



Education is what can help low-wage women push back from the brink. It can be their ticket into the middle class. {BARBARA RIES}

Get Smart: A 21st-Century Education for All Women

By Dr. Anthony P. Carnevale and Dr. Nicole Smith



STUNNING FACT

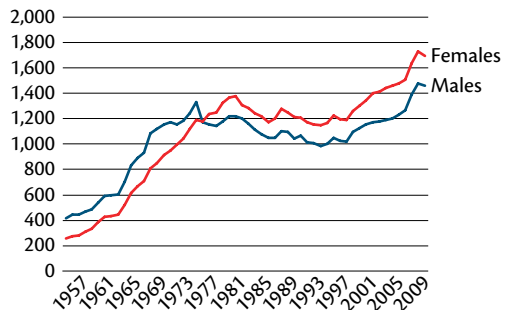
The greatest regret of women living on the brink is not staying in school longer or investing more in their education.

In the 50 years since President Lyndon Johnson launched the War on Poverty, women have made unprecedented strides in education. They now outnumber men on every rung of the higher education ladder. In 1964, only about 40 percent of women enrolled in any type of college. Today, that figure is 57 percent.¹

There are roughly 3 million more women currently enrolled in college than men.² About 62 percent of all associate's and master's degrees now go to female candidates, and the ratio is almost the same for bachelor's degrees.³ In the 2005–06 academic year, women surpassed men in earning doctoral degrees as well.⁴

FIGURE 1

Total fall enrollment of first-time degree/certificate-seeking students in degree-granting institutions, 1955–2010
By gender, in thousands



Source: Center on Education and the Workforce, or CEW, analysis of National Center for Education Statistics, Biennial Survey of Education in the United States; Opening Fall Enrollment in Higher Education, 1963 through 1965; Higher Education General Information Survey (HEGIS), "Fall Enrollment in Colleges and Universities" surveys, 1966 through 1985; Integrated Postsecondary Education Data System (IPEDS), "Fall Enrollment Survey" (IPEDS-EF: 86-99); and IPEDS spring 2001 through spring 2011, enrollment component. Original table was prepared in November 2011.

All in all, the story of women's access to higher education, as well as their graduation rates in recent decades, is one of remarkable success.

For far too many women living on the economic brink, however, their education story is one of continued struggle and stagnation. For millions of women, college remains a distant dream at best.⁵

According to polling conducted for *The Shriver Report* by Greenberg Quinlan Rosner Research and TargetPoint Consulting, among the biggest regrets of women living on the brink is not staying in school longer or investing more in their education. For instance, 80 percent of Latina high school students aspire to go to college, but only 15 percent hold college degrees.⁶

In our knowledge- and service-based economy, a postsecondary degree is the closest thing to a golden ticket to the middle class.

Even those women who make it into a postsecondary program aren't guaranteed upward mobility. The strains of work, family care obligations, and enormous debt—in conjunction with their studies—may prove overwhelming, especially at educational institutions not fully accommodating students who need to work and/or raise children at the same time. The women who manage to complete their programs are often saddled with significant and lingering debt. And not all degrees are created equal. Women often need to choose degrees that lead to “family-supporting” work. But while some certificates and degrees pay lifelong dividends, others have little value.⁷

The barrier to higher education for women who can't afford it or have competing family obligations is especially harmful to our economy. We know that educational attainment is the surest predictor of future financial stability.⁸ But attaining a postsecondary degree is not a guarantee of financial security. And decisions about education—what to study and how to pay for it—continue to impact women's lifelong earnings potential. Still, in our knowledge- and service-based economy, a postsecondary degree is the closest thing to a golden ticket to the middle class.

Today, when women are increasingly the financial backbone of their families, we know investing in their education yields returns across generations. Low-wage working women understand the value of an education and recognize college as the path to financial success for themselves and their children. But it is estimated that in 2013, 460,000 girls graduating from high school did not go on to college in the fall immediately following high school completion.⁹

Disproportionately, these girls will come from families that have fewer resources, less direct experience with college, and greater financial insecurity. Students from high-income families are 50 percent more likely to enroll in college than students from low-income families.¹⁰

So why do some women forgo postsecondary education, while others make education their on-ramp to the American Dream? What are the factors that influence girls in high school to make education a priority? How can we ensure that girls are savvy about college, so when they do enroll in postsecondary programs, they understand the financial implications of a variety of career paths, as well as the impact of student loans?

This chapter will try to answer these questions and identify the barriers that limit women's educational success. We begin by explaining why education is such a critical component to help struggling women pull back from the brink. Then we track the educational path from preschool through high school. We then look at the reasons low-income women struggle to complete a college degree and subsequently fall into the cycle of low-wage work. We look at the life choices women make in school to prepare for the workplace and how these choices influence wage outcomes. Finally, we examine the deep-seated biases and social pressures that may explain why so many women gravitate to occupations, programs of study, and college majors that offer relatively low pay and an insufficient income to support a family.

A NEW SOCIAL COMPACT: WHY EDUCATION MATTERS MORE THAN EVER FOR GETTING WOMEN OFF THE BRINK

Perhaps no single factor has influenced women's economic well-being more in the last 50 years than the dramatic increase in the number and types of jobs requiring a higher education.

In the 1960s, working-class men with high school diplomas could often support families on a single income, even without a college degree, because they belonged to unions or worked in booming manufacturing sectors such as the auto industry, aerospace, or construction. Today, that social contract has dissolved. The fully government-funded public high school diploma has been replaced by the much more costly college degree as the passport to the middle class. That trend will only become more pronounced. By 2020, almost two-thirds of U.S. jobs are projected to require some form of postsecondary education.¹¹

This new reality demands a level of awareness and planning on the part of all Americans. Today's young people have to make significant financial decisions about their future even before beginning their careers, in a way that previous generations did not. This is especially true for women, who, regardless of their education level, still find their earnings eclipsed by the persistent gender wage gap.

As this report explains, the reasons for this are complex and by no means limited to the educational and occupational choices women make for themselves. But it does mean that even when a low-income woman completes a postsecondary degree, her wages are unlikely to match her male counterparts. Men continue to outearn women at every level of educational attainment. Women with a bachelor's degree earn what a man with an associate's degree makes, and women with an associate's degree earn what men who only have some college credits make. Even a woman with a Ph.D. earns what a man with a bachelor's degree makes.¹²

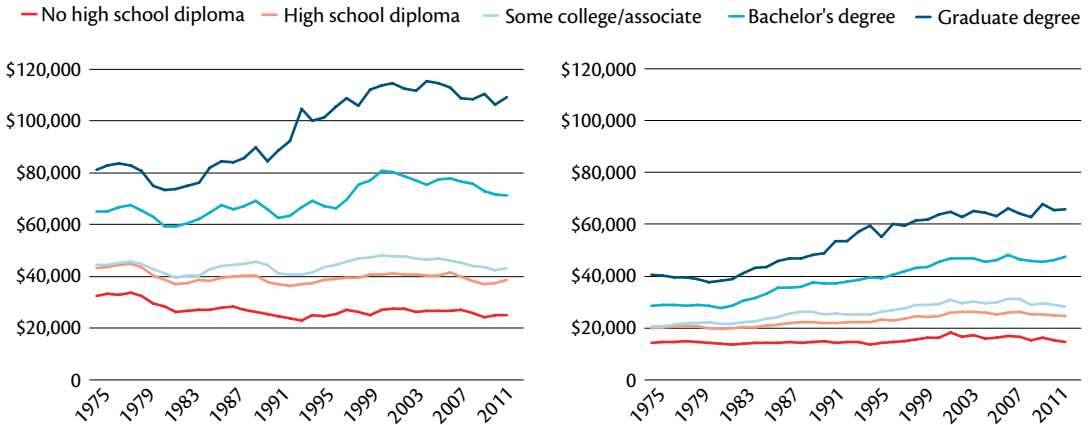
Even with the gender wage gap, however, the lifetime value of higher education is beyond dispute. In 2012, the median weekly earnings of a person with a high school diploma were \$652 a week. That's \$33,904 a year, far below the nearly \$47,000-per-year income that's needed to escape the financial brink for a family of four. A person with an associate's degree earns 20 percent more annually than someone with a high school diploma, and someone with a bachelor's degree earns 63 percent more.¹³ Over a lifetime, a worker with an advanced degree can earn up to \$2.1 million more than someone who drops out of college.¹⁴

FIGURE 2

Real wages for men are higher than those for women at every level of educational attainment

Men: Wages by education level, in 2011 dollars

Women: Wages by education level, in 2011 dollars

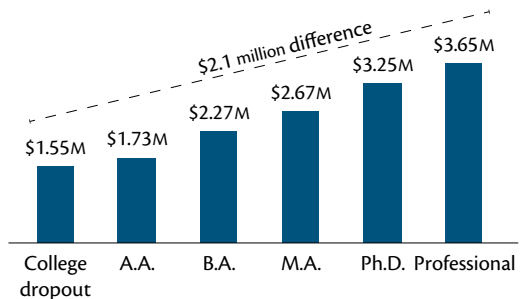


Source: Bureau of Labor Statistics and U.S. Census Bureau, Current Population Survey, various years

Higher education also plays a significant role in breaking the intergenerational cycle of poverty within a family. Studies show that parents' educational attainment strongly correlates to their children's educational outcomes, and thus their economic success.¹⁵ In fact, parental educational attainment is now more important than family income in predicting a child's future opportunity. Among children whose parents have a Ph.D. or professional degree, 73 percent obtain a bachelor's degree or higher. Among those whose parents are high school dropouts, that figure is only 6 percent.¹⁶

FIGURE 3

Workers with advanced degrees earn up to \$2.1 million more than college dropouts over a lifetime

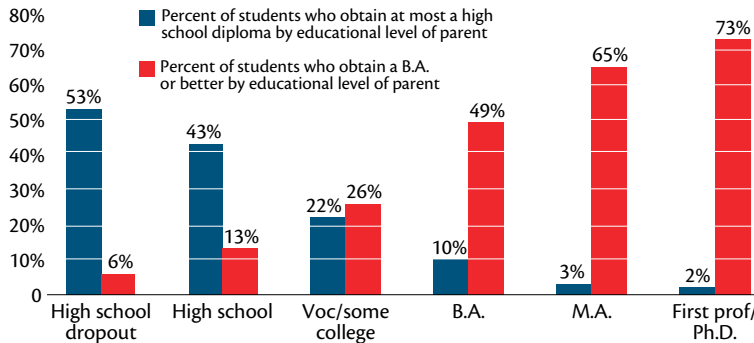


Source: Anthony P. Carnevale, Stephen J. Rose, and Ban Cheah, "The College Payoff: Education, Occupation, Lifetime Earnings" (Washington: Georgetown University Center on Education and the Workforce, 2011).

FIGURE 4

Child educational attainment is highly correlated with that of the parent

Seventy-three percent of students whose parents earned a Ph.D. or professional degree obtained a B.A. or better



Source: Georgetown University Center on Education and the Workforce calculations using Table 341, Digest of Education Statistics, 2011.

**MAPPING THE EDUCATIONAL PATH:
HURDLES, INEQUITIES, AND DECISION POINTS**

There are forks at every stage of a girl’s or woman’s education that determine how likely she is to attend a two- or four-year college and how successful she will be in her studies, and subsequently in the job market. By mapping these decision points, we can see the path most likely to lead to college and its promise of financial security and upward mobility—and help women and girls head down that path.

THE FIRST FORK: EARLY CHILDHOOD EDUCATION

In the United States, about half the inequality in the present value of lifetime earnings is due to factors determined by age 18.¹⁷ Formal education doesn’t typically begin until age 5 in the United States, but we know that children begin learning at birth. The early years, particularly the first three, are critical

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Kessler McCarver, 4, spends her days in early childhood education at the Chambliss Center for Children in Chattanooga, Tennessee, while her mother, Caitlin Bell, works at a doctor's office. {BARBARA KINNEY }

for brain development and later success.¹⁸ Access to high-quality preschool is important not only because it ensures that low-income children enter school ready to learn, but also because it provides a work support for low-income parents who cannot afford child care.

The Head Start program, one of the successful programs started by Sargent Shriver 50 years ago, serves about 1 million low-income children with high-quality early education and comprehensive services such as medical screenings and referrals to social services. But due to budget restraints, Head Start serves only half of eligible 4-year-olds and about 5 percent of eligible infants and toddlers.

Forty states now have publicly funded preschool programs, but they serve only a quarter of 4-year-olds nationwide. Many 4-year-olds and most younger children don't have access to affordable high-quality preschool. This is particularly problematic for low-income single parents, who must work. They often don't have access to reliable and stable preschool or child care that both meets their children's developmental needs and conforms to their work schedule.

There is a well-established link between high-quality early childhood programs and later positive outcomes. Without high-quality early childhood intervention, an at-risk child is 25 percent more likely to drop out of school, 40 percent more likely to become a teen parent, and 60 percent more likely never to attend college.¹⁹ Preschool must, therefore, be part of any discussion on improving long-term employment and earnings, both for the parent and the child.

THE SECOND FORK: QUALITY KINDERGARTEN TEACHERS

The effectiveness of a kindergarten teacher appears to have a lifelong effect on children, according to a study led by Harvard economist Raj Chetty. He and his team re-examined 20-year-old data from the Tennessee STAR study that randomly assigned students to classrooms—the gold standard in experimental design.

The STAR study was designed to look mainly at the effect of smaller class size. However, Chetty and his team followed the life paths of nearly 12,000 children in the study to see if kindergarten students who had been in classrooms with teachers who had increased children's achievement scores—regardless of class size—had different life outcomes. Although the smaller-class-size effects had long faded by high school, the researchers found that children who had higher scores in kindergarten were more likely to be earning significantly more than their

counterparts with lower kindergarten scores. They were also more likely to go to college, own a home, and save for retirement.

THE NEXT FORK: ELEMENTARY AND SECONDARY EDUCATION

Girls and boys perform differently in elementary and secondary education—the substantive 13 years between kindergarten and graduation from high school. For low-income girls, lower academic achievement in school during this phase is much more significant than for boys. While the gender gap by test score has narrowed over time, no doubt due in part to the passage of Title IX in 1972, gender gaps do emerge that are especially influential for low-income girls. When these girls don't complete high school, their prospects are far worse than those for boys. The labor force participation rate for high school dropouts is 73 percent for young men but only 50 percent for young women.²⁰

In truth, low-income girls face more than just academic challenges or barriers. As Ann O'Leary details in her chapter, pregnancy is one nonacademic factor likely to drive a girl from high school.²¹ The good news is that this problem is decreasing nationwide. In 2012, the teen birth rate declined by 6 percent to a historic low

Innovative programs can help teen moms clear the high school hurdle

Despite the challenges they face, there is hope for teen moms. Intervention can help—and innovative help for students with complex lives can make a difference.

Here is just one example: After searching for a location that was easily accessible by public transportation and with job opportunities nearby, school administrators in Alexandria, Virginia, opened a satellite high school campus at the local mall. This unique campus location offers a modern alternative and flexible scheduling for students struggling to balance schoolwork, class attendance, child care, and part-time work.

The Alexandria City Public School District blended virtual learning and an online curriculum with face-to-face instruction from certified teachers. Through weekly

reports, school staff can track their students' progress with the online coursework and immediately intervene if they see a student start to disengage. Teachers partner with counselors, social workers, an on-call school psychologist, and a school nurse to support the students in all aspects of their lives. Although students have the opportunity to complete much of their coursework outside of the physical campus, school staff stay in touch with students and their families through the online portal and more traditional means such as phone calls, email, and home visits.²⁵

As a result of these intense interventions, out of 51 seniors enrolled at the mall campus in the 2012-13 school year, two moved away from Alexandria, and all of the remaining 49 were on track to graduate.²⁶



of 29.4 births per 1,000 teens.²² The bad news is that means there still were more than 300,000 girls confronted with the life-altering educational and economic consequences of early parenthood. Only 51 percent of teen mothers earn a high school diploma.²³ In comparison, 90 percent of women who give birth later in life have a high school diploma by age 22.²⁴



**THE GED IS NOT
ALWAYS THE ANSWER**

Many educators believe that the General Education Diploma (GED) is interchangeable with a “regular” high school diploma, and thus an answer for students who may drop out due to early parenthood. But the existing evidence suggests that obtaining a GED is not always the answer.

Even if girls stay in school, the economic class into which they are born can have an enormous impact on the quality of their elementary and secondary education. (JAN SONNEMAIR, MELISSA LYTTLE)

The GED was envisioned as a way to allow World War II veterans to

quickly complete high school and use the G.I. Bill to attend college. But data from the Beginning Postsecondary Education study suggest that the GED is not working as originally intended, and in fact, preparing for the GED does not always prepare someone for success in postsecondary education.

Rather, it is a single, high-stakes test. Only 34 percent of students (and 38 percent of women) who had a GED and enrolled in postsecondary education completed a degree or certificate within six years of enrolling, compared to 51 percent for students (and 53 percent of women) who had a regular high school diploma.²⁷

The GED is being completely revised by the GED Testing Service, a joint venture of Pearson Education Services and the American Council on Education, which

created the GED. The goal of this revision is to ensure that the GED can effectively play its intended role of indicating that someone earning it is ready for postsecondary work.²⁸

Of course, teen mothers and their children can be as successful as anyone else—President Barack Obama is famously the son of a teen who went on to become a single mother. But their path is much narrower. Teen parenthood—though nationally on the decline—can be a nonstop ticket to life on the brink, not only for the young mother, but for her child as well. The children of teenage mothers are more likely to have health problems, be incarcerated during adolescence, and face unemployment as young adults. They are also more likely to become pregnant and drop out of high school themselves.

ECONOMIC STATUS AFFECTS QUALITY ELEMENTARY AND SECONDARY EDUCATION

Even if girls stay in school, economic status at birth can have a lasting impact on the quality of elementary and secondary education. Low-income, elementary-school-aged children face barriers to future success regardless of gender, including: poor neighborhoods and communities, lack of access to quality early learning and kindergarten, and lower-quality primary and secondary education.³⁰

Schools serving low-income students are allocated federal, state, and local dollars by funding formulas that either mask inequities or allocate resources without applying the appropriate weights to per-pupil funding based on the needs of students in a particular school.³¹ School funding inequities are most widely reflected in the disparities among state and local property tax rolls, which mean school districts serving high numbers of low-income students have limited resources.

The allocation of effective teachers is another area of concern for schools serving low-income students. Several studies have found that on average, low-income students are taught by teachers who are less experienced, less effective, and teach classes out of their field of study.³²

Low expectations for students in low-income areas also contribute to differences in achievement. One recent study found a strong association between teachers' low expectations for students—especially those teaching low-income students

in the early grades—and student performance on standardized tests.³³ At the same time, when teachers had high expectations for students, it disproportionately helped low-income students on tests.³⁴

While low-income kids often are saddled with low-quality educational infrastructure, they are further disadvantaged by entering the classroom less prepared than their peers. What parents earn affects the nature of their children’s lives. For example, a large body of research shows that compared to higher-income parents, low-income parents typically talk less with their children.³⁵ They use fewer number words (e.g., “two dogs,” or counting “one, two, three, four, five,” etc.),³⁶ and they spend less time on literacy-related activities, such as reading them stories.³⁷

All of this means that children of low-income parents generally have substantially fewer intellectually rich experiences in early childhood. As a result, they enter formal schooling with drastically fewer skills and less knowledge than their higher-income peers. In particular, when they begin kindergarten, low-income children have significantly fewer math skills than their higher-income peers, according to the Early Childhood Longitudinal Study, Kindergarten Cohort, a nationally representative study of schools offering kindergarten.³⁸

FIGURE 5.1
NAEP Mathematics 2009, grades 4, 8, and 12; percent at or above proficient

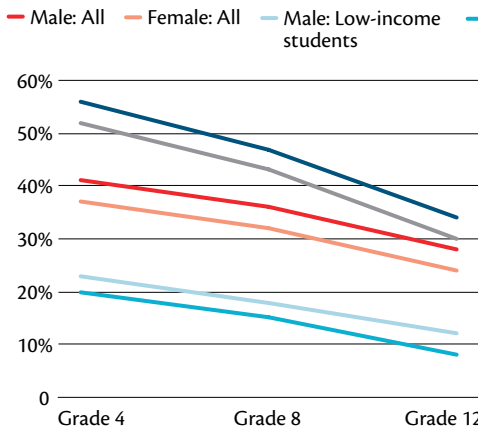
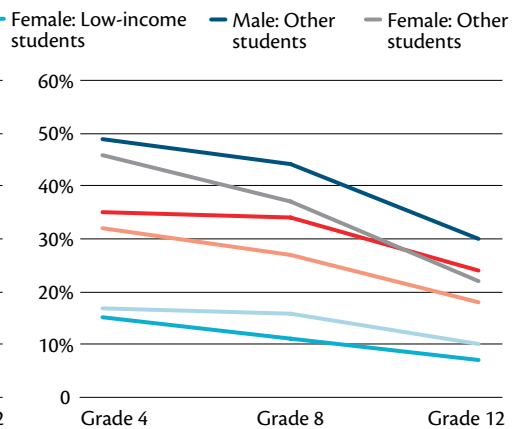


FIGURE 5.2
NAEP Science 2009, grades 4, 8, and 12; percent at or above proficient



Source: CAP analysis using student achievement data available from the U.S. Department of Education, National Center for Education Statistics. Here, NAEP refers to the National Assessment of Educational Progress, Main Assessment. All of this data is publicly available through the NAEP Data Explorer at <http://nces.ed.gov/nationsreportcard/naepdata/>

According to polling conducted for The Shriver Report, when prompted, women on the brink listed having children as the biggest reason for why they are not doing today what they thought they would be doing when they were younger.

As these students continue into elementary grades and high school, the gaps increase. In fourth grade, only 20 percent of low-income girls are proficient in math, compared to around 50 percent of their higher-income peers, according to a recent administration of the National Assessment of Educational Progress. Results are similar in science. At the end of high school, even fewer students are proficient in 12th-grade math or science. Only 7 percent of low-income female students are proficient in science, compared to 22 percent of their higher-income peers.³⁹

ANOTHER FORK: GIRLS OPT OUT OF STEM EVEN WHEN THEY'RE GOOD AT IT

To more fully understand why some women, particularly women on the brink, end up in lower-paying jobs, we must also focus on the areas of study that arguably lead to the highest-paying fields in the 21st century: science, technology, engineering, and math, or STEM. Gender gaps in STEM-related skills do not arise until after children enter the first grade, and even then they are relatively small.

Data show that boys only slightly outperform girls in math and science on standardized tests in K-12, and in some instances girls earn higher grades in math and science than boys. Girls and boys appear to be roughly equally prepared to pursue STEM majors in college.

So why don't they?

Implicit cultural biases and stereotypes play a significant role. A recent report, for example, looked at the extent to which societal beliefs and learning



The quality of girls' education in elementary and high school can help shape the course of the rest of their lives. {BARBARA RIES}

Influencing smart decisions

Girls Who Code is part of a growing national movement to engage young girls in computer science. Alongside similar groups such as the Hackbright Academy, Girls Teaching Girls to Code, Girl Develop It, and Black Girls Code, Girls Who Code aims to increase the number of women in technology careers by teaching girls basic computer code-writing skills at a young age.

In 2012, Girls Who Code launched its eight-week summer immersion program in New York City, where top industry engineers and entrepreneurs taught 20 high school girls—many from underserved communities—about computer science, robotics, algorithms, web design, and mobile development. One year later, the program expanded to Detroit; San Jose, California; Davis, California; and San Francisco, and plans to continue its growing nationwide.⁴⁵

environments impact girls’ interest and achievement in science and math.⁴⁰ Relying on the work of Stanford psychology professor Carol Dweck, the authors found that when teachers and parents tell girls that their intelligence is not “static” and can grow with experience and learning, girls do better on math tests and are more likely to say they want to continue to study math in the future.⁴¹ While this was true for all students, it was particularly helpful for girls’ performance in math—an area where girls have internalized negative stereotypes.⁴²

The study also found that girls’ self-assessments about their abilities lowered their math achievement.

Girls, on average, had lower assess-

ments of their ability to solve math problems than boys who had similar math achievements. At the same time, girls held themselves to higher standards than boys, believing that they had to be exceptional in order to succeed in what were perceived as “male” fields.⁴³ Even when girls had good grades and test scores, their lower self-assessments combined with their higher standards for performance meant that fewer aspired to STEM careers.⁴⁴

THE LEAP TO POSTSECONDARY: DECISIONS, DECISIONS... AND DEBT

Even when low-income students attend college, they remain at a disadvantage. Children from low-income families have only a 10 percent chance of graduating with a four-year college degree by the age of 24, a significantly lower chance than their peers from middle-income families (25 percent) or high-income families (50 percent).⁴⁶ For low-income students, this number has remained stagnant over the past several decades, despite a 12 percentage point increase since 1975 in the share of Americans ages 25–29 with a bachelor’s degree.⁴⁷



Binita “Bini” Pradhan reads to her 4-year-old son, Ayush. After she left a difficult marriage, Bini moved into an apartment with Ayush. He will soon start kindergarten. {BARBARA RIES}

The costs of attending a two- or four-year public university have increased far faster than the rate of inflation, and families are taking on a larger share of financing higher education.⁴⁸ For public universities, net tuition per student was \$5,189 in academic year 2012, an all-time high.⁴⁹

Women who invest in higher education do so at a higher cost than men, limiting the potential for lower-income women to access education. Compared to men, women are more likely to take on student debt and to take on larger amounts. Among students graduating in the 2007-08 school year, for example, 63.2 percent of women took on student debt, compared to 57.4 percent of men. While 49.3

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Two-thirds of college seniors who graduated in 2011 had student loan debt that averaged \$23,300 for all borrowers.

percent of women took out more than \$19,000 to finance a college degree, only 44.7 percent of men took on that much debt.⁵⁰ Two-thirds of college seniors who graduated in 2011 had student loan debt⁵¹ that averaged \$23,300 for all borrowers.⁵²

The outstanding overall student loan balance in this country now stands at an astounding \$1.2 trillion, surpassing both the total credit card balance and the total auto loan balance. And this number is only expected to grow as college enrollments increase and tuition costs rise. For a young woman earning \$19,000 a year and considering whether or not to go to college, adding to her debt load is inconceivable when she has to decide whether to spend money on a book or bread, milk, and utilities. While women are more likely than men to receive federal aid such as Pell Grants (45 percent versus 37 percent), they are also more likely than men to need to borrow from the federal student loan programs (42 percent versus 37 percent). This may be because some institutions attempt to maintain gender balance by awarding merit-based aid to men. At these institutions, women may indeed be victims of their own success.⁵³

On average, college tuition has risen in real inflation-adjusted terms by 134 percent since 1980. This represents an annual nominal growth rate of about 7 percent per year.⁵⁴ The costs of four-year institutions—both private and public—have risen at much faster rates than two-year institutions. The cost of attending a four-year public college or university, after adjusting for inflation, has increased by 257 percent over the last 30 years.⁵⁵ Private for-profits have come under special scrutiny for their rising tuition and high default rates among recent college grads.

But even though college costs have risen, the wage premium for those with college degrees has risen faster. The average value of a college degree over one's lifetime compared to a high school diploma is about \$960,000 in additional earnings.

GETTING TRULY SMART IN COLLEGE: KNOWING WHAT TO STUDY AND WHERE

In most instances, incurring debt to go to college is a smart bet, if done wisely. Today, when girls and women can expect to be the primary or co-provider for themselves and their families, developing their knowledge and skills is their smartest investment. The loans that cripple are the ones that cannot be repaid. So which classes, certificates, and majors result in earnings high enough to avoid incurring crippling debt that drives women to a life on the brink?

In today's complicated higher education system, there is very little information about which courses of study lead to middle-income careers. But we do know that overwhelmingly, the majors with the lowest post-graduation earnings potential are dominated by women.⁵⁶ There is every reason to believe that if women were provided with more information about the long-term earnings implications of where and what they study, their college decisions would be smarter.

CHOOSING A PATH: POTENTIAL SOURCES OF KNOWLEDGE

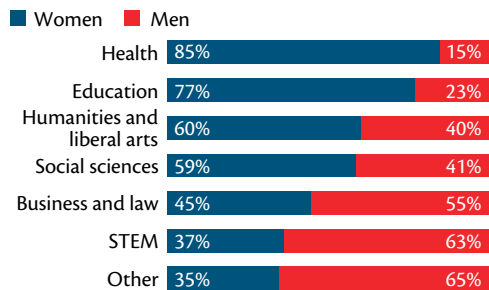
The basic elements of a college and career information system already exist. At the federal level, the U.S. Department of Education's College Navigator system and the U.S. Department of Labor Statistics' Occupational Outlook Handbook are available. At the state level, the State Longitudinal Data Systems provide access to longitudinal databases and wage record data that already link education programs to workforce outcomes on a student-by-student basis.

Coordinating these data would make it possible to show the earnings capacity of former students, linked all the way down to specific college courses. Better access to that information would allow everyone involved to make a better cost-benefit analysis of particular degrees and programs of study.

The federal government has begun to address this issue by making a College Scorecard available and encouraging

FIGURE 6

Percent B.A. attainment by sex and aggregated major



Source: CEW analysis of U.S. Census Bureau, American Community Survey, various years, and Survey of Income and Program Participants, various years.



The rising cost of tuition at two- and four-year public universities has forced families to rely heavily on student loans with high interest rates. (BARBARA KINNEY)

institutions to use a standardized Financial Aid Shopping Sheet. But the scorecard and the shopping sheet still lack actionable information about student debt and earnings by major, field of study, and institution.

In 2011, the Obama administration enacted the “gainful employment” rule, which held for-profit colleges and certificate and vocational programs to a new federal standard on employability and student debt. For the first time, these programs could lose eligibility for federal financial aid programs

if the debt students take on outweighs labor market benefits for their students. The Obama administration is currently reworking the gainful employment rule to address problems identified in the federal courts, but the one element that remains in effect are consumer disclosures critical to students choosing among postsecondary programs.

Noting what he called the “crisis” in college affordability and student debt, in 2013 President Obama proposed tying federal financial aid to factors such as an institution’s student debt and default rates, how many students graduate and whether they do so on time, what kind of salaries those students earn, and the number of low-income students who graduate with the benefit of Pell Grants. Under this new Obama plan, much of which must be approved by Congress, students attending colleges that provide better value would see more federal aid. Congressional action on this plan is expected in 2014 with improved consumer tools, including a rating system, by 2015.

In May 2013, Sens. Ron Wyden (D-OR), Marco Rubio (R-FL), and Mark Warner (D-VA), and Reps. Duncan Hunter (R-CA) and Robert Andrews (D-NJ) introduced bipartisan legislation aiming to provide students and families with the information they need to make more informed decisions about higher education. Specifically, the Know Before You Go Act would streamline existing institutional reporting requirements to enable students, families, institutions, and policymakers to assess schools and programs based on a wide range of key data—including graduation rates for nontraditional students, transfer rates, frequency with which graduates

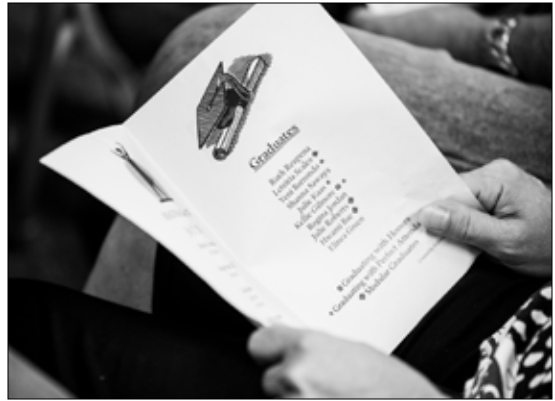
go on to pursue higher levels of education, student debt, and postgraduation earnings and employment outcomes.

Regardless of the vehicle, it is critically important that women on the brink be armed with the information they need so that they will think twice before incurring \$30,000 in student debt to qualify for a cosmetology job that pays less than \$23,000 a year.

VOCATIONAL CERTIFICATES: IT PAYS TO CHOOSE LIKE A MAN

Despite recent efforts by the Obama administration to increase accountability through transparency, so far there is little information available for students to make sound decisions about certificate degrees and for-profit colleges—two avenues that may sound like good options, but in reality do not provide economic security for women living on the brink.⁵⁷

Certification can be pursued after high school or can be a steppingstone on a somewhat circuitous education pathway. Many students with an associate's degree or better who have trouble finding jobs may decide to earn a certificate in



Programs such as REACH Plus at Washington Women's Employment & Education (WVWE) in Tacoma, Washington, help teach women how to use computers and craft a résumé, among other skills. {BARBARA KINNEY}

Policy Prescription: Knowledge is Power

Ultimately, if we are to tackle the inequalities that exist today, we will need policies that address the biases and social pressures that affect the choices women make on courses of study and occupations. This will likely require, among other things, substantial changes to several factors, such as classroom culture and gender stereotypes.

Though it is unclear what actual effect it will have on the labor market decisions of students, it is important for colleges to provide greater transparency regarding the real-life financial value of different majors and courses of study. The value, expected payoff, and long-term costs of specific college majors and programs of study should be available to every potential and current college student.

some related field—for example, office management or health care—in an effort to make themselves more marketable.

Of the 15 different certificate fields of study identified at postsecondary institutions qualifying for U.S. federal student aid, 13 are extremely “sex segregated”—meaning that one gender makes up at least 75 percent of enrollment.⁵⁸ That may in part be due to the types of certificates women earn—for instance, cosmetology, health care, or food service—while men gravitate more often to higher-paying fields, such as welding and air conditioner repair.

Overall, the wage premium conferred by earning a certificate, as compared to a high school diploma, is 27 percent for men, but only 16 percent for women. The disparity is so great that it’s often better for women to forgo earning certificates and instead choose at least a two-year associate’s degree—though there are caveats. Women in certain high-earning certificate fields—for example, business/office management and computer and information sciences—do well compared to their male counterparts. Certificates may also be a good option for women who are interested in a credential that will give them the flexibility to accommodate family responsibilities.

FIGURE 7.1

Distribution of certificates by field of study, women

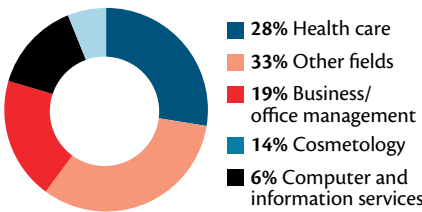
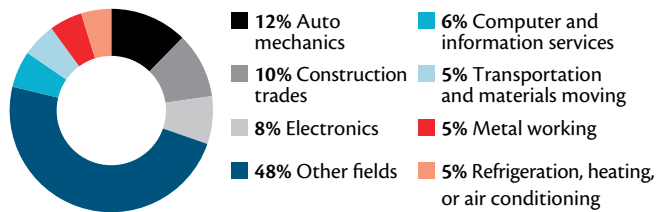


FIGURE 7.2

Distribution of certificates by field of study, men



Source: CEW analysis of U.S. Census Bureau, American Community Survey, various years, and Survey of Income and Program Participants, various years.

TABLE 1

Female certificate holders' earnings are low, especially in food service and cosmetology

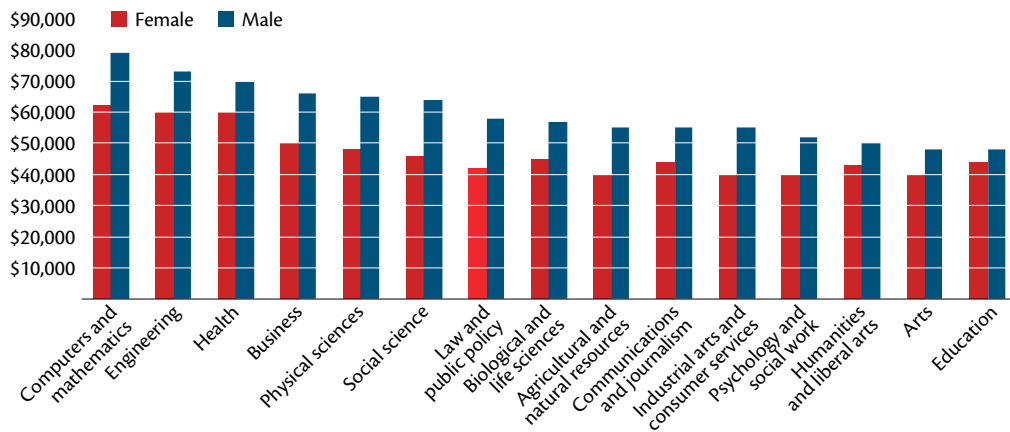
Certificate field	Distribution	Median earnings	Relative earnings to all female certificate holders
All		\$27,191	
Business/office management	19.4%	\$32,690	20.2%
Computer and information services	6.1%	\$29,986	10.3%
Police/protective services	0.5%	\$27,761	2.1%
Other fields, not specified	29.9%	\$26,938	-0.9%
Health care	27.5%	\$25,753	-5.3%
Transportation and materials moving	0.7%	\$25,686	-5.5%
Cosmetology	14.3%	\$22,711	-16.5%
Food service	1.4%	\$20,974	-22.9%

Source: Anthony P. Carnevale, Stephen J. Rose, and Andrew R. Hanson, "Certificates: Gateway to gainful employment and college degrees" (Washington: Georgetown University Center on Education and the Workforce, 2012).

The opportunity cost of obtaining a postsecondary vocational certificate is even greater for women if they do not find a job directly related to their certification. In fact, women with just a high school diploma outearn women who hold certificates when the latter work in jobs not directly related to their educational credential.

FIGURE 8

Entry-level bachelor's degrees earnings by major and sex



Source: CEW analysis of American Community Survey data – 2010-2012 (pooled data)

WOMEN AND BACHELOR'S DEGREES: CHOICE OF MAJOR MATTERS

Ideally women would strive to attain bachelor's degrees. Here too, though, their earnings may be stifled by what they choose to study. There are two key issues: One is the pernicious wage gap in certain fields, so that women are paid less than men even when they have the same degree. The other is that women choose and dominate low-paying fields.

Among bachelor's degree holders, the entry-level salary range for women is \$40,000 to \$62,000, and for men it's \$48,000 to \$79,000. The highest median earnings are found in engineering, where there are relatively few women, while the lowest are in education, psychology, and social work, where women outnumber men. Women make up 97 percent of all early childhood education majors, followed by medical assisting services (96 percent women), and communication disorders sciences and services (94 percent women). Men, on the other hand, concentrate in majors such as naval architecture and marine engineering (97 percent men), and mechanical engineering and related technologies (94 percent men). And

The promise and perils of online learning

The advent and growth of online learning opportunities offers great promise. Whether from institutions that offer entire degree programs online or the newer providers, such as massive open online courses, that offer only courses, online learning provides unique educational opportunities for people who are tied down with family and work obligations or are place-bound. Today, two-thirds of the students enrolled in institutions exclusively online are women—a total of 200,000. This has doubled in just five years.

There are, however, significant perils: The retention rate for students enrolled at exclusively online institutions is half that of other four-year institutions.⁶⁰

even though many occupations in the female-dominated social sciences and humanities require a graduate-level education, wages earned by those graduate degree holders still never quite reach the wage levels of higher-paying, male-dominated majors.⁵⁹

By the time bachelor's degree holders are in their peak earning years of 45 to 49, women are earning \$37,000 less than men. By retirement age, this can result in a lifetime wage differential of as much as \$795,000—or in real (inflation-adjusted) dollars, almost \$1 million. This may work for women who are partners in two-earner families, but in today's reality, when women must be prepared to be primary providers, that's a million dollars their families can't afford to lose.



Jessica McGowan and her classmates study at the Virginia College of Business and Health in Chattanooga, Tennessee. Jessica is studying to become a pharmaceutical technician. {BARBARA KINNEY}

IF WOMEN ARE SO SMART, WHY ARE THEY CHOOSING SO POORLY?

Women’s lifetime earnings are clearly directly related to their choice of fields of study—and that conscious choice is heavily influenced by a host of unconsciously absorbed cultural and social pressures. Disparities in pay are only symptoms of more deep-seated biases and social pressures that affect why women gravitate to the occupations, courses of study, and majors that they do. These in turn have a powerful effect on their economic bargaining power and lifelong earning potential.

Even when women select college majors with more economic promise, they then choose occupations related to those majors that offer relatively lower pay, and they are less likely to change occupations once those choices have been made. A woman who earns a mathematics degree, for example, may go to work as a high school math teacher, while a man with the same degree might pursue a more lucrative career in aerospace.

Occupational Information Network

The so-called “female” occupations are defined by a cluster of distinct characteristics—a generalization we can make based on an analysis of a detailed database called the Occupational Information Network, or O*NET.

O*NET has limitations: It describes the characteristics of occupations, not workers themselves, and it does not show us which competencies are more important than others. Even so, O*NET offers the most comprehensive and rigorous description by workers themselves of some 1,100 occupations, broken down by cognitive measures, such as knowledge, skills, and abilities, as well as by noncognitive measures, such as interests, values, work context, and personality traits. Values include such intangibles as recognition, achievement, autonomy, advancement, and social service. Interests generally fall into one of six categories: realistic, investigative, artistic, social, enterprising, and conventional.

Since job performance and job satisfaction are so dependent on the extent to which the job matches an individual’s interests and values, noncognitive measures are just as important as cognitive measures in determining a worker’s choice of occupation and success in any given field. Someone interested in working with others, for example, might find being a desk-bound mathematician unsatisfying, even if he or she is highly skilled at math. At the same time, a skilled teacher who highly values her own personal autonomy might chafe at working under a principal who micromanages her lesson plans.

While there is some overlap, distinctly different sets of values and interests emerge when we look at

those in female-dominated occupations, such as nurses, health care workers, teachers, and food service workers, versus those in traditional male-dominated occupations, such as assembly line workers, engineers and scientists, surgeons, and lawyers.

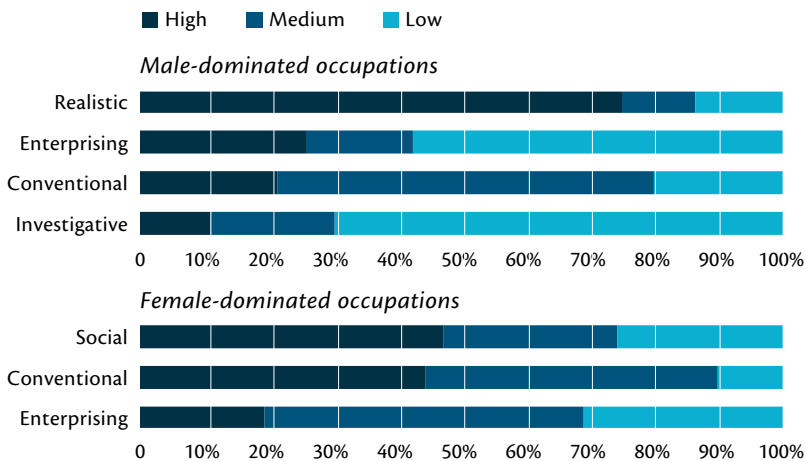
Data from the Occupational Information Network, or O*NET, show that in male-dominated occupations, values linked to job satisfaction are *achievement, independence, work conditions, and support*. In female-dominated occupations, the most important values determining job satisfaction are *relationships, achievement, and, to a lesser degree, independence*.

Achievement and *independence* are hallmarks of jobs that allow a worker to use the best of his or her abilities and to stand out from the crowd. Not surprisingly, these are values common to both male- and female-dominated occupations. The big difference comes in *relationships*, a value accorded a high importance by workers in 75 percent of all female-dominated occupations.

Realistic, enterprising, conventional, and investigative work interests are most highly associated with success in male-dominated occupations, which tend to involve hands-on problem solving and factual research. In female-dominated occupations, the traditional work interests linked to jobs are *social, enterprising, and conventional*. These interests usually describe jobs involving communicating with and teaching people, often in professions that provide service to others.

FIGURE 9

Dominant work-interests in sex-segregated occupations



Source: Author's analysis of O*NET 17.0 and ACS, 2012



Dee Saint Franc, 23, was already a single mother when she started working her way through higher education. She has received her associate's degree in business management and her bachelor's degree in social work. {BARBARA RIES}

What is immediately apparent is that male-dominated fields tend to pay higher wages, even for those with relatively lower levels of attainment such as production workers. Indeed, 30 percent of high-school-educated males in production occupations can earn upward of \$35,000 per year. In comparison, only 5 percent of similarly qualified women earn that much.

Why male-dominated fields pay higher wages is less clear. It may be simply a societal history and habit of valuing production over relationships, or men's work over women's work. Whether this evolves with the job market of the 21st century remains to be seen. What is clear, though, is that for now, women will be better able to achieve financial stability if they follow typically male paths of study and work.

GETTING MOTHERS A COLLEGE DEGREE

Even if a young woman with a child beats the odds and reaches college, she will face significant barriers to completing her degree. According to polling conducted for *The Shriver Report*, when prompted, women on the brink listed having children as the biggest reason for why they are not doing today what they thought they would be doing when they were younger.

For many of these young women, juggling multiple roles as student, breadwinner, and caregiver are enough to drive them to quit school. According to the U.S. Department of Education, nearly half of student parents (49.7 percent) are more likely to have abandoned their college education without their degree after six years of study, compared to less than a third of nonparents (31.1 percent).⁶¹

The lack of accessible, affordable child care looms as a primary barrier to a post-secondary education. According to one study, only 5 percent of the child care needed by student parents is provided at on-campus child care centers, pointing to an enormous gap in the support system for low-income women attempting to further their educations.⁶² This problem overwhelmingly affects women, who make up 81 percent of the 1.5 million students who are low-income single parents.⁶³

Expanding child care access, therefore, would offer enormous support for student mothers trying to achieve a college degree. But the need for child care goes beyond the hours in the classroom. Student parents often work full time during the school year and need child care in the evenings and on weekends as well. But according to the National Coalition for Campus Children's Centers survey, only 13 percent of these centers provided evening care and only 3 percent provided weekend care.⁶⁴

On-campus care centers offering flexible, accessible hours would help mothers trying to balance both school and caregiving responsibilities. Further, studies show that campus children's centers improve economic outcomes for low-income families by offering both short- and long-term benefits. Parents can focus on their

studies, greatly improving their chances of completing a postsecondary degree, while their children gain exposure to learning environments at a young age, allowing them to reap the enormous benefits of early childhood education.⁶⁵ This two-generation approach is discussed in further detail in Anne Mosle’s chapter, “Personal Action, Collective Impact.”

Hurdle helper

Some child care centers on college campuses offer a range of comprehensive services to parents, including academic, financial, parenting, and personal counseling. In 2005, the University of Michigan launched an initiative to increase child care capacity, enlarge enrollment for infants and toddlers, and improve their care facilities.

The university met all three of these goals by 2011, after joining all of their care centers under one administrative umbrella and establishing a coordinated system offering an array of shared services, including child care referral specialists, summer camps, child care subsidies, and loans to cover child care expenses.

CONCLUSION

Our nation needs to recognize women and girls as the assets they are and invest in them. Education has historically been the ladder to upward mobility and the surest way to bring succeeding generations out of poverty. Today’s girls are tomorrow’s family providers and the economic drivers of this nation. We have to invest in their education, but also foster the mindset that they must invest in themselves.

Starting with the early years, low-income students face hurdles to a quality education in the form of poorly resourced neighborhoods, inequitable education funding, and lower-performing teachers, to name a few. Girls on the brink also face another layer of hurdles such as teen pregnancy or the lack of encouragement to pursue STEM careers, creating a mountain of obstacles that sometimes even the brightest and most resourceful young women cannot overcome.

It is a testament to the resourcefulness and tenacity of young women that despite these obstacles, they continue climbing and striving for higher education. Imagine what they could accomplish if we paved the pathway to the middle class with robust investments in early education or public school reform? Or encouraged young women to pursue higher-paying STEM fields?

Once they get past the high school hurdles, choosing a postsecondary institution and program is the first big investment decision made by young people, the majority of whom will finance their education with student loans. It isn't a decision they should be making in a vacuum. They need to understand the risks and rewards associated with their choices of colleges and fields of study, especially as the costs of particular certificates and degrees rise and job markets shift.

Aligning education more closely with careers is also the best way to encourage student success. People who are given some navigational tools are more likely to get where they want to go.



THINK ABOUT THIS

The labor force participation rate for high school dropouts is 73 percent for young men and only 50 percent for young women. And only 51 percent of teen mothers earn a high school diploma.

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Turning Poverty Around: Training Parents to Help Their Kids

By JENNIFER GARNER, award-winning actress, producer, and mother. She is an advocate for early childhood education and for Save the Children, a nongovernmental organization providing education, health, and protection programs to children in need in the United States and around the world.

For many people, it's easier to comprehend and try to address poverty in the slums of India or in drought-scorched Africa than here in the United States. But one in four children in this country is growing up poor.

Growing up in West Virginia, I saw this kind of poverty around me in the forgotten mountain communities—kids growing up resigned to their own helplessness. But I always wanted to do something to help, inspired by my own mother's story.

My mom grew up in Oklahoma during the Great Depression. Her family of 11 lived on a farm that produced almost nothing during those Dust Bowl years. Still, the few photos from her childhood show her as a girl with a neat braid, smiling. She remembers her family playing games, singing songs, reciting poetry, and having fun. Only one generation later, my mother raised her own kids with ballet and piano lessons, solidly in the middle class.

How did my mom turn poverty around? Education. She had a teacher who sparked her interest in learning, and she went on to put herself through college.

Inspired by my mom's experience, five years ago I went looking for people who help educate kids

like the ones I knew growing up in West Virginia. My search led me to Mark Shriver and a wonderful organization called Save the Children.

Here is the eye-opening lesson Save the Children taught me: Children who are born into poverty are already behind when they start kindergarten. In fact, by the time they turn 4, poor children are typically 18 months behind their middle-class counterparts.¹ And most children who start behind never catch up.

But I've also learned that we can help kids living in poverty start school on an equal footing with other kids by helping their mothers teach them during those crucial first five years, when 90 percent of brain growth occurs.² This is one of the ways Save the Children helps, and this is where I get excited. I can't tell you how many times I have been privileged to watch the lights turn on for these kids and their young mothers.

Think about it: Raising kids can be difficult in the best of circumstances. In isolated, resource-poor communities across America, moms face additional risk factors such as unemployment, teenage pregnancy, preterm births, and poor health care. All of these can negatively impact their children's development.



Actress, producer and mother Jennifer Garner works as an advocate for early childhood education with Save the Children. {COURTESY JENNIFER GARNER}

Save the Children hires people from within the communities in which they'll work and trains them to be early childhood coordinators. Through pediatricians, hospitals, and local schools, the coordinators connect with pregnant women and young mothers in their own homes.

They talk to expectant moms about their babies' developmental progress, the importance of a well-balanced diet, and the necessity for prenatal counseling and health care. Once the baby arrives and through its first five years, the coordinator plays a hundred different roles: mother hen, friendly neighbor, fount of information, parenting trainer, all of it at once. She assesses the developmental health of the child and the well-being of the parents, teaches parents how to care for and play with their babies, and provides age-appropriate activities. She offers a shoulder to lean on and, above all, education and encouragement.

During a recent visit to one of Save the Children's sites in my native West Virginia, I met a young mom bubbling over with enthusiasm and pride for her new baby. She told me her girlfriends believe that the best thing to do for infants is to lay them in front of the TV, so they'll be quiet and "learn." But thanks to Save the Children, *she* is the one who has learned—to sing to her baby, to read to him, and to look at him when she speaks to him. I watched as she "narrated" to her son what she was doing, talking sweetly to him as she changed his diaper, got him dressed, and fed him. This baby was obviously connected to his mama, following her everywhere with his eyes. She glowed in the encouragement and praise she received from her coordinator.

What a difference this kind of stimulation, engagement, communication, and teaching makes for a child's future. It is within such warm,



Nikki Brown and her daughter, Kristian, read a book together while waiting for Sunday church services to start in Chattanooga, Tennessee. {BARBARA KINNEY}

supportive relationships with parents, caregivers, and teachers that children come to know their world and how to operate within it.

The young mother told me that all of this felt “silly” at first. Many women similar to her live far from family or other community and, even more importantly, have grown up without seeing anyone model good parenting. It isn’t natural for them to play “This Little Piggy” or sing “Itsy Bitsy Spider” to a newborn. But they learn. She learned. This home visitation model can be a critical lifeline.

I went on a site visit to San Bernardino, east of Los Angeles, last year. The young parents I visited had a two-week-old infant and an 11-month-old. They looked as tired and overwhelmed as you might imagine. As is so often the case with the homes I visit, this household had no toys or books. I saw their older boy sitting in front of the TV without paying attention to it, without moving, and without making a sound. It was as if he had turned himself off.

Then the Save the Children coordinator showed up with a bag of tricks—developmentally appropriate toys and activities to engage the child’s curiosity. I was thrilled and lucky to witness the 11-month-old boy play with a ball for the very first time. In an hour, this child went from listless and eerily quiet, to curious, to animated, to babbling. Now that I have a son, I finally understand the crazy magnetism between boys and balls! The coordinator coaxed the parents into rolling the ball back and forth with their son, encouraging and teaching them to watch for his cues and gently prodding them to respond. Their son smiled

and babbled at their attention, and the parents smiled back. By the end of our visit, the room had an entirely different energy. Everybody learned. Everybody was communicating. The light was turned on for this family.

With every site visit I make, I focus less on what the families don’t have and more on what Save the Children helps bring out in them: love, support, attention, words, and connection. These days, brain scientists will tell you that this connectedness actually causes the growth of the very nerve pathways that enable children to develop and understand and learn. But I know that from what I’ve seen with my own eyes: The quality of relationships within families can powerfully affect children’s motivation and confidence to learn. In fact, it teaches them that they *can* learn. It gets children up to speed so that when they get to kindergarten, they are ready to go with the rest of the kids.

I am so grateful to everyone who interacted with my mother as a child, giving her a leg up in this world. She certainly has proven herself worthy of their efforts. I hope Save the Children reaches every child living in poverty in our nation because all of our children deserve to have their lights shine. They’re worth it, too.

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Living the Head Start Dream

By ALMETA KEYS, executive director and CEO of the Edward C. Mazique Parent Child Center in Washington, D.C.

In 2015, we will celebrate the 50th anniversary of Head Start, the hallmark War on Poverty program for low-income children that Sargent Shriver and his team began. So far, Head Start has provided education, health, and social services to nearly 30 million children up to age 5. The genius of the program was its recognition that breaking the cycle of poverty meant preparing kids for kindergarten and simultaneously engaging, training, and educating their parents. In 1965, they called it “parent involvement.” Today, we call it “parental engagement.” Either way, it works.

I know this because I was one of those parents, and Head Start changed my life.

I was born in Louisiana’s impoverished St. Mary Parish, the 11th of 13 children. I was a curious kid, and one day I dug up my father’s paycheck stub: \$27 for two weeks’ work as a sharecropper in the nearby sugarcane fields. That’s poverty. I asked him why it was so little, and he said, “Girl, that’s a lot of money for the kind of work I do.” He was a proud man.

I always knew I wanted to go to college, but I kept taking detours. After a shotgun wedding to Gabriel, an Army veteran, I had my first child at 17 and had four more after that. My husband had dreamed of going to college on the G.I. Bill, but with a wife and kids to support, he worked at the local shipyard instead. Then one day, the shipyard shut down. He started his own business as an

auto mechanic but made less than minimum wage. We were in trouble.

For the longest time, we tried to make it without public assistance—“Not us!”—until one day, I found myself standing at the stove trying to stretch a little pasta with a little tomato sauce, already wondering where our next meal would come from. I realized I had to do something, so I swallowed my pride and applied for food stamps.

Right around that time, someone told us about Head Start. My first reaction was, “Head Start? That’s for poor people!” I am my father’s daughter and refused to admit that the P-word applied to me. But we knew it was the worst economic time we had ever faced, so we went to Head Start for help, broken and ashamed. Little did we know that Head Start would literally transform our lives.

We enrolled our son Fabian in the program. Teachers and social workers took our whole family under their wings, nurturing us and helping us get much-needed medical and dental care, nutrition counseling, job-readiness training, and giving us the family-strengthening tools we would use for the rest of our lives. They kept us engaged in parental leadership activities and training. They taught us how to parent our children while we pulled ourselves out of poverty. They taught us how to beat the odds, live our dreams, and be self-sufficient and successful. They taught us how

to transfer our new life skills to our children so that they could succeed in school and one day live out their own dreams, too.

Our family experienced a paradigm shift, and education became the key focus of our lives. With the support and encouragement of the Head Start staff, I enrolled in college on a federal Pell Grant and a Head Start scholarship. I was 35 years old and had been out of school for 17 years. I remember the first essay I wrote in college: "Woman Comes Alive at 35!" Getting my degree seemed to take forever, but I went to work at Head Start and kept on going to school year after year—while my children were also in school, year after year.

Here's how it went. My first Head Start child, Fabian, eventually received his master's degree in engineering. On the same day, I graduated with my bachelor's degree. College dream #1 was accomplished. Around the same time that my second Head Starter, Julian, got his bachelor's degree in business, I got my master's degree in education—dream #2. When my third Head Start child, Elizabeth, got her medical assistant's associate's degree, I achieved my second master's degree, this one in divinity—dream #3. Joycelyn, my fourth and last Head Start child, works in Head Start. When she expects to get her bachelor's degree in education, I hope to be fulfilling dream #4—receiving my doctorate in counseling. Our oldest son, Gabriel, served in the Air Force during Operation Desert Storm, and today he is a deep-sea diver working offshore in Louisiana. All of our children are high achievers.

As for my husband, Gabriel, he sacrificed his own college dreams so that I could go, but Head Start

showed him that he had leadership and organizational skills and empowered him to use them. He got a job as a school bus driver and became president of our school bus drivers association. He moved on to become a St. Mary Parish sheriff and rose to the rank of sergeant. While serving as Mr. Mom during my studies, he became a prominent figure in community affairs. I am sad to tell you that after we moved to Washington, D.C., several years ago, Gabriel died of a massive heart attack at the age of 62. He was a giant in our family and our community.

Ever since I was introduced to Head Start in 1979, I have continued my involvement with it—and I'm not alone. As Sarge laid out in the original plan, many of the workers at Head Start are former parents who have come up through the ranks. Like me, they feel vested in the program and want to give back. Since 1989, I have run and expanded Head Start programs in Louisiana and Washington, D.C. I've had the honor of advocating for disadvantaged families and representing Head Start on Capitol Hill.

And who would have thought that this poor little girl from rural Louisiana—who might once have been considered the least likely to succeed—would end up standing in front of the president of the United States at the White House saying, "Mr. President, my name is Almeta Richards Keys from St. Mary Parish, Louisiana, and I am an empowered former Head Start parent, now serving as the executive director of the Edward C. Mazique Parent Child Center, here in the District of Columbia."

I owe it all to Sargent Shriver's brainchild, Head Start!



BARBARA RIES

DEE SAINT FRANC • Providence, Rhode Island

Dee is a 23-year-old single mother to her 5-year-old daughter Azariah. After leaving foster care at age 18, Dee worked two jobs and depended on government assistance for the first year of her daughter's life.

Dee has earned associate's degrees from Johnson & Wales University; her bachelor's degree in social work from Rhode Island College; and her certified nursing assistant, or CNA, license while working two jobs, and she struggles to find time to spend with her daughter. "Being a single mother can be tough," she said. "Often, I feel lonely in more ways than one when it comes to parenting alone. But I refuse to settle for less because my daughter deserves a happy and healthy family."



Preschool for All: The Path to America's Middle-Class Promise

By ARNE DUNCAN, U.S. Secretary of Education, and KATHLEEN SEBELIUS, U.S. Secretary of Health and Human Services.

In his January 8, 1964, State of the Union address announcing the War on Poverty, President Lyndon B. Johnson pledged that his administration would bring opportunity to Americans living on what he called “the outskirts of hope.”

Head Start was one of the many efforts President Johnson spearheaded as a result of this pledge.

Since its creation, Head Start has helped to change the lives of more than 30 million children and their families. By helping children build a strong foundation for school and providing parents with valuable tools and resources, Head Start can help set the stage for success.

Yet we must do more to ensure that all Americans have an equal chance at success. In his 2013 State of the Union address, President Barack Obama spoke forcefully about America's basic bargain.

“People who work hard and shoulder their responsibilities should be able to join a thriving middle class,” the president said. “Restoring that bargain is the unfinished work of our generation.”¹

Imagine striving to do your best, day after day, shadowed by the fear that your child is missing out on the fundamentals needed to succeed in life. Imagine the sacrifices and soul-searching involved in making trade-offs and compromises

in the care of your child—whether that means leaving your job to provide home care yourself or seeking care that may carry a steep cost or dubious quality. How would these decisions affect your monthly budget, your ability to perform well at work, and your efforts to keep your family afloat and secure?

These concerns are all too real for many American families—including millions of working mothers.

Study after study confirms that young children who experience secure, stimulating environments with rich learning opportunities from an early age are better prepared to thrive in school. Indeed, both of us have watched our own children expand their worlds and minds in the years before they entered school, both at home and in quality early learning settings.

But we are lucky. Fewer than 3 in 10 American 4-year-olds attend high-quality preschool programs.² And the availability of high-quality care and educational services for infants and toddlers is even lower.

The gap is especially pronounced in low-income communities, and it carries a high cost. Children from disadvantaged families start kindergarten

an average of 12 to 14 months behind their peers in both language development and prereading.³ The first rung on the ladder to success is missing for millions of children, because they miss out on the early learning opportunities that would prepare them to do well in school.

The Obama administration is committed to closing this costly, unfair opportunity gap through a plan that, in partnership with the states, will expand high-quality early learning services for children from birth through age 5, including high-quality preschool for every 4-year-old in America.

Strong early learning can translate into more school success, which in turn can lead to college, good employment, and ultimately a robust economy. Nobel Prize-winning economist James Heckman found that every public dollar spent on high-quality early childhood education returns \$7 through increased productivity and savings on public assistance and criminal justice programs.⁴

The benefits of high-quality early learning for children are clear. But their mothers and families can benefit, too.

Child care expenses for families with working mothers can range from 20 percent to nearly 50 percent of that mother's monthly salary.⁵ The costs are especially high for single mothers. The prohibitively high cost of child care can lead many women to put off pursuing their own educational and career goals—goals that would be critical to supporting their families.

International studies show that free or subsidized child care can increase women's participation in the workforce.⁶ In the United States, single mothers are nearly 50 percent more likely to still be employed after three years if they receive at least some child care subsidy.⁷

President Obama understands what it's like for families with parents who struggle to care for young children, make a living, and pursue their own education. He has spoken about how hard his single mother and grandparents worked to raise him. He also understands that when we give children a strong start in high-quality, free, or subsidized early learning programs, we help parents balance their many responsibilities in ways that promote stability in their homes, careers, and finances.

As a nation, we can't afford *not* to make this investment.

The president's plan will:

- Make voluntary, universal, high-quality preschool available to 4-year-olds from low- and moderate-income families through a partnership with states, territories, and the Bureau of Indian Education, while creating incentives to expand these preschool programs for additional children from middle-class families and to provide full-day kindergarten. This new partnership would encourage states to cover all families who want to send their children to high-quality preschools with small class sizes, qualified teachers, and stimulating learning experiences.

- Launch a new Early Head Start-Child Care partnership to significantly expand the availability of high-quality early learning opportunities for children from birth to age 3.
- Expand highly effective, voluntary home-visiting programs where nurses, family educators, and social workers connect low-income families to health, social, and educational support through the Maternal, Infant, and Early Childhood Home Visiting Program created under the Affordable Care Act.

These actions build on steps the administration has already taken to boost early learning for our most vulnerable children. Our efforts have ranged from improving the accountability and quality of Head Start services, to nearly \$1 billion in total funding for the Race to the Top Early Learning Challenge grant program, which aims at improving the quality and effectiveness of early learning and development programs around the country.

As we move forward with this vital effort, we can look to states that have shown the way. In Michigan and Massachusetts, Govs. Rick Snyder (R-MI) and Deval Patrick (D-MA) have made expanding access to preschool programs a priority. In Alabama, Gov. Robert Bentley (R) has proposed new resources to rapidly expand early education.⁸ These leaders represent a bipartisan consensus that America can't win the race for the future by holding back children at the starting line.

And it's not only state officials who are investing in high-quality preschool. Voters from both

political parties in cities such as Denver, San Antonio, and St. Paul are approving tax increases to support preschool initiatives.⁹

In the decades since President Johnson's call to action, the evidence that high-quality early learning works has multiplied many times over.

Other high-performing countries recognize the value of early learning and have rapidly expanded their early childhood education programs. The Organisation for Economic Co-operation and Development reports that the United States now ranks 28th among developed countries in its enrollment of 4-year-olds in early learning programs.¹⁰ By contrast, Japan—which has outperformed the United States in recent international assessments—enrolls nearly 100 percent of its 4-year-olds in preschool. Other countries have made early education available at even younger ages.

If we don't act, we risk falling even further behind the rest of the world in preparing our children for school. We risk failing to support the parents who need this help to give their children a strong start in life.

Early childhood education is one of the best investments we can make in America's future. Now is the time to redouble our efforts and complete our unfinished work. It's time to answer the call that President Johnson sounded half a century ago to help families move from the outskirts of hope into the heart of a thriving middle class.

Doing right by our youngest children and our hardworking families—including our nation’s heroic working moms—is essential to fulfilling the promise of the American Dream. We are proud to be working together to make this happen.

Portions of this essay have appeared in previously published works by the authors.

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Afterschool Programs: Investing in Our Cities by Investing in Our Kids

By MAYOR BETSY PRICE (R) of Fort Worth, Texas. She is also a member of the board of the Afterschool Alliance, a national nonprofit advocacy organization.

As the mother of three children, I have always been passionate about education. I've always recognized the importance and impact of a quality education on a young person's life—not just education in the classroom, but also opportunities for kids to learn and be engaged outside of school. That's critical, too, and it requires family and community support.

My husband Tom and I were fortunate to be able to be involved in our children's afterschool activities. Whether it was dancing, football, baseball, swimming lessons, or reading programs, we made sure our kids' minds and bodies were engaged. But afterschool programs are not accessible for some—particularly families on or over the brink of poverty.

The citizens of Fort Worth have learned that we have the power to change that by helping more folks understand the importance of what children miss when they're not in school. The evidence is clear: Kids in afterschool programs are more engaged and interested in their education; have better school attendance; rate their school experience more positively; score higher on state education accountability tests; and are less likely to commit or be victims of crimes.

So what can local government do to help struggling families help their kids? We in Fort Worth believe we have some of the best afterschool programs in the country, and we have used two high-impact strategies to make the most of taxpayer dollars.

Our first strategy is collaboration on funding. Fort Worth After School is a collaborative partnership between the city and the Fort Worth Independent School District. By combining the financial resources of these public entities with available federal funding, we provide financial security for our afterschool programs, which now serve more than 12,000 elementary and middle school students at more than 80 sites around the city.

The second strategy is convening elected officials, civic leaders, educators, pastors, nonprofit agencies, and service providers to coordinate and support afterschool programs at a citywide level. Our newest initiative is called Fort Worth Strengthening Programs Through Advocacy, Resources and Collaboration, or SPARC! Among other things, SPARC! will be a resource center for parents looking for afterschool programs and for providers looking to set up those programs.



Children in preschool and afterschool programs like this one in Chattanooga, Tennessee, are invaluable rungs on the education ladder. {BARBARA KINNEY}

Subsidizing and expanding access to afterschool programs simply makes good sense. These programs allow working parents to stay at work and keep their jobs and provide their kids with a safe place to learn and grow.

Investing in our future starts with giving all of our children the opportunities and tools they need to be successful in the classroom, which translates into success in life. Fort Worth's afterschool programs are paving a clear pathway to achieving these goals and creating a better society.

Higher Education: Interrupting the Cycle of Poverty

By DR. EDUARDO J. PADRÓN, president of Miami Dade College, the nation's largest and most diverse institution of higher education, with more than 175,000 students on eight campuses and in many outreach centers. He has been appointed to national education posts by six U.S. presidents—most recently by President Barack Obama to head the White House Initiative on Educational Excellence for Hispanic Americans. He is a past chair of the American Council on Education and the Association of American Colleges and Universities.

Despite the months and years by which we chart our lives, the quiet reality is that our lives unfold in far-smaller increments—in moments. Along the way, there are moments that seem to stop time, leaving a lasting imprint.

For Fabienne Joseph, one of those moments arrived with a massive jolt—the 2010 earthquake that hit her homeland of Haiti and took the life of her son's father. For Ashley Cooks, it was the moment she heard that her husband had been incarcerated. Two months later, another time-stopping moment brought her son into the world. For Natasha Delisme, the stop-cold moment came with questions: Would there be enough money for college? Could she go? Who would care for her two children?

These three women are among more than 106 million people in our country with incomes below 200 percent of the federal poverty level. About 42 million of them are the women and 28 million are the children we are reading about in this report.¹ In the United States, more than one in three women live in poverty or on the brink of

it, and just over 4 out of every 10 children living in poverty or on the brink are in families headed by women.² Too many of these women face terrible choices: rent or utilities, child care or health care, groceries or graduation.

One casualty women face when confronting moment-to-moment crises and challenges that too often trap them in an endless cycle of poverty: their aspirations. Dreams are put on hold—sometimes permanently—and human potential is too often wasted. That means incalculable losses reverberating across families, communities, and a nation that can ill afford to lose its most valuable resource: the dreams of its people, the American Dream.

But Fabienne, Ashley, and Natasha share another bond. All three go to Miami Dade College, or MDC, where most of our students are women and where the challenges they confront are met and solved in an environment of support that extends beyond the classroom. With 70 percent of our students low-income (including the 46 percent of the student body that lives below the

poverty line) we at MDC understand that their success in college is more than an academic pursuit. More than half of our students are the very first members of their families to go to college.³ They need real support to help them attend in the first place and even more support to help them stick with it and finish.

That is why we go beyond teaching and training. We have helped thousands of students such as Fabienne, Ashley, and Natasha gain access to federal and state programs that give women who are both breadwinners and caregivers the support and breathing space they need to be students too. These are programs such as Medicaid for children and other family members, the Supplemental Nutrition Assistance Program, or SNAP (formerly known as food stamps), energy assistance, Head Start, and pregnancy support. Access to these benefits, as well as financial and legal counseling, are made available through our partnership with Single Stop USA, a national nonprofit organization that helps low-income individuals and families become economically secure.⁴

We also help them through other MDC partnerships with national leaders, such as the Ascend Fellowship at the Aspen Institute, which is introducing creative two-generation support models. Support for mothers who want to go to college, for example, does not mean much if they do not also have access to effective child care. Additional partnerships with great organizations such as iMentor and Year Up provide our students with access to invaluable internship opportunities, career planning, peer-engagement programs, and connections to experienced mentors out in the workplace.⁵

All of these life supports are integrated into their ongoing college lives, from orientation to graduation, with the goal of helping them get into careers that produce economic security and stability.

We provide onramps to the current job market with short-term industry certification programs that provide well-paying entry-level jobs in high-demand areas of the regional economy. MDC engages nearly 500 business leaders on advisory teams, helping us design curricula and programs in areas such as nursing, information technology, public safety, biological sciences, film, TV and digital technology, and much more. MDC has developed more than 80 new certificate, associate, and baccalaureate degrees that directly feed the emerging economy of South Florida.⁶

As the two-generation projects suggest, all of this is not just about the students themselves. Some years ago, a study of college-going mothers from poor, working-class backgrounds demonstrated the intergenerational impact of attending college. The educational expectations for their children immediately went up.⁷ These women became more involved in their children's schools, as well as community and religious groups. They took their children to museums, theaters, and other forms of cultural enrichment, and the children's school performance improved.⁸ In effect, these college-educated mothers interrupted the cycle of poverty.

We watch the promise unfold every day at Miami Dade College. In the not-too-distant future, Fabienne and Ashley will become nurses, and Natasha will become a radiologist. Their fellow



Investing in the education of our nation's girls would not only benefit them, but also the economy and society as a whole.
{BARBARA RIES}

students at MDC will fulfill every imaginable role in the nation's workforce. They will get themselves out of poverty and ensure that their children never rejoin those ranks.

Which makes me wonder: Why are we still having the conversation about equity and opportunity for women in our society? That is a question without a good answer. But if we are having the conversation, then we should talk about and celebrate solutions that we know are working, as we are doing in this report.

Higher education is one of those solutions that can help fulfill the potential of the women on the brink in our country—their potential for productivity and self-sufficiency. Combined with a safety net of support, higher education can produce not only those shining life moments filled with hope and inspiration, but also moments of real confidence and pride in accomplishment.

But it's not just moments. Higher education generates the *momentum* that wipes out inequity for generations to come.

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Nikki's Story

By NIKKI BROWN, a dental assistant and single mother of two. She was struggling to pay rent, student loans, car payments, and child care fees, so she and her kids moved in with her parents. She is going back to school to be a dental hygienist, which will pay more. She also sells Mary Kay cosmetics to supplement her income.

I come from a household where my mother and father were married—and are still married. I guess being a pastor's daughter with two children from two different fathers, I sometimes get looked down upon.

I've only seen my daughter's father in child-support court, and it's "Can I sign my rights away?" My son hasn't seen his father in years because he's locked up now, though he calls sometimes. Before I even conceived my son, my mom told me, "He doesn't love you. You're so smart. You could go so much further." I didn't listen. I don't want my kids to make the same choices I made. I want them to make better choices and have better opportunities.

Different girls at the church think I'm doing so well because I keep it all together. I tell them, "Honey, you have no clue." Struggling every day and with things being so hard, I don't want anybody to see that. But there can be nights when I'll be in the shower, and that's where I cry.

I feel like I'm on my way. I'm not going to let my circumstances keep me in a box. I work at the dentist's office Monday through Thursday. Not working that one day allows me to qualify for food stamps so I can feed my kids. The last thing I want the government to think is that I want to continue to stay on benefits or that I want to extend my benefits or qualify for an extended period of time. It's like, help me out so I can go to school, and while I am in class, I can know that there is child care.

I want to educate myself and I want to go further. I want my kids, when they get older, to be like, "Yeah, my mom's that awesome hygienist. Go get your teeth done by her!" I want them to know that your mom did it, so you can do it. There's no excuse. You can do anything. "Can't" is not in your vocabulary.

That's why I don't consider myself poor, because I know if I continue to do what I'm doing, then I'm eventually going to get to be where I want to be. It's just taking me longer. And that's okay.

