Education and opportunity go hand in hand. While the knowledge economy absorbs Maryland's most educated workers, those without any college experience are often left behind. Unfortunately, over 1.3 million working-age Marylanders lack a college degree. More education could help many of these workers move into high-demand, better-paying jobs. But major barriers stand in the way. Many Marylanders find it difficult to meet program entrance requirements. Others can get in, but can’t pay for it or find enough financial assistance. Of those that can get in and find a way to pay, many do not graduate.

The barriers to college success are magnified for working adults. Despite stereotypes to the contrary, non-traditional students make up a significant portion of the college population. Half of Maryland college students are over the age of 25, and nearly half of all students are enrolled part-time. Even more telling—almost 40 percent of first-time students do not enroll directly out of high school. Unfortunately, state policies often overlook these non-traditional students, and are biased toward students transitioning directly from high school to full-time college enrollment.

Maryland needs to focus more on moving low-skill adults through the education pipeline. National labor force projections show that 65 percent of the 2020 workforce is already beyond high school. Therefore, we must craft education and training policies geared towards students of all ages and backgrounds. Addressing the barriers to post-secondary access and success will increase the economic security of Maryland families and help ensure that employers have access to a skilled pool of workers.

Figure 1.

Education Level of Maryland Adults, Ages 25-54

Maryland’s Leaky Pipeline

Many students in Maryland are struggling to make it through the education system. Too many either drop out or fail to make a smooth transition from one level to the next. As a result, over half of all Marylanders in their prime working years—1.3 million adults between the ages of 25 and 54—lack a college degree. These workers struggle to keep up in today’s knowledge-based economy.

As seen in Figure 1, around 226,000 Maryland adults in their prime working years (10 percent) have neither a high school diploma nor a GED, and 606,000 (25 percent) have a high school credential but nothing more. Another 489,000 (21 percent) have some college experience but no degree. Each of these groups presents a unique challenge for Maryland’s education and training systems. They also represent an untapped opportunity for our state’s economy. Maximizing the potential of these workers could increase the economic security of local families and provide a more skilled labor pool to employers in high-demand fields.

The leaky pipeline that leaves so many Marylanders without a degree persists through all levels of education, and the result is an under-performing adult workforce. For every 100 students who begin the 9th grade at a Maryland public high school, only 74 go on to graduate. Non-graduates often struggle to find jobs with family-supporting wages, and many will have to enter the adult education system later in life.

Many of those who do graduate choose not to pursue higher education. Overall, 42 percent of Maryland high school graduates do not go directly to college. Nearly one-third of those who do go to college drop out after their first year. In the end, only 19 of the original 100 high school freshmen graduate from college within three to six years. Our state policies are largely geared towards the one in five students who follow the traditional path through high school and onto college graduation, and are biased against the four in five students who suffer setbacks and must be re-engaged as adults.

Maryland should focus on crafting better policies for students who have not followed the traditional college path. This includes students transitioning from adult education or GED programs to higher education, and adults going back to school after spending time in the workforce. For some students, traditional two- and four-year degrees may be the best path to career advancement, but for many others, certificate and non-credit career programs may be the ideal option. State policies should value and support all of these paths. We also need to ensure that all students—traditional and non-traditional—have the supports to succeed once they enter college. Better systems must be in place to help all students reach their academic goals and achieve a productive work life.
A Strain on Families and the Economy

We must upgrade the education and training of local workers to meet employer demand.

Without some education beyond high school, it is becoming more and more difficult to find a job that pays a family-supporting wage. In 1973, two-thirds of all jobs in the U.S. required no more than a high school education. By 2005, only 40 percent of jobs were open to workers with no college experience. Because of this shift, while real wages have increased for workers with some college, they have actually decreased for workers with only a high school education or less. In 1973, workers with a college degree earned 45 percent more than those with only a high school credential. In 2005, they earned 75 percent more.\(^1\)

As baby boomers begin to retire over the next few decades, this will fuel the demand for skilled replacement workers. In 2004, 15 percent of the U.S. labor force was over the age of 55. By 2014, 21 percent of workers will be over 55. This represents 34 million experienced workers who will need to be replaced as they reach retirement.\(^2\) The need for a prepared workforce is magnified in Maryland because of our low unemployment rate. Since the state has a limited pool of job seekers at any given time, it can be difficult for employers to find staff with the right set of skills. To ensure that Maryland’s economy continues to thrive, we must re-engage discouraged low-skill workers who have dropped out of the labor force, and upgrade the education and training of our current workers to meet employer demand.

Since education helps workers access better jobs, it also increases their economic stability. Workers with higher levels of education earn more and have lower rates of unemployment. Nationwide, workers with at least a bachelor’s degree earn almost 2.5 times more than those who do not have a college degree.

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A Profile of Maryland Colleges: Who Attends, Who Succeeds?

Maryland has a wide range of options for individuals seeking post-secondary education. There are more than 200 local community colleges, public and private universities, and private career schools in the state. In the 2005 academic year, these schools enrolled over 360,000 students and awarded about 55,000 degrees and certificates.

When many people think of college, they think of the four-year undergraduate experience. But this is not the reality for most college students in Maryland:

- 53% are over the age of 25\(^9\)
- 38% of first-time students are not directly out of high school\(^10\)
- 61% of community college students work 20 hours or more per week\(^11\)

Many students who begin college in Maryland do not complete their degree:

- 66% of community college students fail to graduate or transfer within four years\(^12\)
- 38% of four-year public university students fail to graduate
- 54% of students who transfer from a community college to a four-year school fail to graduate within four years of transfer\(^13\)

- 52% attend part-time or are enrolled in a private career school
- 47% of undergraduates are enrolled in a community college\(^8\)
who did not complete high school. Over 30 years of work, this adds up to a difference of almost a million dollars in lifetime earnings. Even moderate increases in education can make a significant difference, since wages move up incrementally with education. Based on the weekly earnings seen in Figure 3, the median high school graduate earns about $9,100 more each year than someone without a high school credential, and someone with an associate’s degree earns an additional $6,500 each year.

Moving people through the education pipeline could help increase economic security and reduce poverty in the state. In 2005, Maryland had over 26,000 working families in poverty. These families work regularly but do not earn wages high enough to make ends meet. To put this in perspective, for the average Maryland family of three, the 2005 poverty threshold was only about $15,500 in annual income. Another 88,000 working families in Maryland are struggling to get by on incomes just above the poverty line. Despite working hard, these families are still not getting ahead. In fact, nearly 70 percent of all low-income families in the state are working. With more education and training, many of these working families could move into better-paying jobs.

They may also be able to find more reliable work, since educated workers have an easier time staying employed. In 2006, the national unemployment rate for workers without a high school credential was 6.8%. As seen in Figure 4, the unemployment rate drops incrementally by education, down to 2.0% for workers with at least a Bachelor’s degree.

A better-educated workforce also benefits the state economy. Currently, the skills of the workforce are mismatched with the jobs available in the region. This is one cause of the higher unemployment rate for less-educated workers. A 2003 Job Opportunities Task Force report found that in the Baltimore region, there are 1.8 low-skill job seekers for every low-skill job opening. This leaves a gap of around 23,000 workers in just one region of the state who will have difficulty finding employment without a skills upgrade. Meanwhile, employers in high-demand fields such as health care struggle to fill mid-skill job openings. Helping local workers gain the skills to qualify for better jobs will benefit employers, families, and their communities.

Figure 3.

<table>
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<tr>
<th>MEDIAN WEEKLY EARNINGS BY EDUCATION (U.S.)</th>
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<tbody>
<tr>
<td>Less than High School</td>
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<tr>
<td>$419</td>
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<td>$0</td>
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Figure 4.

<table>
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<tr>
<th>UNEMPLOYMENT RATES BY EDUCATION (U.S.)</th>
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<tbody>
<tr>
<td>Less than High School</td>
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<td>6.8</td>
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</table>

For Marylanders who want to attend college, cost is a major barrier. In 2006, the National Report Card on Higher Education gave Maryland an ‘F’ for affordability. This grade reflects high tuition, limited state investment in need-based aid, and heavy reliance on student loans. High costs and limited aid make the decision to attend school especially difficult for low-wage adult workers. They may need to leave their job, reduce their work hours, take on debt, or make other cuts in their basic budget. For a family living paycheck to paycheck, these options may not be feasible. To make college possible, low-income students must usually enroll part-time, receive significant grant aid, or both.

The High Cost of College
A steep price tag is almost inevitable for students looking to further their education in Maryland. Even after accounting for financial aid such as grants and loans, it takes 24 percent of an average family’s total income to pay for one year of expenses at a community college, and 32 percent for one year at a public four-year university. For the families in the lowest income quintile, these numbers jump to 62 and 79 percent respectively—and again, that’s after accounting for need-based assistance such as Pell Grants.\(^{22}\)

For a family already struggling to meet basic needs, this can represent an insurmountable financial hardship. \(Table\ 1\) illustrates the discrepancy between the cost of attendance (tuition, supplies, and some living expenses) and average aid awards in Maryland.

Limited Need-Based Aid
Maryland has increased its commitment to need-based financial aid in recent years, but it is still not enough to offset high tuition costs. Most low-income students rely first on the federal Pell Grant program. Pell Grants are need-based awards of as much as $4,310 per academic year.\(^{23}\) Actual awards are generally much smaller, particularly for students attending part-time and for adult students with earned income. Since Pell Grants do not provide enough to cover the cost of attendance, most states have their own need-based programs. Currently, Maryland invests about half as much as the federal government in need-based aid for local students.\(^{24}\)

In 2006, Maryland spent over $93 million on all types of financial aid. About 72 percent was distributed based on need through five different programs. One of these programs provides aid specifically to graduate students, and another provides small grants to students enrolled in private career schools. The remaining three programs are open to undergraduates at all state colleges and universities, but their rules often exclude or disadvantage working adults. The state’s largest need-based aid program is the Educational Assistance Grant, which gave 24,506 awards in 2006.\(^{25}\) The program provides up to $3,000 per year in aid, but is only open to full-time students. This program is not open to the many working adults who are unable to enroll full-time.

The second largest state aid program is the Guaranteed Access Grant. The program covers 100 percent of a low-income student’s financial need, but is only open to high school students going directly to college. Awards

\(Table\ 1.\)

<table>
<thead>
<tr>
<th>College Costs &amp; Financial Aid in Maryland</th>
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<tr>
<td></td>
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<tr>
<td>-----------------</td>
</tr>
<tr>
<td>Average Annual Cost of Attendance</td>
</tr>
<tr>
<td>Average Aid Award</td>
</tr>
</tbody>
</table>

Financial aid rules often exclude or disadvantage working adults. Were given to 1,204 students in 2006. This program is an excellent way to help low-income students access college, and it should be marketed to all potentially-eligible students. Unfortunately, it does not help the 1.3 million working-age adults without a college degree when they decide to go back to school.

The Part-Time Grant program is the primary need-based program for non-traditional students. With awards of up to $1,500 per academic year, it can help close the gap for working adults, but this program also has barriers. First, students must be degree-seeking undergraduates taking between six and eleven credits. Students enrolled less than half time are ineligible, as are students seeking career certificates rather than degrees. Second, the program lacks sufficient funding to provide aid to all eligible students. Once the program has reached its cap, it turns away new applicants until the following year, generating an ongoing waiting list. Though around half of the state’s 360,000 college students attend part-time, only 7,309 awards were made in 2006.

Maryland has no need-based program for students who attend less than half time. Students with outside obligations that require them to move through one class at a time must pay out of pocket, regardless of income. They may be eligible for a small Pell Grant, but are excluded from all state programs.

The limited availability of need-based aid means that students must rely on loans and other sources of income. The average student takes out about $4,000 in loans each year, but even with loans, many students still have unmet need. In 2006, the Maryland Higher Education Commission found that 83 percent of all aid recipients in the state had unmet need averaging $7,415 per year. Looking just at community colleges, the percent of aid recipients with unmet need rises to 94 percent. Despite the lower cost of tuition, their unmet annual need averages $7,126. This can consist of tuition, the cost of books and materials, and living expenses.

Students often find ways to cover these expenses, but it is much more difficult for those with limited resources. Some are able to tap into savings; some have to work additional hours, which may require them to attend part-time. Others turn to family members for assistance. Students who are unable to close the gap may have to reduce their course load, take time off, or drop out. While in the long run graduates are likely to see a significant return on their investment, for students on a limited budget, the immediate costs can be prohibitive. Some students never enroll because of the gap in unmet need.

Maryland needs to help more of its workforce move through the post-secondary pipeline and into higher-skilled, family-supporting jobs. With high tuition and limited aid, it is very difficult for low-wage workers to enroll and persist through to a degree. The state can reduce this barrier by holding the line on tuition and by increasing funding and expanding eligibility for need-based aid. The state will see a return on its investment through a stronger workforce that better serves the needs of employers.
Too many Maryland students drop out of college before they’ve even taken any for-credit courses. An alarming number begin their program unprepared for college-level work and must complete developmental courses (also known as remedial) as a first step towards their degree. Developmental courses serve as a bridge into college-level courses for students with limited math, English, and reading skills, and are required for all students who do not score high enough on placement tests. These courses do not count towards a student’s degree.

Students are placed in developmental courses for a variety of reasons. In some cases, they have been away from school for a few years and need a refresher. In other cases, it is a result of the poor alignment between the state’s basic education, secondary, and post-secondary systems. The curriculum required to graduate from high school or adult education does not always prepare students for college-level work.

While it is important to make sure that students are ready for college courses, having to take developmental courses can be demoralizing, expensive, and time-consuming. A student with low academic skills may need multiple developmental courses before beginning any credit courses. At Baltimore City Community College, for example, there are three levels of developmental math and English, and two levels of reading. Since community colleges must provide developmental courses to a large portion of their students, and to the bulk of the developmental students in the state, this can also strain the financial and institutional resources of these schools.

Many students struggle with developmental courses, and drop out as a result. Nationally, two-thirds of students who take remedial math never complete their degree.\(^{30}\)

Figure 6 shows the path of a cohort of Maryland community college students from enrollment to graduation. Seventy-one percent of all students who entered in 2001 were required to enroll in at least one developmental course. After four years, 26% of remedial students had graduated or transferred, compared to 57% of non-remedial students. This reduced flow of graduates has contributed to worker shortages in some key industries such as health care.

Most schools use placement tests such as the ACCUPLACER to gauge a student’s math, writing, and reading abilities. Students who do not score high enough must enroll in developmental courses before taking any for-credit courses in that subject. Math is the most common subject in which students need remediation. Math is a struggle even for Maryland students who appear prepared on paper. Even among students who have completed a high school college-prep curriculum with three years of math, 30 percent require developmental coursework. (See Table 2, p. 9)

Maryland needs to look for ways to help students cross this remedial hurdle. This may require reevaluating the alignment between high school graduation and college entrance requirements. Schools can also explore innovative course
structures, such as accelerated and self-paced learning. Policymakers can help by reducing barriers to innovation. Flexible data reporting schedules and financial aid policies can make it easier for schools to innovate without losing funding or distorting performance outcomes.31

Colleges can better prepare students for entrance exams by offering refresher courses, and working with high schools to reach students before they graduate. As a part of their College Readiness Program, the Community College of Baltimore County offers placement tests to students while they are still in high school and helps them plan for a smooth transition.32

Schools should also ensure that developmental students have proper support services once they enter college, and state leaders should make this possible by providing ample funding. Unfortunately, while developmental students often need more intensive tutoring and support in order to succeed, colleges receive no special funding to deal with this challenge.

**A Challenge for Local Employers**

We must also ensure that program requirements are reasonably aligned with the needs of employers. A number of industries in Maryland have a growing demand for workers with career certificates and two-year degrees. In particular, the health care industry faces a growing workforce shortage in mid-skill positions. Training and education of lower-skilled workers can help fill this gap.

Low math skills, and the subsequent need for remediation, are among the biggest challenges students face on their path to career-oriented degrees and certificates. While many mid-skill careers require some math knowledge, college entrance exams and degree requirements often call for students to acquire a higher level of math proficiency than is needed on the ground. In some cases, the level of math required for college entry is more advanced than the math taught in career programs or the math needed on the job. Those who have difficulty meeting these math requirements often drop out and are unable to move into better jobs.

Schools need to evaluate how their program requirements align with both entrance exams and employer needs. They should also look at innovative ways to combine developmental and career-oriented coursework. The current one-size-fits-all approach to entrance exams and remediation creates an unnecessarily high barrier to career advancement. To reduce the state’s workforce shortages and help low-wage workers advance, degree requirements must be appropriately matched to the needs of graduates and employers.

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**Addressing the First Leak: Transitions from Adult Education**

Students who leak out of the education pipeline earliest leave with few academic skills and have a difficult time returning. If and when they do return, most often the first step is an adult education program: to develop literacy skills, get a GED, or study English as a Second Language. The Maryland State Department of Education estimates that nearly one million Marylanders need at least one of these services.33 While adult education on its own can help workers develop better job skills, these students could advance much further if they went on to enroll in a post-secondary program.

Maryland needs to implement policies that encourage and facilitate continuing education for adults who finish GED or ESL programs. Rather than seeing the adult education and post-secondary systems as separate, they should be viewed as a continuum with clear linkages and alignment. The state should establish post-secondary transitions as an adult ed program goal and set concrete targets. Progress towards these targets must be measured, and local programs should be rewarded for good performance.

One strategy is to develop tailored bridge programs for low-skill adults. An example of this model is the Integrated Basic Education and Skills Training (I-BEST) program, developed and funded by the state of Washington. Rather than asking students to complete basic skills courses before beginning workforce skills training, the two are taught simultaneously.

At the end of the program, students are ready to enter the workforce in higher-skilled positions, or to continue their education at a higher level. The program provides intensive academic and personal support to students. Recognizing the challenge of moving low-skill students through the pipeline, it is funded at a higher per-student rate than traditional programs. In a demonstration, participants earned five times more college credits and were 15 times more likely to complete workforce training than traditional students.34
Basic assistance with navigating the college experience can contribute to student success.

Developmental education and financial assistance are two major gatekeepers to post-secondary education. But once enrolled, low-wage, non-traditional and first-generation students continue to face challenges. Navigating the unfamiliar college environment can be difficult for students without an experienced support network, especially when trying to balance outside obligations such as work and family. To improve retention and completion rates, schools need to do more to help students manage the personal issues that can ultimately impact their academic performance.

Basic assistance with navigating the college experience can contribute to student success. First, most students require individual guidance as they move through the course selection and academic planning process. Some students may benefit from programs that help them develop their study skills. Many can also benefit from programs that allow them to share and learn from the experiences of their peers.

Often, however, issues outside of the academic realm create the biggest challenges. There are a number of things colleges can do to help students balance work and personal obligations. First, all schools in the state should ensure that their programs are accessible students who must attend at night or on weekends. When possible, career-oriented programs should coordinate with employers around scheduling and location. These approaches can make college more accessible for working students. For parents, childcare access is an essential piece of the puzzle. Subsidized on-site services can ease the burden of attending school while raising children.

State government can play a part in expanding student supports and increasing their effectiveness. Some states are doing this by placing a focus on student success and monitoring outcomes at the institutional level. Texas launched a “Closing the Gap” initiative in 2000, which set a goal of increasing the number of graduations by 50 percent over 15 years. As part of the initiative, the state now requires institutions to develop strategies for serving at-risk students, including a basic set of support services. In Texas and in other states, schools must report on their retention outcomes. Some states tie funding to outcomes—for example, offering incentive funds for schools that increase completion rates.36

Other states provide funding specifically targeted towards student support services. The California Work Opportunity and Responsibility to Kids program (CalWORKS) assists welfare recipients who choose to pursue higher education. In 2006, the state dedicated $44 million from their general fund to provide childcare, work-study opportunities, job development, job placement, educational and personal counseling, and links to community services. Rather than using general funds, other states allocate a portion of their federal TANF and Workforce Investment Act grants for students in post-secondary education and training programs.37

Federally-funded TRIO programs also provide models for helping low-income and first-generation students through college. These programs provide tutoring, study skills instruction, counseling, mentoring, and help in obtaining financial aid. Allocating state money to expand these types of programs would enable Maryland to reach a broader pool of students.

Table 2.

<table>
<thead>
<tr>
<th>Percent of Maryland Students Needing Remediation, by Subject</th>
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<tbody>
<tr>
<td>Completed Core High School Courses</td>
</tr>
<tr>
<td>Math</td>
</tr>
<tr>
<td>English</td>
</tr>
<tr>
<td>Reading</td>
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Fixing the Pipeline: Recommendations

Maryland must make post-secondary access and success a priority for all state residents.

There are steps Maryland can take to help more students transition into post-secondary education and move through to completion. The state must make it a priority to move more non-traditional and working adult students into degree and certificate programs in high-demand fields, and provide the supports needed for them to persist. Educational institutions, local businesses, and state government all have a role to play.

Increase financial support for part-time students. Many students have work, family and personal obligations that require them to attend school part-time. In some high demand fields such as healthcare, employers actively encourage their staff to enroll in part-time programs to upgrade their skills and move up the career ladder. The Maryland financial aid system does not offer enough support to these students. Funding for the Part-Time Grant program should be increased to eliminate the waiting list, and funding should be made available to low-wage students enrolled less than half-time.

Hold the line on tuition. Tuition at Maryland colleges and universities has been rising at a pace that local families can’t keep up with. As a result, Maryland received an ‘F’ in affordability on the 2006 National Report Card on Higher Education. For low-income families, the cost can be prohibitive. State leaders must commit to holding the line.

Provide supplemental and/or incentive funding for developmental education. The mission of community colleges is to serve all students in their local community. This requires them to offer developmental courses for students not prepared for college-level curriculum. These students are often the hardest to serve, but Maryland’s funding system does not recognize this challenge and provides funding at the same rate as for students in for-credit courses. This makes it difficult for community colleges to provide the support that students need as they transition into higher education.

To address the more intensive needs of developmental students, some states weigh these courses more heavily in their funding formulas. Other states offer incentive funding to schools with strong performance in their developmental programs. Strategies like these could help Maryland schools more effectively move students through remediation and into career and degree programs.

Work to align high school graduation requirements with basic college curriculum. It is not just under-prepared adult students who need developmental education to prepare for college-level courses. Almost one-third of students who have finished a college-prep curriculum at Maryland high schools require developmental math when they enter college. This indicates a misalignment between what is required to graduate from high school and what is required to enter college. State leaders should bring high school and college officials together to explore this curriculum gap and determine how the two systems can work together to create a more seamless transition.

Offer college entrance exams in high school. Entrance exams such as the ACCUPLACER determine whether a student will be required to enroll in developmental coursework. The testing process is difficult for many students, and many do not have the chance to prepare in advance. Instead of introducing these tests during the stressful college entrance phase, they could be offered in high school classrooms. This would allow students to prepare, and would help them gauge where they stand and what type of coursework they will need to make a smooth transition to college.
Encourage innovation in the delivery of developmental education. Schools across the country are experimenting with new models for moving students through developmental education and into for-credit courses. Inflexible state-level policies can make it difficult for schools to try new strategies without losing funding or distorting performance outcomes. State policymakers should work closely with schools to understand these issues, and remove policy barriers to innovation.

Develop career-oriented programs in partnership with local business. For students to have good career opportunities, their degrees and certificates need to be in high-demand fields. Colleges and universities should work closely with local businesses to ensure that existing programs help workers develop the appropriate skills, and to develop new programs in areas with unmet need. Government entities such as the Department of Labor, Licensing and Regulation, the Department of Business and Economic Development, and local workforce investment boards can help facilitate this process.

Create programs that bridge the gap between adult and post-secondary education. Marylanders who lack basic skills in reading and math and have not acquired a high school credential usually require adult education before they are ready for a degree or certificate program. Even then it can be difficult to make the transition. Programs that combine basic education and workforce training can help these students move more smoothly through the continuum and into better jobs. Bridge programs and dual enrollment programs, such as Washington’s I-BEST, are examples of this approach, and should be expanded in Maryland.

Make increased retention and completion a top post-secondary goal at the state level, and help institutions achieve it through dedicated funding for student support services. Access to basic services such as childcare and academic counseling can make a significant difference for a student trying to balance school, work and family, or trying to navigate higher education as a first-generation student. State policies that encourage and support these types of services can increase retention and completion rates. Maryland should make this a top post-secondary priority, particularly for non-traditional and at-risk students. The state should support institutions by making funding available, either for specific programs or as a performance incentive.

Facilitate information sharing between schools and encourage the replication of successful local models. Schools around the state are working to address the financial, academic, and personal barriers their students face. Prince George’s Community College has developed a deferred payment program to help low-income students manage their tuition bills. The Community College of Baltimore County has created a learning community program that pairs developmental and general education. These and other programs are helping to increase success rates for at-risk students. The state should help promote and replicate these types of effective strategies.

By upgrading the skills of the 1.3 million working-age Marylanders who lack a college degree, the state can make its workforce more competitive and increase the economic security of local families. Right now, too many barriers—from cost to struggles with developmental education—stand in the way. Maryland must make post-secondary access and success a priority for all state residents, and start patching the leaky pipeline.

About JOTF
The mission of JOTF is to develop and advocate policies and programs to increase the skills, job opportunities, and incomes of low-skill, low-income workers and job seekers.

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This policy brief is produced as part of the Working Poor Families Project, a national initiative supported by the Annie E. Casey, Ford, Joyce and Mott Foundations that works with non-profit organizations in 24 states to strengthen state policies on behalf of low-income working families.

1. U.S. Census Bureau, American Community Survey, 2005
6. Ibid.
8. MHEC 2007 Data Book.
9. U.S. Census Bureau, ACS 2005
12. Some students enroll in community college for reasons such as personal enrichment, with no intention of completing a degree or certificate. Some of the non-graduates may fall into this category.
16. Based on the Working Poor Families Project definition of a working family: a family with one or more children and where the combined work effort of all family members age 15 or older is at least 39 weeks in the prior 12 months, or is between 26 and 39 weeks in a prior 12 month period, and one currently unemployed parent looked for work in the prior four weeks.
19. Statistic for families between 100 and 200 percent poverty.
23. For the 2007-2008 academic year. In future years, award amounts are scheduled to rise gradually.
24. National Center for Public Policy and Higher Education.
25. MHEC 2007 Databook.
26. Ibid.
27. Ibid.
28. National Center for Public Policy and Higher Education.
35. Core high school courses include those required for admission to the University System of Maryland: 4 years of English, 3 years of math, 3 years of social science/history, 2 years of natural science, and 2 years of foreign language.
37. Ibid.