

The College Connection: Educational Solutions for Low-Income Parents

by

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The Problem

Concerned about the future of their families, many low-income parents have attempted to attain college degrees with the hope of increasing their household earnings. However, many heads of low-income households, a large percentage of whom are women, are prohibited from pursuing postsecondary degrees that would allow them to provide sufficiently for their families.

In recent years, the educational opportunities of low-income parents have been negatively affected by 1) recent policy changes to the Temporary Assistance to Needy Families (TANF) program that restrict college attendance, 2) steadily decreasing amounts of available financial aid, and 3) a lack of high-quality and affordable child care resources available for students.

The national problem of familial poverty has been amply documented by a number of scientific researchers. According to 2006 U.S. Census data, nearly one in five children, 12.8 million, were living in poverty. One in ten families in this country are living below the poverty line and single-parent households are most at risk of experiencing poverty. Although the causes of poverty are multifold and complex, researchers generally agree on one point: self-sufficiency is more likely to be achieved as an individual's educational level increases. Although most U.S. Americans would agree that higher education is valuable and worthy of pursuing, current federal policies and recent budget cuts to financial aid and childcare assistance programs are preventing many educationally-qualified, low-income parents from attending college.

In order to improve the likelihood of economically poor parents achieving self-sufficiency and improving the well-being of their family, policymakers need to simultaneously address three areas of concern. First, recent changes to TANF policy restrict welfare participants from using college education to fulfill their work activity requirements. These changes were implemented as a part of TANF's reauthorization in December of 2005. A number of researchers and high-profile politicians, both Democratic and Republican, have publicly lamented these changes, arguing that eliminating educational options limits the earning potential of parents eager to provide for their families and unnecessarily restricts states that had previously implemented successful educational programs. Second, in order to pay for college related expenses, including tuition, many economically poor parents rely on grants, most notably federal Pell Grants. However, research demonstrates that the real monetary value of these grants is not keeping up with college costs, resulting in students not being able to afford a college education. Finally, student parents are in need of reliable and safe child care resources so they can devote time to their studies. Although a number of colleges provide such resources, many economically poor parents cannot afford those resources and the available slots for children of students are limited. Further, funding for child care facilities on college campuses has been significantly reduced since 2001. Collectively, these policy changes and budget cuts have negatively impacted the ability of parents to attend college. Policymakers must address these areas of concern if they are

serious about meeting the needs of student parents and solving the larger problem of familial poverty.

The Research Evidence

Researchers in economics, education and sociology have long documented the positive correlation between education level and income.

Attaining a college degree not only increases parents' likelihood of achieving self-sufficiency but also has been shown to improve the well being of their children. Over the years, policymakers have responded to the problem of familial poverty by seeking to improve the wages of service-sector jobs and by offering a variety of federal and/or state level tax credits. The comprehensive effectiveness of these measures has long been debated, but researchers agree that poverty rates remain high. Further, researchers have consistently documented positive correlations between educational levels and income. According to 2006 U.S. Census Bureau data, a man with a high school degree can expect to earn on average \$26,123 and a woman can expect to earn \$20,650. These figures are barely above the 2006 poverty guidelines, which defined a family of four earning \$20,000 or less as poor and eligible for select public assistance programs. Women with a college degree, however, earn on average \$36,875; men with a college degree earn on average \$55,446. Although attaining a college degree does not guarantee an increased income, it clearly improves a family's likelihood of achieving self-sufficiency. Furthermore, researchers have found that taking a few college classes, even if a degree is not earned, is likely to increase an individual's earning power. For every year that students attend college, they can expect to see their income increase by five to eight percent. Any level of college attendance has been found to be beneficial.

Not only is earning potential enhanced, but researchers have found that when parents attend college, the likelihood that their children will attend college is increased—such findings exist for all income brackets. Additionally, parents' attitudes towards higher education have been found to significantly influence the likelihood that their children will finish high school and attend college. Other research has drawn links between parents' own classroom experiences and the experiences of their children. Parents who are spending time in a college classroom have been found to engage in parenting and teaching styles that positively affect the cognitive and social development of their children. Finally, parents who learn to become comfortable on a college campus are likely to feel more comfortable in their children's schooling environment and are, therefore, more likely to become involved at their children's schools.

Despite research evidence demonstrating the positive effects of parents' increasing their educational levels, policymakers have in recent years steadily limited or disinvested in educational resources available for economically poor parents. If familial poverty is to be reduced and familial well-being is to be increased, policymakers must challenge these decisions and consider solutions that improve parents' access to college.

Policy Recommendations and Solutions

To reduce levels of familial poverty, policymakers need to redress elements of current TANF policy that effectively limit a student's ability to attend school and restore funding to necessary financial and childcare assistance programs that enable the long-term success of students who are parents.

Most U.S. Americans agree that an educated citizenry and workforce are necessary to ensure the long-term success of individuals, families, and the nation as a whole. Below is a brief list of specific ways policymakers can work to improve college access for economically poor students, thereby increasing parents' likelihood of achieving long-term financial stability and improving the well-being of their family.

1. First, changes over the past ten years to U.S. welfare programs have effectively resulted in thousands of welfare participants dropping out of college programs. In 1996, TANF replaced the Aid to Families with Dependent Children (AFDC) program as a part of welfare reform, which required participants to work in the formal economy (paid or volunteer) in exchange for public assistance. When TANF was initially implemented, states were free to allow students to use postsecondary education to fulfill a portion of their work activity requirement in exchange for public assistance. A number of states subsequently created or refined programs servicing college students who were struggling to balance family, work and school. In 2002, 19 states and the District of Columbia allowed participants to pursue a college degree for over 24 months in order to fulfill their weekly work requirements.

However, when TANF was reauthorized in 2005, the Department of Health and Human Services (DHHS) eliminated most college educational options. DHHS administrators argued that TANF was not a scholarship but a work program. As a result of these changes to federal policy, a number of highly successful state-level educational programs servicing low-income parents (including California's CALWORK collaboration with community colleges and Hawaii's *Bridges to Hope* and Maine's *Parents as Scholars* programs) have been challenged to locate funding elsewhere or risk having to dismantle their college programs.

Supporters of college educational programs concede that, in the past, it has proven problematic to recommend to parents that they pursue college degrees because welfare reform in 1996 also resulted in the implementation of a federally-imposed five year lifetime limit for an individual receiving public assistance. Most baccalaureate degrees require a minimum of four years of attendance; as a result, TANF administrators and case managers have been hesitant to recommend that parents pursue a college education and instead steered them to low-wage, service-sector jobs. Because students are demonstrating their long-term commitment to their education in order to achieve self-sufficiency and improve the well-being of their family, we believe that the state and federal governments should in good faith support those efforts. In order to rectify the problems incurred as a result of current TANF policies, the following actions are recommended:

- Reinstatement of education as an approved "work activity" for TANF participants.

- Exempt parents who are actively engaged in training or educational activities that will increase their likelihood of attaining long-term self-sufficiency from TANF's five year lifetime limit.

2. Second, although college costs have increased over the past ten years—since 1996 tuition and fees costs have increased 52 percent—the value of available Pell Grant dollars has stagnated. The maximum Pell Grant amount that students could receive, \$4,050, remained the same for four consecutive years between the fall of 2003 and spring of 2007. The total monetary amount allocated by the federal government to the Pell Grant program has indeed increased over the years, but it has not kept up with rising tuition costs nor has it kept up with rising numbers of applicants, which have likewise steadily increased. Further, the percent of Pell Grant recipients who were age 26 or older has steadily increased to 37 percent, indicating that more and more older students, many of them parents, are hoping to take advantage of the benefits that a college education can afford. It is clear that demand is increasing, particularly among older students, and financial support is not. To aid low income students in financing their education, the following action is recommended:

- Increase levels of Pell Grant funding, both in terms of number of students served and amount of funds provided per student.

3. Finally, funding for child care resources that was made available through the federal Child Care Means Parents in School (CCAMPIS) program has been cut by nearly 40 percent since 2001. The CCAMPIS program was implemented in 1998 as a result of amendments made to the Higher Education Act of 1965. The amendments called for the development of a childcare program that would improve low-income parents' access to college. Funds allocated for CCAMPIS by the federal government have steadily decreased despite the escalating costs of childcare over the past ten years. To assist low-income parent students with childcare needs the following actions are recommended:

- Increase levels of funding for the CCAMPIS program.
- Provide incentives to colleges/universities to create facilities serving students' childcare needs.

Collectively the recent public policy changes and budgetary cuts described above have made pursuing a college education prohibitive for many low-income parents. These changes and cutbacks should draw the concern of any policymaker who understands the vital importance of acquiring a college education in order to secure future success. The recommendations provided are a reasonable and justifiable means of redressing long-term familial poverty.

Key Resources

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About the Author

A. Fiona Pearson is an Assistant Professor of Sociology at Central Connecticut State University. Her recent publications analyze the effects of social welfare policy and educational inequalities. She is a board member of CCSU's Early Learning Program and is currently researching the available resources and well-being of postsecondary students who are parents.