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### **UNITED WAY WOMEN LEADERSHIP COUNCIL - TALKING POINTS**

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The Women Leadership Council's E3 program is designed to benefit low-to moderate-income women with a high school education and who have work experience but unable to meet basic needs for themselves and their families.

#### ***What We Know***

- 60% of the population age 25 and over who are living in poverty are female (Ohio)
- Over 570,000 families in Ohio are headed by a woman
  - 52% of female headed households with children under the age of 5 live in poverty (Ohio)
  - 65% of families below the poverty level in Franklin County are headed by single women

#### ***Educational attainment is a major driver of women's economic health and self-sufficiency***

- It takes four or more years of college to increase the median earnings of women to a level that exceeds that of men with a High School Diploma (\$38K for women with a BS/BA vs. \$33K for men with a HS diploma) (Ohio). Median earnings for women with a HS diploma: \$21K and with some college/Associate's degree: \$27K
- Earning a bachelor's degree reduces a woman's likelihood of living in poverty by 68%
  - Another way to say it: poverty rate of women with just a high school diploma is 3 times the poverty rate of women with a bachelor's degree
  - In fact, 58% of the nearly 50,000 women in Franklin County who live in poverty have either a high school diploma or the equivalent or some college or an associate's degree
  - 62% of the nearly 20,000 families headed by women in Franklin County who live in poverty are headed by women with a high school diploma, some college or an associate's degree.

#### ***YET***

Only 24% of women age 25 and old in Ohio have 4 or more years of college - Ohio ranks in the bottom 12 states among 50 states and DC (Franklin County: 33%)

- African American women, the rate is - 14.3% and women in Appalachia - closer to 12%
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## ***Occupational Segregation is one of the leading causes of economic inequality between men and women***

- Leading occupations for women today are the same as they were 20 years ago: secretaries, nurses, elementary and middle school teachers, cashiers, retail salespersons and nurse's aides

### ***Policy Implications***

- Programs that provide access to college must recognize that women's lives don't necessarily follow the same progression as men's - women may not seek a college education until later in life - and by the time they do, they are likely to already have family responsibilities
- Supports that include transportation and child-care assistance are critical for women, who are more likely than men to indicate that family responsibilities are the reason they did not complete their education.

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### ***DATA ON WOMEN & COLLEGE COMPLETION***

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Among beginning postsecondary students who left within 3 academic years, women were more likely than men to say that they left because of a change in family status or because of conflicts at home or personal problems. This result is consistent with observations in the literature that women are more likely to leave for these reasons because of their greater responsibilities for other family members (Bonham and Luckie 1993). In contrast, men were more likely than women to say they left because of academic problems or because they needed to work. (White)

### ***Stats on women's college completion (plus demographics) Forthcoming***

-statistics show higher enrollment by women in all educational institutions:

- Female, black, and Hispanic students are disproportionately enrolled in community colleges (Brock).
- "Students at two-year colleges, however, are far less likely than those at four-year institutions to complete a degree" (Brock).
- For students who began at a community college, the rate of completion was 32 percent (Brock).

"The U.S. Department of Education's National Center for Education Statistics (1998) reported many first-generation college students were older, had lower income, had dependents, enrolled part time, and had lower persistence and degree completion in both two- and four-year institutions" (Eitel, Martin)

"First-generation college students are overrepresented among students who leave college after their first year (Billson & Terry, 1982; Ishitani, 2006; Johnson, 1997; King, 1999, 2003; Lohfink & Paulsen, 2005; Quinn, 2004; Terenzini et al., 1996; U.S. Department of Education)" (Eitel, Martin).

"In a six-year longitudinal study, Johnson (1997) examined factors that lead to persistence and completion of a college degree.

Among the first-generation students who failed to persist, 75% were female.

- Lohfink and Paulsen (2005) also found that female students, as well as Hispanic students, were at a greater risk of failing to persist, particularly between the first and second years of college" (Eitel, Martin)

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**BARRIERS TO COMPLETION-EXTERNAL FACTORS:**

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**Family Responsibilities****A. Childcare**

- A study by Hiromi Taniguchi and Gayle Kaufman (2005) showed that “one additional infant or toddler reduces the chance of degree completion by about 50 percent for both genders” (924).
- A 1996 study showed the most frequently chosen reason for leaving study was the weight of family responsibilities (73%), with work responsibilities second most popular (53%) (Scott, Burns, Cooney 243).

**B. Caretaking**

- The same study articulated that “women are often responsible for caring for other family members beyond the nuclear family, such as elderly parents,” increasing pressure to leave study (235).

**TANF Work Requirements**

- Emphasis on “work-first” requirements of TANF encourage short-term work placement to the detriment of continued education. Nationally less than 8 percent of work-eligible adult TANF recipients are engaged in education or training activities (Hardy).
  - Individuals receiving TANF must be employed within two years of receiving benefits, decreasing the number of welfare recipients enrolled in higher education (Hardy).
  - The work participation rate requirement limits the number of hours for education and training activities that can count towards work activities (Strawn 8).
  - After the first 12 months in vocational education, education and training program hours only count when combined with at least 20 hours/week of other employment (Strawn 9).

**Financial barriers**

- “Among the 2006 cohort from the Community College Survey of Student Engagement, more than 50% of the first-generation students surveyed reported that lack of finances was either likely or very likely to compel them to withdraw from college” (Eitel, Martin).
  - Financial Aid
    - Financial aid lightens financial burden, encourages stronger work ethic, and allows for higher concentration on studies. Thus, exclusion to aid to part-time students hinders degree completion (Taniguchi et al).
    - However, a 2007 study found that working poor students were still left with around \$4,000 in unmet need even after awarded financial aid (CLASP).
    - Many students are not provided with the tools or information to access financial aid, and thus feel overwhelmed by the process (Eitel, Martin).
  - Lack of Financial Literacy
    - Analysis of JumpStart surveys in one study showed that first-generation female college students were not financially literate (Eitel, Martin).
    - “First-generation college students are particularly vulnerable to financial stress and the inability to manage scarce resources which can impede persistence and degree completion” (Lyons (2004) qtd. in Eitel, Martin).

## Employment

Data from the US Department of Education finds that job and financial demands are the most common reason that students drop out of degree programs (Strawn 5).

- Lack of sufficient financial aid “forces low-income adults to work too many hours while in school in order to make ends meet, leading to lower program completion” (5).
- Research from the University of Michigan shows that students working more than 20 hours a week take significantly longer to complete degrees (5).

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