

# Clearing the Jobs Pathway



## Removing Non-Academic Barriers to Adult Student Completion

Poverty & Lack of Economic Self-Sufficiency

Nutrition Assistance Eligibility

Housing Insecurity & Homelessness

Presence of Children in the Home

Usual Working Hours

Access to a Vehicle

Access to Computers and the Internet



A REPORT PRESENTED BY



A Program of **INCAA**  
INDIANA COMMUNITY ACTION ASSOCIATION

WITH GENEROUS FUNDING FROM

**TheJoyceFoundation**



The Working Poor Families Project

JUNE 2017  
[INCAP.ORG/IIWF](http://INCAP.ORG/IIWF)



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# Executive Summary

## IN ORDER TO REACH THE STATE'S WORKFORCE AND ECONOMIC GOALS,

Indiana needs leadership to better align resources for adult students and to remove barriers that stand between them and post-secondary education and training programs. The state has made progress in tailoring academic and training programs to workforce demands and made steps toward incentivizing those programs with financial aid. And yet, too many of the would-be students who need these programs most never take the first step because their path is blocked by non-academic barriers. Many more start but stop or drop out permanently before completing degrees and credentials that would benefit their families and Indiana's economy. A few examples:

- **MORE THAN 1 IN 3 HOOSIERS LIVE BELOW ECONOMIC SELF-SUFFICIENCY**, but even more (over 40 percent) adults pursuing post-secondary education and training cannot afford basic costs, compared to 29 percent of those not in training.
- **FOOD INSECURITY HITS ADULT STUDENTS AND THEIR FAMILIES HARD**, but while 26.8 percent of adult students may be eligible for nutrition assistance, only 20.2 percent of these students actually receive it.
- **HOUSING INSECURITY AND HOMELESSNESS**: Affordable housing is a barrier for would-be adult students, many of whom are low-income. 43.9 percent of Indiana renters spend 30 percent or more of their income on rent and utilities on housing and utilities, a major risk factor for housing insecurity. Across the Midwest, 48 percent of community college students are housing insecure, and 12 percent are homeless.
- **CHILD CARE IS THE LARGEST COST FOR WORKING FAMILIES**, and the cost and lack of access prevents many new parents from starting training programs. The attending rate for adults with children under 5 is only 8.3 percent, but is 31.4 percent for those with kids ages 5-17 (school-age).
- **HOURS WORKED**: 47 percent of adult students work full-time on top of school and family responsibilities, and a full 82.3 percent work at least 1 hour per week. Putting the work/study/family ratio out of balance puts completion at risk.
- **LACK OF RELIABLE TRANSPORTATION**: Only 2.9 percent of adults attending post-secondary programs did so without access to a vehicle. Without reliable access to a vehicle, it's extremely unlikely for adult students to attend and complete.
- **INCREASING NECESSITY OF INTERNET ACCESS**: Only 8.5 percent of adults attending post-secondary programs did so without home internet access, which is now often required for both online and traditional coursework.

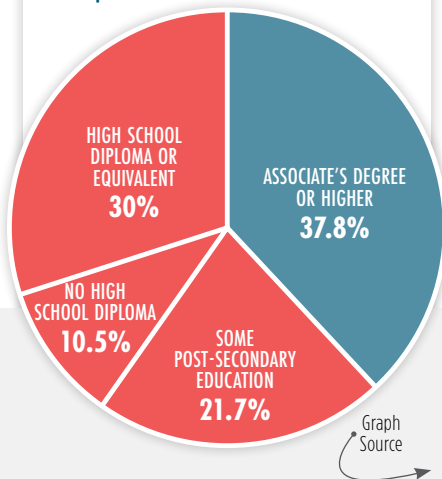
To meet these challenges, Indiana needs leadership from the very top of state government to align policies, break down agency silos, and ensure accountability for resources and outcomes for adult students.



# Introduction

**INDIANA HAS DECLARED THAT IT HAS A WORKFORCE READINESS PROBLEM**, with “more than one million jobs to fill over the next ten years”, but not enough Hoosiers currently have the education and training to fill them.<sup>1</sup> To improve Indiana’s workforce readiness, the state has concentrated on increasing completion rates, with a goal of achieving 60 percent of Hoosiers with a quality degree or credential by 2025.<sup>2</sup> Increasing the educational attainment of adults, especially working adults and those with children, will be crucial to meeting this goal. However, working adults face barriers that keep them from accessing, persisting in, and completing higher education. Even a small break in needed services (such as transportation or child care) can force adult students to stop or drop out of coursework in order

In 2015, Indiana ranked 41st in the nation, with 30 percent of prime working-age adults ages 25 to 54 with only a high school diploma or equivalent. An additional 10.5 percent don’t even have a high school diploma.



to fulfill work and family obligations, thereby putting their educational goals on hold and their completion at risk. This fact has been recognized by Indiana’s effort to encourage adult students that ‘[You Can Go Back](#),’ citing 750,000 adults with some college (but no degree).<sup>3</sup>

The need for Indiana to address systemic barriers to adult completion



is highlighted by the state’s current level of educational attainment for working-age Hoosiers. In 2015, Indiana ranked 41st in the nation, with 30 percent of prime working-age adults ages 25 to 54 with only a high school diploma or equivalent, or 762,825 total. An additional 10.5 percent of these prime working-age Hoosiers don’t even have a high school diploma (268,110 total), some of whom have low foundational reading and math skills requiring additional literacy, adult basic education, high school equivalency, and/or remediation in order to unlock the potential of workforce credentials and post-secondary education. Meanwhile 21.7 percent of the prime working-age cohort has some post-secondary education but no degree, or 550,750 Hoosiers. These three groups combined add up to nearly 1.6 million Hoosiers that likely need to increase their skills to be competitive in today’s economy. Furthermore, of Indiana’s 299,915 low-income families, 74.8 percent worked in 2015, demonstrating that solutions to completion must take into account the work and family-life balance for low-income adult students.<sup>4</sup>

This report delves deeper into non-academic barriers to adult students’ access

- 1 Braun, Steven. “Preparing Our Work Force: We Must Do More.” Inside Indiana Business, (March 30, 2017). [goo.gl/XbaH3T](http://goo.gl/XbaH3T)
- 2 Indiana Commission for Higher Education, “Reaching Higher Achieving More” (n.d.) Accessed May 24, 2017. [goo.gl/BXEjpf](http://goo.gl/BXEjpf)
- 3 State of Indiana. “State of Indiana Announces New Initiative to Encourage Adults to Complete College Degrees.” (February 16, 2016). [goo.gl/4eL5zI](http://goo.gl/4eL5zI)
- 4 Working Poor Families Project data generated by Population Reference Bureau, analysis of 2015 American Community Survey (2016).



## Non-Academic Barriers to Adult Student Completion



**POVERTY & LACK OF ECONOMIC SELF-SUFFICIENCY**



**NUTRITION ASSISTANCE ELIGIBILITY**



**HOUSING INSECURITY & HOMELESSNESS**



**THE PRESENCE OF CHILDREN IN THE HOME**



**USUAL WORKING HOURS**



**LACK OF ACCESS TO A VEHICLE**



**ACCESS TO COMPUTERS AND THE INTERNET**

to higher education and provides a series of recommendations to reduce non-academic barriers to adult student completion of higher education in Indiana. By ‘non-academic barriers’, we include life circumstances not related to a student’s academic preparedness that may limit a student’s ability to complete a higher education degree or workforce credential. To generate our findings and recommendations, we use data from the Public Use Microdata Sample (PUMS), collected through the 2014 American Community Survey (ACS). In order to paint a picture of barriers for adult students, we restrict the population under study to 25 to 55 year olds residing in Indiana, an age category used by the Census.

The barriers reviewed in this study include:

- Poverty and lack of economic self-sufficiency
- Nutrition assistance eligibility
- Housing insecurity and homelessness
- The presence of children in the home
- Usual working hours
- Lack of access to a vehicle
- Access to computers and the internet

In 2014, 167,725 working-age adults in Indiana pursued post-secondary education or training, or 6.3 percent of the population between 25 and 55 years old. The percentage attending post-secondary education (PSE), which does not distinguish between two-year and four-year degree programs, was 4.5 percent, with about 120,000 students. The percentage of adults pursuing a post-

TABLE 1A

### Indiana Adults’ \* Pursuit of Higher Education

Not Attending	2,477,500	93.7%
Post-Secondary	119,965	4.5%
Post-Baccalaureate Education	47,760	1.8%
<b>Total Adults</b>	<b>2,645,225</b>	

TABLE 1B

### Indiana Adults Without a Post-Secondary Degree

Non-High School Graduate	276,038	16.5%
High School Graduate	813,342	48.5%
Some Post-Secondary Education	586,378	35.0%
<b>Total Adults</b>	<b>1,675,758</b>	

baccalaureate graduate degree was smaller at 1.8 percent. Graduate student data are presented but not discussed in further detail, as these students have already completed a baccalaureate degree and will not contribute to expanding the base of individuals needed to meet Indiana’s 60 percent goal. Henceforth, the term ‘post-secondary’ will refer to those students pursuing two- or four-year programs and not graduate students.

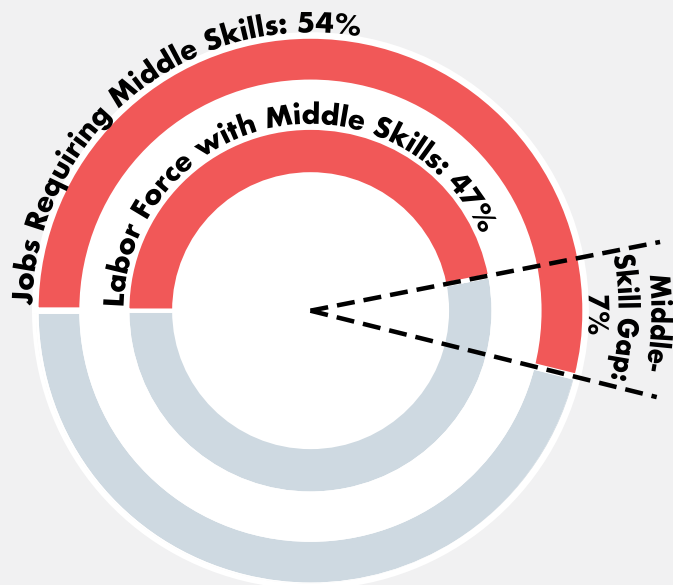
According to Table 1b, 1,675,758 Hoosiers age 25-55 have not attained a post-secondary degree. Of these nearly 1.7 million prime working-age Hoosiers without a degree, 16.5 percent did not graduate from high school, 48.5 percent received a high school diploma or equivalent (but nothing more), and 35.0 percent had attended some

\* “Indiana Adults” and “All Adults,” as used in the charts and tables in this report, refer to all adults of prime working ages: 25 to 55 years.

## A Growing Middle-Skill Gap: 2012 to 2015

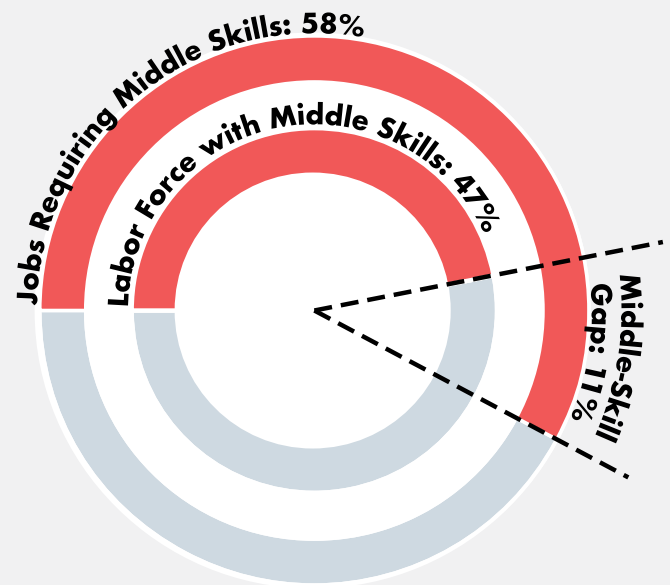
### A Comparison of Jobs Requiring Middle Skills with the Labor Force Available to Fill Them

FIGURE 1A  
2012



Source: See footnote #7.

FIGURE 1B  
2015



Source: See footnote #6.

college or post-secondary training, but did not complete a degree.

Other studies have found gaps between Indiana's education and workforce goals and the current attainment of Hoosiers. In calculating Indiana's progress to its 'Big Goal' of 60 percent, Lumina Foundation for Education found that in 2014, 40.9 percent of adults ages 25-64 had a quality post-secondary degree or credential, including 35.9 percent with an associate or bachelor degree, and 5 percent with a 'high-quality certificate'.<sup>5</sup> In projecting Indiana's workforce demands, the National Skills Coalition finds that 55 percent of all job openings will require 'middle-skill' education and training (beyond high school, but below a four-year degree). And while middle-skill jobs account for 58 percent of Indiana's labor market,

only 47 percent of Hoosier workers currently have the skills to compete for these jobs [FIGURE 1B].<sup>6</sup> This is an increase of 4 percent in the 'middle-skill gap' just since 2012, showing yet another reason why Indiana must find solutions to adult completion of these in-demand middle-skill credentials [FIGURE 1A].<sup>7</sup>

No matter the measure, with Indiana lagging far behind its education and workforce targets, the state will need to effectively focus resources on the nearly 1.6 million Hoosier adults without a post-secondary degree to upgrade their skills. But the adult enrollment rate of 6.3 percent suggests that many of these would-be students face barriers on the road to additional education and training that prevent them from reaching the starting point, much less the finish line.

5 Matthews, Dewayne. "A Stronger Nation Through Higher Education." Lumina Foundation for Education (2016). [goo.gl/raashH](http://goo.gl/raashH)

6 National Skills Coalition, "Indiana Middle-Skill Fact Sheet." (February 2017). [goo.gl/Zxs0c8](http://goo.gl/Zxs0c8)

7 National Skills Coalition and Indiana Institute for Working Families. "Indiana's Forgotten Middle-Skill Jobs: 2013. An Updated Look at Employment and Education Patterns in Indiana." Indiana Skills2Compete Coalition (September 2013). [goo.gl/rk0g1W](http://goo.gl/rk0g1W)



BARRIER TO ADULT STUDENT COMPLETION:

## Poverty & Lack of Self-Sufficiency

**THE LACK OF ECONOMIC SELF-SUFFICIENCY FOR MANY WORKING FAMILIES IS THE MOST OVERARCHING BARRIER** to adults gaining the skills and education they need to be competitive for high-wage, high-demand jobs that will provide for their families and move Indiana's economy to the next level. Despite declining unemployment since the recession, more than 1 in 3 Hoosiers don't earn enough to afford basic costs. The problem isn't limited to the poverty line, but continues to extend far above that federal measure, as **basic costs have increased more than 60 percent over the last decade in Indiana, while median earnings have only increased 9 percent.**<sup>8</sup>

Poverty is a considerable and persistent problem in Indiana. For all adults between 25 and 55 years old, the ACS estimated that the poverty rate was 13.4 percent in 2014, which was similar to the national rate of 13.2 percent. The rate was higher at 18.2 percent for adults who had not obtained a post-secondary degree, which is slightly lower than the national poverty rate for this demographic group at 18.5 percent. At 32.7 percent, the

poverty rate for those who did not graduate high school is significantly higher than for any other demographic group, indicating that the lack of a high school education is a significant barrier to an individual's economic viability [FIGURE 2A]. But even among those currently attending a community college, four year degree program, or graduate program, considerable percentages of these adult students are currently living in poverty [FIGURE 2B]. In fact, the poverty rate for these prime working-age students attending post-secondary education institutions is higher than the rate for those not attending. About 25,000 adults in post-secondary programs in Indiana were living in poverty at the time of the survey. This finding likely signifies that **the cost of attending a post-secondary education institution is not met by financial aid, and in fact plunges students below the poverty line**, even for those students who enrolled in school in order to improve their economic status. And these are not the stereotypical "cash-poor but resource-rich" traditional college students who can rely on parents for assistance, but rather adults who must support themselves, and frequently their own dependents, even as they pursue additional education.



Basic costs have increased more than 60 percent over the last decade in Indiana, while median earnings have only increased 9 percent.

However, the poverty rate is itself an outdated and poor measure for whether families have enough to get by. The federal poverty thresholds were created in the early 1960s by taking a family's food costs and

8 Pearce, Diana. "The Self-Sufficiency Standard for Indiana, 2016." Indiana Institute for Working Families (January 2016). [goo.gl/6wplw0](http://goo.gl/6wplw0)

FIGURE 2A  
**Poverty For Prime-Working-Age Adults  
 Without Higher-Education Attainment**

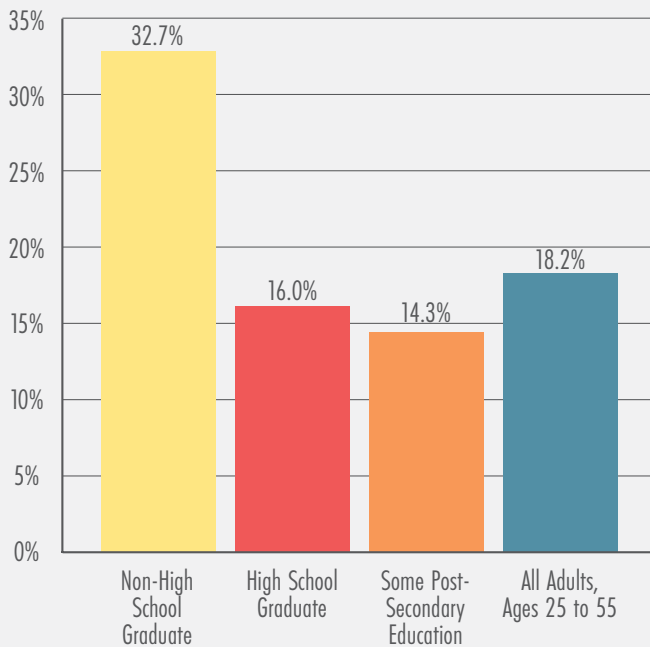
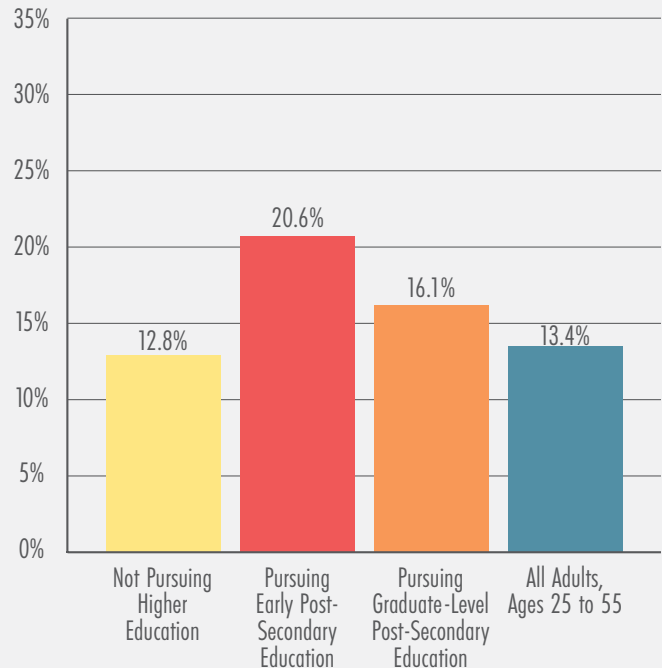


FIGURE 2B  
**Poverty For Prime-Working-Age Adults  
 Currently Pursuing Higher Education**



tripling them.<sup>9</sup> This is the same way the poverty level is determined today, although family budgets and other costs have drastically changed. To

The cost of attending a post-secondary institution is not met by financial aid, and in fact plunges students below the poverty line.

offer a more precise accounting for Hoosier families' basic costs and the income needed to afford them, the Institute commissions and maintains the [Indiana Self-Sufficiency Standard and Calculator](#) for 472 family types in all 92 counties. Funded in part by the Indiana Housing and Community Development Association, several

regional economic and workforce development boards and private utility foundations, the Standard breaks down the childcare, food, housing, transportation, healthcare, taxes, and

miscellaneous costs that are needed for a 'bare-bones' family budget. This budget varies by family type and by geography, as different regions of the state face varying prices for basic costs. For example, a family of one adult, one preschooler, and one school-age child in Allen County needs \$3,700 monthly to cover basic expenses, in Vermillion County (one of the least expensive), the income needed for the same family type is only \$3,268. But in Hamilton County, often the highest cost of living for any family, the same family type would need to earn \$4,963 for the same basic monthly expenses.

The Standard's self-sufficient income is already out of reach for many working families, and it does not include the savings needed to pursue post-secondary education or skills training that low-income workers need to pursue the jobs that will provide long-term economic security. [On the Road: Exploring Economic Security Pathways in Indiana](#), a companion report to the Standard, provides a blueprint for families to secure basic

9 Fisher, Gordon M. "The Development and History of the U.S. Poverty Thresholds — A Brief Overview." U.S. Department of Health and Human Services (1997). [goo.gl/AldvzX](http://goo.gl/AldvzX)





needs, create an emergency savings fund, and choose an economic security pathway, which can include post-secondary education. This is the by-the-bootstraps method for working families to slowly save and earn enough to progress along a career pathway. Unfortunately, it is not currently happening at rates that will meet Indiana's workforce and economic targets.

While self-sufficiency levels vary by family type and by county, self-sufficiency can be approximated at a basic level as being above 200 percent of the federal poverty line (FPL). In 2014, 40.4 percent of adult students attending sub-baccalaureate post-secondary education in Indiana lived below the self-sufficiency line, or 48,410 Hoosier adults attempting to navigate classes without earning enough to meet basic needs. This rate below self-sufficiency was higher for those pursuing post-secondary degrees and credentials than for those pursuing graduate studies, and higher than those

not pursuing any post-secondary education, as well as the rate for all Indiana prime working-age adults. Again, the implication is that **financial aid for working adult students compared to their basic needs is so low that merely pursuing education and training puts their economic self-sufficiency at risk**. For these students, even a small economic setback, like car trouble or an unexpected medical bill, can force them to drop out of school.

But as perilous as pursuing post-secondary education can be for adults, the alternative is *worse* for Hoosiers who currently lack post-secondary attainment. Nearly 60 percent of Indiana's non-high school graduates live below self-sufficiency, while 36.6 percent of high school graduates were below self-sufficiency, and 32 percent of those who had some college (but no degree) were also not self-sufficient [FIGURE 3B].

For students to have a reasonable shot at completing a post-secondary degree or credential, they must have a minimal level of financial security, or else a financial setback may force them to withdraw from their degree program. And living in poverty or below self-sufficiency surely makes students vulnerable to being forced to withdraw.

Indiana took an important, if incremental, first step by creating the state's first Adult Student Grant in 2015. The grant, recrafted from the former Part Time Student Grant is now exclusively eligible to

The lack of financial support for working-age adults pursuing post-secondary education and training is low enough that the very fact of pursuing that education puts their economic self-sufficiency at risk.

FIGURE 3A  
**Working-Age Adults and Students  
 and the Line of Self-Sufficiency**

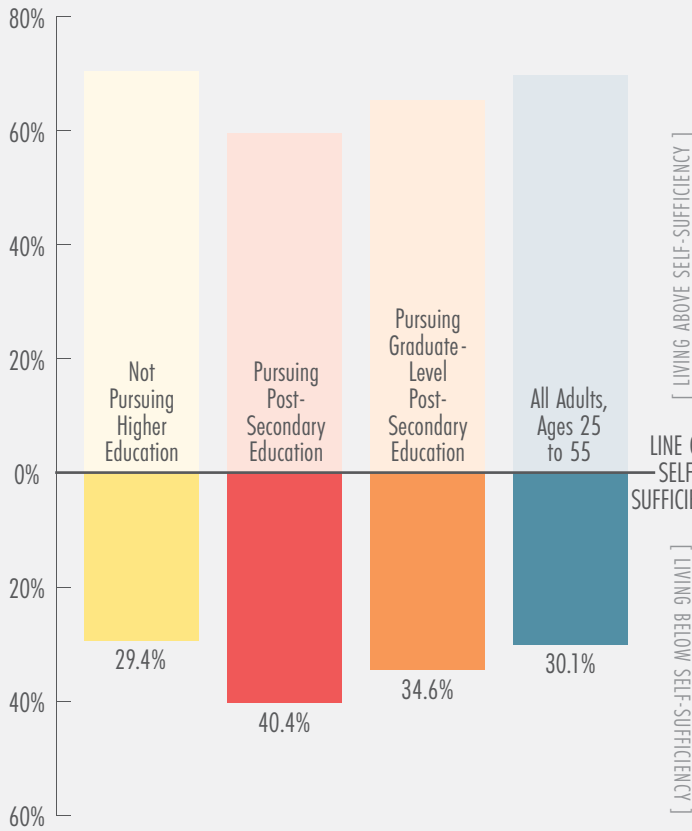
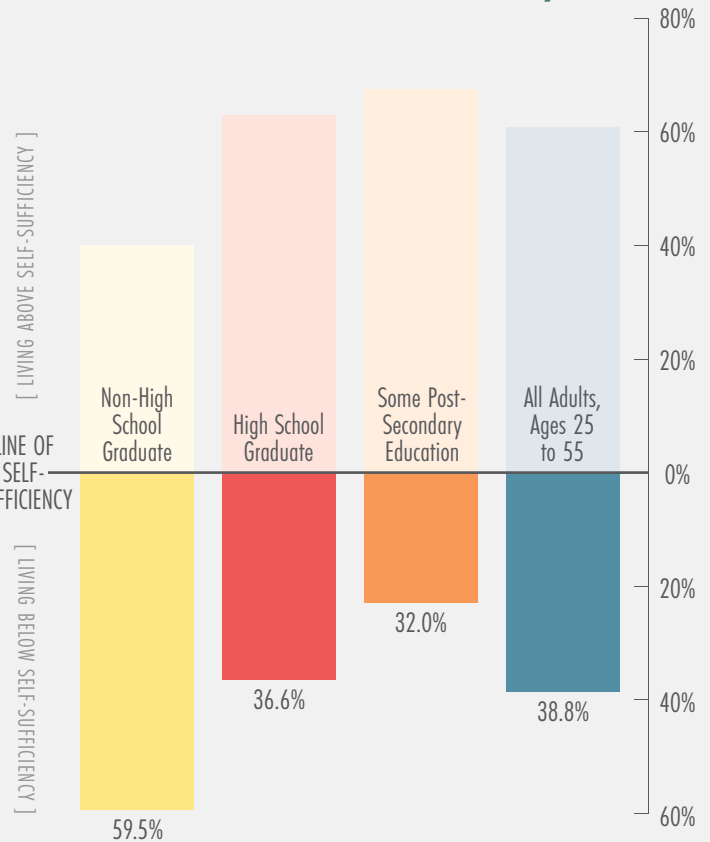


FIGURE 3B  
**Working-Age Adults and Those  
 Without Higher-Education Attainment  
 and the Line of Self-Sufficiency**



independent adult students (as determined by the FAFSA) taking at least six credit hours. The grant, set at \$1,000 per student, is the financial incentive of the Commission’s ‘You Can Go Back’ campaign for returning adult students, and is described as being “specifically designed to meet the unique needs of working adults.”<sup>10</sup>

In 2017, Indiana also created a new Workforce Ready Grant designed to apply to adults seeking workforce credentials and certificates in high-wage, high-demand fields.<sup>11</sup> This grant can be seen as a complement to the Adult Student Grant, which is aimed at associate and bachelor degrees. But while the grant is designed to be ‘last dollar’, that

is it would apply after other federal and state aid for which the student is eligible, it does not cover other financial needs beyond tuition and fees to the program at hand.

So while these new grants are commendable, they do not solve the problem that adults put their self-sufficiency in jeopardy by pursuing post-secondary education. Short of committing to supply adult students with financial aid that meets the full cost of attendance for working-age adults with families, Indiana must find innovative ways to complement financial aid with supportive services that remove roadblocks to enrollment, persistence, and completion.

10 Indiana Commission for Higher Education. “Adult Student Grant.” (n.d.) Accessed May 24, 2017. [goo.gl/sorQbW](http://goo.gl/sorQbW)  
 11 Smith, Ashley. “The Free Certificate Movement.” Inside Higher Education. (March 24, 2017). [goo.gl/iNn3U6](http://goo.gl/iNn3U6)



BARRIER TO ADULT STUDENT COMPLETION:

# Nutrition Assistance Eligibility



**BEYOND FINANCIAL AID, IN ORDER TO ENROLL IN, PERSIST THROUGH, AND COMPLETE AN EDUCATION OR TRAINING PROGRAM**, adult students and their dependents must be able to reliably meet the basic needs of life. Perhaps no need is as basic as food – but for many adult students, lack of access to this basic need is a roadblock to successful completion. And while adults pursuing post-secondary education are *more* likely to be eligible for nutrition assistance than those who aren't, a significant percentage of those who are financially eligible do not get this needed assistance. Indiana can assist completion by ensuring that eligible students receive nutrition assistance as well as taking advantage of the education and training components intended to be part of this program.

To qualify for the federal Supplemental Nutritional Assistance Program (SNAP), formerly known as food stamps, an individual or family must be below 130 percent of the federal poverty level (FPL), in addition to other requirements. Table 2a presents Indiana adults who lived below 130 percent FPL, and Table 2b presents the percentage of adults receiving SNAP benefits. Comparing these two tables, we see that there is a significant gap between those who are eligible for SNAP benefits and those who actually receive benefits. So while 26.8 percent of students enrolled in post-secondary education are eligible (32,204 individuals),

only 20.2 percent of students (24,275) actually received benefits. These 7,929 adult students who are financially eligible (but not receiving) SNAP are at heightened risk for withdrawing or failing to complete education programs due to hunger-related problems.

Closing the 'SNAP gap' will benefit not just the eligible students and their families, but will also maximize resources for the state through the education and training functions built into the

TABLE 2A  
**Indiana Adults Income-Eligible for SNAP**  
(at or below 130% FPL)

	Eligible	All Adults	% Eligible
Not Attending	439,611	2,477,500	17.7%
Post-Secondary	32,204	119,965	26.8%
Graduate Studies	9,657	47,760	20.2%
<b>All Adults</b>	<b>484,961</b>	<b>2,645,225</b>	<b>18.3%</b>

TABLE 2B  
**Indiana Adults Receiving SNAP**

	Receiving	All Adults	% Eligible
Not Attending	377,104	2,477,500	17.7%
Post-Secondary	24,275	119,965	26.8%
Graduate Studies	2,610	47,760	20.2%
<b>All Adults</b>	<b>408,716</b>	<b>2,645,225</b>	<b>15.5%</b>



SNAP program. Each educational institution should ensure screening for SNAP eligibility is part of their enrollment, financial aid, and student services models, and then help guide students through the state’s sometimes-complicated SNAP enrollment and maintenance process. This includes ensuring that students who meet the exemption requirements that allow college attendees to access SNAP, do get enrolled and receive SNAP benefits. This screening should occur at multiple points in the institution’s relationship with students, as students may see incomes decline while they pursue education. Eligible students will also have

the opportunity to receive educational support through the SNAP Employment and Training (E&T) program, called the Indiana Manpower and Comprehensive Training (IMPACT) program. In addition, Indiana should aggressively pursue the SNAP ‘50-50’ program, which uses federal matching funds to help pay for supportive services for eligible recipients, including books and supplies, childcare and transportation. In many cases, the state matching funds may be costs that the state is already paying, but is currently not claiming the federal match.<sup>12</sup>



## BARRIER TO ADULT STUDENT COMPLETION:

# Housing Insecurity & Homelessness

**SHELTER IS ANOTHER OF LIFE’S BASIC NEEDS, AND THE LACK OF AFFORDABLE HOUSING IS A BARRIER** to pursuing postsecondary education for would-be adult students. Housing insecurity and homelessness are also risk factors for successful completion. While housing insecurity and homelessness data can be difficult to capture, particularly for would-be adult completers, there are several risk factors, including the amount paid for rent or mortgage as a percent of income, as well as whether students weren’t able to pay housing or utility costs, were evicted, etc.

Many would-be adult students face rising housing costs that, combined with the typically lowered income that comes with attending, serves as a barrier and disincentive to pursuing postsecondary education and training. A self-sufficient family of one adult, one preschooler and one school-age child would spend an average \$666 per month

on housing and utilities, or 19.4 percent of their monthly income.<sup>13</sup> However, many low-income families spend more than 30 percent of their monthly income on housing, the threshold for being ‘cost burdened’ for housing, which can cause difficulty in the ability to pay other basics.<sup>14</sup> In 2015, 43.9 percent of Indiana renters spend 30 percent or more of their income on rent and utilities on housing and utilities, a major risk factor for housing insecurity.<sup>15</sup> Over two-thirds of

A self-sufficient family of three spends an average of 19.4% of its monthly income on housing and utilities—while many low-income families spend more than 30% of theirs.

12 For more about SNAP 50-50, see: U.S. Department of Agriculture. “SNAP to Skills.” (2016). [goo.gl/uNTVtc](http://goo.gl/uNTVtc)

13 Self-Sufficiency Standard for Indiana 2016 average of all counties.

14 U.S. Department of Housing and Urban Development. “Affordable Housing.” (n.d.) Accessed April 19, 2017. [goo.gl/KaTQbZ](http://goo.gl/KaTQbZ)

15 U.S. Census. “Percent of Renter-Occupied Units Spending 30 Percent or More of Household Income on Rent and Utilities.” 2015 American Community Survey 1-Year Estimates (2016).

Indiana's low-income families are already cost-burdened by housing, and thus face a barrier to additional post-secondary education. In addition, the "2-Bedroom Housing Wage" in Indiana is \$14.84 per hour (\$19.49 for families requiring three bedrooms), and without adequate wage replacement, adult students risk falling into economic insecurity.<sup>16</sup>

In addition, many current students face affordable housing hardships, even homelessness, particularly

those at community colleges where the majority of students (and the great majority of adult students) now attend. A recent national survey of by the Wisconsin HOPE Lab found that 48 percent of community college students in surveyed institutions in the Midwest were housing insecure, and that 12 percent were homeless.<sup>17</sup> The researchers recommend that policymakers improve access to SNAP program benefits, streamline the FAFSA, create dedicated staff positions, and target program eligibility for housing insecure and homeless students.



## BARRIER TO ADULT STUDENT COMPLETION:

# Presence of Children in the Home

**CHILDCARE PRESENTS A SIGNIFICANT BARRIER TO ACCESSING AND COMPLETING POSTSECONDARY EDUCATION AND TRAINING** for would-be adult students. Not only is childcare the greatest expense on average for Hoosier families with children, but the presence of children at home, particularly young children, is a significant barrier for would-be adult completers.

In every county in Indiana, childcare makes up the largest basic expense in a family's monthly self-sufficiency budget. Children younger than school-age require full-day childcare, which increases the family's necessary income for self-sufficiency. For example, a single parent in Shelby County with one preschooler and one school-age child must pay an average \$1,103 per month for childcare, more than any other basic cost (including rent) and 29.3 percent of the \$3,770 income required each month. But once the younger child reaches school-age, the same family's childcare costs drop to \$868, and the monthly income needed for self-sufficiency



drops to \$3,414, for an annual savings of \$4,272.<sup>18</sup> For a family living below or near self-sufficiency, the costs associated with the presence of young children presents a particularly high barrier to further education and training.

Indiana's adult students are slightly more likely to be parents than the working-age population as a whole, and the age of children makes a difference

<sup>16</sup> National Low-Income Housing Coalition. "Out of Reach 2016: Indiana." (2016). [goo.gl/9eed2A](http://goo.gl/9eed2A)

<sup>17</sup> Goldrick-Rab, Sara; Richardson, Jed; and Hernandez, Anthony. "Hungry and Homeless in College: Results from a National Study of Basic-Needs Insecurity in Higher Education." Wisconsin HOPE Lab. (March 2017). [goo.gl/EEfVM7](http://goo.gl/EEfVM7)

<sup>18</sup> The Self-Sufficiency Standard for Indiana 2016. This difference also reflects changes in basic costs and credits.



TABLE 3A

**Indiana Adults with Children Ages 5 to 17**

	<b>With Children 5 to 17</b>	<b>All Adults</b>	<b>% With Children 5 to 17</b>
Not Attending	758,604	2,477,500	30.6%
Post-Secondary	37,699	119,965	31.4%
Graduate Studies	9,625	47,760	20.2%
<b>All Adults</b>	<b>807,488</b>	<b>2,645,225</b>	<b>30.5%</b>

here as well. It's almost two-thirds less likely that working-age Hoosiers with children age 5 or under will be able to attend post-secondary education than if the children are between ages 5 and 17. Comparing Table 3A and Table 3B, there is a stark difference between the percentage of adult students who are able to attend school with children between ages 5 and 17 and under 5 years old. The attending rate for students enrolled in post-secondary education with older children is 31.4 percent, while the rate for students with younger children is 8.3 percent.

But while the number of adult student-parents is increasing, access to campus-based childcare is declining. A study by the Institute for Women's Policy Research found that 25.9 percent of undergraduate students in the Great Lakes region (which includes Indiana) were parents in 2012, a 21.8 percent increase since 2004.<sup>19</sup> However, the share of institutions with campus child care centers has declined nationally: from 54 percent in 2002 to 49 percent in 2015 among public 4-year colleges; and from 52 percent in 2002 to 44 percent in 2015 for community colleges. The same study found that 0 percent of Indiana's community colleges offer campus-based child care (Ivy Tech, the state's only community college system, does not offer campus based child care for students at this time.)<sup>20</sup>

TABLE 3B

**Indiana Adults with Children Under 5**

	<b>With Children Under 5</b>	<b>All Adults</b>	<b>% With Children Under 5</b>
Not Attending	190,328	2,477,500	7.7%
Post-Secondary	9,963	119,965	8.3%
Graduate Studies	4,545	47,760	9.5%
<b>All Adults</b>	<b>205,091</b>	<b>2,645,225</b>	<b>7.8%</b>

In Indiana, the average annual cost of full-time childcare is \$8,918 for an infant, \$6,760 for a 4-year-old, and \$4,719 for a school-age child, equaling 41.7 percent, 31.6 percent, and 22.1 percent of the income for a single parent at the state's median income, respectively.<sup>21</sup> And while the state's Child Care Development Fund offers financial support to low income families with children to meet their childcare needs. However, estimates of the usage rate for eligible families are low, ranging from 7 percent to 34 percent, depending on the study.<sup>22</sup>

To bridge the gap between eligible families and those who actually use the benefit, higher education institutions and social service providers should actively publicize the program and assist students with completing the requisite documentation. Additionally, each post-secondary education or training institutions should pursue providing affordable on-campus child care, or partner with local high-quality providers who align hours and services with the needs of students. Institutions that cannot provide full-time on-campus childcare can still provide 'drop-in' childcare for students while they are on site, following a model from Goodwill's Excel Centers in Indiana.<sup>23</sup>

19 Noll, Elizabeth Ph.D.; Gault, Barbara Ph.D.; Reichlin, Lindsey M.A. "College Students with Children: National and Regional Profiles." Institute for Women's Policy Research. (January 2017.) [goo.gl/v4SSqC](http://goo.gl/v4SSqC)

20 Eckerson, Eleanor; Talbourdet, Lauren; Reichlin, Lindsey M.A.; Sykes, Mary M.A.; Noll, Elizabeth Ph.D.; Gault, Barbara Ph.D. "Child Care for Parents in College: A State-by-State Assessment." Institute for Women's Policy Research. (September 2016.) [goo.gl/kTAH2i](http://goo.gl/kTAH2i)

21 Child Care Aware of America. "Parents and the High Cost of Child Care: 2015." (2015.) [goo.gl/o9AVII](http://goo.gl/o9AVII)

22 Forry, Nicole; Daneri, Paula; Howarth, Grace, Child Trends and Activity Director. "Child care subsidy literature review." OPRE Brief 60 (2013.) [goo.gl/W8P1bA](http://goo.gl/W8P1bA)

23 Goodwill Excel Center. "Free Child Care." (n.d.) Retrieved May 24, 2017. [goo.gl/fcPj7z](http://goo.gl/fcPj7z)



## BARRIER TO ADULT STUDENT COMPLETION:

# Usual Working Hours

**BASED ON TABLE 4, IT IS CLEAR THAT ADULT STUDENTS STILL PARTICIPATE IN THE WORKFORCE** while they are attending school. Unlike traditional college students, who enroll in degree programs directly after high school, adult students' financial independence is more contingent on reliably generating sufficient income. For students in post-secondary education, the workforce participation rate – 1 or more hours of work per week – was 82.3 percent. The last column of Table 4 shows that fully 47 percent of adult students enrolled in post-secondary programs are also full time workers. Working full-time hours, whether at one or more jobs, can be a significant barrier to accessing higher education and completing a degree due to time conflicts between classes and work and a lack of time to complete homework assignments. In addition, the difficulty of balancing one or multiple jobs with irregular or “on call” work schedules can interfere with class attendance and other academic responsibilities and put persistence and completion in jeopardy.

The paucity of financial aid for part-time students/full-time workers makes it difficult for these adult students to increase their course load each semester. And we know that “time is the enemy”: the longer it takes for a student to complete a degree, the less likely he or she is to complete a degree.<sup>24</sup> Therefore, it is necessary to provide a combination of sufficient financial aid, ‘block’ or ‘structured’ course schedules, tailored consulting, and other work-school balance to allow students to meet their financial commitments while maximizing their course load.

Work-based learning provides opportunities for students to connect their program of study to



TABLE 4

### Hours Indiana Adults Work in a Usual Week

	<b>1+ Hours</b>	<b>1-20 Hours</b>	<b>1-30 Hours</b>	<b>1-40 Hours</b>	<b>40+ Hours</b>
Not Attending	82.1%	5.2%	11.6%	56.0%	63.3%
Post-Secondary	82.3%	12.9%	25.8%	68.2%	47.0%
Graduate Studies	85.1%	16.4%	25.8%	59.5%	53.9%
<b>All Adults</b>	<b>82.4%</b>	<b>5.7%</b>	<b>12.6%</b>	<b>56.8%</b>	<b>62.5%</b>

future careers, and can result in wage premiums and increased professional connections.<sup>25</sup> In 2016, the Employment Aid Readiness Network (‘EARN’) Indiana program was expanded to part-time adult students with financial need who are eligible for the Adult Student Grant. EARN is designed to provide students with paid experiential learning while providing state matching funds to employers.<sup>26</sup> Indiana should continue to expand work-based learning opportunities, including apprenticeships and career-based work-study specifically designed to get low-income, low-skill adults beyond their barriers and onto a career pathway in a high-wage, high-demand field.

24 Complete College America (CCA). “Time is the enemy.” (2011). [goo.gl/YLdlxk](http://goo.gl/YLdlxk)

25 Carnevale, Anthony P.; Nicole Smith; Michelle Melton; and Eric W. Price. “Learning while earning: The new normal.” Center on Education and the Workforce, Georgetown University (2015.) [goo.gl/9ldhvx](http://goo.gl/9ldhvx)

26 Indiana Commission for Higher Education. “EARN Indiana.” (n.d.) Accessed May 24, 2017. [goo.gl/mvZbah](http://goo.gl/mvZbah)



BARRIER TO ADULT STUDENT COMPLETION:

# Lack of Access to a Vehicle

**LACK OF ACCESS TO RELIABLE TRANSPORTATION LITERALLY KEEPS ADULT STUDENTS OFF THE PATH TO COMPLETION.**

For nearly all adult students, this means needing to own or have continuous access to a private vehicle, as no county in Indiana offers public transit widespread and adequate enough for self-sufficiency.<sup>27</sup> The average family of an adult with one preschooler and one school-age child must pay \$248 per month to maintain a private vehicle, or 6.6 percent of the income needed to be self-sufficient. With two adults, one preschooler and one school-age child, monthly transportation costs jump to \$471, or 10.6 percent of income.<sup>28</sup>

Very few of Indiana’s adult students manage to be enrolled without a vehicle. According to our analysis of Census PUMS data, only a very small percentage of students who attended a post-secondary program did so without also having access to a vehicle. For students enrolled in post-secondary programs, only 3,493 students, or 2.9 percent, did not have access to a vehicle.

Lacking a vehicle may be an even more significant a barrier to entering training for would-be students who have not attained a post-secondary degree. In Table 5B, we can see that 12.5 percent of non-high school graduates did not have access to a vehicle, making it very difficult for these individuals to return to school to complete their high school equivalency. The absolute numbers are also large. For about 40,000 high school graduates, the lack of a vehicle may prevent them from returning to school to pursue a post-secondary degree altogether. And the number of students who have completed some college but did not graduate is



TABLE 5A  
**Indiana Adults Without Vehicle Access**

	Without Vehicle Access	All Adults	% Without Vehicle
Not Attending	108,476	2,477,500	4.4%
Post-Secondary	3,493	119,965	2.9%
Graduate Studies	1,809	47,760	3.8%
<b>All Adults</b>	<b>114,491</b>	<b>2,645,225</b>	<b>4.3%</b>

TABLE 5B  
**Lack of Vehicle Access for Indiana Adults Without Higher Education Attainment**

	No Vehicle	All Adults	% Without Vehicle
Non-High School Graduate	34,426	276,038	12.5%
High School Graduate	40,077	813,342	4.9%
Some Post-Secondary Education	25,301	586,378	4.3%
<b>All Adults</b>	<b>99,804</b>	<b>1,675,758</b>	<b>6.0%</b>

27 The Self-Sufficiency Standard for Indiana 2016 finds a public transportation system is “considered “adequate” if it is used by a substantial percentage of the working population to commute to work” and “Standard assumes private transportation (a car) in counties where less than 7 percent of workers commute by public transportation... No counties in Indiana had rates of public transportation use among work commuters that meet the 7 percent threshold.”

28 Self Sufficiency Standard for Indiana 2016 statewide averages.



also substantial at 25,301 potential returning students. Ultimately, vehicle access could be the decisive barrier to post-secondary education for nearly 100,000 prime-age working adults.

Transportation is another potential use for a robust state SNAP Education & Training program, as state SNAP 50-50 funds could be used toward providing transit solutions for students. These could take the form of public transportation vouchers for students, a tactic already used by Goodwill Excel Centers. Indiana should encourage local and regional solutions as well, including expanding urban and rural transit services, and aligning runtimes with popular adult class schedules.

Another case-by-case option for individual students is Indiana's successful Individual Development Account program, which was expanded by the General Assembly in 2016 for the allowed use of purchasing a vehicle for work or adult education purposes. Eligible to students earning up to 200 percent of the poverty line, the program matches participant savings \$3 for every \$1 saved, up to \$900 per year.<sup>29</sup> Unfortunately, the federal match for IDAs was cut in Spring of 2017, making the program's future uncertain.<sup>30</sup> Indiana should invest in additional state IDA match for vehicle use, and continue to pursue policy alternatives for reliable transportation.



## BARRIER TO ADULT STUDENT COMPLETION:

# Access to Computers & the Internet

**HOME INTERNET ACCESS IS INCREASINGLY ESSENTIAL FOR ADULT STUDENTS** as the world becomes ever more interconnected. For students, the internet is the gateway to knowledge. It is essential for communicating with professors and fellow students and for completing homework assignments, and increasingly, for admissions, financial aid, and student service requirements as well. Without access to own computers and home internet, students must rely on alternative sources of internet that may be time consuming to access. Therefore, own computers and home internet is a critical utility for all students.

While the Census does not provide data on adult student computer ownership, Figures 4a and 4b present the percentages of adults who do not have internet access at home. For students currently attending post-secondary education, there are relatively few who are able to attend while lacking access to the internet. Compared to the overall



29 Ayer, Brigid Curtis. "Lawmakers pass bill to expand Individual Development Accounts." The Criterion (March 11, 2016). [goo.gl/VTKW5c](http://goo.gl/VTKW5c)

30 Bolt, Chad, and Tivol, Leigh. "Congress Agrees to a Spending Bill That Funds VITA But Not AFI." The Corporation for Enterprise Development (May 1, 2017). [goo.gl/xq0IKS](http://goo.gl/xq0IKS)

FIGURE 4A  
Home Internet Access  
for Indiana Adults

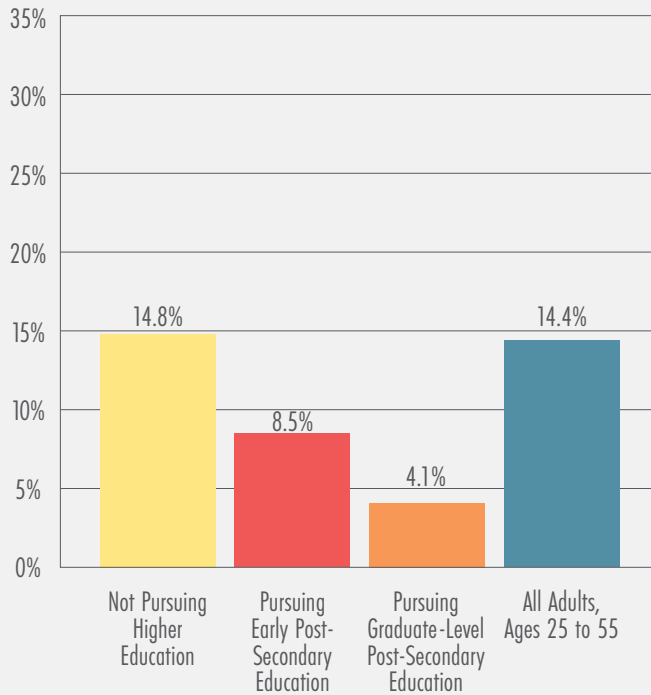
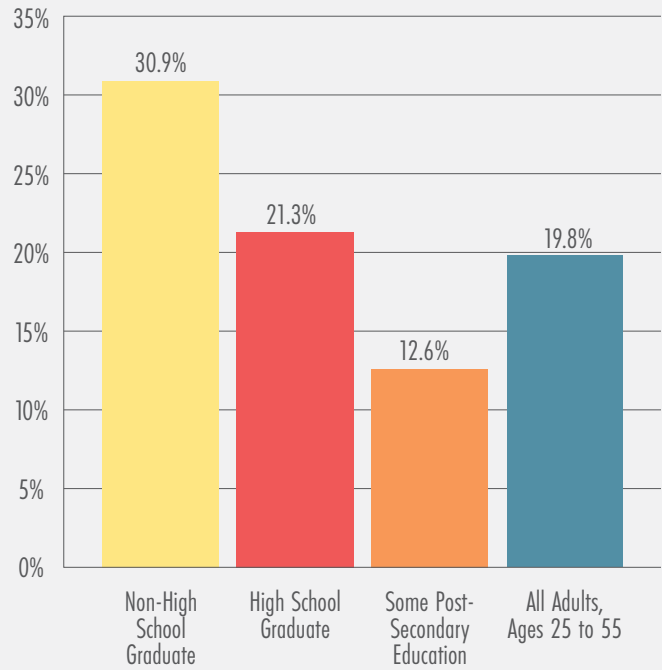


FIGURE 4B  
Home Internet Access  
by Education Attainment



population at 14.4 percent, only 8.5 percent of students in post-secondary programs did not have home internet access.

However, the lack of internet at home may prove to be a significant barrier to completion for students who have not attained a post-secondary degree. Looking at Figure 4b, we can see that 30.9 percent of non-high school graduates do not have internet at home, making it difficult for them to access information to return to school. The percentage for high school graduates is lower at 21.3 percent, but accessing resources to pursue a college degree may prove difficult.

While online-only programs have increased access to post-secondary education for some adults, the lack of internet access as described here marks a current limitation for these programs. In

addition, certain workforce training and degree programs may not translate to an online-only format, although may still require internet access for certain components. In order to progress to completion, adult students need computer and internet access both in the classroom and at home. Because so many adult students work full time, making it necessary for them to take classes after typical working hours, higher education institutions should ensure that campus libraries, computer labs, and wireless internet access are available after traditional office hours. Towns and counties with a high need for skill development should also consider municipal wireless access and/or public hotspots, allowing for creative public-private partnerships, such as parking wi-fi enabled buses in high-need areas.<sup>31</sup>

31 Associated Press. "New WiFi-equipped Google school buses help students get online on the go." CBS News (March 20, 2017). [goo.gl/Tb7Oeg](http://goo.gl/Tb7Oeg)



# Clearing the Jobs Pathway Will Require State Leadership

## **THE CHALLENGE OF CLEARING THE JOBS PATHWAY OF NON-ACADEMIC BARRIERS FOR ADULTS WILL BE DIFFICULT**

– if it were easy, it would have been done by now. A major problem is the interconnected nature of the barriers, and the fact that adult students often suffer from a lack of some combination of: income & poverty, nutrition, housing & homelessness, transportation, and internet access. Policy solutions are also interconnected, but cross traditional agency lines. To make real progress toward Indiana’s workforce and education goals, leadership and accountability must start at the top of the executive and legislative branches. Hoosiers will need a champion in the Statehouse with the ability and willingness to break down silos among state agencies and funding streams, and who will be responsible for ensuring outcomes for adult students.

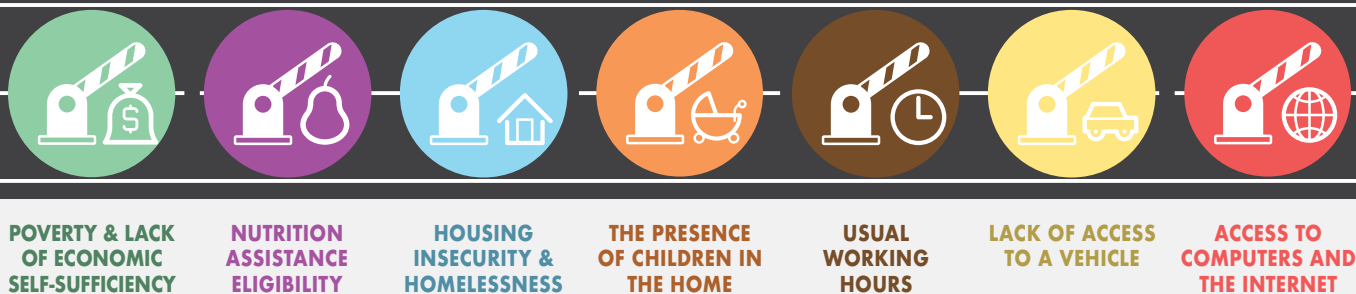
The task is most obvious in relation to programs that overlap agencies, funding streams, and

reporting requirements and obligations, such as the SNAP Education & Training program, including SNAP 50-50 funds. While Indiana could utilize this program to help pay for many of the supportive services mentioned in this report, it cannot be administered solely by education and training institutions, or even the agencies responsible for them (the Commission for Higher Education and the Department of Workforce Development). Instead, responsibility for SNAP E&T (as well as TANF E&T) lies with Indiana’s Family and Social Services Administration, which has obligations much different than traditional education and training-related agencies. To ensure proper outcomes, the Governor’s Office and legislative leadership must take responsibility for aligning the programs, funding, and service delivery. Without this leadership and accountability, the specific recommendations that follow will not be possible.

To make real progress toward Indiana’s workforce and education goals, leadership and accountability must start at the top of the executive and legislative branches. Hoosiers will need a champion in the Statehouse.



# Indiana Must Remove These Barriers to Adult Student Completion



**POVERTY & LACK OF ECONOMIC SELF-SUFFICIENCY**

**NUTRITION ASSISTANCE ELIGIBILITY**

**HOUSING INSECURITY & HOMELESSNESS**

**THE PRESENCE OF CHILDREN IN THE HOME**

**USUAL WORKING HOURS**

**LACK OF ACCESS TO A VEHICLE**

**ACCESS TO COMPUTERS AND THE INTERNET**

In a 2015 brief, the Working Poor Families Project detailed a comprehensive set of policy solutions to address the non-academic barriers to accessing higher education for adult students.<sup>32</sup> Below are the report’s major recommendations, which the Institute also supports:

- “SET STATE GOALS THAT PRIORITIZE NON-ACADEMIC SUPPORTS FOR ADULT STUDENT SUCCESS.”** Adult students face challenges traditional students often do not, ranging from **child care** and **working full time** to the need for **reliable transportation** and **internet access**. Rather than assisting students on an ad hoc basis, higher education institutions must make adequate preparation to provide supplemental services as the need arises. To help these students persist in their degree program, the state should develop a comprehensive plan to assist adult students pay for college, access family supports, focus on career development, and strengthen personal competencies. Higher education institutions should also be required to provide student services plans directed at **low-income students**, in order to have a set of procedures in place that can be rapidly individualized to meet students’ needs. With these plans, higher education institutions can direct students in need to government programs, such as the **Child Care Development Fund** and **SNAP**.
- “TARGET STATE RESOURCES TO ENHANCE COMMUNITY COLLEGES’ ABILITY TO PROVIDE NON-ACADEMIC SUPPORTS.”** While community colleges do not have the capacity to serve as social work institutions, they are natural gateways to social services. Community colleges should develop partnerships with public and private organizations that do have the capacity to provide social services. They should also provide some wrap-around services, such as on-site **child care** and mental health care, whenever possible. Community colleges could also establish forums in which students can organize carpooling to campus, in order to address the potential barrier of not having **access to a vehicle**.
- “CREATE STATE POLICIES TO PROVIDE DEEPER SUPPORTS FOR STUDENTS BY EXPANDING ELIGIBILITY AND INCREASING RESOURCES.”** As documented in the **poverty and self-sufficiency** section, many adult students struggle financially. The state can address this by ensuring that low-income, part-time students have access to need-based aid. Work-study programs should be expanded and aligned with students’ career goals. There is currently a mismatch between students’ eligibility for **SNAP benefits** and the rate of SNAP benefit usage. Higher education institutions should

32 Helmcamp, Leslie. “Strengthening Student Success with Non-Academic Supports: The Role of State Policy.” The Working Poor Families Project (Spring 2015). [goo.gl/AVR9o1](http://goo.gl/AVR9o1)

ensure eligible students receive the benefits for which they are eligible. Expanding access to and ensuring students participate in the federal **Child Care Development Funds** program is critical to removing the barrier of providing child care for students with children. The allocation of Workforce Innovation and Opportunity Act resources should be adjusted to allow states to provide non-academic supports, including tuition assistance, financial services, emergency grants, and counseling.

- **“ENHANCE COLLEGE INFRASTRUCTURE SYSTEMS TO BETTER SUPPORT NON-ACADEMIC SUPPORTS FOR LOW-INCOME ADULT STUDENTS.”** The state should have on-site case workers at higher education institutions to guide students through the benefit application and usage process. Higher education institutions should also be required to create early warning systems that identify students at risk of dropping out, in order to target resources at these students before the risk turns into actuality.

**TO ADDRESS THE BARRIER OF NOT HAVING ACCESS TO A VEHICLE**, education institutions should incorporate upcoming changes in 2016 to Indiana’s Individual Development Account (IDA) program, which will allow participants to save for and then **purchase a vehicle** for work or adult education. IDA program participants may save up to \$800 annually, which is matched at a rate of \$3 to \$1 by the state. After four years of saving, a participant may use the saved and matched funds for an approved purpose, including purchasing a home or starting a business, but excluding purchasing a vehicle to attend a post-secondary institution or traveling to work. Because public transportation is so limited in much of the state, the IDA program should be expanded to allow participants to purchase a vehicle for the purpose of attending a post-secondary institution.

**WHILE THE FINDINGS IN THIS REPORT ARE SUGGESTIVE RATHER THAN CONCLUSIVE**, the reality of barriers to completion are clearly a problem of policy inadequacy rather than individual initiative. Additional research is needed to identify the significant barriers to accessing post-secondary education and training in Indiana and developing policy solutions to address these barriers. The authors urge the Commission for Higher Education, Department of Workforce Development, and Family and Social Services Administration to further investigate the potential barriers for students and clients, recommend policy solutions, and publish in-depth analyses to advance those solutions. To gain a more concrete understanding of these barriers, the state should conduct separate surveys of students who started but did not complete a degree program and adults who have never attempted to attend a higher education institution. Similar research into non-academic barriers and their solutions has been conducted at the institutional level, including Lumina Foundation’s ‘Beyond Financial Aid’ project using IUPUI as a partner.<sup>33</sup> The results of this research can be used to formulate institutional and regional metrics for promising policy practices for adult students, and help inform state policymaking. **In the end, the responsibility for creating statewide policies that enable adult student completion lies squarely at the top of Indiana’s government.**

33 Smith, Marvin. “Beyond Financial Aid and Low-Income Student Success at IUPUI.” CRG Update (October 2016) Accessed May 24, 2017. [goo.gl/oAvH4T](http://goo.gl/oAvH4T)

# About and Acknowledgments

## ABOUT THE INDIANA INSTITUTE FOR WORKING FAMILIES

The Indiana Institute for Working Families – a program of the Indiana Community Action Association (IN-CAA) – conducts research and promotes public policies to help Hoosier families achieve and maintain economic self-sufficiency. The Institute is the only statewide program in Indiana that combines research and policy analysis on federal and state legislation, public policies, and programs impacting low-income working families. The Institute achieves its work through advocacy and education, and through national, statewide, and community partnerships. The Institute was founded in 2004. To learn more about the Institute, please visit: [www.incap.org/iwvf.html](http://www.incap.org/iwvf.html)

## ABOUT THE INDIANA COMMUNITY ACTION ASSOCIATION (IN-CAA)

IN-CAA is a statewide not-for-profit membership corporation, incorporated in the State of Indiana in 1970. IN-CAA's members are comprised of Indiana's 22 Community Action Agencies (CAAs), which serve all of Indiana's 92 counties. IN-CAA envisions a state with limited or no poverty, where its residents have decent, safe, and sanitary living conditions, and where resources are available to help low-income individuals attain self-sufficiency. IN-CAA serves as an advocate and facilitator of policy, planning and programs to create solutions and share responsibility as leaders in the War On Poverty. IN-CAA's mission is to help the state's CAAs address the conditions of poverty through: training and technical assistance; developing models for service delivery; and providing resources to help increase network capacity. For more information about IN-CAA, please visit: [www.incap.org](http://www.incap.org)

## ABOUT THE AUTHORS

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## ACKNOWLEDGMENTS

- The Joyce Foundation, for their generous funding for this report and their continued support of our work.
- The Working Poor Families Project, for their generous funding, as well as research, data and continued support of our work.
- Alishea Hawkins (DWD), Mary Jane Michalak (Ivy Tech), and Sean Tierney (CHE) for their time and valuable feedback on this report.
- Indiana Community Action Association's Board of Directors and Staff, who provide support for the Institute and its work.
- CorComm Creative for the report design.