

DOCUMENT RESUME

ED 420 257

HE 031 310

TITLE Missed Opportunities: A New Look at Disadvantaged College Aspirants.

INSTITUTION Education Resources Inst., Boston, MA.; Institute for Higher Education Policy, Washington, DC.

PUB DATE 1997-12-00

NOTE 37p.

AVAILABLE FROM The Education Resources Institute, 330 Stuart Street, Suite 500, Boston, MA 02116-5237; phone: 800-255-TERI, ext. 4762; fax: 617-451-9425; <http://www.teri.org>

PUB TYPE Reports - Descriptive (141)

EDRS PRICE MF01/PC02 Plus Postage.

DESCRIPTORS Academic Aspiration; \*Access to Education; Admissions Counseling; \*College Applicants; College Preparation; \*Disadvantaged Youth; \*Divorce; Early Intervention; Educational Counseling; \*Educational Policy; Enrollment Influences; Higher Education; Paying for College; Social Services; Student Financial Aid; \*Welfare Recipients

IDENTIFIERS \*First Generation Students

ABSTRACT

This report provides a comprehensive portrait of educationally disadvantaged college aspirants, focusing on three important factors that hinder access to and success in postsecondary education. These factors--welfare participation, first-generation college student status, and parental divorce--exacerbate the obstacles that continue to confront low-income, minority, and other disadvantaged students. Based on Census Bureau and U.S. Department of Education data, the report found that the number of welfare recipients participating in postsecondary education has fallen since the federal welfare reforms of 1996. It also found that first-generation college students and children with divorced parents were less likely than their peers to complete the necessary steps to enroll in a four-year college, and that first-generation students were more likely than peers to delay enrollment in postsecondary education. The report recommends increased investment in early intervention and precollege programs, renewed efforts to increase the availability of college awareness information, increased availability of support services for college students, greater consistency and clarity in state policies concerning parental responsibilities to pay for college, fewer restrictions on participation in postsecondary education for welfare recipients, and simplified forms and processes for applying for college admission and financial aid. (Contains 56 references.) (MDM)

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low-income education

# MISSED OPPORTUNITIES

A New Look  
at  
Disadvantaged College Aspirants

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December 1997

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# ACKNOWLEDGMENTS

This report was prepared by Katheryn Volle and Alisa Federico, Research Analysts at The Institute for Higher Education Policy, under the direction of Colleen O'Brien, Managing Director. Jamie Merisotis at The Institute, and Ted Freeman, Tom Parker, and Ann Coles at TERI also provided writing and editorial assistance.

In addition, The Institute and TERI would like to acknowledge the individuals and organizations who offered information, advice, and feedback for the report. In particular, we would like to thank: Kathy Clayton; Charles Dervarics; Jeffrey Owings, National Center for Education Statistics; Ashley Giglio, American Association of Community Colleges; Lutz Berkner, MPR Associates; Free Hand Press; B&B Duplicators; and Gil Kline, Strategic Communications.

We heartily acknowledge the help of these individuals and organizations and recognize that they are not responsible for any errors of omission or interpretation contained herein.

## EXECUTIVE SUMMARY

**E**xpanding educational opportunity has become increasingly important as the benefits that accrue from a college degree have grown. In achieving this goal, national policy has been directed toward those who have limited financial means, and members of racial or ethnic groups who have been historically underrepresented in postsecondary education. This emphasis on low-income and minority individuals continues to be one of the most important concerns of public investment in higher education, even as progress has been frustrated by the underfunding of student financial aid programs, rising tuition and other expenses, and poor elementary and secondary education. Despite the fact that a significant gap in educational attainment for low-income and minority students remains, a range of compounding factors makes the prospects for postsecondary access and success even more daunting. Recent data and information offer an improved understanding of what these compounding factors are, and how they impact educational opportunity.

*Missed Opportunities: A New Look at Disadvantaged College Aspirants* paints a more comprehensive portrait of the educationally disadvantaged than has previously emerged. Prepared by The Institute for Higher Education Policy and The Education Resources Institute (TERI), the report spotlights three important factors that hinder access to and success in postsecondary education. These factors—welfare participation, first-generation status, and parental divorce—exacerbate the obstacles that continue to

confront low-income, minority, and other disadvantaged students.

Information and analysis contained in this report are drawn from several sources, including the Census Bureau and the U.S. Department of Education. Additional data have been obtained from higher education institutions and other research organizations.

### MAJOR FINDINGS

In 1995-96, more than 47% of undergraduates in the U.S. had family incomes of less than \$20,000. Almost 30% of all undergraduates were minorities—12% were Black, 10% were Hispanic, 6% were Asian/Pacific Islander, and 1% were American Indian/Alaskan Native. Nevertheless, significant gaps in educational attainment and achievement remain. Low-income and minority groups have lower high school graduation rates and are less likely to take the necessary steps to achieve a bachelor's degree. Furthermore, those minority and low-income students who do reach college have lower rates of degree attainment.

Recent data and information suggest that compounding factors—especially welfare participation, first-generation status, and parental divorce—create further barriers to educational opportunity. These factors necessitate a reexamination of the educationally disadvantaged in order to close the gap. These factors are highlighted below.

### Welfare participation

The 1996 federal welfare reforms substantially transformed America's welfare programs. Aid to Families with Dependent Children (AFDC)—the primary component of welfare—was replaced with block grants to states under a new program entitled Temporary Assistance for Needy Families (TANF). The new law makes several important changes, including ending assistance after five cumulative years of receiving benefits, mandating a steady increase in welfare recipients' participation in work and work-related activities, and limiting vocational education to 12 months. In addition, states must determine whether vocational education includes longer-term programs in the pursuit of a certificate or degree.

Data on welfare recipients indicate:

- ▶ Welfare recipients are predominantly female, single, and minority. 90% are single mothers. Of these, 37% are White, 36% are Black, and 20% are Hispanic.
- ▶ Welfare recipients face many barriers to access in addition to the new legal limitations. Almost half—42%—do not have a high school diploma. Furthermore, single-parent status carries with it the additional burden of family responsibilities.
- ▶ State and institutional data indicate that the number of welfare recipients participating in postsecondary education has fallen since the 1996 reforms. For example, welfare student enrollment has fallen from 27,000 to 14,500 at the City University of New York (CUNY).
- ▶ Welfare recipients who do reach college are independent, live off-campus, and attend two-year institutions. 86% are independent and only 3% live on-campus. Most attend either public two-year institutions, 59%, or private two-year institutions such as private career schools, 20%.

- ▶ Independent welfare students have high financial need—of these students, 96% have a zero Expected Family Contribution (EFC), compared to 21% of non-welfare recipients. In addition, federal student aid is considered income when determining eligibility for welfare, and may therefore decrease benefits.

### First-generation status

As states such as California and Texas have recently eliminated race-based preferences in college admissions decisions, alternative strategies for enhancing campus diversity—including first-generation status—have been discussed at the campus level. First-generation students—those whose parents' highest level of education is a high school diploma or less—face many barriers to college access, including limited knowledge of postsecondary admissions and financial aid processes, lack of support from family and friends, and poor academic preparation for college.

Data on first-generation students indicate:

- ▶ First-generation students are less likely to complete the necessary steps to enroll in a four-year institution. Of first-generation students, only 36% aspire to a bachelor's degree or higher, 45% take the SAT or ACT, and only 26% apply to a four-year institution. By comparison, 78% of students for whom at least one parent has a bachelor's degree aspire to a bachelor's degree or higher, 82% take the SAT or ACT, and 71% apply to a four-year institution.
- ▶ First-generation students are more likely to delay enrollment in postsecondary education, which inhibits degree completion. Only 29% of first-generation students enroll in any postsecondary institution immediately after high school graduation, compared to 73% of students whose parents have a bachelor's degree.



- ▶ 45% of all undergraduates are first-generation students. They are more likely to enroll on a part-time basis—53%, versus 38% of students whose parents have a bachelor's degree. First-generation students are also concentrated in two-year institutions. 53% percent attend public two-year institutions and 8% attend private two-year institutions.
- ▶ First-generation students also face barriers in attaining college degrees. Only 44% attain a degree within five years, compared to 56% of students whose parents have a bachelor's degree.
- ▶ Dependent children of divorce who do enroll in college have different attendance patterns. They attend on a part-time basis more frequently than do students whose parents are married—34%, versus 26%. They also are less likely to attend private four-year institutions—15%, compared to 20% of undergraduates with married parents—and are more likely to attend public two-year institutions, 41% versus 35%.
- ▶ The average family income of dependent students with divorced parents is lower than that of students with married parents, \$27,170 versus \$52,294. Consequently, they are more likely to have low EFCs. 46% of students with divorced parents have EFCs of \$3,000 or less, while only 27% of students with married parents do.

### Parental divorce

Divorce in the U.S. has had profound effects on the college-going experiences of children. Of particular concern is the ability of divorced parents to finance their children's postsecondary education, which often depends upon court settlements, state laws and obligations, and the decreased socioeconomic resources of custodial parents, especially those who do not remarry. The overall proportion of children under 18 living in single, divorced-parent households has been rising steadily, from less than 4% in 1970 to approximately 10% in 1995. These figures do not reflect the number of children whose custodial parent has remarried.

Data on children of divorce indicate:

- ▶ Children with divorced parents more often fail to take the necessary steps to enroll in a four-year institution. Less than half of children with divorced parents aspire to a bachelor's degree or higher, 55% take college entrance exams, and only 40% apply to a four-year institution. In comparison, 59% of students with married parents aspire to a bachelor's degree or higher, 67% take college entrance exams, and 51% apply to a four-year institution. The disparities between students with divorced and married parents persist across different income levels.
- Examining the intersection of these different factors of educational disadvantage reveals that considerable overlap exists. For example, many welfare recipients are first-generation students who have divorced parents. Minorities are often affected by more than one of these factors, compounding the barriers they face to participation in higher education. Equally as important, a significant percentage of all of these individuals have comparatively low incomes.

**Recommendations**

This new understanding of disadvantaged individuals suggests that current policies and programs may fall short of meeting their specific needs. To meet the needs associated with the compounding factors identified in this report, several steps should be taken. These steps must acknowledge that financial assistance is necessary for all disadvantaged students to enroll and succeed in postsecondary education, but not sufficient to guarantee educational opportunity. Recommendations to address these non-monetary barriers include:

- ▶ Increase investment in early intervention and pre-college programs;
- ▶ Renew efforts to increase the availability of college awareness information;
- ▶ Increase the availability of support services for enrolled college students;
- ▶ Promote greater consistency and clarity in state policies concerning parental responsibilities to pay for college;
- ▶ Lessen the restrictions on participation in postsecondary education for welfare recipients; and
- ▶ Simplify the forms and processes for applying for college admissions and financial aid.

## INTRODUCTION

**E**xpanding educational opportunity has become increasingly important as the benefits that accrue from a college degree have grown. In achieving this goal, national policy has been directed toward those who have limited financial means, and members of racial or ethnic groups who have been historically underrepresented in postsecondary education. These disadvantaged groups comprise a substantial proportion of both the general population and postsecondary students. For example, in 1995-96, more than 47% of undergraduates in the U.S. had family incomes of less than \$20,000. In addition, almost 30% of all undergraduates were minorities—12% were Black, 10% were Hispanic, 6% were Asian/Pacific Islander, and 1% were American Indian/Alaskan Native.

This emphasis on low-income and minority individuals continues to be one of the most important concerns of public investment in higher education, even as progress has been frustrated by the underfunding of student financial aid programs, rising tuition and other expenses, and poor elementary and secondary education. Despite the fact that a significant gap in educational attainment for low-income and minority students remains, a range of compounding factors makes the prospects for postsecondary access and success even more daunting. Recent data and information offer an improved understanding of what these compounding factors are, and how they impact educational opportunity.

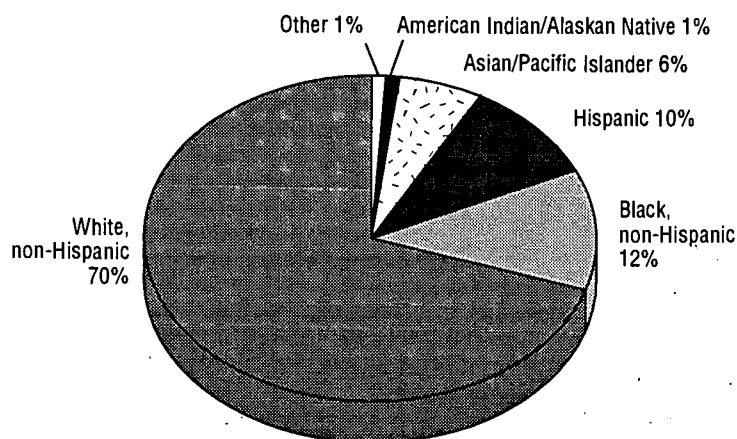
*Missed Opportunities: A New Look at Disadvantaged College Aspirants* paints a more comprehensive por-

trait of the educationally disadvantaged than has previously emerged. Prepared by The Institute for Higher Education Policy and The Education Resources Institute (TERI), the report spotlights three important factors that hinder access to and success in postsecondary education. These factors—welfare participation, first-generation status, and parental divorce—exacerbate the obstacles that continue to confront low-income, minority, and other disadvantaged students.

The factors examined in this report are not “new” in any historical sense, but the barriers they present to educational opportunity have recently become more serious or distinct. They include:

- ▶ **Welfare participation:** In addition to financial, family, and other burdens, the ability of welfare recipients to pursue postsecondary education has been jeopardized by changes in eligibility requirements as a result of recent reforms. In particular, this affects adult recipients and independent students who cannot rely on parents or other sources of support.
- ▶ **First-generation status:** Students whose parents did not attend college lack knowledge of postsecondary education in general and of the admissions and financial aid processes in particular. Fewer first-generation students tend to pursue college preparatory courses or take college entrance exams. They also complete degrees at lower rates.

## Race/Ethnicity of Undergraduates, 1995-96



Source: NPSAS:96, Data Analysis System, National Center for Education Statistics, U.S. Department of Education.

- ▶ **Parental divorce:** The myriad effects of high divorce rates have influenced the educational progress of a substantial proportion of Americans, especially dependents who still rely on parental support. An important characteristic of this group is the diminished level of resources—both economic and social—of custodial parents.

These factors are not mutually exclusive. For example, welfare recipients fall completely within the sphere of low-income and a high proportion are also minorities. First-generation students are a large cohort, but have significant concentrations in low-income and minority groups. Parental divorce affects Americans of all socioeconomic levels and racial backgrounds, but is often associated with a decline in family income.

Why must the educationally disadvantaged be re-examined? The need-based federal financial aid structure has attempted to increase the participation of low-income and minority groups by reducing the financial obstacles to postsecondary education. Those disadvantaged students who do reach college often receive financial aid, which is crucial

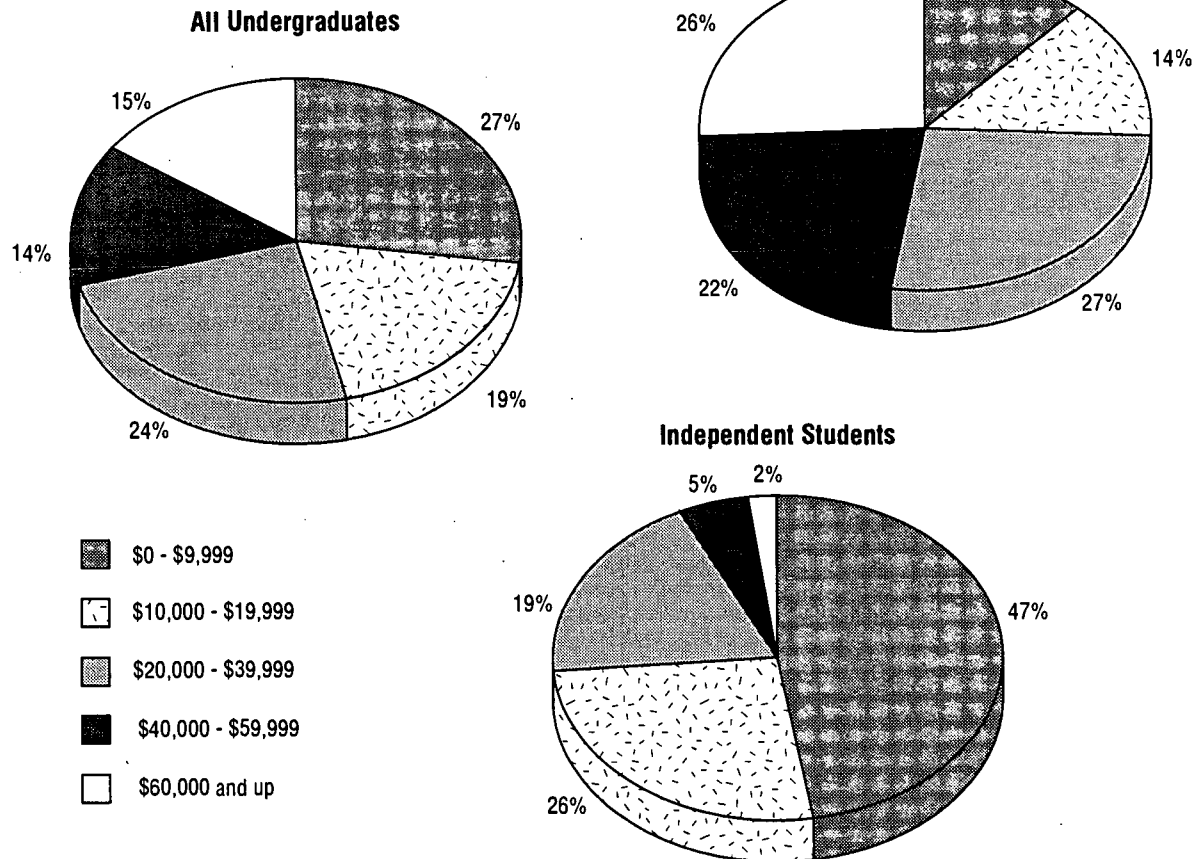
to their access and persistence. However, the factors that compound their barriers to access and educational success—such as welfare participation, first-generation status, and parental divorce—are frequently associated with lower postsecondary aspirations, poor academic preparation, and a lack of educational experience. These factors also highlight the variation within the educationally disadvantaged population.

This new understanding of disadvantaged individuals suggests that current policies and programs may fall short of meeting their specific needs. Addressing the diversity of barriers to access, while at the same time encouraging higher levels of educational attainment in the future, will be essential to America's continuing prosperity. This report therefore suggests specific ways in which public policies can be modified to more adequately address the needs of all disadvantaged college aspirants.

Information and analyses contained in this report are drawn from several sources, including the Census Bureau and the U.S. Department of Education. Additional data have been obtained from higher education institutions and other research organizations, including the Urban Institute, the American Association of Community Colleges (AACCC), and the National Association of State Universities and Land-Grant Colleges (NASULGC).

This report analyzes several comprehensive data sets collected by the Department of Education, which contain important information on the educational status and attainment of students. The National Education Longitudinal Study (NELS:88/94) gathered trend data on student aspirations, test scores, employment, family background, and enrollment in postsecondary institutions, beginning with an eighth grade cohort in 1988 and continuing with three follow-ups in 1990, 1992, and 1994. The National Postsecondary Student Aid Study (NPSAS:90 and NPSAS:96) provided data on all types of

## Family Income of Undergraduates, 1995-96



Source: NPSAS:96, Data Analysis System, National Center for Education Statistics, U.S. Department of Education. Note: Details may not add up to totals due to rounding.

postsecondary students, including financial aid, student characteristics, tuition and other costs, and attendance patterns for the academic year. Beginning Postsecondary Students (BPS:90/94) and follow-ups in 1992 and 1994 tracked NPSAS:90 students during their postsecondary education and their transition into graduate school or the labor force. Baccalaureate and Beyond (B&B:93/94) and the first follow-up in 1994 collected information on students who completed a bachelor's degree in 1992-93, including their job search activities and their education and employment experiences after graduation.

### The broader context

This report's analysis of the factors that compound the barriers to educational opportunity must be seen in the broader context of educational disadvantage. Low-income and minority status continue to be the factors most significantly related to the educational aspirations and progress of individuals. For example, only 41% of Hispanics, 40% of Blacks, and 29% of American Indian/Alaskan Native students were enrolled in any postsecondary institution immediately after high school graduation, compared to 56% of White students. Even

more dramatically, only 28% of children in the lowest income category were enrolled in any postsecondary institution immediately following high school graduation, compared to 83% of children from the highest income category.<sup>1</sup>

Furthermore, those minority and low-income students who do reach college have lower rates of degree attainment. Although 27% of White first-time freshmen in 1990 earned a bachelor's degree within five years, only 17% of Black students, 18% of Hispanic students, and 16% of American Indian/Alaskan Native students did so.<sup>2</sup> Large disparities in degree attainment exist across different levels of family income as well. For example, by 1994, 21% of unmarried 18 to 24 year olds from the bottom family income quartile who enrolled in college were estimated to have completed a bachelor's degree by age 24, compared to 96% of students in the top quartile.<sup>3</sup>

The fact that these groups continue to have lower rates of educational attainment is especially significant because of the strengthening relationship between education and socioeconomic status. Individual income is closely linked with the level of education achieved. In 1995, high school graduates earned \$21,431, while bachelor's degree recipients made 73% more—\$36,980.<sup>4</sup> Obtaining a postsecondary degree is therefore an important factor in lifting individuals out of poverty into better paying jobs and higher living standards. In fact, in 1994 high school dropouts ages 25 to 34 were more than twice as likely to have ever received AFDC or other public assistance than individuals who had earned a high school diploma or GED—14% compared to 6%. Even more telling is that less than 1% of bachelor's degree recipients have ever received public assistance.<sup>5</sup>

## WELFARE PARTICIPATION

**T**he nation's welfare policy has been a topic of public debate in the past few years and subsequently has undergone significant change, directly affecting the lives of those who receive welfare benefits. Eligibility requirements have changed dramatically, decreasing recipients' ability to pursue postsecondary education—an effective means of moving individuals and families off welfare permanently. These changes include requiring welfare recipients to participate in work or work-related activities—without explicitly stating what types of postsecondary education are allowable, if at all—and limiting the percentage of welfare recipients who are engaged in educational activities. In addition to these new legal barriers to access, welfare recipients face other obstacles such as low economic resources, lack of day-care facilities, and other family responsibilities.

### Policy changes

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996—more commonly referred to as the welfare reform of 1996—has substantially transformed America's welfare programs. Aid to Families with Dependent Children (AFDC)—the primary component of welfare—was replaced under the law with block grants to states under a new program entitled Temporary Assistance for Needy Families (TANF).

AFDC provided monetary assistance to low-income families through a federal matching formula based on a state's per capita income. As part of the 1988 Family Support Act, the Job Opportu-

nities and Basic Skills (JOBS) program was created in order to help welfare recipients become self-sufficient. Each state's JOBS program provided participants with skills training, job readiness activities, development and placement programs, and educational activities such as basic and remedial education and language courses. Furthermore, each state was required to offer at least two other components, including job search programs, on-the-job training, work supplementation programs, or work experience programs. Under the JOBS program, welfare recipients could enroll in postsecondary education with few restrictions.

The new welfare program makes the following changes:

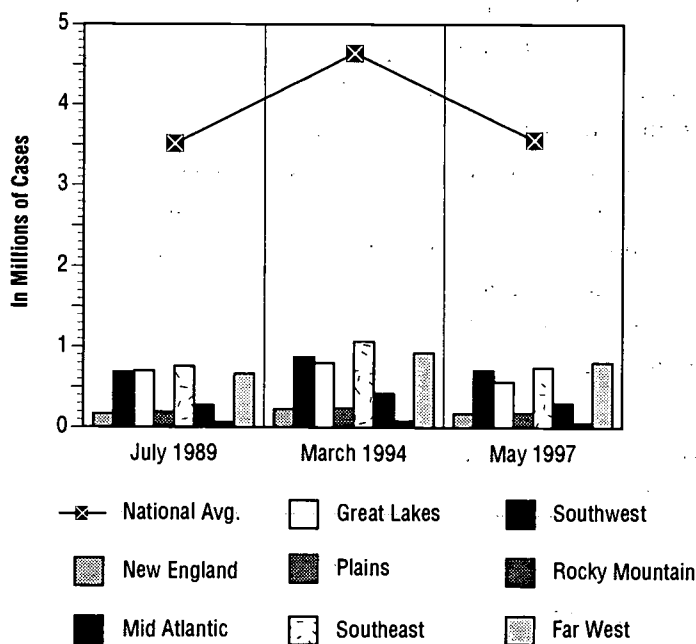
- ▶ ends assistance after five cumulative years of receiving benefits;
- ▶ eliminates the JOBS program and mandates a steady increase in welfare recipients' participation in work and work-related activities;
- ▶ requires recipients to work after receiving benefits for two years; and
- ▶ although vocational education is considered a work-related activity, limits participation to 12 months.

In order for states to qualify for full TANF grants, 25% of all welfare recipients must be working or in work-related activities in Fiscal Year (FY) 1997. Participation rates must increase by 5% each year until a 50% rate is achieved by FY 2002.

As part of these sweeping changes in national welfare policy, vocational education has not been explicitly defined by the federal government. The new system leaves it to the discretion of the individual states to determine whether vocational education includes longer-term programs in the pursuit of a certificate or degree. Three states—Vermont, New Hampshire, and South Dakota—have said that they

Regardless of whether or not a state defines postsecondary education as a work-related activity, the number of welfare recipients who can participate is effectively limited. With the passage of the Balanced Budget Act of 1997, only 30% of the work participation rate may be comprised of participants in educational activities. This new provision acts as a further disincentive to states to allow welfare recipients to participate in postsecondary education. However, teen parents without a high school diploma are excluded from the 30% cap until FY 2000.<sup>7</sup>

### National and Regional Trends in Welfare Caseloads



Source: "The Relationship of the Decline in Welfare Cases to the New Law: How Will We Know If It Is Working?" The Rockefeller Institute, 1997.

will continue to permit welfare recipients to participate in associate's and bachelor's degree programs as part of the work requirements.<sup>6</sup> However, the majority of states do not include the pursuit of a degree in their definition of vocational education. States such as Wisconsin—which is generally credited with providing the model for national welfare reform—currently deny benefits to anyone who enrolls in postsecondary education. Essentially, this policy requires recipients to choose between receiving welfare benefits and attending college.

### General trends

In 1993, AFDC recipients comprised approximately 5% of the resident U.S. population, while recipients of all public assistance programs—including Social Security, Medicaid, Food Stamps, Supplemental Security Income, legal services, job training, Medicare, and unemployment compensation—represented 8%.<sup>8</sup> Monthly welfare caseloads reached their peak in March 1994 with 4,639,628 recipients, an increase of 32% from July of 1989. However, welfare cases have since decreased by 23% to 3,557,425 in May 1997.<sup>9</sup> It is unclear how much the decline in cases is due to legislative changes or an upswing in the economy.

According to a 1996 Urban Institute report on the general profile of the welfare population, approximately 19% of all AFDC cases involved only children, such as orphans and children with disabilities. In general, adult welfare recipients are disproportionately female, single, and minority. Of adults on welfare, 90% were single mothers—36% have been divorced, widowed, or separated and 54% have never been married—and the remaining 10% were married. The largest percentage—35%—of mothers on welfare were ages 30 to 39, 30% were age 24 or younger, and 22% were 25 to 29 years old. Thirty-seven percent of welfare mothers were White, 36% were Black, 20% were Hispanic, and more than 6% were other.<sup>10</sup>



### Barriers to access

There are many factors that have a negative impact on welfare recipients' ability to attend college beyond the recently enacted changes in welfare laws. Many recipients:

- ▶ lack the academic preparation needed to succeed;
- ▶ do not fully understand the economic and social benefits of postsecondary education;
- ▶ lack support from their friends and family;
- ▶ have family responsibilities to maintain; and
- ▶ lack the financial resources necessary to attend college.

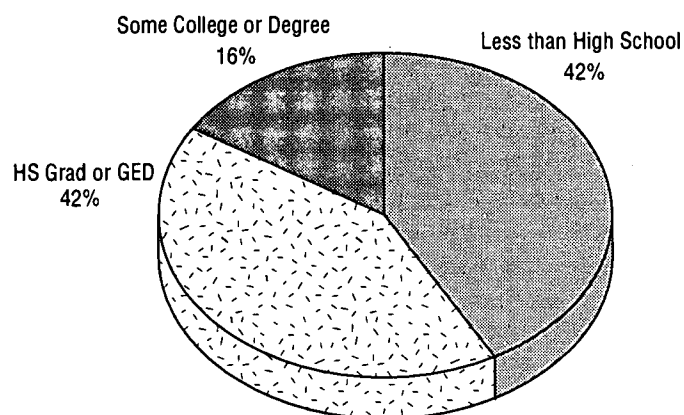
Forty-two percent of all adult welfare recipients had less than a high school education, compared to only 19% of the U.S. population age 25 or older. Another 42% of welfare recipients had a high school diploma or equivalent—while 34% of the general population had a high school diploma or equivalent. Only 16% of welfare recipients had some level of postsecondary education, compared to 47% of the population. The absence of a high school diploma or equivalent means that almost half of all welfare recipients require basic education before they can even pursue a postsecondary education.<sup>11</sup>

A substantial proportion of welfare recipients are single parents, primarily single mothers. Single-parent status carries with it the additional burdens of family responsibilities, including providing emotional support to their children, discipline, and household maintenance. Single parents have less economic resources and have less time to devote to their children.

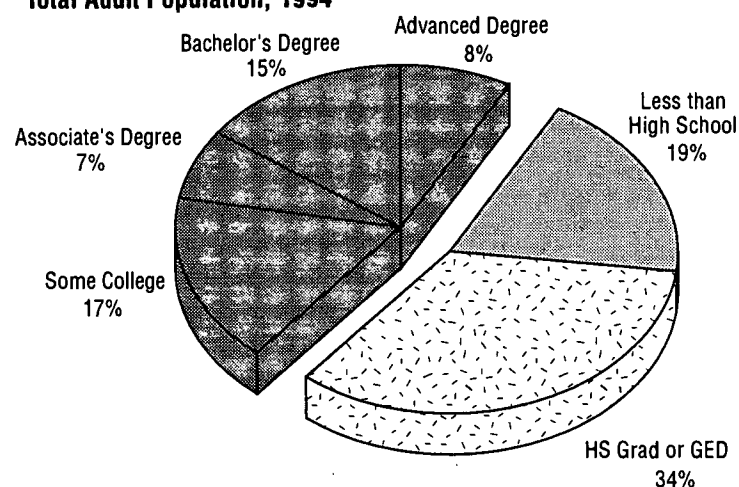
In many states, federal student aid is considered income when determining eligibility for welfare benefits, and consequently decreases, if not eliminates, the amount of welfare benefits for which families qualify. This occurs despite the fact that such aid may not be used for general living expenses. According to the federal student aid regulations, in order to

### Education Levels of Welfare Recipients versus the Total Population

Adult Welfare Recipients, 1995



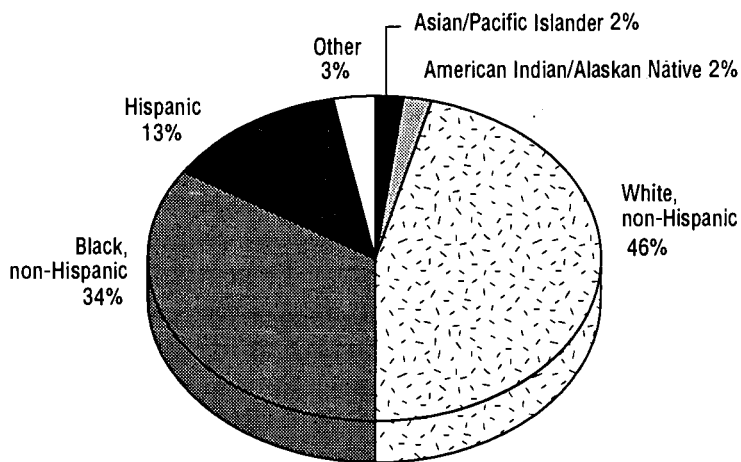
Total Adult Population, 1994



Source: "A General Profile of the Welfare Population," The Urban Institute, 1996, and *Statistical Abstract of the United States: 1995*, U.S. Bureau of the Census, 1995.

receive federal financial aid a student must certify "that he or she will use any funds received . . . solely for educational expenses connected with attendance at the institution at which the student is enrolled." Some states, such as California, Iowa, Kansas, and Nebraska, do not count student aid as income. Prior to the 1996 welfare reform, these states had already received waivers from the federal government allowing them to alter their programs.<sup>12</sup>

## Race/Ethnicity of Student Welfare Recipients, 1995-96



Source: NPSAS:96, Data Analysis System, National Center for Education Statistics, U.S. Department of Education.

### The college-going rate of welfare recipients

National data regarding the effects of welfare reform on participation in postsecondary education are not available due to the reform's recent enactment. However, state and institutional data indicate that the number of welfare recipients participating in postsecondary education has fallen. Welfare student enrollment has fallen by 46% from 27,000 to 14,500 at the City University of New York, and has decreased by 85%, from 1,600 to 244, at the Milwaukee Area Technical College. Meanwhile, over the last decade, the number of welfare recipients enrolled in two-year degree programs in Oregon has decreased from 50% to 5%.<sup>13</sup>

According to a recent survey by the American Association of Community Colleges (AACC), 48% of community colleges already have welfare-to-work programs—institutional programs aimed at welfare recipients that teach them specific skills and help place them in jobs. For example, Medgar Evers College of the City University of New York currently offers a certificate in practical nursing, an 18-month program specifically designed for

welfare mothers.<sup>14</sup> Fifty-four percent of institutions that do not have such programs are planning to create them in the future.<sup>15</sup>

### Student population trends

Little information exists on welfare recipients who attended a postsecondary institution prior to the reform. However, data from the National Postsecondary Student Aid Study (NPSAS:96) indicate whether or not students or their families received AFDC in 1994 or 1995. These data show that less than 4% of undergraduate students in 1995-96 received welfare benefits.

Both children and adult welfare recipients have the same problems in gaining access to postsecondary education in terms of financing their education. Welfare recipients, by definition, have low-income and consequently lack the economic resources to pay for college. However, the 1996 welfare reform changes affect adult, or independent, welfare recipients more directly, given the restrictions on their participation. Because the overwhelming majority of both welfare recipients and welfare students were independent adults—86% of recipients enrolled were independent—this analysis focuses on them.

Eighty-nine percent of welfare students were female. By comparison, 59% of non-recipient students were female. Welfare students tended to live off-campus—either in their own residence, 76%, or with parents and relatives, 21%—and only 3% lived on-campus. Welfare recipients typically attended public two-year institutions, 59%, compared to 56% of non-recipients. However, attendance patterns differed in the private two-year institutions, including private career schools—20% of welfare students attended these schools, versus only 7% of non-recipient students. Welfare students were less likely to enroll in four-year institutions. Fourteen percent of welfare students attended public four-year institutions, while 25% of non-recipient students en-

rolled in public four-year institutions. Seven percent of welfare students attended private four-year institutions, compared to 12% of students who did not receive benefits.

The majority of students on welfare attended on a full-time basis for at least part of the year, 63%, compared to 33% of independent students who did not receive welfare benefits. Forty-six percent of students who received welfare were White, 34% were Black, 13% were Hispanic, 2% were Asian/Pacific Islander, 2% were American Indian/Alaskan Native, and 3% were other.<sup>16</sup>

### Financial aid comparisons

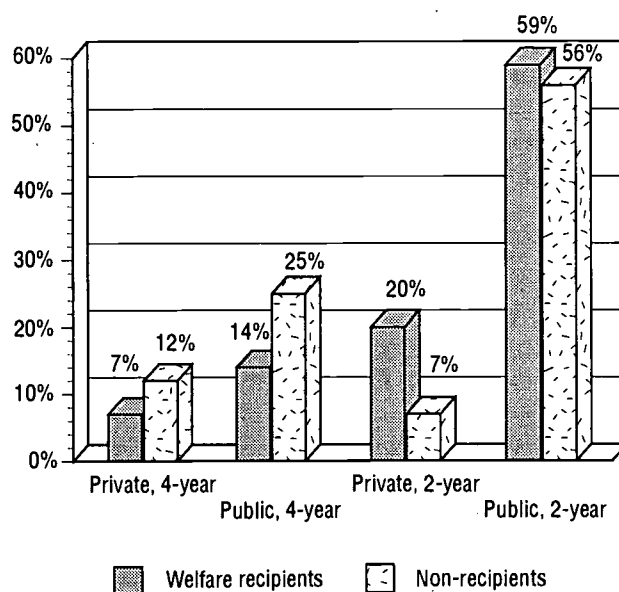
Independent welfare students were more likely than non-recipients to have received student aid: 94% versus 54% received any aid. Eighty-five percent received federal Title IV aid, 29% got state aid, and 22% were awarded institutional aid. Welfare students were more likely to receive both grants, 89%, and loans, 38%, than students who did not receive welfare benefits, 44% and 22%, respectively. Furthermore, welfare students also were awarded larger average grant awards, \$2,467, compared to \$1,768 for non-recipients. However, students on welfare received smaller average aid amounts in the form of loans, \$3,797, compared to students who did not receive welfare benefits, \$4,664.<sup>17</sup>

Overwhelmingly, students who received welfare were more likely to have zero Expected Family Contributions (EFCs) than students who did not receive welfare. EFC is the amount of money a student's family is expected to contribute toward the cost of education, and is calculated according to a federally mandated formula. While 96% of welfare students had zero EFCs, only 21% of non-recipient students did so. Only 3% of welfare students had EFCs between \$1 and \$3,000 and less than 1% had EFCs greater than \$3,000, while 22% of non-recipient students had EFCs between \$1 and \$3,000 and 57% had EFCs greater than \$3,000.

### Educational attainment

Given the fact that welfare recipients comprise less than 4% of the undergraduate population, it is not surprising that little evidence exists concerning the postsecondary attainment of these students. However, it is possible to identify obstacles that affect a welfare student's ability to succeed in postsecondary education. The same obstacles that inhibit their access con-

### Student Welfare Recipients By Type of Institution Attended, 1995-96



Source: NPSAS:96, Data Analysis System, National Center for Education Statistics, U.S. Department of Education.

tinue to affect their ability to earn a degree, including limited financial resources and family responsibilities. Additional obstacles include a lack of available day-care services for children, and new mandatory work requirements to remain eligible for benefits.

Anecdotal evidence demonstrating the educational successes of welfare recipients has been compiled by welfare reform advocates. Examples include welfare mothers who attended college that now have degrees and jobs that pay enough to enable them to break their dependence on public assistance.<sup>18</sup>

## FIRST-GENERATION STATUS

**A**s states such as California and Texas have recently eliminated race-based preferences in college admissions decisions, campus-level discussions regarding alternative strategies to enhance diversity have increased. In the wake of these recent policy changes in affirmative action practices, the first-generation status of students has been given increasing attention due to the similar challenges they face.

First-generation students are those for whom both parents' highest level of education is a high school diploma or less.<sup>19</sup> Students whose parents did not attend college face significant barriers to attaining a postsecondary education. They lack knowledge of postsecondary education in general and of the admissions and financial aid processes in particular. First-generation students also are less prepared academically, and more often fail to pursue college preparatory courses and take college entrance exams. They also frequently delay enrollment in postsecondary education.

### General trends

National data are not available to precisely determine how many children in the U.S. are "first-generation" and the percentage of the population they encompass. However, the educational attainment of the general population can be examined. In 1994, 54% of adults over 25 years of age had the equivalent of a high school diploma or less, while 24% had some college experience or an associate's degree, 15% had a bachelor's degree, and over 7% held an advanced degree.<sup>20</sup>

### The college-going rate of first-generation students

First-generation students face many barriers to college access. They may have less direct knowledge of the economic and social benefits of postsecondary education because their parents did not attend college. Some parents may expect their children to work full-time immediately following high school and may not support their decision to attend college. Students whose parents never attended college may find it difficult to choose between fulfilling family expectations and obligations and the pursuit of a degree.<sup>21</sup> These students may also lack knowledge of the college admissions and financial aid process and need help filling out applications. Their parents are unlikely to be able to assist them, due to their own lack of experience. In addition, first-generation students may face barriers to higher education that result from poor preparation for college.

Analysis of the National Education Longitudinal Study (NELS:88/94) of eighth graders in 1988 reveals the differences in high school experiences and subsequent postsecondary enrollment by tracking students from the eighth grade through two years after completion of high school. Approximately 31% of eighth graders had parents whose highest level of education was high school or less, compared to 41% whose parents have some college or vocational school experience, 15% whose parents have a bachelor's degree, and 13% whose parents have an advanced degree.

First-generation students did not complete as many of the "pipeline" steps necessary for enrollment in

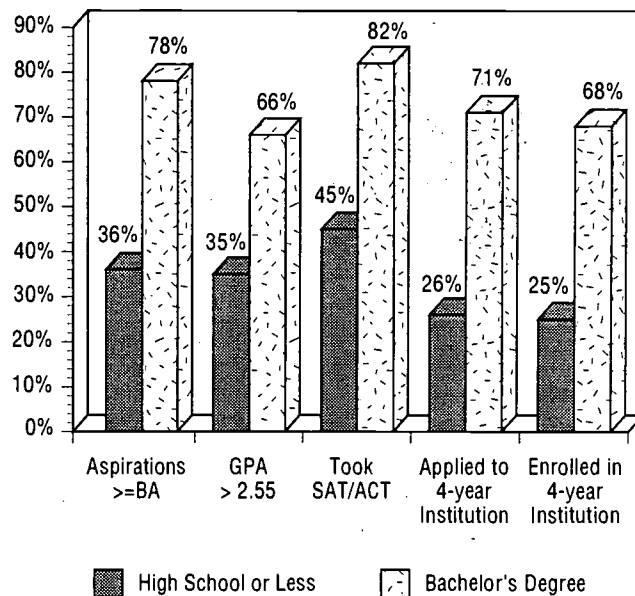
a four-year institution, as defined in the NELS:88/94 study: aspiring to a bachelor's degree, being prepared academically, taking entrance exams, applying to a four-year college, and enrolling at a four-year institution. Forty percent of first-generation students failed to take any of the five pipeline steps, compared to only 7% of students whose parents have a bachelor's degree. Accordingly, only 14% of first-generation students took all the necessary pipeline steps, compared to 56% of those whose parents have a bachelor's degree.

The aspirations of first-generation students were significantly different than those of students whose parents have a bachelor's degree. During their sophomore year of high school, only 36% of first-generation students expected to earn a bachelor's or advanced degree, compared to 78% of students whose parents have a bachelor's degree. Thirty-nine percent of first-generation students expected to go to a trade school or obtain some college education, versus 18% of students whose parents have a bachelor's degree. The remaining 25% of first-generation students and 4% of students whose parents have a bachelor's degree only expected to earn a high school diploma or less.

Only 35% of first-generation students had cumulative high school grade point averages (GPAs) above 2.55 on a 4.0 scale, compared to 66% of those whose parents have a bachelor's degree. First-generation students also were less likely to take the SAT or ACT college entrance exams, 45%, compared to 82% of students whose parents have a bachelor's degree.

First-generation students were less likely to graduate from high school and apply to a postsecondary institution. Of first-generation students, 78% earned a high school diploma within four years, compared to 97% of students whose parents have a bachelor's degree. Fifty percent of first-generation students applied to at least one postsecondary institution,

### Pipeline Steps Taken by 1988 Eighth Graders By Parent's Education Level

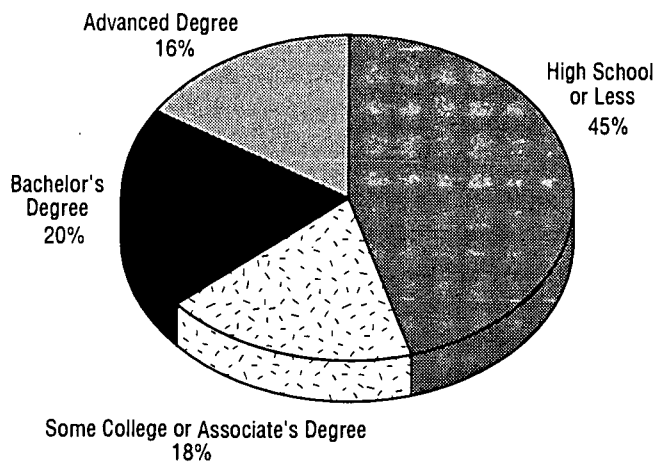


Source: NELS:88/94, Data Analysis System, National Center for Education Statistics, U.S. Department of Education.

compared to the slightly more than 76% of students whose parents have a bachelor's degree. Not only did first-generation students apply less often, but they also were less likely to have applied to a four-year college: only 26%, compared to 71% of students whose parents have a bachelor's degree. Consequently, only 25% of first-generation students enrolled in a four-year institution, compared to 68% of students whose parents have a bachelor's degree.

First-generation students were significantly more likely to delay enrollment, a factor proven to inhibit attaining a bachelor's degree.<sup>22</sup> Only 29% of first-generation students were enrolled in a postsecondary institution immediately after high school graduation, compared to 73% of students whose parents have a bachelor's degree. Those first-generation students who do enroll also are less likely to enroll on a continuous basis—not drop-

## Enrollment in Postsecondary Education By Parents' Education Level, 1995-96



Source: NPSAS:96, Data Analysis System, National Center for Education Statistics, U.S. Department of Education. Note: Details may not add up to totals due to rounding.

ping out for any period of time—than those students whose parents have a bachelor's degree, 55% compared to 72%.<sup>23</sup>

### Early intervention programs

Because first-generation students lack adequate preparation for college, it is important to educate them at an early age about the economic and social benefits of postsecondary education, and then provide them with assistance in the admissions and financial-aid processes. Early intervention programs provide first-generation students with the knowledge and skills necessary to enroll in postsecondary education.

Several strategies to address these issues exist. Some of the best known programs are the federal TRIO programs, which are designed to help students overcome socioeconomic, academic, and cultural barriers to obtaining postsecondary education. Upward Bound helps students by offering them instruction on college campuses after school, on Saturdays, and during the summertime. Upward Bound not only increases students' academic preparation for college,

but also introduces them to the college environment. Each Upward Bound program's participants must be two-thirds low-income and first-generation, with the remaining one-third either low-income or first-generation students.<sup>24</sup> Participants range between 13 and 19 years of age.

The Talent Search program provides young people with general information about colleges, assists them in the admissions process—including entrance examinations—and provides assistance in filling out financial aid forms and searching for other sources of financial aid. Talent Search programs target students ages 11 to 27, and each program's enrollment is required to be at least two-thirds low-income and first-generation students.<sup>25</sup>

### Student population trends

First-generation students comprised 45% of all undergraduate students in 1995-96, according to NPSAS:96 data.<sup>26</sup> More than 18% of the student population had parents with some college or an associate's degree, 20% had parents who have a bachelor's degree, and 16% had parents with an advanced degree. Sixty-five percent of first-generation students were White, 14% were Black, another 14% were Hispanic, more than 4% were Asian/Pacific Islander, 1% were American Indian/Alaskan Native, and less than 1% were other. Almost 65% of first-generation students were independent, compared to 37% of students whose parents have a bachelor's degree.

First-generation students were less likely to have attended college on a full-time basis and live on-campus. Only 47% of first-generation students attended full-time for at least part of the year, compared to 62% of students whose parents have a bachelor's degree. The majority of first-generation students, 53%, enrolled part-time for at least part of the year, compared to 38% of students whose parents held a bachelor's degree. Sixty-four percent of first-generation students lived off-campus in their

own residence, 26% lived with parents or relatives, and only 10% lived on-campus.

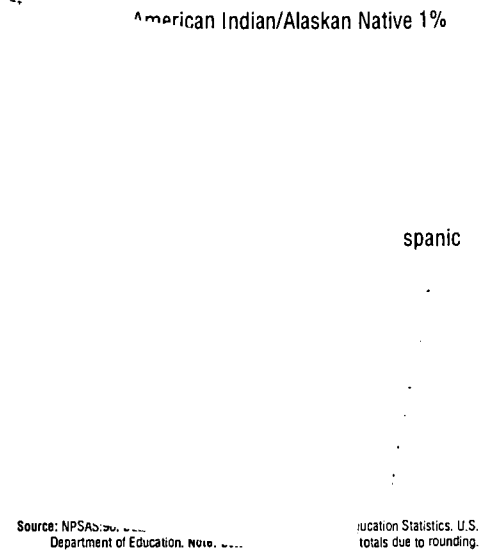
First-generation students were more concentrated in two-year institutions: 53% of first-generation students attended public two-year colleges and universities and 8% attended private two-year institutions. Only 40% of students whose parents have a bachelor's degree enrolled in public two-year colleges and 4% enrolled in private two-year institutions. Twenty-five percent of first-generation students attended public four-year colleges and only more than 13% enrolled in private four-year institutions, compared to 40% and 16% of students whose parents have a bachelor's degree, respectively. In addition, first-generation students had lower average family incomes than their counterparts whose parents have a bachelor's degree—\$26,645, compared to \$39,783.<sup>27</sup> These income levels may explain their enrollment and attendance patterns.

**Financial aid comparisons**

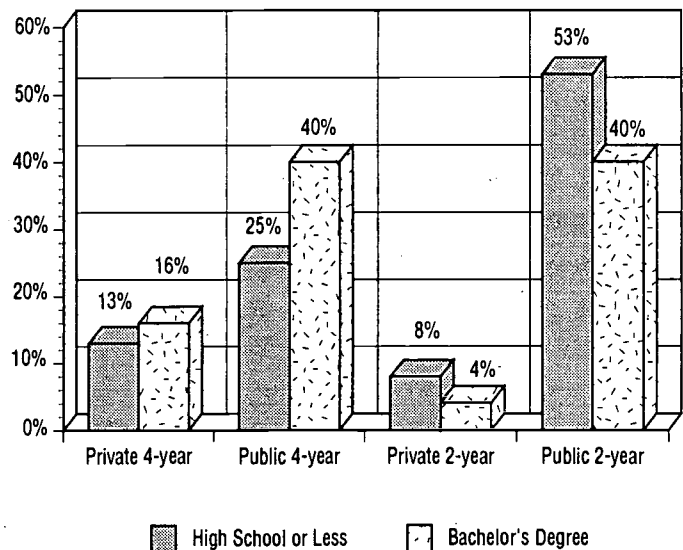
Sixty-three percent of first-generation students received aid in 1995-96, with an average amount of \$4,329. A lower proportion of students whose parents have a bachelor's degree received aid—49%—but those who did were awarded a higher average amount—\$5,507. This difference in award amount is primarily due to the concentration of first-generation students at lower-cost institutions, compared to students whose parents have a bachelor's degree. Sixty-six percent of all first-generation students attended institutions with tuition and fees of \$2,000 or less, and only 5% attended institutions with tuition and fees greater than \$10,000. Slightly more than 54% of students whose parents have a bachelor's degree enrolled in institutions with tuition and fees of \$2,000 or less, and 11% enrolled in colleges with tuition and fees greater than \$10,000.

Forty-four percent of first-generation students received federal Title IV aid, 15% were awarded state

**Race/Ethnicity of First-Generation Students, 1995-96**

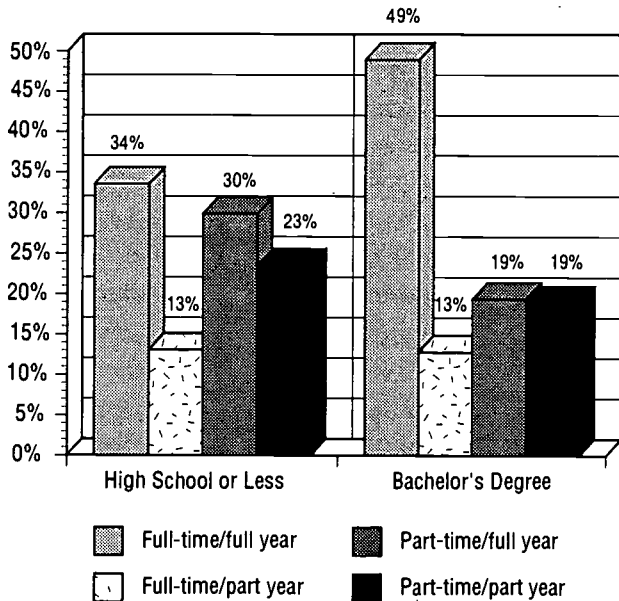


**First-Generation Students By Type of Institutions Attended, 1995-96**



Source: NPSAS:96, Data Analysis System, National Center for Education Statistics, U.S. Department of Education. Note: Details may not add up to totals due to rounding.

**Attendance Patterns By Parents' Education Level, 1995-96**



Source: NPSAS:96. Data Analysis System. National Center for Education Statistics. U.S. Department of Education.

aid, and 16% got institutional aid. In comparison, 33% of students whose parents have a bachelor's degree received federal Title IV aid, 10% were awarded state aid, and 19% got institutional aid. More first-generation students were awarded grants than loans, 52% versus 29%. Thirty-seven percent of students whose parents have a bachelor's degree received grants and 28% received loans. The average grant amount awarded to first-generation students was \$2,382 and the average loan was \$4,286. Students whose parents have a bachelor's degree were given greater amounts of both types of aid, on average, with \$3,116 in grants and \$4,734 in loans.

First-generation students were almost twice as likely to have an EFC of zero than those students whose parents have a bachelor's degree, 24% compared to 13%. Twenty-three percent of first-generation students had EFCs ranging from \$1 to \$3,000 and 53%

had EFCs greater than \$3,000, while 22% of students whose parents have a bachelor's degree had EFCs between \$1 and \$3,000, and slightly less than 66% had EFCs greater than \$3,000.<sup>28</sup>

**Educational attainment**

Many of the same barriers that first-generation students face in getting into college continue to affect their progress toward a degree. They may lack support from family and friends, or feel uncomfortable in the college environment, and may not know who to turn to for help.<sup>29</sup> Furthermore, they may require additional help from the institutions they attend, including general support, guidance, and academic assistance. Student Support Services, a federal TRIO program, helps students remain in college by providing tutoring, counseling, and instruction. Students who participate receive better grades, earn a greater number of credits, and do not drop out of college as often as similar students who do not participate in the program.<sup>30</sup>

The Beginning Postsecondary Students Longitudinal Study (BPS:90/94) tracks the experiences of students who were first-time freshmen in 1989-90 for approximately five years. The data show that first-generation students were less likely to attain a degree than students from families with higher educational levels. Only 44% of first-generation students had attained a degree within five years, while 56% of students whose parents have a bachelor's degree had attained degrees.

First-generation students also were less likely to obtain a bachelor's degree than students whose parents have a bachelor's degree. Only 15% of first-generation students obtained a bachelor's degree, another 29% earned an associate's degree or certificate. This is significantly different than students whose parents have a bachelor's degree—36% received a bachelor's degree, and 20% earned an associate's degree or certificate.<sup>31</sup>



# PARENTAL DIVORCE

The high rate of divorce in the United States has had profound effects on the lives of individuals and the nation as a whole. While many of these effects have been broadly explored in the social science research field, the impact of divorce on students' access to and success in higher education has received limited attention. Of particular concern is the ability of divorced parents to finance their children's postsecondary education, which often depends upon court settlements, state laws and obligations, and the decreased socioeconomic resources of custodial parents, especially those who do not remarry. Divorce also can inhibit a child's college aspirations when high school grades, test scores, and participation in college preparatory activities suffer.

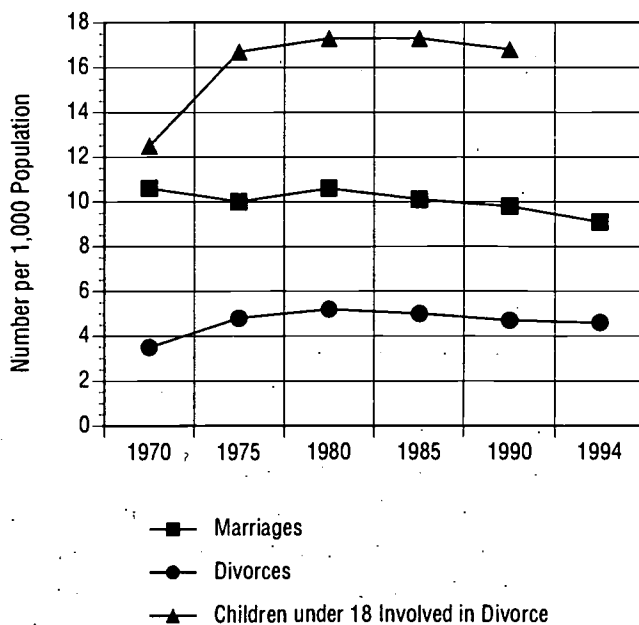
## General trends

A significant proportion of young adults in America now come from families of divorce. The number of both divorces and children involved in divorce rose rapidly between 1965 and 1975. The divorce rate peaked in the late 1970s, but has remained high—about 5 in 1,000 people divorced in 1994, whereas 9 out of 1,000 married. By 1995, this had translated to 9% of adults over 18 years old who were divorced.<sup>32</sup>

By 1990, almost 1.1 million children under 18 years of age were involved in divorce annually—approximately 17 in 1,000, up from 13 per 1,000 in 1970. As a result, the overall proportion of children under 18 living in single divorced parent households has been rising steadily, from less than

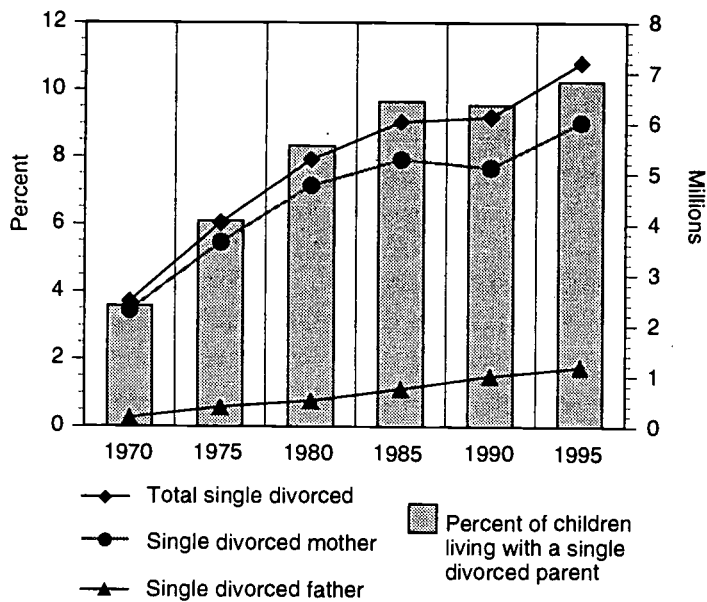
4% in 1970 to approximately 10% in 1995. This percentage does not include children of divorce whose custodial parent has since remarried, suggesting that the proportion of children who have experienced divorce may be significantly higher. Mothers account for the vast majority of single parents in general, and single divorced parents in particular. In 1995, for example, almost 84% of children under 18 living with a single divorced parent were living with their mothers.<sup>33</sup>

Marriages and Divorces, 1970-94



Source: Statistical Abstract of the United States: 1996. U.S. Bureau of the Census, 1996.

**Living Arrangements of Children Under 18, 1970-95**



Source: "Current Population Survey" reports, U.S. Bureau of the Census.

**Relationship with single-parent families**

The concern about divorce is inextricably tied to the growth of single-parent families, as the two groups share many similar characteristics. A child living in a one-parent family in 1994 was about as likely to be living with a divorced parent as with a parent who had never been married—37% compared to 36%.<sup>34</sup>

Due to difficulties with data, many studies use single-parent status as a proxy for divorce, focusing on any student who did not live with two parents while in high school.<sup>35</sup> According to several of these studies, family structure is related to educational outcomes.<sup>36</sup> Children living in single-parent families are more likely to experience problems in elementary school, and are less likely to participate in early literacy activities than children in two-parent families. Students from both single-parent and remarried families are more likely to drop out of school, score lower on standardized tests, and receive lower grades than students from intact families.<sup>37</sup>

**The college-going rate of children of divorce**

Using data from NELS:88/94, the educational aspirations and progress of 1988 eighth graders from families of divorce can be tracked through 1994. Approximately 12% of the eighth graders had divorced parents, while 78% had married parents (the remainder had parents who were separated, single, or widowed). Seventy-three percent of those whose parents were divorced had family incomes under \$35,000 in 1991, compared to 39% of children whose parents were married. Of those children whose parents were divorced, almost 74% were White, 16% were Black, 8% were Hispanic, 2% were American Indian/Alaskan Native, and only 1% were Asian/Pacific Islander.

Children of divorced parents often face barriers to higher education that result from poor preparation for college. Like first-generation students, they frequently fail to take the necessary pipeline steps to four-year enrollment. Thirty percent of the eighth graders with divorced parents failed to take any of these steps, compared to 20% of those with married parents. At the other end of the scale, only 24% of children of divorce took all five of these steps, versus 36% of children with married parents.

Children of divorce had lower rates of performance in each of the five steps. In their sophomore year of high school, only 49% of children with divorced parents aspired to a bachelor's degree or higher, compared to 59% of children with married parents. Children of divorce had lower cumulative GPAs than did children with married parents—42% had above a 2.55 on a 4.0 scale, versus 53%. Fifty-five percent of children with divorced parents took the SAT or ACT exam, while 67% of children with married parents did so. In addition, over 43% of children of divorce did not apply to any postsecondary institutions, compared to 36% of children with married parents.

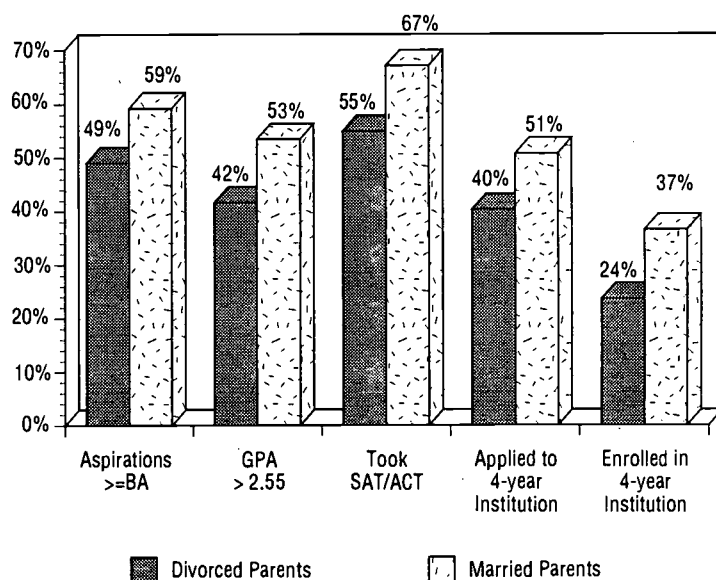
Partly due to lower levels of preparation, children of divorce are less likely to enroll at postsecondary institutions, and at four-year institutions in particular. Children of divorce were less likely to apply to four-year institutions than children with married parents—40% versus 51%. They were also less likely to be accepted by a four-year institution—33% compared to 46% of children with married parents. Consequently, only 24% of these eighth graders enrolled at a four-year institution immediately after high school graduation, versus 37% of those with married parents. Of those students whose parents were divorced, 44% enrolled at any postsecondary institution immediately following high school graduation, while 57% of students whose parents were married did so. These figures reflect the greater tendency of students with divorced parents to undergo delayed, part-time, or non-continuous enrollment: 45% of those who enrolled at a postsecondary institution experienced at least one of these situations within two years of high school graduation, compared to 38% of students with married parents.

It is important to recognize that family income is closely related to both parental marital status and college preparation. As family income levels increase, greater percentages of children of divorce meet the pipeline conditions. For example, 50% of children of divorce with family incomes of under \$20,000 aspired to a bachelor's degree or higher, compared to 66% of those with family incomes between \$50,000 and \$74,999. However, differences between children with divorced parents and those with married parents generally appear within income categories as well as between them. Thus, 61% of children with married parents in the under \$20,000 category aspired to a bachelor's degree or higher, as did 72% of those with family incomes between \$50,000 and \$74,999.<sup>38</sup> This suggests that differences in family income levels cannot explain all of the disparities in college preparation between children with divorced parents and those with married parents.

### Student population trends

Children of divorce who do enroll at postsecondary institutions often have different attendance patterns than do children with married parents. This can be seen by examining recent data on the dependent undergraduate population. Students whose parents were divorced made up 11% of all dependent undergraduates in 1989-90 and 18% in 1995-96, sug-

### Pipeline Steps Taken by 1988 Eighth Graders By Parent's Marital Status



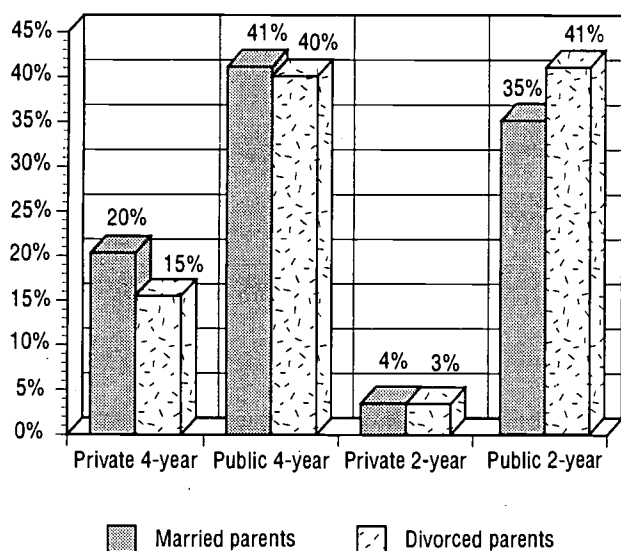
Source: NELS:88/94, Data Analysis System, National Center for Education Statistics, U.S. Department of Education.

gesting that the overall proportion of postsecondary students with divorced parents has increased in recent years. Students whose parents were married comprised 82% and 72% of dependent undergraduates in those years. However, this distribution varied by the type of institution attended. Children of divorce made up higher proportions of the student population at community colleges and lower proportions at more selective institutions.<sup>39</sup>

Only 15% of students with divorced parents attended private four-year institutions in 1995-96,

while 41% attended public two-year institutions. The corresponding figures for undergraduates with married parents are 20% and 35%. Both groups attended public four-year institutions at comparable rates—40% of students with divorced parents and 41% of those with married parents. A similar percentage of both groups, slightly under 4%, enrolled at private two-year institutions. Simi-

### Students with Divorced Parents By Type of Institution Attended, 1995-96



Source: NPSAS:96, Data Analysis System, National Center for Education Statistics, U.S. Department of Education. Note: Details may not add up to totals due to rounding.

larly, undergraduates with divorced parents attend less expensive institutions on average. In 1995-96, 54% attended institutions where tuition and fees were \$2,000 or less, compared to 45% of students with married parents. At the other end of the scale, only 10% of students with divorced parents attended institutions that had tuition and fees of more than \$10,000, versus 16% of students with married parents.

In addition, the attendance status of dependent students with divorced parents differs from that of stu-

dents with married parents. In 1995-96, 66% of students of divorce attended postsecondary institutions full-time for at least part of the year, compared to slightly more than 73% of undergraduates with married parents. Comparatively more students with divorced parents attended school part-time: 34% versus 26% of students with married parents.

### Financial aid comparisons

Dependent undergraduates with divorced parents may also exhibit financial aid patterns that are different from those of students with married parents. This is due to several reasons, including:

- ▶ Some states and institutions require non-custodial parents to pay a share of college expenses, while others do not.
- ▶ Divorced parents, especially those who do not remarry, generally have lower income levels than do married parents, and therefore may qualify for aid more frequently.
- ▶ Children of divorced parents, on average, attend less costly institutions and are therefore eligible for lower amounts of aid.

### Differing state obligations for non-custodial parents

A divorced parent's financial obligation to a college-age child depends on where he or she lives. A few states—including Colorado, Illinois, Iowa, Massachusetts, and Washington—have laws explicitly permitting courts to order non-custodial parents to pay college expenses or broader support for children over 18 years old. In other states, including New Jersey and New York, state courts have historically had the discretion to require parents to pay for college if they have the financial means. In most other states, such as California, Maryland, Michigan, North Carolina, and Texas, there are no statutes that deal directly with the obligations of divorced parents to pay college expenses. However, some of these states allow for support beyond the age of majority—the legal age at which parents are

no longer obligated to financially support a child—if it is based on a voluntary agreement between the divorcing parties.

According to a 1988 report by the California State Senate Office of Research, states in which post-minority college support may be awarded, through either statutory provisions or case law, had higher “college bound” rates for all graduating seniors than those that did not require such support—an average of 33% compared to an average of 23%.<sup>40</sup> Nevertheless, the obligation of non-custodial parents to pay college expenses remains a contentious issue, largely because married couples have no legal responsibility to pay college tuition for their children. Several recent court cases and legislative actions have come down on different sides of the issue:

- ▶ In October 1995, the Supreme Court of Pennsylvania upheld a lower court’s decision to throw out a state law that required divorced parents to help pay for their children’s higher education. The Court stated that the law was unfair because it did not grant children with married parents the same right to a college education.
- ▶ In March 1996, an appeals court in New Jersey ruled that a divorced father could stop paying for his daughter’s college tuition, despite the fact that divorced parents with the financial means are routinely required to help cover college costs in New Jersey. In addition, the New Jersey Legislature is considering freeing non-custodial parents from such obligations by law.
- ▶ In May 1996, Governor Roy Romer of Colorado vetoed a bill that would have eliminated state judges’ power to order divorced parents to help pay college costs. He argued that state law gives special status to divorced parents in many ways.
- ▶ In August 1997, the Iowa Court of Appeals ruled that divorced parents can be ordered to pay their children’s college tuition. The three-judge panel wrote that the decision was intended to “safe-

guard children of divorced parents against the fiscal problems and other obstacles that often accompany divorce.”<sup>41</sup>

Some states, such as New York, have attempted to resolve these issues by applying the obligation to provide child support until age 21 to all children, regardless of their parents’ marital status.

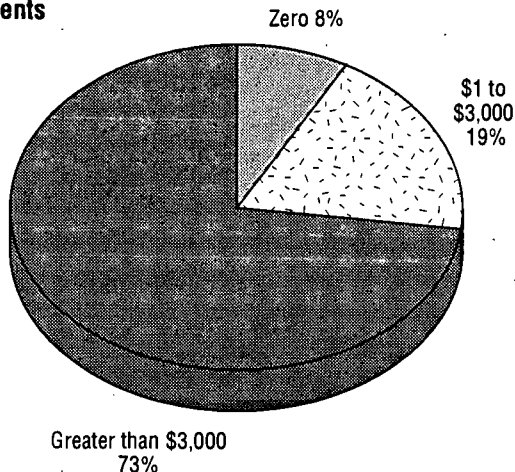
#### *The financial aid process*

The calculation of divorced parents’ obligation to pay college expenses also may depend on which institution the child attends. Many private colleges take both parents’ incomes into account in distributing financial aid, whereas public universities generally ask only for information about the custodial parent. For example, to apply for financial aid, some private institutions require completion of the College Scholarship Services’ Financial Aid PROFILE form, which often includes a separate statement for the non-custodial parent. Other institutions do not require the separate form under certain conditions—if the divorce occurred more than three years ago, for example.<sup>42</sup> In certain cases, custodial parents may even be responsible for collecting the amount due from the non-custodial parent, regardless of the latter’s willingness to support the child—essentially requiring the custodial parent to contribute more than he or she can personally afford. Such additional financial responsibilities may limit the financial aid for which a prospective student qualifies, or may burden the student’s family to an unfair extent.

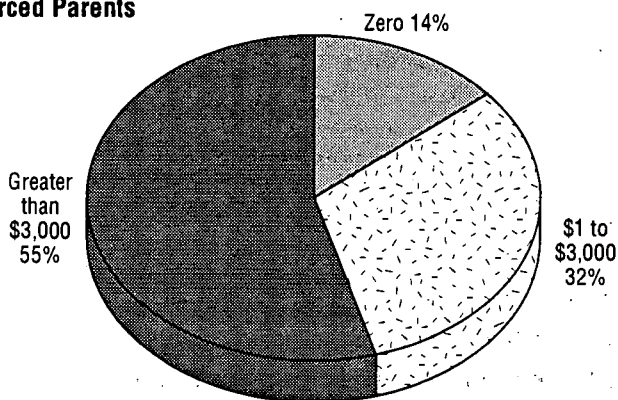
However, the form required to qualify for federal grants and loans—the Free Application for Federal Student Aid (FAFSA)—requires income information only from the custodial parent and, if he or she has remarried, the step-parent. Eliminating the non-custodial parent’s income from the financial aid equation could help children of divorce whose non-custodial parents refuse to contribute money for college qualify for federal aid. However, in some cases

**Expected Family Contribution of Dependent Students By Parent's Marital Status, 1995-96**

**Married Parents**



**Divorced Parents**



Source: NPSAS:96, Data Analysis System, National Center for Education Statistics, U.S. Department of Education. Note: Details may not add up to totals due to rounding.

it may also enable non-custodial parents who have the financial means to refrain from paying their share of college expenses. This may shift financial aid away from the neediest students.

**Lower income/family EFC of custodial parents**

The average family income of dependent undergraduates with divorced parents was significantly lower than that of their married-parent counterparts—\$27,170 compared to \$52,294. In addition,

greater percentages of dependent students with divorced parents were concentrated in the lowest categories of family income than were students with married parents. For example, 8% of students with divorced parents had family incomes of less than \$10,000 and 13% were between \$10,000 and \$19,999, compared to 3% and 5% for students with married parents.<sup>43</sup>

At the same time, dependent students with divorced parents were more likely to have zero or low EFCs than married-parent students. In 1995-96, almost 14% of students with divorced parents had zero EFCs, 32% had EFCs of \$1 to \$3,000, and slightly less than 55% had EFCs above \$3,000. Eight percent of students with married parents had zero EFCs, 19% had EFCs between \$1 and \$3,000, and 73% had EFCs above \$3,000.

**Patterns of financial aid**

Despite their lower family incomes and EFCs, the financial aid awarded to students whose parents are divorced does not differ substantially from that awarded to students whose parents are married. Approximately the same percentage of dependent undergraduates with divorced and married parents received aid from any source in 1995-96—52% and 51%—but students of divorce were awarded slightly lower amounts on average, \$5,796 compared to \$6,002. Similar percentages also received federal Title IV aid: 38% of students with divorced parents compared to 37% of students with married parents. Slightly more students with divorced parents got state aid, 17%, than students with married parents, 12%, whereas a smaller percentage received institutional aid—19%, compared to 23%. Students with divorced parents received grants more frequently than students with married parents—44% versus 37%. However, those that did receive grants had lower average amounts, \$3,322, compared to \$3,716 for married-parent students. Loan figures for the two groups were more similar: 29% of students whose parents were

divorced received an average of \$4,602 in loans, whereas 31% of students with married parents received an average of \$4,654 in loans.<sup>44</sup>

### Educational attainment

Various barriers appear to put children of divorce at risk of failing to complete a postsecondary degree. They range from the motivational and psychological problems that may accompany marital disruptions, to the decline of economic and social resources experienced by families that go through divorce.

Divorce disrupts children's lives, causing a barrage of emotions that may affect their school performance in various ways. Recent research indicates that the effects of parental divorce may linger through adolescent/young adult development, and may influence the decisions older children make concerning their future, leading to a fear of commitment, self-esteem problems, and vocational or educational delays.<sup>45</sup> Parental divorce experienced during college may also cause older students to drop out, disassociate themselves from family or academic life, or otherwise damage their academic progress. However, much debate exists regarding these effects, and opposing claims have been made that family atmosphere, rather than family composition, is more influential on educational progress.

Parental divorce also diminishes the economic and social resources available to children, which in turn has negative consequences for their educational attainment.<sup>46</sup> The loss of resources is due to not only the increased responsibilities of the custodial parent, but also the higher financial burdens due to loss of income. Children of divorced parents therefore may receive less time and attention from their parents, and may live in poorer communities with lower-quality education systems.

Although little data is available, it appears that children of divorce are less likely to obtain postsecondary degrees than are children with married parents. According to BPS:90/94 data, only 23% of 1989-90 first-time dependent freshmen with divorced parents had received a bachelor's degree within five years, compared to 35% of students with married parents. Almost 25% of students with divorced parents had earned a certificate or associate's degree, while 52% had not yet attained a degree. The corresponding figures for students with married parents were 21% and 44%. Prior to attaining a degree, students with divorced parents were less likely to be enrolled continuously—60%, compared to 71% of students with married parents.

In addition, a 1988 study found that educational attainment was lower for children of divorced parents than for children of still-married parents, after controlling for gender, age, and mother's education. The overall average gain in years of schooling by children over their mothers was 2.57 years. However, children whose parents divorced before they were 16 had lower gains in educational attainment, by about two-thirds of a year. For some respondents, two-thirds of a year meant the difference between completion and non-completion of a degree.<sup>47</sup>

Other studies have found lower levels of educational attainment for children from single-parent families in general. However, child support, whether through increased family income or through other positive effects, may help children overcome part of the educational disadvantage caused by divorce. According to one study, "a \$1,000 change in average child support was associated with . . . a 3% increase in the likelihood of college entry."<sup>48</sup>

## CONCLUSION

**T**his report has reexamined what is meant by educationally "disadvantaged" and has described several factors that compound the barriers to higher education faced by disadvantaged individuals, especially low-income and minority populations. Many disadvantaged college aspirants are not academically prepared for college and are hampered by complexities in the admissions and financial aid processes or recent changes in government policy. The combined needs of the aspirants must be addressed in order to promote increased educational opportunity for all individuals with the interest and ability.

It is important to note that the three compounding factors described in this report are not a finite set. In addition to these factors, there are many others that inhibit participation in postsecondary education, including:

- ▶ Homelessness—the lack of a stable or permanent home frequently prevents children from graduating from high school;
- ▶ Immigrant status—language barriers and recent attempts to exclude immigrants from all forms of public aid both affect their pursuit of higher education;
- ▶ Remediation—funding and support for students taking remedial courses have recently come under fire, resulting in reduced opportunities for students who have not received adequate pre-college academic preparation;

- ▶ Poor K-12 education—especially in the inner cities, substandard elementary and secondary school systems may restrict the future educational opportunities of graduates; and
- ▶ Disabilities—many prospective students have special needs that must be addressed before they can fully participate in postsecondary education.

Examining the intersection of the different aspects of educational disadvantage reveals that considerable overlap exists. This can be seen by looking at the undergraduate student population. For example, over 28% of welfare recipients had divorced parents, and 64% were first-generation students. Five percent of first-generation students were welfare recipients, and 21% had divorced parents. Divorce appears to affect students from all levels of parental education more equally—only 29% of dependent students with divorced parents were first-generation—while 1% were welfare recipients.

Minorities are often affected by more than one of these factors, compounding the barriers they face to participation in higher education. For example, divorce is more common among certain racial/ethnic groups than others—in 1995, 11% of Blacks over the age of 18 were divorced, compared to 9% of Whites and 8% of Hispanics.<sup>49</sup> Among first-generation undergraduates in 1995-96, 14% were Black and another 14% were Hispanic.<sup>50</sup> Minorities were even more heavily represented among adult welfare recipients, who were 37% White, 36% Black, and 20% Hispanic.<sup>51</sup>



Equally as important, a significant percentage of individuals in these groups have comparatively low incomes. Welfare recipients by definition represent one of the lowest income groups in society. In addition, the large majority of custodial parents are women, and women who get divorced usually suffer economically. A recent estimate by the Social Science Research Council found that women experienced a 27% decline in their standard of living in the first year of divorce.<sup>52</sup> However, divorced mothers tend to receive more child support than do other single mothers,<sup>53</sup> and therefore tend to fare better economically since child support can make a substantial difference in the economic situations of divorced parents.

As earnings are closely related to the level of education achieved, first-generation students tend to have lower family incomes than those whose parents have earned postsecondary degrees. For example, in 1995 bachelor's degree recipients earned 73% more than high school graduates. This difference is reflected among undergraduates: first-generation students had an average family income of \$26,645 in 1995-96, compared to \$39,783 for those students whose parents have a bachelor's degree.<sup>54</sup>

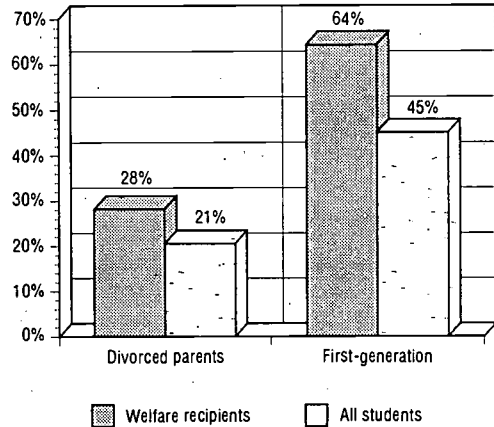
The overlap of all of these factors with the low-income population highlights the fact that need-based financial aid is essential for all disadvantaged students to enroll and succeed in postsecondary education. However, the analysis contained in this report suggests that non-monetary approaches are also required to address their specific needs. In many regards, student aid must be seen as necessary but not sufficient to guarantee educational opportunity.

**Recommendations**

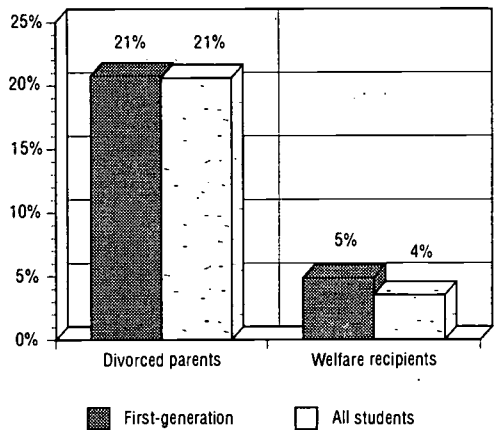
Further steps should be taken to improve access to and success in postsecondary education for disadvantaged individuals. The following recommendations are offered to address the myriad needs of this burgeoning population:

**Correlation Among Factors Shows Overlapping Barriers**

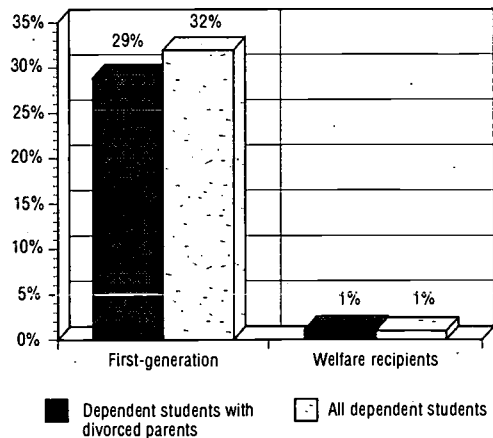
**Characteristics of Welfare Recipients, 1995-96**



**Characteristics of First-Generation Students, 1995-96**



**Characteristics of Students with Divorced Parents, 1995-96**



Source: NPSAS:96, Data Analysis System, National Center for Education Statistics, U.S. Department of Education.

► **Increase the investment in early intervention and pre-college programs.**

Efforts such as those funded through the federal TRIO programs have made great progress in improving the awareness of and preparation for college among disadvantaged students, particularly for the groups discussed in this report. For example, Upward Bound participants are four times more likely to complete an undergraduate degree than students from similar backgrounds who did not participate. However, current programs cannot meet the demand for the services they offer: less than 5% of the 11 million eligible individuals are actually served by TRIO programs.<sup>55</sup> By expanding the investment in these programs, the needs of more students can be met, and some of the obstacles to postsecondary education lessened or removed. Greater funding from federal and state governments, institutions, and private foundations—working alone and as partners—can broaden the reach of existing programs and enable the creation of new programs and strategies to address these pre-college needs.

► **Renew efforts to increase the availability of college awareness information.**

Federal initiatives to create software and national databases to educate students and families about the costs of college and the availability of financial aid have largely diminished in the last few years. While the advent of the Internet and the emergence of privately funded programs have provided greater opportunities for dissemination of this vital information, more work needs to be done to ensure that those in greatest need of this knowledge—who often do not have access to technology, college counseling, or other beneficial tools—are reached. State and city-level initiatives in Indiana, Vermont, and Boston serve as valuable models.

► **Increase the availability of support services for enrolled college students.**

Just as the number of programs targeted to pre-college students must be increased, there also must

be growth in those that continue to address disadvantaged students' needs after they enroll in postsecondary education. Activities such as mentoring, tutoring, counseling, and time management and study skills training are necessary in order for students to be able to successfully persist to a degree. Programs such as TRIO's Student Support Services, and individual institutional efforts—in combination with financial aid—have been successful in increasing student performance and persistence. According to a recent evaluation of the program, students in Student Support Services are more than twice as likely to remain in college than students with similar backgrounds who did not participate in the program.<sup>56</sup> Greater funding should be provided for these programs, and more institutions should be encouraged to start programs of their own to help their students.

► **Promote greater consistency and clarity in state policies concerning parental responsibilities to pay for college.**

Across the nation, state policies on the responsibilities of divorced parents regarding paying for their children's further education are often vague. While these requirements are clearly articulated in some jurisdictions through state law and judicial decisions, other states lack any laws governing these issues. Steps should be taken to achieve coherent policies, including addressing the lack of uniformity in defining the age of majority. Less variation in state definitions might also encourage fewer discrepancies in data required for financial aid at the institutional level.

► **Lessen the restrictions on participation in postsecondary education for welfare recipients.**

Under the recently enacted welfare reform, recipients are limited to 12 months of participation in vocational education. Many states define vocational education in a way that excludes pursuit of a postsecondary degree. By extending the time limit, recipients—who by their participation in

education are taking an important step toward breaking the cycle of poverty—can enroll in longer programs. If the pursuit of a postsecondary degree programs were considered vocational education, recipients could meet work participation rate requirements and lessen their future need for public assistance at the same time.

Furthermore, for those students enrolled in postsecondary education and receiving student aid, work-study awards should be counted towards fulfilling work and/or community service requirements, as some states currently allow. Receiving student financial aid should not result in a reduction in welfare benefits.

► **Simplify the forms and processes for applying for college admissions and financial aid.**

A key factor preventing disadvantaged students from applying to higher education or for student aid is their unfamiliarity with application procedures. The documentation required in addition to the applications themselves can burden students from certain groups, and place them in a less than advantageous position in the increasingly competitive process of gaining entrance to college. A less complex, less intimidating process would encourage more of these students to apply. More user-friendly forms would greatly facilitate the process for disadvantaged students.

## ENDNOTES

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3. Thomas G. Mortenson, "Educational Attainment by Family Income, 1970 to 1994," *Postsecondary Education Opportunity*, Number 41, November 1995.
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26. In addition, 32% of the dependent and 58% of the independent student population were first-generation students, according to NPSAS:96 data.
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35. It is important to note that single parents who have never been married may have substantially different demographic characteristics than divorced parents—in particular, lower income and education levels. Nevertheless, such studies may point out some of the problems children of divorce face. They are mentioned in this paper where research restricted to children of divorce remains limited. Other data limitations should also be noted. For example, the category "divorced" frequently does not include custodial parents who have remarried. In addition, the current income levels of divorced parents do not reflect the changes in income level that may have occurred as a result of the divorce.
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37. However, the research is divided as to whether the differences in student performance are due to single-parent status itself or to the closely related variable of low-income status.
38. Several of the NELS:88/94 pipeline variables were measured according to parental marital status within five 1991 income categories: under \$20,000, \$20,000-34,999, \$35,000-49,999, \$50,000-74,999, and \$75,000 and above. These variables included student aspirations, student enrollment in October 1992, whether students took the ACT or SAT exams, and whether they applied to a four-year institution. A relationship in which children of divorce performed worse than children with married parents appeared in most cases. A major exception occurred in the \$20,000-34,999 category, in which this relationship was reversed. No relationship could be determined in the \$75,000 and above category due to low sample size. Regression analysis would be necessary to more accurately determine the relative influences of family income and parent marital status on these variables.
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52. From a study by Richard R. Peterson, cited in "Scholars Reassess Economic Consequences of Divorce for Women," *The Chronicle of Higher Education*, April 19, 1996.
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