

Benefits and Barriers to College for Low-Income Adults

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In the United States, employment has been the entree to full social and economic inclusion. Those who work hard and play by the rules are supposed to be guaranteed access to the American dream of middle-class wealth and status. Unlike the European welfare states that guarantee access to income and benefits regardless of work status and earnings, in the United States, access to income and benefits is dependent almost entirely upon work. In America, the work ethic is universal, and all adults—including single parents, individuals with disabilities, and many millionaires and billionaires—work for dignity as well as money.

But in recent years, it has become evident that sometimes a job is not enough to guarantee fulfillment of the American dream. While there are good jobs that pay enough to provide a middle-class lifestyle and status, there are also lousy jobs that consign a growing number and share of Americans to working poverty.

Since the early 1980s, it has become apparent that postsecondary education and training have emerged as the threshold qualifications for the vast majority of good jobs. Consequently, a job alone can no longer guarantee full social inclusion. All adults need some postsecondary education and training to be full participants in the economy and society.

The increasing economic and social value of postsecondary education represents good news in a society that strives to tie economic opportunity to individual merit, rather than family background. Although our increasing reliance on postsecondary education as the arbiter of economic opportunity enables us to expand possibilities without surrendering individual responsibility, low-income adults must overcome significant personal and economic barriers before they can access postsecondary education and reap its benefits.

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POSTSECONDARY EDUCATION AND TRAINING HAVE BECOME THE KEYSTONES FOR SOCIAL AND ECONOMIC WELL-BEING.

Postsecondary education brings myriad benefits to individual adults, society, and the economy at large. The private benefits of education are easily recognized in the labor market. Individuals who receive at least some postsecondary education are more likely to be employed and typically experience less frequent job turnover than less educated workers (Neumark, 2000). Indeed, adults with college degrees are at least three times less likely to be unemployed than adults with a high school education or less. Workers who have more education also earn more money. Individuals with at least some postsecondary education under their belts earn, on average, almost two-thirds more than high school graduates (Carnevale and Desrochers, 2003).

Postsecondary education also can have non-market effects on individuals' quality of life. Educated workers are more likely to work at jobs that provide benefits, such as retirement savings and health care plans. Higher levels of education also correspond to improved levels of health and well-being, and lower levels of mortality (Grossman and Kaestner, 1997; Lleras-Muney, 2002). The benefits of educating adults also extend to their children. Parents' education attainment levels correlate positively with their children's health and cognitive abilities (Wolfe and Zuvekas, 1995).

Providing access to postsecondary education for working adults living in poverty benefits not only those individuals but all U.S. citizens as well. Education carries public benefits that are both social and economic. An educated citizenry is less likely to rely on welfare payments and other income transfers, and is more likely to make charitable contributions. Education also is associated with lower rates of crime and illegitimate births (Lochner and Moretti, 2001; Wolfe and Zuvekas, 1995).

Higher levels of education also have positive effects on America's overall economic performance by increasing its rate of economic growth. Increasing a country's average level of schooling by even one year can increase economic growth by up to 15 percent (Krueger and Lindahl, 1999; Topel, 1998). In addition, countries whose populations show high education levels are fertile soil for new technology- and productivity-enhancing institutional change (Romer, 1990). Historically, increased educational attainment has accounted for about 27 percent of productivity growth (Denison, 1985).

IF POSTSECONDARY EDUCATORS CANNOT HELP LOW-INCOME ADULTS GET BETTER JOBS, THEY ALSO WILL FAIL TO HELP THEM BECOME BETTER CITIZENS.

Of course, postsecondary education is about more than dollars and cents—it does more than provide foot soldiers for the American economy. College educators also have cultural and political missions to ensure an educated citizenry that can continue to promote and defend America’s democratic ideals.

Adults with postsecondary education are more likely to participate in civic activities outside of work (Milligan, Moretti, and Oreopoulos, 2003). More than one-half of bachelor’s degree holders participate in community service activities, compared to 37 percent of high school graduates (U.S. Department of Education, 1998). Highly educated adults

also are about 50 percent more likely to serve as members of community organizations. Adults with an education beyond high school also are more likely to vote—more than 85 percent of college-educated adults vote in elections, compared with 50 percent of high school dropouts and 72 percent of high school graduates (U.S. Department of Education, 1998).

Nevertheless, this inescapable reality is ever present: Ours is a society based on work. In the United States, both youths and adults are fully mobilized in the labor market. Jobs provide the economic independence that signals a successful transition from dependent adolescence to independent adulthood. Adults who are not equipped with the levels of knowledge and skill necessary to get, and keep, good jobs are denied full social inclusion and tend to drop out of the mainstream culture, polity, and economy. Hence, if postsecondary educators cannot fulfill their economic mission to help both youths and adults become and remain successful workers, they also will fail in their cultural and political missions to create good neighbors and good citizens.

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ACCESS TO POSTSECONDARY EDUCATION AMONG LOW-INCOME ADULTS CAN DETERMINE THE EXTENT OF POSTSECONDARY ACCESS AND SOCIAL INCLUSION FOR THEIR CHILDREN.

Ensuring that low-income workers have access to postsecondary education can have exponential consequences that persist for generations. In the early post-World War II era, there were three kinds of parents whose children went to college: (1) parents with good jobs, (2) parents with postsecondary education, and (3) parents with both good jobs and high education levels. High school-educated men with blue-collar jobs, often members of unions, earned sufficient income to live in neighborhoods with good schools and other forms of supportive social capital, such as libraries, public safety programs, and peer support among similar students from upwardly mobile families. Many of the children from these families went on to attend college, even though their parents had earned a high school education or less. At the same time,

there were families with relatively high levels of parental education but low income. Schoolteachers' children, for instance, went on to attend college, due more to high parental education and expectations than to their family income. The children of parents with high education levels and high income—the children of doctors and lawyers, for instance—usually went to college.

As blue-collar jobs disappear and strong relationships between postsecondary education and income grow, individuals in the United States are increasingly polarized into families with both high parental education and income, and families with neither. As a result, the three roads to college are converging into a single, narrow path. There is a growing concern among citizens that the advantages of parental education and wealth are passed from one generation to the next. This counters the American promise of intergenerational mobility. It makes American higher education a passive participant in the reproduction of elites across generations. Interventions that provide postsecondary access for parents promote intergenerational mobility for their children.



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THE IMPORTANCE OF POSTSECONDARY EDUCATION IS DRIVEN BY ECONOMIC CHANGE.

The growing importance of postsecondary education or training as a precondition for full social citizenship largely derives from economic changes. No one goes anywhere in a modern economy unless he or she first gets at least some postsecondary education or training.

During the past three decades, the share of college-educated workers in the United States has nearly doubled. Today, more than one in three prime-age workers (that is, workers aged 30 to 59) have bachelor's degrees and another 28 percent have associate degrees or certificates, or have completed college-level coursework. Remarkably, the earnings premium associated with postsecondary education has continued to rise despite the increase in the supply of college-educated labor. The earnings advantage of workers with at least some postsecondary education or training relative to high school-educated workers has increased from 43 percent to 62 percent since 1979 (Carnevale and Desrochers, 2003).

Although 60 percent of high school graduates now pursue some form of education or training after high school, the outlook for those individuals who do not pursue such opportunities is bleak. The inflation-adjusted earnings of these workers have actually declined since the 1970s, making it increasingly difficult for them to maintain full social inclusion in America's work-based society.

POSTSECONDARY INSTITUTIONS ARE AMERICA'S EDUCATION AND TRAINING SYSTEM.

When the United States shifted from an industrial economy to a service-based knowledge economy in the early 1980s, a dramatic restructuring of the American workplace occurred, and the hub of the nation's workforce development system gravitated toward postsecondary education institutions. Already, the vast majority of postsecondary students major in occupational or professional fields in preparation for work (U.S. Department of Education, 2003). Those individuals who argue that "everyone can't go to college," need to tell Americans where else they can obtain the skills necessary to earn an income adequate for full social citizenship.

Postsecondary institutions have taken on the responsibility for educating and training both traditional (18- to 24-year-old) students as well as nontraditional adult students, in part because there is nowhere else to turn. More than one-third of students enrolled in undergraduate programs are over the age of 24 (U.S. Department of Education, 2003). Unhappily, attempts to build a "second chance" education and training system have proven that it is the "first chance" system that counts the most. The reality is that short-term training outside the mainstream education system cannot make up for basic educational deficiencies. Narrow, job-specific training can sometimes substitute for a lack of general educational preparation, but narrow, job-specific skills are not transferable and tend to be vulnerable to technology advances and competition from offshore workers.

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ndoubtedly, reaching out to low-wage workers will require a sizable increase in investments beyond the sums currently available in postsecondary budgets.

Employers play a critical role in providing education and training, but their impact on the working poor is limited. Less than 3 percent of employer training is remedial (Frazis, Herz, and Horrigan, 1995). Employers typically train only their most skilled and educated workers, targeting those individuals who can produce the highest economic returns on training. The “Catch 22” in today’s knowledge economy is that employer training is valuable, but workers cannot get jobs that train them unless they get some postsecondary education first.

AS MANY AS 11 MILLION ADULTS FROM LOW-INCOME FAMILIES COULD BENEFIT FROM POSTSECONDARY EDUCATION AND TRAINING.

Just how expensive would it be to provide access to postsecondary education and training for low-income adults?

Undoubtedly, reaching out to low-wage workers will require a sizable increase in investments beyond the sums currently available in postsecondary budgets. Overall, there are about 22 million low-income, dislocated, or imprisoned workers—a group more than two and one-half times the number of the nation’s 8.4 million traditional (18- to 24-year-old) college-age youth (U.S. Department of Education, 2002).

Approximately 20 million adults—or about half of all workers who earn less than \$15,000 per year—are low-wage workers who are also members of low-income families earning less than \$25,000 per year. Fewer yet are the 16 million workers—or one-third of all low-wage earners—who are significant contrib-

utors to total family income (Carnevale and Rose, 2001). But still, this low-wage workforce is nearly three times larger than the adult welfare population was when the rolls were bulging. In addition, America incarcerates about 1.4 million prisoners, and another nearly 1 million workers are displaced each year who are not poor but who remain unemployed or suffer income losses when they are re-employed (U.S. Department of Justice, 2003; U.S. Department of Labor, 2002).

Of course, not all of these low-income or incarcerated adults are ready for postsecondary education or training. But the National Adult Literacy Survey estimates that roughly one-half of low-income workers have literacy levels that would qualify them for college-level work. The share of college-qualified prisoners is roughly 30 percent, and the share of dislocated workers who could qualify for postsecondary education or training may be as high as 60 percent (Kirsch and Jungeblut, 1992; Kirsch, Jungeblut, Jenkins, and Kolstad, 1993).

If these 11 million low-income, displaced, or imprisoned adults had real access to postsecondary education or training, they would benefit enormously—and so would American society. These individuals could use their new skills to add more than \$120 billion to the national economy. And, in the case of prisoners, postsecondary training and education could reduce recidivism by as much as 29 percent (Steurer and Smith, 2003).

THE BENEFITS OF PROVIDING POST-SECONDARY EDUCATION AND TRAINING FOR LOW-INCOME ADULTS ARE POWERFUL AND GROWING, BUT SO ARE THE BARRIERS TO ACCESS.

Increased access to postsecondary education and training could help low-income adults achieve full social citizenship. But with the benefits come the barriers, and those barriers increasingly divide the adult population into postsecondary haves and have-nots.

Barriers to funding remain the most daunting challenges—and they will only worsen because the current funding crisis in postsecondary education reflects structural as well as cyclical changes in public postsecondary education funding. As the share of state budgets going to higher education has dropped by 13 percent since 1990, the share going to Medicaid has increased by two-thirds, and the share going to prisons has increased by one-third (National Association of State Budget Officers, 2000, 2002). Since the latest recession, state budgets have moved from bad to worse, forcing dramatic tuition increases at public institutions. The federal higher education budget is undergoing a similar squeeze, as resources shift toward health care, social security, and national defense, as well as business and personal tax cuts.

As money gets tighter, the traditional upper-middle-class 18- to 24-year-old student becomes the preferred client. These students arrive with tuition in hand, are assembled on campus, sit in large classes scheduled during normal working hours, and are taught standardized academic curricula.

Demographic changes already underway reinforce rising funding barriers for nontraditional adult students. By 2015, there will be 3.5 million more 18- to 24-year-old students than there were in 2000 (U.S. Department of Commerce, 2000). K-12 education assessments show that more and more of these students will be ready for college. Even with no increase in participation rates, this surge in new 18- to 24-year-old students will require \$10 billion to \$20 billion in new revenues (Carnevale and Fry, 2002). And if K-12 reforms do succeed, there will be even more college-ready high school graduates than there will be available seats or money to pay for them.

In the meantime, by 2005—when the bulging Generation Y turns 25 years old—the numbers of nontraditional students who want access to postsecondary education and training will start to grow again. By 2015, an additional 700,000 students over the age of 25 will be ready to enter college (Carnevale and Fry, 2000).

IN THESE TOUGH BUDGETARY TIMES, THE LEAST ATTRACTIVE CLIENT IS THE ADULT WITH WORK AND FAMILY RESPONSIBILITIES.

Higher education could probably do reasonably well if it focused exclusively on the incoming 18- to 24-year-old cohort. Asking the postsecondary education system to continue serving both traditional and nontraditional students during the next 15 years—without instituting new policies and finding new revenue sources—may be asking too much.

Low-income adult students need more financial aid than the traditional 18- to 24-year-old students and are more expensive because they need to seamlessly integrate their studies with work and family responsibilities. These low-income adult students require more expensive courses that combine applied and academic learning; flexible scheduling that increases personnel and facilities costs; and family services, such as child care and counseling, to balance their responsibilities and plan for future transitions. The traditional 18- to 24-year-old student can afford to make mistakes that are not an option for adults with jobs and families. Low-income adult students also may require remedial or refresher courses that no one wants to pay for, along with customized work-oriented courses that often need to be offered in bite-sized, non-degreed chunks that are not eligible for federal subsidies and are funded, in part, only by a small number of states (Education Commission of the States, 2000).

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Indeed, the most significant financial barriers to access for low-income adults go beyond the reach of postsecondary policies and into the domain of social policy. Something has to give when low-income adults with families attempt to balance education, work, and family commitments. Work is required, but it should not reduce the quality of learning or family life. As a result, many low-income adult students need stipends that enable them to balance work income with education and family requirements. Although the welfare reform movement and the military's GI Bill have provided stipends, their use has not been robust nor have stipends typically extended to the broader community of low-income families.

THE ACCOUNTABILITY MOVEMENT CONTINUES TO BE BAD NEWS FOR NONTRADITIONAL STUDENTS.

What makes matters even worse, at the moment, is that the increasing cost of higher education has inspired an accountability movement that may be good news for traditional students but continues to be bad news for nontraditional adult students. Accountability measures tend to focus on increasing degree attainment rates and reducing time to graduation, reducing dropouts and loan defaults, and funding only nonremedial credit courses and higher standards for student learning outcomes. The problem for low-income adults is that the combined effect of reduced financial support and higher performance standards encourages colleges to cater to the most well-heeled and well-prepared 18- to 24-year-old students, who are least likely to be distracted by work and family.

PROVIDING ACCESS FOR LOW-INCOME ADULTS WILL NOT HAPPEN WITHOUT MAJOR POLICY INTERVENTIONS AND REVERSALS.

America's postsecondary education and training system has been responsive to non-traditional students in the past. As the baby-boom generation moved beyond its prime college years in the 1970s and the demand for postsecondary education and training increased in labor markets, the supply and demand for seats in the nation's colleges increased simultaneously. Occupational and professional degrees, certificates, certifications, and customized training expanded throughout the postsecondary system. The number of adult students over the age of 24 began to increase rapidly. In addition, the recognition that underemployment and unemployment derived from education and skill deficiencies resulted in "educate and train first" poli-

cies in domains outside postsecondary education, funded by both federal and state governments. As a result, partnerships began to grow among postsecondary education, employment and training, economic development, income maintenance, and criminal justice policies. In order to meet expanding demands, both private and public postsecondary institutions began to diversify and rely less on traditional formats.

But in the mid-1990s, a wide range of public programs enacted "work first" policies. These policies gave full expression to America's work-oriented values but willfully ignored the fact that workers increasingly needed access to postsecondary education or training in order to access jobs that paid enough to guarantee full social inclusion. Consequently, postsecondary education policies targeting low-income adults continue to be a critical, but absent, policy link between America's work-oriented values and its education and skill requirements in the workplace.

Work first policies did have some positive effects. They gave people the social standing that comes only from working in this fully mobilized, work-based society. A

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job is the best teacher of the soft skills, such as teamwork, communication, negotiation, and leadership, that are required in work environments. But work first policies also wrought disastrous consequences, especially after the economic boom of the 1990s collapsed into a recession, yielding few jobs and little growth after 2000. Work first policies ensured that those most qualified for career-enhancing postsecondary education and training were the least likely to receive it because they also were the most employable, thus the first to move directly from dependency to work, skipping postsecondary education altogether. Second, the work first policies centered around the old economy assumption that hard work can move dependent individuals from poverty to prosperity. In fact, work first policies moved people from public dependency to working poverty with no way out.

THE CURRENT STUDENT AID SYSTEM DOES NOT SERVE ALL NONTRADITIONAL POST-SECONDARY STUDENTS.

Federal and state student aid programs were developed in the 1950s and 1960s to serve traditional students without work or family obligations. Nontraditional students pursue nontraditional curricula offered in nontraditional ways, often by nontraditional providers. There are already 2 million adult students who have children, work full time, and are enrolled at postsecondary institutions (Bosworth and Choitz, 2002). Of these 2 million adult students, only 15 percent are enrolled full time, another 29 percent are enrolled half time, and 9 percent fluctuate between full- and part-time enrollments.

The remaining 47 percent are enrolled less than half time and essentially are ineligible for federal student aid except for small amounts of Pell Grants and Perkins Loan dollars. About 28 percent of these less-than-half-time students are parents who head “working poor” families and earn less than 200 percent of the poverty standard for a family of four (\$35,000). Among these students, only about 7 percent receive any federal, state, or institutional aid. These students are caught in the cracks between aid programs. They do not have time or cash on hand for regularly scheduled courses, and their earnings are high relative to their costs of attendance, as traditionally measured. Consequently, they can never gain any traction in the postsecondary education and training system.

Many of the proposed changes in the current student aid law would be helpful to nontraditional students, including modifying the eligibility criteria for some loans and grants, broadening tax credit eligibility rules, and removing funding barriers for short-term education and training programs (Bosworth and Choitz, 2002). But in an era of declining postsecondary education budgets, these changes would require sacrifices by the growing base of traditional 18- to 24-year-olds, especially those who attend four-year colleges. Moreover, tinkering with postsecondary education policies will not solve the fundamental time, scheduling, and income problems typical of adults with dependent children. In truth, it will take more than student aid reforms and postsecondary policy revisions to create real access for nontraditional students.

IF WE ARE GOING TO FUND POST-SECONDARY EDUCATION FOR BOTH TRADITIONAL AND NONTRADITIONAL ADULT STUDENTS, WE WILL HAVE TO BREAK OUT OF THE ZERO-SUM FINANCING GAME THAT CURRENTLY DRIVES POSTSECONDARY EDUCATION POLITICS.

As public budgets tighten inexorably, any attempt to expand access to postsecondary education and training for nontraditional students becomes a zero-sum game in which whatever nontraditional students gain, traditional students lose. Scheming for ways to break into postsecondary education budgets to fund our educational ambitions for nontraditional students is understandable. According to legend, when the infamous bank robber Willie Sutton was asked why he robbed banks, he is said to have responded, “Because that’s where the money is.” In America, postsecondary education is where the money is. Student aid in postsecondary education now tops \$55 billion, compared with a combined total of less than \$5 billion in employment, training, vocational rehabilitation, and adult education budgets.

The U.S. higher education system has been using postsecondary education student aid money to help meet all education and training needs since the early 1970s. But in these stringent times, postsecondary education has accumulated too many missions and not enough money. To help low-income adults achieve the goal of real social inclusion, postsecondary education will have to reconnect with employment and training, economic development, income maintenance, and criminal justice policies—and their budgets. For starters, employment and

training programs need to find their way back to “educate and train first” policies. Participants in welfare programs and individuals who qualify for the Earned Income Tax Credit (EITC) ought to be allowed to count postsecondary education as an eligible work activity. Economic development programs need to develop and pay for school-to-work apprenticeships in career and industry clusters. The eligibility of prisoners and funding for postsecondary prison programs should be reinstated nationwide.

One difference will have to emerge as such reconnection efforts occur: The various systems—employment and training, economic and community development, welfare, income maintenance, and criminal justice—should pay their own way. And so should employers—perhaps with the help of education and training tax credits that they can use in accredited programs and institutions.

It is unfair and unreasonable to make higher education a victim of its hard-won successes in educating and training nontraditional students. Existing student aid budgets ought to be reserved primarily for the surging numbers of traditional 18- to 24-year-old students, especially low-income students. Agency sponsors of nontraditional students should pay the direct costs of educating and training nontraditional students, as well as the developmental costs of providing appropriate curricula, counseling, and relevant labor market-oriented accountability systems.

Clearly, providing access to postsecondary education for low-income working adults will require a willingness to commit new public funds. This may be easier now

than in times past, since the welfare system has removed the stigma of public dependency and the distinction between the “deserving” and “undeserving” among low-income adults. Now, all low-income adults are working or looking for work and are as “deserving” as anyone else. Long-term demographic changes also may be helpful. From now until 2020, baby-boom retirements could create a shortage of as many as 14 million workers, who will be required to have at least some postsecondary education (Carnevale and Desrochers, 2003).

If nothing is done to repair and strengthen the connections between postsecondary education policies and other adult policy domains, the barriers to full citizenship for low-income adults will continue to grow. Already, there is a declining belief in the American dream among low-income families headed by adults with no

postsecondary education or training (Starks, 2003). The policy dialogue in postsecondary education has already taken on a class-based dynamic that is ultimately unhealthy for progressive institutions. The proposals that pit traditional against nontraditional students, merit aid against need-based aid, and racial and ethnic diversity against economic diversity, are cases in point in the higher education debate.

The worst-case scenario that confronts educators in the United States is that the financial strains emerging in higher education will gradually evolve into silent abandonment of nontraditional students. In an economy in which good jobs require access to postsecondary education and training, the growing economic divide between adults with and without postsecondary education or training will continue to widen. This shift frustrates the distinctive American commitment to social mobility, which is a core element that justifies our standing in the global panoply of cultures.

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