

This collaborative process could begin by reviewing the following recommendations.

Short-term (6–12 months)

Information Dissemination and Accountability

- DTA should define the current 12-month limit on education broadly (as 52 semester weeks); and expand participation to the full 24-month time limit.
- DTA should simplify childcare applications and their methods of verifying student progress by using the universal Pell grant standard.
- DTA should utilize its mandatory client orientation sessions to ensure that clients are informed about educational opportunities, including federal regulations now permitting enrollment in B.A. degrees.
- Local DTA and workforce development offices should collaborate on providing low-income women with information on local education resources.
- Community-based agencies and grass-roots organizations should become involved in education outreach and dissemination activities.
- DTA should monitor TAFDC client participation in education.

Medium-term (13–24 months)

Policymakers should take the lead to identify educational options and document participation

- Conduct a resource scan of states' policies to identify current promising practices for low-income single parents in education.
- Create information packages for low-income women on sources of traditional student financial aid, the availability of emergency grants and loans, and ways of combining them without incurring losses.
- Collect data on employers that offer tuition assistance to low-wage employees.
- Integrate data from multiple sources to create a statewide database of low-income women's enrollment, retention, and graduation rates.

Long-term (25–60 months)

Policymakers should take the lead to expand fundamental resources and document long-term outcomes

- Expand childcare resources, especially evening childcare, and expand scholarships.
- Expand the state higher education budget (currently ranked 45th in the nation) to create more support for low-income students.
- Collect data on the long-term outcomes of low-income mothers who engage in education (including career and income trajectories; children's educational achievements; family asset-building; and civic participation.)

- Erika Kates, Ph.D., Senior Research Scientist

Main Data Sources of Data (For more detailed references, see full report at www.wcwoonline.org.)

Jared Bernstein, Elizabeth McNichol, and Andrew Nicholas, *Pulling Apart: A State-by-State Analysis of Income Trends* (Washington DC: Center on Budget and Policy Priorities, 2008), 1-7;

The State of Working Massachusetts, 2007: A Growing Economy; a Growing Divide. (Boston: Massachusetts Budget and Policy Center, September 2007). 20;

Erika Kates, *Low-Income Women's Access to Education? A Case-study of Welfare Recipients in Boston*, (Boston: Center for Women in Politics and Public Policy, University of Massachusetts, 2007);

U.S. Census Bureau. *American Community Survey*. (2006).

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¹ This Policy Brief updates a 2003 Fact Sheet by the same author

² TAFDC recipients who were not subject to the work requirements could enroll in education and training prior to 2003 as 'self-initiated' students

³ The author documented colleges offering Supportive Educational Environments within the context of welfare policies in many states, 1993-2003



POLICY BRIEF

Spring 2009

WELLESLEY CENTERS FOR WOMEN

Work at the Wellesley Centers for Women addresses three major areas:

- the social and economic status of women and girls and the advancement of their human rights both in the United States and around the globe;
- the education, care, and development of children and youth; and
- the emotional well-being of families and individuals.

Issues of diversity and equity are central across all the work as are the experiences and perspectives of women from a variety of backgrounds and cultures.

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OVERCOMING PERSISTENT INEQUITIES: EDUCATIONAL DISPARITIES AMONG WOMEN IN MASSACHUSETTS¹

CONCERN

This policy brief examines an apparent paradox: the persistent problems of access to postsecondary education for low-income women in Massachusetts – a state where 42 percent of the population has a bachelor's degree (compared to 28 percent for the US); where women's economic and educational status typically outrank those of women in almost all other states; and yet many low-income mothers – especially single parents in the low-wage workforce and welfare recipients engaged in 'work activities' – still lack critical educational opportunities.

Policy makers, educators, and business leaders alike recognize that postsecondary education is the key to meeting the growing demand for the increasingly specialized or "boutique" services of Massachusetts' growing service economy and that 40 percent of the available jobs now require at least an associate's degree. Many of these leaders are making serious efforts to expand education to disadvantaged groups, however, real disparities remain among low-income women's access to postsecondary education.

This concern is particularly timely, because economic downturns affect women the most, and low-income women with poor skills are often the first to experience layoffs. The current economic situation may provide the necessary impetus for policymakers to regard education as an 'investment' that will benefit families and communities over the long-term by generating increased incomes, tax revenues, and civic participation. These educational concerns are exacerbated because Massachusetts has a very high rate of economic inequality (the second highest in the US), making it more critical than ever for low-income women to benefit from postsecondary education.

EVIDENCE

Many women benefit from Massachusetts' rich educational resources

Massachusetts is known worldwide for the quality, quantity, and diversity of its educational institutions, and many women benefit from these rich resources, outranking women in other states on several important indicators.

- In 2006, they were third in median earnings; and second in the proportion of women with B.A. degrees or more.
- Their median earnings were \$40,174, higher than the U.S. average of \$32,515.
- They benefited from one of the highest minimum hourly wages of \$8.00 an hour, leading to annual earnings of \$16,640.

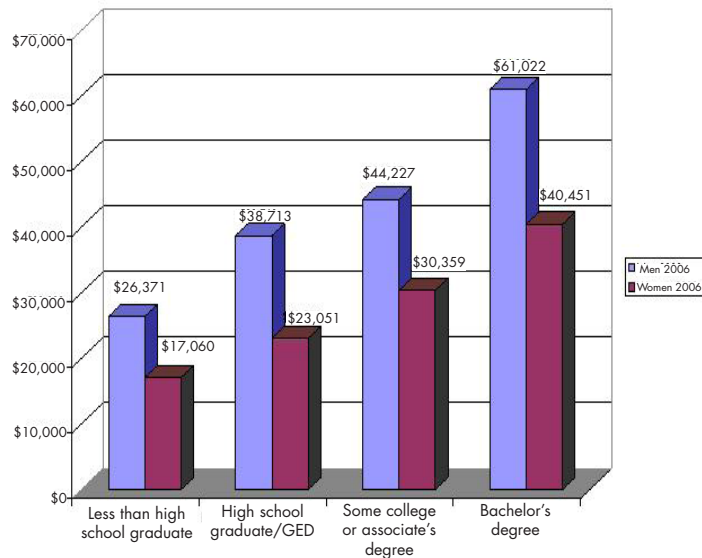
The vast majority of women are affected by the gender wage gap

In 2006, women in Massachusetts earned 81 percent of what men earned (compared with 77 percent in 2003). The gender wage gap affects women of *all education levels and in all occupations*.

- In 2007, women's median *hourly* wage in Massachusetts was \$16.3, compared to \$20.2 for men.
- Even employment in traditional 'male occupations' may not balance earnings. Although women in computer and mathematical jobs earned 91 percent of men's earnings, women in firefighting and protection jobs earned only 68 percent of men's earnings.

- Women with postsecondary education were able to increase their earnings somewhat during 2000-2006, but women with a high school education or less, actually lost economic ground (the median earnings for women with high school diplomas declined from \$25,000 to \$23,051).
- In general, women's earnings remained well below those of men for all educational levels (see Figure 1).

Figure 1. Median Earnings for Men and Women by Education Level, MA, 2006



Many women experience a decline in earnings and an increase in poverty

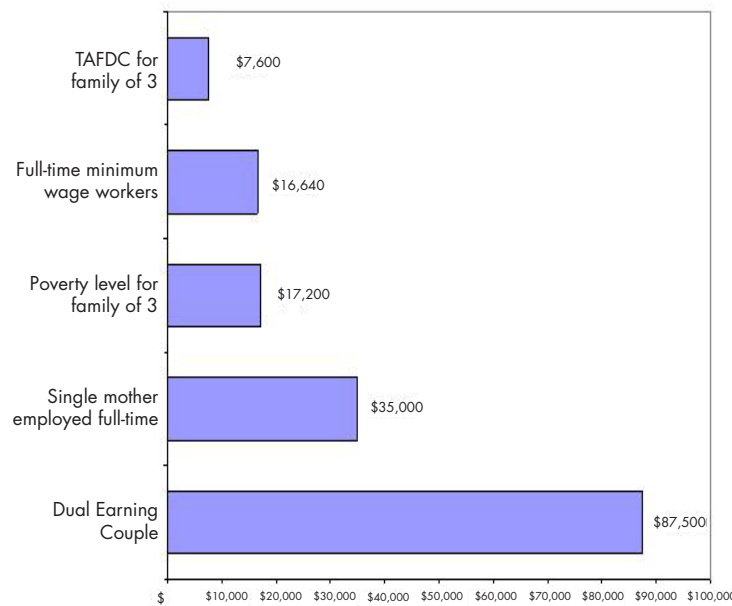
- In 2006, the median earnings of female-headed households with children were \$35,065, compared to \$87,000 for dual-earning households.
- The median hourly wage for women in the lowest 20 percent group (\$9.49) was lower in 2007 than it had been in 2002 (\$10.38).
- In 2006, the poverty rate was 35 percent for African-American families, 48 percent for Hispanic households, and 16 percent for white families.
- Women whose families qualify for cash and non-cash benefits found that these benefits declined rapidly with small earnings increases, often leaving them worse off than before.

Poverty worsens for families relying on 'welfare' benefits

- In 2006, the amount of the Transitional Aid to Families with Dependent Children (TAFDC) cash benefit for a family of three (a single mother with two children) was \$7,600 per year – the same as in 2003 – and its real value declined from \$555 per month in 2000 to \$481 per month in 2007.

- In 2006, neither the minimum wage nor TAFDC benefits brought a family of three up to the official poverty level of \$16,060 (see Figure 2).

Figure 2. Median Earnings by Family Type Compared to Poverty Standard, MA, 2007



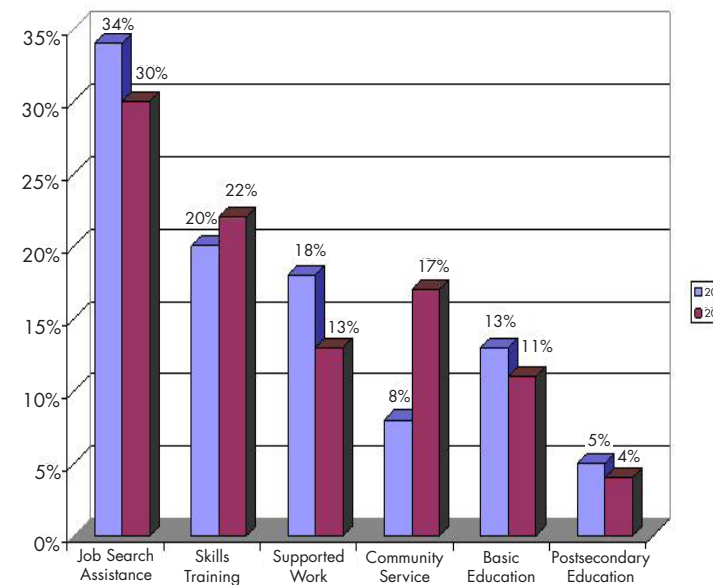
Access to education declines for TAFDC recipients, despite legislative change

Although legislation was enacted in 2003 and 2004 to permit education and training to count as a "work activity," women's participation in education declined between 2002 and 2006.

- Statewide data obtained from the Department of Transitional Assistance (DTA) showed the percentage of women attending basic education declined from 13 percent of all activities to 11 percent; and participation in postsecondary education declined from 5 percent to 4 percent.²
- The more frequent activities remained 'job search' at one-stop career centers followed by 'skills training' and 'community service.' (See Figure 3.)

In fact, focus groups conducted with current and former TAFDC recipients – mostly women of color and immigrants – in low-income Boston neighborhoods, revealed that their participation in education was even lower than in other areas of the state, and that many of them were unaware of the increased benefits for educational opportunities.

Figure 3. TAFDC Clients' Work Activities, MA, 2002, 2006



Numerous obstacles to education noted in several key state agencies

- Welfare and workforce development administrators, educators, and TAFDC clients alike were unclear about changes to the DTA policy, including the criteria for permissible courses of study, definitions of study time, the 12-month limit, and the means of verifying student progress.
- Caseworkers referred clients to convenient programs rather than those which were appropriate for their experience and skill levels.
- In spite of regulations to reduce the re-application rate for childcare slots, many women had to re-apply frequently for childcare, even when their work or school status remained unchanged; and many found it is extremely difficult to find evening childcare.
- Workforce development workers typically offered very limited services to TAFDC clients, but when they did, they met with resistance from DTA workers.
- Educators reported resistance from both DTA and workforce development personnel to their efforts to enroll clients in degree programs.
- Low-income women in education experience so many barriers that they become vulnerable to a pattern of absenteeism, lowered academic performance, dropping out, and loan defaults (with its long-term consequences).
- Certainly, there is some support for education. However, it continues to be provided by friends, ministers, homeless shelters, cultural centers, and other community-based organizations.
- Some two-year colleges, like the Urban College of Boston, continue to make special efforts to accommo-

date low-income mothers, and colleges provide highly supportive environments at relatively little cost.³

GUIDELINES FOR THE FUTURE

- Women's family responsibilities should be regarded as 'normal' rather than 'exceptional,' and accommodated by agencies' policies, rather than penalized by them.
- DTA, workforce development, childcare, and other public and private agencies should develop less isolated cultures, enabling them to offer effective services to all clients with similar needs.
- Policy changes should be accompanied by careful information dissemination to workers and clients, as well as timely and informative data collection.

Resolving issues of educational and economic equity for low-income women requires a different lens than is typically applied to the labor force. Women, especially those who become their families' major wage earners – because of divorce, desertion, domestic violence, and other circumstances – often work at multiple jobs, while carrying the major responsibility for raising children. Pursuing education is often extremely difficult under these circumstances, and yet it remains the most viable path out of poverty for many women. The economic facts speak for themselves: in 2006, only 7 percent of the households headed by mothers with a B.A. degree lived in poverty, compared to 44 percent of those with less than a high school diploma.

STRATEGIES

'Beefing' up educational credentials during economic difficulties, a time-tested response that has proven effective for many groups, now becomes particularly relevant for low-income women. To improve educational access will require collaborative effort between existing task forces, legislative committees, and agency coalitions. Developing effective strategies requires:

- Defining realistic goals to increase low-income women's participation in education.
- Addressing policy implementation problems.
- Encouraging cooperation between agencies working with overlapping populations.
- Identifying promising practices and initiatives.
- Ensuring accountability through consistent monitoring and documentation.