverse population to examine other students' experiences in an online learning environment. Further research on low-income students in online learning environments should concentrate on larger institutions, rural areas, and diverse populations. Thus, using quantitative and qualitative data analysis, capturing academic leaders'

viewpoints, and expanding to diverse communities are among the recommendations that could develop the research.

Conclusion

This hermeneutical phenomenological study offered recognition and description of the experiences of low-income students in an online learning environment and how they are socially and academically integrated at an institution in southwest Georgia. Tinto's (1993, 1997, 1999) theory of integrating students, including his revised student integration model in 1997, was the framework of the study. Current and related literature was reviewed and synthesized to build support for the reason this research was needed. The related literature focused on the (1) disadvantages and advantages of online learning, (2) low-income students' experiences, (3) barriers, (4) integration of low-income students, and (5) institutions increasing persistence. I used trustworthiness throughout the research to gather and collect data and utilize participants.

Ten participants were part of the study and chosen to participate based on a criterion sampling. The study includes three data collections: surveys, focus groups, and individual interviews. The data was collected and analyzed utilizing Moustakas's (1994) seven-step modification of the van Kaam method, which aided in developing themes. Three themes were identified from the data: (1) barriers with sub-themes of lack of understanding of financial aid, lack of access to resources, instructors' knowledge, and lack of communication; (2) overcoming barriers and persistence, as the sub-themes were institution resources, support from faculty, and support from peers; and (3) integration, as the sub-themes were academic integration and social integration. Following the results' descriptions utilizing in-vivo quotations, the researcher gave her interpretation of the findings. The implications for theory and empirical research were covered. The limitations and delimitations of the investigation were established. Overall, I hope

this study will help enhance the online learning experiences of low-income students worldwide. Being a low-income student who struggled to push through my online education, I always wanted to create something to change other students' lives. With the support of God, I pray this research influences stakeholders, institutional leaders, educators, and students alike to utilize this research to enhance and improve their institutions and experiences.

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Appendix A

IRB Approval Letter

LIBERTY UNIVERSITY.

INSTITUTIONAL REVIEW BOARD

November 9, 2023

Jayda Robinson
Meredith Park

Re: IRB Exemption - IRB-FY23-24-486 THE EXPERIENCES OF LOW-INCOME STUDENTS FOCUSING ON AN ONLINE LEARNING ENVIRONMENT IN SOUTHWEST GEORGIA: A HERMENEUTICAL PHENOMENOLOGY

Dear Jayda Robinson, Meredith Park,

The Liberty University Institutional Review Board (IRB) has reviewed your application in accordance with the Office for Human Research Protections (OHRP) and Food and Drug Administration (FDA) regulations and finds your study to be exempt from further IRB review. This means you may begin your research with the data safeguarding methods mentioned in your approved application, and no further IRB oversight is required.

Your study falls under the following exemption category, which identifies specific situations in which human participants research is exempt from the policy set forth in 45 CFR 46:104(d):

Category 2.(iii). Research that only includes interactions involving educational tests (cognitive, diagnostic, aptitude, achievement), survey procedures, interview procedures, or observation of public behavior (including visual or auditory recording) if at least one of the following criteria is met:

The information obtained is recorded by the investigator in such a manner that the identity of the human subjects can readily be ascertained, directly or through identifiers linked to the subjects, and an IRB conducts a limited IRB review to make the determination required by §46.111(a)(7).

For a PDF of your exemption letter, click on your study number in the My Studies card on your Cayuse dashboard. Next, click the Submissions bar beside the Study Details bar on the Study details page. Finally, click Initial under Submission Type and choose the Letters tab toward the bottom of the Submission Details page. Your information sheet and final versions of your study documents can also be found on the same page under the Attachments tab.

Please note that this exemption only applies to your current research application, and any modifications to your protocol must be reported to the Liberty University IRB for verification of continued exemption status. You may report these changes by completing a modification submission through your Cayuse IRB account.

If you have any questions about this exemption or need assistance in determining whether possible modifications to your protocol would change your exemption status, please email us at irb@liberty.edu.

Sincerely,
G. Michele Baker, PhD, CIP
Administrative Chair
Research Ethics Office

Appendix B

Site Permission Approval Letter



Brian P. Kemp
Governor

Gregory C. Dozier
Commissioner

November 22, 2023

Ms. Jayda Robinson

Dear Ms. Robinson:

The Technical College System of Georgia (TCSG) has received the forms and documentation related to your intended dissertation research study entitled "*The Experiences of Low-income Students Focusing on an Online Learning Environment in Southwest Georgia: A Hermeneutical Phenomenology.*" We have now received documentation regarding your IRB approval from Liberty University which was pending when we reviewed the summary of your research.

In accordance with the TCSG IRB process, as well as the documents you submitted to TCSG regarding the parameters and intent of your study, we authorize you to continue with the research project at

The following stipulations apply to this authorization. Your research should be conducted at times that do not interfere with college work schedules or the schedules of any participants from the college. No TCSG personnel or resources may aid you in your research.

Please make it clear to participants that the study is a personal venture associated with your doctoral studies independent of TCSG and that **participation in the study is strictly voluntary.**

If you have any questions, please do not hesitate to contact me. I may be reached at

Sincerely,

Marjorie Kuezi-Nke, Ph.D.
Executive Director Accountability and Institutional Effectiveness

cc: Dr. Kathryn R. Hornsby
Dr. Emmett Griswold
Mr. Richard Young
Ms. Christine Green
Ms. Leigh Keever
Ms. Angela Davis

Appendix C

Recruiting Letter

Dear Potential Participants:

As a graduate student in the School of Education at Liberty University, I am conducting research as part of the requirements for a doctoral degree. The purpose of my research is to conduct a hermeneutical phenomenological study to understand low-income students' experiences and how institutions socially and academically integrate students into a college online learning environment, and I am writing to invite you to participate in my study.

If you are 18 years of age or older and a low-income college student who has completed at least three online courses and is not a part of a program that I could possibly be involved in, then I will ask you to do the following:

1. Participate in a survey that will take 10 to 15 minutes.
2. Participate in a virtual, audio- and video-recorded focus group with other participants that will take no more than 1 hour.
3. After the focus group, the researcher will ask you to review the transcript to ensure your answers are accurate. This may take the participant an hour with a 24-hour to 48-hour turnaround time.
4. Participate in a virtual, audio- and video-recorded individual interview that will take no more than 1 hour.
5. After the individual interview, the researcher will ask you to review the individual interview transcript to ensure your answers are accurate. This may take the participant an hour with a 24-hour to 48-hour turnaround time.

It should take no more than 1 one week to complete the procedures listed. Your name and other identifying information will be requested as part of your participation in the survey, but the information will remain confidential.

To participate, go to <https://www.surveymonkey.com/r/FBP2SJR> and complete the recruitment survey. Completing the recruitment survey will inform you to include your contact information to participate in another survey, focus group, and interview. If you qualify, the recruitment survey will inform the participant that the researcher will contact them.

A consent document is attached to this letter; I will also email you a consent form to sign a week before the first procedure. The consent document contains additional information about my research. At the end of the recruitment survey link, please enter your information so I can email you the consent form before any procedures begin.

Sincerely,

Jayda Robinson

Doctoral Candidate

Appendix D
Recruitment Screening Survey

The following questions will be used for demographic information and a preliminary survey.

1. Please select your gender:
 - a. Female
 - b. Male
 - c. Unidentified
 - d. Other

2. What is your current classification?
 - a. Freshman
 - b. Sophomore

3. What is your ethnic/racial background?
 - a. African American/ Black
 - b. Caucasian/White
 - c. Hispanic/Latin American
 - d. Native American
 - e. Multi-Racial
 - f. Other

4. How old are you?
 - a. 14-17
 - b. 18-21
 - c. 21-30
 - d. 31-40

- e. 41 and older
5. Are you a Dual Achievement Program (DAP), Dual Enrollment, OR Career Plus HSE Student?
- a. Yes
 - b. No
6. Do you identify as a low-income student based of the Department of Education?
- Please see the link for the chart:
- <https://www2.ed.gov/about/offices/list/ope/trio/incomelevels.html>
- a. Yes
 - b. No
7. Have you taken three or more online courses at your college?
- a. Yes
 - b. No
8. Are you in a program that I (the researcher) am currently involved with where I would be in a position of authority over you?
- a. Yes
 - b. No
9. Would you be interested in participating in the remainder of the study? If so, please provide your name, email, and phone number.

Appendix E

Consent Form

Consent Form

Title of the Project: The Experiences of Low-Income Students Focusing on an Online Learning Environment in Southwest Georgia: A Hermeneutical Phenomenological

Principal Investigator: Jayda Robinson, Doctoral Candidate, School of Education in Higher Education Administration, Liberty University

Invitation to be part of a Research Study

You are invited to participate in a research study. You must be 18 or older and a low-income college student who has completed at least three online courses at the selected university to participate. You must also not be a part of a program that I could possibly be involved in. Taking part in this research project is voluntary.

Please read this whole form and ask questions before deciding whether to participate in this research.

What is the study about, and why is it being done?

The purpose of the study is to **conduct a hermeneutical phenomenological study to understand low-income students' experiences and how institutions socially and academically integrate students into a college online learning environment.**

What will happen if you take part in this study?

If you agree to be in this study, I will ask you to do the following:

1. Participate in an anonymous survey that will take 10 to 15 minutes.
2. Participate in a virtual, audio- and video-recorded focus group with other participants that will take 30 minutes to 1 hour.
3. After the focus group, the researcher will ask you to review the transcript to ensure your answers are accurate. This may take the participant an hour to 24 hours to 48 hours turnaround time.
4. Participate in a virtual, audio- and video-recorded individual interview that will take 30 minutes to 1 hour.
5. After the individual interview, the researcher will ask you to review the individual interview transcript to ensure your answers are accurate. This may take the participant an hour to 24 hours to 48 hours turnaround time.

How could you or others benefit from this study?

Participants should not expect a direct benefit from participating in this study.

Benefits to society include contributing to the well-being of society and the advancement and quality of higher education.

Liberty University IRB-FY23-24-486 Approved on 11-9-2023
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What risks might you experience from being in this study?

There is minimal risk, but the possibility of psychological stress exists. The expected risks from participating in this study are minimal, which means they are equal to the risks you would encounter in everyday life. The risks involved in this study include the possibility of psychological stress from being asked to recall and discuss prior trauma. To reduce risk, I will monitor participants, discontinue the interview if needed, and provide referral information for counseling services.

I am a mandatory reporter. During this study, if I receive information about child abuse, child neglect, elder abuse, or intent to harm myself or others, I will be required to report it to the appropriate authorities.

How will personal information be protected?

The records of this study will be kept private. Published reports will not include any information that will make it possible to identify a subject. Research records will be stored securely, and only the researcher can access the documents.

- Participant responses to the online survey will be anonymous, but participants' responses to the focus group and interview will be confidential through the use of pseudonyms.
- Interviews will be conducted where others will not easily overhear the conversation.
- Confidentiality cannot be guaranteed in focus group settings. While discouraged, other focus group members may share what was discussed with people outside the group.
- Data will be stored on a password-locked computer and in a locked file cabinet. After three years, all electronic records will be deleted, and all hardcopy records will be shredded.
- Recordings will be stored on a password-locked computer for three years until participants have reviewed and confirmed the accuracy of the transcripts and then deleted. The researcher and her doctoral committee will have access to these recordings. The researcher will send the transcripts through a third-party application, Delve Tool, to assist with organizing data.

How will you be compensated for being part of the study?

Participants will not be compensated for participating in this study.

Is study participation voluntary?

Participation in this study is voluntary. Participation will not affect your current or future relations with Liberty University or Albany Technical College. If you decide to participate, you are free not to answer any question or withdraw at any time without affecting those relationships.

What should you do if you decide to withdraw from the study?

If you choose to withdraw from the study, please exit and close the survey as well as contact the researcher at the email address/phone number in the next paragraph. Should you decide to withdraw, data collected from you apart from focus group data will be destroyed immediately and will not be included in this study. Focus group data will not be destroyed, but your contributions to the focus group will not be included in the study if you choose to withdraw.

Whom do you contact if you have questions or concerns about the study?

The researcher conducting this study is Jayda Robinson. You may ask any questions you have now. If you have questions later, **you are encouraged** to contact her at [REDACTED]. You may also contact the researcher's faculty sponsor, Dr. Meredith Park, at [REDACTED].

Whom do you contact if you have questions about your rights as a research participant?

If you have any questions or concerns regarding this study and want to talk to someone other than the researcher, **you are encouraged** to contact the IRB. Our physical address is Institutional Review Board, 1971 University Blvd., Green Hall Ste. 2845, Lynchburg, VA, 24515; our phone number is 434-592-5530, and our email address is irb@liberty.edu.

Disclaimer: The Institutional Review Board (IRB) is tasked with ensuring that human subjects research will be conducted in an ethical manner as defined and required by federal regulations. The topics covered, and viewpoints expressed or alluded to by student and faculty researchers are those of the researchers and do not necessarily reflect the official policies or positions of Liberty University.

Your Consent

By signing this document, you agree to be in this study. Make sure you understand what the study is about before you sign. You will be given a copy of this document for your records. The researcher will keep a copy of the study records. If you have any questions about the study after you sign this document, you can contact the researcher using the information provided above.

I have read and understood the above information. I have asked questions and have received answers. I consent to participate in the study.

The researcher has my permission to audio- and video-record me as part of my participation in this study.

Printed Subject Name

Liberty University
IRB-FY23-24-486
Approved on 11-9-2023

Signature & Date

Liberty University
IRB-FY23-24-486
Approved on 11-9-2023

Appendix F

Survey Questions

Survey Questions use a Likert 5-point scale: Each scale is different, so please read carefully.

Please indicate how important each factor is in your experiences with your online education.

1. How would you rate your past online experiences? (CRQ)
 - a. Quality: Poor – Fair – Good – Very good – Excellent
2. How likely are you to have financial barriers that hinder you? (CRQ)
 - a. Likelihood: Extremely Unlikely – Unlikely – Neutral – Likely – Extremely Likely
3. How likely are family situations/issues (children, parents, spouse/partner) to arise that may hinder you? (CRQ)
 - a. Likelihood: Extremely Unlikely – Unlikely – Neutral – Likely – Extremely Likely
4. How likely are you to have technology or Wi-Fi issues? (SQ1)
 - a. Likelihood: Extremely Unlikely – Unlikely – Neutral – Likely – Extremely Likely
5. How likely is computer literacy to be an issue? (SQ1)
 - a. Likelihood: Extremely Unlikely – Unlikely – Neutral – Likely – Extremely Likely
6. Please indicate how important it is to have family support. (SQ1)
 - a. Importance: Not at all important – Low importance – Neutral – Moderately important – Extremely important
7. Please indicate how important it is to be academically supported by the institution. (SQ2)
 - a. Importance: Not at all important – Low importance – Neutral – Moderately important – Extremely important
8. Please indicate how important it is to be socially supported by the institution. (SQ2)

- a. Importance: Not at all important – Low importance – Neutral – Moderately important – Extremely important
9. Please indicate how important it is to have relationships with other students. (SQ2)
- a. Importance: Not at all important – Low importance – Neutral – Moderately important – Extremely important
10. Please indicate how important it is to have a relationship with faculty/ staff relationship. (SQ2)
- a. Importance: Not at all important – Low importance – Neutral – Moderately important – Extremely important
11. Please indicate how important it is to have a relationship with leadership/administration relationship. (SQ2)
- a. Importance: Not at all important – Low importance – Neutral – Moderately important – Extremely important
12. How important is it to have access to institutional resources? (SQ3)
- a. Importance: Not at all important – Low importance – Neutral – Moderately important – Extremely important
13. Please indicate how important personal motivation is to you. (SQ3)
- a. Importance: Not at all important – Low importance – Neutral – Moderately important – Extremely important
14. Please indicate how important academic motivation is to you. (SQ3)
- a. Importance: Not at all important – Low importance – Neutral – Moderately important – Extremely important

Appendix G

Focus Group Questions

1. Please introduce yourself and your current academic status. (IBQ)
2. Describe your financial background and overall experience with online learning. (CRQ)
3. Why are you using online learning? (CRQ)
4. Please explain how your current financial situation influences your online learning experiences. (SQ1)
5. Describe your understanding of what social and academic integration is. Do you feel you are socially and academically integrated at this institution? (SQ2)
6. What activities do you find the most engaging in your online courses and why? SQ2
7. How do you persist with continuing your online courses? (SQ3)

Appendix H

Individual Interview Questions

1. Please describe your overall experience with the institution's online learning environment. (CRQ)
2. Please elaborate if you have financial worries while pursuing an online education. (SQ1)
3. List any challenges/barriers you have had in your online learning environment. (SQ1)
4. Why do you think these challenges/barriers exist(ed)? (SQ1)
5. How do you think your institution helps low-income students in online learning environments? (SQ2)
6. List any tools or resources that the institution has given you. Do you feel these tools or resources have helped you in your education? SQ2
7. Tell me when a faculty member or staff helped you overcome a barrier for your online courses. (SQ2)
8. List any activities that you participate in socially or academically at the institution. SQ2
9. If you participate in any, how did you find out about the program? Does the activity/program support you socially or academically? (SQ2)
10. Explain how important it is for your college to provide proper integration. (SQ2)
11. How can the institution, faculty, and staff integrate low-income students into online courses? (SQ3)
12. Describe your experiences, if any, with professors or other faculty members encouraging you to persist. (SQ3)
13. Describe your experiences with other classmates, if any, that have encouraged you to persist. (SQ3)

14. How do you think your institution could better assist low-income students in participating in online learning? (SQ3)
15. What would you do to help low-income students in an online learning environment at this institution if you were in charge? (SQ3)