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The Student Experience of Higher Education during the COVID-19 Pandemic: How Class and Race Shape Socially Distanced Learning at a Public University

A thesis submitted in partial fulfillment of the requirements for the degree of Master of Science,  
at Virginia Commonwealth University.

by

Alice Minh Quach, BA, University of Virginia, 2019

Director: Victor Tan Chen, PhD, Department of Sociology

Virginia Commonwealth University Richmond, Virginia

May, 2021

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## Abstract

### THE STUDENT EXPERIENCE OF HIGHER EDUCATION DURING THE COVID-19 PANDEMIC: HOW CLASS AND RACE SHAPE SOCIALLY DISTANCED LEARNING AT A PUBLIC UNIVERSITY

By Alice Minh Quach, BA

A thesis submitted in partial fulfillment of the requirements for the degree of Master of Science at Virginia Commonwealth University.

Virginia Commonwealth University, 2021

Major Director: Victor Tan Chen, PhD, Department of Sociology

While prior research has examined trends toward growing uncertainty and precarity for young adults within the economy and higher education, the COVID-19 pandemic appears to be exacerbating these existing inequalities and risks. Drawing from 30 semi-structured in-depth interviews with college students at a large Southern and urban public university, this study examines how the COVID-19 pandemic is affecting students' learning experiences, and how those experiences are differentially shaped, in turn, by their class and race. This exploratory research illuminates our understanding of the multiple mechanisms by which the COVID-19 pandemic is shaping existing inequalities in the higher education system, mostly by worsening the outcomes of less advantaged students. The findings reveal that less advantaged students, particularly low-income students of color, are facing greater difficulties during the pandemic in terms of obtaining reliable Internet access, reliable computers, and a reliable space to do work along with coping with related mental health impacts from the pandemic and also the national racial reckoning that took place over the summer after the deaths of George Floyd, Ahmaud Arbery, and Breonna Taylor.

## Vita

Alice Minh Quach was born on March, 27, 1997, in Fountain Valley, California, and is an American citizen. She graduated from Bayside High School, Virginia Beach, Virginia in 2015. She received her Bachelor of Arts in Sociology and Biology from the University of Virginia, Charlottesville, Virginia in 2019.

## Introduction

As of April 21, 2021, the U.S. has lost more than 560,000 lives from COVID-19 (Johns Hopkins University of Medicine, 2021), with a starkly disproportionate death toll among African American, Native American, and Latinx populations (Tai et al., 2020). In addition to its public health consequences, the pandemic has transformed higher education. In March 2020, in-person classes moved online. Some colleges and universities reopened in the subsequent fall, only to shut down and move online immediately, such as the University of North Carolina at Chapel Hill, where 130 students tested positive for COVID-19 in the first week of classes (Levenson, 2020). Schools that have remained open have faced many struggles. At New York University, for example, students quarantining in dorms complained about not getting meals or receiving moldy food (Rosenblatt, 2020).

Prior to the pandemic, the U.S. economy was experiencing an unprecedented period of economic growth, but there were ongoing concerns about the career prospects of young workers, particularly those from disadvantaged racial and socioeconomic backgrounds (Blustein et al., 2020). Individuals from these groups have long faced challenges in pursuing and completing undergraduate and advanced degrees, particularly as the cost of attendance has risen, with the unequal distribution of family wealth along racial and ethnic lines and declining state support often shaping their decisions to pursue higher education (Mettler, 2014). Likewise, even before the pandemic made virtual classes the norm, a gradual shift towards online classes had been occurring, raising concerns about its implications for students of different class backgrounds (Fain, 2020; Federal Reserve Board, 2020).

What is less understood is how these existing inequalities have influenced the learning experiences of college students during the extraordinary upheaval of the pandemic. In this study, I examine how the COVID-19 pandemic is affecting the experiences of college students at a Southern and urban public university, and how those different experiences are shaped, in turn, by their class, race, and gender. From in-depth interviews conducted with 30 college and

graduate students at VCU, two themes emerged. First, there were substantial class-based disparities in the ability of less advantaged students to learn online that went beyond their lack of stable internet access or reliable computers. Working-class and middle-class students often did not have ideal home environments in which to do their schoolwork. More affluent and white students were able to draw upon sources of parental, spousal, and professional social support that helped mitigate any such challenges posed by the pandemic. Second, students of color appeared to be less equipped to take care of their mental health because of cultural biases and stigma associated with mental health treatment in their communities. The protests and other news events sparked by police shootings of unarmed African Americans and anti-Asian violence during the pandemic also appeared to have an independent and unexpected effect on the mental health of the students of color interviewed.

### **Literature review**

Universities in recent decades have faced growing economic pressures and inequalities (Berman, 2011), as public support has declined, student debt has risen, for-profit universities have proliferated, and doubts have grown about the value of college degrees (Arum & Roska, 2011; Berman, 2011; Cottom, 2017). These shifts in higher education are especially harmful to disadvantaged groups like low-income students and students of color. As a report by the Federal Reserve Board's Division of Consumer and Community Affairs concludes, "The likelihood of pursuing and completing higher education varies by race, ethnicity, and family background—in part due to additional barriers faced when pursuing such education" (Federal Reserve Board, 2020, p. 3). Below I discuss several mechanisms by which student background characteristics shape their experience of higher education, and how the current pandemic might be influencing these relationships.

### *College affordability and wealth gaps*

First, the cost of college has grown, particularly for the public universities that disadvantaged groups disproportionately attend. Public funding for higher education has been low since the 2008 recession (Whitford, 2020), prompting institutions to drive up tuition and fees in order to generate revenue. As a result, the cost of attending public universities and colleges has outpaced the growth in median household income (Mitchell et al., 2016). While the federal government has long offered Pell grants to subsidize college educations for low-income students, these grants have not kept up with the rising costs of tuition and now cover a declining proportion of those costs, including for two-year institutions (Protopsaltis & Parrott, 2017). Because of these trends, many students, especially low-income students and students of color, must rely on loans to afford higher education, if they attend at all.

As college tuition rates and fees have been on the rise, so has student loan debt. For the last 20 years, college tuition rates and fees have more than doubled across private and public national universities (Kerr, 2020). In the U.S., there are now 44.7 million borrowers who collectively owe nearly \$1.6 trillion in student loan debt; the average student takes out \$32,731 in loans to pay for college (Friedman, 2020).

Furthermore, there are gender, racial, and class differences in the extent of student borrowing. In 2015-16, 69.9 percent of women who obtained a bachelor's degree borrowed compared to 64.7 percent of men, with a median student debt of \$27,000 among women and \$26,766 among men (Whistle, 2019). Among racial groups, Black students are the most likely (84.3 percent) to take out loans for their undergraduate education and have the most student debt (\$31,000), even though they have a lower college-enrollment rate compared to white students. A poll from Education Trust and the Global Strategy Group conducted on May 28, 2020 found that 77 percent of undergraduate students were worried about being able to graduate on time, and these views are more prevalent among Black and Latino students (Fain, 2020). While Latinx students are worried about being able to graduate on time, they are the

least likely of all racial groups (44.3 percent) to take out loans for their undergraduate education.

The difficulties that students of color face in affording college is connected to the larger racial wealth gap, which requires certain households to take on greater debt in paying for college tuition (Whistle, 2019). In general, family wealth not only opens up opportunities for upward mobility through education, but it provides a critical safety net that allows households to cope with emergencies that might otherwise derail long-term investments like schooling (Shapiro, 2017). However, wealth and income are heavily distributed along racial and ethnic lines: the typical white family has 13 times more wealth than the typical Black family and 10 times more wealth than the typical Latinx family (Pew Research Center, 2016). Between 2016 and 2019, high-income families saw the largest proportional gain in income compared to low-income families (Bhutta et al., 2020). These wealth gaps lead to inequality in accessing opportunities for upward mobility. Thus, in addition to being better able to afford college tuition during the current crisis, we might expect students from families with more wealth to do better academically during the pandemic and be more optimistic about their future prospects amid the uncertainty within the labor market. They will have more access to educational resources and may not be struggling as much with day-to-day expenses.

### *The impact of digital divides and inequalities in family support on the effectiveness of socially distanced learning*

Even before the COVID-19 pandemic, online education was an option that some students chose because of its affordability and convenience. In turn, many universities saw shifting education online as a better way of using technology to keep costs low, thus making it accessible to a wider variety of students (Armstrong & Hamilton, 2013, p. 247). A shift to remote learning, proponents argued, would attract students from different gender, racial, and class backgrounds.

However, the so-called digital divide—the unequal access in securing adequate technology (such as computers or tablets) and reliable internet connections due to socioeconomic and geographic barriers—has meant that online education has never been as feasible for some students, particularly women, students of color, and those living in rural communities (Dennon, 2020). In the U.S., an estimated 15 to 16 million students lack at-home internet or devices to access the internet, with 9 million students not having any access at all (Francis, 2020). Of the students without a secure internet connection, 26 percent are Latino, 30 percent are Black, 35 percent are Native American, and 35 percent live in rural areas (Francis, 2020). Many low-income Americans lack access because they cannot afford the cost of high-speed internet (Dennon, 2020). Even when students from working-class households have equal physical access to the internet, they may lack the digital savvy to use it in ways to enhance their mobility, unlike affluent students (Putnam, 2015). As Mettler (2014, p. 134) notes, "Students who are less well prepared are served least well by the impersonal, remote nature of online learning." There are also concerns that online learning does not pay off for students who are in locations with poor labor markets with limited networks (Armstrong & Hamilton, 2013, p. 250).

These digital inequalities mean that the shift toward socially distanced learning during the pandemic may lead to worse educational outcomes for certain students—specifically, those who lack secure technology and internet connections, access to tight local labor markets, and social connections. Students without access to the proper technology will be less able to benefit from educational opportunities because they cannot access their lectures or schoolwork or participate in the virtual classroom. This is a particularly salient concern for college students with disabilities (SWD) and other health concerns, who are disproportionately students of color (Garvey, 2018). These students may face greater challenges in accessing online learning resources or communication tools (Zhang et al., 2020). For example, asynchronous learning can leave students with disabilities behind because the videos do not have captions. University faculty and staff are struggling to provide adequate accommodation services for these students,

meaning that inequalities may widen in this domain as well in terms of which students are able to keep up with their classes. According to a survey at one public university (Phillips et al., 2012), 65 percent of faculty are unsure or do not know how to make accommodations for students with disabilities as they teach virtual classes. According to one review of institutional websites, most schools fail to make online counseling appointments or remote instruction resources accessible (Meleo-Erwin et al., 2020).

Higher-income students have more access to extracurricular resources that other students do not, which may supplement online learning. Putnam (2015) terms these family supports "social air bags"—resources of financial, social, and cultural capital that allow parents to make up for any difficulties that their children may experience in academic or other areas of their lives, cushioning them from stressful times (Putnam, 2015, p. 283). In general, affluent children benefit not just from more money, but more attentive parents, more stable families, better teachers, and more helpful friends and acquaintances (McManus, 2015). Their parents can also provide more in the way of extracurricular activities to supplement online learning. In their research on parental investment in children's education, Schneider and his collaborators (2018) found that higher-earning households ramp up their spending on their children's education in locales where income inequality is high. Such investments include spending on extracurricular activities, tutoring, and SAT preparation courses, all of which set their children up for more success in higher education. This finding raises questions about how affluent households may respond to the pandemic in ways that compensate for any deficiencies in online learning and thereby widen existing inequalities.

More broadly, scholars have raised concerns about inequalities in the effectiveness of higher education for disadvantaged students. Jack (2019) describes how lower-income students do not get support from faculty in some areas, such as acquiring letters of recommendation. Arum and Roska (2011) find that students select courses in college in ways that differ by race, socioeconomic status, and their parents' education level. White students with higher

socioeconomic status and highly educated parents are more likely to select classes with more reading and writing requirements, meaning that their skills improve more markedly during their time in college. It is unclear whether this apparent ability of affluent college students to gain more from their time in college will continue now that the experience of college learning has been reshaped at least temporarily by the pandemic.

### *Greater caregiving and work responsibilities for women and students of color*

Greater social distancing requirements mean that women and people of color in particular are faced with caregiving responsibilities. Women have eclipsed men in terms of college graduation rates, as more women are enrolled in college compared to men. However, women have additional responsibilities at home because they carry the burden of primary childcare. The burden also falls on older siblings, especially sisters, to take care of their younger siblings and housework. According to a 2015 AARP report, six in 10 caregivers are women (National Alliance for Caregiving, 2015, p. 14). On average, Black, Hispanic, and Asian American caregivers are younger than white caregivers (National Alliance for Caregiving, 2015, p. 18). Black and Hispanic women spend more time caregiving than other racial groups.

The desire for forms of education that could accommodate caregiving responsibilities drove students (particularly lower-income women of color) to for-profit and online learning even prior to the pandemic (Cottom, 2017). But as a result of the disproportionate burden of these responsibilities, students from disadvantaged groups (who include many nontraditional students, those who attend college later) may find it harder to focus on their studies during the pandemic.

### *Mental and physical health impacts of pandemic isolation*

The pandemic has resulted in social and physical isolation, because many people are not able to see their friends and family as much. This has impacted people's mental and physical

health. Women who have children under 18 are more likely to report major negative mental health impacts than men (Panchal et al., 2020). Over half of these women say their mental health has been impacted negatively because of worry and stress from the coronavirus. Kaiser Family Foundation (KFF) Tracking Polls found that women were more worried and stressed about the coronavirus than men (57 percent vs. 50 percent), reporting more symptoms of anxiety or depression than men (44.6 percent vs. 37.0 percent). While minorities reported lower rates of lifetime mental disorders than white Americans, they still suffer disparities such as access to and quality of mental health care (McGuire & Miranda, 2008). Asian Americans are three times less likely to seek treatment or help compared to other racial groups in the U.S (Huizen, 2021). 8.6 percent of Asian-Americans sought mental health services compared to 18 percent of the general population nationwide (Spencer et al., 2010). Most Asian Americans have difficulty accessing mental health services because of language barriers, suggesting a need for more bilingual services and more collaboration between formal service systems and community resources (Lee et al., 2009). Talking about mental health is also frowned upon in Black and African American communities, according to survey data, with 63 percent of Black respondents saying that a mental health condition is a sign of personal weakness (National Alliance on Mental Illness, 2021). In addition, there are concerns that the pandemic and the concurrent conflicts over racial injustice have worsened the mental health of many African Americans, with suicides within this group rising recently (Williams, 2020). Because of preexisting inequalities in health and quality of life, we might expect that the social isolation caused by the pandemic will have a disproportionate impact on women and racial minorities.

### *Impacts of joblessness and precarity related to pandemic*

As the pandemic intensified, there have been massive job losses, resulting in even more uncertainty about the future. According to data from the Current Population Survey,

unemployment rose from 3.5 percent in February 2020, the lowest rate in over 60 years, to 14.7 percent in April 2020, the highest rate in 80 years (Altig et al., 2020). Many young workers were already vulnerable in the workforce prior to the pandemic (Blustein et al., 2020), as they were working in jobs that neither paid a living wage nor offered them benefits such as health insurance. The growing precarity of work due to massive job losses has had painful impacts on young people. According to the Federal Reserve Board's Division of Consumer and Community Affairs, one-fifth of adults in March 2020 experienced either a job loss or a reduction in their hours (Federal Reserve Board, 2020, p.4).

Even before the COVID-19 pandemic, gaps in economic well-being by race and ethnicity "remained at least as large as they were in 2013," according to a report by the Federal Reserve Board's Division of Consumer and Community Affairs (2020). But the income shocks caused by the pandemic may further deepen these divides, particularly given that income volatility—frequent changes in family income—disproportionately affect African Americans, Latinos, and other people of color, who are more likely to be low-wage and/or precarious workers (Hardy, 2016). Single-parent female-headed households and lower-income and less-educated households are particularly at risk of these higher levels of income volatility. Furthermore, the damage to incomes that the pandemic has created has disproportionately been suffered by already disadvantaged groups. Research by Chetty and his collaborators (2017) finds that lower-income workers have borne the brunt of the Covid recession (Steverman, 2020), with people making less than \$27,000 a year losing more than three times the number of jobs than people who making more than \$60,000 a year. Low-wage earners have three times the rate of unemployment than high-wage earners. While almost all high-income workers who lost jobs in March and April were able to regain them, employment for low-income workers remains about a fifth lower.

Along with income loss and volatility that households now face, the pandemic has also increased risks of food insecurity. Before the COVID-19 pandemic, 14 percent of families with

children (13 million children) were food insecure, having limited or uncertain access to enough food (Kinsey et al., 2020). The pandemic not only resulted in high levels of unemployment but also higher food prices in some cases (Ahn & Norwood, 2021). Without a paying job, many people are having difficulty affording food or having enough to eat. During the pandemic, food hoarding at grocery stores leave many low-income families at an extreme disadvantage when they find empty shelves, especially since they cannot buy groceries in bulk like more financially secure families (Kinsey et al., 2020). This is also complicated for families who rely on SNAP and WIC, as they are restricted to stores that accept the benefits and stock the approved food items.

While these disparities in financial hardship existed long before the pandemic, the financial fallout of COVID-19 may be affecting certain groups of college students more substantially than others, particularly given the inequalities in college affordability and family assets described earlier. In 2018, 81 percent of part-time undergraduate students were employed, while 43 percent of full-time undergraduate students were employed (National Center for Education Statistics, 2020). Of full-time undergraduate students, 44 percent of women worked compared to 41 percent of men. Of part-time undergraduate students, 81 percent of women worked compared to 82 percent of men. The percentages of students working in college also varies by race. Of full-time undergraduate students who are employed, 24 percent are Asian, 43 percent are Black, 45 percent are Hispanic, and 45 percent are white (National Center for Education Statistics, 2020).

### **Statement of research problem**

This study examines how class, race, and gender shape students' learning experiences during the COVID-19 pandemic. As noted, past research has described a variety of difficulties faced by disadvantaged groups in terms of affording college, receiving effective academic instruction within new online formats, managing caregiving and work responsibilities, and coping with health issues. However, it is unclear how these inequalities are continuing to

influence the learning experiences of college students, especially women and students of color, within the unique conditions of the pandemic, or how the shock posed by the pandemic may—temporarily or permanently—alter these inequalities. Through a qualitative investigation of the lived experiences of diverse students in a public university, this study sheds light on the specific mechanisms by which class and race have influenced the experience of higher education during the pandemic. Contrary to my initial expectations, gender disparities did not appear to be as consequential in their outcomes observed, which may have been due to the particular sample of students I interviewed, as I discuss below.

## **Methods**

### *Case selection*

Virginia Commonwealth University (VCU) is a public research university located in Richmond, Virginia. VCU was founded in 1838, where it was known as the Medical College of Hampden-Sydney and would later become the Medical College of Virginia. Since then, they have been dedicated to diversity with specific goals of providing a "climate of inclusion, addressing disparities wherever they exist, and creating an environment of trust, honesty, and integrity where all people are valued and differences are recognized as an asset" (VCU Mission and history, 2020). According to U.S. News and World Report (2020), VCU is ranked #160 in the 2021 edition of Best Colleges is National Universities, and it is ranked #77 in Top Public Schools.

During the summer, VCU worked on a fall plan called Return to Campus (Virginia Commonwealth University Return to Campus Plan, 2020). The 24-page document plan outlined what the Fall 2020 semester would be like. The Return to Campus Plan consists of a revised academic calendar, phased return timeline, safety protocols, public health testing, campus and workplace experience, and accommodations for students and employees. For the Fall 2020 semester, 53 percent of VCU's courses were online or partially online (Kolenich, 2020). For the

Spring 2021 semester, VCU resumed in-person classes and hybrid courses on March 4th (VCU Spring 2021 info, 2021).

As of Spring 2021, 29,417 students are enrolled (VCU Facts and rankings, 2020). Of these students, 22,277 are undergraduate students and 5,554 are graduate students. 82 percent of students are full time, 87 percent are Virginia residents, and 45 percent are minority students. The racial demographics of full-time and part-time undergraduate and graduate students at VCU is 17 percent Black or African American, 13 percent Asian, 9 percent Hispanic or Latino, 6 percent two or more races, 0.2 percent American Indian or Alaskan, and 0.1 percent Native Hawaiian or Other Pacific Islanders, and 45 percent white (VCU Fact Card, 2020). The tuition for in-state undergraduate students is \$14,596, and the tuition for in-state graduate students is \$15,086. In 2018-2019, the average financial aid awarded to full-time undergraduates seeking assistance was around \$17,153 (VCU Facts and Rankings, 2020). One-third of VCU undergraduates are eligible for Pell grants.

VCU is a public and middle-tiered rank university. The experiences of its students may not reflect those of students elsewhere, particularly those at better-funded institutions. That said, its public nature and the diversity of its student body in terms of their racial and socioeconomic backgrounds make it a useful point of reference in describing how students are navigating higher education during this unprecedented time.

### *Recruitment and interviewing of respondents*

To recruit respondents, I began by sending out a recruitment email via listservs such as those maintained by the Office of Multicultural Student Affairs and VCU Sociology Department. I also targeted other student groups, sororities, and fraternities. Fifteen of my respondents came from emails sent to the Gender, Sexuality, and Women's Studies Department and Office of Multicultural Student Affairs. Eight of my respondents came from emails sent out to the VCU Sociology Department. Two of my respondents came from emails sent out to the African

American Studies Department. Three of my respondents came from my personal connections, and another two came from snowball sampling.

I conducted 30 semi-structured in-depth interviews with college and graduate students. Seventeen were college students and 13 were graduate students (two were pilot interviews with students who did not attend VCU). Sixteen of the students interviewed were students of color: two identified as Latina, six identified as Asian, and eight identified as Black. Fourteen students identified as white. Twenty-five students self-identified as women and five students self-identified as men. Descriptions of students' socioeconomic status were based on self-identification unless otherwise noted; in my interviews, I would ask students whether they would consider their family to be wealthy, upper-middle-class, middle-class, working-class, or poor, and then would probe further as to the reasons why. Eleven students self-identified as being upper-middle-class, 10 students self-identified as being middle-class, and nine students self-identified as being working-class. The white students interviewed tended to be of a higher socioeconomic status than their nonwhite counterparts, with some exceptions: two white students, Respondents 11 and 14, self-identified as being working-class, while two nonwhite students, Respondents 1 and 20 (both Pakistani American), self-identified as being upper-middle-class. The ages of the students interviewed ranged from 19 to 39 years old, with an average age of 24 years old.

Interviews were conducted using the video conference software Zoom to record and capture audio. The interview guide included questions that were sorted into eight sections: 1) respondents' personal background, 2) family, 3) social networks, 4) education, 5) employment, 6) career plans, 7) finances, and 8) subjective well-being. Once interviews were scheduled, they began with a consent process. Participants were electronically sent a consent document prior to the interview. During our meeting, participants would review the consent protocol and record a verbal consent statement at the beginning of the recorded interview session. I began each interview by asking each respondent questions about their personal background such as their

age, race, gender, and hometowns. I then asked about their family, social networks, education, employment, and career plans. As the interviews continued, I asked more intimate questions about their finances and subjective well-being. I concluded each interview by asking if there was anything else they would like to talk about that was not yet covered. (The interview guide is provided in an appendix.)

The average interview was an hour in length. During the interviews, I took some notes on pen and paper. Immediately after the interviews, I typed up summaries of my field notes to fully capture important details in the moment. The interviews were then transcribed using an automatic transcription service. After transcribing, the interviews were coded manually.

## **Findings**

The interviews revealed two main themes. First, there were substantial gaps in the efficacy of online learning. Working-class and middle-class students not only encountered more issues with stable internet and computer access, but they also experienced a broader array of issues with their at-home work environments, in terms of their ability to find quiet spaces to attend class and do their schoolwork. On the other hand, white and affluent students have more social support and can draw from resources like their family, spouse, and professional connections to help them during a difficult time. Second, students of color appeared to be less equipped to take care of their mental health because of cultural biases and stigma regarding seeking out mental health treatment. The protests and other news events sparked by police shootings of unarmed African Americans and anti-Asian violence during the pandemic also appeared to have an independent and unexpected effect on the mental health of the students of color interviewed.

Other disparities that I expected to uncover based on my review of the past literature were not visible in the data. For example, I did not find any gender differences in my sample in

terms of mental health issues or treatment. Likewise, I did not find any examples of food insecurity among the students I interviewed.

### *Differential access to optimal studying conditions*

None of the respondents from upper-middle-class backgrounds—including those who are people of color—had any issues with the internet, their computers, or finding a space to do work. For working-class and middle-class respondents, however, these sorts of technical problems often made it difficult to participate in their classes during the pandemic. Respondent 13 is a 29-year-old Latina woman from a working-class background. She is currently a senior majoring in psychology with a minor in sociology and is due to graduate in December 2021. To pay for school, she works two jobs: a part-time research job and a work-study job. Attending her classes during the pandemic has been difficult, Respondent 13 said, because she lives in a neighborhood where the internet is not very reliable. She lives in the East End of Union Hill/Church Hill. Her apartment complex is near Shockoe Bottom, an area that is going through active gentrification, so there has been a lot of displacement. According to census data, the racial breakdown of her neighborhood is 49.7 percent Black, 39.4 percent white, 3.5 percent Asian, and 2.0 percent Hispanic (Statistical Atlas, 2021). She lives in a one-bedroom apartment with her partner. They do not go out at night because there have been many shootings and gun violence recently. There has been more police presence, since white couples are buying the houses that have been foreclosed. The internet cost is included in her rent, so she and her partner have been reaching out to her apartment's management to see if they can upgrade their internet plan. It has been difficult because her partner is a clinical counselor in behavioral health who is working from home while she is in class at the same time, so the internet quality is even worse during those times. In addition to internet issues, she also has computer issues. "My computer has completely malfunctioned recently and it has been so stressful," she said. At the

time of the interview, she had a Dell computer that would crash and result in a blue screen. She had an exam the other day and was thankful that she could use her partner's computer.

I'm just happy I can use their computer because it's been really stressful. Really the last week or so with computer problems, because everything's done online, you know. I've been kicked out of my classes because ... my computer's having issues with [the] internet connection.

Respondent 13 said that she could have asked her family to help her with a new laptop, but she does not want to be a burden to them because she knows they are also struggling financially. The highest educational degree that both her parents completed was high school; her dad was incarcerated for most of her childhood, but now lives in Fredericksburg, Virginia, selling cars. Her mom currently lives in Warrenton, Virginia, with her two sisters. When Respondent 13 was growing up, her mom worked for a food chain as a grocer then florist; now, she is a receptionist at a law firm. Both of her sisters work in the nonprofit sector in education.

Because she could not turn to her family for financial assistance, Respondent 13 applied for emergency funding through the Coronavirus Aid, Relief, and Economic Security Act in order to get a new laptop. Passed in March 2020, the CARES Act allotted \$2.2 trillion to provide fast and direct economic aid to the American people who have been negatively impacted by the COVID-19 pandemic (U.S. Department of Education, 2021). The U.S. Government Accountability Office (2021) found that by fall 2020, schools distributed about 85 percent of these funds to students, with an average of \$830 per student. The majority of student aid funds went to public schools. She heard about the CARES Act through an email from TRiO Student Support Services and completed the application through VCU's website. She said the application was easier than she expected it to be, because it was all online and she only needed to provide basic information such as her name, email address, student number, and what she would use the money for. Some issues she had with the application was that there was not a place where she could provide more context, such as the importance of receiving funds and what it means to her.

The first time she completed the application, she was denied and was not told why she was denied. However, the second time she completed the application, she was approved for \$2,000. With the \$2,000, she was able to get a new Acer laptop with Microsoft Office. Since she got her new laptop, her computer issues have improved because it no longer crashes. However, she said she still has issues with the internet because of where she lives.

In addition to having internet issues, Respondent 21 had housing issues that affected her ability to work at home. Respondent 21 is a 22-year-old Filipina American woman from a working-class background. She is currently a senior majoring in psychology with a minor in sociology and is due to graduate in Spring 2022. The highest educational degree both her parents completed was high school. Her dad was in the military and passed away a few years ago. Her mom is currently a homemaker. At the beginning of the pandemic, she was let go from her hostess job at a Chinese restaurant. Her car was totaled due to an accident, so she would walk 30 minutes to and from work during the pandemic. When she was let go from her job, she was unemployed for three months. She is now working as a hostess at another Chinese restaurant, where she makes \$9 an hour. She has been able to use her boyfriend's car, so she no longer has to walk to work. She lives in a small apartment with one roommate, in a building whose tenants are mainly college students. She and her roommate have been trying to break their lease because of multiple issues in the apartment. For example, their ceiling has been leaking. Because of this, her bed got completely soaked and ruined during a storm. She had to sleep on the couch for a while before her roommate brought up her old twin bed for her to use. The leak has also damaged some of her other belongings. During the interview, there was a bucket behind her to catch any drips from the ceiling. Another issue is that she and her roommate have gotten splinters from their wooden floors. These various housing issues make it difficult for Respondent 21 to work at home.

Furthermore, their household has a poor internet connection, which Respondent 21 said has harmed her performance in her classes. "Because of the unstable internet connection, I will be cut off in class. And so it's been a little bit difficult for me to participate at times," she said. Before the pandemic, her poor internet connection at home prompted her to do her homework elsewhere, such as cafes and libraries. When the pandemic forced her to work at home, she was at first stymied by the fact that she did not have a desk. She could not find a desk within her budget, so she went to the Lowe's hardware store to get shelves to build a makeshift desk. It has still been difficult to do work because her makeshift desk will wobble, she said.

Even some middle-class respondents (all of them people of color) had difficulties with their at-home work conditions. Respondent 23 is a 21-year-old Black man from a middle-class background. He is currently a senior majoring in mass communications with a concentration in creative advertising. His parents are divorced, and his dad pays for his tuition, housing on campus, and other school expenses. His dad, who has a master's degree, currently lives in the Bahamas and owns an ice cream business. His mom, who did not go to college, currently lives in Virginia Beach and works as an administrator at a shipping company. Respondent 23 works about 25 hours a week at Tropical Smoothie Cafe, getting paid \$9 an hour. He also gets paid occasionally to take graduation pictures and videos. However, he said that that work is inconsistent because he will be busy around graduation time but not at other times.

At the beginning of the pandemic, Respondent 23 was living in a VCU dorm. The administration told students to vacate the dorms, so he moved in with his cousin, her husband, and her two kids (who are both around his age). Respondent 23 said he could have also chosen to move in with his mom, but he decided not to because she lives in her own apartment and he did not want to be a burden to her, taking up the little space that she has. His cousin works at TJ Maxx, and her husband is active in the military and also in school pursuing a degree; their house is in a middle-class neighborhood on the outskirts of Chesapeake. According to census data, the racial breakdown of her neighborhood is 30.6 percent Black, 61.6 percent white, 3.5 percent

Asian, and 6.6 percent Hispanic (U.S. Census Bureau, 2021). As a student, adjusting to his new workspace at his cousin's house was challenging at first, he said, and he also had a very slow internet connection there:

The whole household was on the Wi-Fi, you know with virtual classes and work, people had to stay home. So that household was very, like, Wi-Fi heavy. So everyone's on what, like, the iPad, TV, phone, computer, laptop. So it was very bad.

The internet was so slow that it caused him to be late logging onto his classes on Zoom on multiple occasions. He also mentioned that it affected his hobby of uploading content for his YouTube channel. With the slow internet connection, it would take him two days instead of the usual 30 minutes to upload videos onto his channel.

More socioeconomically advantaged students did not deal with any issues with their Internet connections, computers, or at-home work environments. Respondent 4 is a 39-year-old white woman from an upper-middle-class background who is a part-time PhD student in VCU's School of Education. The highest educational degree both her parents completed was a master's. Both of her parents are now retired, but her dad worked as a middle school social studies teacher and her mom worked at the Federal Reserve Bank. She has no student loan debt, because her parents paid off all her tuition. She works full-time as a literacy specialist at the Virginia Adult Learning Resource Center run out of the VCU School of Education. Her job is to design and help implement literacy, professional development to reach low literacy learners and help improve their literacy skills. She makes \$54,000 annually. Her husband works at Capital One and makes \$180,000 annually. Respondent 4 does not know how much money she's paying off for her car. "The car, I honestly have no idea. It sounds really terrible. I don't know much about my finances. I just, I mean, it comes, it's like \$250 a month and it just comes out directly. I just have it on auto pay coming out of my checking account." Respondent 4 said that her internet has been fine throughout this period of virtual learning, and she has not had any issues

when in class or doing schoolwork online. She and her husband are both online and on Zoom all day long.

Respondent 26 is a 30-year-old white man from an upper-middle-class background. His parents, who both have bachelor's degrees, are now retired; his dad was the president and CEO of an insurance company, and his mom was a medical laboratory technician. In addition to studying part-time for his PhD at the VCU School of Education, Respondent 26 works full-time as an Assistant Director of Tutoring Services at the Campus Learning Center for VCU, where he trains student tutors for undergraduate courses. He makes \$52,000 annually, which covers his tuition for his PhD program. His wife works for a travel insurance agency and makes \$68,000 annually. His parents set up an investment fund for him, which gives him security about not having to worry about money. When it comes to finances, Respondent 26 said that he does not pay much mind to how much items cost. "With material comfort, it just gets drawn out of my account. I don't think about it." Respondent 26 is also provided a computer from work. His wife works during the day, so when he's also working during the day, the internet can be spotty, he said. "It gets a little stressful during the work day. But that's not an academic issue. So it's like fine." During class at night, the internet is fine because his wife is not working then.

The interviews I conducted suggested that the class status of my students was most decisive in shaping their experience of studying at home. None of the respondents from upper-middle-class backgrounds—including those who are people of color—encountered any difficulties in this regard. Respondents 1 and 20 are two Pakistani American students who self-identify as being upper-middle-class. Both respondents live in affluent areas. Respondent 1 is a 23-year-old Pakistani American woman who is currently a second-year medical student at VCU. The highest educational degree both her parents completed was medical school. Her dad works as a pathologist, and her mom works as a psychiatrist. Her mom pays for her apartment in Richmond, which is \$1,300 a month. "I would say the area I'm living in [is] fairly well-to-do," Respondent 1 said. "The apartment complex I live in is quite expensive." About her internet, she

said "My internet has been fine. There has only been one time where the Internet was down for a half an hour but it wasn't during school." Respondent 20 is a 32-year-old Pakistani American woman who is currently a first-year master's student in the sociology program. Her parents both have bachelor's degrees; her dad works as a jewelry salesman, and her mom works as a nurse assistant. Respondent 20 lives in a two-bedroom apartment in the Bay Area in California with her husband, where the rent is \$2,000 a month. She said "My internet is pretty good. Sometimes my video slows down, but it's only for a minute and has happened once or twice." Neither of these respondents had any issues with their Internet, computers, or at-home work environments.

Most of the white respondents I interviewed self-identified as upper-middle-class. Respondents 11 and 14 are two white students who self-identify as being working-class; interestingly, however, both respondents lived in predominantly white upper-middle-class neighborhoods in spite of their self-identified class background. Respondent 11 is a 25-year-old white woman who is currently a first-year master's student in the sociology program and works as a part-time teaching assistant. The highest educational degree that both her parents completed was high school. Her dad works as an independent contractor, and her mom is a homemaker. Respondent 11 points out that the neighborhood where she currently lives in Midlothian, Virginia, is "very ritzy" and "a lot of rich people that live" there. Her husband (a 26-year-old white man) is a software developer who makes \$95,000 annually. While this respondent came from a working-class background, her class situation is starkly different now given her husband's high income. She said that "My internet is really good because my partner works from home... he's a software developer" and "I haven't had any issues with my laptop." Respondent 14 is a 27-year-old white woman who is currently a freshman majoring in forensic science and works as a full-time veterinary assistant. Her dad, who completed a GED, works as a computer specialist for the government; her mom, who also does not have a college degree, works as an electrical engineer. Respondent 14 lives in Williamsburg, Virginia, with her partner.

Her partner (a 30-year-old white man) is a 6th grade science teacher who makes \$30,000 annually. She points out that most of her neighbors are older white people. She said that "I don't have any issues with streaming classes on Zoom." Neither of these working-class white respondents struggled with paying any monthly costs, and neither experienced any issues with their internet, computers, or at-home work environments that affected their studying.

### *Differential impacts on mental health*

Accessing mental health resources appeared to be more difficult for the students of color interviewed, because their families do not believe in mental health due to cultural stigma. Respondent 22 is a 19-year-old Indian American woman from a middle-class background. She is a sophomore majoring in art and is due to graduate in Spring 2023. The highest educational degree both her parents completed was a bachelor's. Her dad is a factory worker, and her mom works in a department store. The pandemic has taken a toll on her mental health and her ability to focus on school, she said. Her anxiety has increased over the past year, and she has found it difficult to be motivated to do work with all that is going on in the world. Due to cultural stigma around mental health, her parents "never really fully believed in mental health." Talking about mental health is frowned upon in many Asian cultures, and this perpetuates the idea that mental illness is shameful and that people should keep these issues private (Huizen, 2021). Respondent 22 was diagnosed with anxiety by her primary care physician. While she did attend therapy for a short time, she said that she cannot continue to access mental health resources that she would like because she finds it emotionally difficult to reach out to her parents to see a therapist. She is under her parents' insurance plan with Cigna. She does not know exactly how much it costs to see a doctor but she said that "it's still pretty costly even with our current health insurance, so we try not to go as much if it's not an emergency." She cannot get help because of the cultural stigma but also the financial burden because she cannot afford the copayment and depends on her parents financially. "I'm having to work from home but have no way of getting the

professional help that I need." She is reluctant to pursue mental health resources because of her upbringing.

Similarly, Respondent 10, a 19-year-old Black woman from a middle-class background, has not sought out mental health care due to the cultural stigma associated with seeking treatment. She is a senior majoring in biology and forensic science. The highest educational degree both her parents completed was a bachelor's. Her dad is a Walmart manager, and her mom works for the post office. The pandemic has taken a toll on her mental health, worsening her anxiety and depression. She also has what she calls a "perfectionism complex." "I struggle with feeling like I need to be perfect at everything, and it's kind of one of those things where it's like if I know that I can't be perfect at it, and I'm afraid it's not result the I want, then I won't even try." She is under her mom's insurance plan, but she does not know who the insurance provider is or how much it costs to see a doctor. She does not talk to anyone about her anxiety or depression because she says that her family does not understand or talk about mental health. "I don't really have that support system. I just wish I had more of a support system and more understanding friends and family."

An unexpected finding of this qualitative research was the effects of the national racial reckoning that began during the pandemic on the mental health of students of color. The police shootings of unarmed African Americans that came to light in 2020—George Floyd, Ahmaud Arbery, and Breonna Taylor, most notably—launched protests across the country and affected many students, who were personally troubled by the ongoing news. For example, Respondent 23, the Black middle-class communications major quoted earlier, had his graduation pushed back a full year—to Spring 2022—because he failed a required class for his major. He said that he procrastinated, felt unmotivated, and did not do the work that semester, Spring 2020, in part because of Covid and in part because of the protests for racial justice for Black Lives Matter:

When Covid hit and people had to pivot to everything virtual, the transition to a virtual class, we were all trying to figure it out, professors and students. And then on top of life

happening, Covid was killing people, protests were happening. It was a lot going on in my life where I was like "What in the world?"

He said the class became very hands-off because the professor disconnected from class and said that students can turn in their reflections whenever they had the chance. He felt that it was not engaging enough for him to feel like it was important or that he needed to do anything, especially with all that was going on in the world, such as people dying from Covid and people protesting for racial justice.

Respondent 6 is a 25-year-old Black man from a middle-class background. He graduated in May 2019 with a double major in political science and African American studies. The highest educational degree both his parents completed was high school. Both of his parents are now retired, but they were government workers. During August 2020, he was taking a class to obtain his certificate in paralegal studies. At the time, he could not handle the killing of George Floyd and Covid, he said:

Once the George Floyd thing happened, it kind of, like, doubled on top of itself a little bit for me and kind of just everything that I thought was okay. I realized that, you know, maybe it kind of just broke my internal barrier that I had for myself, and I started having a lot of panic attacks. It scared the hell out of me. I'd never experienced anything like that before in my entire life.

This experience was troubling because in addition to seeing an unarmed Black man killed by a police officer and being stressed about witnessing all the protests for racial justice, he was also stressed about Covid and being laid off from his job at a grocery store in March 2020, he said:

I got laid off in March, and I was really, really looking to beef up my resume to make myself more hireable. I've been applying everywhere, anywhere and everywhere since March and just not getting any sort of leads there. So I was really getting down on myself.

The Asian American students I interviewed brought up another external source of stress: the rise in anti-Asian racism and violence after the start of the pandemic, which originated in China and was labeled by some political leaders as the "China virus." Respondent 2 is a 23-year-old Filipina-Chinese American woman from a working-class background who attends George Mason University. She self-identified as working-class because her parents filed for bankruptcy after they got married. Her dad has bad credit, and they had to live in a hotel for a while. They also lived paycheck to paycheck and relied on food banks. She is currently a senior majoring in game design and is due to graduate in Spring 2021. Her dad, who completed a master's degree, now works for the U.S. Census; her mom, a college graduate, is a homemaker. Respondent 2 works part-time as a shift leader at Kung Fu Tea where she gets paid \$11 an hour. She has many Asian and East Asian friends in her social group and said that "at the beginning of the pandemic, they were concerned about racist attacks more than they were about the coronavirus." Hate crimes against Asian Americans have increased 145 percent in major U.S. cities across the country (Center for the Study of Hate and Extremism at California State University, San Bernardino, 2021). During the pandemic, Respondent 2's mental health got worse. She has a history of major depression and took medication in the past, but she has been off her medication for a year and is learning to cope with her depression without medication. She said that she is "corona sad" because the sadness she feels now is different from her normal sadness; it has to do now, she said, on the racist attacks against Asian Americans and how Black and brown people have been treated during the pandemic.

In general, white interviewees did not see the race-related news of the past year as a source of stress and accessed mental health resources more easily because of financial comfort and less stigma. Only two white students—both of whom were older and more involved with social justice issues—brought up how the racial reckoning affected their state of mind during the pandemic. Respondent 4 and Respondent 26, the upper-middle-class white graduate students

quoted earlier, said they noticed the effects that the national protests had on the mental health and educational experiences of students of color in their classes.

Respondent 4, an upper-middle-class white woman, said she has found it hard to focus and stay motivated during the pandemic. Her motivation to complete work has been very low. She said she knows she has to get her papers done, but sometimes cannot sit down and get them done. She said that her mental health toggles between fair and good, and she meets with a writing group with fellow graduate students once a week to talk about her mental health. While she feels various sociopolitical and environmental factors such as the protests have affected her mental health during the pandemic, she believes that her classmates of color have faced greater challenges. Respondent 4 said that her PhD program at the VCU School of Education—the Curriculum, Culture, and Change program—focuses on racial inequities and critical theories revolving around race and identity. She said that given the social unrest and injustice happening over the summer, it brought more tension to the classroom environment. "People were dealing with a lot and it was kind of what we were studying anyway. It was a lot to try to deal with," she said.

Respondent 26, an upper-middle-class white man also in the PhD program at the VCU School of Education—the Curriculum, Culture, and Change program, said that his mental health has been shaky. However, he said that he is extremely fortunate and can choose what to worry about, such as taking care of his mental health. He has been seeing a therapist for his depression and anxiety, which got worse because of the pandemic and the uprisings that happened in the summer. He wanted to be more engaged with the community and do anti-racist work, so he joined the Richmond Mutual Aid Distribution, which is a progressive group that aims to create a support system in response to COVID-19 by delivering food, hygiene items, and other goods to people who cannot access them easily (Mutual Aid Distribution Richmond, 2021).

Respondents 1 and 20 are two Pakistani American students who self-identify as being upper-middle-class. Respondent 1 is a second-year medical student, and Respondent 20 is a

first-year master's student. They both said that their mental or emotional health has been fair during the pandemic. The main factor affecting their mental health is being able to perform well in school. Respondent 1 said "As long as I'm passing school and I'm doing everything I need to be doing, and I feel competent in my knowledge and in my abilities, then I will be in a fairly good mood and a fairly good state of mental well-being." Similarly, Respondent 20 is also worried about school. "I would say these days [my mental health] has been fair just because with my classes, there's a lot of deadlines and non-stop work. So it doesn't really feel like I could have a break." Neither of these respondents attend any therapy or counseling sessions.

Respondents 11 and 14 are two white students who self-identify as being working-class. Respondent 11 is a first-year master's student, and Respondent 14 is a freshman. Respondent 11 said her mental health has been fair. The main factor affecting Respondent 11's mental health is starting a family. "I'm worried about how my fertility treatments are going, and if something bad happens with that then it's just kind of downhill for me [and my mental health]." Respondent 14 said her mental health has been poor because she feels extremely isolated during the pandemic, she said:

The pandemic has definitely affected my mental health because a lot of my mental health issues have stemmed around a feeling of isolation, and you know an inability to make connections with people. So, when you have a social change that embodies your largest issues, they're kind of magnified when you're physically isolated to complement those emotional feelings of isolation.

Both of these respondents attend counseling sessions. Respondent 11 has been seeing a therapist since before the pandemic to talk about her fertility issues and treatments. Respondent 14 and her partner both go to counseling sessions. Neither of these respondents expressed any shame or reluctance to seek out treatment for their mental health issues.

## Discussion

The interviews I conducted at a Southern, urban, middle-tier public university suggest that students from less socioeconomically advantaged backgrounds have faced greater difficulties in studying at home during the pandemic. Not only are working and middle-class students more likely to deal with problems securing high-speed or stable Internet access and reliable computers, but their home environments are often not ideal. They may not have a desk or physical space to attend their classes or do their online schoolwork. Because of the pandemic, many students are not able to go to libraries or coffee shops like before in order to access the free internet or have a comfortable space to do their work. Their ability to perform well in school is worsened by these suboptimal at-home working conditions. In understanding how the digital divide (Dennon, 2020) may be influencing outcomes from online learning, then, it is important that we consider not just the technical capacities available to students, in terms of high-speed Internet infrastructures and computing resources, but also their specific living situations, which may make it particularly difficult to study when workspaces outside the home are unavailable (as they were during the pandemic). As suggested by the situations of the working-class white students I interviewed, race may also play a role in that white respondents from poor backgrounds may find it easier to live in affluent communities (that have good internet access and optimal housing conditions to do work) given the wide variety of other social supports they enjoy—from having more affluent people in their social networks to rely upon, to benefitting from the widespread racial segregation of housing in America (Loh et al., 2020). My interviews did not find any evidence that providing virtual instruction equalizes class differences or outcomes in any way, in spite of the claims of some proponents of online learning. While some students indicated that they found taking classes online to be convenient because it allowed them to do schoolwork on their own schedule (especially if they were also working), there were no apparent class or racial differences in these views that would speak to any equalizing effect of virtual instruction on educational outcomes.

This study also found evidence that students of color were harder hit by the mental health toll of the pandemic, given the additional race-related sources of stress they had to deal with. While students' mental health in general has been impacted negatively because of worry and stress from the pandemic (Panchal et al., 2020), the national racial reckoning that sparked protests and demands for racial justice after the police shootings of unarmed African Americans, along with the rise in anti-Asian racism and violence after the start of the pandemic, affected the mental health of students of color in particular. This finding gives us additional insight into the specific ways that individuals of color are faced with toxic stress, "the result of strong, chronic and prolonged exposure to adversity, including violence, neglect or frequent hospitalizations" (University of Minnesota Masonic Children's Hospital, 2016). It highlights how toxic stress is not a constant phenomenon but can change in light of ongoing news events and other environmental factors. Past research has linked experiences of racism with the "intergenerational transmission of stress-related disease" (Shonkoff et al., 2021), and we can see how the collective traumas brought to public attention by the 2020 police shootings and protests affected the mental health of people of color. Furthermore, many of my interviewees of color seemed to be stymied in seeking treatment due to the cultural stigma of seeking help in their specific communities. In general, minorities still suffer disparities such as access to mental health care (McGuire & Miranda, 2008), with Asian Americans three times less likely to seek treatment or help compared to other racial groups in the U.S (Huizen, 2021). We see this at play through the stories of the respondents I interviewed who struggled to seek out mental health resources in part because of the perception they would face fierce resistance from their families—importantly, the very people they depend on (given the structure of the U.S. system) for their health insurance coverage.

Finally, this study found evidence that more advantaged students can rely on sources of external support to a greater extent than commonly appreciated. Past research has highlighted how parents can serve as "social air bags" for students, cushioning them from the consequences

of both crises and individual missteps (Putnam, 2015). The interviews conducted with older students revealed how spouses and professional networks can also serve this function. For example, people working in professional jobs, such as Respondent 26, are provided computers from work that people working in part-time or low-wage jobs may not be provided. Such support can prevent people from having the sorts of at-home working issues that plagued some of the working-class and middle-class students I interviewed. The students of color I interviewed from working-class and middle-class backgrounds tended to work part-time jobs, multiple jobs, or jobs in the food industry; upper-middle class and middle-class white students typically worked in professional jobs more likely to offer these forms of support. Furthermore, some students are able to rely on a spouse's income to live in affluent communities with good internet access and optimal housing conditions to do schoolwork. While my interviews highlighted how white working-class students like Respondents 11 and 14 were able to take advantage of these spousal resources, the fact that marriage is increasingly driven by assortative mating based on class (for example, college-educated individuals usually marry other college-educated individuals) suggests that it is a strategy that largely benefits the already advantaged (Cherlin, 2014).

A limitation of this research is that my sample was not sufficiently diverse to capture some of the mechanisms I hypothesized to matter, particularly those relating to gender. I interviewed 25 women and five men, and the respondents tended to be younger, which meant that many of them did not have substantial caregiving responsibilities. Only one of my respondents had children, so I did not see a pattern in taking care of children. If I had had a more diverse sample, such as having older respondents or having more respondents who had children, then it is possible that I would have seen more substantial caretaking responsibilities being placed on women. While some of my respondents did have caretaking obligations on behalf of family members, none of them said that it affected their studies. For example, when

Respondent 23 was attending classes, he helped take care of his cousin in preparation for her surgery for chemotherapy. He would help her by getting items that she needed or by being there if she wanted someone to talk to. He said that he provided a lot of social care and he only took care of her for a short amount of time, however, so it was not a burden to his schoolwork.

Based on this study's findings, future research that examines the efficacy of online learning needs to consider the at-home studying conditions that students operate under, and to what extent their lack of financial resources creates problems in this regard. Scholars could explore in greater detail how spousal and professional resources also provide "social air bags" for students in ways that favor already advantaged groups. This study also identified how the national racial reckoning in the midst of the pandemic has taken a heavy toll on the mental health of students of color, especially Black and Asian American students, with many of them reporting higher levels of anxiety and depression. Future research could further examine the impact that race-related news (not an uncommon occurrence especially in recent years) has on the mental health of people of color and how that affects their ability to focus on their work; this may be even more important in terms of the impacts on students, who are at a formative period of their lives when mental health issues like depression and anxiety often are first diagnosed or worsen in severity. Finally, these findings underscore the need for more resources and programs dedicated to students of color and students from disadvantaged socioeconomic backgrounds to help them navigate their lives and studies in the pandemic and beyond.

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## Interview guide

### *Personal background*

1. How old are you?
2. How would you describe your race and ethnicity?
3. How would you describe your gender identity?
4. Where were you born (city, province/state, country)?
5. Where did you grow up?
  1. Can you tell me a little about what it was like growing up there?
  2. How well-to-do was the place where you grew up?
  3. Have you lived anywhere else? When did you live there?
6. Where do you currently live?
7. Who do you live with?

### *Family*

1. Where were your parents born?
2. Are they still together?
3. Where do your parents live now?
4. What was the highest educational degree your parents completed?
  - a) Where did they study?
5. What do your parents do for a living?
6. Do you have any siblings?
  - a) What do your siblings do? Where do they live?
  - b) If not, were you the first in your family to attend college?

7. Would you consider your family wealthy, upper-middle-class, middle-class, working-class, or poor? Why?
8. Are you currently in a relationship?
  - a) **If in a relationship:** Do you live with your partner? How long have you lived together?
9. Do you have any children?

### ***Social networks***

1. Are you close to your partner? What is your relationship with him/her like?
2. Are you close to your kids? What is your relationship with them like?
  - a) How are your children doing in school?
  - b) What do your children do after school?
  - c) What do you think the future has in store for your kids?
3. Are you close to your parents? What is your relationship with them like?
4. Are you close to your siblings? What is your relationship with them like?
5. Are you close to any other family members? What is your relationship with them like?
  - a) What do they do? Where do they live?
6. Are you involved in any community, religious, or political groups? Which ones?
  - a) Do you attend church or religious services? How often?
  - b) Why are you involved in these things?
  - c) Has your involvement with these groups increased or decreased since the pandemic?

### ***Education***

1. What is your year at VCU?

- a) Why did you decide to go to VCU?
  - b) What is your major? Minor? Why did you decide to study this?
  - c) What kinds of activities are you involved in?
2. What courses have you taken since the pandemic began? Are they online, hybrid, or in person?
- a) What was your experience like in these classes? How do you feel about this?
  - b) Has this impacted your graduation plans?
  - c) How have things changed since the pandemic began (have your schedules changed, are you still able to get your work done)?
  - d) How good is your Internet connection?
    - i. How much do you pay for it?
  - e) How good is your computer and your microphone? Have you run into any issues when you're in class or doing your schoolwork online?
  - f) Have you had any (other) problems with online learning in your classes? Probe: difficulty with technology, spaces to study or attend class.
  - g) Has money been a factor in terms of your ability to fully participate in your online classes? Are you able to afford everything that you need? Probe: internet connection, webcam, mic, computer, study and on-camera spaces.
  - h) Do you have any disabilities or other personal challenges that affect your learning? How has the pandemic affected these personal challenges? Probe: video captioning.
  - i) Have you seen any advantages to online learning compared to in-person learning?

How do you think online classes compare to regular in-person classes? [If they have experience with hybrid classes, maybe ask about that, too]

- a) Do you think that online classes are just as worthwhile to take as in-person classes? Why?

What has your major done in order to help students since the pandemic began?

- a) What more do you think they could be doing to help their students?

Have you had to help take care of any family members while attending classes?

Have you had to help children in your home with their schooling while attending classes?

- a) If not: Who is watching these children during the day? Are they doing any tutoring or extracurricular activities?

Have your family members or other people provided you with any assistance while you've been learning during the pandemic? Probe: technical help with online learning, extra tutoring, paying for computer equipment.

- a) Have you received any tutoring or mentoring since the pandemic began?
- b) Have you sought any extra help since the pandemic began?

With all the changes caused by the pandemic, what do you think the future of education looks like?

Is there anything else regarding your school's handling of the pandemic that you've liked or disliked? (could open up doors for people to talk about how workers have been treated, how research has been impacted, etc.)

Do you plan to get more education after graduating?

### ***Employment***

1. Have you been a work-study student?

2. Do you currently have a job? How long have you worked there?
3. What is your job title?
4. Is it a part-time or full-time job?
5. How many hours do you work every week, on average?
6. How much are you paid? Hourly or annually?
7. What is a typical day at work like for you?
8. Do you get any benefits? What kinds of benefits did you get from your job?
9. Do you like your job? Why or why not?

### ***Career plans***

1. Tell me about your future career plans. Have you thought about what you will do after you graduate?
  - a) Do you think the pandemic has made things harder or easier in terms of reaching your career goals?
2. Are you looking for a new job or internship right now?
  - a) **If no:** When do you plan to look for a job?  
**If yes:** What kind of jobs?
  - b) How have you gone about looking? (Probe: contacted employer, employment agency, friends/relatives, employment center; sent resumes/applications; placed/answered ads; checked union/professional register)
  - c) How many jobs have you applied for? What kind of jobs?
  - d) How has your job search been going?
  - e) What responses have you received from employers?
  - f) How many job interviews have you had?

g) How has the pandemic affected your job search?

***Finances/security***

1. Are your finances completely separate from your parents or other family members, or do they provide you support?
  - a) What types of support? (money, food, place to stay, travel, etc.)
  - b) How much?
  - c) If not: Why isn't your family able to help you?
2. What is your family's annual income?
  - a) Has this changed since the pandemic began? How so?
3. What is your annual income on average?
  - a) Has this changed since the pandemic began? How so?
4. Is there anyone else whom you've borrowed or received money from to help you?
  - a) What kind of help did you receive? How much?
5. After graduation, do you think you'll be able to rely on any support from your parents or other family members?
  - a) What types of support? (money, food, place to stay, travel, etc.)
  - b) How much?
  - c) If not: Why isn't your family able to help you?
  - d) What do you feel about the support [lack of support] you've received from your family/friends?
6. Do you pay for your school tuition? How much is it?
  - a) Have you received any Pell grants? How much?
  - b) Have you received any other scholarships?

7. Have you received any student loans? What kinds? Probe: government-subsidized loans, private loans?
  - a) How much? How much will it be when you graduate? Are you currently paying interest on those loans?
  - b) How do you feel about having that much debt? Why?
8. Do you use credit cards? How often?
  - a) What kind of expenses do you put on your credit cards?
  - b) How much is your balance every month, on average?
  - c) Are you able to regularly pay off the bills in full, or do you find yourself only paying only part? How much? Is that the monthly minimum?
9. Besides your credit cards and student debt, do you have any other kinds of loan or debt?
  - a) How much?
  - b) Why did you decide to take out [each loan]?
10. Are you currently able to cover all of your daily and monthly expenses?
  - a) Has covering your expenses ever been an issue?
  - b) Have you ever been late in paying for any bills? When did this happen last?
11. Has the pandemic affected your ability to provide for yourself?
  - a) Has the pandemic affected your ability to pay for college?
12. Are you facing new or different financial pressures now? How so?
  - a) Have you experienced any major changes in your income or expenses recently (in the past year)?
  - b) Have you had to dip into any savings recently (in the past year)?

- c) If you had an emergency and had to pay a large bill (like \$400), would you be able to pay for it now? How would you pay for it (savings, loans, selling something)?
13. What aspects of your finances feel most worrisome to you?
14. Do you have health insurance? What kind? (Probe: Medicaid, Obamacare) (For parents: ask same questions of children)
- a) How much do you pay to see a doctor?
- b) Are you worried about being able to afford any health care costs?
15. When's the last time you saw a doctor? For what? (For parents: ask same questions of children)
- a) Have you ever had Covid? Have you been tested for Covid?
- b) Do you know anyone else who has had Covid?
- c) Do you have any chronic health issues? If so: do you receive any disability assistance?
- d) Do your family members have any health issues? Do they have health insurance?
16. Have you ever received any government assistance? What kinds? Probe: unemployment benefits, food stamps (SNAP), earned-income tax credit (EITC), welfare (TANF), ; Probe for parents: Child and Dependent Care Credit, Child Tax Credit; other state or federal assistance?
- a) How much support did you receive?
- b) Are you currently receiving government assistance like unemployment benefits or food stamps? How much?

- c) Do you receive any assistance related to the pandemic? Probe: CARES Act, Pandemic Unemployment Assistance, Paycheck Protection Program (for businesses that may employ the interviewee). If receiving: Are you worried about what will happen when the program expires?
  - d) What do you think of the government's response to the pandemic? Do you think they're providing too little or too much support?
17. Have you ever received any child support or alimony? How much?
18. Have you ever run into any difficulties affording enough food to eat?
- a) Were you worried that food would run out before you got money to buy more?
  - b) Did you ever cut the size of your meals or skip meals because there wasn't enough money for food?
  - c) Were you ever hungry but didn't eat because there wasn't enough money for food?
  - d) Did you ever not eat for a whole day because there wasn't enough money for food?
  - e) Have you ever gone to a food bank or food pantry? If so: How often have you gone? What did you receive? How was that experience? Had you ever gone to a food bank or food pantry before the pandemic?
19. Have you ever received any other charitable assistance? What kinds? Probe: donations, personal Kickstarters, health care, etc. How much?
20. Do you have a car?
- a) How many cars? What kind(s)? Did you buy it new or used?
  - b) Do you have car insurance? How much does it cost you?
  - c) Who takes care of the payments on your car and car insurance?

d) Have you had any transportation problems since the pandemic began?

21. Do you rent or own your home?

a) Do you pay for your rent/mortgage? How much is it?

b) Have you ever had to skip or delay payments? What happened?

c) Have you ever had a rent or mortgage increase that made it difficult to pay?

d) What amount is left to pay on your mortgage right now? How much was your mortgage when you bought your home?

e) How much was the price of your home when you bought it? How much is it now?

f) What kind of home do you live in?

g) How long do you plan to stay in your current home?

h) Do you own any other property?

i) Have you ever had to stay with friends or family because you couldn't afford to pay rent? Have you done any couchsurfing? Have you ever moved in with other people due to financial problems?

j) How would you describe your current neighborhood?

k) How affluent is your neighborhood?

l) What racial or ethnic groups live in your neighborhood? Is your neighborhood mostly white, mostly black, etc.?

22. What do you think of the rent moratoriums that federal and state governments have put into place?

### ***Attitudes and subjective well-being***

1. How would you describe your level of interest in politics? Why do you say that?

2. Do you consider yourself conservative, liberal, libertarian, moderate, progressive, or something else? Why?
3. Generally speaking, which political party do you support, or do you not support any particular party? Why?
4. Did you vote in the last national election? Whom did you vote for?
5. Has your level of interest in politics increased, decreased, or stayed the same since the pandemic?
6. How is your mental or emotional health these days? Is it poor, fair, good, or excellent?  
Probe: anxiety, depression.
  - a) What are some of the main factors affecting your mental health?
  - b) Has the pandemic affected your mental health? Why or why not?
  - c) Are you able to talk to anyone about what you're going through? Probe: therapy, support groups.
7. How are you doing physically? Have you been exercising?
  - a) Has the pandemic affected your physical health? Why or why not?
8. Have you been in regular touch with friends and family?
  - a) How often do you do this?
  - b) Have you been in touch with friends and family any more or less because of the pandemic?
9. Are there any specific things that worry you when you think about the future? Why or why not?
  - a) Are there any things that particularly excite you? Why?
10. All things considered, how satisfied are you with your life as a whole these days? Why?

11. **Wrapping up:** Is there anything else you want to talk about that we have not covered yet?