## Letters to the editor

Communities & Banking welcomes your reactions to articles and your suggestions. All letters are subject to editing.

## **Investing in Higher Education**

In the spring 2008 issue, Philip A. Trostel made the case for public spending on higher education. Findings from the Crittenton Women's Union on the education needs of low-income Massachusetts women support his arguments.

The Massachusetts Family Economic Self-Sufficiency Standard (FESS) was developed by the Women's Union in 1998 and updated most recently in 2006 by Crittenton Women's Union. Unlike federal poverty-level guidelines, FESS is sensitive to family configuration and is adjusted for local cost of living. For example, it shows that an adult with two children needs \$48,513 to be self-sufficient in Worcester and \$58,133 in Boston.

Many working poor families do not earn that much, partly because of a lack of postsecondary education. Nationwide in 2004, high school graduates over age 25 earned \$30,610 per year on average, while those with an associate's degree earned \$37,480 on average. For women, who make up the majority of heads of households for working poor families, the role of education is even greater. Women with an associate's degree earn 47 percent more on average than those with only a high school diploma; for men the gain is only 30 percent.

Unfortunately, higher education is not designed for parenting students, as

many of these women are. To his credit, Massachusetts Governor Deval Patrick has articulated a goal of providing two years of free community college to Massachusetts residents. Given the state's budget constraints, it should consider helping those most in need and doing, at a minimum, the following: giving funding priority to low-income, parenting students; interpreting the two years of free community college as credits earned, rather chronological time; and offering career counseling and increased child-care support.

Additionally, the state should be aware that many parenting students work one or more jobs while attending school part-time, limiting their access to the scholarships and loans available to fulltime students. Massachusetts has begun to address some of the financial barriers through the Educational Rewards Grant and Loan Program, which provides lowincome individuals with grants of up to \$3,000 and loans of up to \$10,000 to support part-time postsecondary education in high-demand occupations. The program is a tremendous step forward, but the state could conduct more outreach to ensure that workers know about the program and should increase and make permanent the funding for the program.

If policymakers make a relatively small investment in educational supports for working poor families and help them become economically independent, the economy will be strengthened, the government will save many thousands of dollars otherwise spent funding a lifetime of subsidies, and Massachusetts adults and their children will enjoy a better quality of life.

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