

Final Report

Evaluation of the Women in Community Development Program

Women's Institute for Housing and Economic Development

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Grassroots to Graduation

Low-Income Women Accessing Higher Education

Fern Marx

Senior Research Scientist

Wellesley College

Center for Research on Women



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**GRASSROOTS TO GRADUATION
LOW INCOME WOMEN ACCESSING HIGHER EDUCATION**

FINAL REPORT

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All of the opinions and conclusions expressed in this report are solely those of the author and do not reflect the position of the Women in Community Development program or the Women's Institute for Housing and Economic Development. Any errors of fact or omissions are solely the responsibility of the author.

Fern Marx, Principal Investigator
Senior Research Scientist
Wellesley College Center for Research on Women
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REPORT ON THE EVALUATION OF THE WOMEN IN COMMUNITY DEVELOPMENT (WICD) PROGRAM

OVERVIEW

Over the past twelve months, the Wellesley College Center for Research on Women has conducted an evaluation of the Women in Community Development (WICD), a unique Boston-based collaborative providing access for low-income women to higher education. This free-standing college access and leadership program was created in 1997 as a joint venture of Project Hope, the Women's Institute for Housing and Economic Development, and the College of Public and Community Service (CPCS) at the University of Massachusetts at Boston. The project evolved from a participatory action research project, Roofless Women, and a mentoring program at Project Hope. The goal of the program is to provide access for low-income women to a four-year college degree in human services or community development, and thereby enrich these fields with their unique knowledge and experience.

The program was designed as an economic development strategy to lift women out of poverty and as a community development approach to build the leadership capacity of low-income women. Although women have made some significant strides in our society, they are still burdened with issues that make them economically more disadvantaged. Women as a whole, but especially single mothers, are more likely than men to be poor, to shoulder the financial and emotional responsibility for raising children, to put their careers on hold to raise children, and to work in low-wage jobs.

Since the advent of welfare reform in 1996¹, state and national welfare policy has had a work-first approach as a way out of poverty. But getting a job no longer guarantees a way out of poverty, particularly during times of recession. At present in the United States, single minority women and women with low education occupy the highest level of poverty. Numerous studies have documented that higher education provides financial stability and increased job opportunities, ending cyclical dependence on welfare. According to data from the Bureau of Labor Statistics, the number of years of college completed is directly related to economic self-sufficiency.

It is against this backdrop, with funding the Nellie Mae Education Foundation, that the year-long evaluation was undertaken. One goal of the evaluation was to help the program better understand its work and to establish in-house monitoring, accountability and evaluation activities to guide future program development. To meet this goal, telephone interviews were carried out with current and former WICD participants, program graduates and key stakeholders. In addition, the evaluation developed a database for the program and instruments to follow program participants across their WICD experience and beyond.

¹ In 1996, passage of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) and Temporary Assistance to Needy Families (TANF) replaced Aid to Families with Dependent Children (AFDC).

In order to more fully understand current issues in the provision of post-secondary educational opportunities for low-income women, the study also conducted telephone interviews with a self-selected group of 20 similar college access and support programs from across the country. These programs fell into three categories: college preparatory programs, Associate Degree programs, and Bachelor Degree programs. Interviews were also conducted with a small number of current participants and graduates of these programs. Finally, the study reviewed current state welfare policies under which these programs operated. We 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 in order to permit low-income women to participate in higher education.

According to the programs, the challenge of meeting both the work and education requirements under state welfare policies resulted in a marked decline in the number of welfare recipients who participated in recent years, although the attendance of low-income women has increased or remained stable. The challenge for the coming years will be to ensure that the 2002 reauthorization of welfare legislation makes access to higher education a reality for increasing numbers of low-income women, providing these women and their families a real route out of poverty. Click this link for [Key Findings and Recommendations](#).

ABOUT WICD:

At present, the Women's Institute is the lead agency providing overall coordination, grant writing, supervision and fiscal management for the program.² There are no student fees for the WICD program. Financial assistance is provided in the form of tuition waivers, grants to cover student fees, and book stipends. Student fees for University of Massachusetts at Boston are \$1,400/semester, while the tuition itself is only approximately \$900/semester; grants are raised to cover these costs. While CPCS provides faculty, advocacy and tuition waivers there is still a cost. The waivers are obtained through the contribution of free courses taught by Women's Institute staff. Recently, WICD became involved in an IDA (Individual Development accounts)³ program, which provides participating women with major financial assistance by a 3:1 match to be used for buying a home, starting a business or continuing their education.

² At the time of the interviews, the program had twelve women enrolled and six graduates. When respondents enrolled in the program, 88% of the women considered themselves low-income. The same percentage still considered themselves low-income at the time of the interview, although 75% said that they had experienced a salary increase since entering the program. The average age of respondents at the time of the interview was 37; the range was from 29-49 years old. WICD respondents reported having an average of 3.7 children ranging in age from 6 months to 35 years old, the mean age was 15. Half of the women reported they were married, 20% were divorced, 12% were separated and 12% were single. Respondents identified themselves as African-American (78%), Latina (11%), Caucasian (6%) and biracial (6%).

³ Individual Development accounts are dedicated savings accounts that may be used solely for home ownership, education, job training expenses or capitalizing a small business under the TANF statute.

Services offered include peer support, academic guidance, job referrals, professional development opportunities and leadership training. Most recently, the staff of WICD has grown to include separate WICD and IDA program managers, a peer coordinator, which is a ten hour per week internship, as well as a shared research and development arm. The role of the Advisory Committee, which provides resources and guidance to WICD, is being rethought and their expertise is being utilized as needed.

SUMMARY OF INTERVIEW FINDINGS

I. WICD PARTICIPANTS

A total of 16 WICD participants were interviewed by telephone as part of the study. This includes: five of the six program graduates, ten current participants, and one former participant. The following summarizes some of the interview findings.

➤ **Reasons for joining the WICD Program:** When asked about their primary reason for participating in WICD and what they expected to gain from the program, over half of the respondents listed the pursuit of higher education. Many women indicated past life circumstance had prevented them from going on to college. "I was affected by the bussed desegregation that started in 1974 and from this experience, I did not get an adequate education in order to continue on to college. For black students going to white schools, it was a matter of survival and making sure you were safe instead of getting an education." Almost half of the respondents wanted to participate in WICD initially because of the support component of the program, including meeting and working with women of similar backgrounds and circumstances. A few participants stated their interest in community activism was their motivation for participating in WICD.

Several women also mentioned the financial assistance offered by WICD as a reason for joining the program. Participants, particularly those already enrolled at UMass, saw WICD as a source of supplemental financial help; others indicated that they would not have been able to attend the university without WICD's support. In addition to obtaining their degrees, several respondents reported they expected the program would provide them with a way to attain higher socioeconomic status. "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." Other expectations included: learning how to work in groups and as a member of a team; an expanded appreciation for diversity; sharing knowledge with other WICD participants; and how to better serve and "give back" to the community. "I want to help these women build their self-esteem and guide them into places where they could get their GED or high school diploma and help them go on to higher education to make something of themselves. I want to be an example for others and set others on the path of achievement."

➤ **Satisfaction with the overall WICD experience:** Over half of the respondents described themselves as very satisfied or satisfied with the program; almost all of the other women were somewhat satisfied with the program. Comments from very satisfied participants include, "I was very satisfied with my experience in WICD. I would like to stay with the group even though I have graduated." "The program has been very interesting. It has been a growing process for the group and for me individually. The group has become a more cohesive unit and has put policies about the program in place." A somewhat satisfied respondent comments that although the first three years were difficult and that "we were talking the talk but not walking the walk collectively. WICD was a new group and as with many new groups, it struggled to take form. It takes time, 3 to 5 years, for things to set in place and then start blooming. I have seen some changes over the last few years, and I see a vision for where the program can go and my role in that development."

A clear trend is apparent when one considers the status of these participants in relation to their satisfaction with the program. Five of the six "very satisfied" participants (83%) are graduates, and all six of the "somewhat satisfied" participants are current students. This suggests that as one achieves distance from the program, overall satisfaction increases. An alternative explanation is that accomplishing the goal of graduation is a good predictor of higher levels of satisfaction than is true for students who are still finishing their degree.

➤ **Educational Goals and Progress Toward Graduation:** Over 90% of respondents indicated that they would like to pursue post-graduate education in some form or another. Half indicated they would like to continue their education to attain a master's degree; three program graduates are already enrolled in graduate programs. Some women expressed an interest in pursuing a law degree, while others hoped to attain a Ph.D. "My educational goal has always been to get a law degree. In the last few years doing diversity and civil rights work has heavily influenced my educational goal and I may use a law degree in this arena." While most of the women have post graduate education as a goal, several realize it may not be realistic and a few would like to take a break before continuing.

Almost two-fifths of the participants indicated that they had maintained their original educational focus throughout the course of the program. On the other hand, the remaining respondents felt that their goals had changed. Some women realized that their intended degree would be insufficient for achieving their goals, and decided to continue their studies beyond the bachelor's level. "At first, my goal was to get my BA, and then when I entered WICD my goal was to get my M.A. As I moved along, I decided that I definitely needed to get my Ph.D." Several respondents noted that their involvement in WICD had provided them with a greater sense of clarity about their goals and had expanded their horizons. "I feel that my goals have changed. I have found many inner strengths and abilities of which I was previously unaware."

At the same time, only one-quarter of the respondents felt that they were progressing (or had progressed) at their desired pace. This is interesting, given the high

levels of program satisfaction. Explanations for this delay followed three basic themes: family issues, employment issues, and UMass College of Public and Community Service (CPCS) related issues. Almost equal numbers of respondents found that personal relationships limited their ability to progress as desired, work demands conflicted with their ability to complete their education in a timely manner, and the lack of clear and realistic expectations on the part of CPCS slowed their progress towards graduation.

Most of the respondents indicated that some form of extra academic support would have been beneficial including stronger academic advising, tutoring, and support from women who had previously been enrolled in the program. Several women expressed their need for additional financial support. Literacy concerns were also expressed; these respondents felt that improving their reading and writing skills would have been helpful in achieving their academic goals.

➤ **Career Goals:** In over 70% of the responses, a congruence was found between the personal goals of participants and those of the WICD program. The goals expressed by these respondents include careers focused on aiding other low-income women achieve their personal and educational goals and working in the community or human services field. All of these women plan to pursue careers, which give back to their communities of origin. "I want to become a leader of a women's group, and maybe even a group for teenagers, since I feel that there are not enough positive role models in the lives of young, poor women. I hope to show women on welfare that there is a way out of the life of poverty with which they are all too familiar." Even among those whose career goals were not completely congruent with those of the program, there were no great disparities either. Among this group, career goals ranged from civil rights law to psychological counseling. Many respondents indicated that there was a certain degree of fluidity in their goals; they could envision multiple goals or possibilities for their future careers.

➤ **Program Support/Assistance/Responsiveness:** When asked what WICD did best in terms of providing support or assistance, the most frequent responses involved the program's peer support network and financial assistance. While a few respondents felt that the financial aid was the only positive support offered by WICD, others thought that WICD was good at providing networking and access to outside resources, as well as linkage to the university faculty and staff. "The assistance they provide for navigating through the university is helpful. They help you identify who to talk to and about what. One staff member really helps advising about courses and professors. They help students cut through the red tape." Additionally, several respondents indicated that WICD succeeded in motivating women and encouraging them to face challenges. One respondent found that, "Being available is what the WCD program does best. They have created an environment for participants to go to them for assistance in anything."

When asked how the program could be more responsive, half of the respondents noted that some form of improved interpersonal connection was necessary. Suggestions ranged from improved relations between students and staff or within the student group, to improved connections between WICD and UMASS or outside organizations. One-quarter of the participants feel that WICD needed to work on its own organization,

improving the sharing of information and redefining the focus of the program. Several respondents called for greater individual responsibility on the part of the students.

Peer support is key element of the program and appears to play an important role for the majority of participants in their own personal growth and satisfaction. Peers were credited by respondents for everything from providing information to helping them learn about life and interpersonal relationships. For some, the group was a resource for advice and information, while for others it provided a feeling of belonging and safety.

Participants credited their peers with increasing their self-confidence, making it possible to continue with the program and remain enrolled in college. "The peer support gets me to really start believing in myself. Getting my degree is something I have as a goal and the support of the group gives me the push to let me know that I can achieve my goals." Other students felt that the peer support group did not serve its intended purpose; they themselves had not benefited from the experience. For one respondent, participating in the group was viewed as negative; the experience "made [her] realize that some things are better achieved alone."

Overall, WICD appears to be meeting and was responsive to both its participants' educational and emotional needs. Only two students indicated that the program was unresponsive, one of whom dropped out. Three students stated that they do not call on WICD to meet any of their needs.

➤ **Life Experiences and the Impact of WICD:** For the majority of respondents, two major themes emerged regarding the contribution of life experiences to their educational experience. For some, life experience was credited with motivating them, instilling discipline, endurance, and increased appreciation for the value of education. "Facing some major issues in my life influenced the way I looked at school. It would have been different for me if I was going to school at the age of 18 or 20 without kids. My life experiences made me appreciate school more." Life experience as a series of challenges and obstacles appeared as a secondary theme, particularly for those who felt they had come out of disadvantaged educational backgrounds. "As a woman and a person of color my life experiences influenced my school experience 100%. Coming out of an inferior educational system, I have always had difficulties with math and in general felt like I was never smart enough or intelligent. Having the opportunity to go to school has been a huge confidence builder in that area."

Half of the respondents indicated that their careers had benefited from the networking, skills, and education about job opportunities provided by the program. "Being involved in the program connected me to an organization that helped me obtain my current job." Some women noted that their personal relationships benefited from the support and community they found in WICD. They, in turn, were able to serve as examples to friends and family by returning to school to pursue their education. Several students indicated that their children had learned of the importance of education, and one respondent's experience in WICD inspired her spouse to return to school himself. "My family and friends look to me as a mentor and a leader. My husband has gone back to graduate school for his second degree."

Four participants stated that personal growth, including the development of leadership skills and a sense of empowerment, had a positive impact on their lives. "Due to my education, I can bring my newfound empowerment back home and show my family that there is a feasible way out of poverty. Education is truly wealth to poor families. I have found the courage to speak up for what I know is right for me. For some, the only negative effect of WICD was that their interpersonal relationships suffered; family and significant others felt neglected as participants worked to meet the demands of being a student. "My family doesn't understand why I have to come to the city for monthly meetings, stay late for evening meetings or come in on the weekends occasionally." "Not having the support at home that I need is hard. My family does not see that it would be beneficial and make me more economically self-sufficient. That negativity makes me caught in conflict between the program goals and my family."

➤ **Changes to Improve WICD:** When the WICD participants were asked what changes

they would suggest to improve the program, a variety of constructive responses emerged. These included strengthening the program's connection to UMASS and the community, strengthening the WICD community by offering courses to be taken as a group, and establishing a sanctions program to mediate intra-group conflict. Others noted the need for basic supports such as payment of bills, childcare, and affordable housing. One respondent suggested that the program should connect with other programs able to offer some of the supports that WICD cannot provide. Another respondent suggested that the financial aid process required more systematic attention, "There needs to be a peer support meeting where they can explain the financial aid process and make sure everyone has submitted all of the forms on time. They shouldn't leave access to financial aid counseling or financial aid up to individuals."

Some participants called for improving the structure and organization of the program, including clarifying program goals. "The program needs more structure and needs to be more formal. The program has exploded in different directions each year and I would like to see the program be able to anticipate and prepare itself for changes." Increased support for program graduates was frequently mentioned, some felt that the program was "leaving participants hanging after graduation." Other suggestions included more active recruitment of women, increased attention to providing emotional support, greater accountability, the establishment of a central office space for student use, and increased training in computer skills, public speaking, grant writing, and parenting skills.

➤ **Overall Evaluation of the WICD Program:** Participants, when asked to describe WICD in three words, were overwhelmingly positive. Only three respondents selected negative words or phrases in combination with positive responses. Among the words used were "powerful," "needed", "significant," "unique," and "exciting." Some participants used words or phrases that referred to intellectual and professional growth, while others cited the supportive nature of the program, and still others used the words "helpful" or "resourceful." "The program needs to be replicated, expanded and opened up to allow more women to take advantage of it."

Over 90% of respondents would recommend the program to other women. For half the participants, WICD's supportive atmosphere, including the support of peers, was the reason for recommending it. "WICD has a hands-on personal touch and women are not just looked at as numbers." For others, the educational and career advancement provided by the program was key. Additional responses included providing access to higher education, the availability of financial aid, access to wide-variety of needed resources, and networking. "The program changes your life. It helps you look at yourself in a very positive way. All women could use this kind of mirror."

II. WICD STAKEHOLDERS

The evaluators were able to conduct telephone interviews with a total of 13 stakeholders including funders, program staff, board members, program graduates serving as staff and on the board, and both of WICD's partner organizations. It should be noted that many of the issues raised by stakeholders have already received attention from the program.

➤ **Program Strengths:** The majority of stakeholders saw one of the program's major strengths in the supportive atmosphere it provided. One respondent describes this as "the degree to which the women have helped each other grow and take risks." Other strengths include the financial assistance for tuition and books provided by the program, and the "empowerment of women" through helping participants understand their potential to complete a college education. According to several respondents, the program was highly responsive to "suggestions" and "participant input" resulting in both growth of the program and a sense of "ownership" and "personal investment in WICD for participants."

➤ **Outstanding Program Accomplishments:** For a large proportion of stakeholders, WICD's most outstanding accomplishment is the number and quality of the program's graduates. "The success [of WICD is] seeing through to graduation a group of very talented women who would not have otherwise been able to achieve what they have achieved." One respondent noted that when she first met a woman, who has since graduated from WICD, she was a resident of a battered women's shelter.

A second theme concerned the postgraduate opportunities created by the program. Respondents felt that WICD created a "real career track" for women and allowed them to "be taken more seriously in the professional world." "[WICD] can be a model for how to get a low-income woman on a professional career track instead of a low-paying job."

➤ **WICD as a Unique Program:** For many stakeholders the uniqueness of WICD was its mission for placing "exclusive focus on getting women access to higher education." Yet WICD is also viewed as providing "much more than just college access.... [the program also] addresses the system of [maintaining] poverty."

The qualities and accomplishments of the participants were noted as something that sets WICD apart from other programs. WICD women "want to give back to their communities". The program produces "unique, creative and talented young women ...

[who] graduate with a commitment to change the landscape of community economic development in poor and low-income neighborhoods.”

Other unique aspects of WICD reported by stakeholders include the program’s partnership with UMass, which allowed “[Participants to] get all the benefits of the CPCS program, which is a wonderful vehicle for women to get access to education and training.” WICD’s flexibility and the involvement of participants in the program’s development provided participants with the “opportunity to shape the program” while enhancing leadership skill development.

➤ **Program Weaknesses:** WICD’s program structure was cited by the majority of stakeholders as a major weakness. According to one respondent, “if [the program] were more structured, [it] would get more recognition within UMass and by other agencies; and there would be a better understanding of how to replicate [it] within a higher education strategy.” Among the other issues noted was the need to clarify staff and partner roles and the overall direction of the partnership. Some respondents called for more formalized program operating procedures including developing systems for intake, routine data collection, and referrals.

The lack of “reciprocal responsibility” was noted, particularly in terms of the types of commitments that participants sign on to when they accept financial assistance from the program and from the school. Without clarification of participants’ roles and responsibilities, according to some respondents, many women do not do what is needed to be financially and academically responsible.

Inadequate financial resources for the program also emerged as a major theme. This resulted in limiting both the scale of the program and the staffing required to meet program needs. Inadequate resources also affect the program’s ability to provide the supports needed by many of its participants. As one respondent commented, without support for child care and transportation “having young children and working full time is still difficult despite the strengths [of the program].”

➤ **Challenges Confronting WICD:** Not surprisingly, the majority of responses concerned the program’s struggle to find support for the program both politically and financially. Among the issues stakeholders addressed was the ongoing political battle to prove that higher education was an effective means of raising low-income women above the poverty line. The “conservative ‘pull yourself up by your bootstraps’ policy” is seen as a major challenge. Others commented, “low-cost solutions like standardized testing and welfare reform are not enough, real investments need to be made.” Respondents indicated that there is a “sense that education is a luxury [for low-income women] rather than a necessity.” All of these issues point to WICD’s need to prove itself as effective and needed program capable of raising women above the poverty level.

How the program accommodates to change, due program growth and the changing political and social environment, was seen as a significant challenge. For example, some respondents point to the challenge of recruiting participants given the current policy

climate, which holds that women should be placed in jobs rather than higher education. Another theme was the complexity of negotiating the relationships with WICD's partners and other organizations the program works with closely.

➤ **The Long Term Future of WICD:** While several stakeholders felt unsure of WICD's future, others indicated that they envisioned WICD continuing in its current direction. One respondent hoped WICD would "evolve with a clear identity around becoming a conduit to help low-income women gain access to higher education and therefore higher wages, better skills, and better jobs." According to another respondent, "WICD is going to be in existence for a long time unless social reform turns itself around."

Some respondents foresaw WICD's mission becoming larger in scale. "[I view] WICD as a pilot of something a lot bigger.".... "It would be wonderful to broaden and diversify [the program]." The potential for completely new programs to evolve from WICD was the vision of one stakeholder, "There might be a group that sustains itself as a 'leadership core,' but [I] would like to see this access to college/leadership program happen in a bigger way. It may be something in addition to WICD or it may be the way WICD evolves." Another respondent viewed WICD as becoming "a component of a public education program for families, where families are part of the big picture... WICD would be part of a life-long educational strategy for full family involvement to create communities that are supportive of families and help achieve greater long-term economic security." In the same vein, several respondents saw WICD becoming a model for similar programs at other institutions.

Other visions for WICD include bringing together participants to create a supportive collective of women. "If WICD can sustain what it is doing in terms of helping to bring in cohorts of women, it will grow to an incredible network of women who are coming back and serving their communities in positive ways." WICD was also envisioned as a locus for creating a mentoring structure composed of former program participants or women who were sensitive to participants' points of view and who had gone on to successful and entrepreneurial. "If they can create an extended family, community and support network from that grouping, it would be a wonderful resource for women trying to get on the first rungs of the ladder."

➤ **Possible Collaborations:** As part of thinking about the long-term future of WICD, stakeholders were asked about possible collaborations, which might strengthen and expand the program. Respondents recommended that WICD collaborate with other academic institutions and organizations, including universities, community colleges, and college preparatory programs. Among the schools listed were Roxbury Community College, Bunker Hill Community College, the Harvard School of Education, Boston University School of Social Work, Cambridge College, and Springfield College. Stakeholders felt that community college collaborations could make the back-to-school transition easier for many women: "It makes sense to explore collaborations with community colleges, partly because they may be a pipeline to a four year program."

There were several suggestions for WICD to increase its collaboration with “hands on” community organizations and agencies, thus making WICD useful to more women. Comments ranged from connecting with “other community organizations that can offer the supports that WICD can’t,” to “forming collaborations with neighborhood-based community groups such as Latina or Haitian groups [which could] diversify the program... [and create] a different pipeline for students to get into the program.” Networking with the world of work was also deemed important. “There should be collaborations with potential employers so that each graduate had options.” “WICD could explore collaboration with the Private Industry Council or the Department of Employment Training to set up an internship component. Paid internships would be very helpful.” Collaborations were also viewed as supportive of increased funding for the program. “Funders are apt to give more money to collaborations.”

From a policy perspective it is not surprising that stakeholders also urged WICD to collaborate with local, state, and federal policymakers and advocacy groups. “[WICD] needs to get the politicians and the university administrators to change the welfare and admissions policies that hinder access to higher education.” Potential collaborators also included advocacy groups focused on changing current restrictive welfare policies including WETAC, Wider Opportunities for Women, the McCormick Institute, the Women’s Educational and Industrial Union, and the Center for Social Policy. Stakeholders pointed to the importance of joining in advocacy efforts around issues such as the Family Self-Sufficiency Standard, which looks at the overall needs of families, particularly at how to help low-income women move up and out of poverty.

➤ **The Current Policy Climate:** Stakeholders reported that the trend in the policy climate over the past years has been predominately negative and remains consistently problematic. Some suggested that the policy climate “has continued to get worse” and that it has “become increasingly difficult to support low-income women in education.” Others spoke of a more “restrictive” climate with more “limited resources”, suggesting a decline in what is available to low-income women. The rising cost of living makes it increasingly difficult for women to meet their needs, forcing some to take second jobs, effectively preventing the pursuit of higher education. As one stakeholder observes, “[The policy climate] has changed due to welfare reform. Six or seven years ago, welfare used to be a part of the strategy of using support systems, [but] now that safety net is not there and it is harder.”

Several stakeholders noted a decrease in aid for job training and other programming. “The federal and state agenda around workforce development has changed.” One stakeholder reflecting on this shift notes that “[the] focus continues to be on getting people to work. This was a new idea when WICD started and now it is still the dominant idea.” Another respondent adds that “if people do not gain [higher] education and the capacity to hold better jobs they will constantly need to be subsidized by the state.”

➤ **Specific Policies That Affect Low-Income Women's Access to Higher Education:**

Over half of the respondents referred to TANF policies as hindering higher education for low-income women. "The move away from the feeling that educational programs could be counted [as meeting requirements under welfare law]" is "a major barrier for low-income women." Specific policies listed as impediments include educational policies permitting only two years of college, the lack of vouchers for childcare to "support mothers' hours", the lack of funding for transportation, the prohibitive costs of tuition, and work requirements "placed on Section 8 [housing] vouchers and when people are in shelters." Several respondents noted that under current restrictive welfare policies, education for low-income women is often limited to two-year community college programs and wondered "whether this serves their needs," since these programs are often without an adequate "bridge to Bachelor's degree programs."

Another theme is evidence of increasingly stringent college admissions policies. One respondent states that currently, "[UMass] is a good model for admissions policies. If other colleges had admissions policies that were less dependent on SAT scores, it would help low-income women's access to higher education." Stakeholders noted that low-income women often come from school systems that were under-funded and possibly inadequate, and for this reason college admissions should "acknowledge the schooling people have had before." More specifically, several stakeholders noted, "public education in the lower grades is often inadequate in low-income communities" and "low-income women need to acquire additional [or] "remedial skills" in order to be competitive when seeking admission.

➤ **How WICD Can Contribute to the Current Welfare Policy Debate:** Three major themes emerged regarding WICD's contributions to the current welfare debate. First, stakeholders suggested that the program and its participants should be held up as examples, demonstrating the potential for higher education to serve as a real route out of poverty. "WICD needs to make an example of the program's success stories. The women should tell their stories by talking directly to legislators and being on task forces. The program should be used as an example of something that works. In order to do that WICD needs to be better connected to legislators and policy-making groups." "Having the women themselves as spokespeople would be the best way to contribute to the debate."

Second, respondents pointed to the necessity of lobbying efforts, particularly advocacy for TANF reform. "The most important debate right now is the reauthorization of TANF... this is one of the more immediate issues that WICD should address." Others suggest "advocating for more state aid for scholarships and financial aid" while also advocating for necessary change in TANF "to permit twenty hours of training to count toward the work rule." The other major theme was the need to educate the public regarding the value of higher education for low-income women. "People need to understand issues that face low-income women in higher education and what the challenges are [as well as] the potential benefits. The potential for someone to become economically self-sufficient is great... I want to take [that] learning out there."

III. WICD-LIKE PROGRAMS

Over the course of five months, using computerized literature searches and a snow-balling technique, the study contacted approximately 50 programs across the United States. Programs were screened for inclusion in the study based on criteria to ensure that they were similar to WICD on a number of key variables.⁴ Programs that met the majority of the criteria were included in the survey.

A total of 27 colleges and universities responded to our mail and telephone solicitations for information on their WICD-like college access programs for low-income women. Several interviews could not be completed due to changes in key personnel or the unavailability of key informants within the study timeline. The study was able to complete telephone interviews and gather written information for 20 of these programs. Several WICD participants and graduates participated in the interview process.

The 20 programs with whom the study was able to complete interviews with fell into three categories: seven were college preparatory programs, five were Associate degree granting programs, and eight were Bachelor degree granting programs. The table at the end of this report compares these programs on several key variables. It is important to bear in mind that responding programs are self-selected in terms of their participation in the study and should not be considered representative of the universe of college-access programs for low-income women across the country. Programs in the study also varied widely in the level of information they provided to the study. The following summary of findings should therefore be considered suggestive of the variety of approaches currently available to address the needs of low-income women for higher education.

➤ **Goals of WICD-Like Programs:** The general purpose of the WICD-like programs is to create the means to higher education for groups normally denied access. The populations served by responding programs are usually underrepresented in the populations typically served by higher education and include non-traditional age, low-income women, who are often single parents and/or minorities. This goal is itself a means to a higher end, namely to cultivate in the participants the skills, confidence, and earning potential necessary to become self-sufficient, gain financial independence, and permanently move out of poverty.

The programs also focus on helping participants develop a sense of self-worth and empowerment that benefits them, their families, and their communities. "This is a comprehensive program designed to provide low-income parents with all of the support

⁴ SCREENING CRITERIA FOR PROGRAMS IDENTIFIED AS SIMILAR TO WICD: Program serves and specifically addresses the needs of low-income women; If the program serves men and women, women make up at least 60% of participants; Program provides students with college preparation for degree granting programs or provides students access to an Associate's or Bachelor's degree; Associate's degree programs and college preparatory programs facilitate access to programs granting higher degrees; Program is closely linked to the community; Program identifies and addresses specific community needs; Program builds a sense of community among participants; Program provides both academic and non-academic support services.

necessary to thrive in an academic community." "Our program enables participants to recognize that they have gifts and talents to contribute towards the development of healthy, sane and sustainable communities. Many programs are quite clear about their social mission, "In addition to opening up access to people who would not have the opportunity to go to college, the entire curriculum is directed towards social and economic justice." In order to achieve this goal, the WICD-like initiatives must successfully network at a variety of levels, including local, state, and federal. This becomes particularly difficult given the current state of welfare reform, which sometimes results in a conflict of interest.

➤ **Support for the Programs:** Many of the programs, especially those that grant Bachelor's degrees, list the host college or university as the major form of support for the development of the program. Beyond simply providing a space and money for the program to function, the students, faculty, and administration also supplied energy and moral support for these non-traditional initiatives. According to one college preparatory program, "Political support on campus came out of a sentiment to support the Civil Rights movement. My sense is ...it was from students and a group of faculty who with their energy brought the administration on board...basically it was somewhat bottom up." Other key financial sources include individual and private foundations, state agencies, local communities, institutions and employers. Associate's degree programs, in particular, utilized state assistance.

Successful programs, both in the past and currently, appear to tap into a variety of public and private sources. When asked about current sources of support, almost three-quarters of responding programs indicated that their colleges and universities continue to provide financial, organizational, and administrative support for the program including in some instances paying for program directors and funding program faculty. All of the college preparatory programs, three-quarters of the Bachelor's degree programs, and one-third of the Associates degree program reported receiving institutional support. Associate degree programs, most frequently community college programs, were twice as likely to report receiving administrative and organizational support from the state than other programs. Perkins grants, tuition, and Pell Grants are among the many sources of funding utilized by the programs.

Similarly, the programs receive political support and in some instances financial support from the local community. Responding programs indicated that they cooperate with outside agencies in order to attract participants, including local churches, women's shelters, social agencies, and charities. Community outreach and word-of-mouth are the most successful forms of recruitment. The programs also keep mailing lists and send out informational brochures to various organizations and current welfare recipients.

➤ **Sources of Opposition to the Program:** Half of the programs report they encountered no appreciable opposition when the program was founded, and this was most common among college preparatory programs. Of those who experienced opposition, the college community itself was the major source, particularly among Bachelor's degree programs. College faculty and staff questioned the quality of the program compared to

regular academic programs and this was true especially for experientially-based programs. College administrators were initially apprehensive that the strong scholarship base needed for the program would drain financial resources away from other students and the institution. Apprehension was expressed as to whether non-traditional students would be "quality" students and whether they could successfully educate a population, which often had different educational backgrounds.

Some Departments of Social Services thought that programs were advising participants to quit welfare-training programs, others indicated that rather than encouraging further education, which was a waste of time, programs should just help women get jobs. In one instance, community colleges felt that the program was "moving in on their turf and would take their students." When the program made clear that it was designed to serve students who were being missed by the community college system, opposition died away.

➤ **Links to the Community:** A positive and symbiotic relationship with the local community appears to be key to a successful program. As mentioned above, community agencies often act as referral sources to the programs, and also act in association with programs to sponsor courses both on- and off-site for program participants and members of the community. Many programs also draw lay and professional volunteers from the neighborhood. These volunteers include educators, lawyers, childcare providers, politicians, and social service providers. Several programs note that they feel a sense of collaboration and goodwill from their communities. Furthermore, those programs that did not have strong associations with their communities wished that they did. Students are often encouraged by their programs to become actively involved in local outreach efforts and some take on leadership roles in their neighborhood.

WICD-like programs are actively engaged in addressing the broader needs of the community, in some instances by gearing their job training programs towards the specific needs of local employers. Programs pointed to the importance of networking and collaborating with local institutions and companies to create mutually beneficial relationships to address unmet needs in community. "Our program is working with many childcare agencies to fill the need for educated childcare providers." "Our program is trying to form collaborations with local medical groups, hospitals, clinics, and nursing homes where certified nurse assistants would be needed." Other programs, particularly in economically distressed communities, "have designed a curriculum and a business plan to help residents become entrepreneurs."

➤ **Support Services and Student Needs:** This sense of mutual benefit is important, because these programs need a great deal of support in order to address the distinctive needs of their populations, particularly because their needs extend beyond academics alone. These needs include childcare, one of the most frequent challenges facing low-income mothers who want to return to school. Many new students also require academic supports, such as peer tutors, academic counseling, preparatory courses in writing, studying, and computer skills, in order to adjust to the demands of college. Over half of the programs across program types, indicate they provide academic support services.

The participants also require a certain level of personal support geared towards their life experiences. Beyond the stresses of transitioning into college, many students are recovering from addiction and depression. Personal counseling was mentioned as a service offered by over half of responding programs, and was particularly prevalent in Associate's degree programs. Half of the programs reported strong formal and/or informal peer support as an important component in their programs. Some programs had an organized support group in place for students, while other noted that students formed groups themselves. "Each incoming new student has a peer advisor assigned to them for the first year; we ask them to meet weekly, for an hour. The peer advisors are supervised closely and trained by the counseling staff and paid through college work-study. They are all students who have come through the [college preparatory program] so they carry the message of the program from their own personal, experiential standpoint." A little less than half of the programs included a mentoring program and two-fifths provide some type of employment counseling to aid in career planning.

Many programs also identify the need for advocacy, in such areas as navigating the state's welfare bureaucracy and applying for scholarships. In a similar vein, students often require assistance in securing good housing and transportation in order to be able to attend school. Administrative support services also include access to legal help and health services for participants and their families. The three Bachelor's degree programs in the study with a residential component also face the challenge of creating a community for the students, who must live and learn together. Other programs note that students need help in balancing their work, school and parenting roles and demands. These programs voiced their frustration with the current welfare system, which makes balancing these often competing demands extremely difficult.

The participants, like the programs themselves, must negotiate a wide range of challenges in order to be successful. Essentially, the programs must be understanding of and responsive to the complicated and often stressful position of non-traditionally aged college students. Most programs see themselves as succeeding when they are able to address all these needs and get the participant through to graduation. While there are clear measures of success, such as the number of graduates per year and their collective GPA, for many programs success also rests in more intangible results, like a positive change in the participants' confidence, self-esteem, and sense of purpose.

➤ **Program Accomplishments:** When asked about their most outstanding accomplishments, the programs spoke to opening doors to quality education for disenfranchised women, empowering them to better themselves and their communities. Other comments noted the students' academic achievements, initiating outreach into disenfranchised populations, and the resources and support networks developed and provided by the programs.

These WICD-like programs not only influence their participants' academic success but also their self-esteem and confidence. A college preparatory program coordinator notes, "they are not the same women in the spring as they were in

September." "The most outstanding accomplishment is that the program continues to evolve so that it can empower the people who use the program to make their own choices and feel that they have a voice." These positive transformations are often credited to the programs' support of their students. "Our students have always known that they could come in anytime that the administrators are there and tell them what they need... the program's support has gotten the students through.... We won't do the students' work for them but we empower them." According to another respondent, the program helps women "find their voice and speak in a way that other people can hear."

➤ **Challenges Programs Face:** Despite their notable accomplishments, WICD-like programs face many challenges both now and in the future. Even after they are established and running, WICD-like programs are confronted with several major hurdles, particularly a lack of resources, including funding for the continuation of the program, paying staff, and covering student tuition payments. Such shortages often come at the expense of providing special services like counseling. Some programs reported they are in such financial straits, they may be unable to continue operating. Once again, the degree of community support has a large impact on the programs, both financially and in terms of morale. Other programs reported they were challenged by the prospect of accommodating and sustaining program growth. Programs also reported that the stigma attached to low-income and disabled populations sometimes negatively affected the progress of the participants.

One of the central issues challenging many programs is the current welfare policy; primarily with respect to difficulties experienced by students in fulfilling the work requirement while pursuing their education, as well as the time limits imposed on education benefits. Interestingly, current welfare policies appeared to pose a larger problem for Associate's degree programs than for the other program types in our study. Indeed, the political conditions in most states are not supportive of low-income women attempting to go back to school. As discussed above, work is invariably encouraged over education, and there are few efforts to help women balance the two. Some programs have been able to maneuver around the restrictions by taking advantage of "unofficial" support at a more local level, another example of the importance of strong community relations.

➤ **Future of the Programs:** Most programs feel that they are currently serving their students successfully and wish to continue doing so at the same level. Among Associate's degree programs, half of the respondents indicated that there was some thinking of expanding the program in terms of resources or increasing the numbers of students served. Some programs discussed restructuring the current program by changing institutional policies or re-focusing the curriculum to serve a greater number of students more effectively. "In the future our program hopes to have a more integrated curriculum so that lessons learned in one class are directly linked to those in another." "I hope that our program will be more integrated with the existing support services on campus." But for other programs studied, the future remains in doubt because of funding uncertainties. "The program has to change if it is going to survive. We must be more vocal about our successes and demand our financial piece of the pie. We need to be bold about making our impact on the community and the region known."

➤ The Current Political Climate and the Effects of TANF on College

Attendance for Low-Income Women: While some programs in the study come from states which do not officially permit college attendance or only at county discretion, the majority of programs come from states permitting two years of college; only one permits four years of attendance. But even among states, which permit some college attendance (often with strict work requirements) according to most respondents, the current political conditions are less than optimal for low-income women trying to attend college. From the responses, it is clear TANF has had a generally negative effect on many WICD-like programs, and some programs continue to face a shortage of participants as well as lack of funding and support. As one program director commented, " I wonder how many people have been scared off since welfare reform. It was so draconian and hostile in the beginning. There were so few alternatives offered or creative ways of handling things available. Many people probably gave up pursuing a college education and will hopefully come back to it when they are no longer on state assistance"

The political atmosphere in most states is described as unsupportive in terms of higher education. Only four out of 20 programs indicated that there were increased efforts in their states to change the college attendance provisions under TANF. While "everyone hunkered down into battle stance at the beginning of welfare reform, it may now be time to network and try to make a push for something on the state level," according to one program coordinator. Another coordinator describes how her program was able to work with the state to get around the academic time-limit issue. "I made a deal with the county where they are aware that participants are pursuing four-year degrees. I pull everyone off cash assistance in the summer and that way their time adds up to only 36 months. I also have been able to make a convincing case that activities embedded in the program are in fact work; now I am the county supervisor for the work requirement and county officials give the program a wide berth.... It is a very effective small program."

While the TANF policies are a source of anxiety for many program directors; others spoke to larger systemic issues, stating that it was necessary to reconsider not only TANF but also the general attitude towards meeting the needs of low-income populations. What is needed is to find a more realistic, comprehensive approach to educating underdeveloped and disadvantaged populations that will truly enable them to move out of the welfare system. According to these respondents, the current system not only disables low-income women, but also has implications for their children and communities; an educated mother is able to better provide for her family and contribute to her neighborhood. "It is terrible! The work limits are destroying women. How can you send someone out to work when they don't have the skills or the confidence? It isn't fair to just say to someone, "All right, your time is up, now go out and work. It is not going to work that way."

Other programs, not currently serving TANF recipients, were less concerned with the implications of the upcoming reauthorization. "There are no implications for the program because we see ourselves as an alternative to the welfare reform policy. We can potentially support women who get cut off from welfare," reports one Bachelor's degree

program. The program cited above addresses this issue by making sure that students work full-time in summer and utilize the maximum amount of work-study available. According to the program, even if students were to lose cash assistance, no one would have to drop out. But these programs appear to be the exception.

In the opinion of the majority of the program directors or coordinators interviewed, the reauthorization of TANF will continue to reduce the number of students that enter the programs and that if women enter the program it is unlikely that they will continue to have health care coverage, a particularly difficult issue for single mothers. These women often must make decisions between attending college and welfare assistance. "Policy makers do not give enough consideration to the families affected by their decisions, "A job at Taco Bell is not going to help a mom with three kids. She needs a career, and one gets that by going to college."

Clearly, the stakes are very high for low-income women in the reauthorization of TANF. The current system not only disables low-income women in their pursuit of personal and professional development, but has far reaching implications for their families. Education for a mother translates into better career opportunities, leading to financial independence, and better provisions for her children's developmental and educational future. Much depends on the outcomes of the current political debate.

IV. WICD-LIKE PROGRAM PARTICIPANTS

Fifteen telephone interviews were conducted with WICD-like program participants. Respondents were referred by ten WICD-like programs in the study, five of the programs are represented by two respondents each (three college preparatory programs and two Bachelor's degree programs). Eight respondents (53%) were graduates of college preparatory programs, and seven respondents were from Bachelor's degree programs. Among this latter group were four current students and three program graduates. As was true for the programs in the study, WICD-like program participants were self-selected in terms of responding to requests for interviews. The following summary should be viewed as suggestive of the experiences of students in these types of programs rather than representative.⁵

- **Reasons for Participating in the Program:** As was true for WICD participants, the most prevalent motivation for respondents to participate in WICD-like programs was to pursue a post-secondary education. These programs presented new opportunities for educational advancement, which in turn could improve the quality of life for the women

⁵ When respondents entered the programs, over 90% considered themselves low-income. At the time of the survey, almost 90% of the women were employed, yet two-thirds still consider themselves low-income. Slightly over half of the respondents (53%) were divorced, 13% were separated, 13% were single, and 20% were married. On average participants had 1.6 children ranging in age from 3 to 34; the mean age was 13 years old. Respondents identified themselves as Caucasian (47%), African-American (40%) and Latina (13%).

and their families. “With an Associate’s degree, I was not making enough money to support my family properly. I knew that by going back to school, I would be able to make more money.” For one respondent, the primary concern was finding a program that would help her make positive changes in the world, “I wanted to know how to apply what I was learning. I was interested in creating projects to have an impact on the community.”

Some women had been drawn to the programs primarily for the support and assistance offered participants including: financial assistance, childcare, peer support, networking with others, and help with returning to school after years spent in the workforce. According to one respondent, “Everything I tried to do in life was blocked or stopped by something. I was hoping that the program would help me move beyond that.” For another woman, the common struggles of the women in the program (being on welfare, being a single mother, and going to school) tied them together, providing a sense of kinship. Given these demands, another student praised the flexibility in course scheduling the program provided, “There were evening and biweekly, as well as eight-week course offerings.”

All of the programs in the study attempt to enable participants to overcome obstacles that in the past precluded further education. “I had been out of school for 10 years and knew it would be virtually impossible to just walk through the front door.” College preparatory respondents, in particular, pointed to the their need to acquire the skills and confidence required to become successful college students.

➤ **Educational Goals:** Participants commonly report a shift in their educational goals over the course of participation in their programs from completing the programs they were in to planning for post-graduate education. While at times these changes are attributed to a shift in interests unrelated to the program itself, participants frequently found that the program instilled in them a new sense of competence, confidence, and drive for high achievement. This was particularly true for Bachelor’s degree program participants. New courage and confidence overcame initial doubts or fears about pursuing post-graduate degrees, inspiring these women to reach further. In addition, there is a sense that respondents not only felt that they could accomplish more, but a desire to really push themselves beyond their limits, setting new, challenging goals for themselves.

Almost three-quarters of the participants of WICD-like programs were seeking post-graduate degrees; the majority indicated they would like to complete Master’s degrees, two were interested in pursuing a Ph.D. Only four women were not interested in pursing post-graduate studies, as one noted, “currently my life is rich and full.” Several respondents indicated they were planning to take a few years off before continuing; one of these women said she “never plans to stop being a student.” This sense that one will be a student indefinitely was apparent across interviews, which speaks to the new experience for most of the women that education is an attainable goal. It is testimony to the strength of these programs that women who previously doubted their ability to earn a college degree see advanced degrees as a possibility.

➤ **Progress Toward Graduation:** While the majority of participants report progressing

at their desired pace toward graduation, just under one-quarter report that they are not, but this may be a function of student status. Similar to the WICD findings, program graduates were more likely to evaluate their progress favorably compared to current students, all of whom attended Bachelor's degree programs. Of those who gave negative or mixed responses, the majority cited outside factors as the cause of their slower than expected progress including dyslexia, illness, marriage and family issues, and the demands of work.

For others, the academic system itself created obstacles, "When I started the program there was a maximum of 18 credits per year allowed. Once I had my study skills down, I would have like to have taken more classes... particularly for those who were maintaining their GPAs." The lack of explicit information regarding requirements also slowed some students down. "I was not clear about the requirements... if people come from a disadvantaged background then they don't always know certain things... you haven't really been socialized for this all your life. Even at an alternative school they sometimes assume that you know things which you don't ... there needs to be more explicit directions.'

Additional support or guidance was suggested in order to help students achieve their educational goals, such as advisors designated specifically for program participants or help with applications to graduate school. There is also an expressed need for additional financial assistance with tuition and expenses such as books, childcare, and transportation. One participant, speaking for many, indicated that she needed to be able to "find the balance between home, work and school."

➤ **Career Goals:** A large majority of respondents, over 80%, were primarily interested in the helping professions. Education as a career was frequently mentioned, as well as counseling, social work, mental health, social welfare, youth work, and international work with third world women and children. Most respondents found that their goals had changed, some noting that as a result of the program they changed their majors, others felt as though their future plans expanded along with their career possibilities. "Now I want a career. I started out wanting a job and now I see myself teaching and training. With education it seems that there is so much more for me to offer." "It has encourage me to be even more open about the possibilities of career goals as well as improving my contributions to our society. It has opened some new possibilities in terms of my career."

➤ **Program Assistance and Support:** Programs appear to do well at increasing the confidence of their students by providing support, assistance and validation. "Basically, the support is really strong, no matter what the problem is that you are having, personal, financial, class related issues, there is always someone to help. They help you solve the problem, they don't just say O.K., they help you get through it." Participants also spoke to the empowering nature of the programs, several respondents commented that the

programs were especially good at building the participants' confidence in themselves and in their choices. "One of the most critical things it does is help people see that they do make choices even when they don't. Women do have power. They need to see power in a positive way for themselves. In the program they do exercises around power. The big thing is making choices because making choices is really about how to exercise power."

In addition, flexibility and willingness to conform to students' needs is cited as strength of some programs, while others are commended for their skillful and supportive staff. Several programs also received praise for the resources available to students. "The program provides a place to network and a one-stop place to get resources. Others were impressed with level of understanding in the program about the challenges that participants faced in fulfilling multiple roles. One respondent noted that the program was very good at, "having participants look at their academics and see how to manage being a mother, work full-time and study."

Participants universally report a high degree of satisfaction with the program they are/were enrolled in. It is not uncommon for participants to feel enthusiastic to the point that as they begin work, they report a desire to aid other women in similar circumstances. It is acknowledged, however, that satisfaction does not preclude room for improvement.

➤ **Suggested Improvements in Providing Program Supports:** One of the most frequent suggestions concerned the need for stronger academic advising. The lack of support stemmed partially from limited staff and the hours they were available. "There are only three part-time staff. It is confined by human capital." One-third of respondents specified the need for personalized academic counseling. "I had peers that ended up taking extra courses because their academic advising wasn't good. They couldn't graduate in a timely manner." Needs were also expressed for improved financial support and one respondent observed, "it is nice that work-study and financial aid don't count against welfare, but it still very difficult because it is such an expensive city."

In order to market the program more effectively to reach a wider segment of the population, funding should be available for recruitment and outreach purposes according to several women. The need for more comprehensive written material on resources available to students was noted, as well as having information and materials located in a single place. One participant recommended that quarterly need assessments would be an effective way to assess unmet needs for support. Those who were satisfied with their experience in accessing needed supports found that their assertiveness was a key to success. "I learned that anything you need you can get if you speak up. If there is a will there is a way. The program will help students and find what they need."

➤ **The Effect of the Program on Family Life and Relationships:** For 80% of respondents, family relationships were on the whole positively affected by their program experience. Many participants noted they had become role models primarily for their children, but also for other family members. "Even through 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'm laying the groundwork for their future.

This is what you need to do to succeed.” “Since I started school, my mother and sisters have gone back to school. We keep encouraging each other to continue. And we are raising a generation of children that expect to get a good education and see the value in that. It has a trickle around and then down effect,” or perhaps it could be termed a multiplier effect.

While the majority of respondents report that their relationship were enriched by their program experience and that their significant other had been very supportive, for some participation in the program placed a heavy strain on relationships leading to separation or divorce. “When I started the program I was married, and now I no longer am because for me it was either be married or be a student.” Several women noted the stress their program participation placed on their family life, especially with regards to the time lost with children. “My children are the most important, sometimes I feel like I don’t get enough time with them. They are at day care all day, and I am at work or at school. When I pick them up it is time to cook dinner, next thing you know its time to put them to bed. Its not enough time with the children.”

➤ **Responsiveness of the Program to Student Needs:** Overall, three-quarters of participants report that their program was very responsive or responsive to their needs. Approximately one-quarter of respondents report that while some of their needs were met effectively, the program’s responsiveness was uneven in some areas. In some instances student’s emotional needs were met but academic or vocational support was less available, for others the reverse was true. Only one respondent appeared to be somewhat ambivalent about her program. “It was mostly good, but I don’t feel that I was vocal enough to cause change. I was patient with them because they are new. I understand why it is the way it is right now.” Interestingly, all of the students who had criticisms of their programs were enrolled in Bachelor’s degree programs.

➤ **Suggestions for Program Improvement:** Participants offered a number of constructive suggestions for the improvement of their program. General suggestions which appeared with some frequency include the expansion of WICD-like programs in order to serve a larger number of participants, an increase in resources offered, including career counseling and increased use of external resources, such as professional women sharing their experience with participants. Other suggestions included increase in course and concentration offerings, perhaps with the creation of an accelerated track. Strongly reminiscent of WICD participant recommendations, one respondent urged larger, dedicated space including space for computers and children, another urged keeping in touch with graduates on a more consistent basis. One woman suggested that applicants should be pre-screened to determine their readiness to return to school, and another emphasized that more time should be given during the school day for job searches.

➤ **Satisfaction with the Program:** Participants uniformly report a high degree of satisfaction with their programs. In two instances, respondents noted that their experience had been so positive they felt they should help women who were facing similar challenges. “I am a peer advisor with the program. I was so thrilled with the program that I thought I would give something back.” Another participant stated, “As a case manager,

I now make referrals every day to clients that I see who would meet the criteria of the program.” Among other reasons, program satisfaction was credited to positive experiences with staff and with the helpfulness of the support system. “The director was someone I really trusted. That’s what someone needs.”

When asked which three words best describe the program, the respondents used general adjectives such as wonderful, all encompassing, supportive, nurturing, and invaluable. Others focused on how the program fostered self-acceptance, empowerment, enlightenment, and enrichment. The majority of the respondents also noted the facilitation of educational and career goals.

All respondents would recommend their program to other women, most frequently for the opportunity and empowerment it offers and for the strong support system provided. “There is a real opportunity for true spiritual, emotional and educational growth.” “It gives you a way to get yourself motivated and go forward with your life. It prevents you from waking up every day and looking around and realizing that you will probably live where you are for the rest of your life.”

V. POST-SECONDARY EDUCATION UNDER TANF: POLICY ISSUES

The following briefly reviews some of the issues in the policy debate around the reauthorization of the Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) and Temporary Assistance to Needy Families (TANF) and the importance of post-secondary education in these considerations. The discussion then summarizes current training and education policies across the states and these policies in the states in which the WICD-like programs in this study are located

➤ **Current Policy Issues:** As the interviews in this study have illustrated, access to post-secondary education for welfare recipients has been made more difficult with the passage of the PRWORA of 1996 and the institution of TANF. According to several commentators, there is a lack of congruence between the goals of the PRWORA, to break the cycles of dependency, and policies which emphasize moving recipients into the workforce as quickly as possible by promoting a “work first” approach. That this policy is not an effective means of boosting earnings above the poverty line is demonstrated by the many welfare recipients who leave welfare to join the ranks of the working poor, despite being employed.

While there is some agreement that more is needed, the most common solution is to call for an increase in job training with an emphasis on providing recipients with skills to make them more competitive on the job market. Higher education, which offers a clear and effective alternative, is rarely cited as a means to address this need, since the system in place with its stringent time limits and work requirements, does not accommodate easily to this approach. Indeed, the current federal framework for TANF and the policies enacted by individual states, for the most part accord little recognition to the importance of education in securing a job that pays a living wage (Wavelet, M. & Anderson, J., 2002).

One of the current issues surrounding the reauthorization TANF is the extent to which the dramatic decrease in the number of welfare recipients since the passage of the PROWA is due to the stringent requirements of the law or the favorable economy. While the employment-inducing strategies of welfare reform almost certainly played a role in these changes, they operated in combination with wage supports such as the Earned Income Tax Credit (EITC), increases in the minimum wage, and unprecedented economic prosperity.

Nationally, the numbers in the welfare caseload have dropped by more than half, accompanied by a significant increase in the numbers of low-income women working for pay. Yet according to a recent study, three-fourths of the women who have left welfare over the last few years were not earning sufficient income to rise above the poverty level and many were in danger of losing Medicaid benefits, which were not offset by increases in private health insurance. This same study found that half of the women also had trouble paying rent and utility bills. According to Brooks-Gunn, et al (2002), in order for welfare-to-work programs and policies to succeed in moving low-wage women workers and their families out of poverty, it is critical that they address multiple barriers including, child-care, transportation, clothing costs, work scheduling, and the lack of health care.

There is little question, that an improved sense of self can be the result of holding down a job and making one's own money. Studies have long shown that poor people, including recipients of public assistance, dislike welfare and would much rather be self-sufficient. Americans derive a basic dignity from paid work, even if the wages are low and opportunities for advancement are limited. Research indicates that single mothers receiving public assistance experience higher levels of depression than non-recipients. However, studies have also shown that single mothers earning low wages experience the same amounts of depression as mothers on welfare. This research suggests that work alone cannot improve the emotional well-being of poor women. Policy must focus on helping women out of poverty and into self-sufficiency in addition to getting single mothers off welfare (Peterson, S. & Friel, L., 2002). In terms of the children of welfare recipients, research findings indicate that when welfare-to-work programs resulted in both increases in employment by mothers and increases in family income, children fared better on behavioral outcomes and cognitive and academic development. This suggests that raising the income of working poor parents is a good investment in children's well-being when they result in sustained improvements in income (Child Trends, 2002).

Education in the United States has always been key to economic independence. Yet the PROWA has restricted low-income women's access to higher education in order to promote rapid attachment to the work force under the "work first" approach of TANF. According to Haskins and Blank (2001) this approach has raised employment rates without improving job quality. Low-income women are working, but for the most part they are working in low-wage, unstable jobs. Others have pointed out, that when unemployment rates fell in the late 1990s, employers were forced to reach down to low-skilled single mothers with little work experience. These gains could be jeopardized by

the recession, especially in areas of concentrated poverty where jobless rates can increase to extremely high levels.

Working First But Working Poor (Negrey et. al., 2001) makes an important point that even among women who do receive job training, a clear pattern of gender segregation emerges; women are disproportionately referred to training for jobs in female dominated fields including child care, cosmetology, and office work. There was a general tendency for both community college-based and non-community college-based job training programs to offer training in traditional female jobs. While community colleges were more likely to offer the diverse support services needed by these students, instructors were more likely to say that the services available may not be sufficient to help low-income students succeed in training and education.

This study also points to another important avenue for greater pay and upward mobility for women, training for nontraditional jobs. Placement in these jobs could increase women's hourly wages by as much as one third. Yet under the mandate of "work first," poor women deemed employable are often directed away from training, which would enable them to make a living wage and placed in low-wage, women's jobs. Seldom are they encouraged or given knowledge of training and educational opportunities that might be available to them leading to jobs or careers that would pay more, have greater stability, and more upward mobility. Bell (2001) has commented on the potential consequences of our national failure to adequately educate low-income adults. "If formal education continues to be more common among adults already in the upper half of the educational distribution, and if the returns to education continue to grow as reported in many recent studies, stronger measures to help less-educated adults acquire new skills outside the workplace may be in order."

Along with others, the Center for Women Policy Studies has been promoting post-secondary education as essential to true welfare reform (Wolfe & Tucker, 2002). In the spring of 2000, the Center conducted in-depth interviews with 12 women TANF recipients enrolled in college in the Washington, D.C. area. While most women discussed the pressure of TANF time limits, some expressed the additional fear that their time on TANF would run out before they achieved their educational goals. Most understood TANF's rules and 'work first' philosophy as a message that they should not seek to obtain a college education. According to this study, the women understood TANF's mission as antithetical to their ambitions for economic self-sufficiency. Women also felt that welfare caseworkers devalued their client's self-defined educational goals. For example, one caseworker asked why a client wanted to go to college since welfare women did not need a college education.

One of the key findings of this and other studies is how important it is for low-income women to learn how to advocate for themselves and challenge the barriers to their success. The women in the study discussed above see post-secondary education as essential to their future success and economic survival. Recent research findings (Child Trends, 2002) lend further support to the importance maternal education. When welfare-to-work programs led to an increase in mothers' educational attainment, some groups of

children did better on cognitive outcome, suggesting that, for at least for some groups, investments in maternal education may be an important buffer for the children of low-income women. Findings from the National Evaluation of Welfare to Work Strategies, Child Outcome study, indicate that improving a mother's education offers a substantial pay-off for her children in terms of greater school-readiness and fewer academic problems (Magnuson & McGroder, 2002).

In the current discussions on the reauthorization of TANF, many believe that the barriers to higher education are one of the central issues that must be addressed. States must be given the flexibility necessary to design programs that provide effective education and training that will lead to better-paying jobs and long-term employability (Dobbs & Pate, 2000). One way of significantly reducing the barriers would be to redefine "work activity." In doing so, it is critical to remove the arbitrary restrictions on the length of time that TANF recipients may participate in education or training and to expand the types of educational programs recipients may attend. Other suggestions call for developing new ways to encourage employers and educational institutions to offer additional, perhaps part-time, programs using work-study arrangements, or flexible scheduling of training and work.

At present, TANF does not count post-secondary education toward mandatory work participation thus forcing states to restrict the amount of post-secondary education recipients can count towards their work requirement. In the early stages of implementation, the 20 to 30 hour a week work requirement under the PROWA led to an initial decrease in college enrollment by TANF participants across the country; in some cases up to 80% (Butler and Deprez, 2000). Since that time, several states and counties have experimented with providing post-secondary education to welfare recipients. In the following section, the federal TANF framework and several state and county approaches to post-secondary education for low-income women are discussed.

➤ **The Current Federal Framework and Some State Responses:** With regard to work activities and post-secondary education, federal guidelines broadly define work activity to include "job skills training" and "education directly related to employment", which can be liberally translated as vocational courses offered at post-secondary institutions. However, these provisions for skill building are short-term, as participation in job skills training, as a "work activity" is federally limited to 12 months. The percentage of a state's recipients involved in vocational training cannot exceed 30% or the state will incur financial penalties. TANF makes distinctions between what can and cannot be counted as work activities, and currently non-vocational post-secondary education is not recognized as a work activity. Furthermore, TANF requires that 30% of a state's total welfare caseload be involved directly in work, thus permitting only a small percentage of the state's caseload to pursue higher education.

Such stringent regulations with no federal guidance on how states could promote a higher education option, makes it more difficult for states that would like to include higher education in their state TANF plan. The lack of any sort of uniform national approach also encourages wide disparities among states in the opportunities they provide

their low-income population to achieve financial independence. Nevertheless, among the states in our study that are home to WICD-like programs, a full spectrum of options has been exercised in order to incorporate higher education. The approaches to higher education described below illustrate the range of state responses to TANF.

➤ **Three Approaches to Incorporating Higher Education in the State Plan:** States have approached federal TANF guidelines in a variety of ways, reflecting the creativity some states have employed dealing with welfare reform, as well as demonstrating the short-sightedness of the “work first” mandate.

Massachusetts permits its welfare recipients to participate in a two-year post-secondary education program while receiving TANF benefits and support services such as child care and transportation reimbursements only when simultaneously fulfilling the 20 hour per week work requirement. Such a policy allows Massachusetts to satisfy the federal work participation rate by expecting students to work but is laden with barriers for the low-income women who have to balance work, school, and parenting. In addition, the state does not provide support services to those choosing to pursue a four year degree, and continues to require 20 hours per week of work activity for individuals who manage to do so. Educational provisions in Massachusetts reflect the pressures of the federal “work first” mentality and such prohibitive policies miss the mark in terms of building the human capital necessary to ensure financial self-sufficiency.

Not all states have enacted such harsh restrictions for post-secondary education. Pennsylvania demonstrates a more generous approach, but has created a system tangled in bureaucracy. A Pennsylvania welfare recipient must spend the first eight weeks receiving assistance with job search, and then if employment is not found, the individual may enroll in college or skills training. However, participation in school or training will only fulfill the work requirement as a stand-alone activity for 12 months, after which education must be supplemented with “some” work activity. After 24 months, if an individual wishes to continue with education, the 20-hour per week work requirement must also be fulfilled outside of school. This policy appears to be plagued with problems from both the points of view of the state and of the recipient. Though more generous than Massachusetts, the eight weeks of job search appears to be inefficient and easily abused by recipients determined to pursue education. Those eight weeks might better serve an individual in college preparatory classes or application preparation rather than be filled with half-hearted job search activities. Such a policy also tends to be administratively heavy, as the state has to keep time lines for every individual to ensure that they are engaged in “some” work activity, or job search, or the length of time they have been participating in post-secondary education.

Another option that one state in the country (Maine) has chosen to exercise, is to develop a state-funded program that permits TANF eligible residents to pursue post-secondary education while receiving state financial assistance. The state removes the individual from TANF and its regulations, and the federal time clock of 60 months is

stopped. This state initiative is largely financed from Maintenance-of-Effort funds that are part of the TANF block grant. Through the Parents as Scholars (PaS) program, Maine allows for up to 2000 low-income people to participate in post-secondary education while receiving support services and cash benefits for the duration of the academic program. It is important to note that tuition is largely subsidized by federal Pell Grants, while the State of Maine pays for support services. Though work activity is expected for a portion of program costs, these activities are generally related to academic requirements or work-study, so the requirement is not as prohibitive to completing a degree. This policy, which recognizes the importance of higher education, especially for the low-income population, demonstrates what is possible when the state's goal is to secure financial stability for the economically disadvantaged.

An overview of state policies for post-secondary education and job training under state TANF plans is outlined below. This is followed by a review of post-secondary education policies in the WICD-like program states in this study.

- **Provisions for Post-Secondary Education in State TANF Plans:**
(State Policy Documentation Project, January 2001)
- Twenty-one states permit participation in post-secondary education to meet the state work requirement for longer than 12 months, countable toward TANF participation rate requirements:
 - Nine states allow participation in post-secondary education to meet the work requirement alone: Georgia, Illinois, Iowa, Kentucky, Maine, Rhode Island, Utah, Vermont, and Wyoming.
 - Twelve states allow participation in post-secondary education to meet the state work requirement for more than 12 months by combining the degree program with some work: Arkansas, California, Delaware, Maryland, Minnesota, Missouri, Nebraska, New Hampshire, New Jersey, North Carolina, South Carolina, and Tennessee.
- Thirteen states permit participation in post-secondary education degree programs to count toward the work requirement for up to 12 months:
 - Four states allow participation in education to count toward the work requirement alone, for up to 12 months: Alaska, Florida, Nevada, and Pennsylvania.
 - In nine states participation in post-secondary education combined with other work activity can count toward the work requirement for up to 12 months: Arizona, DC, Indiana, Kansas, Louisiana, Michigan, North Dakota, Texas, and Virginia.
- In thirteen other states, participation in post-secondary education does not meet the state work requirement: Alabama, Connecticut, Hawaii, Idaho, Massachusetts,

Mississippi, New Mexico, Oklahoma, Oregon, South Dakota, Washington, Wisconsin, West Virginia.

- However, most of these states do permit up to 12 months of vocational educational training (which may include community college training programs, depending on state definition).
- In four states, counties are responsible for deciding if post-secondary participation counts toward the work requirement: Colorado, Montana, New York, and Ohio.

➤ **Provisions for Job Training in State TANF Plans**

- 47 States authorize job skills training as a work activity,
- 23 state require job skills training to be combined with other work activities,
- 26 states place no limit on how long an individual may participate in training,
- 8 states have limits ranging from 18-36 months, and
- 6 states limit training to 12 months or less.

➤ **Post-Secondary Education Provisions under State TANF Plans with WICD-Like Programs**

• **CALIFORNIA**

California allows participation in post-secondary education to count toward the 32 hour per week state work requirement. If time spent in the education program does not add up to 32 hours, which includes time spent in class, labs, work-study, and internships, students must participate in a work activity or community service outside of school to meet the full hour requirement. However a student does not have to participate in a work activity that would interfere with her education. This applies for both two- and four-year degree programs; there is a time limit of 18-24 months in which post-secondary education may fulfill the work requirement. After the time limit is reached, the student must participate in a full 32 hours of a work activity outside of school in order to continue to receive assistance. Counties have some discretion on what activities can count toward the work requirement, including study time, and whether participation in post-secondary education may count toward the work requirement for more than 18 months (but no more than 24 months).

California also allows job skills training to be an authorized work activity if the training is needed to meet the work requirement. There is a time limit placed on job training of 18-24 months.

Program in California: Bachelor's Degree Program
Stay in School Project
Associate's Degree Program
CARE

• **KENTUCKY**

Kentucky permits participation in post-secondary education in two and four year degree programs to count solely toward the work requirement. There is a time limit of

two years placed on this, after which an individual can continue to participate if school is combined with 20 hours a week of a countable work activity. Job skills training is also counted toward the work requirement for up to 24 months, and may continue to be counted toward the requirement after 24 months when combined with 20 hours of a work activity.

Program in Kentucky: Associate's Degree Program

Ready to Work

- **MAINE**

Maine allows participation in two-year post-secondary education to count toward the work requirement with no other activity. Through the state-funded Parents as Scholars (PaS) program (separate from TANF), participation is also permitted in a four-year degree program. Students in the PaS program are expected to complete the degree within the same time it takes a full-time student, but may take up to one and half times that with good cause. Because PaS is state funded, participation in the program does not count toward the five-year time limit for TANF.

To participate in PaS a student must not already have a marketable degree or have the skills necessary to earn at least 85% of the median wage. The student must want to pursue a degree that will permit them to support their family and also able to succeed in an educational program. While in PaS, the student must participate in a combination of education, training, study, or work-site experience for an average of 20 hours per week. (Study time is counted 1.5 times the class hours.) After the first 24 months, the participant must choose either to work 15 hours per week in addition to the study time, or do a combination of class hours, study hours, and work for a total of 40 hours per week.

Participants in PaS are eligible for support services given to Maine TANF recipients, including child care, transportation subsidies, books and supplies, eye and dental care not covered by Medicaid, occupational expenses, and subsidies for other expenditures associated with participation. In terms of job skills training, Maine allows training to count as a work activity, with no time limit, and no requirement to combine training with other work activities.

Program in Maine: College Preparatory Program

The Onward Program

- **MASSACHUSETTS**

Massachusetts permits participation in two-year post-secondary education, but does not count participation toward the hourly work requirement, unless exempt. The work requirement is 20 hours per week, but may be satisfied by community service during the hours other than when the individual's children are in school. Childcare is provided if necessary to attend a program, with approval of the Department of Transitional Aid (DTA). Massachusetts does not permit participation in a four-year post-secondary education program, unless a person was in such a program before 1995 or an individual does not need support services from the DTA, such as transportation or childcare. In the latter case, an individual can pursue a four-year degree during their time limit, but is still subject to the state work requirement.

Massachusetts does allow for participation in job skills training including ESL, adult basic education, GED, high school, vocational or job training programs, and other community college programs, when combined with the work requirement. There is no time limit on participation.

Programs in Massachusetts: Associate's Degree Program:

Urban College of Boston

Bachelor's Degree Programs:

Women in Community Development (WICD)

Next Step Initiative

School of Human Services

Fireman Scholars Program

College Preparatory Programs:

Foundations Program

Challenges, Choices, Change

Women in Transition

• **NEW YORK**

New York is one of four states in the country to leave allowance for participation in post-secondary education up to county discretion. New York however does not allow for participation in a four-year degree program to count toward the work requirement, although the time limit is up to county discretion. Participation in job skills training is also left for counties to determine.

Programs in New York: Associate's Degree Program

Family College Bronx Community College

College Preparatory Program

ACCESS

• **OHIO**

Ohio permits participation in post-secondary two- and four-year programs when combined with other work activities, but counties are given the authority to decide if participation in post-secondary education can count alone as the work requirement for up to 24 months. Job skills training is permitted to meet the work requirement if the training is necessary to meet the work requirement. There is no time limit on participation.

Programs in Ohio: Bachelor's Degree Program

SPROUT

College Preparatory Program

Project Succeed

• **PENNSYLVANIA**

Pennsylvania's policy regarding participation in post-secondary education states that a welfare recipient must engage in a job search for the first eight weeks of cash assistance. If unable to find a job, a recipient may go to school or attend job training for up to 12 months without having to engage in any other work activity. After 14 months of receiving assistance (2 for job search, 12 for school), the student must supplement their

education with “some” work activity. Work activity may be community service, job search, or part-time work and there is no minimum hour requirement that must be met. After 24 months of receiving cash assistance, recipients must fulfill 20 hours per week of work requirement, which does not include education. The policy for job training is the same as the provisions for post-secondary education.

On May 1, 2001, Pennsylvania Governor Tom Ridge announced a pilot grant program to help Pennsylvania residents on welfare to pay for college tuition. This grant “offers need-based aid up to \$1,200 per academic year to cash-assistance recipients who are undergraduate students at a [Pennsylvania Higher Education Assistance Agency] approved post-secondary school.” This is funded by the TANF block grant.

Programs in Pennsylvania: Associate’s Degree Program:

Next Step

Bachelor’s Degree Programs

Women with Children

Carlow Hill College

Residential Women with Children

- **WISCONSIN**

Wisconsin does not permit participation in post-secondary education to count toward the work requirement. Wisconsin does allow for participation in job skills training to count as a work activity, but only in combination with 30 hours of community service or 28 hours of a W-2 transitional placement.

Program in Wisconsin: College Preparatory Program

Self Sufficiency Program

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Selected Resources on State Policies Regarding TANF Work Activities and Requirements and Post-Secondary Education Options

Greater Boston Legal Services (March 1999) *Access to Education and Training for TAFDC Recipients under Massachusetts Welfare Reform*
www.neighborhoodlaw.org/education_and_training_for_tafdc.htm

Community Youth Development Journal
www.cydjournal.org

Pennsylvania Legal Service
www.palegalservices.org

Parents as Scholars (PaS) Program
www.state.me.us/dhs/bfi/pas.htm

State Policy Documentation Project (Jan. 2001)
www.spdp.org/tanf/work/workssumm.htm

TANF Reauthorization Resource: Reauthorization Notes
www.welfareinfo.org

Welfare Information Network: Issue Notes
www.welfareinfo.org

Western Center on Law and Poverty: Education and Training Through CalWORKS
www.wclp.org/advocates/library/index.html

APPENDIX

OVERVIEW OF BACHELOR'S DEGREE PROGRAMS

	Residential Women with Children Prgm	Women with Children	Single Parents Reach Out (SPROUT)	Next Step Initiative	School of Human Services ¹	Carlow Hill College	Stay In School Project	Firemen Scholars Prgm	Women in Community Development (WICD)
Location	Chambersburg, PA	Dallas, PA	Berea, Ohio	Worcester, MA	Boston, MA	Pittsburgh, PA	San Francisco, CA	Gloucester, MA	Boston, MA
Established	1996	2000	1991	1999	1991	1983	1998	2000	1997
Affiliate	Wilson College	College Misericordia, Sisters of Mercy	Baldwin Wallace College	Latino Coalition, Quinsigamond Community College, UMass-Amherst, Worcester State College, UMass Medical School	Springfield College at the YMCA of Greater Boston	Carlow College	SF Urban Institute and SF State University	Wellspring House and Project Hope	College of Public & Community Service at UMass-Boston, Project Hope, Women's Institute for Housing and Economic Development
Participants	9	6 families	9	42	120	69	389	25	12
Graduates	9	none to date	20	12	50	59	n/a ²	n/a ²	6
Goals	Provide residential college experience to young mothers	Allow single mothers to go to college while living on campus with children	Provide services needed by low-income single, young mothers attending college, including housing	Increase number of minority or disadvantaged health workers with degrees	Increase access to college for low-income men and women	Provide educational opportunities for African-American students	Access to higher education for low-income families	Offer women the opportunity to get an education that will lead to a better career	Higher education for low-income women; work opportunities; leadership development
Cost	Tuition, room, board-\$21,000	Tuition and books	Food and tuition	Tuition and books	\$3,000 per semester	Childcare & computer: \$1/wk Tuition \$600-700/year	Tuition and Books	No cost	No program fees. Tuition vouchers if fin. aid does not cover costs
Services Offered	Financial aid, parenting classes, support groups, activities for children, trips, 100% day care reimbursement, access to local social services	Financial aid, loans, subsidized day-care, counseling, housing for mother and one child, formal peer support, skill-building workshops, family activities	Year-round housing, childcare, \$100/mo food allowance, books vouchers, workshops	Scholarships, mentoring, advocacy, resource location, and advising	Weekend classes, credit for life experiences, advising, math and writing tutoring, mentoring, student government	Financial assistance, peer support, childcare, peer academic tutoring, mentoring, leadership development	Mentoring, employment counseling, housing resources, financial aid, loans, work-study, off-campus employment	Financial aid, childcare, transportation, living costs, leadership component, mentoring prgm	Peer Support, financial assistance, academic guidance, professional development opportunities, leadership training
Future Plans	Alternate funding sources, establish mentoring program, expand program	Increase residential space to house more than the 6 families	Continue to aid this population and remain the same size	Include childcare, increase funding, expand affiliates	Concentrations within offered majors	Gain more support from government and hire a program counselor	Affordable housing	Additional funding sources, career and educational assessment	Additional funding sources, expand program, explore, additional affiliations

¹ School of Human Services was established 25 years ago. There are now has 8 campuses located in Boston MA, DE, CA, VT, FL

² n/a; information not available

OVERVIEW OF COLLEGE PREPARATORY PROGRAMS

	Foundations Program	ACCESS	Self-Sufficiency Program	Challenges, Choices, and Change	Women in Transition	Project Succeed	Onward Program
Location	Gloucester, MA	Clinton, NY	LaCrosse, WI	Lynn, MA	Danvers, MA	Toledo, OH	Orono, ME
Established	1995	2000	1988	1985	1988	1983	1970
Affiliate	North Shore Comm. College Wellspring House	Hamilton College	University of Wisconsin System Extension	North Shore Comm. College	North Shore Comm. College	University of Toledo and Ohio Board of Regents	University of Maine
Participants	12	17	8	21	20-25/year	164	50
Graduates	81	10	n/a ¹	420	400-500	n/a ¹	n/a ¹
Goals	Aid women toward financial self-reliance	Provide low-income parents with necessary support	Encourage and enable single parents to enter college	Help low-income obtain a college education	Support women as they begin their college education	Enable financial self-sufficiency	Educational opportunities to at-risk populations
Cost	No Cost	No cost	No cost	No cost	\$900/yr tuition	None	\$140/credit \$2000/sem
Services Offered	Career counseling, computer training, workplace skills mentoring, childcare and transportation assistance	Tuition, books, computers, food emergency funding, childcare, psychological counseling, legal help, tutoring, DSS advocacy	Self-awareness, computer and math classes, childcare, scholarships, informal peer support	Career planning, academic courses, personal development, internships, financial aid, referrals to childcare	Financial aid, tutoring, personal counseling, peer mentoring, support group, social and cultural events	Workshops, career assessment, goal setting, computer training, individual counseling, scholarships	Financial aid, academic advising, peer & career counseling, peer mentoring, tutoring, orientation
Future Plans	Develop a more integrated curriculum, add more staff and computers, summer session	One-on-on tutoring, additional funding	Work around full-time work requirement	Focus on lack of housing	Address crisis and short-term financial support, recruit more women, secure funding, transportation	Obtain sufficient funds & staff to offer comprehensive services	Evolve in relationship with the university

¹ n/a; information not available

OVERVIEW OF ASSOCIATE'S DEGREE PROGRAMS

	Urban College of Boston	Family College Bronx Community College	Next Step – Community College of Philadelphia	Ready to Work	Cooperative Agencies Resources (CARE)
Location	Boston, MA	Bronx, NY	Philadelphia, PA	Prestonburg, KY	Victorville, CA
Established	1967; permitted to grant AA degrees in 1993	1993	September 2000	1990	Statewide: 1981 Victor Valley Community College branch: 1989
Affiliate	Action for Boston Community Development, Lesley College, Wheelock, UMass-Boston and Endicott	City University of NY, NYC Public Schools, and NYC Human Resources Administration	Philadelphia Community College, Department of Public Welfare, County Assistance Office, and Philadelphia Workforce Development	Prestonburg Community College and Kentucky's network of Ready to Work Programs ¹	Statewide California CARE Network ³
Participants	700	40	88	150	75
Graduates	29	82	None to date	27 ²	120-150
Goals	Provide a path out of poverty through education	Allow parents with children aged 4-7 to attend college	Provide education and training to welfare recipients	Provide support services for the enrollment and retention of KY's Welfare Students	Aid single parents on welfare to obtain a career via education
Cost	\$100/credit -financial aid available	Books (program and childcare are free)	Tuition and books-financial aid and allowances for childcare and transportation available	No cost	No cost
Services Offered	Referrals for childcare and housing, tutoring, a learning resource center, personal, academic and professional counseling, career guidance	Childcare for children aged 4-7, counseling, housing support, advocacy, health services, internship placement and job counseling	Financial assistance, case management, job development, counseling, peer support and advocacy, academic tutoring, workshops, career center	Gathering space, food, "life-cycle library." emergency fund, childcare referrals, career counseling, workshops, textbook purchasing assistance	School supplies, typing services, \$300-\$400 academic stipend, book and parking vouchers, bilingual staff, phone cards, store discounts, parent meetings
Future Plans	Provide healthcare as a part of its services	Focus on job placement and not academic achievements	Provide consistent allowances for childcare and transportation	Gain full-integration with other on-campus support services	Expand services to assist single parents receiving SSI

¹ There are 190 Ready to Work Programs across Kentucky

² Cumulative figures not available

³ All 110 State Community Colleges have CARE programs

National Overview of Post-Secondary Education Provisions

21 States

Post-Secondary Education counts toward work requirement for longer than 12 months

9 States

After 12 months, education continues to fulfill work requirement

GA, IL, IA, **KY, ME,**
RI, UT, VT, WY

12 States

After 12 months, education must be combined with other work activity

AR, DE, MD, MN, MO, NE,
NH, NJ, NC, SC, TN, **CA**

National Overview of Post-Secondary Education Provisions

13 States

Post-Secondary Education counts toward work requirement for up to 12 months

4 States

Education alone can count for up to 12 months

AK, FL, NV, **PA**

9 States

Education combined with other work can count for up to 12 months

AZ, DC, IN, KS, LA, MI, ND,
TX, VA

National Overview of Post-Secondary Education Provisions

13 States

Post-Secondary Education does not meet the State Work Requirement



AL, CT, HI, ID, MA, MS, NM, OK, OR, SD, WA, WI,
WV

National Overview of Post-Secondary Education Provisions

4 States

Counties decide whether participation meets the work requirement



CO, MT, **NY, OH**

LITERATURE REVIEW

The presence of non-traditional age students on college campuses has become increasingly commonplace over the last few decades. A recent New York Times article (Rimer, 2000) notes that an increasing number of adults over age 30 have found their way back to college, and women account for most of the boom in adult education. This surge in enrollment is not surprising if one considers the major changes, both economic and social, that have affected women's lives over the last twenty-five years. Social expectations for women have shifted from the traditional domestic role to the world of work. The changing economic milieu has resulted in a greater need for women's financial contributions in all family types.

This review of the literature examines some of the research on non-traditional age, low-income women and higher education. The first section will focus on the characteristics of non-traditional age women returning to college. The second section discusses the characteristics of low-income women and illustrates how higher education can be a pathway out of poverty. The third section examines the challenges and barriers that non-traditional age, low-income women face when trying to acquire post-secondary education.

HIGHER EDUCATION AND NON-TRADITIONAL AGE STUDENTS

Who returns to college?

Who are these non-traditional age college women? In Gaining A Foothold: Women's Transitions Through Work and College (AAUW, 1999) researchers attempted to profile the typical reentry student, comparing the experience of female with male students returning to school. The majority of both female and male students are likely to report having received above average grades and SAT scores while in high school and nearly half of them had at least one parent who was college educated. A high percentage of returnees (81%) reported an average household income below \$50,000 at the time of their transition back to school. Most returning students attend a public university, one-fourth seeking a bachelor's degree, three-fourths seeking a postgraduate degree. Women showed a marked interest in the fields of education and the medical sciences whereas men gravitated towards engineering, math, history, or technology. Concerning personal circumstances at the time of the work to school transition, women often stated that their previous work hours did not change upon starting school, whereas men's work hours decreased. Twenty percent of reentry students were married and thirteen percent reported being responsible for a child at the time of the survey.

Reasons for returning

Women generally have very different expectations and goals associated with their return to school compared to men and traditional age students. Some wish merely to acquire a necessary degree and target specific skills needed for work. Vocational development is most often cited by people of color, those with low high school grades, or those completing a two year program (AAUW, 1999). Ford (1998) found that better employment and self esteem gains were the two most prominent motivations for returning to school and concluded that better employment can lead to increased self-esteem and vice versa. Furthermore, the better employment these students are hoping to achieve is not necessarily employment that is simply more financially rewarding.

According to the AAUW (1999) study, the number one reason for returning to school is “to pursue a career that is interesting and fulfilling.” Returning students hope, through further education, to attain careers that are personally satisfying and higher paying. Women indicate a variety of other reasons including greater autonomy from their husbands and employers and the desire to be a role model for their children. George(1998) cites that many women return to school after a personal or professional life transitions, such as the loss of a job or divorce. Higher income women are likely to report that college is an indulgence for them and their return to college is a source of pleasure and personal enrichment.

Reentry Concerns Specific to Non-traditional age Women

Some concerns are highly specific to non-traditional age women students. A British study by Sperling (1991) focuses on the social pressures returning women students face. The study found that women faced, “an educational and sociopolitical system that maneuvers them into traditional, narrow modes of occupation.” Women who have been raised to believe that education is not as important for them as it is for males may have trouble asserting their right to further educational experience, especially when faced with domestic responsibilities. Furthermore, while men do not cite discomfort with age as a major concern in returning to school, women tend to view being past the traditional college age as a barrier. Non-traditional age women students often worry about whether or not they’ll feel comfortable in a classroom with younger students. McCrohan (1996) states that nontraditional female students are also concerned about competition, but not specifically about their ability to learn.

Traditional vs. Non-traditional Age Students

Is there cause for older students to worry about matching their abilities with younger students? Reentry women have been found to have significantly higher grade point averages than traditional aged students (Badenhoop & Johnson, 1980; Erdwins, et al, 1982) and men who have reentered college (Smart & Pascarella, 1987). Studies appear to indicate that non-traditional age students are generally better prepared for the college experience than traditional-age students are. For instance, Seltz and Collier (1977) found that adult learners, in comparison to traditional-age students exhibit greater pragmatism in terms of their educational and career decisions; present more realistic self-concepts based on richer life experiences; are more likely make the decision to return to school in the context of multiple personal responsibilities; and are motivated to seek training for careers not typically explored by traditional-age students.

A study by Gianakos (1996) at Kent State University produced similar findings. Adult reentry students appear to be significantly more likely than younger students to be attending college in order to gain a sense of personal fulfillment, instead of simply for the credentials that most younger students wanted. Older students also showed significantly greater levels of self-efficacy around career issues and were more likely to have met with the staff of a career planning office. Older students, having had more time and experience to consider their job options, tended to be more career-oriented, often seeking out volunteer or work positions in their chosen field. Non-traditional age students may be more persistent regarding their academic goals because, unlike some traditional students, they directly feel the financial burden of attending school (George, 1998). Younger

students were less focused and not as realistic about future plans. Padula (1994) states that reentry women tend to be less satisfied with advisement and counseling services than other groups, possibly due to the fact that these services are designed with younger students in mind.

Traditional vs. Non-Traditional Age Students in the Classroom

The differences between older and younger students invariably translate into classroom behaviors. Often, the classroom benefits from the presence of a non-traditional age student who can add new dimensions to discussions through their unique life experiences. However, although exchange between younger and older students can be beneficial to both, the climate of the classroom can be negatively affected if students do not interact. According to focus groups conducted by Catherine Bishop-Clark and Jean M. Lynch (1992), this division can sometimes be caused by jealousy on the part of the younger student. Traditional-age students may view the enthusiasm and intellectual focus of an older student as an indication of being a “know-it-all.” Non-traditional age students also tend to have a more casual, friendly rapport with professors due to a similarity in ages. This difference in treatment may also raise the defenses of traditional students, who often feel more separated from faculty.

Non-traditional age students can likewise be affected by the attitudes of professors and students. Professors who gear classes toward the experiences and understanding of only young students leave older students feeling excluded. Ford (1998) found that nontraditional students learn and work well when individual life experiences are valued and explored in the classroom. Younger students may have trouble understanding how to relate to their older counterparts, causing further problems. For example, older students, due to their age alone, exude a sense of authority that differentiates them from their classmates. As a result, non-traditional age students are therefore sought out for help and guidance by younger students, who assume that they are more knowledgeable. This can be frustrating for the older students who may be struggling with class material to the same extent as the rest of the class.

Bishop-Clarke and Lynch (1992) also found that traditional and nontraditional age students had different learning styles within the classroom. Older students reported an inclination toward subject matter that is practical and goal oriented. They preferred, material that could be applied to personal experiences, while abstract concepts and general problem solving skills were not considered as engaging. Older students also reported a desire for “hands-on” activities and interactive discussion. In contrast, younger students did not show a preference for practical material and tended to prefer lecture formats rather than more an engaged classroom atmosphere (Bishop-Clarke & Lynch, 1992).

According to a study by Ford (1998), non-traditional age students benefit from role-playing, simulations, small group discussions and collaborative learning. These students looked for environments that encouraged self-direction, mutual respect and an emphasis on the importance of personal experience. Reentry women were motivated to learn when the information was applicable to their daily lives, showing a connection between employment and education. In addition, non-traditional age students required more feedback on their academic performance from professors in order to maintain self-esteem (Gordon, 1993). Gordon also found that professors who did not hold high

expectations of non-traditional age students were not assisting them in reaching their goals. Low-income, non-traditional age women have an even greater need for feedback and support from both professors and peers (Kates, 1991).

HIGHER EDUCATION FOR LOW-INCOME WOMEN

Characteristics of Low-Income Women

The need for income and the role of higher education in obtaining better jobs is clearly illustrated by the precarious financial situation of many low-income women. Women represent a disproportionate share of the poor. US Census Bureau data for 2000 shows that 76% of the poor are women and children; more than one woman in four (28%) heads a family that is below or at the poverty level. Furthermore, the data shows that women are concentrated in the lowest-paying occupations: 79% of clerical workers and 64% of retail workers are women (Women Employed, 2001). A 1995 study showed one-third of working female welfare recipients were employed as waitresses, cashiers, babysitters, food preparers, or in other low paying jobs. Nearly twenty percent of these jobs paid only minimum wage and the average wages of those women who had worked in the last twelve months was \$5.37 per hour (Women's Development Institute, 1995).

As skill requirements for jobs increase, it has become harder for women with little or no education to find a job that will pay a living wage. Holzer (1996) found that in four major metropolitan areas in the Midwest, 42% of firms reported skill requirements had risen for all of their new job categories: three-quarters required customer contact and 56% required computer use. At the same time, studies show that people on welfare show a marked lack of education. In the United States, single minority women and women with low education occupy the highest poverty level (Boldt, 2000). In Illinois, half of the welfare recipients lack a high school degree and three-quarters are in the two lowest literacy levels of the five defined by the National Adult Literacy Survey (Women Employed, 2001). A 1995 study by Lazere in Maine found that only 5% of the women surveyed possessed a college degree, and 22% had not completed a high school education (Spalter-Roth et. al., 1995).

In addition to low education levels, women on welfare show a higher percent of physical and mental health problems than the general population, and these problems act as barriers to employment. The Women's Employment Survey studied women welfare recipients in Michigan in 1997 and found that 26% had experienced major depressive episode. Furthermore, 7% exhibited generalized anxiety disorder and 15% had recent experience with severe domestic violence. Physical problems also make it difficult to find employment. Many women have had health complications associated with poor prenatal care and/or problems with substance dependence. Mothers also often cite their children's health problems as a barrier. The welfare-to-work program in Michigan has not been prepared to deal with problems of this nature. The local agencies offer job search skills, resume writing and mock interviews, but have no systematic assessment of recipient's personal needs. Although many of these women may be able to find jobs, they have difficulty retaining jobs due to these mental and physical health problems ("Why Some Women Fail to Achieve Economic Security," 2001).

College Education and Pathways from Poverty

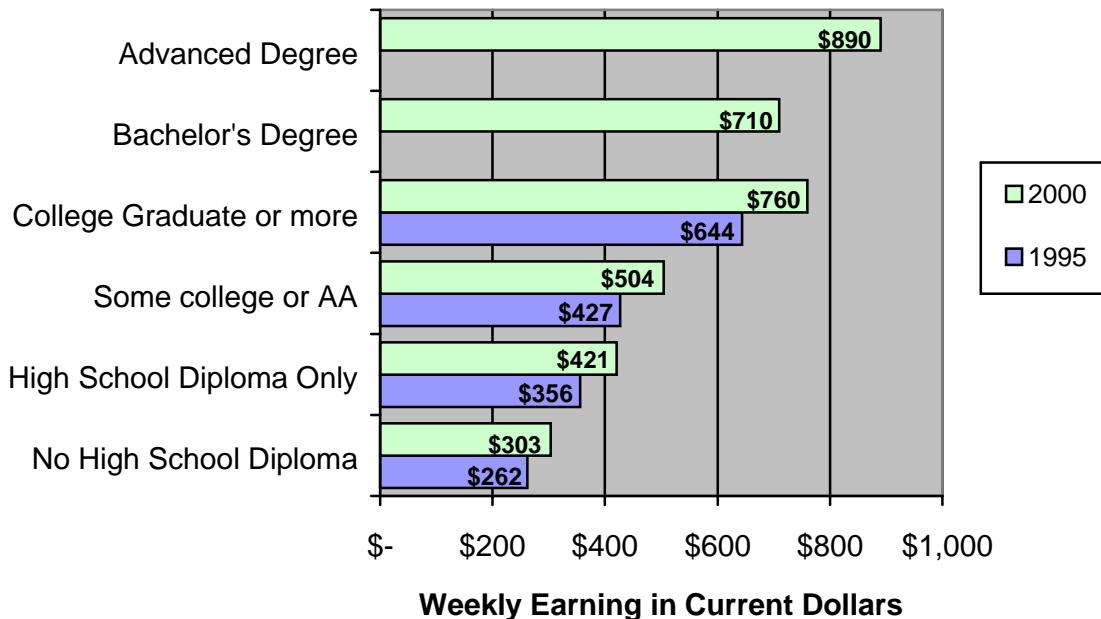
Many in the field see higher education as key to higher incomes and increasing the job options of low-income women. It is quite evident that individuals with more education make a higher wage. A study by Karier (1998) of welfare students at Eastern Washington University showed that wages can be increased by as much as \$1.14/hr for each year of college completed by welfare recipients. In addition, in 1995 the unemployment rates were 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 (Karier, 1998). The study also found positive results regarding welfare dependency and wages; a four year college degree reduced the rate of welfare dependency by 88%. The percentage of graduates receiving aid continued to decrease after the first year out of college. Not only were one third of the graduates employed, but the median hourly wage was \$11, well above minimum wage. Many welfare participants pursued a degree in social work and approximately one-fourth of the graduates received teacher certifications (Karier, 1998).

Kates (1996) also emphasizes the importance of reducing welfare dependency. Welfare recipients who acquire post secondary education have a 41% less chance of returning to welfare than those who do not go beyond high school. Higher education provides financial stability with increased job opportunities by eliminating or reducing the welfare cycle. Moreover, higher education has the infrastructure in place to accommodate adult learners, with many institutions developing specific services and resources for low-income women and single parents (Kates, 1996). The consequences of college education for low-income women, particularly women of color, are especially positive. Research has shown that a community college degree raises a woman's income by 65% (Boldt, 2000). Studies in five states also found that a college education allowed the majority of women surveyed to become financially independent; 70% of these women attributed their employment success to their college degree ("Welfare Reform and Higher Education", 1997). Boldt (2000) emphasizes that a year of college can cut the poverty rate for Latinos and African Americans by more than half. Nettles (1991), on the other hand, expresses the concern that higher education has limited influence on low-income African American women due to sex and race discrimination in the workforce. While acknowledging that a college degree increases the employment rate for African American women, she maintains that many low-income African American women do not possess the necessary educational backgrounds in order to gain college acceptance. However, Kates (1996) finds postsecondary education to be practical and responsive to women's lives, in that it offers a wide array of educational opportunities and step-by-step progression that can be adjusted to prior educational experiences and present life circumstances.

More recent data from the Bureau of Labor Statistics (2000) shows the median weekly earnings of full-time female workers with different levels of education. Figure 1 clearly indicates the significant increase in earning with a college degree. Women with a college degree or more earned over \$300 more each week than women with only a high school diploma. For many low-income women, who provided all the financial support for their family, the median weekly earnings with a high school diploma are not enough to house, feed, and cloth an entire family. Furthermore, comparing the 2000 data with data from 1995 shows the increased importance of post-secondary education. In 1995 the

difference in weekly earning between women with a high school diploma and women

Figure 1: Median Weekly Earnings of Full-Time Female Workers, 25 and Over, by Educational Attainment



with a college degree was \$288, by 2000 it increased to \$339 in current dollars (Bureau of Labor Statistics, 2001).

Source: U.S. Bureau of Labor Statistics (2000)

Over the past 20 years, those with a college degree have experienced a growth in real wages, while those without college degrees have experienced the largest rise in unemployment rates (Boldt, 2000).

The Self-Sufficiency Standard

Although most people with a high school degree can earn enough money to rise above the federal poverty level, they do not earn enough to move out of poverty. The federal poverty level fails to calculate accurately the cost to a single parent of raising a family. Diana Pearce (Gutefeld, 2001) developed a more accurate measure of economic standing in the early 1990s as part of the Women and Poverty Project at Wider Opportunities for Women. She created a Self-Sufficiency Standard for individuals and families broken down by family size, family composition and location. Unlike the poverty level calculations, the Self-Sufficiency Standard includes the costs of childcare, transportation and healthcare. Furthermore, the Standard shows the dramatic difference in the cost of living between different areas. For example, in Rapid City, S.D. an adult with one preschool child needs to earn \$10.26 an hour. If the same family lived in

Source: Bureau of Labor Statistics, 2001 7.70 an hour to meet the Self-Sufficiency

Standard. So far Self-Sufficiency Standards have been computed for Washington D.C., California, Connecticut, Illinois, Indiana, Iowa, New Jersey, New York, North Carolina, Pennsylvania, South Dakota, Texas, Wisconsin and Massachusetts (Gutefeld, 2001).

In Massachusetts the Standard was calculated in a collaborative effort between the Women's Educational and Industrial Union and Wider Opportunities for Women, looking at different family sizes and types in 17 areas of Massachusetts. A family of four in Boston with two children and two adults needed to earn \$42,564 a year to cover the costs of housing, childcare, food, health care, transportation and taxes. The federal poverty level for the same family is only \$17, 650 (1998). Furthermore, research shows that one out of every four families in Massachusetts does not meet the Standard (Bacon et. al., 2000).

The Self-Sufficiency Standard research also sheds new light on the reported successes of welfare reform. Although there has been a significant reduction in the number of people on welfare, recent studies show that while former recipients are working, they are not making wages high enough to support themselves and their families (Bacon et. al., 2000). In Massachusetts, 99% of Welfare to Work participants still have incomes below the Self-Sufficiency Standard. The same study shows that education is the key to moving out of poverty; individuals with Bachelor's Degrees earn 85% more than high school graduates. Jobs with decent wages and high levels of opportunity require training that is not available to people on welfare. In addition, the percentage of new jobs that require higher education is growing. Of the new jobs created between 1998 and 2008, 62% are expected to require an Associate's degree or higher (Bacon et. al., 2000).

Welfare Reform: Personal Responsibility and Work Opportunities Reconciliation Act

Despite the characteristics of low-income women and the connection shown between education and higher wages, the 1996 welfare reform effort focused on rapid job placement with short term job training instead of longer term education and support (Ford, 1998). The Personal Responsibility and Work Opportunities Reconciliation Act (PRWORA) signed by President Clinton in 1997 required states to show a 50% work participation rate among their Temporary Aid to Needy Families (TANF) recipients. Furthermore, the act did not count post-secondary education toward mandatory work participation, thus forcing states to restrict the amount of post-secondary education recipients could count towards their work requirement. A recent study by Karier confirmed that the 20-30 hours a week work requirement of PRWORA led to an initial decrease in college enrollment by TANF participants across the country, in some cases up to 80% (Butler & Deprez, 2000). Since then, several states have experimented with providing post-secondary education to welfare recipients. Several of these states efforts are highlighted in this report.

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. The flaws behind this philosophy are twofold. 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. Furthermore, most participants lack the skills to achieve employment which pays a living wages and is secure. These low-wage jobs do not

provide employees with the opportunity to leave poverty (Butler & Deprez, 2000). Welfare recipients continue to show an on-again, off-again cyclical pattern of employment and welfare. Without the appropriate job training, many former recipients find it hard to hold a job. A 1993 study found that 81% of welfare recipients who graduated from college left welfare for employment and most who graduated in Massachusetts found mid-level professional jobs ("Policy Update," 1998). Many find that they cannot make enough to support their families and return to government subsidies and benefits to survive. The "work first" approach has raised employment rates without improving job quality. Parents are working, but they are in low-wage, unstable jobs (Haskins & Blank, 2001).

CHALLENGES AND BARRIERS TO GAINING AN EDUCATION FOR LOW-INCOME, NON-TRADITIONAL AGE WOMEN

In Challenges For Older Students in Higher Education (Harris & Brooks, 1998), the authors note that the concerns of older students fall into three categories: institutional, situational, and dispositional. Institutional concerns revolve around the college itself and include relationships with college faculty, availability of financial aid, and the flexibility of class schedules. Women are more likely than men to cite financial aid as a barrier to returning to school. A significantly larger number of women face credit card debt and claim to be unhappy with access to financial aid information (AAUW, 1999). Furthermore, several research studies have found that women generally receive less financial aid than men and are more likely to drop out of school for financial reasons (Chamberlain, 1988; Gabriel & Smithson, 1990; Rodriguez, 1997). Low-income women have the additional worry of losing welfare benefits, such as food stamps, if their financial aid is seen by the government as an increase in disposable income (Gittell, 1991; Kates, 1991). In addition, financial aid forms for many schools often do not consider the unique circumstances of nontraditional, low-income women and consequently make it difficult for these students to receive financial assistance (Kates, 1991).

Flexibility of teaching staff and class schedules is also quite pertinent to the academic success of women. Female students often worry that class schedules will interfere with family responsibilities. Many nontraditional students attend school part-time and hold more outside job responsibilities than traditional students, leaving them with less flexible schedules (Neste, 1998). In addition, married women sometimes have trouble making a long term commitment to study in one location due to their husbands' employment relocations (Sperling, 1991). These geographic moves complicate the transfer of college credits and often depend on the flexibility of the receiving institution. Lack of spousal support can also have adverse effects on whether a woman decides to apply to college (Horwitz, 1996).

Inadequate information about specific colleges and programs may also act as a barrier for returning students to successfully reenter school (Ford, 1998). Gittell (1991) found that welfare programs did not adequately inform welfare recipients of the educational opportunities available to them. In addition to insufficient information about educational possibilities, fear of the admission procedure itself creates an institutional barrier for many returning students (McCrohan, 1996).

Situational concerns include those of childcare as well as job and marital pressures. Juggling the responsibilities of home and a school schedule is extremely difficult. The lack of childcare in many institutions of higher learning makes this task especially daunting for single mothers. In addition, Karier (2000) observes in his studies that welfare recipients attending college do not necessarily receive childcare assistance from state TANF programs. Childcare assistance is only available for welfare recipients who are either fulfilling their weekly work requirement or attending less than a year of vocational training, thus increasing the challenges faced by low-income women with children who pursue college degrees. Even for women who do receive childcare subsidies, the subsidies do not cover the costs of high-quality childcare that all children, and especially low-income children, need. The poor quality of childcare available to welfare mothers leads many of them to make informal childcare arrangements with friends or family. Studies show that most mothers participating in welfare-to-work programs choose to use such informal arrangements (Fuller et. al., 2001).

Dispositional concerns are psychological in nature and include a lack of confidence, feelings of guilt for taking time and money away from the family, and a fear of change. Ford (1998) reasons that feelings of guilt, depression, inadequacy and anxiety are associated with women's socialized gender roles. Women may be feeling anxious about flexing their academic muscles due to past failures or long absences from school (Sperling, 1991). Studies have shown this lack of confidence to be one of the major impediments to returning students' success in school (Bishop-Clark & Lynch, 1992). This is particularly noticeable in older students' apprehension regarding learning new computer skills. Price (1997) states that "confirmation precedes development," in that women, unlike men, need to feel competent before they take on a new task. Consequently, many women, especially those with low incomes, are hindered by their own low expectations. In addition, McCrohan (1996) observes that the importance placed on education in an individual's past greatly affects her attitude about the value of adult education, as well as her determination to reenter school. Furthermore, the importance placed on education is related to socioeconomic class, so that, in general, low-income women do not come from backgrounds that stress the value of education.

The Benefits of College

While reentry women may have problems with self-concept and self-perception, (King & Bauer, 1988), one study found that once women were in school, both the students and their partners reported they showed increased confidence, reduced anxiety, and better relationships with their families (Kelly, 1982). Reentry women become better role models for their children and choose healthier and more stable relationships (Boldt, 2000). Similarly, the level of familial support and approval for women returning to school is a predictor of academic success (Gordon, 1993). Reentry women scored significantly higher on measures of motivation to achieve (Erdwins et al, 1982; Pickering & Galvin-Schaefers, 1988) than traditional students and married career women (Erdwins & Mellinger, 1984.) Academic success (based on GPAs) and self esteem were found to be positively related for non-traditional age women, with academic achievement leading to greater confidence in their ability to succeed (Gordon, 1993.) Studies of reentry women have found a strong correlation between a high motivation to achieve and self perceptions of support from family and community (Farmer & Fyan, 1983). It should be

noted that a comprehensive review of the literature by Padula (1994) found that ethnicity was frequently ignored in this research, and that when it was reported, most of the reentry women studied have been Caucasian.

Situational Reasons for Leaving School

Despite the best efforts of faculty and students to make the classroom a welcoming place, some non-traditional age students choose to discontinue their college education. An Australian study focusing on mature age female students with children (Scott, Burns, & Cooney, 1996) cites several reasons for this. Socioeconomic background is a primary indicator that a woman may cut her education short. Women from a lower class were likely to leave school due to a lack of money and the burdens of household and work responsibility. Since a low socioeconomic class is often linked to more conservative sex roles, women from such backgrounds were also likely to leave due to a lack of support from their families, who would prefer her at home. Women with low levels of previous education and employment were very likely to be intimidated by their lack of knowledge and necessary college skills.

Institutional Reasons for Leaving School

Older women were also more likely to leave school due to dissatisfaction with the university and its programs. Many students discontinue their education because of conflicting needs, interests and preferences between themselves and the institutions they attend (Neste, 1998). In addition, some reported feeling distant from the faculty and overwhelmed by the demands of study. The academic and social integration of non-traditional age students into the institutional environment greatly affects the retention rate of schools (George, 1998). George emphasizes that non-traditional age students must make a transition into the community in order to feel like a competent member. Unsuccessful transitions or isolation will lead some students to discontinue their studies (George, 1998). Others found their choice of study boring and too close to what they did for a living. Students studying science and technology were significantly less likely to leave due to course dissatisfaction than arts/humanities or business/law students. These findings are reiterated in a recent New York Times article (Rimer, 2000), which notes that returning students are less likely than traditional students to study social or behavioral sciences and significantly more likely to study business and education, which may contribute to the differences in satisfaction across disciplines. Rimer (2000) reports that according to the National Center for Education Statistics and the U.S. Census Bureau, students over the age of 35 tend to outperform their traditional age counterparts. Only around 7% of traditional age students report receiving mostly A's while nearly 30% of non-traditional age students report such high grades. In addition, non-traditional age students are also much less likely to receive grades lower than B's.

Preferred Educational Environment

Overall, returning to college appears to be an appealing (if stressful) endeavor for many nontraditional age students, an experience that is both challenging and rewarding. Research conducted on the preferred environments of non-traditional age female students urges larger universities to provide returning students with environments more characteristic of a community college. Returning students interviewed for Gaining A

Foothold (AAUW, 1999) said that community colleges provide an atmosphere more conducive to the returning students' situation than large universities. For instance, community colleges are usually more affordable, have more flexible schedules, provide more personal attention from faculty, and offer the practical and technical training desired by many returning students. Women in this study expressed the wish that large universities show greater flexibility regarding core degree and major requirements. They also hoped that institutions could provide additional financial support for older students to make higher education more affordable. Boldt (2000) notes that 48% of community colleges provide specific programs for welfare recipients, further accommodating the financial needs of low-income women. In a survey of 56 educational institutions in 32 states, Kates (1996) found that a number of institutions (including two and four-year, public and private, co-educational and women's colleges) used an array of strategies to mitigate some of the harsher effects of welfare policies. These efforts included providing low-income women and their families with services such as childcare, subsidized housing and/or financial and job opportunity resources. Kates (1996) also found that with support from their colleges and universities, welfare and low-income women excel academically and show a lower rate of attrition than that of traditional age students.

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