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Displaced Homemakers: People Needing Financial Aid but Unable to Secure it

by John S. Swift, Jr., Dianne Mills,
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Displaced homemakers are part of the growing number of older students returning to college. Like other nontraditional students they seek the opportunity for further education. However, they are not like the majority of returning adults who usually have the necessary financial resources to pay for college. Many displaced homemakers need financial aid in order to attend school.

Who are the Displaced Homemakers?

Researchers have studied nontraditional students in order to provide information about the perceived needs and problems encountered by this population as they return to college. However, information about the characteristics of the displaced homemaker has not been widely disseminated.

A number of studies which provide information about the adult learner indicate that the majority of the population are women. They are, for the most part, married and living with their spouses. "She is usually white and from the middle class, with some college experience before marriage. She has a history of paid work and/or volunteer experience, and she is financially stable" (Holliday, 1985, p. 62). One study revealed that the annual income of the families of returning women students was \$15,000 and more. Another study found that the annual family income exceeded \$20,000.

Many of the researchers discovered that women were interested in further education for personal fulfillment. They were either homemakers with limited job experience or had experienced technical and professional careers prior to entering college. While there are exceptions to these findings, these characteristics of returning women students have been determined by a number of researchers (Galliano and Gildea, 1982; Gilbert, Manning, and Ponder, 1982; Johnson, Wallace, and Sedlacek, 1979; Kelly, 1984; Keogh, 1980; and Sewall, 1984; and Hemmingway, 1981).

The characteristics of the displaced homemaker, as summarized in a study completed at a center for women located at the University of Toledo, found that of 178 individuals 177 were female. Of that group, 139 were between the ages of 27 and 45. Most were divorced (108), separated (42) or widowed (20). Single parenting was a responsibility for 137 of the displaced homemakers. While 43 had only one child, 94 had two or more children. Previous educational experience included no college courses completed by 76, some college work or an associate degree earned by 79, and a bachelors degree earned and/or advanced study taken by 23. Work experience for 155 of the women included positions as clerks, secretaries, aides, cashiers, waitresses, and a variety of other low paying positions. There were 36 who had held positions such as teachers, data processors, and LPN's which required some

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training. Employment for 33 was listed as homemaker and/or volunteer (Swift, Mills, and Colvin, 1985).

A comparison of the characteristics of the larger group of nontraditional women students to those of the displaced homemaker reveals more differences than similarities. Some of the studies previously referred to indicate that many non-traditional students seek help in returning to college, want career counseling, and the opportunity to take classes of interest. None of the studies focus on financial aid as a major concern for the majority of the women.

The opportunity to attend college in order to gain the skills necessary to secure a job is very important to displaced homemakers. Because of the responsibilities of single parenting, earning a living, and for some "just surviving," college is a remote possibility without financial assistance to pay educational expenses.

Displaced Homemakers Have Few Resources

The typical displaced homemaker is an example of an individual who has no resources, who feels alone in the world, and who in many cases must turn to public assistance in order to survive (Hooper and March, 1980).

In the University of Toledo study of 178 displaced homemakers financial data collected from 72 of them revealed their sources of financial support. Table 1 provides the sources of income for these individuals.

TABLE 1
Sources of Income for Displaced Homemakers

Source	Number	Source	Number
Welfare General Relief	2	Family/Friend Contribution	6
Part-Time Job	13	Social Security Paid for Minors	4
A.D.C.	8	Savings	8
Alimony	10	Unemployment Comp.	7
Child Support	24	SSI	1
Food Stamps	14	Other	2
Disability	1		

This is a discouraging list of resources for individuals most of whom had been in situations where they made contributions to society through their activities and as taxpayers. It is also discouraging because these people swell the ranks of those receiving public assistance. While they may have the capability of being self-supporting, they find themselves in a situation where that goal becomes hard to reach. To achieve economic independence most of these individuals need additional education but their resources do not permit them to continue their studies. Table 2 provides the amount of monthly income received by the 72 displaced homemakers.

TABLE 2
Amount of Income Received Each Month

Amount	Number	Amount	Number
\$100 and under	2	\$551-700	18
\$100-250	11	\$701-850	8
\$251-400	10	\$851-1000	8
\$401-550	9	\$1001-1250	6

The amount of income received by the displaced homemakers and its sources are a radical change for most from when they were married. Even though some of these individuals also worked when married, the jobs held were usually for minimal wages, and in many cases had been given up in order to raise a family. Several of them married instead of finishing college. This was true for 36 of the 72 whose financial data was just presented.

Providing Assistance for the Displaced Homemaker

Poverty characterizes the financial condition of many displaced homemakers. In coming to a college campus they need special support. Fortunately there are a growing number of women's centers which provide many types of services. However, their ability to provide financial aid is usually limited.

Few centers have resources available for scholarships or other types of financial assistance and those that do award funds follow strict guidelines. Without aid available from nontraditional sources the problem for these individuals becomes one of securing it from traditional sources. This is not easy because displaced homemakers are independent students. They have a variety of special circumstances that are not reflected on the required applications.

In addition to the difficulty of providing information that characterizes a fluid life situation, there is the problem of part-time attendance. Displaced homemakers do not have the resources or time to attend college as traditional students. Other life requirements including a job, children, and self-maintenance do not permit full-time enrollment. Yet most financial aid is available only for students who enroll full time. While some aid can be awarded for less than full time attendance, the amount of money made available is either limited or nonexistent depending on program rules and institutional policies.

Current Financial Aid Programs

The Pell Grant is available to any student who is enrolled for at least half-time as defined by the institution. Pell Grant recipients receive 50% of their scheduled award if they register as half-time students, 75% if they register as three-quarter-time students, and if they attend full time they receive 100% of their scheduled award. However, for the displaced homemakers who are enrolled for six but less than twelve hours, the amount of money available from a Pell Grant to cover costs, after tuition and fees have been subtracted, is limited. Table 3 displays the amount a student would receive as a refund (after tuition and fees were paid) from one university when enrollment was for six and more quarter hours.

TABLE 3
The Amount of Refund from a Pell Grant for Each Registered
Quarter Hour from 6 to 12

Number of Quarter Hours Registered for	Amount of Refund
6	\$62.40
7	16.05
8	(30.30)
9	98.35
10	52.00
11	5.65
12 & MORE	124.80

In one instance the student must pay the institution because the Pell Grant does not cover tuition and fees. In some instances the refund is not enough to pay for books. In addition, if the individual is receiving public assistance and/or food stamps, allocations from those resources can be reduced if the student receives a Pell Grant. The consequence is that for displaced homemakers receipt of a Pell Grant may not increase access to a college education.

Access is not increased by the campus based federal financial aid programs either. An institution may provide 10% of its allocation to students enrolling less than half-time (Office of Student Financial Assistance, 1985, chap. 2). Few who are enrolled less than half-time receive aid. Institutions are reluctant to set aside the 10% for individuals so enrolled. The consequence of no institutional commitment to those enrolled less than half-time is financial aid being distributed to the full time traditional student first. Because federal allocations rarely meet the need of even these students, the part-time and less than half-time enrolled students do not get financial support from the campus based programs.

Several states have grant and/or scholarship programs. Graduates of high schools within the state are eligible to receive assistance to attend colleges or universities located (usually) within the state. However, most state programs require full time enrollment. While legislation is under consideration (in Ohio, for instance) to assist displaced homemakers, and other similar populations who cannot attend full time, there are few state programs where rules permit providing assistance to these individuals.

The Guaranteed Student Loan (GSL) program is often the only source of assistance left displaced homemakers. However, to be eligible for a GSL students must be enrolled at least half-time. While the displaced homemakers may be eligible if enrolled half-time, they face another problem. They are often viewed as high risk borrowers. Even if they are not viewed as a risk or asked for co-signers, there are two additional concerns involved with their taking loans. First, they are placed in a position of debt, something that they may already experience as they try to survive financially. Second, they can only borrow up to \$2500 per year and for many that

amount of money will not provide the type of assistance necessary to go to college.

Additional assistance may be available to this group of students through special programs. However, special funding sources are limited in number and often follow restrictions similar to those of the other financial aid programs just described. For the displaced homemakers the single most inhibiting restriction usually present in any financial aid program is the requirement of full time and/or at least half-time enrollment. This is often a requirement impossible for them to meet.

Some Recommended Actions to Change the Situation

Legislation at both the state and federal levels is needed to correct this situation. Displaced homemakers are not the only group of individuals affected by the inability to receive financial aid, or who will have other assistance reduced if they receive money from another source. For instance handicapped students receiving assistance through vocational rehabilitation are subject to reductions of that assistance if they receive financial aid. In the past such reductions have been detrimental to those students causing them to withdraw from college. To reduce that problem action has been taken to create a procedure to coordinate financial aid for the handicapped (U.S. Department of Education, 1985). Similar action could assist the displaced homemakers.

The reduction of public assistance benefits of recipients who seek education is something that should be addressed. The people who try to use public assistance to attend college to gain skills which will give them the chance to become economically independent should be encouraged. Changes in the methods of providing assistance should be created so that displaced homemakers, as well as others, can receive support while gaining the education needed to secure employment and thus become self-sufficient.

In Massachusetts, five year housing grants from the Department of Housing and Urban Development are being made to displaced homemakers to supplement their incomes thus enabling them to return to college (Caldwell, 1985). Such programs need to be expanded.

States with scholarship and/or grant programs should consider changing legislation to include a revision of eligibility and enrollment requirements. This would increase the availability of funds to nontraditional students who are unable to finance their education or attend full time. By changing eligibility and enrollment requirement rules another part of the population would be served.

Special community programs which provide opportunities for education and job training should be expanded to include displaced homemakers, and other disadvantaged individuals, who cannot enroll in college full time. They represent a group of people seeking educational opportunities in order to reach financial independence through employment. For instance, individuals identified by the Ohio Bureau of Employment may be tested by a division of the Human Resources Department for entry into a special training program. If accepted, students attend a university, financial aid is made available, and special support from the program is provided. In addition, the students receive assistance and training for employment. However, the program is not available to individuals who cannot participate and attend college full time. This type of program could offer displaced homemakers special opportunities if part-time students could be included in it.

Conclusions

Financial assistance for displaced homemakers should be available from a variety of traditional sources. In addition, special funding is needed on both state and national levels. While some states have a program for funding displaced homemakers through grants to centers at public universities and colleges, they do

not meet the demand for financial assistance to attend college.

New legislation is needed in order to provide financial aid to displaced homemakers thereby giving them the opportunity to achieve economic independence through further education. In doing so hope will be given to a variety of other individuals who are caught in similar circumstances.

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