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Tapped Out

While a growing number of New Yorkers are enrolling in community colleges on a part-time basis, the state's main financial aid program is out of reach for most of them.

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New York's community colleges have a key role to play in elevating poor and working poor New Yorkers into the ranks of the middle class. The economy is producing few decent-paying jobs for people with only a high school diploma, and community colleges offer the most accessible path for people to obtain a post-secondary credential. However, tens of thousands of New Yorkers who can only afford to enroll in these institutions on a part-time basis are struggling to remain in school long enough to earn a credential—and one of the biggest reasons is the state's outdated financial aid system, which effectively bars part-timers from benefiting from the Tuition Assistance Program (TAP).

Part-time students now account for 42 percent of those enrolled at SUNY and CUNY community colleges, up from 32percent in 1980. Yet, in 2013, less than 1 percent of the nearly 150,000 part-time students enrolled at the state's 36 community colleges received financial aid through the state's TAP program. At CUNY community colleges, just 91 out of nearly 40,000 part-time students received TAP funds to help pay for school that year.

The TAP program is comparatively generous in other ways, but New York is one of only 14 states to sharply limit access to part-time students. The state's eligibility rules require that students be enrolled full-time for two consecutive semesters before they can enroll part-time and still qualify for TAP.[1] And once they meet these requirements, students are only eligible for a total of six semesters of schooling.

These restrictions are a big reason why so few part-time students who enroll in community colleges actually earn a degree or professional certification. The 6-year graduation rate at the state's 36 public community colleges is 35 percent (29 percent at

CUNY community colleges), but the rates for part-timers are even lower. Nationally, research has found that student debt and lack of access to financial aid are the key problems associated with low completion rates.

Some educators have argued that policymakers should not be encouraging students to enroll part-time, since data suggests that full-time students have a higher likelihood of graduating. But scores of poor and working poor New Yorkers with family obligations or paltry savings simply can't afford to quit their jobs and enroll in classes full-time. Instead of excluding thousands of low-income students from financial aid opportunities because they can't afford to attend school full time, state officials should give these residents the tools to succeed in college. Easing TAP's eligibility restrictions for part-timers is a good place to start.

Expanding Access to Post-Secondary Credentials

With hundreds of thousands of New Yorkers either unemployed or stuck in low-wage jobs, there is a clear need to increase the number of New Yorkers with a post-secondary credential.

At the end of 2013, New York State was home to 674,543 people between 18 and 64 who did not have a job but were actively seeking one, according to an analysis of Census data by the Population Reference Bureau on behalf of the Working Poor Families Project.[2] Meanwhile, nearly 2.7 million adults in the state are employed work in low-wage jobs—33.7 percent of all New Yorkers over the age 18, compared to a national average of 28.2 percent.[3]

There is an undeniable connection between educational attainment levels and those who are poor or working poor. For instance, more than 60 percent (61.4 percent) of the state's working poor families feature at least one parent who does not have any postsecondary education.[4]

Despite all this, only 5.4 percent of adults in New York are enrolled in post-secondary institutions at least part time, wellbelow the national average of 7.0 percent.[5]

Community colleges offer the primary route out of poverty for disadvantaged New Yorkers. For the 2012-13 academic year, in-state tuition and fees for SUNY community colleges averaged $4,367, compared with $7,099 at SUNY four-year colleges and universities, $19,142 at proprietary colleges, and $34,536 at New York's private four-year institutions of higher learning.[6] The relatively low tuition and open access model central to community colleges removes many of the usual barriers that nontraditional learners face.

Part-Time Students on the Rise

But for many, enrolling part-time is the only viable option. In recent years, more and more New Yorkers have taken this route to a post-secondary credential. Between 1980 and 2012, the number of part-time community college students in New York State has increased by 193 percent (from 49,821 to 146,041), while the number of full-time students has increased by 94 percent (from 103,730 to 201,667).

Although the number of part-time students at both four-year and two-year colleges has increased rapidly, the vast majority of the state's part-time students are enrolled in community colleges. In the 2012-13 school year, there were 347,708 students attending New York State community colleges, with 146,041 of them attending part-time.

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What is TAP and PTAP?

The Tuition Assistance Program (TAP) is the second-largest state financial aid grant program in the nation, and last year spent $935.6 million on awards to 372,527 students. In the 2013-2014 academic year, the maximum award was $5,000 and the average student received an award of $2,511. In the same year, 2,430 part-time students across the state received awards through Part-Time TAP (PTAP), TAP's sister program for students who attempt at least six but less than 12 credits. The average PTAP award in the 2013-2014 school year was $831. Earlier this year, the state legislature voted to increase the maximum award for full-time students to $5,165 from $5,000.

In order to be eligible for TAP students must be U.S. citizens, residents of New York State and must have either graduated from a U.S. high school, obtained a high school equivalency diploma, or passed an Ability to Benefit test administered by the New York State Education Department. TAP is only available for undergraduate students who matriculate on a full-time basis in the spring or fall semesters and maintain at least a C average. Students pursuing two-year associate's degree programs can get TAP for a maximum of six semesters (three years), while Bachelor's degree candidates can draw down TAP for eight semesters (four years), unless they are pursuing an accredited five-year Bachelor's degree.

Awards are subject to income limits, and are calculated based on seven schedules that vary by household income, dependent or independent status and the first year that the student drew down TAP aid. Undergraduate students who depend on their parents or independent students who have dependents must earn $80,000 or less annually in net taxable income, married independent students without dependents must earn $40,000 or less, and single independent students with no children must earn $10,000 or less. Awards are based on the maximum TAP award available in the semester when the student received TAP for the first time, which for students returning to school after many years can be considerably different from the current award schedules.

In order for part-time students to be eligible for Part-Time TAP (PTAP) they must meet the above requirements, but must have also first completed two consecutive semesters of full-time study (at least 12 credits per semester).

Excluding Part-Timers from TAP

But because of stringent eligibility requirements, only a tiny fraction of students enrolled part-time receive any financial aid from the state. In the 2013 fall semester, just 91 out of 39,814 part-time CUNY community college students received Part-Time TAP (PTAP). At SUNY community colleges, only 1,244 out of 101,858 part-time students (1.2 percent) received PTAP that semester.[7]

Part-time students have limited options when it comes to financial aid, and are often forced to either pay out of pocket or take out loans in order to pay for their education. In addition, because part-time students are also likely to require more time to complete their degrees than students who are attending college full-time, they are likely to run out of TAP eligibility before they get a chance to complete their degrees.

"Working adults are returning to school in droves," says Kevin Stump, who previously led the Coalition to Reform the New

York Tuition Assistance Program and is now the director of the Roosevelt Institute Campus Network, a campus-based leadership development organization. “In order to meet that demand we need to incentivize them to go to school without getting themselves in debt or stopping out.”

Yet completion rates are distressingly low. Just 35 percent of community college students graduate within six years of matriculating.[8] And many of these students drop out as the costs of continuing with their education become untenable.

Aggregate numbers show that TAP is among the most generous state grant-based higher education financial aid programsin the nation. In the 2012-13 school year the state spent $931.1 million on TAP, a 19 percent increase over 1999-2000 after inflation, while the average U.S. state spent $177.3 million.[9] The average student received an award of $3,049 in that school year, and the maximum TAP award was increased just this year to $5,165 from $5,000. Despite this, part-time students in New York State are faced with the double whammy of being mostly ineligible for state grant aid, and facing some of the highest community college costs in the nation. Tuition and fees at New York State’s community colleges are more than 50 percent above the national average, and four times higher than those of California, which boasts the most affordable community colleges in the nation.[10]

Tuition and fees comprise about a quarter to a third of the cost of attendance and that alone has increased by 58 percent at CUNY and 48 percent at SUNY since 2006-2007.[11]

Moreover, the vast majority of community college students—and in particular those older students who are returning to school and juggling outside work and family obligations—have fewer resources to pay for school. They qualify for fewer outside grants, including Pell, and low-cost loans, and they earn comparatively little in their current jobs. While the median family income in New York State is $69,968 per year, the median family income for those with just a high school degree is $17,765. Single parents who have a high school degree or less have a median income of just $16,505 per year.[12]

Though TAP is technically available to part-time students, current eligibility requirements make it all but impossible for the majority of them to qualify, much less draw down aid for the entire duration of their college career. TAP eligibility criteria are structured to cater to students who drop down to part-time after attending full-time, which gives full-time students the opportunity to lower their course load for a semester or two if outside obligations get in the way. But those students who need to start with a lower course load and increase their courses to a full-time level later on are barred from receiving any financial aid. This disqualifies tens of thousands of nontraditional students every year, and requires many others to take on a bigger course load than they’re ready for.

Many students who take on more than they can handle end up performing poorly in some of their classes and losing TAP eligibility because of poor academic performance. Financial aid counselors and college administrators point out that if barriers to accessing PTAP were lower, it would allow students to take only the courses they need and not pad their schedule with courses they don’t. “The lack of a good part-time component hurts these students,” says George Chin, who was CUNY’s director of financial aid for 26 years and is now a senior federal policy consultant for the American Association of State Colleges and Universities (AASCU). “There are some students who will force their schedules to be full-time in order to get TAP, but they may not do as well because they overload themselves. They either have to drop a course at some point, or their grades may not turn out as good as they could have been.”

Due to the full-time requirements for TAP, many other potential students never even enroll.

Sixteen percent of New Yorkers ages 25 and older (about 2.2 million people) are counted by the Census as having “some college;” and of those, 72 percent have one or more years of postsecondary education under their belts but have not earned a degree. An additional 3.6 million New Yorkers over 25 have only a high school degree.[13] In contrast, the entire state of New York is estimated to produce only 169,883 high school graduates in the class of 2015.[14]

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In other words, despite the much larger pool of potential students who are older, already working and in need of additional training and education, TAP is structured to serve the traditional college student who enrolls full-time right out of high school.

“If PTAP were available from the beginning, people would be less afraid to pursue an education,” says Sandy Jimenez, a college counselor at the Goddard Riverside Community Center in Upper Manhattan. “A lot of times when adults are going back to school it’s because they want to get skills to get a better job and move up in society, but they are discouraged if they have to borrow.”

According to one education official in Illinois, a state that has offered state grant aid to part-time students since 1974, the logic of offering part-time aid exclusively for students who were already studying full-time is counterproductive. “You have it backwards [in New York],” says Susan Kleeman, the managing director for research and policy at the Illinois Student Assistance Commission (ISAC), the entity that administers state financial aid in Illinois. “It’s not the full-time person who goes down to part-time that graduates,” she says, “it’s the part-time person who gets close to graduating and goes up to full-time that graduates. You are actually picking the group that is less likely to succeed, the group that went in for a year, didn’t do so well, and is now part-time.”

Another TAP restriction that places an undue burden on many part-time and nontraditional students is the six semester (or three year) eligibility window. Students who have to study for extended periods on a part-time basis have an extremely hard time finishing their studies in just three years. Making matters worse, many community college students—both nontraditional students and traditional ones—require extensive remedial coursework and will not begin to finish courses that count toward their degree until their second or even their third semester. In 2011, 75 percent of first-year students at CUNY community colleges required remediation in either reading, writing or math, and 25 percent of students required remediation in all three subjects.[15]

“As soon as they start taking remedial courses the clock starts ticking on TAP,” says Kate Pfordresher, the research and policy director at CUNY’s Professional Staff Congress, a faculty union. “The vast majority cannot complete their coursework before TAP runs out.”

Together, the three-year eligibility window and the requirement that students enroll full-time before they can qualify for PTAP make it extremely difficult for nontraditional students to plan their course load and path toward graduation.

Moreover, part-time students would benefit from the option of taking summer courses in order to make faster progress towards degree completion, but TAP is not available during the summer. Because part-time students must schedule their classes around outside obligations, not having TAP available during the summer needlessly reduces students’ flexibility about when they can take courses. The annual hiatus can also erode the momentum students may need to stay on track towards degree completion.

“Students who want to accelerate in summer have few options for funding their education,” says LaSonya Griggs, thedirector of financial aid at Tompkins Cortland Community College. “Even if a student wants to and have the ability to do so, they can’t afford to.”

Students rarely attend part-time for their entire college careers. They often switch between full-time and part-time enrollment depending on work or personal schedules and availability of classes. For instance, a working adult may not be able to take his or her required courses in a given semester because the times at which the classes are offered conflict with other obligations. If a student can’t maintain full-time status by filling their schedule with another required class, he or she is left with

two bad choices: take an unnecessary class to maintain full-time TAP eligibility or drop to part-time and receive less aid or no aid at all.

“If a student wants to take one course and winds up taking two to get aid they’re wasting money,” says Kleeman of ISAC.

Less Aid Available for Part-Time Study

Part-time students are also disadvantaged when it comes to non-state grants, low-cost loans and aid amounts through TAP and other non-TAP programs. While the average full-time student will get enough in grants to cover 36 percent of their financial needs, the average part-time undergraduate, a much larger percentage of whom are independent and working in low-wage jobs, finds that only 20 percent of their financial needs can be met by grants.[16] Part-timers have to spend more out of pocket for books, housing, transportation and other necessities.

Among the scholarships listed on CUNY’s website, full-time students are eligible for 39 and part-time students for only two. Meanwhile, students who study less than half-time aren’t eligible for many low-cost loan programs; and even when they manage to qualify for PTAP, many working students receive less in support because they can’t be claimed as dependents, don’t have children and make more than the stipulated income threshold, which many educators and counselors believe to be too low. In order to qualify for TAP, working students who are considered to be ‘independent’ for tax purposes must earn $10,000 Net Taxable Income per year (or approximately $23,000 gross per year) or less in order to qualify for state aid. “It makes absolutely no sense,” says Cassie Magesis, the deputy director of college readiness at The Urban Assembly. “It’s very detrimental for people who are independent, who need the money more than anyone. As a counselor I have to answer questions like, ‘You mean, if my mom was around I would have gotten those extra $2,000?’ It’s really infuriating.”

“There are a lot more financial aid options to choose from for full-time students,” says Jimenez of the Goddard Riverside Community Center. “They can get more money from Pell and get access to loans, and they can also get TAP. But many of the part-time students we see are working adults and they can’t go to school full time, and so they miss out.”

Grants Cover a Smaller Share of In-State Part-Time Students’ Financial Need in New York State Colleges, AY 2007-2008 [17]

	Full-Time	Part-Time
Average need	$17,500	$8,600
Average remaining need after grants	$11,200	$6,800
Percent of need met by grants	36%	20%
Average Federal loans borrowed	$5,200	$4,400
Average Private loans borrowed	$9,800	$4,800

The only other state program that provides grant aid to part-time students is the New York State Aid for Part Time Study (APTS) program, which was created in 1984 in order to provide some limited assistance to part-time students. However, while TAP is available to eligible students on an entitlement basis—everyone who is eligible for an award will receive one if they meet the eligibility requirements—APTS is a fixed amount of money that the state gives colleges based on the number of part-time students they had the previous year. Colleges with higher part-time enrollment will have more funds available, and those with less will have less available; schools with few part-time students may get as little as $15,000 from the state,

while schools with a large number of part-time students may get around $250,000. In the 2012-13 school year, a total of $10.2 million was available statewide for disbursement through the APTS program, which, divided over 16,183 recipients, yielded an average award of only $631.[18]

As a result of its small size, the APTS program, though helpful to some, doesn't come close to meeting the need among part-time students.

Responding to the incredible increase in demand for college level training among working New Yorkers and other nontraditional students and providing them with the supports they need to advance toward a degree or professional certification will require significant reforms to TAP.

Budget cuts leave out part-time students

The biggest barrier to extending TAP to the state's working adults and other potential nontraditional students is a budgetary one. Since TAP is an entitlement program, the state is required by law to present an award to any eligible applicant. Legislators looking to trim state costs by reducing the size of the program will seek to limit the pool of eligible applicants by restricting the eligibility criteria. The legislature has voted to do this on several occasions, notably in 2007 when they cut off access to TAP to students who are in default on federal student loans, and in 2010 when they eliminated TAP awards for graduate students. Indeed, our conversations with legislators and their staff have shown that the fear of runaway costs is the biggest obstacle to the state taking action on extending TAP to part-time students.

But, in fact, allowing more part-time students to access TAP may not lead to the runaway costs that legislators fear. While expanding eligibility is likely to increase demand for higher education in the state, students taking a full-time course load in order to be eligible for TAP would instead be able to receive a reduced, pro-rated grant, reducing costs to the state and alleviating a burden for students. Being able to assume a manageable schedule will allow many students to successfully complete the number of credits they attempt, putting them on firmer footing to eventually complete a degree.

Evidence of this can be found right here in New York State in the results of the PTAP pilot program run at CUNY between 2000 and 2003, which resulted in the adoption of PTAP statewide. During the three-year pilot period, CUNY disbursed $4 million in PTAP to 5,267 students, for an average award of $759 per term. CUNY and the state decided to pay for the PTAP pilot by reducing the per-credit award rates under APTS, thereby making the project cost-neutral to the state. Nonetheless, CUNY ended up saving nearly a half million dollars in aid expenditures. The single biggest reason for the savings, according to researchers, was the dramatic reduction in the number of students who were taking extra classes only in order to qualify for full-time TAP.[19]

The results of the pilot also present evidence that PTAP can contribute to greater academic success. During the CUNY pilot, PTAP recipients had an average GPA of 2.7 compared to 2.6 for APTS recipients and all degree-seeking undergraduates. That part-time students were performing at around the same level as full-time students is a remarkable result, given that part-time students are more likely to have responsibilities outside of school.

That being said, more accessible PTAP may also increase the number of New Yorkers who decide to go back to school. Although no cost analyses exist that would estimate the potential cost of additional people deciding to pursue their education on a part-time basis, it is reasonable to assume that because the students would be attending part-time, the cost to the state of giving smaller, prorated awards to part-time students would be spread out over a longer time period, which would avoid significant year-over-year jumps in the cost of the program.

Despite the concern over runaway costs, the state senate recently passed a bill to expand the maximum income eligibility for dependent students from $80,000 to $100,000, which would cost an estimated $90.8 million per year.[20] While there are no doubt many deserving students who would benefit from this legislation, low-income, working adults who study part-time deserve to be a part of the discussion as well. In a recent report, SUNY researchers claimed that a credit-based, part-time

TAP award would have major benefits for students and recommended an appropriation of $50 million to use towards such a program. At the same time, the report recommended that part of that appropriation be funded by eliminating APTS, resulting in a net cost to the state of $35.4 million.[21] Such an appropriation would make New York State a leader in supporting its part-time student population.

Importantly, the ability to return to school with financial support would allow working adults to complete unfinished degrees while continuing to work, which when coupled with additional student supports would go a long way towards increasing average levels of educational achievement in New York State. As the Center for an Urban Future demonstrated in Completion Day (June, 2013), the economic benefit of increased educational achievement would provide a big return on investment: a 10 percentage point increase in the state's community college graduation rate would provide a $150 million one-year boost to the state economy in the form of higher incomes, increased economic activity due to increased spending, and in more of the taxpayers' investment in postsecondary education resulting in graduates rather than dropouts.[22]

Many education experts believe that financial aid policy should encourage students to attend college full-time, citing full-time students' larger graduation rates. But, in fact, little research has been done on how part-time students would fare with the right supports, including financial aid and counseling.[23] As noted earlier, experts in Illinois believe that many students do better when they start out part-time and gradually increase their course load in later semesters.

What other states are doing for part-time students

Only 14 states join New York in excluding students who matriculate as part-time from their need-based grant programs. New York's TAP and California's CalGrant are alone among state grant aid programs in that they are entitlement-based. Unlike TAP, however, CalGrant allows part-time students to receive an award during their first year. In academic year 2007-2008 the last year for which data are available, California disbursed an average award of $1,800 to part-time students, reaching 31 percent of all part-time students.[24]

In Illinois, the need-based Monetary Award Program (MAP) provides grants to full-time and part-time students in one integrated system. MAP has been open to half-time students since 1974 and open to less than half-time students since 1999. In fiscal year 2014, the program awarded $372.2 million in grants to Illinois college students, making it the third largest need-based, non-merit state grant program in the nation. Twenty percent of MAP recipients attended college part-time, but received 9 percent of MAP funds, which are pro-rated based on the number of credits attempted. As in New York, independent students are more likely to attend part-time, and the state's community colleges had larger shares of part-time students than private, proprietary or public four-year institutions; 27 percent of dependent students and 52 percent of independent students at Illinois community colleges attended part-time. While in New York 39 percent of community college students either graduate or transfer to a four-year institution within three years, in Illinois 48 percent of community college students do so.[25]

The Illinois Student Assistance Commission—the entity that administers MAP, that state's equivalent to New York's HESC—is currently in the third year of a five-year longitudinal study that is surveying MAP recipients to assess the impact of the state financial aid grants on student retention and advancement, particularly for lower-income and independent students. The responses analyzed in the study have so far generated a wealth of information that documents who MAP recipients are and what barriers they face to completing their degrees. It is reasonable to assume that many of the barriers that Illinois students face are similar to those faced by their counterparts in New York.

For instance, the study found that three out of every four independent students are parents, and that three-quarters of those are single parents. Independent students were most likely to report that the primary reason for choosing to attend college is to "find a better job and earn more money," which is consistent with anecdotal evidence from New York. Most (77 percent) attend community colleges, and the top two reasons given for selecting a particular school were the degree programs offered (selected by 84 percent of respondents) and the cost of attendance (83 percent).

When asked what their main reasons were for choosing to attend college part-time, nearly half of part-time respondents at all types of institutions cited the need to work full-time and “family reasons.” Additional reasons given were the need to take care of their children (offered by 38 percent of respondents) and not wanting to take out loans for education (16 percent).

There is also evidence in Illinois’ results that independent students are taking college as an opportunity to redeem themselves academically. College GPAs among independent student MAP recipients were 0.36 points higher on average than their high school GPAs, which is in contrast with dependent students whose average college GPAs were about a half a grade lower than their high school GPAs.

Officials in Illinois understand that in order to increase statewide postsecondary degree attainment rates, it needs to create financial aid solutions that work for working adults. “We have a state goal of 60 percent of the workforce having a postsecondary credential by 2025,” says Susan Kleeman, the research and policy director at the Illinois Student Assistance Commission. “We know that the cheapest way to acquire these credentials is to have adult students return to school, particularly those who have already started programs but have left for some reason. It’s a good idea for them to continue semester to semester, so if in any semester they feel they can’t take two classes and can only take one, we think it’s better for them to stay in the system instead of drop out altogether.”

This profile of grant recipients in Illinois is illustrative of the challenges that working adults face in going back to college, and of the opportunity the state has to significantly lower the barriers to completion by expanding access to financial aid.

Recommendations

Eliminate the requirement that students attend full-time for two consecutive semesters before receiving Part-Time TAP (PTAP) and pro-rate awards to the number of credits attempted

The single biggest barrier for working adults and other students who have no choice but to attend college part-time is theyear of full-time study that is currently required before a student becomes eligible for PTAP. Eliminating that requirement would allow students to attend part-time from the beginning of their college career, enabling them to more effectively plan their education while balancing outside obligations.

Start a pilot program extending TAP to a select group of part-time students and evaluate the results

While it stands to reason that financial aid is a crucial component of a student’s decision about whether to start or continue college, researchers know relatively little about the impact of financial aid schemes on the outcomes of nontraditional students. Establishing a stronger evidence base will both help make the case for reforms and identify effective interventions. A pilot program and study that waived the requirement of two semesters of full-time study and included a strong financial aid and academic advisement component could lead to positive results.

Fold TAP, PTAP, and APTS into one centralized New York State financial aid system with eligibility based solely on income

TAP currently consists of seven active award schedules that determine award amounts for students based on first year of enrollment, dependency status, and income. In addition to being incredibly complicated for financial aid administrators to manage and students to understand, these schedules yield vastly lower average awards for independent students and other nontraditional students, making it difficult for working adults to get aid to go back to school. The state should collapse these multiple schedules into a single schedule based on the most recent maximum awards for qualifying students, one that is that is pro-rated based on the number of credits a student is attempting. This would make TAP equitable for both full- and part-time students, and eliminate the extreme disadvantage that nontraditional students face under the current system. To further simplify the system, the eligibility guidelines for this streamlined TAP program should be matched to those of the federal Pell—like many other states do—so as to reduce confusion around eligibility from students and financial aid administrators.

Extend the TAP eligibility window to ensure students are supported throughout their college careers

TAP is currently limited to six semesters for associate's degree candidates and eight semesters for bachelor's degree candidates. This eligibility window is too narrow to accommodate part-time students who are likely to pursue their degrees beyond this time. This is especially true for the considerable number of students who use up part of their TAP eligibility to take remedial classes. The state should extend the eligibility window to ten years to ensure that students can have state grant aid available for however long it takes to complete their degrees.

Make TAP available in the summer

Continuity and credit accretion across consecutive semesters is essential to ensuring that students stay on track to complete their studies in as short a time as possible. Yet, because TAP and Pell are not available during the summer, students who cannot afford to pay for summer courses out of pocket do not have the option of taking summer courses, and so remain disconnected from school for those months. In 2008, the Obama administration amended the Higher Education Act to approve funding for summer Pell, and in the first year 6.1 million students nationwide received summer Pell grants.[26] By 2010, that number had increased 45 percent to 8.9 million.[27] In 2012, the administration rescinded the funding for summer Pell, citing budget shortfalls. The government had estimated that it would have spent nearly $5 billion in summer Pell, which amounted to 14 percent of the budget for the program.[28]

Endnotes

1. Under the state's rules, 2-year associate's degree candidates are eligible six semesters of TAP, while bachelor's degree candidates are eligible for eight semesters.
2. American Community Survey (ACS) and the Current Population Survey (CPS). Analysis by the Population Reference Bureau on behalf of the Working Poor Families Project.
3. Ibid. A low-wage worker is defined as an individual 18 and older who is either employed at work or employed absent from work who earns below a state specific "low wage" figure (i.e., the national low wage figure multiplied by the state cost of living index). The national low wage figure was based upon the preliminary weighted average poverty threshold for a family of four in 2013 ($23,836). If a person works full-time for one year (i.e., 40 hours per week for 52 weeks per year) and earns $23,836 per year, that person would be making $11.46 per hour. The state cost of living indices used here, from 2011, are published in the article, "Real Personal Income and Regional Parities for States and Metropolitan Areas, 2007-2011," by Bettina H. Aten, Eric B. Figueroa, and Troy M. Martin, (Survey of Current Business, August 2013): Table 1. The article is available online at http://www.bea.gov/scb/pdf/2013/08%20August/0813_regional_price_parities.pdf (Feb.3, 2014)
4. Ibid.
5. Ibid.
6. Tom Hilliard, Completion Day, Center for an Urban Future, June 2013. New York State Education Department, Office of Research and Information Systems. Website accessed April 12, 2013.
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