

EXECUTIVE SUMMARY

Keeping College Within Reach: How Texas Can Move More Low-Income and Adult Students through College

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In the past decade and a half, Texas has made a major effort to improve the state's college access and completion outcomes through the *Closing the Gaps by 2015* plan. However, the state is not improving fast enough, and too few Texans, especially working adults and low-income Texans, have access to post-secondary education.

Obtaining a post-secondary education has never been more important for students seeking well-paying jobs. Businesses are relying more and more on workers with some form of postsecondary credential or skills training, and consequently a growing number of jobs that can raise Texans out of poverty or support a family require postsecondary education. By 2020, 62 percent of jobs in Texas will require some form of postsecondary education.¹ However, two-thirds of prime working-age adults in Texas lack an associate's degree or higher, leaving the state far behind other competitive large states in terms of educational attainment.

The rising cost of college, coupled with lower state support and inadequate need-based grant aid, leaves many low-income and adult students, those over the age of 24, to depend on working during school, attending part-time, and taking on debt to pay for college. Even with the perceived affordability of community colleges, Texas students at two-year institutions still have high unmet need after accounting for all grant aid, loans, and personal resources available to pay for college.²

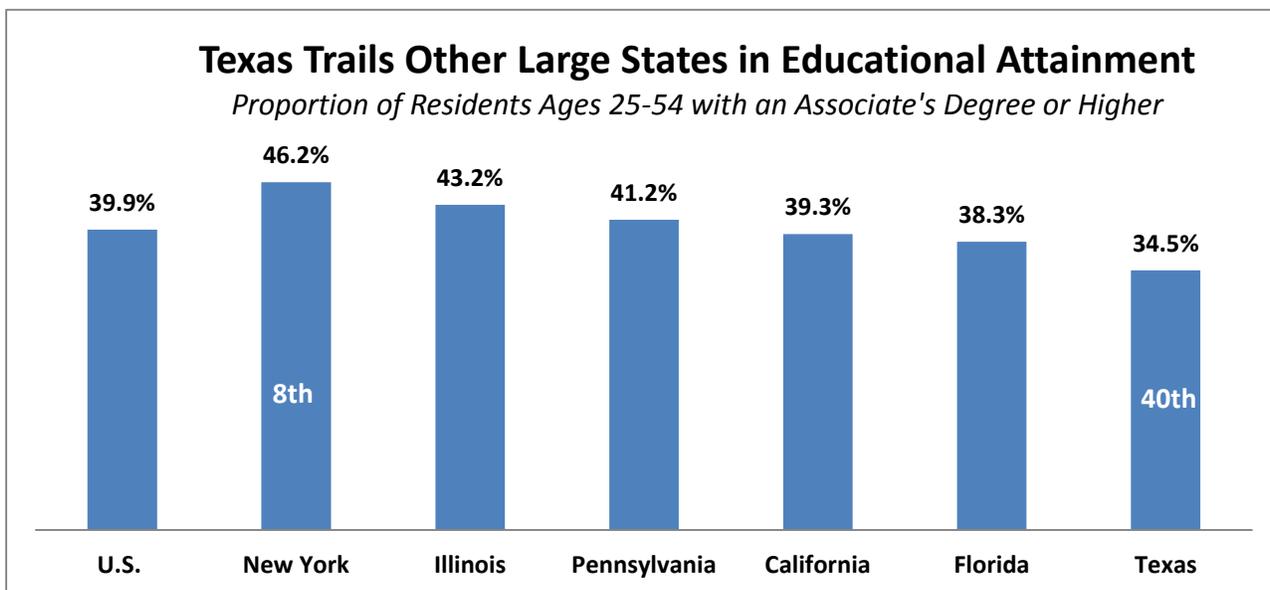
Texas stands at a crossroads as the 84th Legislative Session progresses and education stakeholders draft the next long-range plan for higher education. Key decisions about increasing state investments in higher education, including expanding need-based aid and work-study opportunities, enhancing student support services, and reducing student loan dependence and defaults will better equip students to succeed and complete college. Furthermore, the state has the opportunity to set a clear strategy for increasing the educational attainment of adult and low-income students in the state by setting goals and tracking student performance in the next master plan for higher education. Unfortunately, Texas lacks that clear strategy for how to move more low-income and adult learners into and through postsecondary education. Without additional student supports and strategies to promote college completion, barriers will persist for working adults aspiring to get a degree or college credential.

Policy Recommendations

This policy brief analyzes where Texas stands on college completion across our public community colleges and universities for low-income and adult Texans, and makes the following recommendations to promote access and increase completion in Texas.

- The Texas Legislature, Texas Higher Education Coordinating Board (THECB), and institutions of higher education should develop and design the state's next master plan for higher education to ensure the state sets goals and tracks the performance of low-income and adult students, including setting and reporting on specific strategies to reduce student loan debt across Texas' public community colleges and universities.
- The Texas Legislature should increase investments in need-based grant aid for low-income students.

- The Texas Legislature, in collaboration with THECB, institutions of higher education, and the business community, should take steps to reimagine and expand investments in the state’s Texas College Work-Study program to enhance the college experience and reduce the financial burden on Texas students.
- Texas colleges should enhance student support services that connect students with critical services such as low-cost child care, public benefits enrollment, and other academic supports and programs that put students on a career pathway to good jobs.³
- The Texas Legislature, THECB, institutions of higher education, and other education stakeholders should expand the state Student Loan Default Prevention and Financial Aid Literacy Program to educate all student borrowers on managing debt and improving their financial aid awareness.



Source: CPPP Analysis, Working Poor Families Project, Population Reference Bureau, analysis of 2012 American Community Survey.

¹ Anthony P. Carnevale, Nicole Smith and Jeff Strohl, Georgetown University, Georgetown Public Policy Institute, Center on Education and the Workforce, *Recovery: Job Growth and Education Requirements by 2020*, Web: <https://georgetown.app.box.com/s/kg8r28e48gsaw8ypplxp>.

² Texas Higher Education Coordinating Board (THECB), *Report on Student Financial Aid in Higher Education for Fiscal Year 2013*, page 17. Web: www.thecb.state.tx.us/reports/PDF/3578.PDF.

³ Katherine Saunders, *New Study on Postsecondary Outcomes for Returning Adults*, Center for Law and Social Policy, Center for Postsecondary and Economic Success, Web: www.clasp.org/issues/postsecondary/in-focus/new-study-on-postsecondary-outcomes-for-returning-adult-students.

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