

### **Abstract**

This study assesses the impact of post-secondary education on 840 welfare recipients in New York, Tennessee, Washington, Wyoming, Illinois, and Philadelphia (Pennsylvania). It is the third phase of an ongoing project which investigates the role of education in assisting women on welfare to achieve independence. The present study confirms our previous finding that post-secondary education has enormous benefits for these women, changing both their professional and personal lives profoundly. 81% of respondents have been employed since graduation, and 72% said it was their college degree that got them their job. As with other college graduates, education enabled them to find employment in the primary labor market and become financially independent and secure. Many felt that their lives have also been enriched in non-material ways, and that the benefits of college would be passed on to their children through the example they set as parents.

## **Introduction**

In American society we have a long and honored tradition of regarding education as a means to achieve material security and social status. Access to higher education has been extended to certain groups who were regarded as especially disadvantaged or deserving, such as war veterans and minority groups, in the expectation that it would improve their life chances. Yet we have persistently ignored the potential of education to enable welfare recipients to attain similar goals. Instead we have strained to separate the domains of education and welfare at all levels of public debate and policy making.

The crucial role which education plays in national development is receiving increasing attention. There is a widely recognized body of literature on the importance of human capital investment, most recently highlighted by the awarding of the Nobel prize in economics to Gary Becker, who was responsible for the concept. More recently, Robert Reich has also argued that in a global economy where capital and goods are increasingly mobile, America's future competitiveness will depend primarily on the skills its citizens have to sell in the global economy (Reich, 1991).

Long term shifts in the structure of the labor market reflect these changes. In the post-war period technological, information and service industries have gradually been replacing manufacturing as the mainstay of the American economy, and these industries require a highly educated and flexible workforce. The U.S. Department of Labor predicts that the number of low skilled jobs will decline from 47% to 27% by the year 2000 and that by the turn of the century, the majority of jobs will require a post-secondary education.

The argument for greater investment in human capital is widely accepted, but few have noted its relevance to the welfare population. We have overlooked the potential of education as a means by which women on welfare can achieve independence and become productive members of society as workers, citizens and the parents of the next generation.

Many welfare recipients are caught in a trap; even if they want to become self-supporting, they lack the skills to get a job which pays enough to support their family and has the stability and benefits they need. But for some of the 30% of welfare recipients who have a high school diploma, all the evidence suggests that a college education can be the answer.

The relationship between education and higher earnings is well-established. Even short spells at college make a difference in earnings. Income statistics from the 1990 Census show that high school graduates earn an average of \$1,405 per month, and those with some college earn \$1,595. In a national study of community college students, Kane and Rouse found that the 20% of the labor force with one to three years of college earned 15% more than high school graduates during the 1980s. They found a positive correlation between the number of college credits and income earned, even without graduation, and regardless of the quality of the institution (Kane and Rouse, 1992).

The return on education is cumulative. Census data show those with bachelor's degrees earning an average of \$2,552 per month (\$1,000 more than those with less than a 4-year degree), MA holders an average of \$3,248, and Ph.D holders an average of \$4,679.

Education is particularly important in enabling women and minorities to increase their earning capacity. The Census data show that there continues to be a wage gap, with men earning more than women, and whites more than African-Americans or Hispanics. But in both cases the gap is most extreme among those with least education. Women with masters degrees earn 69% of the average male salary (\$2,614 compared to \$3,748), whereas those with only high school or less earn under half the wage of the equivalent man (\$579 compared to \$1,116).

Given these realities, it is not surprising that educated women are far less likely to spend long spells on welfare or to live in poverty. A study of AFDC women with a high school education or less

found that 60% of them were back on welfare within 5 years of leaving the rolls. Only 25% of high school graduates and 15% of high school drop outs left welfare for a job lasting 18 months or longer (Pavetti, 1992). This high rate of recidivism is easily explained. It is almost impossible for women with only a high school education to find a job with the salary and stability they need to support themselves and their children. To achieve real and lasting independence, these women need an education which will gain them access to the primary labor market.

The relationship between education and independence is strongest for those who are most disadvantaged. This is illustrated by the circumstances of women of color, who must struggle against the double weight of racial and sex discrimination. Among families headed by African-American women, the poverty rate is only 21% for those with at least one year of post-secondary education, compared to 51% among female high school graduates. Among white women there has been a 9% decline in the poverty rate associated with some post-secondary education, and among Hispanic women an 11% decline (Sherman, 1989; Coughlin, 1989). Again, a 4-year degree has considerable benefits for minorities, with African-Americans holding bachelor's degrees earning \$2,002 a month, compared with \$1,204 for those with only some college.

It is clear that education has important long term benefits which far exceed the short term financial savings of reducing the welfare rolls. But the politics of welfare in the U.S. have been dominated by ideological conflicts which have prevented a serious consideration of this data and its implications for policy.

When it was introduced under the Social Security Act of 1935, AFDC was designed as a income maintenance program, which aimed to provide a minimum level of support for mothers whose husbands were dead, invalid or absent. Unlike social security, which was targeted at the predominantly white male workforce and their surviving widows and was a categorical program under which all eligible applicants received benefits, AFDC was a means tested program. And unlike unemployed or retired workers, women who found themselves in need were suspected of being responsible for their own misfortune. Women applying for AFDC found that their personal life was scrutinized along with their financial resources.

AFDC originally aimed to provide a minimum income to mothers of young children at a time when it was assumed they could not work. With the expansion of the welfare rolls in the 1960s and increased female participation in the labor force, perceptions of the program's function changed<sup>1</sup>. Since the introduction of the Work Incentive Program (WIN) in 1967, there has been a gradual shift towards encouraging women to achieve independence through work. Under WIN, the states were required to make participation in employment-related activities a condition of receiving aid for all non-exempt AFDC recipients. However, most programs focused on basic education and short term vocational training with a view to sending women out into the workplace as soon as possible. Little consideration was given to whether the jobs were sufficiently well-paid and secure to support their family needs.

The Family Support Act of 1988 represented a shift towards greater emphasis on education. Originally the higher education option was to be mandatory, but in the legislative process a

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<sup>1</sup> The expansion of the welfare rolls was accompanied by a change in the racial composition of recipients. When the AFDC program was first established, 96% of recipients were white. By 1990, whites were 38.1% of the recipient population and Blacks and Latinos together represented 56.3% (Christensen and Briar, 1988).

compromise was made between liberal and conservative factions. Senator Moynihan, the original sponsor of the Bill, was able to retain the training and basic skills components, while conservatives won work requirements.

The resulting legislation continues to emphasize basic education and training, but it does include post-secondary education as a JOBS training activity, if the states elect a post-secondary option. Within the parameters of the Family Support Act, the states could choose to invest in short term activities with more immediate returns in job placement or in longer term education and training to enhance AFDC recipients' earnings prospects and employment stability. However, Federal policies and regulations provided little incentive for the longer term approach.

A comparative study of the implementation of the JOBS program in ten states conducted by the Samuels Center (Gittell and Covington, 1992), found that some states have opted for a human capital investment approach which emphasizes movement out of poverty and the importance of additional education and training for long-term AFDC recipients, while others have adopted an elimination of dependency approach which emphasizes the work obligations of AFDC recipients and programs which promote their entry into the labor market as rapidly as possible.

The JOBS program does demonstrate an increased recognition of the importance of education, but the lack of federal incentives for more post-secondary education reveals a continued reluctance to extend our general acceptance of the relationship between education and employment to welfare recipients. Whether this reflects a lack of confidence in their ability to benefit from education in the way that everyone else in society does, or a desire to punish women who are single parents, the result is to perpetuate their dependent status by undermining their access to education.

Although there is compelling evidence to suggest that higher education can be a route to independence for women on welfare, few studies have focused directly on this population. Our study of AFDC college graduates in five states provides important new material for the policy debate.

Most of the women who responded to our survey went to college before the higher education option was initiated under JOBS. The vast majority of them are now working and off welfare, and they report an enormous improvement in their own lives and those of their families. The study demonstrates that if, despite the serious obstacles of limited resources, information, and access, welfare recipients manage to attend and graduate from college, they can achieve what most other college graduates achieve: economic, personal and social independence. It makes a strong case for greater investment in the human capital of welfare recipients.

This study and its findings have particular implications in the present policy context. President Clinton's proposal for welfare reform aims to transform welfare from an income maintenance program into one which prepares recipients for the labor market by means of a two-year work preparation program. Although the proposal reflects the President's commitment to enabling welfare recipients to become independent and recognizes the importance of education and training, it ignores the higher education option.

Both the general research on the relationship between education and income and the specific findings of our research on welfare recipients who go to college indicate that the returns on education are cumulative. A four-year degree has significant advantages over a two-year degree in terms of increased earning capacity and stability of employment.

In the case of women on welfare, most of whom are raising children alone, the difference in income can make the difference between independence and continued poverty. Recent federal poverty guidelines give \$11,890 as the annual income threshold for a family of three (AFDC recipients have an

average of two children)<sup>2</sup>. Yet according to the Census data, women with only some college but no bachelor's degree earn an average of only \$1,115 a month (\$13,260 per year). This means that many of them are still living in poverty, even after spending some time in college. Only women with a bachelor's degree are earning well above the federal poverty threshold for a family of three (at \$1,698 a month or \$19,404 per annum). For minority women who are at an even greater disadvantage in the labor market, the bachelor's degree is even more crucial.

Allowing AFDC recipients to pursue a four-year degree would require a limited additional investment in the short term, but both structural changes in the composition of the labor market, and data on the relationship between education and income indicate that this outlay would be more than compensated for by the long term benefits to society.

## **SUMMARY OF MAJOR FINDINGS**

### **The Original New York Study**

The Howard Samuels State Management and Policy Center of the Graduate and University Center of the City University of New York was founded in 1987, and its research has included issues relating to welfare, education and economic development. Recognizing the importance of education as a major factor in determining the life chances of low income women, and the implications of this for welfare policy, the Center conducted the first study of AFDC college graduates in 1988, with the cooperation of the New York State Education Department (Gittell, Schehl and Fareri, 1990).

The findings were impressive. Of the survey respondents, 88% had been employed since graduation from college, 75% were earning more than \$10,000 annually, and 45% more than \$20,000. Over half the respondents had gone on to undertake additional education or training, and 22% were in graduate school.

Although limited to one state, the findings gave a clear indication that attending college can bring remarkable benefits for women on welfare. Certain factors seemed to be particularly important in determining their success: women who had graduated from a four-year degree program and participated in school or community-based special programs were most likely to be off welfare, employed and earning a higher salary.

The interviews revealed other, qualitative, benefits of education. The women described the feelings of degradation, insecurity and impotence they experienced while on welfare, and said that after graduating from college they felt more independent, self-confident and in control of their lives.

All the women who were mothers said that their college experience had a profound effect on their children, too. Not only did they benefit from a more secure financial environment, but they felt proud of their mother's achievements and were motivated to raise their own expectations. They saw their mothers make sacrifices, and the long-term benefits of investing in education. Many of the women said that their children now aspire to college and professional careers, and are prepared to work hard to achieve their goals.

### **Replication of the study**

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<sup>2</sup> Department of Health and Human Services, Federal Poverty Guideline, February 1993.

In June 1990, the Howard Samuels Center was funded by the Ford Foundation to analyze the experience of AFDC college graduates in other states. Replication of the New York study was initiated in Illinois, Tennessee, Washington, Wyoming and in Philadelphia (Pennsylvania). The Illinois study received independent funding from the MacArthur foundation<sup>3</sup>.

Survey data from all five states confirmed the conclusion of the New York study that obtaining a college degree can have dramatic benefits for welfare recipients. Getting a college degree changed these women's lives. It enabled them to find employment in the primary labor market, enriched their personal lives, and improved their relationships with their children.

Respondents said that their education had improved their earning capacity and expanded their employment options. Most were convinced that they could not have left welfare without their college degree. As in New York, those who completed a four-year degree reaped the greatest benefits, with more of them able to leave the welfare rolls and earn salaries adequate to support a family. Moreover, many of them have since undertaken additional training or graduate study; a step which reflects their recognition of the professional and personal benefits of education.

The women indicated in both the survey and interviews that, as well as helping them achieve financial security, college had improved their sense of self esteem. They were proud of their accomplishments and confident about their futures. They felt that they had acquired new social skills in college which had helped to improve their relationships with family, friends and employers.

Women commented that their college experience had made them better parents and role models for their children. They said that they were now more able to guide their children in their studies and personal lives, and that along with pride in their mothers' success, the children had gained a new sense of their own possibilities in life.

The results of the study make a strong argument for extending the higher education option to a greater number of AFDC recipients, and encouraging them to pursue a college degree. The federal government can provide encouragement and support through more positive regulations for states to adopt a four-year college option. The states can make information more readily available to candidates for the higher education option and encourage more women to pursue a college degree. Higher education institutions can provide improved career and guidance counseling, day care facilities and more non-sex stereotyped curricula and programs. The opportunity to go to college can enable women who were formerly dependent on public assistance to achieve personal and financial independence and a new start for themselves and their families.

## **EDUCATION AND INDEPENDENCE: ANALYSIS OF SURVEY DATA**

### **Independence and Employment<sup>4</sup>**

The studies in all five states found that a college education had enabled the majority of the women surveyed to become financially independent: an average of 81% have been employed since graduation, and an average of 70% consider that it was their college degree that enabled them to secure their present job. Those who completed a four-year degree were most likely to have left welfare

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<sup>3</sup> Details of the methodology for the replica studies can be found in Appendix A.

<sup>4</sup> See Appendix B for full presentation of survey and interview tables.

for stable employment and to be earning a salary adequate to support a family.

**Table 1**  
**Public Assistance Status**

	Year Before College	Currently
New York <sup>5</sup>	62%	14%
Illinois	80%	21%
Tennessee	70%	11%
Wyoming*	72%	38%
Washington*	71%	48%
Philadelphia*	95%	48%

\*Note: Data from Wyoming, Washington and Philadelphia has been separated to illustrate differences in their respondent groups, the majority of which were recent graduates. Sources: State studies.

The results vary only slightly from state to state, with the states which surveyed recent graduates predictably having lower percentages of respondents employed. In Illinois and Tennessee, where respondents graduated between 1980 and 1990, an impressive 85% of them have left the public assistance rolls, and the 15% who remain on welfare indicated that this was due to recent unemployment, or because they were caring for young children.

Respondents in Washington, Wyoming and Philadelphia were surveyed less than a year after graduation. And, as Elizabeth Keeler, director of the Washington research team explained, "given the job market of today, it often takes even single, middle class students quite some time to find their first job after graduation." Many of those still receiving public assistance were engaged in further education or training which could be expected to make them self-supporting in the near future.

Many of the respondents are not merely off welfare; they are also commanding a reasonable income. On average, 80% of respondents are earning over \$10,000, 31% are earning over \$20,000, and 13% are earning over \$30,000.

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<sup>5</sup> New York was studied earlier and serves as the basis for the five state study. It is included in all tables for the purpose of comparison. See Appendix A for a discussion of methodology.



**Table 2**  
**Salaries**

	Under \$10,000	\$10,000- \$20,000	\$20,000- \$30,000	Over \$30,000	Not Employed
New York	6%	29%	39%	7%	19%
Illinois	4%	58%	12%	26%	13%
Tennessee	8%	50%	30%	10%	2%
Wyoming*	56%**	30%**	5%	9%	12%
Washington*	20%	16%	15%	9%	40%
Philadelphia*	6%	32%	9%	16%	35%

\*Note: Data on Wyoming, Washington and Philadelphia has been separated from the remaining states due to the fact that their respondents were all recent graduates. \*\*Wyoming's base salary data broken down into different categories, 33% = less than \$12,001, and 41% = \$12,001-19,999. Sources: State studies.

In the in-depth field interviews women made it clear that their college education had been crucial in enabling them to find stable and rewarding employment. One woman interviewed in New York explained:

Professionally, "I do clinical social work. I like that one-to-one human touch. And, although I've had that interest since long before I went to college, I couldn't have gotten a job doing what I love without my college degree. In terms of how college has changed me, it built me up. I became educated. I've gained a sense of control over circumstances instead of circumstances controlling me."<sup>6</sup>

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<sup>6</sup>Gittell, Schehl & Fareri.

**Table 3**  
**Employment and Education**

	Employed Since Graduation	College Helped Secure Present Job
New York	88%	80%
Illinois	87%	77%
Tennessee	91%	74%
Wyoming	89%	58%
Washington*	62%	62%
Philadelphia*	66%	66%

\*Note: Data on Washington and Philadelphia has been separated from the remaining states due to the fact that their respondents were all recent graduates. Sources: State studies.

Respondents drew a stark comparison between their employment experiences before and after completing college. The following account of a woman in Tennessee is typical:

Eleanor's previous employment experience had consisted mainly of "menial jobs at minimum wage". However, Since July 1991 she has been employed as a registered nurse, making \$31,200 a year. Not surprising, she appreciates the improvement in her circumstances, commenting "It's given me more sense of personal accomplishment."<sup>7</sup>

The Chicago report found a similar picture:

[Mary's] last job was a file clerk/credit authorizer for a department store making \$4.10 an hour... She is now an occupational therapist making \$27,000. Her hours are good and she enjoys working with patients. She is more secure both financially and personally and feels good about herself. Her daughter is now contemplating college. She is optimistic about her daughter's ability to live a life off of welfare.

The number of women who were able to become financially independent after graduating from college is particularly impressive when one considers that they entered the job market during the worst economic recession since the 1930s. Many have been working for only a few years, and can be expected to earn higher salaries in the future. It should also be noted that the majority of them went into traditionally female occupations which are notoriously ill-paid. The New York State study results suggest that if they had been given career counseling to assist them in targeting non-stereotyped occupations with higher salaries and benefits, it is likely that many of these women would be earning

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<sup>7</sup> All statements by respondents are taken from state studies.

more.

### **The Advantages of a Four-Year Degree**

The returns on education are cumulative, and the studies show that a four-year degree has considerable advantages over a two-year degree, both in enabling women to leave welfare, and in increasing their earning capacity. In Wyoming, for example, two-year graduates were far more likely (57%) to be on public assistance after graduation than four-year graduates (33%). In Washington the 62% of two-year graduates are currently receiving public assistance, compared with 40% of four-year graduates. In Illinois the figures were 25% for two-year graduates and 19% for four-year graduates. The Wyoming report concludes that:

It appears that a two-year degree was not likely to enable public assistance recipients to become independent of public assistance, but that a four-year degree was likely to lead to less public assistance dependence.

Women with four-year degrees are not only more likely to be off welfare, they also earn considerably more than two-year graduates. In Wyoming, the difference was particularly striking, with average salaries of \$19,469 and \$8,290, respectively. In New York, Tennessee, Washington and Illinois, four-year graduates also command higher salaries, with a much higher percentage of them in the \$30,000-\$40,000 income bracket<sup>8</sup>. In Illinois, the average income for four-year graduates was \$5,000 higher than for those with two-year degrees (\$19,637 compared with \$13,381). In New York the average salaries were \$23,000 and \$19,700 respectively.

**Table 4**  
**Two/Four Year Salary Data**

\$20,000-\$30,000

	Two-Year	Four-Year
New York	30%	46%
Illinois	12%	12%
Tennessee	25%	38%
Wyoming	0%	10%
Washington	11%	20%

\*Note: Philadelphia focused on two-year graduates. The sample included only four four-year graduates. One is earning over 30,000. The others are earning \$10,000-20,000.

Sources: State studies.

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<sup>8</sup> In Philadelphia all respondents attended two-year programs, making comparison impossible. In Tennessee the high salaries earned by graduates of the state's two-year nursing program made this state an exception.

Researchers in New York, Illinois and Wyoming all felt that a four-year degree had significant advantages in enabling women to become independent and financially secure. The Wyoming study concludes that:

A four-year degree is more likely to lead to a job than is a two-year degree, and is more likely to lead to a job which pays more than a two-year degree. For the respondents in this study, the two-year degree was much less likely to...provide relief from public assistance than a four-year education.

Respondents' own perceptions concurred with these findings. 75% of four-year graduates thought their college education had helped them get their present jobs, as opposed to 64% of two-year graduates.

**Table 5**  
**College Helped Secure Current Job**

	Two-Year	Four-Year
New York	80%	80%
Chicago*	--	--
Tennessee	78%	68%
Wyoming	50%	83%
Washington	49%	75%
Philadelphia	62%	67%

\* Chicago did not provide this data.

\*\* Philadelphia had only four four-year graduates.

Sources: State studies.

In interviews, graduates of two-year programs discussed the limited options open to them with only an associate's degree. The Illinois report gives several examples:

Vickie...wanted to go to college because she saw that as a way to a secure job... She is now

working for \$125.00 a week, but is still receiving assistance, although it is the medical card only. She does not feel financially stable. She is afraid she may have to go back on cash assistance shortly... She is disappointed in the small number of jobs available and the low level of pay she has been offered, considering her degree... Vickie is an example of those who were steered into a two-year degree program which left her marginal, barely making it, and still dependent on public assistance.

Charlene is...deeply disappointed with how little is available to her with an Associate of Arts degree. ...She wishes someone at public aid had helped her figure out her options before she went back to school and that guidance had been available to her in school. She is currently making \$10,349 a year as a data technician and is still receiving assistance for her family....

"My last job in college was work in a nursing home at \$4.25 per hour, barely minimum wage. I'd been off and on public aid three times in fourteen years, always following a loss of a job. I received an Associate of Arts in 1980, but was unable to maintain employment. I am now a primary school teacher at \$24,000 - \$28,000 per year" She says she is much more financially stable.

Another respondent in Illinois recounted her disappointment at the salary she earned with an associate's degree in childcare, and then remarked, "Maybe someone should be included as an example of how an Associate of Arts has not been a stepping stone for many and how difficult it is to succeed without a four-year degree".

The study's findings confirm the results of more general research on the cumulative benefits of education and highlight its relevance to the welfare population. With the exception of particular programs and occupations, such as the two-year program in nursing in Tennessee, far fewer women who graduated from two-year programs were able to command salaries which would lift them above the poverty threshold of \$11,890 for a family of three.

Although four-year degrees clearly offer the greatest benefits, improvements in offerings, non sex-stereotyped programs and support counseling can certainly improve the results from two-year community college programs. Such efforts should be encouraged by the states and community colleges.

### **Additional Education and Training**

In many cases, the respondents' experience with college inspired them to undertake further education or training. 42% of the women surveyed received additional on-the-job training after graduation, 37% took additional college courses, and a remarkable 20% went on to graduate school. This suggests that they had become aware of the cumulative benefits of education and more confident in their ability to set and achieve their own career goals.

**Table 6**  
**Additional Education and Training**

	On-The-Job Training	More College Courses	Graduate School
New York	54%	36%	22%
Illinois	40%	24%	6%
Tennessee	53%	31%	14%
Wyoming*	43%	29%	17%
Washington*	35%	47%	47%
Philadelphia*	25%	56%	11%

\*Note: Data on Wyoming, Washington and Philadelphia has been separated from the remaining states due to the fact that their respondents were all recent graduates. Sources: State studies.

In interviews, women explained how the college experience motivated them to pursue further education:

Elizabeth...hopes to teach in a public or private school and will continue on in school. "I intend to continue school as long as I can. When I graduate, I will find money to go back to school. An Associates degree is good. A Bachelors degree is good. I want a Masters degree." (Philadelphia)

Linda received her Bachelor of Science degree... Her long term goal is to get a Masters degree and become an art therapist. She is currently working as a head teacher at a day care center to pay for graduate school. (Illinois)

### **Self Esteem**

Respondents in all states said that the growth of self-esteem was the most important long-term consequence of attending college. They said that they felt proud of themselves and more confident in their abilities.

Scholars have argued that in addition to increasing earning potential, college serves a constructive socializing function. Mark Blaug argues that a university education teaches people the social skills required to be successful in the professional world. Unqualified school leavers are likely to have learned the traits of "punctuality, persistence, concentration, docility, compliance and the ability to work with others" which are required for unskilled work, but jobs "at the top of the occupational pyramid, accessible largely to university graduates, call for a different set of personality traits, namely self-esteem, self-reliance, versatility and the capacity to assume leadership roles." (Blaug, 1992). The present research supports the contention that the most lasting benefit of college may lie not in

increased personal earnings, but in changed orientations, values and standards of behavior.

**Table 7**  
**Self Esteem**

	Made Me More Self-Confident	Made Me Proud Of Myself
New York	90%	95%
Illinois	81%	84%
Tennessee	79%	60%
Wyoming	89%	97%
Washington	87%	86%
Philadelphia	85%	85%

Sources: State studies.

The comments of respondents in field interviews demonstrate how this new sense of self-esteem affected all aspects of their lives. One woman from Washington described how college had given her and her children a new perspective on life:

"It is like being in a whole other world. Like being on a whole other level of awareness. I guess it has mainly shown us what is possible for our lives... We can be in control. We do not have to be at the mercy of our circumstances... It has empowered all of us, them as well as me, to see that...there is not anything that they cannot do, and they know that."

Respondents from other states made similar comments:

Linda says she is "more confident, self sufficient". She credits college with "opening my mind to more alternatives in life." (Illinois)

Eve says that she now feels "a part of society... I feel I can do whatever it is I want to do... I'm not a dummy... I feel part of the human race... I feel good using my brain every day..." (Philadelphia)

Many of the women said in interviews that education had changed their life styles; they read more, had made new friends, and engaged in more cultural activities. In contrast with the feelings of alienation and impotence they experienced on welfare, many now felt part of society and wanted to make a contribution to their communities:

Cynthia now works in special education and feels she can contribute to society and to "give back by helping students who need extra help. She is more self-assured and...has new friends.

She says she is "living better and feeling good about myself and my life has changed 100% for the better." (Illinois)

Janet, a former AFDC recipient who now works as a clinical social worker with Helen Keller Services for the Blind in New York, described how her horizon has broadened since she graduated from college:

"Before I was very impulsive. Now, I sit back, assess the situation and then handle it rationally... My social life has expanded. I am more confident. I seek out friends... I edit a newspaper for work and do a lot of reading on blindness and psychology. I also participate in professional activities... I do volunteer work with some of my blind clients on my own time... I go to the theater, the museum... I'm involved in the Community Police Action Group... We hold meetings with the police and the community to discuss police activities, drugs in the neighborhood, etc.." (Gittell, Schehl and Fareri, 1990, p.20)

### **Impact on Family and Children**

The advantages of investing in college education are not limited to the recipient herself. Children of educated parents are more likely to take education seriously and aspire to go to college, and there is a strong association between parental income and the income of their children. Investment in the human capital of today's welfare recipients constitutes a long-term, if indirect, investment in their children's future, too, and increases the chance that they will grow up to be productive members of society.

Many respondents discussed the impact their experience with college had on other family members. In particular, many women said their relationships with their children had improved, and they were sure their children now placed a greater value on education.

**Table 8****Impact on Family**

	Children Work Harder Me	Children Proud of	Status In My Family	I work Better W/Children
New York	41%	59%	59%	54%
Illinois	40%	62%	42%	41%
Tennessee	15%	37%	26%	26%
Wyoming	33%	41%	39%	40%
Washington	32%	58%	32%	44%
Philadelphia	49%	75%	26%	48%

Sources: State studies.

One woman in Washington described how her children had been affected by her experience with college:

"Seeing me struggle, and having the appreciation for what I have gone through... They are proud of me for what I have done, and they know that they can do it... They are not afraid to be at school. My son wants to go to Yale and be an engineer. He already has taken engineering classes at the university in a special Saturday class, called Academy for Kids. So they are not afraid, and they see the possibilities of going to school and then on to college."

A respondent in Philadelphia said that:

While in school she would bring her daughter to see the school and says that the message she has given her daughter is that "college is important and it's going to be part of her life." She feels "I served as a role model for my daughter because I was so dedicated to my studying and doing well in school." They would do their homework together sometimes.

Many other women described how their success in college had influenced friends or siblings and how they had encouraged them to go to school:

"One sister went to NYCTC for secretarial sciences, partly because of my experience. One of my cousins wants to be a nurse and go to medical school. I helped her enroll in the Pre-med program at NYCTC. Another cousin wants to study social work and I helped her enroll in a program. My brother (who's deaf) will finish his program soon and hopes to go to LaGuardia

College program for the deaf." (Gittell, Schehl and Fareri, 1990, p.12)

## **AN UPHILL STRUGGLE**

The achievements of these women are impressive, and indicate that for at least some women on welfare, a college education can bring financial security and a fuller, more productive life. However, these success stories also reveal the enormous obstacles these women had to overcome to enter and complete college.

Although AFDC college graduates who responded to our survey lived in five different regions of the country, and went to college at different times and under different programs<sup>9</sup>, there are striking similarities in their comments about their experience with welfare, their decision to go to college and the obstacles they faced in trying to complete their education.

### **Family Background and Experience with Welfare**

Respondents were not directly asked why they originally became recipients of AFDC, or about the details of their family circumstances. Nonetheless, interviews revealed certain patterns of experience. Perhaps the most general comment that can be made about their early experience is that it did not make them aware of the importance of education or the need to be financially independent: Shawn attended Catholic school and had average grades... She said she "never heard the word college" and "never thought of it." According to the nuns of her school, the goal of her life was to complete high school, get married and take care of her husband and children. (Philadelphia)

Most were the first in their family to go to college. Many made comments such as "the family expectation was that I would graduate high school but not go to college".

Some of the women went on welfare because divorce left them struggling to support families with no child support and insufficient skills to find an adequately paying job. Some had married early and never worked, while others had left the workforce to have children and later found that their skills or qualifications were outdated:

Beverly was separated from her husband after sixteen years and divorced after eighteen years of marriage. After her divorce Beverly realized that she would need retraining to support herself and the two children she had by then. She applied for welfare in 1988... This was the first time she had been on welfare. (Philadelphia)

Elizabeth entered college after being unemployed for ten years and raising four sons. She has

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<sup>9</sup> See Appendix B for a description of the programs operating in each state at the time the respondents went to college.

always worked in an office and having been out of the job market for such a long time, new skills needed to be mastered. "When you're out of work for ten years, a lot has changed. You just can't step back into what you were doing before because it's not there". (Philadelphia)

The women's comments about their time on welfare reveal their reluctance to be dependent on public assistance and their frustration with the way in which they were treated by the welfare department. Susan, from Philadelphia, said that after her divorce:

"Welfare really was my only option at the time. For about a year... Thank god it was there. I needed it and it was there. Of course it wasn't enough with two kids. After a while I started thinking I can't go on like this. I don't think it was ever a way of life for me. It took a while for me to get to the point where I had to say...what are you going to do to get off?"

Another respondent in Philadelphia said that:

"It was hard [to go to school] but I wanted off of welfare. I never wanted to see food stamps again in my life. I couldn't accept having food stamps in my hand... I was totally embarrassed."

And a woman in Tennessee said of welfare that:

"It was a degrading experience. The workers were never helpful. I felt like I was pulling teeth all the time. I felt totally embarrassed."

Another disturbing issue which emerged in the field interviews was the frequency with which respondents reported being the victims of abuse either in childhood or as adults. In Tennessee, for example, 31% of interviewees reported being the victims of spouse abuse, and 16.7% having been abused as children. An example from the interviews gives a sense of what some of these women had lived through:

Jasmine's mother moved in with a man when she was nine years old... His attention towards her became more intimate after a while and Jasmine started to be abused by her stepfather.. Jasmine's mother was being physically abused by the step-father and he told Jasmine that he would continue to beat on her mother if she did not submit to him. Jasmine remembers "...crawling up in a ball in the corner of the room and crying, hoping that this would stop her stepfather; it didn't. He would just get madder at me and would hurt me more. He went as far as bringing his gun in the room with him." Jasmine was being raped until the age of sixteen when she decided to run away and live with her grandmother. (Tennessee)

Despite the frequency with which respondents related such events, in Tennessee, none of

these women "indicated that they received meaningful assistance from any social agencies."

### **Choosing the College Option**

Undertaking further education requires a considerable investment in terms of time and personal sacrifice for any individual, but women on welfare face additional difficulties. A respondent in Washington discussed how intimidating the application process can seem, and the difference a little help can make:

"Getting young women...to go to school is the most important thing. Having them to go to a college, look at all the financial aid forms... Or sitting down with them and going through and showing them how to do them...so it isn't intimidating to them. Those are just incredible struggles to somebody who just really does not understand it. That is the biggest stumbling block."

Regardless of the program operating in their state at the time they entered college, women received little support in their decision to go to school<sup>10</sup>. Most said post-secondary education was never presented as an option by their case workers and they had to find out about college and negotiate the application procedures themselves:

"Public Aid is not encouraging of people who want to go back to school. I found it very difficult to learn which forms had to be filled out when, not only because some case workers simply did not know or help, but it appeared that they did not care." (Illinois)

Even where a program existed for women on AFDC to go to college, some women were not informed about it:

[Mary] had been on public assistance for ten years. She entered Chicago State University on her own initiative. Public Aid was not supportive of her decision to go back to school. It was

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<sup>10</sup> See Appendix B for summaries of the programs operating in the five states at the time these women went to college.

not until her third year that she found out about Project Chance. (Illinois)

Another woman in Washington described how uninterested welfare workers were in helping her:

"They don't encourage you at all. They don't let you know that other things are available... When you finally do find out, it's is like, Ohh, there is just this other world out there and no one ever told you... But initially DHSS will not even tell you that there is life without welfare. Yet, they are always screaming that people are on welfare."

In the few cases where a welfare worker did give support and encouragement, respondents were appreciative:

Shawn remembers someone at the welfare office telling her about a community agency that held educational workshops for displaced homemakers. She enrolled and attended the workshop faithfully. "I graduated with two stars and a party and roses. My counselor told me not to stop at this program - go to college." The counselor even drove her to the community college for a first hand look at what college is all about. (Philadelphia)

In general, however, the interviews reveal a sense that the women made the decision to go to college in spite of the system and that many case workers were hostile to women who wanted to get an education. As one woman in Tennessee remarked bluntly:

"The system is set up to trap you. Occasionally I had a good worker. But it seemed that the more you tried, the harder you tried, the more they tried to trap you. Workers didn't think I had any business going to school."

The Illinois report gives yet another example:

Sandra...was amazed at how discouraging most of the case workers were. They were not only indifferent, but went so far as to tell the clients that it was "too difficult" to get through school. They were demeaning and disrespectful.

Such comments suggest that many welfare professionals are still resistant to the idea that higher education can be a realistic option for women on AFDC. In the few states which have taken a human-capital approach to welfare reform, a change in bureaucratic attitudes has been a crucial factor

in ensuring that new policies are effectively implemented. In Washington, a service delivery coordinator of the Department of Health and Human Services said that joint staff training had been effective in bringing about such a change, commenting, "I have watched probably 98% of the welfare workers change in attitude to being very client oriented" (Gittell and Covington, 1992).

The experience of a respondent in Tennessee illustrates the impact a motivated case worker can have:

"My worker was great. She helped me with all my eligibility problems so I could also qualify for financial assistance while not losing my grant. She told me to concentrate on school. She called my time with the Department a kind of investment for them. She really has made life easier for me."

### **Choosing a Field of Study**

Most women received little guidance in their choice of a college major, and this is reflected in the fact that so many of them opted for traditional female occupations like nursing. 55% of all respondents said they received no counseling regarding their choice of major, and in other cases counseling failed to make non-traditional career choices seem feasible. The report from Illinois explains that:

Many of those interviewed earned nursing degrees. Many reported being contacted by Project Chance and had the nursing program strongly suggested to them....One woman...had received a letter from Project Chance and claims she was told to come down and sign up for nursing although she had an interest in electronics. [Eventually]...she veered off into electronics, while pursuing a nursing certificate. While she is now proud of herself...She feels she has lost time and with some counseling and support in exploring her options she might have graduated in a field she is interested in.

The number of women who opted for female dominated occupations is striking. The New York study reported that:

All but two of the women interviewed went into traditionally female fields - social services, secretarial, etc. These traditionally female occupations pay less, have less job security and fewer benefits. (Gittell, Schehl and Fareri, 1990)

Traditionally female occupations may appeal to some women for personal reasons. For example, many women who chose nursing mentioned flexible hours as an attraction. Nursing is also one of the few "female" professions which happens to be relatively well-paid. It was a particularly popular field in Tennessee because it is a two-year program in the state, and one which offered stable career prospects<sup>11</sup>.

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<sup>11</sup> The average salary for a certified nurse in Tennessee was \$29,830. 23.3% of respondents went into nursing programs.

Although nursing may have been a considered and reasonable career choice for some women, it is clear that many women were unaware of the other opportunities open to them. In view of the pay differentials between traditionally male and female dominated occupations, some women wished they had considered a broader range of options before deciding on a field of study. One respondent in Illinois said that she wished:

"someone at public aid had helped her figure out her options before she went back to school and that guidance had been available to her in school."

Another said that:

Were she to do it all over again, she would probably pick a different area of study. She wishes someone had been available to help her choose a more lucrative field than child care.

### **Curricula and Labor Market Needs**

The fact that these women so often chose traditionally female occupations with low salaries reflects not only the lack of counseling, but also the limited curricula available at the institutions they attended, and the lack of coordination between college programs and labor market needs.

Training in higher paying advanced technology fields is often not available at community colleges. Anne Gardetto of the Wyoming research team commented:

Many of the differences between two and four-year degrees has to do with the types of programs being made available. In Wyoming, community colleges have fewer resources than four-year schools, and lack the capacity to provide training in some of the more lucrative hi-tech industries.

There is also little coordination between community college programs and employment opportunities. This is most striking in Wyoming. Respondents attended either the University of Wyoming (a four-year school), or Eastern Wyoming College (a two-year program). The community college was in a rural location and the local economy revolved around agriculture. Women who graduated with degrees in health, business or services found it hard to find employment. Such examples demonstrate the need not only for realistic career counseling, but also for better links between college programs and labor market needs.

Several reports noted the restricted nature of community college curricula and concluded that the benefits of a two-year degree were considerably less than those of a four-year degree. The Illinois report offered an explanation for the fact that so many women went into two-year vocational programs that prepared them for traditionally female occupations:

This apparent steering towards two year degrees may stem from several sources. First, presumably the less time spent in college, the less support services necessary. Second, it is easier to get people into the community college system. The Department of Public Aid, in order to get matching funds, must verify that 11% of public aid recipients are enrolled...to receive matching federal funds participants must be in the classroom for at least 20 hours per week. This is more easily achieved through two year programs... Typically, a four year program is about 15 hours per week.

### **Factors Influencing Success**

Making the decision to go to college and choosing a field of study is only the first step in getting a degree. Once in college, women on welfare still face many obstacles in completing their degrees.

Several studies, including one conducted by the Samuels Center in 1989, have explored the difficulties women on welfare face in undertaking and completing a college education (Gittell and Moore, 1989). They found that the most important considerations were maintaining an adequate income for the family and access to medical care and food stamps. Obtaining financial aid for tuition, books and fees was also essential if they were to stay in school, as were affordable childcare and transportation.

This study's findings were similar. When asked which factors were most important in helping them to complete college, 85% of the women surveyed said that financial aid was indispensable. In interviews, the women's comments reflected frustration with the limited moral support given by the welfare system combined with a recognition of the importance of public assistance and financial aid while at college. The Tennessee report said of a respondent:

Eleanor was on public assistance when she returned to college. She indicated that while she had been treated well by her workers, she did not like the idea of being dependent on welfare.

While she expressed dismay at having to rely upon AFDC, she recognized how important it was during the time she was at school.

The Philadelphia team also recognized the importance of these factors:

From the respondents attributions as to the reasons for their success, it appears that people on welfare are internally motivated to move from dependency to self-sufficiency. The availability of financial aid and support from the welfare department, however, are critical to their success.

**Table 9**  
**Factors Contributing to Completion of College**

	Own Perseverance	Financial Aid	Desire For Job
New York	75%	90%	68%
Illinois	85%	90%	77%
Tennessee	72%	61%	66%
Wyoming	62%	80%	58%
Washington	84%	94%	75%
Philadelphia	91%	97%	87%

Sources: State studies.

The other factor which respondents regarded as playing a crucial role in their success was their "own perseverance". This suggests how determined these women were to surmount the obstacles they faced and gain control of their lives. But it also indicates that many women felt isolated and unsupported in their struggle to become independent. Researchers in Illinois commented:

It is not surprising that "own perseverance" ranked high, as many of the comments on the questionnaires and subsequently in the interviews indicated that the women saw themselves as succeeding in spite of the system instead of because of it.

Many women reported that the welfare department was unsupportive while they were in college, sometimes attempting to cut their benefits or scheduling meetings that interfered with their classes. A woman from Philadelphia described her frustration with the welfare system:

"He did not inform me about crisis assistance and financial assistance for heat and other bills... Deducting money or food stamps because of a grant makes your endeavors seem futile."

The same respondent said that child care and transportation were given only after a program at the college serving single parents on welfare interceded:

She received public assistance throughout her education, but little other assistance. The state cut her food stamps when they found out about her Pell Grant...In addition, Linda took advantage of guaranteed student loans and college work study programs and it was not easy. She said "Every time you tried to better yourself and get ahead, the Department [of Public Aid] cut me - no wonder people don't try."

Respondents in Illinois recounted similar experiences:

Ernestine had to fight for the right to complete a four-year college program. She even had to retain a lawyer for that purpose. They tried to push her into a two-year program at first, and wanted to cut her support. She managed to finish with the assistance of a state grant, the Pell Grant, student loans, work study, low income rent and her credit cards. They required her to go to meetings during class time and generally seemed to work at cross purposes with her program.

Project Chance was unhelpful, inflexible, and unsympathetic to my situation. They would not schedule meetings at my convenience, nor provide me with any help to get to those meetings.

Women described how difficult it was to balance the joint responsibilities of home and school, citing this as a major obstacle to completing college:

"Balancing your schedule between your kids, studying, trying to keep the house clean, buying groceries, and washing clothes was a nightmare." (Tennessee)

"It was a time for juggling -- your kids, money, how to get from here to there, and when. My mother was there at first to help but she died. Child care became a BIG problem." (Tennessee)

A respondent in Washington described her hectic daily schedule in more detail:

"My daughter was in kindergarten and so she was only going half days. So between classes I would take the kids to school, race home to get my daughter, race back to school and be in school for the afternoon, then race out to get my son. And I was just going crazy. I thought that I would never make it."

## **Special Programs**

Women on welfare who go to college differ in important ways from the average undergraduate student. They are set apart because they are from low income households, and many are older women who have family responsibilities which make heavy demands on their time. Often they have been out of education for some time and need to readjust to a formal learning environment. To benefit fully from the college experience these women need support services which address their special needs. As the researchers in Philadelphia observe:

Not all students need additional supports to survive college and move into self sufficiency, but for many that support may be critical. They need tutoring; workshops in studying, note taking, etc.; support groups to help them deal with personal and family issues; good child care; advocacy with both the college bureaucracy and welfare; special support from the welfare department; etc..

Philadelphia placed the greatest emphasis on special programs. The City's Step-Up program is jointly run by the community college and welfare department which work closely together to provide a range of offerings specifically designed for the AFDC population. Respondents in Philadelphia spoke very positively of this aspect of their college experience:

Eve received support from a college-based program which served the needs of single parents receiving AFDC. While in school she met other students involved with this program. "I met a lot of people in the program... We all had so much in common... We were all welfare mothers... We were all single...and here we were in college, going to change our lives. And so we all kind of supported each other...I didn't feel out of place."

Women in other states who had access to such programs were also enthusiastic:

Ernestine...got involved with a special program at Columbia College for returning women. She says she got "the best advice" from the program and other women with similar problems to her. (Illinois)

A Washington respondent described how participating in a special program for older students at the college she attended made her feel more part of the college community:

"The Encore program is...a club for people over 25. They had a house where you could go and study. Doing things and including the families, including the children...so you do not have to get a baby sitter... Most universities are directed toward the traditional students...and so you feel like an outsider."

The Gittell-Covington study describes community college programs in other states and finds strong evidence that these supportive efforts do make a difference in the experience of the AFDC participants and contribute to their success. However, less than a third of the respondents in the state studies presented here had access to special programs, and this probably explains why fewer than half the women surveyed considered that supportive social workers, special programs, and counseling had been significant factors in their success.

**Table 10**  
**Counseling and Special Programs**  
Counseling    Special Programs

New York	42%	34%
Illinois	27%	15%
Tennessee	27%	19%
Wyoming	15%	20%
Washington	36%	21%
Philadelphia	42%	33%

Sources: State studies.

\*Survey questions: "Were you in a special program?";

"Did you ever receive counseling regarding choice of major?"

**Table 11**  
**Factors Enabling Completion of College\***

	Support services	Special programs	Supportive social worker
New York	52%	55%	13%
Illinois	57%	8%	15%
Tennessee	0%	10%	6%
Wyoming	11%	15%	10%
Washington	30%	31%	34%
Philadelphia	37%	0%	47%

Sources: State studies.

\*Survey question: "Which factors were important to you in enabling you to complete college?" (selected responses).

Women indicated that they would have benefitted more from their time in college if such services had been available. In Tennessee, women recommended ways in which the system could better address their needs:

Providing childcare at college and during job interviews; making supportive services available to include family crisis intervention; more caring counselors; better advising regarding major and career opportunities; letting people know what is available to them regarding college opportunities and aid.

Although there is clearly a need for special programs and support services, they are sadly lacking. The Samuels Center recently completed a national search of college support programs for low income women. Of the 3,000 colleges surveyed, only had 137 special programs<sup>12</sup>.

One special program for AFDC recipients in New York City shows how it is possible for

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<sup>12</sup>Howard Samuels State Management and Policy Center The Directory of Special Programs in American Colleges and Universities for Low-Income Women. 1992 This directory was based upon questionnaires sent to 3000 higher education institutions nationwide, of which only 137 were found to target low-income women.

different social agencies to work together to devise a coordinated program for low income women. Family College at Kingsborough Community College of the City University of New York was designed for AFDC recipients to enter and complete college. The program, which began operating in March 1992, has three components. The parents attend regular classes at Kingsborough, while their children attend an elementary school on the Kingsborough campus which is run exclusively for Family College participants. Support services for participants include assistance with social service agencies, remedial math and English classes, tutoring, parenting classes, a pre-college institute, academic and personal counseling, and financial assistance for childcare, transportation and lunch.

The Kingsborough project is the product of cooperation between the City University of New York, the New York City Board of Education, Community School District 21 and the New York City Human Resources Administration Office of Employment Services. Funding comes from a combination of sources: federal JOBS funding through the New York State Education Department, existing funding from Kingsborough Community College and the NYC Board of Education, Federal Title I funds, and additional funding from the NYC Human Resources Administration.

Other states have also attempted to achieve a greater degree of coordination between education and welfare policy (Gittell and Covington, 1993). The GAIN program in California, which was introduced prior to JOBS and later reformed to meet federal requirements, addresses some of the problems caused by the lack of institutional integration. The Chancellor's Office of the California Community Colleges established a GAIN Unit, which has consistently supported the education and training provisions of the program. During the legislative process, the Unit lobbied to ensure that counties were prohibited from considering student financial aid, loans and work-study funds in the determination of monthly grants. The GAIN Unit also monitors college GAIN programs state-wide and undertakes a range of technical assistance and coordination functions. It collects statistical information on GAIN students' needs and progress and publishes it in a newsletter so that individual programs can be improved. These efforts have had positive results; a survey by the Research And Analysis Unit found that GAIN students have significantly higher GPAs and progress rates than non-GAIN students.

### **The Survey Respondents**

Because there are no systematic records of the educational programs attended by AFDC recipients, only women who attended college and managed to graduate could be studied for this report, and it is not possible to draw any firm conclusions about those who were qualified to attend college and did not go, or those who enrolled and later dropped out.

The women who responded to the survey tended to be older and better educated than the average AFDC recipient, and white women were over-represented among respondents. The divergence is certainly not dramatic enough to suggest that our respondents were a unique and self-selected elite. All the women who participated benefitted greatly from the college experience regardless of age, race or previous educational background. Nonetheless, the differences which do exist raise some important questions for further research and suggest policy measures which might be adopted to expand access to higher education to a greater number of AFDC recipients.

#### **Age**

The average respondent to the survey was slightly older than the average AFDC recipient. The majority of respondents were between the ages of 30 and 39, whereas the median age of women on AFDC is 28.7, and the largest group of recipients in all six states is between 20-29.

**Table 12**  
**AFDC Recipients and Survey Respondents by Age**

	20-29		30-39		39+	
	Years AFDC	Survey	Years AFDC	Survey	Years AFDC	Survey
U.S. Total	48%	-	32%	-	12%	-
New York	45%	53%	33%	24%	14%	20%
Tennessee	46%	-	33%	77%*	12%	20%
Illinois	50%	19%	33%	58%	10%	23%
Wyoming	52%	5%	33%	68%	7%	27%
Washington	50%	22%	32%	53%	11%	25%
Pennsylvania	47%	15%	35%	65%	11%	19%

\* Tennessee used one category for all respondents between 20-39  
(a total of 77%).

Sources: AFDC data taken from 1990 AFDC Recipient Characteristics Study.

U.S. Department of Health and Human Services, FY 1990. Data for  
this table reflects only those age groups included in the replica  
study, therefore percentages do not equal 100%. Replica data from state studies.

Older women may be more inclined to attend college because their children are older and need less supervision. Longer experience of both the welfare system and the labor market may also have made them more aware of the potential benefits of higher education. However, although their greater maturity may have had certain advantages, it must also have created special difficulties because they would have been away from formal education for a longer period and had more difficulty in readjusting to the school environment. Their age at graduation may also have been a disadvantage when they entered the labor market.

The earlier women on welfare are able to get an education and become independent, the greater the benefits for them, their children and society as a whole. Women should not have to wait until their frustration with the welfare system drives them to investigate the possibility of college for themselves, as was the case with so many of our respondents. Active promotion of the college option for all qualified AFDC recipients, serious counseling about career options, and the provision of adequate childcare would make it easier for younger women to return to school quickly and regain their independence.

### **Education**

The respondents were 70% high school graduates and 30% GED holders. Only 36.9% of all AFDC recipients have either qualification<sup>13</sup>.

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<sup>13</sup> 1990 AFDC Recipient Character Study

**Table 13****Previous Education For Replica Study Respondents**

	High School Graduate	GED
New York	78%	29%
Illinois	77%	25%
Tennessee	83%	14%
Wyoming	86%	14%
Washington	79%	23%
Philadelphia	67%	40%

Source: state studies.

More high school graduates chose the college option than GED holders, but graduation rates for the two groups are similar, suggesting that GED holders are no less motivated or capable of completing college. However, high school graduates did tend to fare better over the long term, with 88.3% of them off welfare, compared with 68.9% of GED holders. The two groups have average employment rates of 85.35% and 66% respectively, and 41.8% of high school graduates are earning over \$20,000, compared with 34.4% of GED holders.

GED holders can clearly benefit from a college education, but these results do suggest that high school graduates have certain advantages. Studies have shown that although formally equivalent, the GED test does not require a comparable level of academic competence to the high school diploma, and our research seems to bear this out. Further research is needed to determine whether this is in fact the case, or whether other factors are coming into play. **Race**

White women were more heavily represented among respondents than in the welfare population nationwide.

**Table 14**  
**Racial Breakdown of Respondents**

	White	African American	Hispanic	Asian	Native American	Other
Tennessee	54%	42%	0%	0%	0%	4%
Illinois*	56%	35%	0%	0%	0%	5%
Wyoming	97%	0%	0%	3%	0%	0%
Washington**	89%	9%	-	-	-	2%
Philadelphia	25%	56%	8%	8%	-	2%

\*Illinois - 3% of the respondents did not provide data on race.

\*\*Washington - The African-American heading includes African-Americans, Hispanics, Asians, and Native Americans.

The New York survey did not include a question on race.

Sources: state studies.

**Table 15**  
**Racial Breakdown of all AFDC Recipients**

	White	African	Hispanic	Asian		Native
Other		American				American
U.S. Total	38%	40%	17%	3%	1%	2%
New York	23%	34%	38%	0.4%	0.1%	
Tennessee	46%	53%	0.2%	0%	0.2%	0.1%
Illinois	27%	63%	10%	0.2%		0%
Wyoming	73%	3%	12%	0.3%		12%
Washington	73%	11%	6%	5%	4%	0.6%
Pennsylvania	49%	42%	8%	1%	0.2%	0.1%

Source: 1990 AFDC Recipient Characteristics Study.

U.S. Department of Health and Human Services, FY 1990.

The over-representation of white women among respondents may reflect a greater willingness among white college graduates to respond to official surveys or to admit they are attending college. It is likely, however, that more white women actually are going to college, and that this reflects a racial bias in the system. More African-American women are high school dropouts. They have poorer school experience and probably know less about the college option.

Analysis of the differences in background and outcomes between African-American and white respondents produces a complex picture. Although African-American women were under-represented among survey respondents compared to the welfare population as a whole, they were generally better educated than the white respondents. 91% of the African-American women interviewed were high school graduates compared with 74% of whites.

African-American women were also more likely to take a four-year degree: 54.8% of African-American respondents earned a bachelor's degree, compared with 27.3% of whites. In some states the difference was particularly marked. In New York, for example, 70% of all African-American women interviewed earned a bachelor's degree, compared with 23.5% of Hispanics and 9.1% of whites. In Philadelphia, where only four respondents left the community college to complete a bachelor's degree, these respondents were all African-American. This choice may reflect the fact that more African-American respondents entered college with a high school diploma than with a GED.

After completing college African-American women were more likely than white women to be off welfare, but their income levels were often well below those of whites. Interviews found that over 90% of the African-American women are off welfare and employed, as compared with just over 80% of the white respondents.

White respondents in Tennessee made an annual average salary of \$21,766, compared to

\$18,880 for African-Americans. Many African-American women reported initial difficulties with unemployment and lack of access to better paying jobs. The Illinois study reported that white respondents earned 27% more than their African-American counterparts.

These differences in income are disheartening evidence of continued racial discrimination in the labor market. However, some of the differences in employment rates and compensation levels may reflect variation in the availability of employment in urban and rural areas. In the New York study, for example, African-American women earned an average of 17% more than whites, a difference which was attributed to the differing education and employment experiences of African-American urban and white rural respondents. The Illinois study supports this theory, since 70.6% of those still on public assistance were white and living in down-state rural areas, while 29.4% were African-American and from Chicago.

### **CONCLUSIONS AND RECOMMENDATIONS**

The state studies demonstrate that college provides the same benefits, material and personal, for women on welfare as it does for any other person in society. The women themselves are aware of this. They recognize the opportunity offered by a college education, and their own testimony shows that they believe college has brought enormous benefits not only for themselves, but indirectly for their children too.

The women who responded to our survey went to college largely on their own initiative. Most came from disadvantaged backgrounds, and once in college they had to deal with the added burden of family responsibilities. Although some benefitted from special programs or supportive social workers, many described their experience with welfare as frustrating and even degrading, and said that their efforts to become independent through education met with indifference or hostility.

These women received little guidance in choosing a course which would lead to a stable job, or in identifying local labor market needs. As a result, many went into low-paying, traditionally female occupations. Despite this, the vast majority are now off welfare, and are financially independent, an achievement which is particularly remarkable when one considers that they entered the labor market during a period of severe economic recession.

These women have not only become financially self-supporting, they have become more productive members of society in other ways. Many have become more involved in the community, and are role models for friends and relatives; all report an improvement in their relationships with their children.

This study supports the argument for greater investment in human capital. It confirms the need to integrate welfare, education and economic and labor force development policy. It provides the evidence to contradict those critics who consider post-secondary education as a "valuable goodie" which women on welfare do not deserve (Kaus, 1992, p.256).

If the long-term goal of welfare policy is to enable welfare recipients to become independent, productive members of society and minimize the possibility that they or their children will need public assistance again, all the evidence suggests that the additional short-term cost to society of allowing these women to go to college is probably offset by savings in welfare payments and tax receipts.

At a time of severe budget constraints it is tempting to look for policy interventions which offer dramatic short-term financial benefits. But the present research shows that this approach is short-sighted. Researchers in all the five states drew attention to the contrast between the college option and previous training programs which aimed to move welfare recipients into the labor

market as quickly as possible, without considering whether they were qualified to find stable employment with a salary adequate to support their family. The Illinois report commented that:

The early practices...were to get the quickest route to any job. The result was people getting jobs that they could or would not hold. It was a short-sighted employment and training program which would only get people a job, any job, even if it could not support a family, thus creating the very low income working poor who then need continuing assistance. People were back to the system quickly, either for full or partial supports creating a revolving door rather than a permanent exit.

Perhaps the Philadelphia study stated this most succinctly:

As a society, there are more and more pressures to move people off welfare and into employment. However, for change to succeed, there need to be realistic avenues which lead to jobs which pay sufficiently to leave welfare... The college option is a realistic way to achieve that outcome.

Joanne Thompson of Tennessee remarked:

Supporting individuals through college is a longer term investment than what most current employment training programs offer. However, the pay-offs seem significant from what we know about this particular study group in terms of the high number going off and staying off public assistance. This is something which cannot be said for persons leaving short-term training programs going into jobs with slightly more than minimum wage salaries.

The study also confirms the findings of more general research that the benefits of education are cumulative. Women who attended four-year colleges were more likely to be employed and to be earning a salary on which they could support their families. Four-year colleges were also more likely to offer programs in high-technology fields which are the growth sectors of the economy.

These data make a strong argument for more extensive human capital investment by national, state and local governments. Colleges and universities should be encouraged to develop more programs and support services for this population. We are concerned that the Clinton plan moves in the opposite direction. By limiting AFDC recipients to two years on the rolls, and to only short term job training, it eschews post-secondary education and its benefits. Even more disturbing is the Administration's commitment to expand higher education options to everyone else in the society while limiting access for this group.

Our research provides a strong argument for extending the option of post-secondary education to AFDC recipients. A college education has changed the status of these graduates from dependent to independent citizens. Their families have also gained confidence and a new sense of purpose, ending the cycle of poverty. Stronger and more integrated education and welfare policies which reach larger numbers of welfare recipients would confirm a broad national commitment to the enhancement of human capital. Accordingly, the federal government should immediately adopt regulations which encourage the states to publicize and support the post-secondary option. National and state governments should adopt incentives to encourage those qualified to attend college. States should redesign education, welfare, and economic development policies to accommodate AFDC women. These plans must also respond to their need for child and health

care, counseling and transportation.

If the national goal is to break the chain of dependence of poor women on welfare, training for any job is not the answer. A large segment of the welfare population can only achieve economic independence from a broader commitment to their education. As a society we have much to gain from this more constructive approach.

## **APPENDIX A** **RESEARCH NOTES**

### **Replication of the study: methodology and implementation**

In June 1990, the Howard Samuels Center was funded by the Ford Foundation to develop a systematic analysis of the experience of AFDC college graduates in other states. Replication of the New York study was initiated in Illinois, Tennessee, Washington, Wyoming, and Philadelphia (Pennsylvania). The Illinois study received independent funding from the MacArthur Foundation.

Researchers for the replica studies were solicited nationwide. A short list of ten researchers was drawn from a larger pool of candidates and convened at a conference held in New York City on July 10, 1990. Access to information on AFDC college graduates was a primary concern, because the institutional separation of welfare and education meant there was no reliable way to track AFDC recipients who had attended college in any of the states. A major criterion in selecting the final group of researchers was their ability to form links with governmental or granting agencies, and with financial aid officers at public and private colleges. The final list also reflected our desire to have some regional representation of the states in the study.

All participants in the survey used the general survey instrument and interview schedule designed for the New York study, and all the researchers were in regular communication with the Samuels Center as problems arose and needed to be addressed.

Despite the careful selection of states and researchers, access to data proved a major difficulty. Welfare and education agencies do not record AFDC college students, and women on welfare often do not report their attendance at a post-secondary institution for fear of losing benefits. Even when graduates could be traced, confidentiality regulations further limited researchers' access to respondents and, in almost all cases, they had to work through state agencies to coordinate lists, send and receive survey responses, and arrange field interviews<sup>14</sup>.

Although all the states used the same survey and field interview instruments, differences in

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<sup>14</sup>This was particularly problematic in Wyoming, where due to strict confidentiality regulations, researchers were wholly reliant on the services of various state agencies to generate a list and mail surveys. Only 22 out of 441 surveys were returned usable (a 5% response rate), and lack of access made follow-up impossible.

access to the data required certain adjustments in data collection and research methodology. The rate of return on the initial survey varied, and in two cases was particularly low. Researchers provided information to the Samuels Center in different forms, and comparable figures were not available in all cases. This report presents a summary of the results for all six states, indicating where methodological differences may make direct comparison inappropriate.

## **Summary of replica study methodologies**

### **Washington**

The Washington replica study was carried out by Elizabeth Keeler of HOME (Helping Ourselves Means Education). Of the 1036 surveys sent out, 398 were returned usable (a 37% response rate). The sample included graduates from 19 community colleges (of the 25 in the state), and three four-year universities in Eastern Washington. Mailing lists for the community colleges were coordinated through the Washington State Community College System. The four-year institutions in Washington State are all independent and separate arrangements were made with each. Although seven four-year institutions agreed to participate, only three were able to supply the relevant data in time. Four interviews were conducted.

### **Illinois**

The Illinois replica study was carried out by the Illinois Public Welfare Coalition. The survey instrument was mailed to State Monetary Assistance Program recipients who indicated on their financial aid applications that they were AFDC recipients. These names were matched against the data base of the Illinois Student Assistance Commission. Students selected were either juniors or seniors between 1988-1990. Researchers were unable to identify which individuals had definitely graduated in 1988-1990, and a question was added to the survey to distinguish this group. 400 surveys were mailed by the Illinois Student Services Commission and 99 were returned usable (a 29% response rate). 33 field interviews were conducted by the Illinois Public Welfare Coalition.

### **Tennessee**

The Tennessee replica study was carried out by Joanne Thompson of the University of Tennessee College of Social Work, with the assistance of the Department of Human Services and the Tennessee Commission on Higher Education. They identified a group of 420 graduates of two- and four-year state supported colleges who had also been AFDC recipients when they entered college between 1986 and 1991. Respondents came from 24 institutions: fourteen two-year colleges and ten four-year colleges. Surveys were sent out in April 1992, and 103 were returned usable (a 24.5% response rate). 45 interviews were conducted.

### **Pennsylvania**

The Pennsylvania replica study was carried out by the Step-Up program of the Community College of Philadelphia in Pennsylvania. It was limited to graduates and transfer students (also graduates) at the Community College of Philadelphia who had been on AFDC. Respondents were

identified through the financial aid department at the college. A total of 225 surveys were sent out, of which 52 were returned usable (a 23% response rate). 65% of the respondents were recent graduates (between 1990-1992). Ten interviews were conducted.

### **Wyoming**

The Wyoming replica study was carried out by Anne Gardetto from Eastern Wyoming College, working with the Wyoming Department of Family Services. 441 surveys were sent to two- and four-year college graduates of the University of Wyoming and Eastern Wyoming College who graduated between 1971 and 1992. 47 questionnaires were returned of which 30 were usable (a 6.8% response rate). The Wyoming data set was re-evaluated following initial submission of the report and found to include several respondents who did not fit the criteria of being AFDC recipients enrolled in post-secondary education. The total number of usable surveys was subsequently reduced to 22. Interviews are currently being conducted.

## **APPENDIX B**

### **STATE WELFARE-TO-WORK PROGRAMS**

After the introduction of the Work Incentive Program (WIN) in 1967, the states implemented a variety of state and local work demonstration projects aimed at moving welfare recipients into the labor market. These programs, or variants of them, were later formalized under the JOBS Program of the Family Support Act of 1988. The respondents to our study entered college between 1969 and 1991 while these projects were in operation.

The diversity of the programs operating in the various states helps to explain the differences in the experiences of the respondents, with some states giving more support to women seeking post-secondary education than others. Programs also differed within each state. Some programs were implemented statewide, and others were implemented only in select counties.

Despite these differences, most states opted for an anti-dependency approach which emphasized immediate employment rather than choosing to invest in the human capital of welfare recipients to improve their long-term earning potential. Most programs focused on job search activities and basic training, with only a limited range of educational activities available.

### **Summary of Programs in the Five States**

#### **Washington**

40.4% of the respondents in Washington entered college before 1987 under the Washington Employment and Opportunity Program (WEOP). The remaining 59.6% of the respondents enrolled between 1987-1989, under the Family Independence Program (FIP), and Job Opportunity and Basic Skills Program (JOBS).

WEOP was a mandatory welfare-to-work program. Its main components were a Work Incentive Program (WIN), a Community Work Experience Program (CWEP), and a Work

Supplementation Program. A maximum of two years of education was permitted, but post-secondary education was a "self-initiated" option which had to be approved by the welfare department and in accordance with the recipient's employability plan. Education was seen as a means to improve existing skills or to acquire basic literacy and math skills. The respondents who entered college during this period did so on their own initiative and received little support.

The Family Independence Program (FIP), implemented in 1988, was a five year demonstration project which operated in six counties until 1993. JOBS was introduced in 1990 in the remaining 33 counties in Washington State. FIP and JOBS both allowed up to four years of post-secondary education but, as with WEOP, it had to be in accordance with the recipient's employability plan and was subject to the availability of funding.

FIP differs from JOBS in offering financial incentives for participating in education, training or employment programs, and greater incentives are given to those engaged in full or part time employment than to those pursuing educational activities<sup>15</sup> Funding is divided among the various components of these programs, with minimal funds allocated to post-secondary education.

FIP participants in long-term educational programs are encouraged to apply for university-based financial assistance.

### **Illinois**

The Illinois respondent group were either juniors or seniors in the years 1988-1989. The majority entered college between 1983 and 1987.

Between 1982 and 1985, the Illinois Department of Public Aid operated a WIN demonstration project (WDP). The two main components were an Independent Job Search (IJS) and the Illinois Work Experience Program (IWEP). IJS was a mandatory two-month independent job search program, under which participants were required to demonstrate at least 20 contacts each month. If no employment was found during this time, recipients were transferred to the Illinois Work Experience Program (IWEP). IWEP provided part-time work in unpaid positions for three months. Recipients could substitute education or training programs for IJS or IWEP, but these options were not encouraged and there was a two-year limit on college attendance. "Education and training were not considered to be particularly consistent with the principal aims of WDP - immediate job entry and welfare savings - and clients were typically assigned only if they had formulated an acceptable plan on their own."<sup>16</sup>

In late 1985, WDP was replaced by Project Chance, which later became the umbrella for the Illinois JOBS program. Project Chance is a state wide program which emphasizes education and training as means to achieve independence. Although the four-year college option exists, it must be in accordance with the recipient's employability plan and approved by the Welfare Department. Participation in post-secondary education is also limited by budget constraints to:

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<sup>15</sup>As of January 1990, the benchmark standard for a family of three was \$709. FIP enrollees working full-time receive 35% of this amount; part-time workers receive 15%; participants in approved employment or training programs receive 5%; and parents under 21 in a high school or GED program receive 55%. (National Governors Assn., State Policy reports, 1990).

<sup>16</sup>ibid, p.xi.

100 recipients under age 25 who the Department of Public Assistance deems good candidates; 200 welfare recipients who completed two years of a four-year program; and an unlimited number of welfare recipients who have already completed three years in a four year program.<sup>17</sup>

Project Chance has made access to post-secondary education more available, but Illinois recipients who pursue this option still do so largely on their own initiative.

### **Tennessee**

Respondents to the survey in Tennessee were in college between 1986 and 1991.

In 1985, Tennessee initiated a WIN demonstration project, WIN-VICTORY, which was run by the Tennessee Department of Human Services. The program was voluntary and was originally introduced in 33 of Tennessee's 95 counties. It was later reduced to two urban counties due to budget constraints. WIN-VICTORY focused on job-search, on-the-job training, and other employment-related activities. Because it was restricted to two counties, very few AFDC recipients were able to participate; between July 1988 and June 1990 only 32 people took part in educational activities, and all were engaged in job-readiness training<sup>18</sup>.

In 1988, the Department of Labor and the Department of Human Services provided funds for employment and training of AFDC recipients under the Job Training Partnership Act (JTPA). In October 1990, this was replaced statewide by the JOBS program. Participation in JOBS is voluntary because of budget restrictions; Tennessee draws down only 10% percentage of available federal funds. The Department of Labor provides employment and training services to AFDC recipients using JTPA funds which have been reallocated for education and training. These services are provided primarily by community colleges.

The JOBS program still emphasizes employment and basic skills training, but it differs from the WIN Demonstration project in placing greater emphasis on remedial education, continuing education and skills training. This is because it is estimated that one third of all AFDC recipients in Tennessee are functionally illiterate.<sup>19</sup>

Tennessee offers post-secondary education for up to four years. As with the other states this option must be linked with an employability plan and is subject to the approval by ones councilor. As with the other states, short term training receives higher priority than long term educational investment, with primary focus placed on remedial skills.

### **Pennsylvania**

25% of Philadelphia's respondents began college in 1989 under the state JOBS Program (New Directions for Employment), and 35% began college between 1987 and 1988, under the Single Point of Contact Program (SPOC). The remaining 40% began college between 1974 and

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<sup>17</sup>Elizabeth Solomon, "Welfare Work Programs in Illinois" in Illinois Commission on Intergovernmental Cooperation, Intergovernmental Issues, April 1987/Volume 8, Number 3.

<sup>18</sup>Tennessee Allocation of JOBS funds.

<sup>19</sup>Hagen and Lurie, p.88.

1987 under a statewide WIN Demonstration project.

The Pennsylvania WIN program, which was in operation until 1987, focused on job search and Community Work Experience (CWEP). In 1987, the Single Point of Contact Program was introduced (SPOC). This was a joint program operated by the welfare, education and labor agencies, and administered through the JTPA Service Delivery Areas. JOBS was introduced in October 1989 as a statewide program which includes job search, on-the-job training and work supplementation. It also provides optional post-secondary education for up to four years, alternative work experience and self-initiated education and training. Services have been provided primarily through community colleges.

20% of Pennsylvania's JOBS funds have been allocated to education, but they have been unequally distributed across the state because the earlier SPOC program distributed funds not by caseload, but according to the scope of the local programs. The Pittsburgh area mounted a more ambitious SPOC program than Philadelphia and received considerably more SPOC funds per AFDC case.

However, the Step-up Program at the Community College of Philadelphia, under which all our respondents began their post-secondary education, has been regarded as a model program. Introduced in 1987, it was funded by the departments of Welfare and Education in conjunction with the Community College of Philadelphia. In 1990 the program served about 1800 AFDC clients; the largest single parent program at a community college. The program helps clients obtain a two-year associate's degree. Step-up provides non-material supports such as counseling, remediation and job placement.

### **Wyoming**

76.6% of the respondents in Wyoming began college between 1981 and 1988, .03% began after 1988 and the remainder began college between 1969 and 1979. 70% graduated between 1989 and 1992. The remaining 30% graduated prior to 1988.

Between December 1988 and September 1990, Wyoming operated a WIN project called Wyoming Opportunities for Work (WOW). The program operated in nine counties and participation was voluntary. WOW included a comprehensive work component and there was a six month time limit per person. The program did not provide for community work experience, work supplementation, or employment search.

WOW was replaced by JOBS (although the acronym WOW was retained) in October 1990. JOBS allowed post-secondary education, but it was largely self-initiated and could be for no more than two years. The education or training activity must be approved by the State Department of Education as an acceptable program, or be a program developed by JTPA. The activity must be directed toward obtaining employment in a recognized occupation in an employment area for which there is likely to be a job available in the market area and must be consistent with the participants' employment development plan.