

# Connecting the Dots: Community Colleges, Children, and Our Country's Future

By Elisabeth Mason and Julie Kashen

## Overview

When people miss a big opportunity right in front of them, we often say that they failed to “connect the dots.”

The phrase is deliberately ambiguous about how easily they could have done what in retrospect seems obvious. On one hand, the link between cause and effect is not always readily apparent: there are, after all, only a bunch of data points – dots – rather than neat lines and clear pictures. And making sense of them is often more art than science. On the other hand, once you've seen the pattern – once you've connected the dots – it seems as though it was staring you in the face all along.

So imagine if we said this: we have identified one factor that correlates to getting millions of people ready for the 21st-century economy, putting them and their children on a path to economic success, and helping solve the crisis of intergenerational poverty that has dogged our society for decades.

Are you curious? The key is our nation's community colleges. There is a provable link between successful community college education, the future of our children's well-being, and our country's long-term economic stability.

Not immediately obvious? It wasn't to us either. So let's connect the dots...

## Why Higher Education Matters

The economic benefits of completing college are well documented. Studies show that one of the best ways to move to a higher economic quintile and to the middle class is to attain a college degree.<sup>1</sup> People with a bachelor's degree will earn nearly

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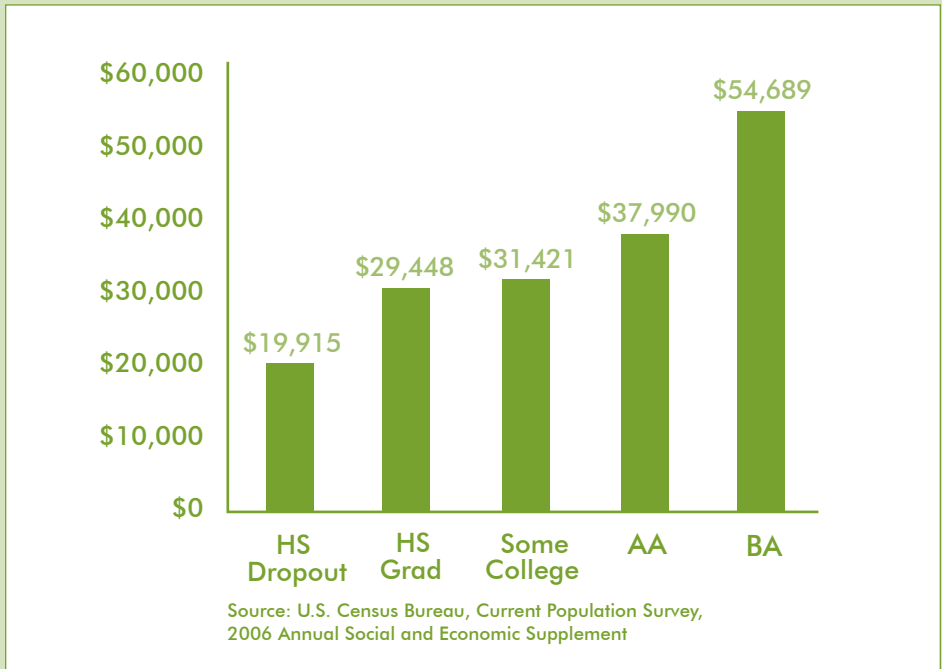
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twice as much as those with only a high school diploma, and over a third more than students with only some college coursework (see Figure 1).<sup>2</sup> An associate's degree results in 15 percent higher annual earnings for men and 48 percent higher annual earnings for women.<sup>3</sup>

**Figure 1**  
**Increased Education Yields Higher Earnings**



Unsurprisingly, these higher earnings increase the well-being and success not only of those students, but also of their children.

### **A Journey Cut Short**

Unfortunately, less than one-third of students who set out to obtain a degree at a community college actually complete it.<sup>4</sup>

Why do so many of these students drop out? The answer, all too often, is that simple economic barriers get in the way.

We traditionally think of college students as kids in their late teens and early twenties enjoying an extended adolescence. The archetypal college student comes right out of high school, is unburdened by dependents, and still receives

considerable financial support from Mom and Dad. These are all factors that make the undertaking easier.

But many college students today are older, working full- or part-time, running a household, and/or raising children (many as single parents).<sup>5</sup> Getting through college isn't easy to begin with. It's exponentially harder when students must balance studying with raising kids and/or working.

These are the students who disproportionately attend community college.<sup>6</sup> Young single mothers, for example, are more likely to have schooling interrupted and to return to college as older adults, to be low-income, to be eligible for public benefits, and to rely on the community college system. Most of these low-income mothers attend school after their children are born.<sup>7</sup> These mothers of young children are less likely to complete a degree.<sup>8</sup>

At the end of the day, it's not about raw ability. Students who are high academic achievers but who come from low-income backgrounds are about as likely to finish college as low academic achievers who come from more privileged circumstances.<sup>9</sup> In short, completing college revolves more around having the resources to stick it out than anything else.

Over 75 percent of respondents to a Pew Hispanic Center and Kaiser Family Foundation poll cited money as the main reason they deferred attending or dropped out of college.<sup>10</sup> Twenty-nine percent of community college students have household incomes under \$20,000; financial pressures force most (nearly 80 percent) to seek full- or part-time work.<sup>11</sup> Often they simply can't make enough while in school to cover expenses.

Imagine if these students could find a way to support their families, pay their bills, and set a course for a brighter future with an associate's – and perhaps ultimately a bachelor's – degree under their belt. Shouldn't we be doing everything we can as a society to encourage these strivers?

### **Meeting Students Where They Are: Augmenting Traditional Financial Aid**

At Single Stop, our Big Idea is to give families juggling community college, work, and/or kids the economic and other supports they need *before* they have to choose between staying in school and making ends meet. We can do this effectively and efficiently by acknowledging the real costs of attending community college, broadening the concept of financial aid to include comprehensive benefits and services, and building the capacity of these institutions so that they can better help students access support. Families should no longer have to opt for either short-term survival or long-term success.

Many community college students confront the same problem that struggling families face nationwide: too little time and information to take advantage of benefits and services designed for them. The problem is doubly tragic for these

students, and subsequently for our nation, because circumstances force them to forgo the higher education that would provide the ticket to a more stable and prosperous future.

If the students can't find the benefits and services for which they're eligible, why not let those benefits and services find the students? We can provide integrated support services to community college students, including benefits counseling, free tax preparation, and legal and financial services. And because community colleges are increasingly important in educating those students most in need, we can partner with community colleges to offer these integrated services comprehensively and on-site.

What's the big deal? Those services and supports are critical to helping students stay in school and complete their education.

In one recent pilot program, community college students given as little as \$300 were more likely to stay in school and access supportive services.<sup>12</sup> In another, financial interventions increased semester-to-semester reenrollment by more than 30 percent.<sup>13</sup>

We can build on these successes (historically supported by funds that may diminish or disappear at any time) by using the panoply of existing resources – tax credits, health insurance, food stamps, and child care – to augment students' bottom lines.

These men and women are at the heart of our economy. They are tomorrow's middle class. A small investment to guide them to benefits and services for which they are already eligible is a negligible price to pay for the rewards that will be reaped by generations to come.

Here's how it already works at a number of community colleges in New York, San Francisco, and elsewhere: Counselors use a cutting-edge technology tool to determine which benefits a student is eligible for in as little as 15 minutes. They then guide the students through the application process and connect them to other on-site services. Tax preparers at the college prepare the students' tax returns for free. Legal and financial counseling help address housing and other needs and enable students to build their assets.

### **A Better, Brighter Future**

With the help of these support services, parents can stay in school longer, reap the increased earning potential of higher education, and give their children a better chance at economic success.

The virtuous cycle works like this: parents who pursue higher levels of education encourage their children to do the same, whether explicitly or by serving as role models.<sup>14</sup> Children of more highly educated parents begin school with higher academic skills and perform better throughout their years in school.<sup>15</sup> Those

benefits apply both to children born before their parents complete college and to those born long after.

For example, studies show that mothers' education levels forecast children's educational attainment throughout life, from IQ tests as early as age 5 to school completion rates at age 20.<sup>16</sup> Parental education also leads to improved school readiness among children.<sup>17</sup> One study demonstrated that children whose mothers enrolled in college during the first three years of their lives showed higher math and reading achievement when they reached school age, even when household incomes did not increase.<sup>18</sup>

Parents with additional education have higher incomes. Greater income allows families to buy homes in better school districts, to send their kids to summer camp, tutoring, and other enrichment activities.<sup>19</sup> An increase of as little as \$1,000 in family income has been shown to improve children's test scores by 2 percent in math and more than 3.5 percent in reading.<sup>20</sup>

Studies also show that an additional year of parental schooling beyond high school increases a child's eventual income by 5.3 percent, and an additional year of tertiary education generates an 8.3 percent increase in a child's income.<sup>21</sup>

“For hundreds of thousands of underprivileged students, a college education is the first step up the ladder of social mobility, and their college attendance generates upward mobility for their children,” according to Attewell and Lavin, who studied women who graduated from the City University of New York in the 1970s to learn about the progress of their children 30 years later.<sup>22</sup>

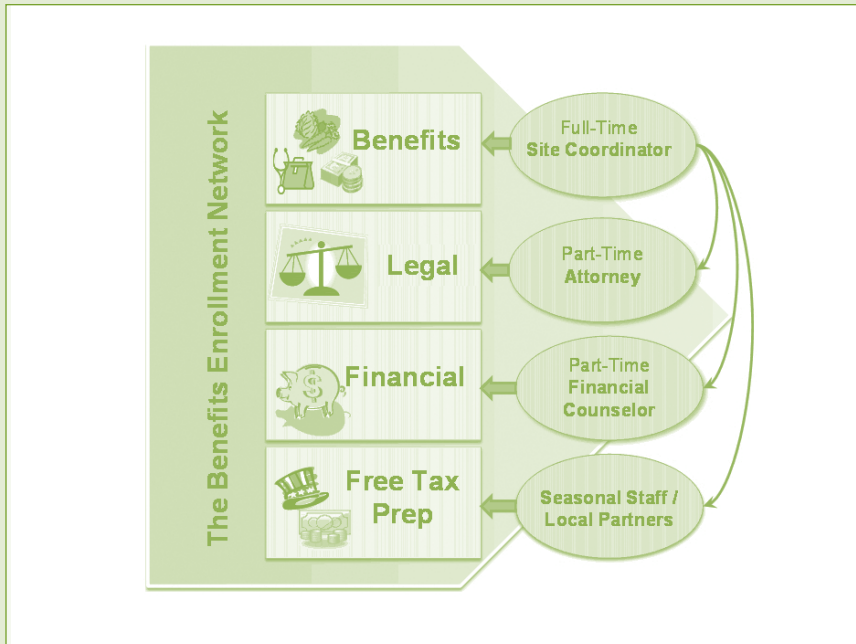
So a small intervention today yields increased lifetime earnings for the family, improved parent-child relationships, and increased academic achievement for children. How much more persuasion should we need?

## A Case Study

Janet was a part-time student at a community college, the mother of an eight-year-old girl, and a hostess in a restaurant. She was lucky if she made \$1,000 in a given month. Soon after the semester started, she fell behind in her rent, due to her reduced hours at work, and received a delinquency notice. Heat, electricity, and phone bills started piling up. Dropping her classes and picking up hours at work was a tempting, albeit temporary, solution to her problems. Dropping out of school entirely would have saved time and, in the short run, money. Something had to give; it looked as if it was going to be Janet's studies.

This is where Single Stop, an intermediary benefits access and counseling provider, stepped in. Janet's school advisor referred her to a Single Stop site located on her campus. A benefits counselor, financial counselor, and legal consultant helped Janet get her finances in order and access benefits for which she was eligible that would help pay her utilities, obtain health insurance, and supplement food expenses.

**Figure 2**  
**The Single Stop Model**



Janet was also eligible for as much as a \$3,000 earned income tax credit, as well as additional educational and child tax credits. These supports gave Janet the resources she needed to keep working and to stay in school long enough to complete her accounting degree. She now earns approximately \$67,000 a year – over five times more than she was earning as a hostess.<sup>23</sup>

Janet's situation is hardly unique; in fact, it is the norm. More than 5.5 million students drop out of community college each year. Imagine if we reached just one in ten of these men and women. We would have half a million more college graduates every year, better-educated parents (with higher wages), and fewer children growing up in poverty.

### Connecting the Dots

Last year, at community-based organizations and community colleges, Single Stop served 120,000 families (using the model shown in Figure 2) – helping them access more than \$300 million worth of benefits, tax refunds, and services. That's an average of \$2,500 per family – \$2,500 that augmented income; allowed for preventive care visits; and paid for nutritious food, rent, or electric bills; or was

set aside as savings. Twenty-five hundred dollars is more than 25 percent of the average community college student's take-home income.

It should come as no surprise, then, that students receiving Single Stop services were more likely to reenroll the following semester, with all the long-term benefits that reenrollment – and ultimately program completion – promises.

With partnerships currently in four states and system-wide relationships in two of the nation's largest community college systems – the City University of New York and the City College of San Francisco – Single Stop expects to provide services to nearly 7,000 students in 2010, helping them access benefits and services worth more than \$20 million. In partnership with the Association of Community College Trustees, Single Stop is laying the groundwork for national replication and expects to continue its expansion into new states and systems in the coming years.

Millions of students at community colleges are on a path to lift their families out of poverty and provide increased opportunity for their children. We have the resources to ensure that they can succeed – without reshaping society or creating new, redundant, and complicated processes. A big idea can make big changes without requiring big sacrifices.

Let's see the big picture right in front of us. Let's connect the dots. Let's give hardworking community college students the resources and support they need to make their own future, their children's future, and our country's future a better and brighter one.

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## Notes:

<sup>1</sup> Ron Haskins, "Education and Economic Mobility," in *Getting Ahead or Losing Ground: Economic Mobility in America* (Washington, DC: Brookings Institution, 2008), 91–104.

<sup>2</sup> Thomas Brock, "Young Adults and Higher Education: Barriers and Breakthroughs to Success," *The Future of Children* 20, no.1 (Spring 2010): 109–132.

<sup>3</sup> David Marcotte, Thomas Bailey, Carey Borkoski, and Greg Kienzl, "The Returns of a Community College Education: Evidence from the National Education Longitudinal Survey," *Educational Evaluation and Policy Analysis* 27, no. 2 (2005): 157–175.

<sup>4</sup> Laura Horn and Rachel Berger, *College Persistence on the Rise? Changes in 5-Year Degree Completion and Postsecondary Persistence Rates between 1995 and 2000*, NCEES 2005-156 (Washington, DC: U.S. Department of Education, National Center for Education Statistics, 2004).

<sup>5</sup> Brock, "Young Adults and Higher Education," 113.

<sup>6</sup> Susan Choy, *Findings from the Condition of Education 2002: Nontraditional Undergraduates*, NCEES 2002-012 (Washington, DC: U.S. Department of Education, National Center for Education Statistics, 2002).

- <sup>7</sup> Lauren M. Rich and Sun-Bin Kim, “Patterns of Later Life Education among Teenage Mothers,” *Gender and Society* 13 (1999): 798–817.
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- <sup>9</sup> Larry Mishel, Jared Bernstein, and Heidi Shierholz, *The State of Working America 2008/2009* (Washington, DC: Economic Policy Institute, 2009).
- <sup>10</sup> Richard Fry, *Latino Youth Finishing College: The Role of Selective Pathways* (Washington, DC: Pew Hispanic Center, 2004).
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- <sup>12</sup> Christian Gelckeler, *Helping Community College Students Cope with Financial Emergencies: Lessons from the Dreamkeepers and Angel Fund Emergency Financial Aid Programs* (New York: MDRC, 2008).
- <sup>13</sup> Thomas Brock and Lashawn Richburg-Hayes, *Paying for Persistence: Early Results of a Louisiana Scholarship Program for Low-Income Parents Attending Community College* (New York: MDRC, 2006).
- <sup>14</sup> J. Cohen, “Parents as Educational Models and Definers,” *Journal of Marriage and the Family* 49 (2002): 339–351, quoted in Katherine Magnuson, *The Effect of Increases in Welfare Mothers’ Education on Their Young Children’s Academic and Behavioral Outcomes*, Discussion Paper 1274-03 (Madison, WI: University of Wisconsin, Institute for Research on Poverty, 2003).
- <sup>15</sup> Valerie E. Lee and David T. Burkam, *Inequality at the Starting Gate: Social Background Differences in Achievement as Children Begin School* (Washington, DC: Economic Policy Institute, 2002).
- <sup>16</sup> Greg Duncan and Jeanne Brooks-Gunn, *Consequences of Growing up Poor* (New York: Russell Sage Foundation, 1997).
- <sup>17</sup> Katherine Magnuson, *The Effect of Increases in Welfare Mothers’ Education on their Young Children’s Academic and Behavioral Outcomes*, Discussion Paper 1274-03 (Madison, WI: University of Wisconsin, Institute for Research on Poverty, 2003).
- <sup>18</sup> Q. Moore and L. Schmidt, “Do Maternal Investments in Human Capital Affect Children’s Cognitive Development?” (unpublished manuscript, Department of Economics, Williams College, 2007), quoted in Katherine Magnuson, Holly R. Sexton, Pamela E. Davis-Kean, and Aletha C. Huston, “Increases in Maternal Education and Young Children’s Language Skills,” *Merrill-Palmer Quarterly* 55, no. 3 (July 2009).
- <sup>19</sup> Pamela Davis-Kean, “The Influence of Parent Education and Family Income on Child Achievement: The Indirect Role of Parental Expectations and the Home Environment,” *Journal of Family Psychology* 19, no. 2 (2005): 294–304.
- <sup>20</sup> Internal Revenue Service, Statistics of Income Division, Individual Master File System (Washington, DC: Internal Revenue Service, 2007), and Gordon Dahl and Lance Lochner, *The Impact of Family Income on Child Achievement*, Discussion Paper 1305-05 (Madison, WI: University of Wisconsin, Institute for Research on Poverty, 2005).
- <sup>21</sup> Thomas Hertz, *Understanding Mobility in America* (Washington, DC: Center for American Progress, 2006).

<sup>22</sup> Paul Attewell, David Lavin, Thurston Domina, and Tania Levey, *Passing the Torch: Does Higher Education for the Disadvantaged Pay Off across Generations?* (New York: Russell Sage Foundation, 2007).

<sup>23</sup> U.S. Bureau of Labor Statistics, *National Occupational Employment and Wage Estimates* (Washington, DC: U.S. Bureau of Labor Statistics, 2009).