



## Making “Free College” Programs Work for College Students with Children

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### Introduction

College is one of the most reliable routes to economic security for parents and their children. College credentials are linked to increased earnings, higher rates of employment, lower poverty rates, and improved economic and educational outcomes among the children of college graduates (Attewell and Lavin 2007; Carnevale, Rose, and Cheah 2011; Hout 2012; Reichlin Cruse, Milli, and Gault 2018). Student parents and their families stand to gain disproportionately from college degrees, through both short-term economic returns and long-term multigenerational benefits (Attewell and Lavin 2007; Gault, Milli, and Reichlin Cruse 2018; Magnuson 2007; Reichlin Cruse, Milli, and Gault 2018). College students with children, however, face financial and time demands that challenge their ability to enroll and persist in college. Students with children spend substantial time caring for their families, often work long hours, and face significant financial insecurity, which can make it difficult for them to complete their educational programs (IWPR 2019; Reichlin Cruse et al. 2018).

College promise programs, sometimes referred to as “free college” programs, offer invaluable college opportunities for many students who face obstacles to higher education.<sup>1</sup> Evidence suggests that college promise programs can increase college enrollment among students with low incomes, women, students of color, and students with low grade point averages; reduce student debt; and increase credit accumulation, completion, and retention (Bartik, Hershbein, and Lachowska 2017; Bifulco et al. 2017; Billings 2018; Deming and Dynarski, 2010; Long and Castleman, 2013; Swanson and Ritter 2018). College promise programs tend to offer free tuition at public, nonprofit colleges.

Program characteristics, however, such as eligibility requirements and rules on whether funds can be used to cover non-tuition costs, can exclude students who are older, working, or who have children. Among the more than 300 college promise programs in 44 states, including 24

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<sup>1</sup> The term “free college” is commonly used to describe programs that intend to provide free tuition for students. These programs vary widely in design, however, and often result in free tuition for some students, cost for others, and exclusion from the program for others.

statewide programs, the majority exclude students over the age of 25 (College Promise Campaign 2019; Parker, Sisneros, and Pingel 2016).

A number of higher education analysts and associations, such as the State Higher Education Executive Officers Association, MDRC, and Education Commission of the States, have developed recommendations for better serving adult students through college promise programs, and the Lumina Foundation has funded a series of “adult promise” pilot programs to serve adult students around the country (Lumina Foundation 2018). In addition to establishing inclusive eligibility criteria, experts recommend strategies for reaching out and marketing to adult students, modifying scheduling, and providing supports such as intensive counseling, targeted resources and scholarships, and help accessing public benefits, to help adult students balance work and school responsibilities. This briefing paper focuses on characteristics of the student parent population that make inclusive college promise programs an imperative for improving equity in college access and completion.

## Serving Student Parents through College Promise Programs

To make college affordable for more students and to increase postsecondary attainment among U.S. adults, college promise programs must take into account the unique circumstances experienced by student parents, along with other adult and high-need students. Independent students make up roughly half of undergraduates overall (49 percent) and half of independent students—or 22 percent of all college students—are parents of children under 18 (IWPR 2019).<sup>2</sup> Of the 3.8 million undergraduates with children, the majority are women (70 percent) and two in five are single mothers. Student parents, and particularly single mothers, are more likely to live in or near poverty compared with students without children (IWPR 2019). Over half of parents in college are students of color (51 percent), with Black, Native American, and Native Hawaiian or Pacific Islander women students more likely than women from other racial/ethnic

**Student parents are 1.7 times more likely than dependent students to live with low-incomes and have \$2,200 more in unmet financial need.**

More than two-thirds of student parents live with incomes below 200 percent of the poverty line (68 percent), compared with 39 percent of dependent students and 66 percent of independent non-parents (IWPR 2019).

Even after receiving financial aid and support from family, student parents have a median unmet need of approximately \$4,400, roughly \$1,100 more than that of independent students without children and \$2,200 more than dependent students (IWPR 2019).

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<sup>2</sup> An independent student is defined as having at least one defining characteristic outlined in the Free Application for Federal Student Aid (FAFSA), including being at least 24 years old; married; a graduate or professional student; a veteran; an orphan, in foster care, or ward of the court; a member of the armed forces; an emancipated minor; someone who is homeless or at risk of becoming homeless; or having legal dependents other than a spouse.

groups to be mothers. Student parents are more likely to attend public institutions than private: two in five attend community colleges (42 percent) and 17 percent are enrolled in public four-year institutions (Reichlin Cruse et al. 2019).<sup>3</sup> Despite financial strain and time poverty faced by student parents, they tend to earn higher grade point averages (GPAs) than other independent and dependent students without children (Reichlin Cruse et al. 2019).

Ensuring that parents can access college promise scholarship programs is also vital for meeting state and national workforce and economic development goals. College credentials are increasingly important for securing family-sustaining employment, and as of 2018, all but nine U.S. states had committed to increasing the number of adults with postsecondary credentials (Carnevale, Smith, and Strohl 2013; Sims 2018). To meet these goals, states must increase their investment in under-resourced institutions of higher education, so they can actively recruit and serve students with significant family, work, and financial commitments, and the higher education system must better support their postsecondary success (Lumina Foundation 2018; Parker, Sisneros, and Pingel 2016). The growth in college promise programs offers a unique opportunity to intentionally serve students who might otherwise bypass college, and to make further progress toward these national workforce goals.

### **Establishing Inclusive Participation Criteria**

Most college promise programs have age, enrollment intensity, residency, and/or performance requirements for students to be eligible to participate. Some also limit participation to recent high school graduates or first-time college students (Education Commission of the States 2017). Independent and low-income students' access to college promise programs are limited by these requirements (Harris et al. 2018; Parker, Sisneros, and Pingel 2016). Research suggests that programs with restrictive eligibility criteria, such as those related to age, enrollment intensity, or academic performance, are primarily used by students who were already planning to attend college rather than increasing enrollment among students who did not plan to pursue college (Billings 2018). Students from higher-income backgrounds—those who are more likely to attend college without financial aid and scholarships—are more likely, for a range of reasons, to meet “merit” and enrollment intensity requirements than students from lower-income backgrounds (Dynarski 2000; Heller 2002).

#### **Student parents are 12 years older, on average, than dependent students.**

The median age of student parents is 32—12 years older than the median age of dependent students and 5 years older than other independent students without children (Reichlin Cruse et al. 2019).

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<sup>3</sup> The remaining 41 percent of student parents attend for-profit colleges (18 percent), private four-year institutions (13 percent), and other or more than one institution (10 percent; Reichlin Cruse et al. 2019).

Programs that restrict enrollment based on age can exclude student parents and other students who enroll in college later in life or choose to go back to college to upskill or complete a degree. Student parents tend to be older than both dependent and independent students without children, and three in five are in their thirties or older (Reichlin Cruse et al. 2019).

**More than two in three student parents enroll in college less than full-time.**

Only 33 percent of student parents attend college full-time, compared with 55 percent of dependent students (IWPR 2019).

Similarly, eligibility criteria requiring students to take a full-time course load can make college promise programs inaccessible to many student parents and other independent students. More than two in three student parents (67 percent) and roughly the same share of independent students without children are enrolled in college part-time or a mix of part-time and full-time (IWPR 2019). Among the many reasons that older students may choose to attend part-time, student parents face substantial time demands related to supporting families that can make full-time attendance difficult (Reichlin Cruse et al. 2018; Wladis, Hachey, and Conway 2018).

Many student parents must work to afford college and other expenses associated with supporting a family, including child care. Student parents are more likely than other students to have high unmet financial need—or the gap between what they need to pay for college and the amount of aid and family support they receive. Nearly 70 percent of student parents work in addition to going to school and almost two thirds work more than 20 hours per week (62 percent; IWPR 2019). Allowing working students who enroll part-time to access promise programs would, in some cases, reduce their need to work, and in others, relieve financial burdens, which would improve their ability to complete college. For some students, their “personal maximum enrollment,” which varies according to family and work responsibilities, may be part-time or a mix of part- and full-time enrollment.

**Student parents work nearly three full-time work days more per week than dependent students.**

Student parents work a median of 30 hours per week, compared with 8 hours worked per week among dependent students, and 24 hours worked by independent non-parents (IWPR 2019).

### **Covering the Full Cost of College Attendance**

College promise programs that just cover the cost of tuition and fees may not do enough to allow students with children and others with high financial need to afford to enroll. Allowing aid to help students cover the costs of housing, child care, food, transportation, and other basic needs is critical to making college affordable for current and prospective students who are parents.

Non-tuition expenses, such as housing, food, transportation, and child care make up the majority of college costs, and can pose obstacles to college affordability for many students. For the 2018-19 academic year, tuition and fees accounted for 40 percent of the total budget for in-state students living on campus at public four-year intuitions. For community college students living in off-campus housing, tuition and fees were 20 percent of their total budget (College Board 2018).

### First-Dollar, Middle-Dollar, & Last-Dollar Programs

Under a **first-dollar model**, recipients are awarded promise scholarships before other sources of funding are received. Scholarship amounts are not reduced if/when students acquire additional public or private assistance, meaning students can use that additional aid to cover non-tuition expenses. Well-known first-dollar models include the America’s College Promise program originally proposed by the Obama Administration, the El Dorado Promise in Arkansas, and the Kalamazoo Promise.

**Middle-dollar models** provide students with a minimum award amount that can be used to cover non-tuition costs if other funding covers the cost of tuition and fees. Oregon’s statewide free college program uses the middle-dollar approach.

The third and most common method, the **last-dollar model**, bridges the gap between the amount of other financial aid a student has received (e.g. through Pell grants) and the total cost of tuition for postsecondary attendance. While this funding model makes up the majority of college promise programs (75 percent), it tends to disproportionately benefit middle- and high-income students, rather than students with the most financial need (Billings 2018).

For student parents, the costs of college include child care, family housing, and food for themselves and their children. Over half of student parents have children ages zero to five (Reichlin Cruse et al. 2019). Research suggests that convenient and affordable child care improves student parents’ persistence and completion rates (Reichlin Cruse, Milli, and Gault 2018). The median annual cost of center-based child care for infants, toddlers, and four-year-olds was \$9,800 as of 2018, and the cost of center-based infant and toddler care exceeds the average cost of in-state tuition at a public university in 28 states and the District of Columbia (Child Care Aware of America 2018). Many student parents, who tend to have lower incomes and more financial need than other students, cannot afford to pay for child care. Students with

### Over half of student parents have children who are child care or preschool-aged.

53 percent of student parents have children ages zero to five (Reichlin Cruse et al. 2019).

children are also more likely to experience food and housing insecure than students without children (53 percent of student parents report food insecurity and 66 percent report housing insecurity as of 2019; Goldrick-Rab et al. 2019).

**According to Child Care Aware, the average annual cost of center-based care for infants and toddlers is more than the average cost of in-state tuition at a public university in 28 states.**

### Promise Programs that Serve Adult Students

A number of states and colleges are beginning to offer college promise programs that are targeted toward or include adult students. The College Promise Campaign cites the expansion of programs serving adult students as one of the top priorities of their program partners, and the Lumina Foundation has awarded grants to fund pilot programs to serve adult students in 11 states (College Promise Campaign 2018; Lumina Foundation 2018). A number of examples of promise programs accessible to student parents are described below.<sup>4</sup>

- The **Milwaukee Promise** supports adults who have started but not completed a degree (students must already have at least six credits, but not have taken a class in two years), by covering the cost of tuition and fees for up to 75 credits after other sources of funding have been exhausted. The program helps students with an annual family income of \$56,000 or less enroll at Milwaukee Area Technical College. Recipients must earn at least a 2.0 GPA, enroll in at least 6 credits (i.e. part-time enrollment), and complete 67 percent of the credits attempted each semester (Milwaukee Area Technical College n.d.).
- **Tennessee Reconnect**, launched in 2018, offers statewide free community or technical college tuition to adult students. Recipients can use funds to cover any full-time or part-time tuition costs that remain after using other sources of state and federal funds, and they also receive special advising and mentoring services to increase their chances of success. As long as students are continuously enrolled part-time or full-time, and maintain a 2.0 GPA, they maintain eligibility for the grant (Tennessee Reconnect n.d.).
- The **Hawaii Promise** is accessible to adult students and, though it is a last-dollar program, it covers costs associated with books, transportation, and supplies for students with unmet need. Students may enroll on a part-time or full-time basis at any community college campus of the University of Hawaii (University of Hawaii n.d.).

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<sup>4</sup> For a comprehensive list of state, county, and local college promise programs see the College Promise Campaign's 2017-2018 Annual Report.



- The **Rediscover Laramie Community College Promise**, established in 2018, covers tuition and fees for students over the age of 25 who are pursuing degrees at Wyoming’s Laramie Community College in 24 high-demand fields on a first-dollar basis, meaning students can use Pell grants or other scholarship dollars to help cover non-tuition costs. The scholarship is available for up to two years for students who attend full-time and maintain a 2.5 GPA (Laramie County Community College n.d.).
- Washington State’s **Workforce Education Investment Act**, signed into law in May 2019, will cover the full cost of tuition for lower-income students, and partially cover the cost of tuition for middle-income students attending community colleges and public intuitions. The Act will also apportion \$200 million to community colleges, public four-year colleges and universities, and apprenticeship programs for operating expenses and program enhancements, and provide students with counseling and advising services (W.A. House Bill No. 2158, 2019). There are no age, degree, or post-graduation residency requirements, and the program is in part designed to help older adults obtain better jobs (Rueb 2019).

## Recommendations for Increasing Student Parents' Access to College Promise Programs

When designing and implementing college promise programs, policymakers should consider the unique needs of student parents and other independent students, many of whom are students of color, are working in addition to going to school, and are older than the “traditional” college student. The following recommendations provide guidance for making programs more inclusive.

- Programs should remove requirements that limit participation to recent high school graduates or first-time college students, restrict participants to full-time attendance, and enforce minimum credit and academic performance requirements. Alternatively, programs could create separate programs that target adult students specifically.
- Programs should build mechanisms to ensure that students with the highest financial need and who have been traditionally underrepresented in college—including student parents, low-income students, students of color, and other independent students—have access to college promise scholarship opportunities (García 2019; Poutré and Voight 2018).
- Programs should provide continued support to students who typically take longer to complete their degree. Restricting support to 100 percent or 150 percent of program length can make it hard for student parents, who often need to enroll part-time to accommodate caregiving and work demands, to graduate.

- Programs should support students who transfer from community colleges to bachelor's degree-granting institutions to promote access to degrees with a high economic payoff.
- Programs should follow a first-dollar model—i.e. determine award amounts and disperse funds to students regardless of other financial aid received—to help students cover non-tuition costs that can be a barrier to college enrollment and completion, even when tuition and fees are covered in full. If a last-dollar model must be used, programs should consider providing additional funding to students who have demonstrated significant financial need to help cover non-tuition costs (i.e. follow a middle-dollar model). Regardless of the model, federal, state, and institutional need-based aid should be expanded to help more students with financial need access college and avoid incurring excessive student debt.
- Programs should provide adults and parents with supportive services, including such services as prior learning assessments, emergency grant programs, coaching, and assistance finding and paying for child care, to increase the likelihood of their success (Carlson and Laderman 2018; Evans et al. 2017; Gault, Milli, and Reichlin Cruse 2018; Scrivener et al. 2015).

As the cost of college has risen steadily, and public investment in postsecondary education has decreased, the decision to enroll in college has become fraught for many prospective students (College Board 2018). For those low-income families with caregiving and work responsibilities, college enrollment can mean risking family stability and the possibility of incurring student debt. College promise programs can make college attainable for all those who are interested in pursuing higher education as a route to economic success, including parents with families, who stand to benefit disproportionately from affordable postsecondary opportunities. Ensuring that college promise programs are inclusive to the students who need them most should be a top priority for the college promise movement moving forward.



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