

WORK LESS, STUDY MORE, & SUCCEED

How Financial Supports Can Improve
Postsecondary Success

ABOUT DĚMOS

Dēmos is a non-partisan public policy research and advocacy organization. Headquartered in New York City, Dēmos works with advocates and policymakers around the country in pursuit of four overarching goals: a more equitable economy; a vibrant and inclusive democracy; an empowered public sector that works for the common good; and responsible U.S. engagement in an interdependent world.

Dēmos was founded in 2000.

Miles S. Rapoport, President

Tamara Draut, Vice President of Policy and Programs

ABOUT THE PROJECT



A Better Deal: Expanding Opportunity for a New Generation

The **A Better Deal: Expanding Opportunity for a New Generation** project at Dēmos is a major new policy and advocacy initiative. It is designed to address the declining economic opportunity and security facing a new generation of young people as they complete their education, enter the labor market, become parents and attempt to save for retirement and their children's educations. Through research, publications and events, the project will raise awareness of the key challenges confronting low-income young people and families; build state and national commitment to renewing the social contract in ways that reflect the new needs of this and subsequent generations; and engage young people themselves in the effort to re-imagine the social contract so that we create sustainable opportunity and security for generations to come.

Work Less, Study More & Succeed is the first report in the project's **Postsecondary Success Series**, which will examine a range of issues affecting the ability of young people to access higher education and to complete a degree or other credential.

ABOUT THE AUTHORS

Viany Orozco

Viany Orozco is a Policy Analyst at Dēmos where she provides research, writing and analysis on the economic challenges facing young people. Her current work focuses on policies to improve graduation rates among low-income young students and to improve their economic prospects for the long term.

Nancy K. Cauthen

Nancy K. Cauthen is Director of the Economic Opportunity Program at Dēmos, where she brings two decades of experience researching and analyzing public policies that prevent and reduce economic hardship. Her current work focuses on renewing the social contract with the next generation with an emphasis on three key policy areas: increasing postsecondary success among young people from low- and moderate-income families; improving supports for families raising young children; and engaging young people in the effort to strengthen Social Security.

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EXECUTIVE SUMMARY

Just as a postsecondary education has become essential for getting a decent job and entering the middle class, it has become financially out of reach for many of America's young people. The cost of going to school has increased exponentially, while financial aid policies have increasingly abandoned students with the greatest financial need. This means that students and their families now pay—or borrow—a lot more for a college degree. The result is that more young people from low- to moderate-income families are enrolling in college only to drop out because of financial constraints.

In their search for an affordable education, growing numbers of young college students—those under age 24—are turning to community colleges; the vast majority of them enroll with the intention of transferring to a four-year institution. But only two in five young community college students complete a degree of any kind within six years of starting their studies. Although they face multiple obstacles to staying in school, financial constraints are a key barrier to their success.

Even though tuition costs less at a community college, students must pay for books and other educational expenses in addition to their basic living expenses—rent, utilities, food, health care and transportation. Yet available financial aid covers only a fraction of the costs incurred by students. And those with the least financial means face the largest amounts of unmet financial need even after taking aid awards into account.

To finance their educations, the majority of young community college students enroll in school only part time and/or work more than 20 hours per week. Although these strategies temporarily ease students' financial burdens, part-time enrollment and excessive work hours extend the time it takes to complete a degree and greatly increase the likelihood that students will not graduate.

Highlights of the report include:

- ▶ In the last 25 years, college costs have increased more than 400 percent, while the median family income has increased less than 150 percent. Not only has financial aid

not kept pace with the rise in costs, it has shifted away from awards based on financial need to loans and merit-based aid.

- ▶ Even after accounting for all financial sources, full-time, full-year community college students from families with the lowest incomes averaged \$6,544 of unmet need per year; students from the lower-middle income quartile had an average unmet need of nearly \$5,000.
- ▶ To finance their educations, 58 percent of young community college students enroll in school only part time, and 61 percent work more than 20 hours per week. Yet research clearly indicates that full-time enrollment and part-time employment of less than 15 hours per week provides the optimal situation for young students to concentrate on their studies and finish their degree.
- ▶ Surveys of students who have left college without earning a credential routinely cite employment and finances as the main reasons for student departure: one study found that nearly 40 percent of students who worked full time while enrolled dropped out within three years, compared to 19 percent of students who worked part time and 13 percent who did not work.
- ▶ Part-time enrollment appears to increase the risk of departure even more than employment—after controlling for other factors, 51 percent of students who enrolled part time left by the end of three years without a credential compared to 14 percent of students who initially enrolled full time.

In summary, even though more of today's young adults are motivated to seek a postsecondary education, too many of them are sidelined by the financial burden of paying for school while meeting their other financial obligations. This report argues that to increase postsecondary success among low- to moderate-income students, we must reform financial aid and provide additional financial supports to help students cover the cost of living expenses (especially housing and transportation) so that young students can work less, study more, and finish their degrees.

INTRODUCTION

A postsecondary education is now widely understood as a prerequisite for getting a decent job and maintaining a middle-class lifestyle. Just one year of schooling beyond high school can boost earnings 8 to 12 percent.¹ The likelihood of landing a job that offers health insurance and retirement benefits also increases with a worker's level of education. Paradoxically, just as a postsecondary education has become essential for getting ahead, it has become financially out of reach for many. In the last 25 years, college costs have increased more than 400 percent, while the median family income has increased less than 150 percent.²

Financial aid has not kept pace with the rise in tuition and living expenses, and it has shifted away from awards based on financial need to loans and merit-based aid.³ The purchasing power of Pell Grants—the country's largest need-based grant program—has declined sharply: grants used to cover about three-quarters of college costs but now cover less than one-third. These trends have substantially increased the amount of money families must pay—or borrow—for their children's education. The result is that more young people from low- to moderate-income families are enrolling in college only to drop out because of financial constraints.⁴

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percent of young community college students enroll in school part time, and 61 percent work more than 20 hours per week. Although these strategies temporarily ease students' financial burdens, part-time enrollment and excessive work hours extend the time it takes to complete a degree, and greatly increase the likelihood that students will not graduate. We show that part-time enrollment and full-time employment are inextricably linked

to inadequate financial support for young community college students. To increase postsecondary success, it is imperative to address the financial constraints facing young community college students, who in 2007 represented 43 percent of all young undergraduates enrolled at public colleges and universities.⁵

Financial constraints are not the only obstacle to degree completion among young community college students: many lack the academic preparation necessary for college work,⁶ and community colleges are not always equipped to deal with the diverse and changing needs of the students they serve.⁷ But even absent these challenges, the need to work long hours and enroll only part time will continue to undermine the ability of young students to succeed. We argue that given the importance of postsecondary success for increasing economic opportunity and security—not only for individuals and families but also for the nation as a whole—we must make it a national priority to reform financial aid and provide additional financial supports to low-income undergraduates. Their success—and our nation's—depends on it.

POSTSECONDARY SUCCESS IS KEY TO OUR NATION'S FUTURE

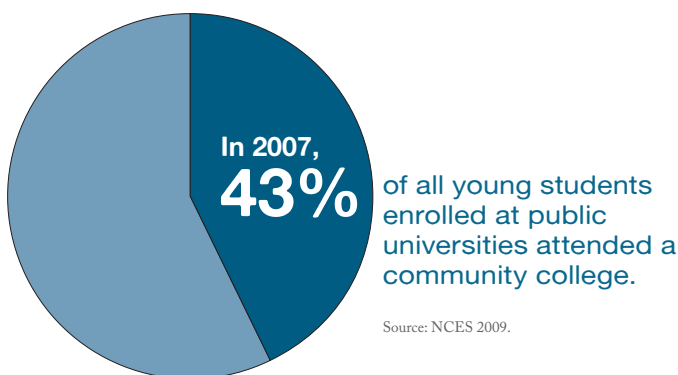
Americans cherish the idea that our nation is a land of opportunity where anyone who is ambitious, works hard and plays by the rules can get ahead. This belief continues to run deep despite real declines in economic security and mobility since the 1970s. Young people in particular remain generally optimistic about the future,⁸ although the current recession has raised uncertainty about their economic prospects.⁹ But the fact is that the nation's economic landscape has changed considerably, and the consequences are nothing short of profound—today's young adults are not likely to be economically better off than their parents, and some will in fact end up worse off.¹⁰

A postsecondary degree continues to provide the best opportunity for young adults to compete in a global economy and enter the nation's middle class.¹¹ Americans understand this—they know that higher education has become critical for

young people to get good jobs and to get ahead.¹² Young people themselves—across racial, ethnic and socioeconomic lines—recognize the financial returns of a postsecondary education.¹³

Not only is a postsecondary credential critical for individual success, it also provides the best way to prepare our nation's workers for jobs of the future. Given that jobs requiring at least an associate's degree are projected to grow twice as fast over the next decade as jobs requiring no college experience,¹⁴ it is more essential than ever that America's young people have the opportunity to pursue postsecondary education and training. As recognized by President Obama's recently proposed American Graduation Initiative, community colleges have an increasingly important role to play in educating and training America's workforce and keeping our country economically competitive.

Graph 1:
Enrollment of College Students by Institution



Despite widespread recognition that investing in higher education is key to strengthening our economy, restoring America's promise of opportunity and rebuilding our nation's middle class, a postsecondary credential remains out of reach for many of today's young adults—particularly low-income and first-generation college students, and African Americans and Latinos. College graduation rates have been flat for over a decade. In 2008, 31 percent of young adults ages 25 to 29 had completed a bachelor's degree—an increase of only two percentage points since 2000.¹⁵

IMPROVING GRADUATION RATES AT COMMUNITY COLLEGES IS PARAMOUNT

Enrollments at community colleges have been soaring, increasing at more than three times the rate of four-year colleges. Although the proportion of young students at community colleges has historically been small in comparison to four-year colleges and universities, students 24 and under now comprise nearly 60 percent of community college students.. What's more, in 2007 nearly 3.8 million young adults attended a community college, accounting for 43 percent of all young undergraduates enrolled at public institutions.¹⁶

IN 2008, 31 PERCENT OF YOUNG ADULTS AGES 25 TO 29 HAD COMPLETED A BACHELOR'S DEGREE—AN INCREASE OF ONLY TWO PERCENTAGE POINTS SINCE 2000.

Traditional-age college students are increasingly looking to community colleges in part because of the prohibitively high cost of tuition at four-year institutions. Many low- and middle-income students who aspire to a four-year degree seek a more affordable education at a community college or at least begin their studies there.¹⁷ In addition, now that a college education is widely viewed as a prerequisite to getting a job with decent pay and benefits, community colleges are attracting more young students who, a generation ago, might not have sought a postsecondary degree.

Low-income students enroll at community colleges in disproportionate numbers. For the most part, gender, race and ethnicity (with the exception of Latinos) and first-generation status do not predict which students begin their studies at a community college, but income and wealth do.¹⁸ Among all young community college students in academic year 2007-08, 62 percent were from families with incomes below the median, while 43 percent of young students at four-year institutions came from such families. Only 15 percent of young community college students were from families in the highest income quartile in contrast to nearly 30 percent of four-year students (see Table 1).

The vast majority of young community college students enroll with the intention of transferring to a four-year institution.¹⁹ Among all community college students under age 24 in academic year 2007-08, more than 80 percent hoped to earn a bachelor's degree or higher. In fact, over 40 percent listed a degree beyond a bachelor's as their highest level of desired education—and the figure was highest for black and Latino students (see Table 2).

Yet only 38 percent of young community college students obtain a degree (bachelor's, associate's or certificate) within six years of starting their studies.²⁰ Completion rates drop considerably when accounting for students' family income and degree obtained. Only 8 percent of young community college students from families in the lowest income quartile obtained a bachelor's degree after six years, compared to 24 percent of those from families in the highest income quartile.²¹ The six year bachelor's completion rate for black and Latino community college students is 3 percent and 6 percent respectively.²²

ONLY 8 PERCENT OF YOUNG COMMUNITY COLLEGE STUDENTS FROM FAMILIES IN THE LOWEST INCOME QUARTILE OBTAINED A BACHELOR'S DEGREE AFTER SIX YEARS, COMPARED TO 24 PERCENT OF THOSE FROM FAMILIES IN THE HIGHEST INCOME QUARTILE.

Given the importance of a postsecondary credential for future economic success, and the growing numbers of young students enrolling at community colleges, it is critical that we address the multiple barriers to degree completion faced by these students. Although financial constraints are a key obstacle, they are often absent or downplayed

in policy debates, which have focused primarily on improving academic preparation, strengthening postsecondary institutions, and providing non-financial supports to students. These reforms are no doubt critical to improving success rates among community college students. But policymakers should not underestimate the impact of financial hardships on students who must work long hours and forgo full-time enrollment in order to pay for tuition, books and living expenses.

Young community college students are far more likely than their peers at four-year institutions to have financial and other types of obligations to family. Although only 7 percent of young community college students have children of their own, many young students help with the support and care of other family members.²³ Reducing their financial burdens is critical for improving their rates of postsecondary success.

Table 1. Income quartile of dependent* students by institution, 2007-08				
	Lowest quartile	Low middle quartile	High middle quartile	Highest quartile
Public 2 year	32%	31%	23%	15%
Public 4 year	21%	22%	28%	29%

Source: NPSAS 2008: UG. Percents may not add to 100 because of rounding.
*Students under age 24 are considered to be "dependent" on their parents' income for financial aid purposes unless they are married, military veterans, parent-less (e.g., orphans, wards of the court) or have children of their own.

Table 2. Educational aspirations of community college students under age 24 by race and ethnicity, 2007-08				
	All	Latino	Black	White
Certificate	2 %	1%	1%	2%
Associate degree	14%	12%	11%	16%
B.A.	41%	37%	40%	43%
A degree higher than a B.A.	42%	50%	47%	37%

Source: NPSAS 2008: UG. Percents may not add to 100 because of rounding.

FINANCIAL AID POLICIES LEAVE COMMUNITY COLLEGE STUDENTS AT A DISADVANTAGE

Even as a postsecondary education has become nearly essential for America's young people, financial aid policies are far less geared than they once were to increasing college access for students who would otherwise be unable to afford to enroll²⁴ At the federal level, financial aid has shifted from grant-based aid toward loans.²⁵ In 1990, 56 percent of federal financial aid was distributed in the form of loans, and 39 percent was awarded in grants. By 2008, these figures had shifted significantly: 63 percent of federal aid was distributed as loans and only 26 percent as grants.²⁶ Further, the purchasing power of Pell Grants—the country's largest need-based grant program—has declined sharply. In 1979, the average Pell Grant covered about three-quarters of the cost of attending a public four-year college or university, but now grants cover less than a third of such costs.²⁷

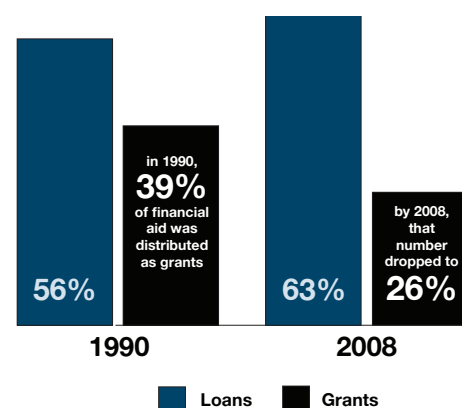
Trends at the state and institutional levels have further added to the inaccessibility of higher education to low- and moderate-income students. State financial aid dollars are increasingly being distributed on the basis of merit rather than financial need.²⁸ Although states allocate more dollars to need-based grants overall, spending on merit-based awards grew at three and a half times the rate of need-based aid over the last decade. Colleges themselves have increasingly used more of their financial aid resources to attract the best-prepared students—regardless of financial need. Between 1992 and 1999, institutional need-based grant dollars increased nearly 60 percent, while grants awarded using merit criteria increased 150 percent.

There is nothing inherently wrong with awarding financial aid on the basis of merit. However, doing so favors upper-income students who would have

gone to college anyway.²⁹ Financial aid plays a much stronger role in decisions about attending and staying in college among students from low-income households, even among those students who are academically well prepared.

Even though tuition costs less at community colleges and young students typically have fewer financial obligations than older students, financial aid still leaves the majority of low- to moderate-income students with inadequate financial resources to cover their basic living expenses such as rent, utilities, food, health care and transportation.³⁰ In 2007-08, a community college student needed \$13,126 on average to attend college full time for a full year in comparison to \$17,336 on average for undergraduates at public four-year universities.³¹ Yet, even after taking all financial sources into account—including grants, family contributions and student loans—92 percent of community college students in the lowest income quartile still had unmet financial need as did 72 percent of students from the lower-middle income quartile (see Table 3).³²

Graph 2: Composition of Federal Financial Aid for Undergraduates, 1990 and 2008



Source: The College Board, "Trends in Student Aid, 2004."

Table 3. Unmet financial need among full-time, full-year dependent community college students by family income, 2007-08

	AFTER ALL GRANTS — Average Unmet Financial Need (Percent of Students with Unmet Need)	AFTER ALL FINANCIAL AID — Average Unmet Financial Need (Percent of Students with Unmet Need)
Family income quartile		
Lowest	\$7,147 (99%)	\$6,544 (92%)
Lower Middle	\$5,485 (83%)	\$4,978 (72%)
Upper Middle	\$4,706 (32%)	\$4,448 (23%)
Highest	\$4,062 (6%)	-- --

Source: NPSAS 2008: UG. Sample too small to calculate unmet need after all aid for highest income quartile. Percents may not add to 100 because of rounding.

Students from households with the least financial means face the largest amounts of unmet need. Even after accounting for all financial sources, full-time full-year community college students from the lowest income quartile averaged \$6,544 of unmet need per year; students from the lower-middle income quartile had an average unmet need of nearly \$5,000.

FINANCIAL NEED MOTIVATES HEAVY EMPLOYMENT AND PART-TIME ENROLLMENT

The dramatic rise in college costs combined with inadequate financial aid to low- and moderate-income students leads many such students to work long hours and enroll part time to finance their education.³³ Yet it is precisely these patterns of enrollment and employment that undermine students’ ability to stay enrolled and complete their degrees.

Community College Students Work Long Hours

63% OF YOUNG COMMUNITY COLLEGE STUDENTS SAID THEY WOULD NOT BE ABLE TO ATTEND COLLEGE IF THEY DID NOT WORK.

college students worked 20 to 34 hours per week, and only 4 percent worked 35 hours or more per week. By 2006, these percentages had doubled.³⁵

In the last several decades the percentage of full-time college students under age 24 who work increased from 34 percent in 1970 to 52 percent in the year 2000.³⁴ These young students also work longer hours than before. In 1970, about 10 percent of full-time young college

Although the majority of young students work, a larger percentage of young community college students work than their counterparts at public four-year institutions—and they work much longer hours. Among the 84 percent of young community college students who worked in 2007-08, 61 percent worked more than part time (more than 20 hours per week) and just over a quarter worked full time (35 hours or more). (See Table 1 in the appendix for breakdowns by race and ethnicity and first-generation college students.) Three-quarters of young community college students worked all or most of the weeks they were enrolled. These employment burdens stand in stark contrast to the work hours of students at public four-year colleges, where fewer than half of students under age 24 worked more than part time and only 14 percent worked full time (see Table 4). The majority of young college students who work do so to finance their education. Sixty-three percent of young community college students said they would not be able to attend college if they did not work.³⁶ A national survey conducted by the Department of Education in 2007-08 asked working students whether they considered themselves to be students first and employees second or vice versa: the overwhelming majority (88 percent) of young community college students who work responded that they consider themselves to be students first; only 12 percent characterized themselves as “employees who study.” Among community college students who categorized themselves as “students who work,” 72 percent said they worked to help pay for tuition, fees, books and supplies and 75 percent said they worked to help pay living expenses.³⁷ Employment clearly represents a necessary income source for the majority of young community college students.

Table 4. Employment profile of college students under age 24 attending public institutions in academic year 2007-08		
	Community College	Four-Year
Worked	84%	73%
Worked more than 20 hours/week	61%	45%
Worked more than 35 hours/week	26%	14%

Source: NPSAS 2008; UG.

More Young College Students Are Enrolling Part Time

Simultaneous with increases in student employment, rates of part-time enrollment among young undergraduates have increased as well. In 1970, 16 percent of students under age 24 enrolled part time; by 1998, that figure had increased to 22 percent. During that same time, the number of part-time undergraduates more than doubled from 2.8 million to 6 million.³⁸ It is over this time period that college costs rose precipitously without student financial aid keeping pace. Similar to employment rates, young community college students enroll part time at significantly higher rates than their counterparts at public four-year colleges (see Graph 4). In 2007-08, over half (58 percent) of young community college students enrolled part time compared to only 19 percent of students at four-year institutions; Latino community college students enrolled part time at the highest rate (64 percent).³⁹ (See Table 2 in the appendix.)

A primary reason young community college students enroll part time has to do with their need to work long hours to cover their living expenses and tuition costs. In 2007-08, 86 percent of young community college students who were enrolled part time worked, and 66 percent of these employed students worked more than part time.⁴⁰ Most young community college students enrolled part time have low-wage jobs unrelated to their career aspirations.⁴¹ In academic year 2007-08, 78 percent of part-time students working full time earned less than \$20,000, and 70 percent said their jobs were unrelated to their major or degree. Similar to full-time students, the vast majority of part-time young community college students consider themselves “students who work” rather than “employees who study.”⁴² But high financial need increases the chance that students will work and/or enroll part time.⁴³

Working Too Much and Enrolling Part Time Undermine Postsecondary Success

Students who have left college without earning a credential cite employment and finances as the main reasons for their departure.⁴⁴ Student narratives powerfully convey the harmful im-

pact that work and financial responsibilities can have on students’ ability to remain in school until they graduate. One study found that 39 percent of students who worked full time while enrolled left within three years, compared to 19 percent

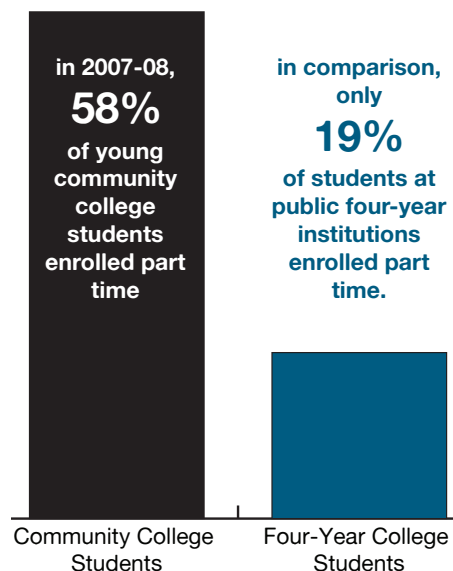
Graph 3: Self Identification of Part-Time Students Who Work



Source: NPSAS 2008: UG.

of those who worked part time and 13 percent of those who did not work. Part-time enrollment appears to increase the risk of departure even more than employment—51 percent of those who enrolled part time had left by the end of three years without a credential, compared to 14 percent of students who first enrolled full time, net of other factors related to college departure.⁴⁵

Graph 4: Part-Time Enrollment of Young College Students



Source: NPSAS 2008: UG.

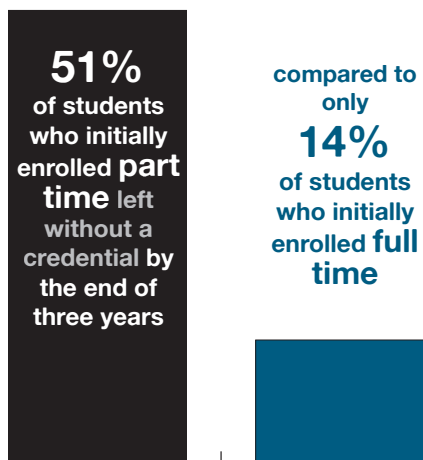
PART-TIME STUDENTS TAKE SIGNIFICANTLY LONGER TO REACH IMPORTANT MILESTONES IN CREDIT ATTAINMENT, INCREASING THE CHANCES THEY WILL ABANDON THEIR STUDIES.

Working full time or close to full time not only increases the chance that students will drop out, it also reduces the likelihood that they will remain enrolled continuously until they complete their degree. Specifically, working more than 15 hours per week negatively affects students' ability to remain enrolled, although working less than this amount actually can benefit educational and employment outcomes.⁴⁶

High work burdens substantially curtail the time students can devote to studying and limit their access to educational resources. Research confirms that the grades of young college students suffer from long work hours,⁴⁷ even after taking into account other factors such as academic aptitude and secondary school performance.⁴⁸ Surveys of students conducted by the Department of Education validate the detrimental impact that high work loads have on the performance of students. More

than half (55 percent) of students working full time said their job negatively affects their studies, compared to only 17 percent of those who worked 15 hours or less.⁴⁹

Graph 5: College Departure Rates by Initial Enrollment Status

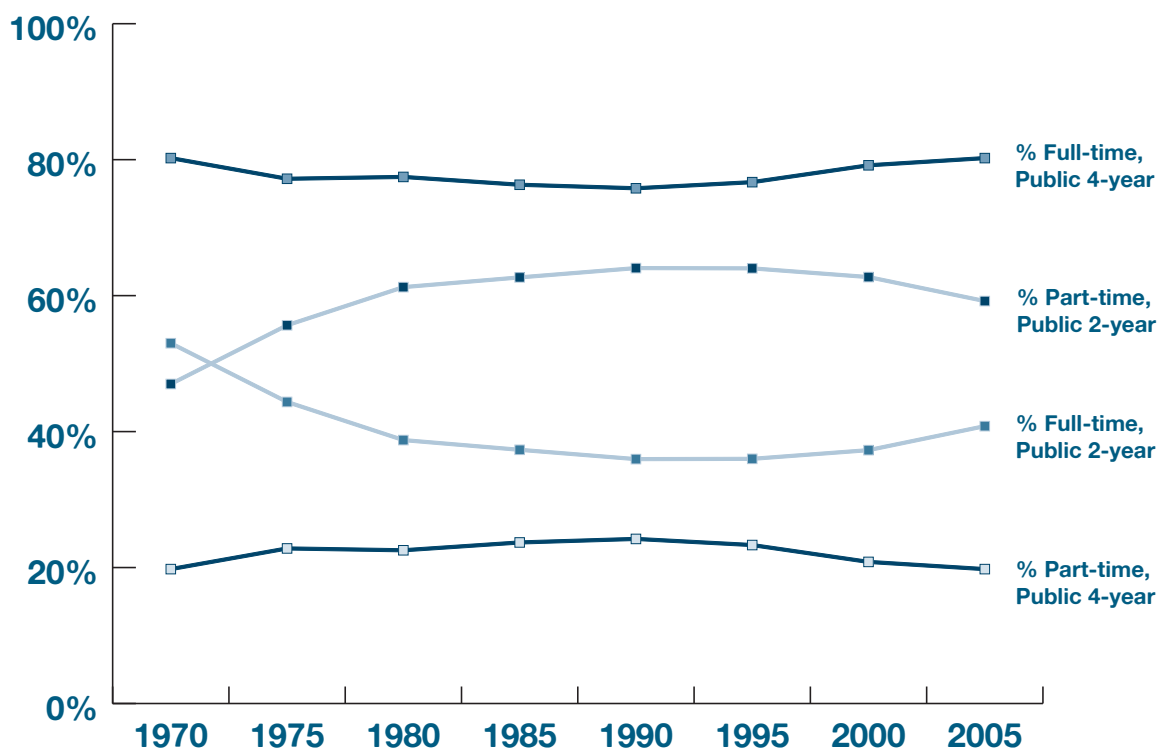


Source: NPSAS 2008: UG.

than half (55 percent) of students working full time said their job negatively affects their studies, compared to only 17 percent of those who worked 15 hours or less.⁴⁹

Surveyed students reported that working limits their course selection, class schedules, the number of classes they can take and access to the li-

Graph 6: Attendance Status of Two- and Four-Year Undergraduates



Source: U.S. Department of Education, National Center for Education Statistics, "The Condition of Education, 2009." Indicator 10, Table A-10-2.

brary: the more hours worked per week, the more likely students were to report such limitations. High work burdens also impact students' educational outcomes by limiting the time and energy they can invest in building relationships with peers and faculty.⁵⁰ Increased levels of academic and social integration facilitate success and lead to greater commitment to graduation. Working students, however, lack the time needed to build relationships with their peers, instructors and the institution itself.

The negative effects of part-time enrollment on student success have also been well documented. Net of other factors related to staying enrolled until completion, students who attend exclusively part time are significantly more likely (24 percent) to attend college for fewer than eight months, compared to students with full-time or mixed full- and part-time enrollment (8 percent).⁵¹ The timing of students' part-time enrollment also influences their ability to stay in school.⁵² Among first-time undergraduate students who initially enrolled and maintained full time status, 40 percent had given up on their studies after 5 years of their initial enrollment. Among students who initially enrolled part time, however, 70 percent no longer planned to continue their studies after the same length of time. In terms of attaining a degree, data from the most recent national longitudinal study (1996) showed that 15 percent of those who enrolled part time completed a degree or certificate within six years, while 73 percent left without earning a degree.

Part-time enrollment affects student educational outcomes primarily by limiting the number of credits they complete each term. Part-time students take significantly longer to reach important milestones in credit attainment, increasing the chances they will abandon their studies without earning a degree. In a study that tracked young community college students for five and a half years, those who completed 20 credits were almost eight times more likely to graduate than their peers who completed fewer credits.⁵³ Completing 50 percent of a given academic program also increases the odds that young students will graduate by nearly 16 percent.⁵⁴

Nearly 60 percent of young community college students are required to take developmen-

tal coursework to make up for inadequate college preparation before they can enroll in college-level courses.⁵⁵ Given that this additional preparation prolongs time to graduation, part-time enrollment and long work hours represent just one more barrier to success for students who have been the least well-served by their prior academic training. Research on the impact of work on high-risk students makes it clear that they are disproportionately disadvantaged by part-time enrollment and heavy employment burdens.⁵⁶

CONCLUSION AND POLICY IMPLICATIONS

The adverse effects of long work hours and part-time enrollment on postsecondary success are well documented in the research literature—even for students who are adequately prepared and have few other impediments to completing their degrees.⁵⁷ Full-time enrollment and part-time employment of less than 15 hours per week provide the optimal situation for young students to concentrate on their studies and succeed. The fact that 79 percent of young community college students work more than 15 hours per week and that financial barriers are leading increased numbers of young students to enroll only part time should be of serious concern to policymakers.⁵⁸ Without additional financial supports, the ability for young community college students to stay enrolled, graduate and succeed in the labor market will remain compromised.

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AND SUCCEED.**

This perspective flies in the face of much of the public discourse on improving completion rates among community college students. David Brooks, columnist for *The New York Times*, recently wrote, "Nor is increased student aid fundamentally important...lack of student aid is not the major reason students drop out of college. They drop out because they are academically unprepared or emotionally disengaged or because

they lack self-discipline or because bad things are happening at home.” Brooks is right that many community college students face multiple barriers to completing their degrees and that addressing financial barriers alone will not magically solve the problem of low graduation rates. But he is wrong to suggest that financial constraints don’t matter, especially for younger students.

Research clearly demonstrates that full-time employment and part-time enrollment are by themselves significant obstacles to postsecondary success. Reducing financial constraints can help ease some of the other stressors that keep young students from concentrating on their studies.

Two types of policy reforms are needed. First, financial aid needs to be reoriented toward grants for low-income students and away from loans, as it was prior to the 1990s. Merit-based scholarships tend to benefit students who are already academically and financially better prepared for college, and loans are of limited use to students who are already financially strapped. Second, students need access to additional financial supports and services that can reduce the high cost of living expenses—especially housing and transportation—and, for the few young students with children, child care.⁵⁹

Recent proposals by the Obama administration and Congress would begin to increase the amount of financial aid available to low-income young students. The Student Aid and Fiscal Responsibility Act introduced in the House of Representatives in July would make a significant new investment in the Pell Grant program, which awards federally-financed grants based on financial need. Grants are the ideal form of aid for low-income students because they don’t have to be repaid. Finally, the proposed legislation would increase funding for Perkins Loans, which target students with the greatest financial need and currently offer the lowest interest rates. Although access to Perkins Loans has been limited at community colleges—in part because institutions must contribute to the program—the new proposal would make it less onerous for financially constrained community colleges to participate. The proposed legislation requires no new dollars: it would be financed entirely by freeing up federal money that currently subsidizes private lend-

ers who make student loans. In addition to these and other financial aid reforms, young community college students would also benefit from other types of financial assistance that would reduce their living costs, such as housing and transportation vouchers and child care subsidies.

The bottom line is that more of today’s young adults are motivated to seek postsecondary education because they know it is critical to their economic future, yet too many of them are sidelined by the financial burden of paying for school while meeting their other financial obligations. Until policymakers recognize that long work hours place an unnecessary burden on struggling, young college students and seek to redress this problem, financial constraints will continue to suppress both full-time enrollment and graduation rates, especially among low-income students at community colleges. The college graduation gap between children of the affluent and children from families of modest means will continue to grow, which will only exacerbate racial and ethnic disparities in postsecondary success. Reducing these disparities would go a long way toward restoring America’s promise of opportunity, especially for today’s young adults.

APPENDIX

Table 1: Hours worked per week of students under age 24, by race and ethnicity, institution, and first generation college status, 2007-08

	LESS THAN 20		MORE THAN 20		MORE THAN 35	
	Community College	Four Year	Community College	Four Year	Community College	Four Year
All	39%	55%	61%	45%	26%	14%
White	39%	57%	61%	43%	26%	13%
Black	41%	53%	59%	47%	22%	17%
Latino	37%	48%	63%	52%	27%	16%
First-Generation	39%	50%	61%	50%	26%	15%

Source: NPSAS 2008: UG.

Table 2: Enrollment status of students under age 24 by race and ethnicity, institution, and first generation college status, 2007-08

	COMMUNITY COLLEGES		PUBLIC FOUR YEAR	
	Full Time	Part Time	Full Time	Part Time
All	42%	58%	81%	19%
White	44%	56%	82%	18%
Black	41%	58%	80%	20%
Latino	37%	64%	75%	25%
First-Generation	41%	59%	79%	21%

Source: NPSAS 2008: UG.

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CONTACT

Nancy K. Cauthen

Director, Economic Opportunity Program
ncauthen@demos.org
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