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Postsecondary education is the key to exiting from poverty permanently. Yet, the PRWORA allows women only up to 12 months of vocational training while on welfare. This paper focuses on bringing back the importance of investing in the education of poor women, particularly the postsecondary education of poor women with children, to the forefront of the welfare debate. In this paper we review federal and state level welfare policies toward postsecondary education of poor women with children. Some states are interpreting federal welfare policy strictly and allowing only up to 12 months of vocational training while on welfare. Other states allow poor women attending postsecondary education to count class hours and homework hours toward the work participation requirement. Support services—childcare and transportation—to women attending college vary from state to state. Services for welfare mothers who wish to go on to college are severely inadequate. We argue that federal and state policies should be designed to encourage poor women to complete two- and four-year college degrees because education of women is associated with better economic and social returns for women, children, families and society at large. We propose that welfare policies should encourage women's college education by providing support services and by stopping the five-years clock for those attending college. In addition, programs such as Individual Development Accounts (IDAs) and AmeriCorps should be expanded to increase postsecondary education opportunities for poor women.

INTRODUCTION

In the past, only a small proportion of women with children have gone on to college while they were on welfare; however

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most of those who have done so have exited from poverty for the rest of their lives. More women are likely to take postsecondary education seriously simply because welfare is no longer an entitlement. Yet, the PRWORA allows women only up to 12 months of vocational training while on welfare. With the change in the welfare philosophy and an added emphasis on welfare to work, more poor women need two- or four-year college degrees to find and retain better paying jobs. Yet, in the last few years, more community colleges that have historically attracted poor women are noticing a drop in the enrollment of these women. In this paper we attempt to address the following research questions: What are the benefits of educating women? How does PRWORA address the education of women on welfare? How is PRWORA translated at the state and local level in terms of women's college education? And, where do we go from here? In this paper we argue in support of investing in the education of women, particularly postsecondary education of poor women with children, as a way to improve their social and economic conditions. We propose some amendments in the federal law to encourage postsecondary education of women with children. We also suggest that programs such as the Individual Development Accounts and the AmeriCorps could be expanded to increase college education of poor women with children.

HUMAN CAPITAL THEORY AND RETURNS TO EDUCATING WOMEN

According to human capital theory, investment in human capital, mainly through education and/or training, can raise the future returns in the labor market even though it may entail opportunity costs in forgone short-term earnings. Educated individuals tend to attain higher occupational status, and both educational and occupational attainments are associated with higher social and economic status (Becker, 1964; 1993).

There are two primary explanations for the positive relationship between human capital and labor market outcomes. The conventional explanation is that schooling raises labor productivity by increasing cognitive, verbal and mathematical abilities

(Becker, 1964; 1993; Mincer, 1979; 1989; Schultz, 1993). Individuals with these skills are more effective and efficient workers and thus receive higher earnings.

Another explanation of the positive link between education and labor market outcomes proposes that the main function of education is that it stimulates non-cognitive changes, including changes in attitudes, values, and behavior (Blaug, 1985; Taubman & Wales, 1975). At lower occupational levels, educated individuals are perceived as more desirable employees because they have learned punctuality, obedience, and respect for authority; they have developed initiative, self-reliance, and decision-making skills.

Therefore, according to human capital theory, education plays a critical role in well being in part because the well educated are less likely to face unemployment—they have greater access to full-time, high status, and well-paid jobs. As this theory implies, the positive association between education and well being is due to labor market advantages of the well educated. Given the fact that most welfare mothers do not have college degrees, they are more likely to hold unstable and low-paying jobs without such benefits as health insurance, retirement benefits, annual or maternity leave. They are more likely to experience unemployment and economic hardship (Gordon, 1972).

Human capital theory is supported by numerous empirical findings. Higher education is the best predictor of higher wages and higher occupational status (Reform Organization of Welfare, 1998; Thompson, 1993; U.S. Department of Labor, Bureau of Labor Statistics, 1996–97). For example, in 1996, the annual median income of young adults (25 to 34 years old) who were full-time workers with less than high school degrees was $17,185, compared to $22,567 for those with high school diplomas or GEDs, $25,657 for those with some colleges, and $34,480 for those with bachelor's degrees (U.S. Department of Education, National Center for Education Statistics, 1998). The wage gap between workers with college degrees and those without college degrees has been widening in recent years (Amott, 1994). Labor market outcomes for educated workers have generally improved, while those of less educated workers have declined (Mishel, Bernstein & Schmitt, 1997; Mishel & Burtless, 1995).

The positive link between educational status and labor market outcomes also holds true for women. Data show that in 1990, average annual earnings of women workers with high school degrees was $11,443, while those with college degrees (or more) was $22,905 (Bianchi, 1995). A majority of women without post-secondary education work at jobs that pay a lower wage and/or offer fewer hours (Pavetti, 1997a). Low-paying jobs are not likely to lift welfare recipients above the federal poverty line (Strawn, 1998). According to a study by Reform Organization of Welfare, in 1998, at $5.15 per hour, a full-time year-round worker will earn 81% of the poverty line for a family of three (ROWEL, 1998). In 1979, 12.1% of full-time year round workers earned too little to lift a family of four out of poverty. In 1994, this population had increased to 18 percent (Reform Organization of Welfare, 1998).

Higher education is particularly important for women due to the income gap between men and women. Women earn less than men in each category of education, but the gap between men and women is greater for women without higher education (Institute for Women's Policy Research, 1997). In 1995, men with high school degrees earned $26,333, while women with the same education earned $15,970. Women with college degrees were able to earn an annual average of $26,841, about the same annual earnings of men with high school degrees (Institute for Women's Policy Research, 1997).

Education also links women with jobs. Women with low levels of education are increasingly isolated from jobs. The U.S. Department of Labor predicts that the number of low-skilled jobs will decline from 47% to 27% by the year 2000 and that by the turn of the century, the majority of jobs will require a postsecondary education (Gittell, Gross & Holdaway, 1993). With the shrinking supply of low-skilled jobs, women with low levels of education have less opportunity to enter the primary labor market and earn enough to support a family.

Thus far, we have discussed the link between education and earnings. We now focus on the returns on investing in the education of women. We argue that returns on investing in the education of women should be assessed at three levels: individual, family and societal levels. Private returns of educating women include several forms of direct benefits to women (e.g.,

higher income, self-reliance, self-esteem, confidence, and empowerment) and their families (e.g., healthier and better educated children). There is also the evidence of social returns of educating women, that is, benefits to the society (e.g., lower fertility rates, lower infant mortality rate, lower maternal death, higher GNP growth, and improved use of health care services) (Schultz, 1993).

Individual returns

Education has important effects on women's employment status, wages, and fringe benefits. Evidence has shown that a low level of education is single-mothers' biggest barrier to participation in the labor force and retention of jobs (Gittell & Moore, 1989; Pavetti, 1997b). The best indicators of a woman's hourly wage are her human capital and job characteristics, not family-related characteristics (Greenberg, Strawn & Plimpton, 2000; Spalter-Roth & Hartman, 1991). Education is the key to better paying employment and job retention. The advantage of education for women is quite evident in the United States. Pavetti (1997a) finds that a majority of women (61.4%) who have completed some postsecondary education work steadily at a job in their late twenties which pays at least $8 an hour and offers at least 35 hours a week.

In 1987, the unemployment rate for females with 9–11 years of education was 56.9%, compared to 30.4% for those with high school degrees and 16.9% for those with Bachelor's degrees (U.S. Department of Education, National Center for Education Statistics, 1998). The type of employment a woman has and her resulting income is linked to the amount and type of education she has obtained. A study of occupations and incomes of college graduates in 1982 found that 84 percent of graduates were employed in higher-paying professional, technical, and managerial positions. Within two years of graduation, women holding college degrees surpassed the average earnings of their cohorts who ended their education with a high school diploma (Henderson & Ottinger, 1985). To earn a salary sufficient for supporting a family, many women will require postsecondary education. It is difficult for women with children to obtain economic independence without a college degree.

The AFDC recipients can achieve real independence through higher education. Several studies (Gittell, Schehl, & Fareri, 1990;

Gittell, Gross & Holdaway, 1993; Karier, 1998) followed AFDC recipients obtaining college degrees and looked at the recipients' level of financial independence after graduation. Among the 158 female AFDC college graduates in New York State who were interviewed, 83% were working and 87% were off welfare, about 70% were earning more than $10,000 annually and above 40% more than $20,000 (Gittell, Schehl, & Fareri, 1990). In-depth interviews with 39 women revealed that a college degree has changed their lives dramatically. They have moved from the marginal socio-economic status of welfare recipients to the primary market. The women whose lives have improved the most, in terms of welfare status, employment status, and income, are for the most part, those who graduated from high school, attended a four-year college and earned a bachelor's degree (Gittell, Schehl, & Fareri, 1990). Other research further shows that education and training enhance the likelihood of women getting well-paid job and leaving welfare permanently (Kohl-Welles, 1999; Pavetti, 1992).

The benefits of education to poor women are not only economic but also psychological. Economic independence can promote poor women's self-esteem, self-reliance, independence, security, organizational ability and future orientation (Gittell & Moore, 1989; World Bank, 1991). Many AFDC women see being financially independent as the most important to way to have control over their lives.

Family returns

Because women tend to pursue more non-market activities than men do, it is important to examine the benefits of their education beyond their employment status and earnings. Moreover, since women usually spend more time with family members and spend more money for food and clothing of children (Agarwal, 1994), education of women influences not only women's health and welfare, but also that of their children. This is especially important since all TANF recipients have dependent children. There is substantial evidence indicating that children of mothers with more education benefit in numerous ways, even when parental income and occupational status are controlled. The schooling of mothers is strongly associated with health and

education of children (Leibowitz, 1975; Sandiford, Cassel, Montenegro, & Sanchez., 1995; Vella, 1994). Children of former welfare recipients attest that seeing their mother go to college changed their attitude towards higher education. Rice (1997) reports that nearly all children of welfare recipients whose mother had completed college had aspirations of higher education. Teenage daughters of educated mothers are less likely to give birth out-of-wedlock (Haveman & Wolfe, 1994).

Social returns

Social returns include benefits of college education of women to society. The most lasting value of the college experience is its socializing function. Empirical studies in every region of the world suggest that a woman's education is negatively associated with number of children and child mortality and is positively associated with the health status of children (Becker,1993; Blossfeld & Huinink, 1991; Schultz & Rosenzweig, 1982; 1987; World Bank, 1991). Also, there is a positive correlation between economic growth of a nation and education of its labor force, particularly education of women (Dollar & Gatti, 1999; World Bank, 1981; 1991).

There is overwhelming empirical support for investing in the education of women. Yet, the welfare reform legislation of 1996 fell short of acknowledging the importance of investing in the education of poor women with children in the United States.

PRWORA: SHIFT IN EDUCATION AND TRAINING PHILOSOPHY

The Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA) (Public Law 104–193) was signed into law in August of 1996 (U.S. Congress, 1996). According to the PRWORA, states must replace Aid to Families with Dependent Children (AFDC), Job Opportunities and Basic Skills (JOBS) and Emergency Assistance programs with a Temporary Assistance for Needy Families (TANF) block grant by July 1, 1997. This law has transformed the 60-year-old welfare system into a work-based system, which requires states to place increasing percentages of adults in work or work-related activities. Major changes under the PRWORA include the end of welfare as an entitlement to

individuals, the creation of time limits, and the addition of a work requirement.

The first change is that cash assistance to individuals is no longer an entitlement, and states get dramatically increased authority to create and run their own welfare programs. The federal government is giving each state a block grant, and states will not be entitled to additional federal aid to cover shortages. Determination of who is eligible to receive cash assistance has moved from the federal level to the state or local level. If states want to increase the money that they are spending on TANF clients, they must use their own funds. Funding for employment-related services and cash benefits are combined into the same block grant. If states lack funding to cover all of their TANF related expenses, they may cut employment-related services, reduce the number of recipients, or limit the amount of cash assistance given to families. Also, states may redirect up to 25% of the money away from cash support and toward services designed to prevent teen pregnancy, prevent births outside of marriage, promote marriage and encourage labor force participation. With this change, it is up to the states to determine whether a poor woman with children attending college is eligible for any of the benefits.

The second change is the creation of time limits: Recipients are limited to 60 months of benefits (whether or not consecutive). The five-year clock starts ticking on the date that a state begins implementation of a block grant. If a state uses funds to assist families beyond the time limit, its block grant is cut by 5 percent (Lurie, 1997). While the federal law limits assistance to 60 months, states can impose shorter time limits. Again, this change limits options for postsecondary education and forces women to search for quick employment.

The third change is the addition of a work requirement. Federal law requires that adults on public assistance start working after two years of receiving assistance. The law requires that states put 40 percent of all families[1] to work by the end of fiscal year 2000. The rates increase by five percent each subsequent fiscal year to a maximum of 50 percent for fiscal year 2002 and beyond (TANF Block Grants, Title I). These families are required to participate in unsubsidized or subsidized employment, on-the-job training, work experience, community service, up to 12 months of

vocational training, or provide child care services to individuals who are participating in community service. The new law allows up to six weeks of job search (no more than four consecutive weeks) to count toward the work requirement. Work participation may include subsidized and unsubsidized employment, community service, job skills training related to employment, education directly related to employment (for someone without high school or Graduate Equivalency Degree (GED)), and secondary school or GED (for someone without high school or GED). Teen heads of household (up to age 19) may also count secondary school toward the work requirement. However, no more than 20 percent of the caseload can count vocational training toward meeting the work requirement (including teen parents in secondary school).

TANF tightens the definition of work preparation by limiting the fraction of participants who can be in school, and increases the minimum number of weekly hours of work needed to meet the requirement (Lurie, 1997). Work requirements at the state or community level can be more stringent. According to the federal law, any time spent on postsecondary education, other than 12 months of vocational training, may not count toward work. This is a major limitation for poor women who wish to get postsecondary education.

Historically, most work relief programs until the first half of this century did not offer extensive opportunities for training and manpower development of welfare recipients, primarily to avoid opposition from trade unions (Charnow, 1943). Since the 1960s, however, a few training and manpower development programs such as the Manpower Development and Training Act (MDTA) program, the Work Incentive program (WIN), the Comprehensive Employment and Training Act (CETA) program and the Job Training Partnership Act (JTPA) programs were implemented with federal funding. The Job Opportunities and Basic Skills Training (JOBS) program, which was the centerpiece of the Family Support Act (FSA) of 1998, permitted the states to approve postsecondary education, including two and four year college degrees. In contrast, the PRWORA represents a change in the definition of job training from the previous definition of the JOBS training program. Under TANF, most postsecondary education and job training will not count as work. This represents a change in the

policy. Under the PRWORA, states will be penalized unless they put a substantial portion of their adult recipients into narrowly defined work programs (U.S. Congress, 1996). TANF is designed to place recipients directly into jobs—any jobs, making states less likely to provide education or meaningful job training.

Federal work participation requirements are built on the assumption of the effectiveness of the 'Work-first' strategy. This is seen as a cost-effective means of moving welfare recipients into the workforce quickly (Gault, Hartmann, & Hsiao-Ye, 1998). It is based on the assumption that significant opportunities for wage growth exist in the occupations that are most commonly held by low-income women (Gault, Hartmann, & Hsiao-Ye, 1998). The work-first approach to welfare reform assumes that a lack of personal responsibility leads to poverty and unemployment among welfare mothers, while a human capital approach is based on the assumption that a lack of education and skills is the major reason for poverty, unemployment, and underemployment (Rice, 1997). The PRWORA ironically broadens the scope of state autonomy but limits the choices of welfare recipients (Gault, Hartmann, & Hsiao-Ye, 1998). The legislation eliminates college education of low-income women with children due to its narrow definition of work and training and the tight time limit (Kates, 1996). With the passage of the PRWORA, many colleges and universities have already seen a drop in the number of students who receive welfare (Snow, 1998; Spatz, 1997). Kates indicates that the new legislation virtually eliminates poor women's access to postsecondary education, "which has been one of the most promising pathways out of poverty for AFDC recipients" (Kates, 1996, p.549).

Postsecondary education is critical to helping recipients raise their income and get off welfare and out of poverty (Kates, 1996; 1999a). Investing in the education of poor women is a viable public policy to alleviate poverty among low-income women with children and warrants serious consideration. Literature overwhelmingly lends support to the importance of postsecondary education of welfare recipients. Studies of welfare recipients who attended college found that 87%-88% of the recipients were able to leave welfare and become financially independent one to two years after graduation (Gittell, Schehl, & Fareri, 1990, Gittell, Gross & Holdaway, 1993; Karier, 1998).

The time limit for welfare benefits may be detrimental for the long-term recipients with limited education, and it is important to maintain flexibility in time limits so that women can finish their education programs or get college degrees (Hagen & Davis, 1996). Women on welfare may need more time compared to other college students to get their degrees. Mathur (1998) and Naples (1998) found that women on welfare often have difficulty meeting the demands of being full-time students, being mothers, and coping with limited resources.

In addition to the policy barriers to access to education of women with children, TANF also lacks subsidized programs for support services—childcare and transportation. Available, affordable and quality childcare is essential to women receiving TANF for education and employment. Since quality day care is extremely expensive, women have to rely on assistance from welfare to cover day care costs for job training, educational programs, or work. For example, in Boston's Employment and Training (ET) Department, many women relied on this voucher (or the voucher system); without it there was little question that most of them would have no choice but to remain at home (Gittell & Moore, 1989). Welfare recipients often rely on relatives to provide childcare. Contrary to the commonly held notion that this form of child care is free, one study shows that there are costs associated with even such a form of unlicensed child care (Gault, Hartmann, & Hsiao-Ye, 1998). States do not have the obligation under the PRWORA to maintain and provide childcare for mothers trying to complete their college education.

STATES' INITIATIVES TO WOMEN'S EDUCATION

In order to understand state initiatives with regard to post-secondary education under PRWORA, we contacted 32 states (see Table 1). We reviewed literature, telephone contacted state administrators and checked state information on the internet (Appendix A). The initiatives for postsecondary education under PRWORA vary not only by states but in some states (e.g., Minnesota, California) the authority to rule on such matters is devolved to the county administrators. While some states are following the federal regulation and only allowing up to 12 months of

Table 1

State regulations on postsecondary education

State	Number of Work Hours Required per week[4]	Postsecondary Education Allowed to Fulfill Work Requirement	Support Services: Child care	Support Services: Transportation
Arizona	30 hours, work/study can fulfill work requirement	Up to two four-month extensions on the time limit are allowed to complete a postsecondary program, 1 course hour = 1 work hour	Yes	Up to $7 a day
Arkansas	Fulfillment of the work participation requirement is not based on an hourly formula	College is allowed if students are in the last year of their program. If the student is not in her last year, she must do another activity.	Yes	Yes
California	20–32 hours single parent, 35 hours two parents	Class time, lab time, or internship can count toward the work requirement, students can continue a degree program for 18–24 months or be assigned to a degree program (bill was introduced to allow 2 hours study time for every one hour class)	Yes	Yes

Colorado	Fulfillment of the work participation requirement is not based on an hourly formula	12 months of vocational education, work/study, and internships will count	Yes, if decided at the local level	Yes, if decided at the local level
Delaware	20 hours/week of work or class hours. Internships count		Yes	Yes
Georgia	25 hours or the family's grant divided by minimum wage, work/study and internships can count toward the work requirement	Up to 12 months, must be either vocational, or lead to a certificate or degree that will give the recipient marketable skills	Yes	Up to $3 a day
Hawaii	8–18 hours in 1st year of educational program, 20 hours in 2nd year and after	Yes	Up to $325 per month	Up to $150 per month
Idaho	20 hours	Vocational programs allowed, or allowed to attend college if meeting work requirement through other activities	Sliding fee scale	Yes
Illinois	20 hours/week after the first 36 months	Stops the 60-month lifetime clock for up to 36 months; must enroll full-time and maintain 2.5 grade point average.	Yes	

continued

Table 1

Continued

State	Number of Work Hours Required per week[4]	Postsecondary Education Allowed to Fulfill Work Requirement	Support Services	
			Child care	Transportation
Iowa	Fulfillment of the work participation requirement is not based on an hourly formula	Participants can spend 24 out of 36 months in college and must finish with a degree or certificate	Yes	Yes
Kansas	Work/study and internships count	College courses must be job focused and skill specific, TANF recipients are not allowed to work towards a baccalaureate degree	Yes, if while doing an approved work activity	Yes, if using transportation to get to an approved work activity
Kentucky	30 hours per week, work/study and internships can fulfill the work requirement	Full-time postsecondary for up to 24 months, includes required summer hours, part-time attendance is allowed if the student is involved in 20 hrs/week of other work activity, after 24 months students may take courses and be involved in 20 hrs./wk. other work activity (effective 10/1/99 work requirement will increase to 25 hours)	Yes	Yes

Louisiana	25 hours per week, work/study and internships can sometimes be used to fulfill work requirements	Postsecondary education beyond 12 months of vocational education is allowed if the participant is completing another countable work activity, or if the parish is meeting the participation rate and would like to offer a 12-month extension on educational activities to the recipient	Yes	Yes
Maine	20 hours/week, volunteer work, practicums and internships allowed	4 year programs allowed; student parents are exempt from 60-months limit.	Yes	Yes, pays for car repair and mileage reimbursement
Massachusetts	Work-study internships count 20 hours/week	Work requirement not required until children are 6, thus mother may pursue education	No	No
Michigan	25 hours per week, increasing to 30 hours per week on 10/1/99, can count an internship if it is full-time	12 months vocational, last year of a two- or four-year program, one hour of class time is equivalent to one hour of work participation, and postsecondary students must do 10 hours of unsubsidized work participation	Yes	Yes

continued

Table 1

Continued

State	*Number of Work Hours Required per week*[4]	*Postsecondary Education Allowed to Fulfill Work Requirement*	*Support Services*	
			Child care	*Transportation*
Minnesota	30 hours for single parents, 30 hours each in two parent families	Counties are allowed to approve a postsecondary plan for some individuals receiving TANF		
Missouri	25 hours per week, internships, (changing to 30 hours per week in 10/99), work/study can count, class hours count until 6/30/2000	Until 6/30/2000—1 hour of class can equal 2 hours of participation (1 hour of homework is allowed for each hour of class)	Yes	Yes
Montana	As of 10/1/99, 120 hours/mo. for single parent and 140 hours/mo. for 2-parent home	Counties can approve postsecondary hours to fulfill the work requirement	Yes	Yes
New Jersey	Reduced to 15 hrs./week for post-sec. students & work/study counts	Yes, but study must be in a marketable field	Yes	Yes

New York	Local social service districts can require up to 40 hours, work/study and internships may fulfill requirements	Local social service districts can approve postsecondary education to fulfill the work requirement	Yes	Yes
North Carolina	25 hours, work/study and internships can count	Vocational allowed, must do work requirement in addition to coursework if doing other than 12-month vocational track	Yes, if working	Yes, some local offices are buying vans
North Dakota	25 hours/week	12 months vocational		
Ohio	30 hours/week, the decision to count work/study or internships is made locally	The first 2,080 hours count, after that 5 hours a week may count, after 10/1/99, only the first 12 months will count toward the work requirement	Yes	Usually yes, but the decision is made at the local level

continued

Table 1
Continued

State	*Number of Work Hours Required per week*[4]	*Postsecondary Education Allowed to Fulfill Work Requirement*	*Support Services*	
			Child care	*Transportation*
Oklahoma	May require a minimum of 25 hours to a maximum of 40 hours of work. Any paid employment including work study fulfills the work requirement. Also, an internship that is justified as work experience, job readiness, or skills training meets the work requirement.	Postsecondary college hours are not countable work activity and cannot be used to fulfill the work requirement. Allows job skills training, which includes vocational training and any specific occupational training up to 12 months.	Yes, TANF recipients receive free child care for work activities and for time spent at classes for post-secondary education but not for education beyond a bachelor's degree.	No, does not pay for transportation to and from school for postsecondary students receiving TANF. But if the work related activity is work study, transportation would be provided to and from their work site.

South Dakota	25 hours, increasing to 30 hours 10/1/99, work/study and internships can count	12 months vocational only	Not beyond 12 months vocational unless doing another activity	Not beyond 12 months vocational unless doing another activity.
Tennessee	40 hours	Allows class hours for full-time students to count and allows one-hour study time for every one hour of class time. If class plus study hours do not fulfill the full 40 hours, they may supplement with work-study, apprenticeships, internships as well as other work activities.	Yes	Yes
Utah	# of hours required is determined on an individual basis and may be up to 40, internships can fulfill participation requirements	Yes, up to 24 months and the recipient must demonstrate she is mentally and physically capable of completing the program and that the degree will lead to increased earnings	Yes	If needed

continued

Table 1

Continued

State	*Number of Work Hours Required per week*[4]	*Postsecondary Education Allowed to Fulfill Work Requirement*	*Support Services*	
			Child care	*Transportation*
Vermont	Fulfillment of the work participation requirement is not based on an hourly formula	Yes, allowed under waiver, Full-time postsecondary students have reduced ETL (End-of-time limits) hours-of-work requirement of 6 hours/week, Part-time students have 12 hours/week	Yes	Yes, will also help with car repairs
Washington	20 hours, work/study and paid internships count	Vocational only, can do other postsecondary programs if working 20 hours	Yes	Yes
West Virginia	20 hours, work/study, internships, student teaching, and unpaid experience count	12 months vocational, the state works with colleges and universities and supports postsecondary education through counting related experiences as work participation	May qualify for sliding fee scale	No, except for transportation to work/study
Wyoming	Must work 32 hours/week during summer, work not required during semester	Allows 4-year degree waive time limit		

vocational education to count towards the work requirement (e.g., Oklahoma, North Dakota), other states are being more generous than the federal government and allowing TANF recipients to complete four-year college degrees (e.g., Illinois, Maine, Hawaii, Vermont). Many states are allowing TANF recipients to complete a combination of some college credit hours and some work, work experience, or community service hours (e.g., Kentucky, New Jersey, Ohio).

With regard to support services, childcare and transportation, it appears that 18 out of the 32 states are allowing TANF recipients who are attending two or four-year colleges to receive subsidized or free childcare while in class. For many of these states it is up to either the county level administrator or another government agency (that is responsible for childcare services) to approve childcare services or subsidies. Sometimes it is up to an individual caseworker to make the childcare support decisions. One state (South Dakota) allows TANF recipients who are completing work requirements through other approved activities to receive subsidized childcare during postsecondary classes even though the state does not count postsecondary education as a work activity.

With regards to transportation, 14 states out of 32 are assisting TANF recipients with transportation to their college or university. A few states are experimenting with innovative approaches to providing transportation. For example, local offices in North Carolina have begun purchasing vans, and some counties in this state are using these vans to transport students to and from postsecondary education programs. Another state, Vermont, will subsidize vehicle repairs of individuals who are attending postsecondary education.

It is worth mentioning that some states are experimenting with innovative approaches to providing postsecondary education for welfare recipients. According to a study of 50 states, 24 states allowed some welfare recipients to meet their work requirements by participating in postsecondary education alone, but in some of these states, stand-alone college education was permitted only to students who had begun their studies (Greenberg, Strawn & Plimpton, 2000; Institute for Women's Policy Research, 1999). For example, Maine and Wyoming have programs designed to help some welfare recipients get four-year

degrees. Maine's "Parents as Scholars Program," enacted in 1997, calls for the state to help cover the living expenses of as many as 2,000 welfare recipients enrolled in two- or four-year degree programs (there were about 800 participants in this program in 1998) (Price & Greene, 1999; Schmidt, 1998). Wyoming allows welfare recipients to attend college for up to four years, requiring them to work at least 32 hours a week for ten weeks during summer breaks. It also stipulates that they maintain at least a C average and complete at least 30 credit hours each academic year (Price & Greene, 1999; Schmidt, 1998). Several other states have permitted welfare recipients to complete their college degrees if they are already enrolled in college. For example, North Carolina has a "grandfather" clause that permits students to finish a four-year degree if they have completed at least two years. Students in Massachusetts may be eligible to continue in school if they began before the state's new welfare law took effect. In the state of Washington, welfare recipients must have had a college education included in their plan at the end of the prior year in order to be eligible to continue college next year (Karier, 1998).

In addition to examining federal and state welfare policies and initiatives toward college education of poor women with children, we also examined other options that are available to these women to achieve the same goal. To this end, we examined Individual Development Accounts and the AmeriCorps programs.

INDIVIDUAL DEVELOPMENT ACCOUNTS

Sherraden (1991) introduced the concept of Individual Development Accounts (IDAs), proposing that policies that encourage families to accumulate assets will result in positive economic, social, and psychological outcomes. IDAs are matched savings accounts set up in the name of an individual or family, and in the name of a sponsoring organization. In a way, IDAs are similar to Individual Retirement Accounts (IRAs) but can serve a broad range of purposes. Generally, these IDAs are designated for the purposes of homeownership, education, training, small business capitalization, or other development purposes.

At the state level, where welfare reform has been underway for some time, asset building and IDAs are already an important

policy theme. IDAs have been included in the PRWORA, allowing states to establish IDA programs using TANF funds and to exclude counting IDAs as assets for the purpose of qualifying for benefits. To explore the status of IDA programs in different states, we analyzed state IDA policy profiles compiled by the Center for Social Development of Washington University in St. Louis (2000). To date, 29 states in the country have passed IDAs or related legislations (see table 2 & 3) allowing TANF recipients and/or low-income residents in their states to participate in savings. IDAs are designed as a statewide policy in most of these states, with only seven states implementing IDAs in selected counties or families for demonstration (Arkansas, Georgia, Michigan, Rhode Island, Tennessee, Texas, Virginia).

The IDAs provide special incentives for the poor: Account deposits are matched. Matching funds are provided by government, corporate, foundation, or private donor sources. Twenty states have established matching funds from government, private and/or public organizations (most of them are non-profit organizations) (See Tables 2 & 3). Nine of these 20 states have direct appropriation for matching funds, meaning state funds are available to match IDA participants' savings. These states are: California, Illinois, Indiana, Iowa, Michigan, Minnesota, North Carilina, Oklahoma and Pennsylvania. Also, nine of these 20 states provide tax incentives for these contributors (private/public) of IDA matching funds (see Table 2). Matching funds and earnings will not be released unless the IDA is used for a designated purpose. Matching ratio ranges from .5:1 in Pennsylvania and some families in Oklahoma to a maximum of 5:1 to some families in Oregon. Only 12 of these states, however, allowed allocation of TANF funds for IDAs. These states are Arkansas, California, Colorado, Kentucky, Iowa, Missouri (pilot program), Ohio, Oklahoma, Oregon, Texas, Utah, and Virginia. Another special incentive of the IDAs is that in all 29 states, money saved from the IDAs is not counted as income for state income tax purposes, or as assets or eligible income for the purpose of public assistance.

Until recently the welfare program was consumption based, and recipients were prohibited from saving by limits on assets they could accumulate while on public assistance. The maximum saving in most states has been $1,000, a restriction that has been

Table 2

States with IDAs or related programs

State	*Date IDA Legislation Passed*	*Direct Appropriation for Match/ (State match rate—if specified)*	*Direct Appropriation of Money for Administration*	*Tax Credit Given to Contributor of Matching Funds*	*Income Disregards and State Tax Exemption*	*TANF Dollars Allocated for IDAs*
Arizona	Passed—1997	No	State administers program	NA	Yes	No
Arkansas	Passed—1997	No	State administers program	No	Yes	TANF dollars are eligible—JOBS Program
	New IDA bill passed—1999	No	Yes	Yes	Yes	Yes (3:1)
California	IDA bill pending—1998	Yes	Yes	Yes	Yes	Yes
	Work Pays bill passed—1994	No	State administers program	NA	Yes	No

Colorado	Passed—1997	No	Counties administer programs	No	Yes	TANF dollars are eligible
Georgia	Passed (SRAs)—1998	No	State administers program	No	Yes	No
Hawaii	Passed—1999	No	No	No	Yes	No
Illinois	Passed—1998	Yes (1:1)	Yes, plus technical assistance funds	No	Yes	No
Indiana	Passed—1997	Yes (3:1)	Yes	Yes	Yes	No
Iowa	Passed—1993	Yes	Yes	No	Yes	Yes
Kansas	Passed—1993	No	State administers program	No	Yes	No
Kentucky	Passed—1997	No	No	No	Yes	TANF dollars eligible
Maine	Passed—1997	No	No	Yes	Yes	No

continued

Table 2
Continued

State	*Date IDA Legislation Passed*	*Direct Appropriation for Match/ (State match rate—if specified)*	*Direct Appropriation of Money for Administration*	*Tax Credit Given to Contributor of Matching Funds*	*Income Disregards and State Tax Exemption*	*TANF Dollars Allocated for IDAs*
Michigan	Passed—1998	Yes	Yes	No, a tax deduction is given	Yes	No
Minnesota	Passed—1998	Yes (3:1)	Yes	No	Yes	No
Missouri	Passed—1999 Pilot IDA Program—1999	No No	No No	Yes No	Yes Yes	No Yes (1:1 match and administration)
Montana	Passed Family Education Savings Account (FESA)—1997	No	State administers program	No	Yes	No

New Mexico	Passed—1996	No	State administers program	No	Yes	No
North Carolina	Passed—1998	Yes (2:1)	Yes	No	Yes	No
Ohio	Passed—1997	No	Yes	No, a tax deduction is given	Yes	Yes
Oklahoma	Passed—1998	Yes	No	No	Yes	Yes
Oregon	JOBSPlus passed—1994	No	State ad-ministraters program	NA	Yes	Yes
	Passed Children's Development Accounts (CDAs)—1995	No	No	No	Yes	No
	Passed—1999	No	No	Yes	Yes	Yes
Pennsylvania	Passed—1997	Yes (.5:1)	Yes	Yes	Yes	No
Rhode Island	Passed—1997	No	No	No	Yes	No

continued

Table 2
Continued

State	*Date IDA Legislation Passed*	*Direct Appropriation for Match/ (State match rate—if specified)*	*Direct Appropriation of Money for Administration*	*Tax Credit Given to Contributor of Matching Funds*	*Income Disregards and State Tax Exemption*	*TANF Dollars Allocated for IDAs*
South Carolina	Passed—1995	No	State administers program	No	Yes	No
Tennessee	Passed—1996	No	Yes	No	Yes	No
Texas	Passed—1996	No	State administers program	No	Yes	Yes
	Passed—1999	No	No	No	Yes	Yes (1:1 match and admin Money)
Utah	Passed—1997	No	No	No	Yes	TANF funds are eligible
Virginia	Passed—1998	No	No	No	Yes	Yes

Wisconsin	Special Resource Accounts	No	State administers program	NA	Yes	No
	(SRAs) bill passed—1995	No	No	No	Yes	No

Source: Constructed from the information posted by the Center for Social Development (2000). Available [Online]: *http://gwbweb.wustl.edu/Users/csd/ida/stateIDAprofiles.html/*

Table 3

Scope and characteristics of IDA programs by state

State	*Scope within each state (e.g., is it statewide or few counties?)*	*Who is eligible to participate?*	*Saving ceiling*	*Source(s) of Matching Funds & formula*	*Purpose of IDAs: education not included; included as a generic criteria; specifically for postsecondary education of recipients*
Arizona	Statewide	Welfare recipients receiving TANF and food stamps	Up to $12,000; up to $9,000 of which will be disregarded for the purpose of benefit eligibility	No matching funds	To be used only for educational and training of any family member
Arkansas	Selected communities	TANF recipients or annual income at or below 185% federal poverty guidelines.	A match cap of $2,000 per account over the life of the program	TANF funds, private funds, Tax credits; Match rate is 3:1	To be used for the **postsecondary education** of participants or their children, small business, home ownership, retirement, car purchase, repair

California	Statewide ("California Works")	AFDC(now TANF) recipients	$5,000	No matching funds	To be used for homeownership, small business and educational expenses
	Statewide (IDA)	TANF recipients or individuals or families at or below 100% federal poverty	$2,000 per year	General state funds	Not mentioned
Colorado	Statewide	TANF recipients		TANF or MOE funds	To be used for home purchase, business capitalization or **higher education**
Georgia	Demonstration in 2 sites	TANF recipients who are 18 years or older	$5,000 per participant	No matching funds	To be used to obtain employment, start a business or education

continued

Table 3

Continued

State	*Scope within each state (e.g., is it statewide or few counties?)*	*Who is eligible to participate?*	*Saving ceiling*	*Source(s) of Matching Funds & formula*	*Purpose of IDAs: education not included; included as a generic criteria; specifically for postsecondary education of recipients*
Hawaii	Statewide	TANF recipients or those with income up to 80% of the area's household median income	Saving ceiling not specified	State money (if appropriated) at the match rate of 2:1; Match rate may be increased with private funds.	To be used for **post-secondary education** or job training, homeownership, and business capitalization.

Illinois	Statewide	TANF recipients and working poor (at or below 150% federal poverty); Participants must save $20 per month	No more than 1,000 accounts per year, for five years	State general funds, private funds, AFI grant; Match rate is 1:1	To be used for first-time home ownership, small business capitalization and education
Indiana	Statewide	TANF recipients and those with annual income at or below 60% of the median income of the county they live in, or at or below 150% federal poverty	Match cap of $300/year for a maximum of 4 years; Number of accounts limited to 800 per year for 3 years	State general funds ($6.5 million); tax credits, private funds, AFI grant; Match rate is 3:1	To be used for home ownership, small business capitalization and education or training

continued

Table 3

Continued

State	*Scope within each state (e.g., is it statewide or few counties?)*	*Who is eligible to participate?*	*Saving ceiling*	*Source(s) of Matching Funds & formula*	*Purpose of IDAs: education not included; included as a generic criteria; specifically for postsecondary education of recipients*
Iowa	Statewide	TANF recipients, or annual income at or below 200% of the federal poverty level	Up to $2,000 annually; accounts capped at $10,000 over 5 years. State will match up to 10,000 accounts over 5 years.	State general funds ($150,000 for SFY 2000); TANF funds; private funds, AFI grant	Home ownership, small business development, education, job training, home improvement, or a one-time family medical emergency not exceeding 10% of the balance of the account

Kansas	Statewide	Residents in Kansas (should allow for TANF recipients)	$2,000 for the first year (an additional $1,000 for each dependent child); increase annually by a percentage equal to the previous year's increase in the consumer price index.	No matching funds	To be used for education expenses of account holders, no limit set on the amount of earned income a dependent child deposits if the IDA pays for the educational expenses of the child
Kentucky	Statewide	TANF recipients	Up to $5,000 (excluding interest)	Non-profits can apply to the state for matching funds	To be used for first home ownership, small business development, and education

continued

Table 3

Continued

State	*Scope within each state (e.g., is it statewide or few counties?)*	*Who is eligible to participate?*	*Saving ceiling*	*Source(s) of Matching Funds & formula*	*Purpose of IDAs: education not included; included as a generic criteria; specifically for postsecondary education of recipients*
Maine	Statewide	TANF recipients, or income level at or below 200% of the federal poverty level	A match cap of $2,000 per year, up to $10,000 for match dollars	State tax credits; Match rate is 2:1	To be used for home ownership or home repair, education or job training, start-up or expansion of a business, purchase or repair of a vehicle, approved emergencies, and health care costs exceeding $500 (not covered by insurance)

Michigan	State chose 18 IDA programs	TANF recipients, or those who are TANF eligible	Saving ceiling not specified	State General Funds, Private Funds; Match rate is 1:1	To be used for home purchase, construction, or reconstruction
Minnesota	Statewide	TANF recipients, or those who are TANF eligible, or annual income at or below 185% of the federal poverty guidelines	Savings over four project years not to exceed $5,760; Up to 463 accounts may be funded in the 1st project year	State General Funds, Private Funds; AFI Grant. Match rate is 3:1 (1.5:1 State; 1.5:1 Private)	To be used for homeownership, **higher education,** and a small business venture

continued

Table 3

Continued

State	*Scope within each state (e.g., is it statewide or few counties?)*	*Who is eligible to participate?*	*Saving ceiling*	*Source(s) of Matching Funds & formula*	*Purpose of IDAs: education not included; included as a generic criteria; specifically for postsecondary education of recipients*
Missouri	State level	Missouri residents whose income is at 200% or below the federal poverty level (including TANF recipients)	\$2,000 per year (total savings); Up to \$50,000 over time	Private funds; Match rate is up to 3:1	To be used for home ownership or repair, small business capitalization, and post secondary education or job training

	Pilot IDA program (Jan 99)	TANF recipients or TANF eligible individuals participating in specific jobs programs)	A match cap of $1,000, over two program years	TANF funds; funds from Annie E. Casey Foundation and National Council of Jewish Women; match rate is 1:1	Homeownership, small business development, **postsecondary education** or job training, Home repair or improvement
Montana	Statewide (Family Education Savings Account)	TANF recipients	Up to $3,000 annually for the purpose of benefit eligibility	No matching funds	To be used for **postsecondary education** only
New Mexico	Statewide	TANF recipients	Up to $1,500 (for first savings account)	No matching funds	To be used for **postsecondary education** for participants or dependents, first-time home purchase (maximum $1,500), or business capitalization.

continued

Table 3

Continued

State	*Scope within each state (e.g., is it statewide or few counties?)*	*Who is eligible to participate?*	*Saving ceiling*	*Source(s) of Matching Funds & formula*	*Purpose of IDAs: education not included; included as a generic criteria; specifically for postsecondary education of recipients*
North Carolina	Statewide	Annual income at 80% of the area median income or eligible for the Earned Income Tax Credit (EITC)	State will match up to 300 accounts per year unless funds become available	State General Funds, CDBG Funds, Private Funds, AFI Grant; Match rate is 2:1	To be used for education or job training, homeownership and small business

Ohio	Statewide	TANF recipients or those eligible for TANF, or annual income at or below 150% of federal poverty guidelines	The total of an IDA may not exceed $10,000	TANF Funds (by county), Private Funds, State Tax Deductions, AFI Grant; Match rate no higher than 2:1	To be used for homeownership, small business capitalization, education, or emergencies approved by the implementing organization
Oklahoma	Statewide	TANF recipients or annual income at or below 200% of the federal poverty level	$500 per year up to $2,000 for four years; Up to 500 TANF accounts per year	State General Funds, CDBG Funds; Match rates is 1:1 (for those below the poverty line), .75 :1 (for those between 100% and 150% poverty line) and .50:1 (for those between 150% to 200% poverty line)	For non-TANF recipients: home purchase, start a business, education or job training, retirement accounts, or a car. For TANF recipients: home purchase and improvements, business start-up costs, or **post-secondary education**

continued

Table 3

Continued

State	*Scope within each state (e.g., is it statewide or few counties?)*	*Who is eligible to participate?*	*Saving ceiling*	*Source(s) of Matching Funds & formula*	*Purpose of IDAs: education not included; included as a generic criteria; specifically for postsecondary education of recipients*
Oregon	Statewide	IDA participants who have an income at or below the median household income for the area they live in. Participants may not have a net worth of more than $20,000.	Matching deposits per IDA account is up to $2,000 per year; Total deposits and interest over the life of IDA up to $20,000	Some TANF funds; Match rates range from 1:1 to 5:1	IDA can be used for **post-high school education** or job training, the purchase of a primary residence, the capitalization of a small business, or an emergency

	Statewide Children's Development Accounts (CDAs)	CDAs participants, can be any Oregon children less than 18 years old			CDAs can be used for **postsecondary education**, job training, first time home purchase, and capitalizing a business
Pennsylvania	Statewide	TANF recipients, or TANF eligible, or annual income level at or below 200% federal poverty level	Savings match is capped at $600 per year, up to two years	State general gunds; tax credits; private funds; AFI grant; Match ratio is .5:1	To be used for education, home ownership, and small business capitalization or entrepreneurial activity or any work-related activity, job training, or childcare based on an approved plan
Rhode Island	Selected 30 families for pilot program	Eligible for public assistance	Up to $2,500	No matching fund	To be used solely for qualified business capitalization expenses

continued

Table 3

Continued

State	*Scope within each state (e.g., is it statewide or few counties?)*	*Who is eligible to participate?*	*Saving ceiling*	*Source(s) of Matching Funds & formula*	*Purpose of IDAs: education not included; included as a generic criteria; specifically for postsecondary education of recipients*
South Carolina	Statewide	TANF recipients	Up to $10,000	No matching fund	To be used for home ownership, small business capitalization, or education
Tennessee	12 counties (6 rural and 6 urban)	TANF recipients or TANF eligible	Up to $2,000 for TANF recipients; Up to $7,000 for non-TANF recipients	State general funds (admin only), WtW funds, private funds; Matching ratio is 2:1	To be used for homeownership, small business development, or education or career development

Texas	Eight counties	TANF recipients, or TANF eligible, or annual income at or below 200% of the federal poverty level	No caps specified	Private funds	To be limited to education and medical expenses, housing expenses (including home purchase), a self-employment enterprise, star-up business expenses, and work related expenses
Utah	Statewide	One and two parent families with at least one dependent child or a parent who is in the third trimester of pregnancy	Determined by family size, income and other relevant factors	Matching funds are from not-for-profit organizations	To be used for **postsecondary educational** expenses—after leaving cash assistance—including tuition, fees, book supplies, and transportation costs, as part of an employment plan; first-time home purchases; and business capitalization

continued

Table 3
Continued

State	*Scope within each state (e.g., is it statewide or few counties?)*	*Who is eligible to participate?*	*Saving ceiling*	*Source(s) of Matching Funds & formula*	*Purpose of IDAs: education not included; included as a generic criteria; specifically for postsecondary education of recipients*
Virginia	Five localities	TANF recipients		(Will be) matched by TANF block grant	To be used for vocational school or **college**, purchase of a home, or to start a business
Wisconsin	Statewide	One third of all AFDC (TANF) cases randomly selected from the state	Up to $10,000 per account	No matching funds	To be used for education or job training, children's education from pre-school to college, employability uses, and can withdraw for emergency needs up to $200 per year

Source: Constructed from the information posted by the Center for Social Development (2000). Available [Online]: *http://gwbweb.wustl.edu/Users/csd/ida/stateIDAprofiles.html/*

enormously counterproductive. IDAs provide fundamental policy change in this area. The saving ceiling of IDAs set up by these states ranges from $1,200 to $20,000.

Eleven states have appropriation money for IDA demonstration (see Table 2); they may use their state monies to administer and assess the effectiveness of their IDA demonstration projects. To benefit current and future IDA demonstrations, the IDA initiatives in these states are being assessed, and the social and economic effects of assets are being evaluated.

As mentioned above, IDAs may be used for education, first home purchase, or business capitalization (see Table 3). Twenty-seven of the 29 states include education for TANF recipients as a generic criterion, and eleven of them allow use of IDAs for postsecondary education of TANF recipients (see Table 3). These states are Arkansas, Colorado, Hawaii, Minnesota, Missouri, Montana, New Mexico, Oklahoma, Oregon, Utah, and Virginia. Two states use IDAs only for postsecondary education (Montana) or education (Arizona). Literature we presented earlier has shown that postsecondary education is one of the most efficient ways to help welfare recipients out of welfare and poverty. In this sense, IDAs program is an innovative strategy to promote education of welfare recipients.

AMERICORPS: OPPORTUNITY FOR WELFARE MOTHERS

AmeriCorps, created in 1993 and started in 1994, is a national network of programs designed to provide for adults an opportunity to volunteer and serve the nation. About 40,000 AmeriCorps members participate each year. National, state, and local organizations sponsor AmeriCorps programs. Congress increased the annual budget of AmeriCorps to $436 million in 1998 (National Center for Public Analysis, 1998). Anyone who is 18 years or older is eligible to apply for AmeriCorps. Some programs have more specific skills or educational requirements; others require their members to have a high school or a GED (Delta Service Corps, 1999). AmeriCorps service addresses community needs in one of four areas: education, public safety, human services, and the environment. AmeriCorps members receive a living allowance[2] and health care[3]. Some eligible volunteers also receive support for

childcare and housing (AmeriCorps Member Handbook, 1999). After one year of service, members receive an education award—full time members receive $4,725 and part-time members receive $2,362. The award may be used to help finance higher education, to pay off existing student loans, or to pay for expenses incurred while participating in an approved school-to-work program. A former welfare recipient who now has a bachelor's degree and is working full-time for a private company indicated that AmeriCorps program opened a door for her college education.

AmeriCorps programs are a good opportunity for welfare mothers to get off welfare and go on to college. About half of all welfare recipients have a high school degree or a GED (Center on Budget and Policy Priorities, 1993), and many are already involved in higher education (Burghardt & Gordon, 1990). AmeriCorps services allow women to change their image from being on public assistance to serving the nation as a volunteer. Funding for AmeriCorps is not from a welfare grant, so there is no stigma associated with being an AmeriCorps member. Benefits that AmeriCorps members receive (living allowance, health insurance, childcare, and housing) are more than what welfare mothers get from welfare grants. All members receive training at the beginning of their service, as well as project-specific training during service. Unlike welfare recipients on community service where they may not be learning any additional employment related skills, AmeriCorps members learn new skills before and during their services and obtain various work experiences. AmeriCorps also provides future educational and/or career support services to its members. For example, AmeriCorps has prepared a handbook that can help its members write a resume and interview effectively, identify jobs in the areas of interest, use the web for job research, apply for college or graduate programs, and stay involved in services. AmeriCorps alumni indicate that their AmeriCorps experience has been helpful to them to succeed as students, as entrepreneurs, and as professionals in the nonprofit field and in the private sector (AmeriCorps News, 1999).

ANALYSIS AND DISCUSSION

Recent policy changes limit education and training of poor women with children. Welfare and educational reforms push

short-term program options without regard for long-term costs and benefits. The new policies place the emphasis on immediate jobs for poor women but ignore the importance of postseconadry education to get single mothers off welfare and into the job market. The new policies eliminate access to postsecondary education of women with children, which has been one of the most promising pathways out of poverty for them (Kates, 1996).

The new law is forcing more poor women with children to seek employment in the labor-market within a tight time limit. The probability of women with children finding fruitful employment is uncertain, given the situation created by the PRWORA. Since welfare reform will add one to two million persons to the labor force from 1993 to 2005, it will drastically reduce the real earnings of less-educated women by increasing job seekers at the lower rungs of the economic ladder (Bartik, 1998). Women with low levels of education and young children often find unskilled work. This unskilled work is usually unstable, offering low wages (often \$5—\$7) and low fringe benefits (National Conference of State Legislation, 1998). Women working in such jobs seldom earn enough to lift a family out of poverty. A study from Oregon indicates that while welfare caseloads declined, the poverty rate in that state increased (ECONorthwest, 1998). Similarly, in Wisconsin, in spite of the rapid growth in the economy and a tremendous decline in the welfare rolls, the number of poor declined marginally, and the number of extremely poor (below 50% of the poverty level) increased sharply from 1989 to 1997 (Moore & Selkowe, 1999). Another study indicates that in 1996, over 2.7 million children (19 percent of all poor children) came from families whose heads worked full-time year round but earned incomes below the official poverty threshold (Wertheimer, 1999). This clearly indicates that forcing parents directly into work may get their children off welfare, but it does not guarantee that they will escape poverty (FitzPatrick, 1999; Kates, 1999b.; Wertheimer, 1999).

Ironically, while the U.S. economy is booming, more and more poor families, many of whom are employed, are turning to food pantries, soup kitchens and other emergency food services to survive hunger ("Hunger on the rise," 1998; Revkin, 1999a; 1999b). One reason for material hardship is that single mothers' expenses (e.g., childcare, housing, transportation amd clothing)

rise sharply when they work (Jencks, 1997). Many advocates argue that if we want to make low-wage work a viable option for women with children, a wide range of government support systems—childcare, health care, housing and a higher minimum wage—is needed (Savner, 1996). Unavailability of such subsidies will defeat the purpose of 'welfare to work'. The most important issue will not be whether a state meets the work participation quotas or not, but whether it is able to create effective systems that assist welfare recipients to prepare for, find, and maintain stable employment and economic independence. While these supports are necessary, helping poor women attain economic independence in the long run demands our investing in their college education, the most important factor in realizing the transition from welfare to work, in securing stable jobs with higher incomes and better benefits. Since investing in the education of women has individual, family and social returns, the federal, state and local governments should provide assistance when they are enrolled in higher education courses both at private and public schools. They should receive full tuition.

New policy measures should be initiated to encourage women with children to gain more education. Under the current policy, single mothers are required to find volunteer or paid work immediately, rather than engaging in education or substantive training programs. Moreover, rigid time limits are imposed on welfare benefits, with no subsequent safety nets, regardless of individual circumstances. We propose a public policy which views education as a valuable activity for recipients of welfare and supports investment in the education of women with children. Mothers on welfare can successfully gain college education with some support and counseling services (Thompson, 1993). Some states have obtained waivers from the federal government to allow women on welfare to continue in two- and four-year postsecondary programs. For example, Vermont is allowing women to count coursework toward a four-year degree as work participation and is offering support services for childcare and transportation. Other states that do not have waivers are not able to allow their TANF recipients to enroll in two- or four-year degree programs (e.g., Georgia, North Dakota, Oklahoma). Some strategies to support postsecondary education of women with children are discussed below:

First, stop the clock while welfare recipients are attending two-year or four-year degree programs. Poor women with children and limited resources will need more than four years to finish a Bachelor's degree (Naples, 1998).

Second, provide TANF money and Food Stamps while mother-only families are participating in education and training including postsecondary education and training. The inconsistencies of student aid and public assistance is one of the biggest barriers for poor women to attend college. One example is the inconsistency between the Reauthorization of the Higher Education Act of 1986 and the Tax Reform Act of 1986. While the Higher Education Act of 1986 does not count tuition as income, the Tax Reform Act of 1986 redefined scholarships and fellowships as taxable income (Kates, 1991). Studies show that poor women viewed financial aid as one of the most important influencing factors for going to school or getting an education (Boldt, 2000; Gittell, Gross, & Holdaway, 1993). While it is understandable that low-income and minority women are often forced to make short-term decisions about investment in their own human capital, social policies that eschew long-term investment in women's education are counterproductive. In order to resolve the inconsistencies between student aid and public assistance, agreements that grants will not be counted as living expenses should be articulated between state financial aid offices and state departments of public welfare. The criterion to avoid having grant money or private scholarships counted as income and deducted from benefits should also be agreed upon (Rosen, 1983).

Third, support services—childcare and transportation—should be subsidized while women are attending school. Some of the money that is being set aside to subsidize childcare and transportation of women on public assistance could be used to subsidize the same services for women who are attending college.

Fourth, Individual Development Accounts are a good idea but more states need to allow women to save for postsecondary education in their IDAs. Currently, only eleven states are allowing TANF recipients to save money for education in their IDAs. It is not clear if and how many poor women are currently participating in this program. Most states have not appropriated funds for state match into IDAs. Many states have not even allocated welfare

monies for IDAs. Incentives (tax credit or tax exemptions) made available thus far are marginal. To make a significant impact in the lives of women in the margins, federal and state governments will have to generously commit to matching funds. Perhaps a portion of the $4 billion saved from declines in welfare caseloads could be allocated for matching funds ("White House releases glowing data on welfare," 1999). Matching rates and tax incentives to private contributors could be raised. Also the saving ceiling could be raised so the poor women are not penalized for saving.

Fifth, social service providers should be educated about programs such as the AmeriCorps, so that they can inform welfare mothers about these services. Since half of the welfare recipients have a high school degree or a GED (Center on Budget and Policy Priorities, 1993; Kates, 1996), they are eligible to participate in AmeriCorps services, which would also open a door for their postsecondary education.

Sixth, states should create a separate and state-funded public assistance program for welfare students enrolled in postsecondary education. Such programs could allow states to provide benefits to students from state funds so that the students are not subject to federal TANF restrictions and requirements.

Finally, educational institutions must develop policies that improve access to higher education for low-income women. Higher education institutions can impact the actual numbers of welfare recipients who enroll in college degree programs (Gittell & Covington, 1993). A dearth of programs and support services on campuses creates barriers for poor women to attend college (Gittell & Moore, 1989). Educational institutions should create opportunities such as flexible course schedules, supportive services, and campus employment to attract and meet the needs of welfare recipients (Rooney, 1998). While several states (e.g., California, Philadelphia, Kentucky) have created new work-study initiatives designed explicitly to meet the needs of welfare recipients (Cohen, 1998; Greenberg, Strawn & Plimpton, 2000; Johnson & Kaggwa, 1998), more states need to follow suit.

CONCLUSION

There is a direct link between postsecondary education and a secure financial future. Education provides choices in life. The

high individual, family and societal rewards to investing in the education of women are unquestionable. Moving recipients into work that can support their families without welfare payments should be the primary goal of welfare reform. Education is critical for moving mothers from welfare to work and is the only reliable way for them to sustain a life above the poverty level. Investing in the education of poor women is critical to helping them break the cycle of poverty and for the healthy development of the nation. Yet, the PRWORA allows women only up to 12 months of vocational training while on welfare. Understanding the constraints and resources that are available for low-income women who wish to attend higher education is critical for researchers, policy makers and social service providers. The federal and state initiatives toward postsecondary education of poor women with children are severely inadequate. With commitment from federal, state, local governments, service providers and educational institutions, we can develop (or strengthen) policies and programs that improve low-income women's access to higher education.

Appendix A

Literature and information obtained from the following sources were used to construct table 1(states' regulations on post-secondary education)

State	*Source of Information*
Arizona	Department of Economic Security, Phoenix
Arkansas	Arkansas Enterprise Group, Good Faith Fund; Arkansas Department of Human Services
California	Price, C.R. & Greene, J.L. (1999), cited above has some information from 42 states; Cohen (1988) cited above; Urban Research Division, Chief Administrative Office, County of Los Angeles; UCLA Department of Social Welfare; Department of Social Services; Low-Income Families' Empowerment through Education (LIFETIME)
Colorado	Colorado Department of Human Services
Delaware	Senate Bill no 1; Delaware Health and Social Services, Division of Social Services
Georgia	Work First, Georgia Department of Human Resources and the Division of Family and Children Services
Hawaii	Department of Human Services, Hawaii
Idaho	Idaho Department of Health and Welfare
Illinois	Price, C.R. & Greene, J.L. (1999) cited above; Women Employed; National Center on Poverty Law; Illinois Welfare News, July 1999

Iowa	Iowa Department of Human Services
Kansas	Economic and Employment Support Commission
Kentucky	Office of Kentucky Legal Services, Kentucky Domestic Violence Program; Price, C.R. & Greene, J.L. (1999) cited above; Cabinet of Families and Children, Department of Community Based Services; Women in Transition, Women's Center, University of Kentucky; Women's Center, University of Louisville
Louisiana	Department of Social Services, Family Independence Work Program, Louisiana
Maine	Price, C.R. & Greene, J.L. (1999) cited above; Alexander, M. & Clendenning, D. (1999). The state of Maine's parents as scholars program: Executive summary of early findings. Center for Community Inclusion. University of Maine.
Massachusetts	Center for Human Resources, Heller School, Boston University; Welfare Education Training Access Coalition
Michigan	Michigan Family Independence Agency, Office of Communication
Minnesota	The Student Parent HELP Center, University of Minnesota; Minnesota Department of Human Services
Missouri	Division of Family Services, Department of Social Services, Missouri
Montana	Department of Public Health and Human Services, Montana
New Jersey	Work First New Jersey

continued

Appendix A

Continued

State	*Source of Information*
New York	Greene, J (1999). Model College Programs. Howard Samuels State Management and Policy Center, Office of Temporary and Disability Assistance
North Carolina	Work First Program, Department of Health and Human Services, Department of Social Services
North Dakota	Department of Human Services
Ohio	Legislative aide to Senator Eric D. Fingerhut; Ohio Works First Program
Oklahoma	Department of Human Services
South Dakota	Department of Social Services
Tennessee	Department of Human Services; Institute of Women's Studies, Emory University
Utah	Department of Workforce Services, Employment and Development Division
Vermont	Department of Social Welfare
Washington	Department of Social and Health Services
West Virginia	West Virginia Works
Wyoming	Price, C.R. & Greene, J.L. (1999) cited above; Cohen (1998) cited above.

NOTES

1. To meet work requirements, single parents receiving cash assistance must work at least 30 hours per week, and two-parent families must work at least 35 hours per week.
2. The living allowance provided to AmeriCorps members varies among programs. Most full-time members receive an annual allowance between $8,340 and $16,680 (AmeriCorps Member Handbook, 1999).
3. AmeriCorps programs provide health care coverage to all full-time members (family members are not covered) who do not have adequate health care coverage at the time of enrollment. At minimum, member policies cover physician services for illness or injury, hospital room and aboard, emergency room care, x-ray and laboratory costs, prescription drugs, mental or nervous conditions (may be limited), and substance abuse (may be limited). In addition, member policies include the following: an annual deductible of not more than $250 per individual; a co-pay requirement of not more than 20 percent or a comparable fixed fee; an out-of-pocket expenditure of not more than $1,000 per individual; and a lifetime maximum benefit of at least $50,000 for each occurrence or cause (AmeriCorps Member Handbook, 1999).
4. According to the Fair Labor Standard Act, TANF recipients are not required to work more than the combination of their grant and food stamp allotment divided by the minimum wage.

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