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 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.wcwonline.org.)


The author wishes to acknowledge the contribution of Tami Ohler, U.S. Census Bureau, American Community Survey. (2006). The author wishes to acknowledge the contribution of Tami Ohler, U.S. Census Bureau, American Community Survey.

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Overcoming Persistent Inequities:
Educational Disparities Among Women in Massachusetts’ Concern

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

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 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.

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

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### 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.

- More frequent activities remained “job search” at one-stop career centers followed by “skills training” and “community service.”

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.

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**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.