

## Educational Attainment- Creating Opportunities and Removing Barriers

### Description

Educational attainment is a pathway to opportunity and has a direct impact on a person's employability, income and overall quality of life. SCAN found a relationship between educational attainment and experiences with economic and other household challenges. The majority of adults experiencing the greatest difficulties with major household challenges have not completed high school or a GED. Adults who have completed high school or a GED are still more likely to experience more major or minor household challenges than respondents who have even some additional post-secondary education. Adults who completed either a technical or academic degree program were less likely to experience household economic challenges than those who had not completed a degree program. Correspondingly, respondents in the lowest income groups were more likely to report their completed level of education as high school or less.

Our community has excellent resources for post-secondary education, including strong technology-based learning options. Low-income adults who are interested in furthering their education often face barriers. These include difficulty obtaining financial aid or loans because of a poor credit history or criminal background and finding transportation or child care to allow them to attend classes. Many who might benefit from distance education or on-line learning options do not have access to the required technology. Spanish-speaking individuals reported additional barriers due to language difficulties and the lack of work permits, Visas or other appropriate documentation.

### Monroe County Fast Facts:

#### Percentage of Population with High School or BA Degrees as their Highest Education Level

Educational Attainment	2002 Population with a High School degree or Equiv as highest level	2002 Population who hold a BA degree as highest level
Monroe County Community School Corporation District	25%	21.5%
Richland Bean Blossom School Corporation District	39%	10.5%

For 2002:

- The Monroe County public school graduation rate for 12<sup>th</sup> graders was 90.7% (Indiana 91.1%)
- 71.6% of Monroe County public high school freshmen graduate in 4 years (Indiana 66.4%)
- 66.4% of Monroe County public high school graduates intend to enroll in a 4-year college (Indiana 57.8%)
- 4.1% of Monroe County public high school graduates intend to enroll at a technical or vocational college (Indiana 7.8%)

*For additional education statistics for Monroe County and the MSA refer to the Statistics Supplement, including pages 9 and 15.*

## Key Findings

### Educational Attainment and Household Challenges

The following chart shows the education level for participants in the Household Telephone Survey by all households, non-student households with an annual income of less than \$25,000, and non-student households with an annual income of less than \$15,000. Comparative data is also provided for the 42 clients who completed the same survey at a social service provider agency.

Education Level Completed	All Households	Non-student Households with income < \$25,000	Non-student Households with income < \$15,000	Provider Clients
Less than high school	4%	18%	33%	21%
High school or GED	28%	30%	33%	38%
Vocational/technical degree	3%	4%	5%	13%
Some college	27%	18%	5%	20%
College degree/Bachelors	20%	15%	10%	4%
Masters Degree	14%	11%	10%	4%
Doctorate (JD, MD, PhD)	3%	--	--	0%
Other	1%	4%	4%	0%
	N=307	n=125	n=71	n=42

Respondents with lower levels of educational attainment were about twice as likely to report major problems paying for basic needs, including food, clothing, utilities and keeping the car running. They also reported greater difficulty “finding a job that pays enough to meet the family’s basic needs.” There was not a significant difference for difficulty paying the rent or mortgage based on educational attainment.

Survey participants were also asked if reading presented a challenge to them in their daily lives. Reading was not found to be a significant problem for 95% of the respondents. It was a minor problem for 3% and a major problem for slightly over 1%. By comparison, the provider client surveys indicated that, while it was not a significant problem for 88%, it was a minor problem for 10%, and a major problem for 2%. This difference can be explained by the fact that the client surveys assessed a population with a lower level of educational attainment (21% had not completed high school) and include Spanish-speaking and other individuals for whom English is a second language.

### **Challenges and Barriers to Learning Opportunities**

SCAN key informants identified challenges and barriers to maximizing available learning opportunities for various populations. Their comments are summarized below:

- **Families at economic risk** may include adults with lower levels of education who are underemployed or unemployed. The destabilizing effects on the “working poor” include hunger, lack of medical care, and problems with economic household issues, which in turn, often lead to family stress, anxiety, depression, and substance abuse. In some cases, there is even a greater incidence of child neglect and abuse or domestic violence. Children or youth in these situations often have increased absenteeism from school. They may not have adequate food or clothing. Some find themselves relocating frequently, changing schools and losing positive adult mentoring relationships. There may also be increased incidents of juvenile delinquency.
- **Adults with poor credit histories** may have difficulty obtaining education loans or getting a loan at a reasonable interest rate. Without a loan, the cost of tuition reduces the amount of money available for needed living expenses or otherwise prevents an individual from pursuing an education.
- **Adults who need child care services** may not be able to take advantage of community Adult Education programs that offer language skills, basic skills, and GED programs to improve employability. Some programs have found it helpful to have low-cost or free child care in close proximity or on site. The lack of affordable child care is an obstacle for some members of this population, and prevents them from moving forward. These costs are often no longer covered because of changes in the voucher program.

- **Individuals in need of transportation to attend classes** include people in outlying geographic areas, people with lower income levels, some elderly, and some people with disabilities.
- **Incarcerated adults can take classes** held at the jail for basic skills development, GED preparation, and employability. Monthly GED testing is given, but the programs have increased in demand – 25% in past year– while funding from federal and local sources is decreasing.
- **Spanish Speaking Teens and Adults** may face the language barriers that are often encountered by those whose first language is not English. Some undocumented workers can't access education opportunities. Also, there is not enough space in the teen education program for all interested students; as of spring of 2003, there was a 3-month wait for access to the program.
- **Individuals with severe mental health issues** may not be able to pursue an education or employment, because they are no longer receiving necessary treatments, case management, or medications after changes in state policies and funding cutbacks.

### **Community Resources for Educational Attainment**

The residents of Monroe County are fortunate to have a variety of formal education systems in place, including two pre-school – 12<sup>th</sup> grade public school systems, a diversity of pre-schools including a Head Start program, several private and independent schools, alternative high schools, and post-secondary learning opportunities including Indiana University and Ivy Tech State College – Bloomington, both of which have Continuing Education programs. There is also a sizable home-schooling community. Career development opportunities for youth are provided through the schools and the Franklin Initiative. Bloomington is heavily “wired”, and many residents have access to the Internet. (Many of the social service agencies in Bloomington first gained access to the Internet by participating in the Indiana Association of United Ways/Lilly Endowment Giant Step Initiative led by United Way and HoosierNet in the mid 1990s).

Informal education resources are equally strong. The public library has two locations, and is studying the feasibility of a third location. Over 3000 patrons on a daily basis utilize the library. Additional opportunities are provided by Indiana University, Ivy Tech, WonderLab, the city and county Parks and Recreation Departments and the educational enrichment classes offered by many community organizations (*see the section on Youth Development*).

There are a variety of ongoing and expanding efforts to meet the growing demand for basic adult education, including programs offered at the new Family Resource Centers and at the jail. Some programs are designed for non-native English speakers. Providers of the Spanish-language GED programs estimate that they are meeting about 75% of the needs of teens and 20% of other Latinos. Some of the

organizations involved in these efforts include Monroe County Community School Corporation Adult Education, the Monroe County Sheriff's Department and Jail, FSSA (IMPACT), WorkOne, the Monroe County Public Library, Youth Services Bureau, IU Family Housing, Ivy Tech State College – Bloomington, IU Continuing Studies, Monroe County Probation Department, the City of Bloomington, Head Start, Vocational Rehabilitation, the IU School of Education, and VITAL.

Several community organizations and social service agencies work cooperatively to provide school supplies to low-income children and their families. In 2002, these organizations estimated the need to provide assistance to 96 families. The actual number of families requiring assistance with school supplies as well as shoes for students was 300, more than three times the estimate. In-kind and financial support from both individuals and businesses supports these initiatives. Everyone involved in providing these services is concerned about increased demand in the coming years.

Some community employers have been working cooperatively with education institutions and other organizations to provide their employees with job and life skills development. Award-winning programs at several social service agencies, including Middle Way House and Stone Belt Center have made adult education, together with job and life skills development, a core portion of their mission. Some provide consultation to businesses on supporting and integrating their clients into the workforce.

## Places to Start

A lack of education and continued skill development beyond the high school level is directly linked to a lower income, which in turn, is one of the root causes for poverty and related challenges faced by individuals and families in our community. Increased education is vital to “breaking the cycle” from one generation of a family to the next. Effective partnerships among all three sectors – nonprofit human service providers, government and business (for-profit) - will be required to address the challenges and barriers.

Specifically, the community needs to

- Make sure that the entire community, including citizens and decision makers, is aware of the negative potential impact of low educational attainment on employment options, economic prosperity and overall quality of life.
- Ensure that children receive a quality education beginning at an early age. They must complete high school and graduate with competitive competencies and thinking skills. (*See Youth Development section*)
- Identify children, young people, and families who are at-risk, and would benefit from services to help them begin or complete additional education. Youth whose families move frequently, resulting in a change of school district, are one target population to observe.

- Provide resources for coordinated services so that individuals and families may overcome barriers and be able to effectively take advantage of a variety of educational opportunities, from GED programs to post-secondary and vocational education. This would include identifying sources of low-interest loans for those who may have difficulty qualifying or present a credit-risk; and securing child care and transportation services for those who need them. It may also entail helping some individuals gain access to the technology that would allow them to complete advanced online education on a schedule that does not conflict with employment and family responsibilities. Individuals with weaker reading, math or other basic skills may need tutoring or other support services.
- Ensure that these same opportunities and support services are available to individuals for whom English is not a first language.
- Foster partnerships between local employers and educational institutions. Business and workplace peers and mentors can have a positive impact by helping to instill self-esteem, respect for work, an appreciation of portable skills, and the need for continuing education.
- Acknowledge that there will be a population, many of whom are experiencing multiple and often chronic challenges, which will have difficulty reaching even a basic level of educational attainment. The community needs to plan how to best provide ongoing services for this population, and to consider sources and types of support, including stable funding.