

# Low-Income Adults in Profile:

## Improving Lives Through Higher Education

by Bryan Cook, with  
Jacqueline E. King,  
and a guest essay  
by Anthony P. Carnevale  
and Donna M. Desrochers



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## Improving Lives Project Staff

Jacqueline E. King  
Director  
ACE Center for Policy Analysis

Bryan Cook  
Project Associate  
ACE Center for Policy Analysis

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One Dupont Circle NW  
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# Foreword

**T**he demographic characteristics of American college students have shifted dramatically over the last 15 years. Only one in six undergraduates is a “typical” 18-year-old who enrolls at a residential campus, stays for four years, and graduates with a baccalaureate degree. Adult students (25 years of age and older) are becoming the new majority on campuses across the nation, and many of these students, particularly those who are low-income, face multiple challenges and barriers to academic success.

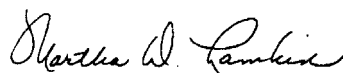
This report describes the low-income adult student population, outlines the many challenges that they face, and explains the economic and social rationales for ensuring that low-income adults succeed in college. It is the first product of a three-year national project conducted by the American Council on Education (ACE) and sponsored by Lumina Foundation for Education, titled *Improving Lives: Ensuring Academic Success for Low-Income Adults*. Subsequent reports will focus on public policies affecting low-income adult students, as well as institutional policies and practices that facilitate and impede the success of these students. The project will conclude in 2005 when state leadership teams will convene during regional meetings to develop action plans for improving public policies and institutional programs and services for low-income adult students.

ACE and Lumina Foundation are collaborating on this project because of a shared commitment to access, success, diversity, and lifelong learning. ACE embraces the belief that widespread access to excellent postsecondary educational opportunities is the cornerstone of a democratic society. Consistent with that value, ACE identifies lifelong learning in its strategic plan, *Connections to the Future*, as one of its areas of focus. Lumina Foundation for Education is founded on the belief that postsecondary education remains one of the most beneficial investments that individuals can make in themselves and that society can make in its people. With this tenet in mind, Lumina Foundation strives to address issues surrounding access and educational success—particularly among underserved student groups, including adult learners.

ACE and Lumina Foundation believe that understanding and addressing the challenges faced by low-income adult learners are critical to our shared desire for a well-educated, diverse citizenry and workforce.



David Ward  
President  
American Council on Education



Martha Lamkin  
President  
Lumina Foundation for Education

# Executive Summary

**I**n 2000, more than 110 million American workers were between the ages of 25 and 64. Sixty percent of these workers did not possess a college degree, and only 18 percent of those without a college degree had ever taken any college-level courses. Consequently, many of these workers held low-wage jobs that offered little economic stability, few health benefits, and virtually no opportunity for career advancement. Recognizing the importance of a college education for improving their lifestyles, many low-income workers have begun seeking some type of college education. According to the 1999-2000 National Postsecondary Student Aid Study, almost 40 percent of undergraduates are 25 or older. A substantial minority of these students is low-income: Forty percent of adult students, or approximately 2.5 million individuals, have annual incomes less than \$25,000.

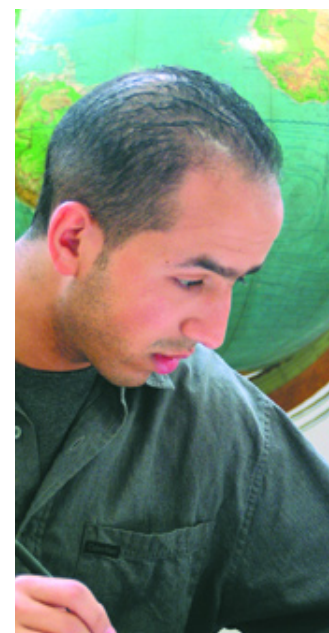
Although a sizeable portion of American college students are now low-income adults, these students are much less likely to succeed than their traditional-age and more affluent peers. Seven percent of the low-income adults who entered college in 1995-96 to earn a bachelor's degree had done so by 2001. In contrast, 42 percent of traditional-age students hoping to earn a bachelor's degree had done so during this same period. Low-income adults enter college with a mix of family and work responsibilities—as well as personal and academic challenges—that make it difficult for them to succeed without highly supportive institutional and public policies. While many campuses have successfully recruited low-income adults, they still struggle to identify the mix of policies and programs that will help more of these individuals meet their educational goals. In addition, campuses and students often are hindered by public policies that do not support educational attainment for low-income adults.

The American Council on Education (ACE), with generous support from Lumina Foundation for Education, has developed *Improving Lives: Ensuring Academic Success for Low-Income Adults*, a three-year national project designed to raise the profile of low-income adults as a vitally important component of the college student population and to help college and public policy leaders identify steps they can take to improve the educational attainment of these individuals.

The release of this report formally launches the Improving Lives project. The report includes an overview of the low-income adult population, a detailed description of low-income adult college students and the challenges they face as they pursue postsecondary education, and an essay by noted economists Anthony Carnevale and Donna Desrochers that portrays the economic imperative for ensuring the academic success of low-income adults.

#### AMONG THE REPORT'S MOST IMPORTANT FINDINGS ARE THE FOLLOWING:

- Fifty-eight percent of American workers between the ages of 25 and 64 do not possess a college degree and only 18 percent had ever taken a college-level course.
- Sixty-two percent of low-income Americans age 16 or older are unemployed.
- In 1999–2000, 40 percent of undergraduates age 25 or older, or approximately 2.5 million individuals, had incomes less than \$25,000.
- Forty-six percent of low-income adult students are non-white. Only 43 percent of Hispanic low-income adult students cite English as their primary language.
- Thirty-five percent of low-income adult students are married, compared with 63 percent of other adult students. Fifty-four percent of low-income adult students with children are single, compared with 21 percent of other adult student parents.
- Despite a higher rate of remediation and more family obligations, low-income adult students earn slight better grades, on average, than do traditional students.
- Two-thirds of low-income adults entering college in 1995–96 aspired to earn a bachelor's or associate degree. Among low-income adult students entering with these goals, only 7 percent earned a bachelor's degree and 8 percent earned an associate degree within six years. Eighty-four percent of low-income adults who entered to earn a certificate reached that goal.
- Low-income adult students in 1999–2000 were twice as likely to be enrolled half time and three times as likely as traditional-age students to be enrolled less than half time.
- The challenges cited by low-income adult students in focus groups included managing the competing demands of work, family, education, and desire for a social life; financing higher education; receiving adequate campus advising and counseling; and self-esteem issues.
- The personal and social benefits of increased educational attainment cited by Carnevale and Desrochers include improved employment and earnings, economic growth and productivity, civic participation and voting, and intergenerational economic and social mobility.
- Carnevale and Desrochers estimate that 11 million low-income adults could benefit from postsecondary education.
- Carnevale and Desrochers argue that improvements to postsecondary funding and policy are necessary but insufficient to eliminate barriers to postsecondary success for low-income adults. They contend that employment and training, economic development, income maintenance, and criminal justice policies must be reconnected with postsecondary education.



**A**lthough a sizeable portion of American college students are now low-income adults, these students are much less likely to succeed than their traditional-age and more affluent peers. Seven percent of the low-income adults who entered college in 1995–96 to earn a bachelor’s degree had done so by 2001.



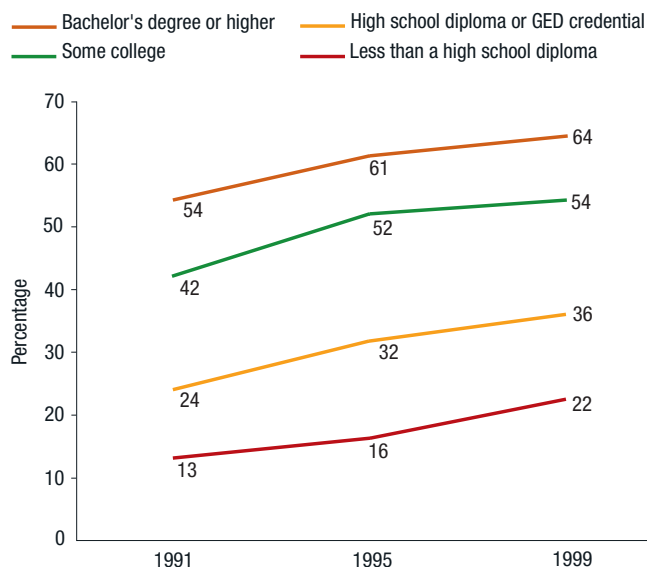
# Introduction

Despite the increasing number of adult students enrolling in postsecondary education, the primary focus of most American colleges and universities continues to be the 18- to 24-year-old “traditional” student. With the arrival of the baby boomlet generation on college campuses, one would expect that the learning needs of adult students would remain secondary in importance to those of traditional students.<sup>1</sup> However, due to dramatic shifts in the U.S. labor market, incessant advancements in technology, and the globalization of the U.S. economy, the education of adult students has become vital to the future of 21st century America.<sup>2</sup>

Today, nearly 70 percent of all existing jobs require some form of postsecondary education<sup>3</sup> (Carnevale and Desrochers, 1999), yet more than 40 percent of the U.S. workforce has never attended college (U.S. Department of Labor, 2001). As the United States has moved from a manufacturing to a

service- and information-based economy, nearly 80 percent of all new jobs during the next 20 years will require some education beyond high school (Voorhees and Ligenfelter, 2003). Recognizing these new economic realities, record shares of adults between ages 25 and 55 are now pursuing education in order to remain competitive in the ever-changing job market. Approximately one-third of these adults participated in some form of adult education in 1991; by 1999, that percentage had increased to nearly one-half.<sup>4</sup> If the current growth rate persists as expected, more than 50 percent of all U.S. adults between 25 and 55 will have participated in some type of adult education within the next five years.

**FIGURE 1**  
PERCENTAGE OF ADULTS WHO PARTICIPATED IN ADULT EDUCATION,  
BY EDUCATION LEVEL: 1991, 1995, AND 1999



Source: U.S. Department of Education, National Center for Education Statistics. National Household Education Study, 2002. Analysis by author.

<sup>1</sup> “Baby boomlet generation” refers to those born during the 1980s and early 1990s.

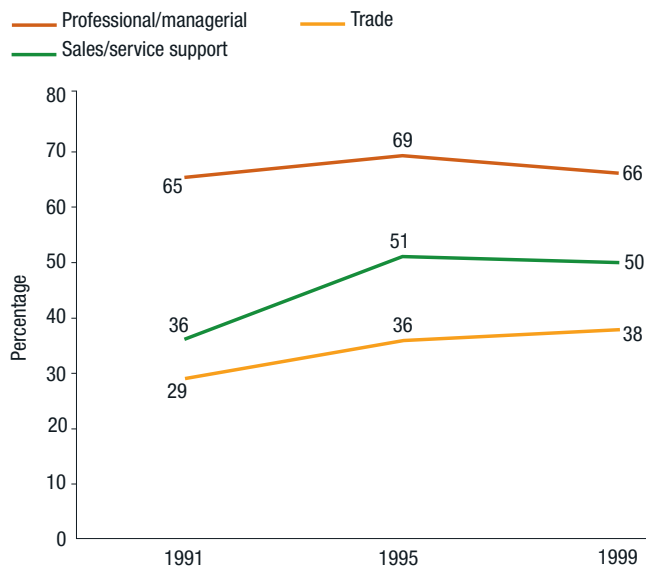
<sup>2</sup> For the purposes of this report, “adult students” refers to those students between the ages of 25 and 55.

<sup>3</sup> “Postsecondary education” in this report is defined as participation in a credit-bearing instructional program whose curriculum is designed for students who have graduated from high school. “Adult education” is a broader category that refers to any formal course work. See the “Data and Definitions” section on page 3 for further details.

<sup>4</sup> National data on adult participation in postsecondary education by education, income, or occupation are not available. Therefore, data on participation in the broader array of adult education programs are reported here instead.

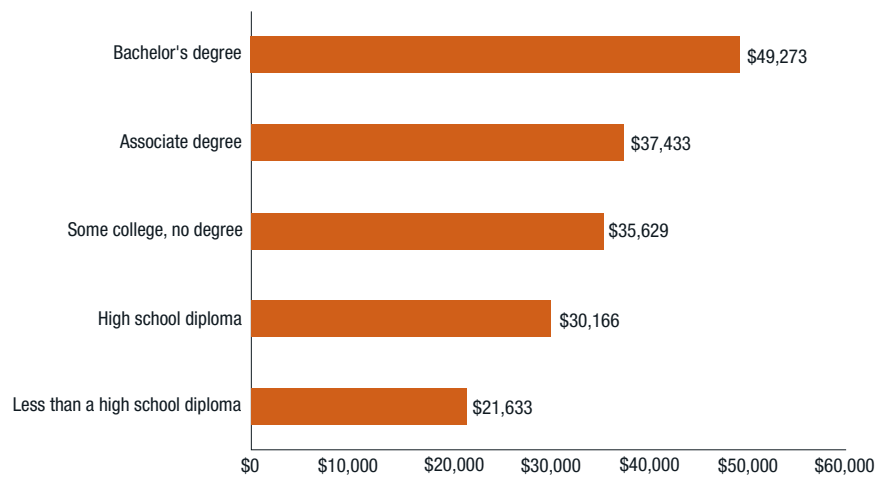
Research shows that those who most need some type of adult education are the least likely to participate. Although the participation rate in adult education by individuals holding a high school diploma or lower is increasing, they still participate at a lower rate than individuals with a bachelor's degree or higher (see *Figure 1 on previous page*). Similarly, participation in adult education by individuals in trade professions has been increasing during the past 10 years, but still falls well below the participation rate of individuals in professional or managerial occupations (see *Figure 2*). These participation trends suggest that the adults most likely to pursue postsecondary education are middle- to upper-middle-class, white-collar workers—not low-income, blue-collar workers whose employability will increasingly be determined by the extent of their education beyond high school. If these participation trends continue, low-income individuals without some form of postsecondary education will likely find themselves trapped in low-wage jobs with little to no hope of moving themselves and their families out of poverty,

**FIGURE 2**  
**PERCENTAGE OF EMPLOYED ADULTS WHO PARTICIPATED IN ADULT EDUCATION, BY OCCUPATION GROUP: 1991, 1995, AND 1999**



Source: U.S. Department of Education, National Center for Education Statistics. National Household Education Study, 2002. Analysis by author.

**FIGURE 3**  
**INCOME OF FULL-TIME YEAR-ROUND WORKERS, 18 YEARS OLD AND OLDER, BY EDUCATIONAL ATTAINMENT: 2001**



Source: U.S. Census Bureau. Current Population Survey, 2002.

## DATA AND DEFINITIONS

Most data for this report come from the U.S. Census Bureau and three national studies conducted by the U.S. Department of Education's National Center for Education Statistics (NCES):

### *The National Household Education Surveys (NHES) Adult Education Survey*

The 1999 Adult Education Survey (AES) is the first of several NHES surveys to focus on the growing population of adult students. AES questions persons 16 years of age and older about their participation in adult education, which includes basic skills courses, English as a Second Language (ESL) courses, credential (degree or diploma) programs, apprenticeships, work-related courses, and personal development/interest courses.

### *The National Postsecondary Student Aid Study (NPSAS)*

The 1999–2000 NPSAS is a comprehensive study that examines how students and their families pay for postsecondary education. It includes nationally representative samples of undergraduate, graduate, and professional students. Unlike AES, it focuses exclusively on postsecondary education and includes only students enrolled in credit-bearing courses at institutions eligible for the federal Title IV student financial aid programs.

### *Beginning Postsecondary Students (BPS)*

The BPS is designed specifically to collect data related to persistence in and completion of postsecondary education programs; relationships between work and education efforts; and the effect of postsecondary education on the lives of individuals. The current BPS longitudinal study includes people who first entered postsecondary education in the 1995–96 academic year. Researchers interviewed these students two additional times as they progressed through postsecondary education and into the workforce. The last interview took place in 2001.

particularly given the relationship between level of education and income (see *Figure 3*).

Given the importance of postsecondary education for maintaining employment in the 21st century, why are so few low-income workers participating in adult education? Some welfare advocates suggest that recent legislation emphasizing employment over education and training acts as a major barrier that prevents low-income individuals from



## IDENTIFYING LOW-INCOME INDIVIDUALS

This report uses two slightly different definitions of low income. The overview of national demographic information on adults living in poverty is compiled from U.S. Census Bureau data and employs the Census Bureau's definition of poverty,<sup>5</sup> which uses a set of income thresholds that vary by family size and composition. If a family's total income falls below the threshold for its size, then that family—and every individual in it—is considered poor. The chapters that detail the characteristics of low-income adult students define such students as individuals age 25 to 55 whose income is 200 percent or less of the federal poverty threshold and whose parents' highest level of education was some college or an associate degree. The rationale for classifying those above the federal poverty line as low income is that many in the policy community are critical of federal poverty thresholds, arguing that they greatly understate the extent of hardship faced by individuals whose income falls above the federal standard. Parents' education level is used as proxy for long-term poverty status, due to the difficulty in determining adult students' historical poverty level based solely on their 1999 household income. Many middle-class adults appear poor when they are students because they have temporarily reduced their income in order to attend school. Students whose parents have not attained a bachelor's degree are more likely to have lived in poverty than students whose parents have earned a bachelor's degree.



enrolling in and/or persisting through postsecondary education (Center for Women Policy Studies, 2002). Others suggest that institutional barriers such as lack of convenient class times and inadequate child-care facilities serve as major impediments to low-income individuals wishing to pursue education beyond high school (Golonka & Matus-Grossman, 2001). Although it is likely that institutional and policy barriers equally contribute to the poor participation rates of low-income adults in postsecondary education, additional research is needed to develop a more comprehensive picture of not only the barriers to participation, but also the factors that will encourage low-income adults to pursue postsecondary education and facilitate their success once enrolled.

The American Council on Education (ACE) and Lumina Foundation for Education share a concern for the successful education of low-income adults. As a result, Lumina Foundation has provided support to ACE to conduct the

<sup>5</sup> For more information on the U.S. Census and poverty, visit [www.census.gov/hhes/poverty/povdef.html](http://www.census.gov/hhes/poverty/povdef.html).

Improving Lives project, a three-year initiative that aims to (1) discover and highlight exemplary policies and practices and (2) identify areas that require change at colleges and universities and in state and federal public policy. The primary goal is to increase institution, state, and federal efforts to improve the educational attainment of low-income adults so that they can reach personal goals, provide for their families, and fully participate in an increasingly knowledge-based U.S. economy. This report represents the first step in achieving that goal. Subsequent reports will focus on the public policies that support or impede the educational progress of low-income adults. The project will conclude in 2005 with regional meetings at which state

policy makers and education leaders will identify actions they can take to foster the educational success of low-income adult students.

The primary objective of this report is to set the stage for the project by examining characteristics of the U.S. low-income adult population and the low-income adult undergraduate population. Additionally, this report will examine the challenges that low-income adult students face as well as the potential benefits of their success in postsecondary education. Topics include:

- A brief demographic overview of the U.S. low-income adult population.
- A comparison of the demographic characteristics of adult students, especially low-income adult students, with those of traditional postsecondary students.
- An overview of challenges that low-income adults face when pursuing a postsecondary education.
- An examination of economic and social rewards, for individuals and society at large, that result from the academic success of low-income adults.

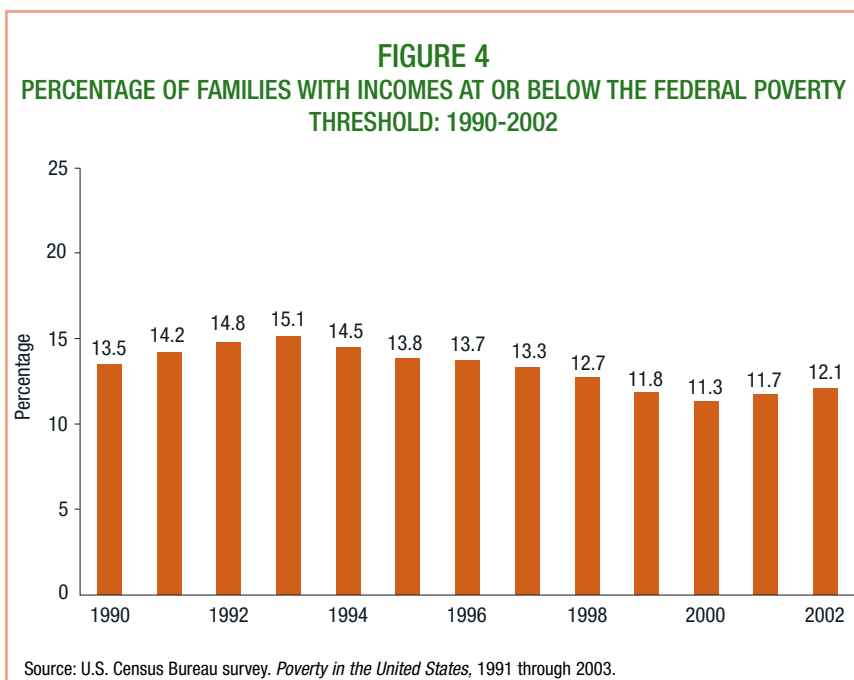
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# Profile: Low-Income Americans

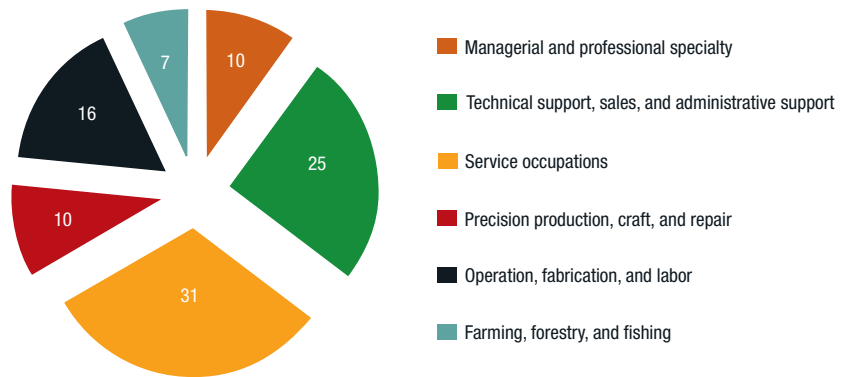
In 2002, approximately 35 million people, or 12 percent of the U.S. population, lived at or below the federal poverty line (U.S. Department of Labor, 2003). This number is up from 33 million in 2001 and 32 million in 2000. This three-year period marks the first consecutive-year increases in the share of Americans living in poverty since 1990–93 (see Figure 4). As of 1999, women represented 54 percent of all impoverished Americans and 59 percent of impoverished Americans over the age of 18. Fifteen percent of women living in poverty were single parents to children under the age of 18, compared with just 3 percent of men.

Thirty-two percent of impoverished Americans were under the age of 16 in 2002 and thus not of working age. Of the remaining Americans living in poverty in 2002, only 38 percent were employed. Among impoverished Americans who were employed in 2002, 70 percent worked part time or part year. In 2001, the largest share of working poor who worked at least 27 weeks during the year were concentrated in service occupations (see Figure 5 on next page). Many of the individuals who worked in service occupations held jobs that typically offer little in the way of benefits or career advancement (for example, housekeepers, cooks, bartenders, waiters and waitresses, janitors, and hair-dressers). Conversely, only 7 percent of low-income workers who were

employed for a minimum of 27 weeks held managerial and professional jobs. The high concentration of low-income workers in service occupations is likely the consequence of a significant portion (32 percent) of working poor having no education beyond high school and thus being unqualified for many higher wage occupations (see Figure 6 on next page). Seven out of 10 low-income workers had only a high school diploma or less.

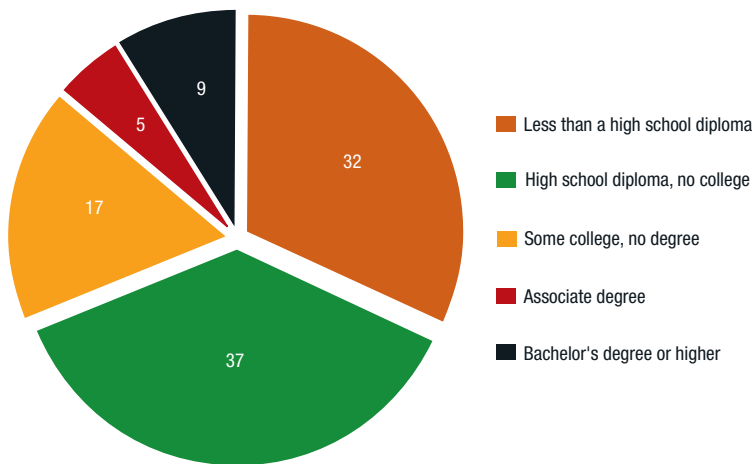


**FIGURE 5**  
**PERCENTAGE DISTRIBUTION OF WORKING POOR,**  
**BY TYPE OF JOB HELD THE LONGEST: 2001**



Source: U.S. Department of Labor. *A Profile of the Working Poor, 2003.*

**FIGURE 6**  
**PERCENTAGE DISTRIBUTION OF WORKING POOR,**  
**BY LEVEL OF EDUCATION: 2001**



Source: U.S. Department of Labor. *A Profile of the Working Poor, 2003.*

In 2001, women represented 69 percent of the low-income workers in service occupations, while men made up just 31 percent (U.S. Department of Labor, 2003). This gender disparity exists despite the fact that women were more likely to have attained a higher level of education than men. In addition to being saddled

with traditionally low-paying occupations, women in low-wage jobs (43 percent) were more likely than men (7 percent) to head a single-family home with related children under the age of 18.

In 2002, 45 percent of all low-income Americans were non-Hispanic whites, while African Americans and Hispanics

each accounted for 25 percent of Americans living in poverty.<sup>6</sup> African Americans and Hispanics experienced the highest rates of poverty, at 23 percent and 21 percent, respectively. Non-Hispanic whites had a poverty rate of 8 percent.

A survey of low-income Americans found that 61 percent of Americans living in poverty believed that jobs without wages and benefits adequate to support a family were a much greater problem in their community than a shortage of available jobs for people who wanted to work (McFate, 1997). Much of the data discussed here support that claim. Most low-income adults are either unemployed or trapped in low-wage occupations, undoubtedly due to their lack of education beyond high school. As more jobs in the U.S. labor market begin to require advanced education, many of these individuals—without at least some form of postsecondary education—will continue to find themselves unemployed or in low-wage jobs, struggling to find ways to support themselves and their families.



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<sup>6</sup> Hispanics may be of any race.

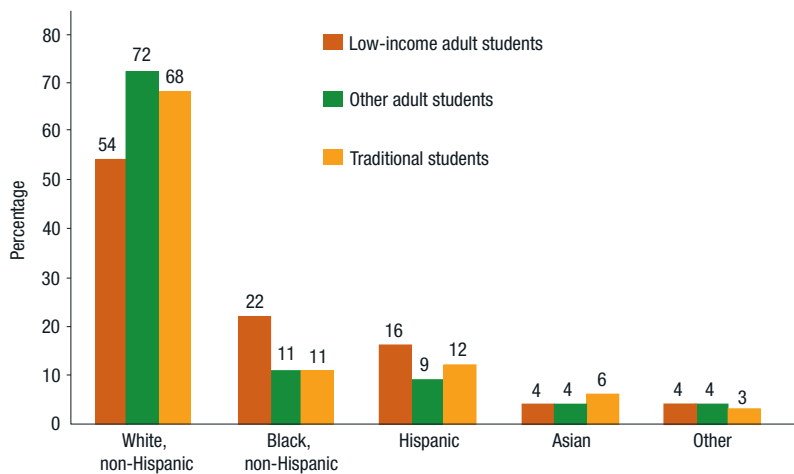
# Profile: Low-Income Adult Students



As mentioned previously, low-income adults' participation rate in postsecondary education falls well below that of individuals with bachelor's degrees. Further, low-income adult students are less likely to earn a degree, once enrolled, than either traditional students or other adults. One of the first steps toward improving the rate at which low-income adults participate and succeed in postsecondary education is to understand who low-income adult students are—especially the aspects of their backgrounds that make it particularly difficult for them to succeed—and how they participate in postsecondary education.<sup>7</sup> This section compares the demographic characteristics of low-income adult undergraduates with those of other adult students, as well as traditional-aged undergraduate students.<sup>8</sup> The purpose of this comparison is to highlight key differences among these

groups—differences that are often identified as barriers to low-income adult students' postsecondary success.

**FIGURE 7**  
**PERCENTAGE DISTRIBUTION OF STUDENTS, BY RACE/ETHNICITY: 1999-2000**



Source: U.S. Department of Education, National Center for Education Statistics. National Postsecondary Student Aid Study: 1999-2000. Analysis by author.

## DEMOGRAPHIC CHARACTERISTICS

### Race

In 1999, there was a significantly smaller proportion of whites among the population of low-income adult undergraduate students than among traditional undergraduates or other adult students (see Figure 7).

<sup>7</sup> Many adults participate in courses that do not offer academic credit, such as English as a Second Language, employer-provided job training, and recreational courses. This chapter focuses only on students enrolled for credit at degree- or certificate-granting institutions that are eligible to participate in the Title IV federal student aid programs.

<sup>8</sup> In this section, "low-income adult students" are defined as adults between the ages of 25 and 55 who are enrolled in credit-bearing courses and whose income is 200 percent or less of the federal poverty line and whose parents have less than a bachelor's degree. "Other adult students" are defined as students between the ages of 25 and 55 who are enrolled in credit-bearing courses and whose incomes are more than 200 percent of the federal poverty line, regardless of their parents' education. "Traditional students" are defined as students under the age of 25 enrolled in credit-bearing courses, regardless of income or parents' education.

Conversely, African-American and Hispanic students represented a greater percentage of the low-income adult student population than they did in either the traditional or other adult student groups.

### Gender

Consistent with the proportion of men to women among the general undergraduate population, women made up the majority of undergraduates among low-income adult, other adult, and traditional students. Women made up 54 percent of the traditional undergraduate population and an even larger proportion—65 percent and 62 percent, respectively—of low-income adult and other adult students.

### Primary Language

English was overwhelmingly the primary language among low-income adult (83 percent), other adult (89 percent), and traditional (88 percent) students. However, among adult Hispanic students, English was less likely to be the primary language. Only 43 percent of Hispanic low-income adult students, in particular, cited English as their primary language.

## FAMILY COMPOSITION

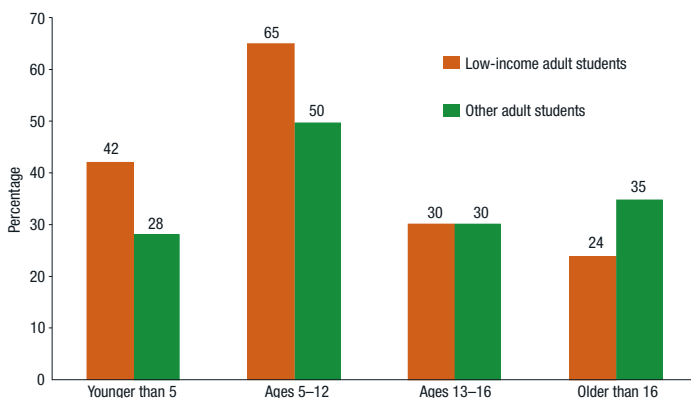
### Marital Status

Just 35 percent of low-income adult students were married in 1999, compared with 63 percent of other adult students. Among students who were single, 40 percent of low-income adults had never been married, versus 29 percent of other adults. Only 9 percent of traditional students were married. This finding is not surprising, given the significant age difference between adult and traditional students.

### Dependent Children

Sixty-four percent of low-income adult students supported dependent children, compared with 56 percent of other adults and just 8 percent of traditional students. A closer look at adult students shows that 54 percent of low-income adult students with dependent children are single, while only 21 percent of other adult students with dependent children are unmarried. Among low-income adult students who are single parents, 61 percent are female. Additionally, more low-income adult students have children under the age of 12 than do other adult students (*see Figure 8*).

**FIGURE 8**  
PERCENTAGE OF ADULT STUDENTS WITH CHILDREN,  
BY AGE OF CHILDREN: 1999-2000



Source: U.S. Department of Education, National Center for Education Statistics. National Postsecondary Student Aid Study: 1999-2000. Analysis by author.

## ACADEMIC PREPAREDNESS AND PERFORMANCE

Most discussions of students' preparedness for the rigors of postsecondary coursework involve high school academic performance (for example, high school grade point average [GPA] and level of courses completed). However, because of the extended length of time between finishing high school and enrolling in postsecondary education for many adult students, collecting accurate high school data is difficult. As a result, little high school information is available for this population. Another common measure of academic preparedness is admissions test score. Because most adults either attend an institution that does not require an admissions test (such as a community college) or took an admissions test many years before entering college, little useful information can be gleaned from examining those scores. As such, this report uses four alternate variables for comparing academic preparedness among low-income adult students, other adult students, and traditional students: type of high school credential, remedial courses, college GPA, and index of risk.

### *High School Diploma*

Although the majority of both traditional and low-income adult students earned a high school diploma, low-income adult students were much more likely than other adult or traditional students to have earned a General Education Development (GED) credential or other alternative certificate of high school completion (14 percent versus 3 percent, respectively). Although many students without a tradi-

tional high school diploma perform well in postsecondary education, national studies have shown that failing to earn a regular high school diploma can be a persistence risk factor (Horn, 1996).

### *Remedial Courses*

Many low-income adult students require some type of remediation to assist them in pursuing a postsecondary education. This can be attributed to substandard secondary education and/or the significant time lapse between finishing high school and taking college-level courses. Low-income adult students were more likely to have taken a remedial course than either other adult or traditional students, but the disparity is not as large as one might expect. Forty-one percent of low-income adult



students have taken a remedial course at some point during their academic pursuits, compared with 32 percent of other adult students and 31 percent of traditional students.

### College GPA

Despite having a higher rate of remediation and more family obligations, low-income adult students earn, on average, slightly better grades in college than do traditional students. Among students enrolled in credit-bearing courses in 1999, the average GPA for traditional students was 2.80, compared with a 2.97 average for low-income adult students. However, other adults on average achieved a higher college GPA (3.24) than either low-income adult or traditional students.

### Index of Risk

NCES has created an index of seven characteristics known to adversely affect persistence and attainment (U.S. Department of Education, 2002).<sup>9</sup> The fewer character-

istics that students possess, the lower their risk of dropping out. Because all adult students possess at least two of these characteristics and many adults possess many more, they are at higher risk for academic difficulties than traditional students. Sixty-one percent of low-income adult students and 66 percent of other adults scored a 4 or higher, indicating they were at high risk of dropping or stopping out and thus failing to attain a degree (see Figure 9). Conversely, only 8 percent of traditional students scored above a 4.

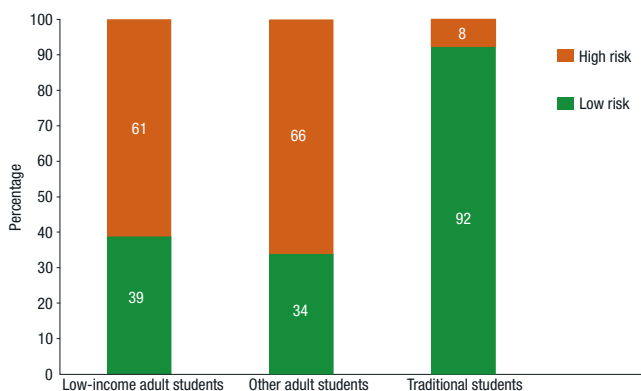
## EDUCATIONAL CHOICES

### Institution Type

Community colleges have increasingly become the vehicle through which adult students enter postsecondary education (Merriam and Caffarella, 1999). This is particularly true for low-income adult students, 89 percent of whom reported having attended a community college at some point, and other adult students, among whom 93 percent had attended a community college (U.S. Department of Education, 1999-2000).

Given the high percentage of adult students who had attended a community college, it is not surprising that the majority of low-income adult (53 percent) and other adult (58 percent) students attended public two-year institutions in 1999-2000. Community colleges also were the most common choice among traditional students (34 percent). The next largest proportion of traditional students could be found at public doctorate-

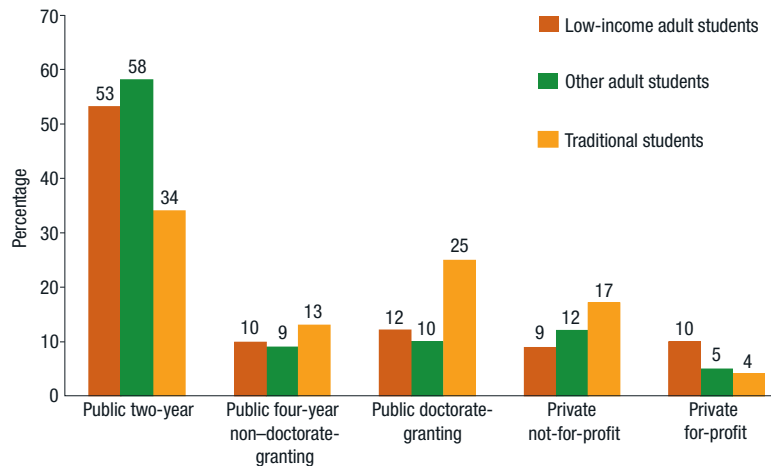
**FIGURE 9**  
PERCENTAGE DISTRIBUTION OF STUDENTS,  
BY RISK OF ACADEMIC DIFFICULTY: 1999



Source: U.S. Department of Education, National Center for Education Statistics. National Postsecondary Student Aid Study: 1999-2000. Analysis by author.

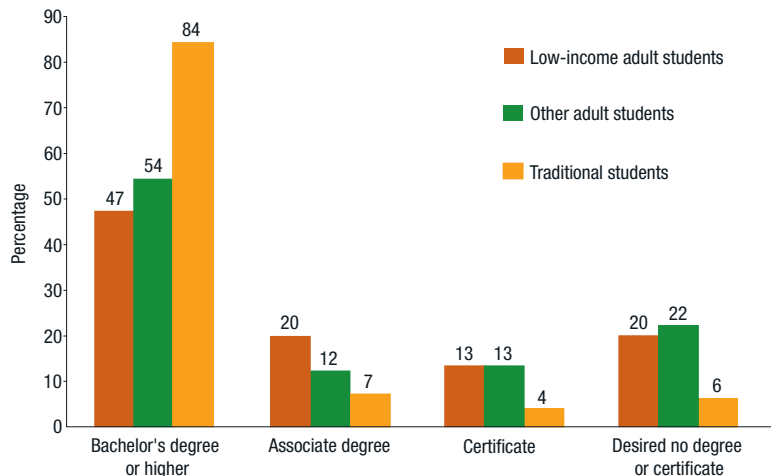
<sup>9</sup> Characteristics include delayed enrollment; no high school diploma; part-time enrollment; financial independence; having dependents other than a spouse; single-parent status; and working full time while enrolled.

**FIGURE 10**  
**PERCENTAGE DISTRIBUTION OF STUDENTS, BY INSTITUTION TYPE: 1999**



Source: U.S. Department of Education, National Center for Education Statistics. National Postsecondary Student Aid Study: 1999-2000. Analysis by author.

**FIGURE 11**  
**PERCENTAGE DISTRIBUTION OF STUDENTS ENTERING COLLEGE, BY DEGREE ASPIRATION: 1995-96**



Source: U.S. Department of Education, National Center for Education Statistics. National Postsecondary Student Aid Study: 1999-2000. Analysis by author.

granting institutions (25 percent) and private not-for-profit institutions (17 percent). Low-income adult and other adult students were relatively evenly distributed among public doctorate-granting, public four-year non-doctorate-granting, and private not-for-profit institutions (see *Figure 10*).

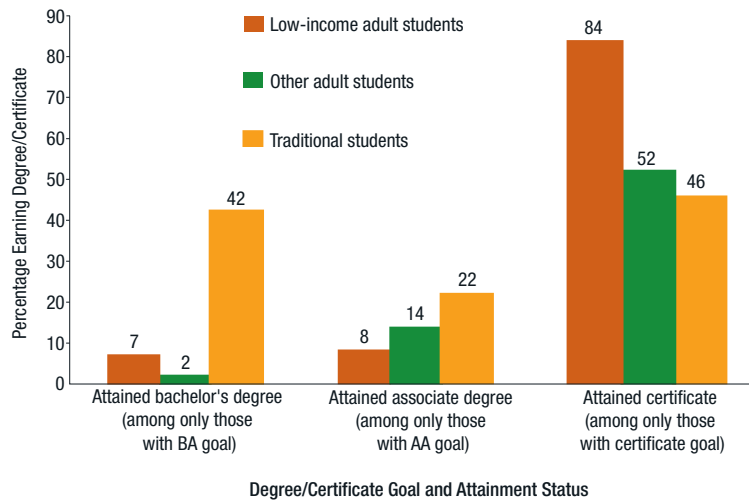
compared with only 7 percent of low-income adult students and 2 percent of other adult students. Among those students who were working toward an associate degree, 22 percent of traditional students had earned one by 2001, compared with 14 percent of other adult students and just 8 percent of low-income

*Desired Degree and Attainment*

Traditional students have higher degree aspirations than both low-income adult and other adult students. Among students who enrolled in postsecondary education for the first time in 1995-96, 84 percent of traditional students planned to earn a bachelor's degree, compared with only 47 percent and 54 percent of low-income adult and other adult students, respectively. Low-income adult and other adult students were more likely than traditional students to be seeking an associate degree or certificate, or not to be seeking any type of degree (see *Figure 11*).

Traditional students showed a higher rate of degree attainment for both bachelor's and associate degrees (see *Figure 12 on next page*). Among those students who planned to attain a bachelor's degree, 42 percent of traditional students had done so by 2001,

**FIGURE 12**  
**PERCENTAGE OF 1995-96 ENTERING STUDENTS WHO HAD ATTAINED THEIR DEGREE/CERTIFICATE GOAL AS OF 2001**

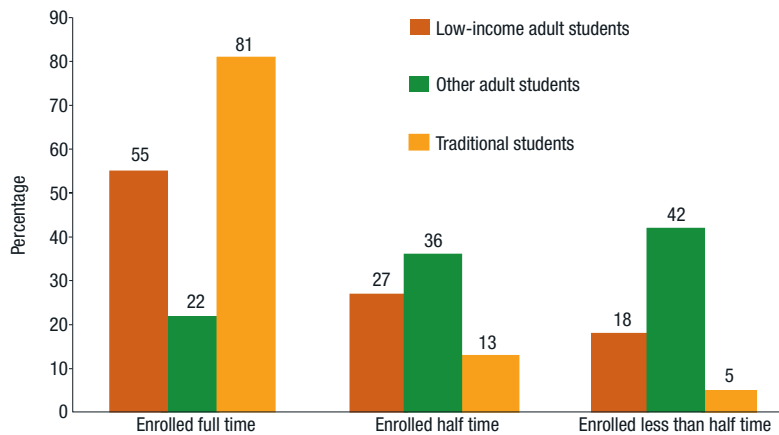


Source: U.S. Department of Education, National Center for Education Statistics. Beginning Postsecondary Students, 2001. Analysis by author.

### Enrollment Status

Because adult students typically have more nonacademic obligations (that is, family and full-time jobs) than traditional students, they are less likely to be enrolled full time. In fall 1999, the percentage of both low-income and other adult students who were enrolled half time or less than half time was significantly greater than that of traditional students (see Figure 13).

**FIGURE 13**  
**PERCENTAGE DISTRIBUTION OF STUDENTS, BY FALL SEMESTER ENROLLMENT STATUS: 1999-2000**



Source: U.S. Department of Education, National Center for Education Statistics. National Postsecondary Student Aid Study: 1999-2000. Analysis by author.

### EDUCATIONAL FINANCING

#### Financial Aid

Not surprisingly, low-income adult students were more likely to have applied for aid than either traditional students (who include individuals from the full range of family income levels) or other adults (whose family incomes exceeded 200 percent of the poverty level). Low-income adults also were slightly more likely to have received aid when they applied than the other two groups (see Table 1). However, low-income adult students received less aid, on average, than traditional students. In particular,

adult students. Conversely, among students working toward a certificate, low-income adult students were more likely than either traditional or other adult students to have attained that credential.

although they were more likely than either traditional students or other adults to have received grants, low-income adult students received less grant assistance, on average, than traditional students. This discrepancy is explained—at least in part—by the fact that low-income adults were highly concentrated at lower-priced

**TABLE 1**  
**PERCENTAGE OF STUDENTS APPLYING FOR FINANCIAL AID AND PERCENTAGE OF APPLICANTS RECEIVING AID, BY ATTENDANCE STATUS: 1999-2000**

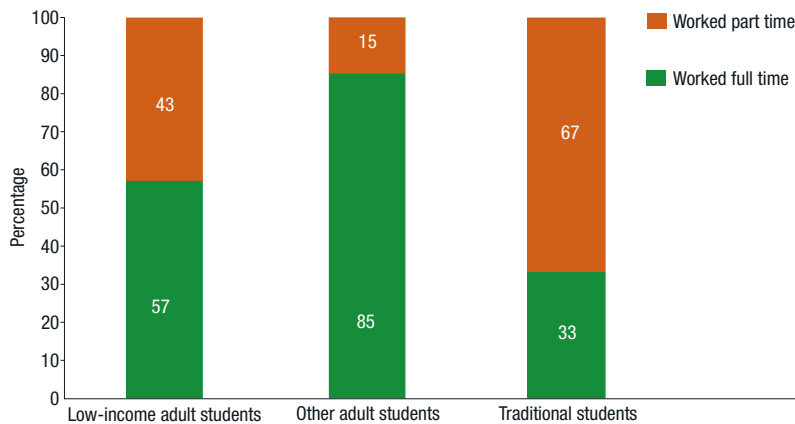
	Applied for Financial Aid (%)	Financial Aid Applicants Only					
		Received Any Aid (%)	Average Amount Received (\$)	Received Any Grants (%)	Average Grant Received (\$)	Borrowed Any Loan (%)	Average Amount Borrowed (\$)
Low-income adults	68.1	92.3	6,082	86.0	2,812	48.0	5,770
Half time or more	76.6	95.1	6,489	88.3	2,992	52.0	5,856
Less than half time	30.6	66.0	1,843	63.9	1,034	13.9	3,807
All other adults	22.0	85.0	5,996	46.2	1,748	60.2	6,700
Half time or more	35.3	87.5	6,193	46.4	1,836	63.7	6,742
Less than half time	4.6	59.9	3,076	44.2	816	24.4	5,604
Traditional students	57.2	89.1	7,748	70.6	4,382	59.1	4,897
Half time or more	61.1	90.3	7,990	72.4	4,532	60.3	4,929
Less than half time	20.9	64.2	3,011	48.6	1,116	20.8	4,089

Source: U.S. Department of Education, National Center for Education Statistics. National Postsecondary Student Aid Study: 1999-2000. Analysis by author.

community colleges that offer very little institutional grant aid. Low-income adult students were less likely to have borrowed than either traditional students or other adults. Among those low-income adults who did take out loans, they borrowed more, on average, than traditional students, taking advantage of higher annual borrowing limits for independent students in the main federal student loan programs. However, perhaps because of the grant aid they received, low-income adults who borrowed took out smaller loans, on average, than other adults who borrowed.

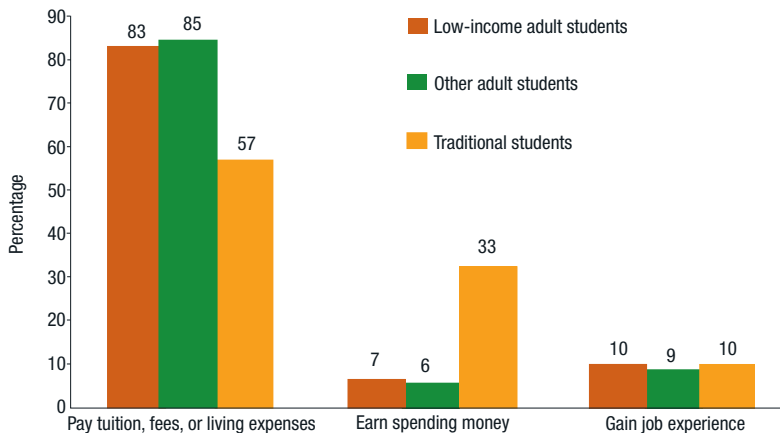
One in five low-income adult students, and almost half of other adults, participated in higher education on a less-than-half-time basis. By contrast, only 9 percent of traditional students attended less than half time. Those students who attend less than half time, typically enrolling in only one class at a time, were far less likely to have applied for aid than other students. Less-than-half-time students who did apply for assistance were less likely to have received aid than those who attended half time or more. The probable reasons are that they were not eligible for many federal, state,

**FIGURE 14**  
**PERCENTAGE DISTRIBUTION OF STUDENTS WHO WORKED WHILE ENROLLED, BY WORK INTENSITY: 1999-2000**



Source: U.S. Department of Education, National Center for Education Statistics. National Postsecondary Student Aid Study: 1999-2000. Analysis by author.

**FIGURE 15**  
**PERCENTAGE DISTRIBUTION OF WORKING STUDENTS, BY PRIMARY REASONS FOR WORKING WHILE ENROLLED: 1999-2000**



Source: U.S. Department of Education, National Center for Education Statistics. National Postsecondary Student Aid Study: 1999-2000. Analysis by author.

or institutional financial aid programs and their educational costs were often quite low, limiting the amount they could receive when they were eligible. Still, two-thirds of low-income adult students who studied less than half time received aid when they applied, and 64 percent received grant assistance averaging \$1,034 per year. The share of less-than-half-time, low-income adults applying for

and receiving aid was higher than among either traditional students or other adults.

### *Employment*

Although most students today work while enrolled, other adult students are more likely than either low-income adults or traditional students to work full time (see Figure 14).

Given the disparity in work intensity, it is not surprising that students see their primary role as it relates to education differently.

Seventy-four percent of other adult students and 39 percent of low-income adult students primarily considered themselves employees who study, compared with only 14 percent of traditional students. These differing views were supported by the amount of time each group spent working. Seventy-five percent of other adult students and 44 percent of low-income adult students worked 35 hours per week or more, compared with 27 percent of

traditional students.

Many adult students who worked full time believed it was the only way they could afford to pursue postsecondary education. Among adult students who worked 40 hours per week or more, 94 percent of other adult students and 86 percent of low-income adult students reported that they could not have afforded

school without working. Many low-income adult students need to work to support their families, as well as to pay for educational expenses. Eighty-five percent of working low-income adult students indicated that their primary reason for working was to pay for tuition or living expenses (*see Figure 15*). In contrast, 57 percent of traditional students worked to pay for tuition or living expenses.

### SUMMARY

Based on the information provided in this overview, it is clear that adult students share demographic characteristics that distinguish them from traditional students. Adult students are more likely to enroll in two-year institutions, work full time, and enroll in school half time or less. Additionally, adult students have significantly more family obligations than do traditional students.

Despite the similarities shared by many adult students, however, there are characteristics that distinguish low-income adult students from other adult students. For instance, although both low-income adult and other adult students are likely to have children, low-income adults are twice as likely to be single parents than other adults. As a result, low-income adults are more likely than other adult students to need access to daycare, particularly given that they are more likely than other adults to have children under age 12.

College financing is a challenge for all students but for low-income adult students, it can be a deterrent to attending college. While low-income adults are

more likely to apply for and receive financial aid than other adults, among adult students who attend school less than half time, low-income adults receive less aid than other adults. This may be a consequence of low-income adults attending lower-priced institutions than other adults and thus being eligible for less aid.

Finally, despite the increasing importance of a bachelor's degree in today's workforce, low-income adults are less likely than other adult students to seek a bachelor's degree. Additionally, low-income adults enrolled in postsecondary education are as likely not to want any degree as they are to desire an associate degree. Many factors likely contribute to the degree aspirations of low-income adult students, but for the future health and vitality of the U.S. labor market, it is important that barriers that deter low-income adults from seeking degrees be identified and removed. The next section will take a closer look at some of the barriers to pursuing postsecondary education, as identified by low-income adult students.

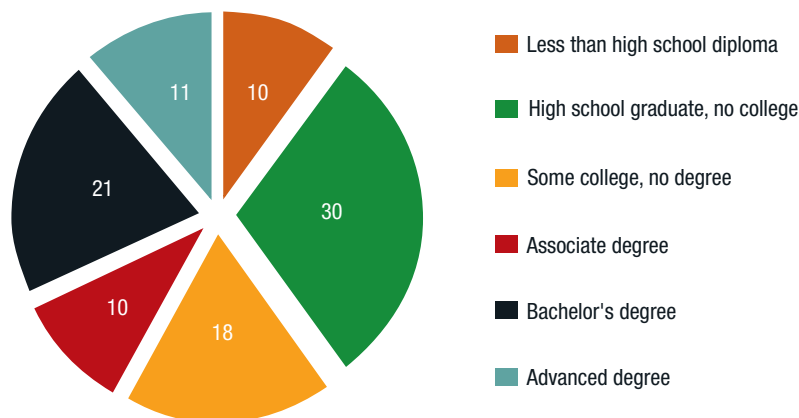
# Challenges Faced by Low-Income Adult Students



Although participation in adult education has risen significantly during the past decade, concerns still exist regarding low-income workers' level of participation in postsecondary education. In 2002, almost 112 million workers were between the ages of 25 and 64, yet 58 percent of these workers did not possess a college degree and only 18 percent had taken college courses but not earned a degree (see Figure 16). Many low-income adults recognize that continuing their education will lead to higher pay, more job security, and ultimately a better lifestyle, but they face challenges that make attending college difficult.

In a qualitative study conducted for ACE, researchers used focus groups to gain insight into the barriers faced by low-income adult undergraduates. Many of the challenges these students describe are aligned with the major differences between adult and traditional students discussed in the previous section.

**FIGURE 16**  
ADULTS IN THE U.S. WORKFORCE, BY EDUCATION LEVEL: 2002



Source: U.S. Census Bureau. Current Population Survey, 2002.

## QUALITATIVE METHODOLOGY

RIVA Market Research conducted four focus groups during summer 2002 in Roanoke, Virginia, and Baltimore, Maryland. Respondents were recruited and pre-screened to satisfy the following criteria:

- **RACE:** African American, white, Asian, and Hispanic (approximately 60 whites and 40 minorities participated).
- **GENDER:** Male and female (50/50 split among participants).
- **INCOME:** Single households had a maximum annual income of \$20,000. Married households had a maximum annual income of \$35,000.
- **EDUCATION:** Received at least a GED credential; currently enrolled in a college, university, or trade school.
- **AGE:** 25 to 60 years old.
- **CHILDREN:** At least half the respondents had children.

The focus groups met at a standard research facility equipped with microphones and a one-way mirror. Each focus group interview lasted approximately two hours.



## ADULT OBLIGATIONS/SOCIAL DISTRACTIONS

Many respondents cited relationships and family responsibilities as major challenges to their educational pursuits. According to one respondent:

*I go to classes in the morning from 9:00 to 1:00, and then I have the kids until bed time. And [I] try to get the house clean, but then I'm dead [tired], but it's time for homework.*

For another student, having family obligations and going to school meant relinquishing a personal life:

*Even though my children were planned, they were just a real shock. I couldn't do what I wanted to do. So to me, [education is] even further taking away anything personal I want to do. You know, it's the children and school. There's nothing else...It's kind of like "Where's your life?" You've given everything to the kids and school.*

Several respondents echoed this sentiment, speaking about how the combination of family life and school responsibilities spread them too thin and added levels of stress that traditional students do not typically have.

Daycare represents one particular source of family-related stress for many adult students with dependent children. Many adult students have children under age 12. Because these students typically split their time between work and school responsibilities, having the ability to drop their children at a daycare location that is convenient and flexible aids their academic success. Many adult students have suggested that campus daycare centers would be invaluable to their academic success.

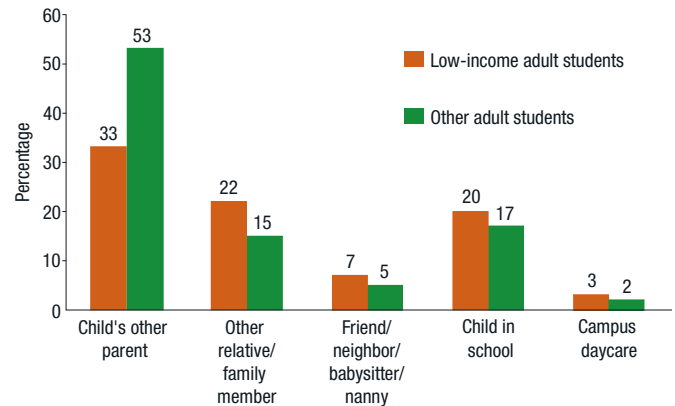
*A lot of my friends that are in school have children. [Schools should] either have an on-campus childcare [center] or [information] on how to get childcare.*

Unfortunately, many postsecondary institutions cannot provide daycare for all students, and the expenses associated with private daycare make it a cost-prohibitive option for many low-income students. This might explain why such a small portion of all adult students with dependent children use campus daycare centers (see Figure 17).

### COLLEGE FINANCING

The college financing data detailed earlier show that low-income adult students have significantly fewer college financing options than traditional students. The primary reasons are that many low-income adult students attend lower-priced institutions and frequently are enrolled in a less-than-full-time capacity.

**FIGURE 17**  
PERCENTAGE DISTRIBUTION OF STUDENTS WITH CHILDREN,  
BY SOURCE OF CHILDCARE: 1999-2000



Source: U.S. Department of Education, National Center for Education Statistics. National Postsecondary Student Aid Study: 1999-2000. Analysis by author.

Further, many low-income adults do not know what aid is available to them. One group participant voiced the following concern:

*Somebody said earlier that they didn't know that grants and money were available. That information needs to be given to the student. You know, there is a ton of money out there, or so they say. But, when it comes down to it, how do you find it? There's a huge wall there.*

However, even when students knew about various financial aid options, the application process for obtaining aid—as well as the bureaucracy within many financial aid offices—greatly frustrated students. One participant summed it up in these words:

*The Financial Aid Department should be called the Financial Barrier Department. They railroad you.*

Another focus group participant expanded on this statement:

*The paperwork is incredible. There are so many little questions that you have to fill out. And it's like, "If you answered yes to this question, skip to question 9, but make sure you answer question 10." Then they send it back to you [for being incorrect]. They are doing that so you won't want to get financial aid. They make it difficult for you so you just say, "You win. I'll pay [for school] out of my own pocket."*

Even for students who could navigate the application process and subsequently received financial aid, institutional cut-backs sometimes resulted in unexpected cuts to aid packages:

*Toward the end [of my program], there were a couple of things I was counting on. [Then] they just dropped the program. [They] don't even tell you. [I asked,] "Wait a minute, why do I have to suddenly borrow more money?" They said, "Well, we don't apply for that [financial aid program] anymore." What am I supposed to do now? I'm like, "Well, that's very nice of*

*you to let me know that." So then I've got to go beg from my girlfriend's dad again.*

Although it is clear from the data presented in chapter 3 that many low-income adult students benefit from financial aid, the focus group participants' comments revealed the substantial barriers presented by the financial aid application process.

### COURSE CHOICE

For low-income adult students who work full time, finding courses that are offered at a time convenient to their schedule poses a major challenge. Among low-income adult students who worked at least part time, 43 percent indicated that working affected their ability to enroll in certain classes. For some students, this meant making the difficult choice between school and work. According to one focus group participant:

*I left a job and took a 55 percent pay cut so that I could go to school.*

This student was not alone, as other students discussed having to make the difficult choice between school and work:

*I had to give up a job because my program dictated that I be in school during the day time, and the job I had was 9:00 to 5:00. And I couldn't do both. I couldn't be in two places at one time.*

Unfortunately many low-income adult students—particularly those who are single parents—do not have the ability to quit working in order to accommodate tradi-

tional class schedules. When faced with such a choice, many low-income students are forced to discontinue their education.

In addition to affecting adults' ability to schedule classes, working also negatively affects a significant portion of working adults' ability to use the library and other resources. Forty percent of low-income students claimed that working limited their library access. Working also affected students' ability to meet with their advisers, as one focus group participant pointed out:

*I never met my adviser. The office hours don't fit with my hours.*

### SELF-ESTEEM

Aside from the family, financial, and time conflict issues that most low-income adult undergraduates confront in pursuing postsecondary education, many of them also face self-esteem issues. Many low-income adult students lack confidence in returning to school, primarily because they feel they are too old to learn (Merriam and Caffarella, 1999). Additionally, they are concerned about how their younger peers will receive them. One focus group participant, now older himself, reflected on how he viewed older students during his first college experience:

*I remember when I was 19. I used to be one of those idiots [who] would giggle at seeing a 50-year-old woman taking a course.*

Sometimes traditional students' attitudes regarding older students manifest themselves by creating a segregated classroom. This further contributes to adult



students' uncertainty about pursuing postsecondary education. One younger focus group participant recalled a class experience in which she was working with a group of traditional students. She asked the group members if an older adult student could join them, and one student replied, "No, we don't want them in our group." Another focus group member added:

*I've seen some evidence of cliqueishness with younger people. They just don't want to communicate with older people.*

However, despite the actions of some younger students, as well as possible sentiments of doubt, low-income adult students generally perform well academically. As stated earlier, they generally have an average GPA that is higher than that of traditional undergraduates. According to focus group respondents, low-income adult



students academically outperform traditional students because adult students are more serious about their academic pursuits: Career advancement and improved family lifestyle are dependent on their success. By contrast, traditional students are typically fresh out of high school and still learning about different career opportunities. One focus group participant explained it as follows:

*[Adult-students] are more serious. Kids get out of high school and don't know what they want to do. They're not going to know until they're 35.*

Although low-income adults who enroll in postsecondary education can be more serious and more focused than traditional students—and consequently outperform them academically—low-self esteem still acts as a significant barrier for many low-income adults.

## COUNSELING AND ADVISING

Focus group participants also raised campus counseling and advising as a major issue. The purpose of advising is to provide guidance to students regarding career choices and course selection. However, many students complained that their counselors were often unable to provide any help in either area. One participant described his experience as such:

*I went to a career counselor at the school. I walked in and the man said, "What do you want to do?" Well, if I [had known] what I wanted to do, I wouldn't [have been] there. I spent many [unproductive] hours with him. So, eventually, I just ended up going to a private counselor. And after that person got to know me, I was able to get more counseling, but it was not through the school.*

Many of the focus group participants attributed part of the problem to the fact that counselors are often part-time employees with little knowledge of how to give career or course advice:

*I just don't find that they are qualified for the job. A lot of times, they are like "Well, I don't know what to tell you." [The campus] will get temporary people in there for the summer, and they don't even know how to work the computer. If you can't work the computer, how can you give me advice on my future? The course numbers change from year to year, and the counselors don't have a clue [that the course numbers have changed].*

Additionally, advisers may lack important basic knowledge about academic offerings, policies, and requirements:

*They don't even know much about classes that transfer in and stuff like that. They barely know their own curriculum, let alone anything else.*

The effect of poor advising on students' ability to persist in their educational pursuits is significant, particularly for low-income adult students. These students generally have little knowledge of all the career opportunities available to them and even less knowledge of the courses they need to take to pursue a chosen career field. Enrolling in college courses can be overwhelming for them, particularly after a long period outside the education system. Without a knowledgeable counselor to help guide students through the numerous educational opportunities provided by colleges and universities, low-income adult students are likely to become discouraged and subsequently discontinue their education.



#### SUMMARY

The importance of providing low-income adults with educational opportunities beyond high school is clear, given the rising poverty rate and the increasing educational requirements of the U.S. labor market. Unfortunately, a combination of family responsibilities, institutional challenges, financial constraints, and psychological barriers affects the ability of many low-income adults to improve their work, financial, and living situations through postsecondary education.

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# Benefits and Barriers to College for Low-Income Adults

ANTHONY P. CARNEVALE AND DONNA M. DESROCHERS

**I**n the United States, employment has been the entree to full social and economic inclusion. Those who work hard and play by the rules are supposed to be guaranteed access to the American dream of middle-class wealth and status. Unlike the European welfare states that guarantee access to income and benefits regardless of work status and earnings, in the United States, access to income and benefits is dependent almost entirely upon work. In America, the work ethic is universal, and all adults—including single parents, individuals with disabilities, and many millionaires and billionaires—work for dignity as well as money.

But in recent years, it has become evident that sometimes a job is not enough to guarantee fulfillment of the American dream. While there are good jobs that pay enough to provide a middle-class lifestyle and status, there are also lousy jobs that consign a growing number and share of Americans to working poverty.

Since the early 1980s, it has become apparent that postsecondary education and training have emerged as the threshold qualifications for the vast majority of good jobs. Consequently, a job alone can no longer guarantee full social inclusion. All adults need some postsecondary education and training to be full participants in the economy and society.

The increasing economic and social value of postsecondary education represents good news in a society that strives to tie economic opportunity to individual merit, rather than family background. Although our increasing reliance on postsecondary education as the arbiter of economic opportunity enables us to expand possibilities without surrendering individual responsibility, low-income adults must overcome significant personal and economic barriers before they can access postsecondary education and reap its benefits.

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Anthony P. Carnevale is vice president for Assessment, Equity, and Careers, and Donna M. Desrochers is director of Public Policy Research at Educational Testing Service.

*The views of these authors do not necessarily reflect those of the American Council on Education or Lumina Foundation for Education*

## POSTSECONDARY EDUCATION AND TRAINING HAVE BECOME THE KEYSTONES FOR SOCIAL AND ECONOMIC WELL-BEING.

Postsecondary education brings myriad benefits to individual adults, society, and the economy at large. The private benefits of education are easily recognized in the labor market. Individuals who receive at least some postsecondary education are more likely to be employed and typically experience less frequent job turnover than less educated workers (Neumark, 2000). Indeed, adults with college degrees are at least three times less likely to be unemployed than adults with a high school education or less. Workers who have more education also earn more money. Individuals with at least some postsecondary education under their belts earn, on average, almost two-thirds more than high school graduates (Carnevale and Desrochers, 2003).

Postsecondary education also can have non-market effects on individuals' quality of life. Educated workers are more likely to work at jobs that provide benefits, such as retirement savings and health care plans. Higher levels of education also correspond to improved levels of health and well-being, and lower levels of mortality (Grossman and Kaestner, 1997; Lleras-Muney, 2002). The benefits of educating adults also extend to their children. Parents' education attainment levels correlate positively with their children's health and cognitive abilities (Wolfe and Zuvekas, 1995).

Providing access to postsecondary education for working adults living in poverty benefits not only those individuals but all U.S. citizens as well. Education carries public benefits that are both social and economic. An educated citizenry is less likely to rely on welfare payments and other income transfers, and is more likely to make charitable contributions. Education also is associated with lower rates of crime and illegitimate births (Lochner and Moretti, 2001; Wolfe and Zuvekas, 1995).

Higher levels of education also have positive effects on America's overall economic performance by increasing its rate of economic growth. Increasing a country's average level of schooling by even one year can increase economic growth by up to 15 percent (Krueger and Lindahl, 1999; Topel, 1998). In addition, countries whose populations show high education levels are fertile soil for new technology- and productivity-enhancing institutional change (Romer, 1990). Historically, increased educational attainment has accounted for about 27 percent of productivity growth (Denison, 1985).

**IF POSTSECONDARY EDUCATORS CANNOT HELP LOW-INCOME ADULTS GET BETTER JOBS, THEY ALSO WILL FAIL TO HELP THEM BECOME BETTER CITIZENS.**

Of course, postsecondary education is about more than dollars and cents—it does more than provide foot soldiers for the American economy. College educators also have cultural and political missions to ensure an educated citizenry that can continue to promote and defend America’s democratic ideals.

Adults with postsecondary education are more likely to participate in civic activities outside of work (Milligan, Moretti, and Oreopoulos, 2003). More than one-half of bachelor’s degree holders participate in community service activities, compared to 37 percent of high school graduates (U.S. Department of Education, 1998). Highly educated adults

also are about 50 percent more likely to serve as members of community organizations. Adults with an education beyond high school also are more likely to vote—more than 85 percent of college-educated adults vote in elections, compared with 50 percent of high school dropouts and 72 percent of high school graduates (U.S. Department of Education, 1998).

Nevertheless, this inescapable reality is ever present: Ours is a society based on work. In the United States, both youths and adults are fully mobilized in the labor market. Jobs provide the economic independence that signals a successful transition from dependent adolescence to independent adulthood. Adults who are not equipped with the levels of knowledge and skill necessary to get, and keep, good jobs are denied full social inclusion and tend to drop out of the mainstream culture, polity, and economy. Hence, if postsecondary educators cannot fulfill their economic mission to help both youths and adults become and remain successful workers, they also will fail in their cultural and political missions to create good neighbors and good citizens.



**Adults who are not equipped with the levels of knowledge and skill necessary to get, and keep, good jobs are denied full social inclusion and tend to drop out of the mainstream culture, polity, and economy.**

## ACCESS TO POSTSECONDARY EDUCATION AMONG LOW-INCOME ADULTS CAN DETERMINE THE EXTENT OF POSTSECONDARY ACCESS AND SOCIAL INCLUSION FOR THEIR CHILDREN.

Ensuring that low-income workers have access to postsecondary education can have exponential consequences that persist for generations. In the early post-World War II era, there were three kinds of parents whose children went to college: (1) parents with good jobs, (2) parents with postsecondary education, and (3) parents with both good jobs and high education levels. High school-educated men with blue-collar jobs, often members of unions, earned sufficient income to live in neighborhoods with good schools and other forms of supportive social capital, such as libraries, public safety programs, and peer support among similar students from upwardly mobile families. Many of the children from these families went on to attend college, even though their parents had earned a high school education or less. At the same time,

there were families with relatively high levels of parental education but low income. Schoolteachers' children, for instance, went on to attend college, due more to high parental education and expectations than to their family income. The children of parents with high education levels and high income—the children of doctors and lawyers, for instance—usually went to college.

As blue-collar jobs disappear and strong relationships between postsecondary education and income grow, individuals in the United States are increasingly polarized into families with both high parental education and income, and families with neither. As a result, the three roads to college are converging into a single, narrow path. There is a growing concern among citizens that the advantages of parental education and wealth are passed from one generation to the next. This counters the American promise of intergenerational mobility. It makes American higher education a passive participant in the reproduction of elites across generations. Interventions that provide postsecondary access for parents promote intergenerational mobility for their children.



Although 60 percent of high school graduates now pursue some form of education or training after high school, the outlook for those individuals who do not pursue such opportunities is bleak.

### THE IMPORTANCE OF POSTSECONDARY EDUCATION IS DRIVEN BY ECONOMIC CHANGE.

The growing importance of postsecondary education or training as a precondition for full social citizenship largely derives from economic changes. No one goes anywhere in a modern economy unless he or she first gets at least some postsecondary education or training.

During the past three decades, the share of college-educated workers in the United States has nearly doubled. Today, more than one in three prime-age workers (that is, workers aged 30 to 59) have bachelor's degrees and another 28 percent have associate degrees or certificates, or have completed college-level coursework. Remarkably, the earnings premium associated with postsecondary education has continued to rise despite the increase in the supply of college-educated labor. The earnings advantage of workers with at least some postsecondary education or training relative to high school-educated workers has increased from 43 percent to 62 percent since 1979 (Carnevale and Desrochers, 2003).

Although 60 percent of high school graduates now pursue some form of education or training after high school, the outlook for those individuals who do not pursue such opportunities is bleak. The inflation-adjusted earnings of these workers have actually declined since the 1970s, making it increasingly difficult for them to maintain full social inclusion in America's work-based society.

### POSTSECONDARY INSTITUTIONS ARE AMERICA'S EDUCATION AND TRAINING SYSTEM.

When the United States shifted from an industrial economy to a service-based knowledge economy in the early 1980s, a dramatic restructuring of the American workplace occurred, and the hub of the nation's workforce development system gravitated toward postsecondary education institutions. Already, the vast majority of postsecondary students major in occupational or professional fields in preparation for work (U.S. Department of Education, 2003). Those individuals who argue that "everyone can't go to college," need to tell Americans where else they can obtain the skills necessary to earn an income adequate for full social citizenship.

Postsecondary institutions have taken on the responsibility for educating and training both traditional (18- to 24-year-old) students as well as nontraditional adult students, in part because there is nowhere else to turn. More than one-third of students enrolled in undergraduate programs are over the age of 24 (U.S. Department of Education, 2003). Unhappily, attempts to build a "second chance" education and training system have proven that it is the "first chance" system that counts the most. The reality is that short-term training outside the mainstream education system cannot make up for basic educational deficiencies. Narrow, job-specific training can sometimes substitute for a lack of general educational preparation, but narrow, job-specific skills are not transferable and tend to be vulnerable to technology advances and competition from offshore workers.

# U

ndoubtedly, reaching out to low-wage workers will require a sizable increase in investments beyond the sums currently available in postsecondary budgets.

Employers play a critical role in providing education and training, but their impact on the working poor is limited. Less than 3 percent of employer training is remedial (Frazis, Herz, and Horrigan, 1995). Employers typically train only their most skilled and educated workers, targeting those individuals who can produce the highest economic returns on training. The “Catch 22” in today’s knowledge economy is that employer training is valuable, but workers cannot get jobs that train them unless they get some postsecondary education first.

## AS MANY AS 11 MILLION ADULTS FROM LOW-INCOME FAMILIES COULD BENEFIT FROM POSTSECONDARY EDUCATION AND TRAINING.

Just how expensive would it be to provide access to postsecondary education and training for low-income adults?

Undoubtedly, reaching out to low-wage workers will require a sizable increase in investments beyond the sums currently available in postsecondary budgets. Overall, there are about 22 million low-income, dislocated, or imprisoned workers—a group more than two and one-half times the number of the nation’s 8.4 million traditional (18- to 24-year-old) college-age youth (U.S. Department of Education, 2002).

Approximately 20 million adults—or about half of all workers who earn less than \$15,000 per year—are low-wage workers who are also members of low-income families earning less than \$25,000 per year. Fewer yet are the 16 million workers—or one-third of all low-wage earners—who are significant contrib-

utors to total family income (Carnevale and Rose, 2001). But still, this low-wage workforce is nearly three times larger than the adult welfare population was when the rolls were bulging. In addition, America incarcerates about 1.4 million prisoners, and another nearly 1 million workers are displaced each year who are not poor but who remain unemployed or suffer income losses when they are re-employed (U.S. Department of Justice, 2003; U.S. Department of Labor, 2002).

Of course, not all of these low-income or incarcerated adults are ready for postsecondary education or training. But the National Adult Literacy Survey estimates that roughly one-half of low-income workers have literacy levels that would qualify them for college-level work. The share of college-qualified prisoners is roughly 30 percent, and the share of dislocated workers who could qualify for postsecondary education or training may be as high as 60 percent (Kirsch and Jungeblut, 1992; Kirsch, Jungeblut, Jenkins, and Kolstad, 1993).

If these 11 million low-income, displaced, or imprisoned adults had real access to postsecondary education or training, they would benefit enormously—and so would American society. These individuals could use their new skills to add more than \$120 billion to the national economy. And, in the case of prisoners, postsecondary training and education could reduce recidivism by as much as 29 percent (Steurer and Smith, 2003).

### THE BENEFITS OF PROVIDING POST-SECONDARY EDUCATION AND TRAINING FOR LOW-INCOME ADULTS ARE POWERFUL AND GROWING, BUT SO ARE THE BARRIERS TO ACCESS.

Increased access to postsecondary education and training could help low-income adults achieve full social citizenship. But with the benefits come the barriers, and those barriers increasingly divide the adult population into postsecondary haves and have-nots.

Barriers to funding remain the most daunting challenges—and they will only worsen because the current funding crisis in postsecondary education reflects structural as well as cyclical changes in public postsecondary education funding. As the share of state budgets going to higher education has dropped by 13 percent since 1990, the share going to Medicaid has increased by two-thirds, and the share going to prisons has increased by one-third (National Association of State Budget Officers, 2000, 2002). Since the latest recession, state budgets have moved from bad to worse, forcing dramatic tuition increases at public institutions. The federal higher education budget is undergoing a similar squeeze, as resources shift toward health care, social security, and national defense, as well as business and personal tax cuts.

As money gets tighter, the traditional upper-middle-class 18- to 24-year-old student becomes the preferred client. These students arrive with tuition in hand, are assembled on campus, sit in large classes scheduled during normal working hours, and are taught standardized academic curricula.

Demographic changes already underway reinforce rising funding barriers for nontraditional adult students. By 2015, there will be 3.5 million more 18- to 24-year-old students than there were in 2000 (U.S. Department of Commerce, 2000). K-12 education assessments show that more and more of these students will be ready for college. Even with no increase in participation rates, this surge in new 18- to 24-year-old students will require \$10 billion to \$20 billion in new revenues (Carnevale and Fry, 2002). And if K-12 reforms do succeed, there will be even more college-ready high school graduates than there will be available seats or money to pay for them.

In the meantime, by 2005—when the bulging Generation Y turns 25 years old—the numbers of nontraditional students who want access to postsecondary education and training will start to grow again. By 2015, an additional 700,000 students over the age of 25 will be ready to enter college (Carnevale and Fry, 2000).

### IN THESE TOUGH BUDGETARY TIMES, THE LEAST ATTRACTIVE CLIENT IS THE ADULT WITH WORK AND FAMILY RESPONSIBILITIES.

Higher education could probably do reasonably well if it focused exclusively on the incoming 18- to 24-year-old cohort. Asking the postsecondary education system to continue serving both traditional and nontraditional students during the next 15 years—without instituting new policies and finding new revenue sources—may be asking too much.

Low-income adult students need more financial aid than the traditional 18- to 24-year-old students and are more expensive because they need to seamlessly integrate their studies with work and family responsibilities. These low-income adult students require more expensive courses that combine applied and academic learning; flexible scheduling that increases personnel and facilities costs; and family services, such as child care and counseling, to balance their responsibilities and plan for future transitions. The traditional 18- to 24-year-old student can afford to make mistakes that are not an option for adults with jobs and families. Low-income adult students also may require remedial or refresher courses that no one wants to pay for, along with customized work-oriented courses that often need to be offered in bite-sized, non-degreed chunks that are not eligible for federal subsidies and are funded, in part, only by a small number of states (Education Commission of the States, 2000).

# **T**he traditional 18- to 24-year-old student can afford to make mistakes that are not an option for adults with jobs and families.

Indeed, the most significant financial barriers to access for low-income adults go beyond the reach of postsecondary policies and into the domain of social policy. Something has to give when low-income adults with families attempt to balance education, work, and family commitments. Work is required, but it should not reduce the quality of learning or family life. As a result, many low-income adult students need stipends that enable them to balance work income with education and family requirements. Although the welfare reform movement and the military's GI Bill have provided stipends, their use has not been robust nor have stipends typically extended to the broader community of low-income families.

## **THE ACCOUNTABILITY MOVEMENT CONTINUES TO BE BAD NEWS FOR NONTRADITIONAL STUDENTS.**

What makes matters even worse, at the moment, is that the increasing cost of higher education has inspired an accountability movement that may be good news for traditional students but continues to be bad news for nontraditional adult students. Accountability measures tend to focus on increasing degree attainment rates and reducing time to graduation, reducing dropouts and loan defaults, and funding only nonremedial credit courses and higher standards for student learning outcomes. The problem for low-income adults is that the combined effect of reduced financial support and higher performance standards encourages colleges to cater to the most well-heeled and well-prepared 18- to 24-year-old students, who are least likely to be distracted by work and family.

## PROVIDING ACCESS FOR LOW-INCOME ADULTS WILL NOT HAPPEN WITHOUT MAJOR POLICY INTERVENTIONS AND REVERSALS.

America's postsecondary education and training system has been responsive to non-traditional students in the past. As the baby-boom generation moved beyond its prime college years in the 1970s and the demand for postsecondary education and training increased in labor markets, the supply and demand for seats in the nation's colleges increased simultaneously. Occupational and professional degrees, certificates, certifications, and customized training expanded throughout the postsecondary system. The number of adult students over the age of 24 began to increase rapidly. In addition, the recognition that underemployment and unemployment derived from education and skill deficiencies resulted in "educate and train first" poli-

cies in domains outside postsecondary education, funded by both federal and state governments. As a result, partnerships began to grow among postsecondary education, employment and training, economic development, income maintenance, and criminal justice policies. In order to meet expanding demands, both private and public postsecondary institutions began to diversify and rely less on traditional formats.

But in the mid-1990s, a wide range of public programs enacted "work first" policies. These policies gave full expression to America's work-oriented values but willfully ignored the fact that workers increasingly needed access to postsecondary education or training in order to access jobs that paid enough to guarantee full social inclusion. Consequently, postsecondary education policies targeting low-income adults continue to be a critical, but absent, policy link between America's work-oriented values and its education and skill requirements in the workplace.

Work first policies did have some positive effects. They gave people the social standing that comes only from working in this fully mobilized, work-based society. A

**I**n truth, it will take more than student aid reforms and postsecondary policy revisions to create real access for nontraditional students.

job is the best teacher of the soft skills, such as teamwork, communication, negotiation, and leadership, that are required in work environments. But work first policies also wrought disastrous consequences, especially after the economic boom of the 1990s collapsed into a recession, yielding few jobs and little growth after 2000. Work first policies ensured that those most qualified for career-enhancing postsecondary education and training were the least likely to receive it because they also were the most employable, thus the first to move directly from dependency to work, skipping postsecondary education altogether. Second, the work first policies centered around the old economy assumption that hard work can move dependent individuals from poverty to prosperity. In fact, work first policies moved people from public dependency to working poverty with no way out.

### THE CURRENT STUDENT AID SYSTEM DOES NOT SERVE ALL NONTRADITIONAL POST-SECONDARY STUDENTS.

Federal and state student aid programs were developed in the 1950s and 1960s to serve traditional students without work or family obligations. Nontraditional students pursue nontraditional curricula offered in nontraditional ways, often by nontraditional providers. There are already 2 million adult students who have children, work full time, and are enrolled at postsecondary institutions (Bosworth and Choitz, 2002). Of these 2 million adult students, only 15 percent are enrolled full time, another 29 percent are enrolled half time, and 9 percent fluctuate between full- and part-time enrollments.

The remaining 47 percent are enrolled less than half time and essentially are ineligible for federal student aid except for small amounts of Pell Grants and Perkins Loan dollars. About 28 percent of these less-than-half-time students are parents who head “working poor” families and earn less than 200 percent of the poverty standard for a family of four (\$35,000). Among these students, only about 7 percent receive any federal, state, or institutional aid. These students are caught in the cracks between aid programs. They do not have time or cash on hand for regularly scheduled courses, and their earnings are high relative to their costs of attendance, as traditionally measured. Consequently, they can never gain any traction in the postsecondary education and training system.

Many of the proposed changes in the current student aid law would be helpful to nontraditional students, including modifying the eligibility criteria for some loans and grants, broadening tax credit eligibility rules, and removing funding barriers for short-term education and training programs (Bosworth and Choitz, 2002). But in an era of declining postsecondary education budgets, these changes would require sacrifices by the growing base of traditional 18- to 24-year-olds, especially those who attend four-year colleges. Moreover, tinkering with postsecondary education policies will not solve the fundamental time, scheduling, and income problems typical of adults with dependent children. In truth, it will take more than student aid reforms and postsecondary policy revisions to create real access for nontraditional students.

**IF WE ARE GOING TO FUND POST-SECONDARY EDUCATION FOR BOTH TRADITIONAL AND NONTRADITIONAL ADULT STUDENTS, WE WILL HAVE TO BREAK OUT OF THE ZERO-SUM FINANCING GAME THAT CURRENTLY DRIVES POSTSECONDARY EDUCATION POLITICS.**

As public budgets tighten inexorably, any attempt to expand access to postsecondary education and training for nontraditional students becomes a zero-sum game in which whatever nontraditional students gain, traditional students lose. Scheming for ways to break into postsecondary education budgets to fund our educational ambitions for nontraditional students is understandable. According to legend, when the infamous bank robber Willie Sutton was asked why he robbed banks, he is said to have responded, “Because that’s where the money is.” In America, postsecondary education is where the money is. Student aid in postsecondary education now tops \$55 billion, compared with a combined total of less than \$5 billion in employment, training, vocational rehabilitation, and adult education budgets.

The U.S. higher education system has been using postsecondary education student aid money to help meet all education and training needs since the early 1970s. But in these stringent times, postsecondary education has accumulated too many missions and not enough money. To help low-income adults achieve the goal of real social inclusion, postsecondary education will have to reconnect with employment and training, economic development, income maintenance, and criminal justice policies—and their budgets. For starters, employment and

training programs need to find their way back to “educate and train first” policies. Participants in welfare programs and individuals who qualify for the Earned Income Tax Credit (EITC) ought to be allowed to count postsecondary education as an eligible work activity. Economic development programs need to develop and pay for school-to-work apprenticeships in career and industry clusters. The eligibility of prisoners and funding for postsecondary prison programs should be reinstated nationwide.

One difference will have to emerge as such reconnection efforts occur: The various systems—employment and training, economic and community development, welfare, income maintenance, and criminal justice—should pay their own way. And so should employers—perhaps with the help of education and training tax credits that they can use in accredited programs and institutions.

It is unfair and unreasonable to make higher education a victim of its hard-won successes in educating and training nontraditional students. Existing student aid budgets ought to be reserved primarily for the surging numbers of traditional 18- to 24-year-old students, especially low-income students. Agency sponsors of nontraditional students should pay the direct costs of educating and training nontraditional students, as well as the developmental costs of providing appropriate curricula, counseling, and relevant labor market-oriented accountability systems.

Clearly, providing access to postsecondary education for low-income working adults will require a willingness to commit new public funds. This may be easier now

than in times past, since the welfare system has removed the stigma of public dependency and the distinction between the “deserving” and “undeserving” among low-income adults. Now, all low-income adults are working or looking for work and are as “deserving” as anyone else. Long-term demographic changes also may be helpful. From now until 2020, baby-boom retirements could create a shortage of as many as 14 million workers, who will be required to have at least some postsecondary education (Carnevale and Desrochers, 2003).

If nothing is done to repair and strengthen the connections between postsecondary education policies and other adult policy domains, the barriers to full citizenship for low-income adults will continue to grow. Already, there is a declining belief in the American dream among low-income families headed by adults with no

postsecondary education or training (Starks, 2003). The policy dialogue in postsecondary education has already taken on a class-based dynamic that is ultimately unhealthy for progressive institutions. The proposals that pit traditional against nontraditional students, merit aid against need-based aid, and racial and ethnic diversity against economic diversity, are cases in point in the higher education debate.

The worst-case scenario that confronts educators in the United States is that the financial strains emerging in higher education will gradually evolve into silent abandonment of nontraditional students. In an economy in which good jobs require access to postsecondary education and training, the growing economic divide between adults with and without postsecondary education or training will continue to widen. This shift frustrates the distinctive American commitment to social mobility, which is a core element that justifies our standing in the global panoply of cultures.

**I**f nothing is done to repair and strengthen the connections between postsecondary education policies and other adult policy domains, the barriers to full citizenship for low-income adults will continue to grow.

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Improving Lives is a multifaceted, three-year project of the ACE Center for Policy Analysis and funded by Lumina Foundation for Education to address the issue of academic success for low-income adults.

### GOALS

- To make the case to institutional leaders and policy makers that low-income adults are a vital part of the college student population, who possess unique characteristics, face significant challenges, and require greater attention and assistance than traditional students.
- To identify proven policies and programs that help low-income adults meet their educational goals, as well as existing institutional and public policy barriers that impede the academic progress of these individuals.
- To prompt action among institutional and policy leaders to improve the academic success of low-income adults.

### REPORTS AND ACTIVITIES

- The first report, *Low-Income Adults in Profile: Improving Lives Through Higher Education*, includes an overview of the low-income adult population, a detailed description of low-income adult college students, and an essay that portrays the economic imperative for ensuring the academic success of low-income adults.
- A national audit of state and federal policies affecting low-income adult students will result in a summary report and a searchable, online database of those policies that either promote or impede the academic success of low-income adults. The report and database, focusing on such areas as student financial aid, military and veterans policies, TANF, and tax policies, will be released in fall 2004.
- The final report in the series will be based on a national survey of institutions and case studies of exemplary institutions to identify the institutional policies, programs, and practices that help low-income adults meet their academic goals and those that may act as barriers to their success. This report will be released in spring 2005.
- The project will conclude with regional meetings for teams of state policy makers and institution leaders to craft action plans that address the needs of low-income adult students. If you are a college president and would like to organize a state team, please contact the Improving Lives project staff at (202) 939-9551.

To purchase an additional print copy of this report or download a free copy in PDF format, and sign up for e-mail notification when future project reports are released, visit

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