

GRASSROOTS TO GRADUATION

Low-Income Women Accessing Higher Education



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Center for Research
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KEY FINDINGS AND RECOMMENDATIONS

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FULL REPORT COMPLETED BY THE WELLESLEY COLLEGE CENTER FOR RESEARCH ON WOMEN

EXECUTIVE SUMMARY

According to 2000 statistics from the U.S. Census Bureau, one woman in four heads a family that is below or at the poverty level. For low-income women, the emerging path for adult students into higher education promises to be more than self-enrichment; it is a significant step toward economic security. Nationally, a woman holding a bachelor's degree can expect to earn 68% more per year than a woman who holds only a high school diploma.¹ In Massachusetts, studies have shown this earnings figure to be even higher, at 85% more per year with a bachelor's degree.² Higher education is clearly a path out of poverty for low-income women.

This April 2002 study of college access programs for low-income adult students used a sample of 21 college preparatory programs, Associate Degree programs, and Bachelor Degree programs. Most programs offer services including peer support, financial assistance, academic guidance and support, leadership training, referral to jobs, and professional development opportunities. The main finding of the study was that, when provided the opportunity and supports (including positive government policies), low-income women can succeed in earning college degrees, which significantly increases their earnings and self-confidence.

Funded by the Nellie Mae Education Foundation and prepared by Fern Marx of the Center for Research on Women at Wellesley College, the study documents that the combination of financial, academic and peer support allows low-income parents to break through barriers and successfully complete their college education. The report was commissioned by the Women's Institute for Housing and Economic Development as an evaluation of their economic development program, Women in Community Development.

WHAT IS WOMEN IN COMMUNITY DEVELOPMENT (WICD)?

WICD is a collaborative effort between the Women's Institute for Housing and Economic Development, Project Hope and the College of Public and Community Service (CPCS) at the University of Massachusetts/Boston. The project was created as a response to low-income women's need for increased wages and as a way to enrich the fields of human services and community development with women who have been consumers of services or live in disinvested communities. It evolved from a participatory action research project, Roofless Women's Action Research Mobilization, and a mentoring program at Project Hope. Participants from both programs, along with agency staff, created WICD in 1997. The long-term sponsor of WICD is Mellon New England, thus the participants in this program are called Mellon Scholars. At the time of the study, there were 23 participants (17 current students and 6 graduates). WICD is just one of many college/community partnerships around the country that are helping make a college degree obtainable for low-income women.

ECONOMIC BENEFITS OF HIGHER EDUCATION

Figure 1 demonstrates the dramatic growth in earning potential advanced degrees can offer to low-income women. Not only does higher education present an opportunity to individuals, it also presents a cost savings to society. A four-year college degree can reduce the rate of welfare dependency by 88%.³ A year of college can cut the poverty rate for Latinos and African Americans by more than half.⁴

Unemployment rates have been found to be significantly lower for those with a four year degree: 1.5% for those with a four year college

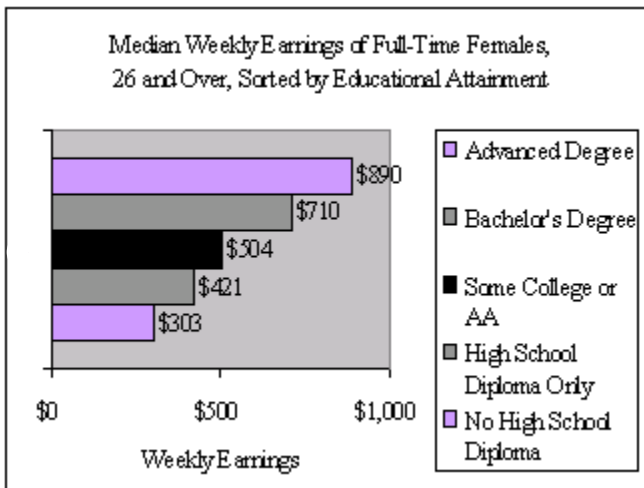
degree compared to 11.7% for those without a high school diploma.⁵ Of the new jobs created between 1998 and 2008, 62% are expected to require an Associate's degree or higher.⁶

WHO IS ACCESSING HIGHER EDUCATION AND WHY?

The American Association of University Women has found that, among all adult students, the number one reason for returning to school is “to pursue a career that is interesting and fulfilling.”⁷ While the promise of a fulfilling career is certainly a motivating factor, improving the quality of life for women and their families was clearly the primary goal of the women surveyed in this study. Once in school, the concept of a career versus a job became apparent to many women as new opportunities were revealed to them.

Approximately 90% of the women in programs surveyed are working toward degrees in the helping fields. For some, becoming a role model to their family and friends and having an impact on the community was a strong source of motivation. For other women, their challenging life experience was credited for their motivation, discipline, endurance, and increased appreciation for the value of education.

FIGURE 1



Source: Bureau of Labor Statistics, 2000

BARRIERS TO HIGHER EDUCATION FOR LOW-INCOME WOMEN

It's not surprising that a limited number of low-income women pursue higher education. Most are juggling family responsibilities and, often times, employment. Low-income women who return to college have fears about navigating the bureaucracy, fitting in, and facing rusty academic skills. The challenges faced by the women surveyed fell into three main categories:

1) Family responsibilities:

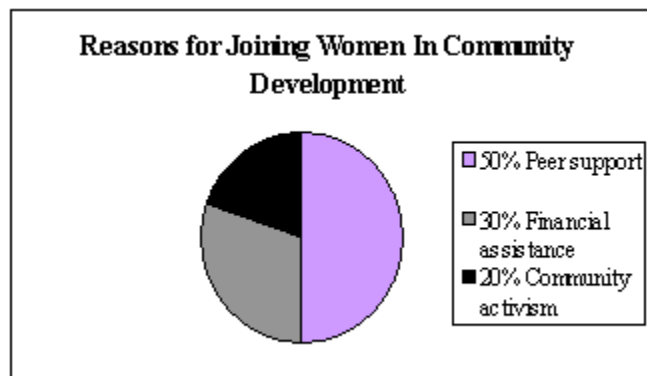
44% of the WICD students said that personal relationships suffered as a result of demands on their time, compared with 27% of the other students surveyed.

2) Employment and financial issues:

90% of all students surveyed work full or part time to support their families, making it difficult to manage a full course load. Inflexible work schedules and the lack of time to do homework were cited as primary reasons for slower progress.

3) Academic challenges:

Women in most programs surveyed have been out of school for a long time and cited the need for extra assistance, especially in writing and math, as well as stronger academic advising. All the women surveyed were over age 24 when they started their respective program. The average age for WICD members was 34.



WHAT SUPPORTS DO COLLEGE ACCESS PROGRAMS PROVIDE?

Programs surveyed provide varying degrees of **academic support** including peer tutoring, academic counseling, college preparatory courses, and computer training. Over half of the programs surveyed indicate that they provide academic support services.

Adult students also require a certain level of **personal support** geared toward their life experiences. Many of the associate degree programs and about half of all programs provide personal counseling, particularly geared toward students recovering from addiction or depression.

Nearly half of the programs provide some form of **mentoring**, and approximately 40% provide some type of **employment counseling** to aid in career planning.

Peer support is a key element of the WICD program and appears to play an important role for the majority of adult students in their own personal growth and satisfaction. This type of support was critical to respondents in the exchange of information, increased self confidence, and continued enrollment in college. 70% of WICD members thought the peer support group was beneficial. Half of the programs reported strong formal and/or informal peer support as an important component.

The study found that, with one exception, all programs reviewed in the study (including WICD), face restrictive state welfare policies, which at best provide support for a maximum of two years of higher education. Thus, the programs reviewed either find themselves needing to provide **direct financial support** or access to student loans to permit low-income adult students to participate in higher education.

Other financial support includes scholarships, book stipends, and emergency funds.

CPCS at the University of Massachusetts/Boston as well as many of the other colleges surveyed offer **flexible self-paced programs** with evening and weekend classes and support to older students. They also provide credit for work experience and understand students' responsibilities outside of school. Few programs offer affordable **child care** and **subsidized family student housing**, critical supports for college.

HOW ARE COLLEGE ACCESS PROGRAMS FUNDED?

In addition to individual students securing federal and state financial aid which is essential for low-income adult students to attend college, successful programs tap into public and private sources to pay for support services. Some expenses include staffing, book stipends, child care, emergency funding, and transportation assistance.

When asked about current sources of support, almost 75% of programs indicated that their colleges and universities continue to provide financial, organizational, and administrative support, in some instances funding program directors and faculty. Programs surveyed are largely funded by the state and supported by the host colleges, though many (44%) also receive foundation support.

WICD receives no state funding. The program provides a limited number of tuition waivers to students who were unable to secure financial aid. (See page 7 for a list of Women In Community Development's direct funding sources.)

PROGRAM PARTICIPANTS' SUCCESSES

Academic achievements of low-income adult students were cited by the staff of many programs. At the time of the survey, the six WICD graduates had earned many honors and awards among them, and four were attending graduate school or pursuing post-graduate studies. These findings resonate with a study by Erika Kates (1996) which found that, with support from their colleges and universities, welfare recipients and low-income women excel academically and show a lower rate of attrition than that of traditional age students.⁸

The programs surveyed expressed the intangible goals of cultivating in adult students the skills, confidence, and earning potential necessary to become self-sufficient and gain financial independence. The programs also focus on helping adult students develop self-worth and empowerment that benefits them, their families, and their communities.

- The programs surveyed, which have been in operation anywhere from 2 to 32 years, represent more than 1,300 graduates.
- Several women in the programs surveyed noted that their personal relationships benefited from their experience. They were able to serve as examples to friends and family by returning to school to pursue their education. Several students indicated that their children learned of the importance of education by their example.
- WICD members stated that personal growth, including the development of leadership skills and a sense of empowerment, had a positive impact on their lives. Throughout the programs, increases in self-esteem and confidence were reported by participants and staff.
- About 50% of WICD members said their careers directly benefited from the program's networking, skill building, and career development opportunities.

"I want to become a leader of a women's group, and maybe even a group of teens, since I feel that there are not enough positive role models in the lives of young, poor women."

— WICD member, Boston, MA

PARTICIPANTS' GOALS

Careers in human services seem attainable and are initially attractive to low-income women because they can relate to the role of caregiver, and they have been consumers of these services. Career goals reported by virtually all of the WICD members were in the helping fields, including: human services, advocacy, youth work, civil rights law, family law, mental health counseling, community planning, and psychology. These career goals were similar to the goals of the women in the other 20 programs, where 87% cited helping professions as their major. It was noted, however, that as women progressed through school, many expanded their career objectives.

- 83% of all women interviewed would like to continue their education beyond a bachelor's degree. Some women indicated they would like to pursue a Ph.D. Some would like to continue their education but consider it unrealistic given their job and family responsibilities.
- About 60% have changed or expanded their interest in continuing their education since starting school.

"I came to WICD because they spoke of a pathway out of poverty. I am not out of poverty yet, but I see a path out..."

— WICD partner, Boston MA

WELFARE REFORM

Access to post-secondary education for welfare recipients has been made more difficult with the passage of “welfare reform” - the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) and Temporary Assistance to Needy Families (TANF) of 1996. The philosophy behind the reform efforts was to get more people off welfare and into some type of employment, with the expectation that participants would eventually move out of poverty. There is a lack of congruence between PRWORA’s goal of breaking the cycles of dependency and its policies -- a “work first” approach that moves recipients into the workforce as quickly as possible. Getting a job no longer guarantees a way out of poverty, particularly during a recession.

The flaws behind this philosophy are two-fold. First, trends in the economy over the past few years show a significant decrease in the number of manufacturing jobs that attract low-skilled workers and an increase in the number of jobs requiring higher education. Second, most participants lack the skills to achieve employment which pays living wages and is secure.⁹ Women without a higher education are now steered into service sector jobs, housekeeping, and other positions that offer little stability and low wages.

- According to the programs surveyed, the challenge of meeting both the work and education requirements under state welfare policies resulted in a marked decline of welfare recipients who participated in recent years. A 2000 study documented that work requirements decreased college enrollment among TANF participants by as much as 80%.¹⁰

- Almost half of the states permit post-secondary education to count toward work requirements for longer than twelve months.¹¹
- An additional twelve states and Washington, DC permit post-secondary education to count toward work requirements for up to twelve months.¹²
- Four states leave the matter to county discretion.
- In Massachusetts and the other 12 more restrictive states, participation in post-secondary education does not meet the state work requirement. Women have to choose between college and receiving welfare assistance, or must work and attend college simultaneously.

NOTES

¹ Calculated from U.S. Bureau of Labor Statistics (2000) <http://www.bls.gov/new/release/wkyeng.t08.html>.

² J. Bacon, L.H. Russell, & D. Pearce, “The Self-Sufficiency Standard: Where Massachusetts Families Stand,” Boston, MA: The Women’s Educational and Industrial Union (2000).

³ Thomas Karier, “Welfare Graduates: College and Financial Independence.” (1998) <http://www.levy.org/docs/pn/98-1.html>.

⁴ Nancy Boldt, “From welfare, to college, to work: support factors to help students persist and succeed and the economic and social outcomes of degree attainment.” Unpublished doctoral dissertation, University of Vermont (2000).

⁵ Karier, (1998).

⁶ Bacon, et al. (2000).

⁷ “Gaining A Foothold: Women’s Transitions Through Work and College,” American Association of University Women Educational Foundation, Washington D.C. (1999).

⁸ Erika Kates, “Educational Pathways out of Poverty: Responding to the Realities of Women’s Lives,” *American Journal of Orthopsychiatry*, 66(4) (1996), p. 548-556.

⁹ S. Butler & L. Deprez, “In Defense of Women’s Economic Security: Securing Access to Higher Education Under Welfare Reform,” *Social Politics: International Studies in Gender, State & Society*. (2001).

¹⁰ Butler and Deprez, 2000.

¹¹ In nine of those states, education alone continues to fulfill the work requirement after twelve months; another twelve states require education be combined with work activity after twelve months.

¹² Four of those states allow education alone to fulfill the requirement. The other eight and Washington, DC allow education in combination with work to fulfill the requirement.

Demographic information on the 31 female adult students surveyed for this study:

- Over 90% are employed
- 33% are married
- 59% are African American, 26% white, 12% Hispanic, and 3% other

METHODOLOGY

In addition to an assessment of Women in Community Development, staff and participants from 20 other college programs with similar goals completed extensive interviews. All the programs surveyed shared the goal of creating pathways to higher education for groups normally denied access, including low-income, non-traditionally aged women who are often single parents and/or minorities. Altogether, 31 low-income female adult students and over 20 staff from 21 college programs across the country were interviewed. The findings are therefore suggestive rather than representative of the programs analyzed.

The programs fell into three categories: seven were college preparatory programs, five granted Associate's Degrees, and eight granted Bachelor's Degrees. These programs ranged in size from 8 to 700 participants and have an aggregate enrollment of 1850 adult learners, many of whom are low-income, parents or both. The programs, which have been in operation anywhere from 2 to 32 years represent over 1300 graduates.

Additionally, Wellesley Center for Research on Women conducted a comprehensive literature review that summarized research on college, low-income women, and non-traditional age students. In addition, research was collected on TANF requirements as they relate to education for each of the states surveyed.

ACKNOWLEDGEMENTS

All of the programs who participated in the study, their staff and the participants who were interviewed.

Nellie Mae Education Foundation for funding the study.

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2001-2002 WICD Funders:

Alice P. Chase Charitable Trust

Anna B. Stearns Charitable Foundation

Boston Women's Fund

Hyams Foundation

Mellon New England

Paul & Phyllis Fireman Charitable Foundation

“Even though my kids are really young now and don't understand the significance, they see me working hard, saying what my goals are and stressing the importance of education. I am laying the groundwork for their future. This is what you need to do to succeed.

— WICD member, Boston, MA

RECOMMENDATIONS

Public policies should assist low-income women to increase their economic security by investing in higher education and related supports.

- Government should provide funding to operate adult education programs and vastly expand student financial aid.
- Government and private foundations should provide funding for support services, including emergency funds to divert crises that could result in students dropping out of school.
- The Family Economic Self-Sufficiency standard should be used as the measurement of economic stability. The poverty line measures dire poverty, not economic stability.
- Welfare reform should support education and training in order to truly be a poverty reduction strategy. Supportive policies include counting education toward the TANF work requirement and providing child care vouchers so women can attend college.

Partnerships between two and four year colleges, employers, community agencies, private foundations, and government are vital to ensure successful outcomes of low-income adult students.

- Government should support the continuum of adult education. Adult basic education, high school equivalency, college preparatory, and post secondary education and training are essential in building a competitive workforce and in decreasing dependency on government assistance.
- Two and four year colleges and universities should be responsive to the complicated lives of non-traditional age students with work and family responsibilities. Academic support and strong career advising should be provided to enable students to complete college and to secure employment.
- Community agencies should establish and expand supportive programs that draw on lessons from Women in Community Development and the other college access programs included in this report. Community agencies should provide referrals to college and support services such as child care, counseling, and support groups.
- Employers should support education through flexible work hours, tuition assistance, transportation passes, and by working with colleges to create training and internship programs.

For more information contact the Women's Institute for Housing and Economic Development at 617-367-0520 or visit www.wihed.org.