Securing a Better Future: A Portrait of Female Students in Mississippi's Community Colleges

Cynthia Hess, Ph.D., Sylvia Krohn, Lindsey Reichlin, Stephanie Román, and Barbara Gault, Ph.D. (IWPR)

ABOUT THIS REPORT

This report presents findings from a survey of female community college students in Mississippi conducted by the Institute for Women's Policy Research (IWPR) and commissioned by the Women's Foundation of Mississippi. The survey is designed to identify supports and practices that can help women succeed in community college and attain economic security. It explores women's motivations for pursuing college, their personal and career goals, their support needs, and the economic, health, and time challenges that they experience. The survey was designed as a part of the Institute for Women's Policy Research's Student Parent Success Initiative, which provides information and tools to promote the success of student parents in postsecondary education.

ABOUT THE WOMEN'S FOUNDATION OF MISSISSIPPI

The Women's Foundation of Mississippi (WFM) is a nonprofit foundation that seeks to promote social change and increase women's economic self-sufficiency through advocacy and strategic grantmaking. WFM is the only grantmaking and advocacy organization in Mississippi entirely dedicated to funding programs that improve the lives of women and girls statewide.

ABOUT THE INSTITUTE FOR WOMEN'S POLICY RESEARCH

The Institute for Women's Policy Research (IWPR) conducts rigorous research and disseminates its findings to address the needs of women, promote public dialogue, and strengthen families, communities, and societies. IWPR works with policymakers, scholars, and public interest groups to design, execute, and disseminate research that illuminates economic and social policy issues affecting women and their families, and to build a network of individuals and organizations that conduct and use women-oriented policy research. The Institute's work is supported by foundation grants, government grants and contracts, donations from individuals, and contributions from organizations and corporations. IWPR is a 501(c)(3) tax-exempt organization that also works in affiliation with the women's studies and public policy and public administration programs at The George Washington University.

ACKNOWLEDGMENTS

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EXECUTIVE SUMMARY

Community colleges are a critical resource for women seeking to achieve economic security and stability, yet many women who are community college students face challenges that make it difficult to persist in their education and complete their degrees. To understand the circumstances and experiences of female community college students in Mississippi, the challenges to their academic progress, and the resources that enable them to persist and succeed, the Institute for Women's Policy Research (IWPR) conducted an online survey of women who are students in the state's community colleges,[1] commissioned by the Women's Foundation of Mississippi (WFM).

Nearly 550 students from 13 of the state's 15 community colleges responded to the survey, with the majority of responses (60 percent) coming from two schools. Students answered questions about the factors that inspired them to pursue postsecondary education, their personal and career goals, and which types of student supports they find most helpful and needed. To supplement the findings from students' responses to the survey, IWPR interviewed eight community college administrators about their perceptions of students' greatest unmet needs, the ways their schools strive to meet these needs, additional services they believe would be useful to the students they serve. These interviews and the survey supplement draw on insights from the *Community College Completion Project* conducted by the Social Science Research Center of Mississippi State University, a study that examined the challenges and obstacles women students in Mississippi encounter in fulfilling their community college goals.

KEY FINDINGS

IWPR's report finds that:

• Mississippi's female community college students are a motivated group who invest substantial energy and effort in completing their education. More than four in ten (44 percent) work while in school, and 31 percent are parents who must navigate the complicated demands of balancing work, school, and family responsibilities.

• Female community college students see a college degree as a pathway to economic security and personal fulfillment. The top three reasons respondents have pursued a college education are to support themselves (62 percent), to support their family (56 percent), and to find personal fulfillment (55 percent). Nearly half are motivated by the possibility of a better paying job.

• Half (49 percent) of respondents are majoring in nursing or other health sciences, and more than four in ten (44 percent) say their occupational goal is to become a health care practitioner. Only a small proportion of respondents plan to pursue a career in the traditional male-dominated science, technology, engineering, and mathematics (STEM) fields. Nearly three in ten, however, are interested in learning more about educational or career opportunities within these fields.

• Respondents have positive experiences with their community colleges and identify many personal, family, and professional benefits of their education. Two-thirds (66 percent) say their college education has increased their self-confidence, and more than half (55 percent) say it has led to new friendships and increased their optimism about their career prospects. Many respondents see this growth as a foundation for furthering their educational attainment and plan to continue their education at some point in time.

• Three in ten respondents have interrupted their college careers. Among those who have taken a break, financial considerations represent the most common reason for doing so (40 percent), followed by the experience of stress or becoming overwhelmed (33 percent), needing to care for family (30 percent), and health issues (28 percent).

• Long commuting times can pose a barrier to completion for students juggling multiple roles and responsibilities. More than one in five students (22 percent) spend more than one hour commuting to and from school (round trip).

[1] *Mississippi's community colleges include one public, two-year junior college.*

• Child care access and affordability is a major challenge for mothers in Mississippi's community colleges. Forty-seven percent of respondents with children aged 10 and under say they cannot get the quality child care they want because it is too expensive, and 53 percent report that paying for child care or afterschool care is somewhat or very difficult for them. Fifty-nine percent of respondents with children aged 10 and under who have taken time off from school or dropped out say that having more stable or affordable child care would have helped them stay in college.

• Fewer than six in ten respondents have health insurance coverage. White students are considerably more likely than African American students to have health insurance coverage or a health plan, and students with low household incomes are much less likely to have health insurance than students with higher household incomes.

• Financial aid is a critical resource for many students, yet even with this assistance students often struggle to cover the costs of their college education. Sixty percent of students say it has been somewhat or very difficult to pay for living expenses such as transportation, utilities, groceries, gas, and other bills. Nearly four in ten (39 percent) report that it has been somewhat or very difficult to cover the costs of books and school supplies.

• Respondents are generally satisfied with the supports and services their colleges offer, although their levels of satisfaction vary among specific offices and services. Twenty-seven percent said they were dissatisfied with their financial aid office, compared with 15 percent who were dissatisfied with their school's campus security and 14 percent who were dissatisfied with their college's remedial classes. Only six percent of respondents say they are dissatisfied with their college institution as a whole.

RECOMMENDATIONS

While Mississippi's community colleges are effectively serving their female student population in many ways, changes to these colleges' programs, policies, and practices could help address many of the barriers that make it difficult for women students to succeed. Some recommended changes include:

• Enhance career counseling by encouraging women to pursue education for high paying jobs where they are typically underrepresented and ensuring that students receive information early in their programs about the average salaries of different in-demand occupations.

• Increase access to child care by helping student parents apply for financial assistance, making campus child care more affordable through child care subsidies or a sliding scale, and ensuring that existing campus child care centers receive continuing funding.

• Improve access to health care by establishing connections with community health centers that can provide students with affordable health care services and broadening access to public health programs that can help students find and pay for health insurance.

• Coordinate with community organizations that might help students buy used cars or finance car repairs.

• Increase access to financial aid and other financial supports by helping students to determine their eligibility and apply for public benefits. Ensure that financial aid offices have adequate resources and effective systems to assist more low-income students in navigating the financial aid application process and accessing additional financial supports.

Such changes would help female community college students to complete their degrees, earn the qualifications they need to support themselves and their families, and experience the personal fulfillment they seek. In addition, these changes would have broader effects. Giving women the resources to succeed economically and personally will help strengthen economic growth, improving circumstances not only for women and their families but also for local communities and the state as a whole.

1. INTRODUCTION

Community colleges represent an important pathway to financial well-being for women and families in Mississippi and the United States as a whole. Women are more likely than men to attend Mississippi's community colleges: in 2012, women made up over 62 percent of the state's community college population (Mississippi Community College Board 2013). In the same year, women made up 57 percent of the community college student population in the United States, with more than four million women enrolled in public two-year institutions (IWPR 2014a).[2] Although men in Mississippi earn more than women at every educational level, a community college education is vital to many women's economic security. In 2012, women in Mississippi with associate's degrees who worked full-time, year-round, earned 45 percent more per year than women with high school degrees alone ($31,000 vs. $21,400; IWPR 2014b), but 28 percent less than men with associates' degrees. Median earnings among Mississippi women with associates' degrees are comparable to the earnings of men with high school degrees only.

DEGREES DRAMATICALLY INCREASE MISSISSIPPI WOMEN'S EARNINGS, ALTHOUGH THEY EARN LESS THAN MEN AT ALL DEGREE LEVELS.
Figure 1.1. Median Annual Earnings of Women and Men in Mississippi Working Full-Time, Year-Round by Educational Attainment, Aged 25 and Older, 2012

WOMEN		MEN
$21,400	HIGH SCHOOL DIPLOMA OR EQUIVALENT	$32,000
$31,000	ASSOCIATE'S	$43,000
$37,100	BACHELOR'S	$53,000
$43,000	MASTER'S	$60,000
$60,000	PH.D./PROFESSIONAL	$100,000
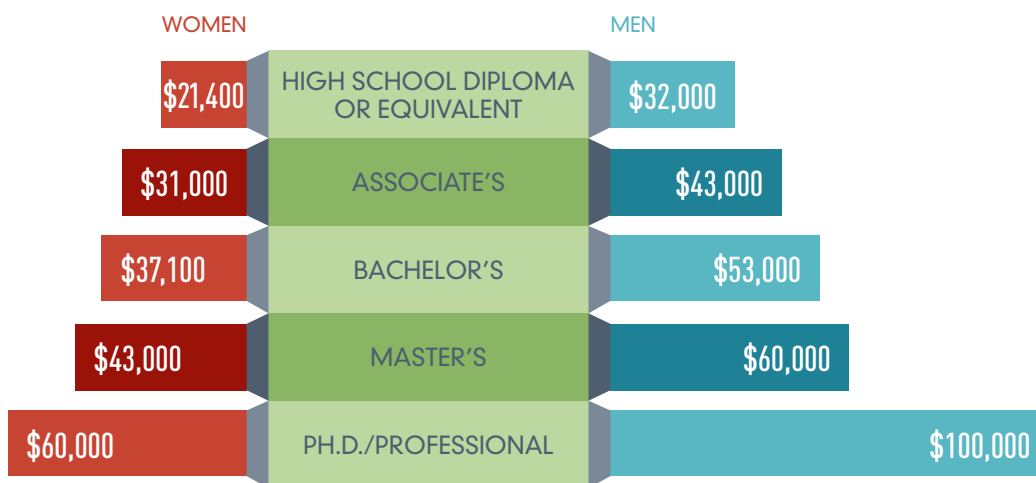
Note: Full-time is defined as 35 or more hours of work per week, and year-round is defined as 50 or more weeks of work per year. Source: IWPR analysis of data from the 2012 American Community Survey, Integrated Public Use Microdata Series (IPUMS, version 5.0).

As the state with the highest women's poverty rate in the nation (23.5 percent of women aged 18 and older live below the federal poverty line; IWPR 2014c), Mississippi would especially benefit from community colleges that provide women with the support to advance in their education and careers. Giving women the resources to succeed economically and personally can strengthen economic growth and improve circumstances not only for women but also for their families, communities, and the state as a whole.

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[2] *This pattern of women's greater representation also holds true at four-year colleges and universities. In 2010, 56 percent of students enrolled in four-year public institutions were women (National Science Foundation 2013).*

Many women who attend community colleges leave before attaining a degree or credential. Nationally, only 56 percent of those who begin community college programs complete a degree or credential within six years (IWPR 2014d). Recent qualitative research illuminates many of the challenges that make it difficult for women in Mississippi's community colleges to finish their degrees, including inadequate academic preparation, financial difficulties, and lack of time for schoolwork due to child care and other family and household responsibilities (Ragsdale et al. 2014). These competing responsibilities pose a challenge for many women who participated in the IWPR survey: more than three in ten respondents (31 percent) are raising a dependent child.[3]

More than three in ten respondents to the IWPR survey are raising a dependent child.

To better understand the needs and circumstances of female community college students in Mississippi—including the factors that motivate them to pursue a community college education, their personal and career goals, and the types of supports and services needed to facilitate their success—the Institute for Women's Policy Research (IWPR) conducted an online survey of women students at Mississippi's community colleges (and received 544 complete responses from 13 of the state's 15 community colleges).[4] Designed as part of IWPR's Student Parent Success Initiative, and adapted for the Mississippi community college system, the survey gathers data on the experiences of female community college students, their sources of strength, and the challenges they face. To supplement the survey findings, IWPR interviewed eight community college administrators about their perceptions of students' greatest needs, the supports their schools offer to meet these needs, and additional services that would be useful to women in Mississippi's community colleges.

The survey finds that women in Mississippi's community colleges are motivated to pursue higher education for many reasons, including the chance to become more economically secure, to promote their personal development, and to set a positive example for their children. Yet, they face multiple challenges that often complicate their efforts to finish their degrees, including the demands of balancing family, work, and school and paying for the costs associated with their education. The financial and time challenges of college can take a heavier toll on women than men because women earn less than men, on average (IWPR 2014c), and are more likely than men to be student parents (Gault, Reichlin, and Román 2014). This study sheds light on the complex realities that define women's experiences at community colleges and the factors that promote their success.

The study is part of a larger effort, led by the Women's Foundation of Mississippi (WFM), to understand and improve circumstances for female community college students in Mississippi. Another recent report produced with support from the WFM, the *Community College Completion Project: 2014 Final Report* (Ragsdale et al. 2014), summarizes the results of a qualitative study examining the challenges and obstacles that women students face in completing community college and helps to provide a context for interpreting the IWPR survey findings. The Women's Foundation of Mississippi is also supporting work to create career pathways within Mississippi community colleges, including initiatives to expand career opportunities in health care for disadvantaged women, provide tuition and wrap-around support services at five Mississippi community colleges, and offer coordinated benefits access to help low-income students stay in school. IWPR's survey is designed to provide information about the needs of female community college students that will help ensure that such programs succeed.

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[3] *This is a slightly smaller proportion than among the nation's female community college population as a whole (39 percent; IWPR 2014e).*
[4] *While the IWPR survey offers insight into the experiences, needs, and concerns of Mississippi's female community college students, the characteristics of its sample differ somewhat from those of the female community college student population in the state as a whole. The IWPR sample has a smaller proportion of women of color than the state's female community college population as a whole, and a larger share of respondents aged 40 and older. A more detailed description of the sample is presented in the methodological appendix.*

2. WHY WOMEN ENROLL IN COMMUNITY COLLEGES: MOTIVATIONS, BENEFITS, AND GOALS

Mississippi's female community college students are a motivated group of individuals who are pursuing degrees to enhance their lives and those of their families. In describing their reasons for going to school, the women surveyed said they want to experience the full range of benefits that a college education can provide—not only for themselves but also for their children.

Female community college students in Mississippi see a college degree as a pathway to economic security and stability. A substantial share of respondents to the IWPR survey say they are going to college so they can support themselves (62 percent), support their family (56 percent), and find personal fulfillment (55 percent).

Nearly half say they are motivated by the possibility of better paying jobs (47 percent; Figure 2.1). Research indicates that those who complete their degrees will, in fact, increase their chances of securing such jobs: in the United States, women with two-year degrees earn $427,000 more over a lifetime than those with only a high school diploma (Carnevale, Rose, and Cheah 2011). Although men in the United States continue to earn more than women at every educational level (Hess and Williams 2014), education is the key to

"College has opened a vision of the world outside of the life I had known before."

REASONS TO PURSUE COLLEGE:
ECONOMIC SECURITY, FAMILY SUPPORT, AND PERSONAL FULFILLMENT
Figure 2.1. Top Six Reasons Students Give for Pursuing Higher Education by Parent Status[5]

ALL STUDENTS   WITH CHILDREN UNDER 18   WITHOUT CHILDREN UNDER 18

	ALL STUDENTS	WITH CHILDREN UNDER 18	WITHOUT CHILDREN UNDER 18
SUPPORT MYSELF	62%	39%	75%
SUPPORT MY FAMILY	56%	79%	47%
FIND PERSONAL FULFILLMENT	55%	48%	60%
FIND A BETTER PAYING JOB OR FIELD	47%	48%	46%
BE BETTER ABLE TO CONTRIBUTE TO MY COMMUNITY	26%	24%	29%
BE A ROLE MODEL/SET A GOOD EXAMPLE FOR MY CHILDREN		81%	
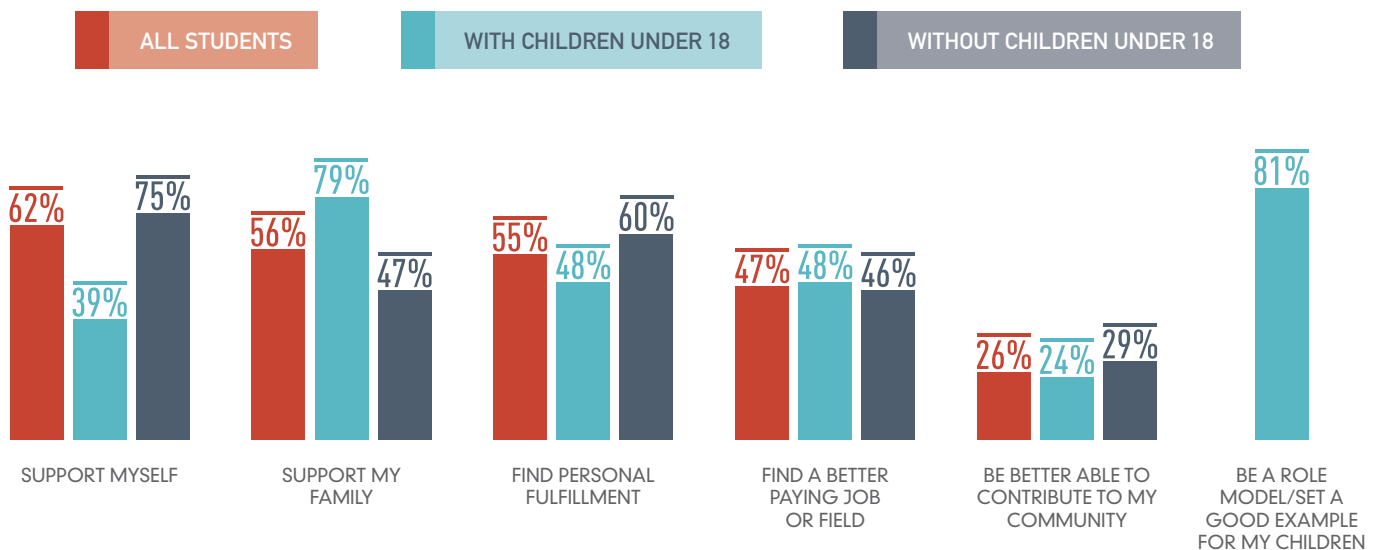
Note: N=540.
Source: IWPR Survey of Women in Mississippi's Community and Technical Colleges.

[5] *In this report, data are often disaggregated by parent status to highlight differences in the experiences of students with and without dependent children. The phrase "student parents" refers to those with children under age 18 (dependent children). For the sake of simplicity, those without children under 18 are referred to interchangeably as "students without dependent children" and "students without children." Two respondents have children older than 18 and none who are younger; they are included in this latter category. Thirty-one respondents did not answer any questions about parent status and, therefore, are included only in "all students." Twelve students were pregnant at the time of the survey; given the small sample size of this group, figures for them are not reported separately.*

a secure and prosperous future for many women.

During their time in community college, however, students often struggle financially. While some respondents to the IWPR survey report receiving financial support from a spouse or another family member, others say they find it difficult to make ends meet. For many students, these financial difficulties are a powerful source of motivation. According to one respondent, "[Getting a degree] means the difference between living paycheck to paycheck with no emergency funds, or having a comfortable living with safety and security (financially)." Another student said, "I am thankful that I am able to attend college. After becoming a parent at a young age, I didn't think I would ever attend college, so it means everything to me. After I complete, I can support my family and hopefully be a role model to my daughter."

The personal growth and fulfillment that a college education provides also serves as a source of motivation for Mississippi's female community college students. For some survey respondents, college facilitates personal growth by expanding their knowledge about larger global issues. One student said, "College has opened a vision of the world outside of the life I had known before." For other students, college provides an alternative space for learning and dealing with difficult personal circumstances: "The

"The college experience is a way for me to focus mentally on something positive. I needed a positive outlet to keep my mind off of my current situation of my husband being in prison. It has also given me self-confidence and is allowing me to secure a stable career for my family's future."

"I am thankful that I am able to attend college. After becoming a parent at a young age, I didn't think I would ever attend college, so it means everything to me. After I complete, I can support my family and hopefully be a role model to my daughter."

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One student explained that attending college for her means "fulfilling a lifelong dream." Another described the sense of empowerment that comes with postsecondary education: "My experience will give my family a better opportunity and will give me the confidence and knowledge of self-worth." Mississippi's female community college students go to college for a variety of reasons, yet they share a sense of wanting to better themselves, their families, and their communities through their educational experiences.

Student parents have many of the same motivations for pursuing their education as their peers, but their children provide an additional source of inspiration. More than eight in ten student parents said the desire to set a good example for their children is one of the top three factors motivating them to go to college (Figure 2.1). One respondent said, "The choice to attend college is my way of showing my son how important education is and what one can accomplish when they put their mind to it. Actions speak louder than words. I choose to lead by example."

"I am fulfilling a lifelong dream. I have wanted to attend college my whole life. I also want to show my family members that you are never too old to go to college. College is saving my life."

PERSONAL, FAMILY, AND PROFESSIONAL BENEFITS

Mothers who responded to the survey said their education has already begun to have a positive impact on their children. Nearly two-thirds (63 percent) agree or strongly agree that their school participation has increased their children's desire to attend college, and 57 percent said their children have become more interested in school.[6] Seventy percent of mothers who answered the survey also believe their children are more proud of them because they are continuing their education. Forty-one percent reported an improvement in their child's school performance, and 40 percent said their children's study habits have gotten better.

Respondents also believe their program has increased their self-confidence, enabled them to make new friendships, and made them more optimistic about their career prospects (Figure 2.2). Fewer than four in ten students, however, report that their program has made them aware of and/or interested in better paying career options, suggesting that students may need more career guidance to inform them about the range of job possibilities and the wages associated with different options.

> When asked about changes in their children's behavior since they have enrolled in college, 41 percent of students reported an improvement in their child's school performance, and 40 percent said their children's study habits have gotten better.

COMMUNITY COLLEGE BUILDS CONFIDENCE, NETWORKS, AND OPENS UP OPPORTUNITIES
Figure 2.2. Respondents' Perceived Benefits of Their Community College Experience

Benefit	Percent
IMPROVED SELF-CONFIDENCE	66%
ESTABLISHED NEW FRIENDSHIPS	55%
INCREASED OPTIMISM ABOUT CAREER PROSPECTS	55%
GAINED NEW KNOWLEDGE OR SKILLS USED AT WORK	48%
BUILT CONNECTIONS WITH NEW MENTORS	46%
INCREASED AWARENESS OF OR INTEREST IN BETTER PAYING CAREERS	39%
ADVANCED AT WORK	12%
HIRED FOR JOB OR GOTTEN BETTER JOB	12%
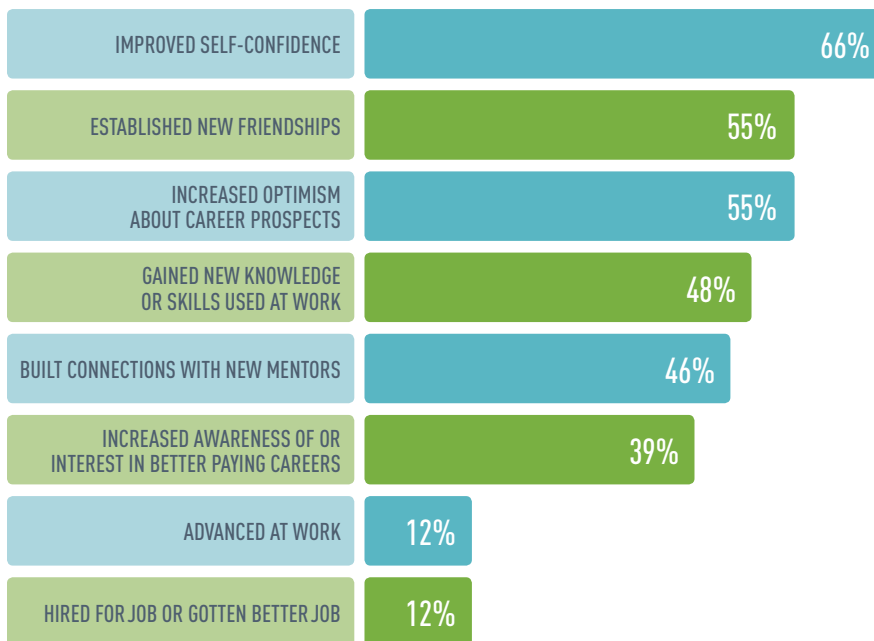
Notes: N=498. Students were asked to select all responses that apply.
Source: IWPR Survey of Women in Mississippi's Community Colleges.

LONG-TERM EDUCATIONAL ASPIRATIONS

Many students in Mississippi's community colleges see their education at these schools as a foundation for attaining future degrees and credentials. When asked what degrees they ultimately hope to attain in their lifetime, respondents were most likely to identify a master's degree as their highest educational goal (38 percent). Nearly one in four (24 percent) identified a bachelor's degree as the highest degree they hope to earn, and a similar proportion (23 percent) said they want to pursue a doctorate or professional degree.

> "I graduated from high school in the top 1/3 of my class, and it gave me a job at McDonald's. $7.50 an hour doesn't pay all the bills every month, let alone allow you to eat, too. Heaven help you if you have a car. This degree is a stepping stone towards more degrees, so hopefully I can afford to live and take care of my children on my own."

3. FINANCIAL CHALLENGES AND ASSISTANCE

EMPLOYMENT AND INCOME

A substantial proportion of female community college students in Mississippi have low incomes. Among IWPR survey respondents, more than one in four had a total household income of $10,000 or less in 2012, and more than half had incomes of $30,000 or less. Students with children are considerably more likely than other students to have incomes of $30,000 or less (Figure 3.1).

MORE THAN ONE IN FOUR COMMUNITY COLLEGE WOMEN SURVEYED HAD HOUSEHOLD INCOME BELOW $10,000 IN 2012

Figure 3.1. 2012 Total Household Income of Respondents by Parent Status and Race
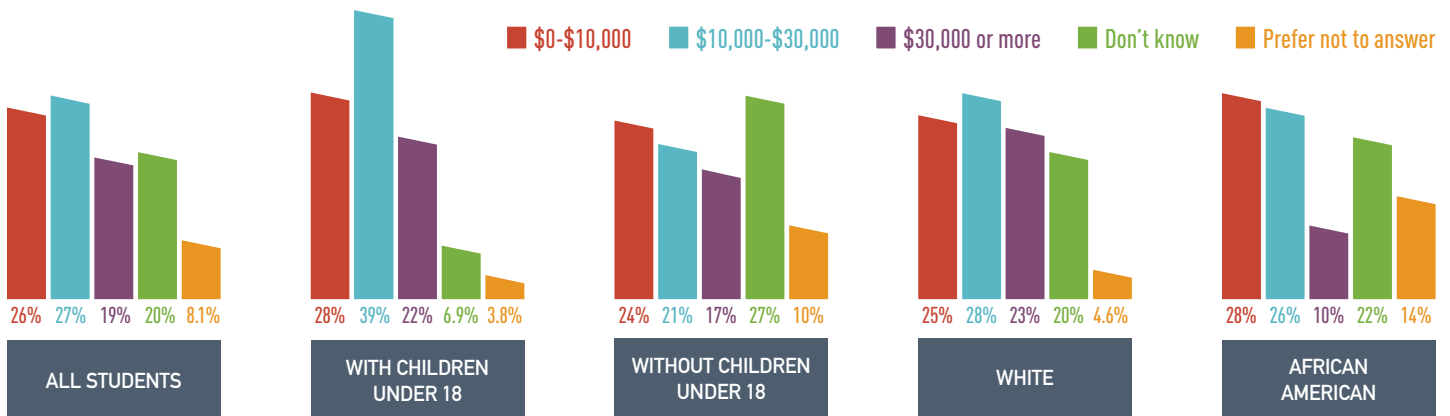
Notes: N=541. Racial/ethnic categories are exclusive: white, non-Hispanic and black, non-Hispanic. Sample sizes are too small to report figures for other racial and ethnic groups.
Source: IWPR Survey of Women in Mississippi's Community and Technical Colleges.

Many respondents are working while attending school. More than four in ten (44 percent) are employed, and an additional three in ten (29 percent) are seeking work (Figure 3.2). Among students who are employed, 83 percent hold one job, 14 percent have two jobs, and 3 percent have three or more jobs. Most employed students (84 percent) work off campus.

African American students are more likely to be unemployed and looking for work than white students.[7] Four in ten African American students (41 percent) are looking for a job, compared with less than one in four white students (24 percent; Figure 3.2).

MORE THAN FOUR IN TEN STUDENTS WORK WHILE IN SCHOOL

Figure 3.2 Employment Status of Respondents by Parent Status and Race
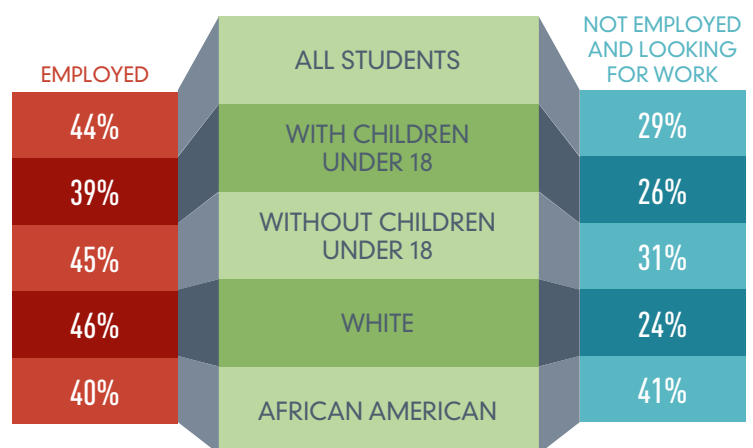
Notes: N=541. Racial/ethnic categories are exclusive: white, non-Hispanic and African American, non-Hispanic. Sample sizes are too small to report figures for other racial and ethnic groups. Those who describe their employment status as "retired and not working," "disabled and not able to work," or "other" are not shown in the figure.
Source: IWPR Survey of Women in Mississippi's Community Colleges.

[7] African American students constitute 30 percent of the sample, and white students constitute 64 percent. For a more detailed breakdown of the racial/ethnic composition of IWPR survey respondents, see the methodological appendix.

DIFFICULTY AFFORDING THE BASIC NECESSITIES

Despite their high likelihood of working, many respondents struggle to pay for basic necessities. Sixty percent say it has been somewhat or very difficult to pay for living expenses (such as transportation, utilities, groceries, gas, and other bills), and more than four in ten say it has been somewhat or very difficult to pay for medical expenses (43 percent) and other bills and housing expenses (41 percent). One in three (33 percent) respondents report having struggled to pay tuition and fees, and nearly four in ten (39 percent) report that is has been somewhat or very difficult to cover the costs of books and school supplies. Participants in the *College Completion Project* noted that they are often required to buy books that were never actually used in class, and colleges sometimes required financial aid recipients to purchase books at the campus bookstore where they are more expensive. In addition, some participants in the *College Completion Project* study said they were charged for eBooks when they registered for class; these fees were nonrefundable and the eBooks were no longer accessible once the class ended (Ragsdale et al. 2014). One college administrator interviewed for the IWPR study said she has created her own book lending service for students without financial assistance to help lower costs. As she puts it, "They say that if they can't borrow the book from me, then they can't afford to take the class."

PAYING FOR COLLEGE: FINANCIAL AID

Financial aid is a critical resource for Mississippi's community college students. Annual tuition and fees for full-time students at public two-year colleges in Mississippi cost, on average, $2,386 (College Board 2014a), which is a significant expense for many students, particularly when combined with child care, living, and other expenses.[8]

To receive financial aid, students are required to complete the Free Application for Federal Student Aid (FAFSA) form. More than nine in ten respondents to the IWPR survey (94 percent) have completed a FAFSA form. As Table 1 shows, Federal Pell grants represent the most common form of assistance,[9] followed by scholarships and state grants. Student parents are more likely than their counterparts without dependent children to receive Pell grants, and African American students are more likely than white students to receive Pell (Table 3.1).

PELL GRANTS MOST COMMON FORM OF AID
Table 3.1. Percent of Respondents Receiving Financial Aid by Type of Aid

	ALL STUDENTS	WITH CHILDREN UNDER 18	WITHOUT CHILDREN UNDER 18	WHITE	AFRICAN AMERICAN	INCOME UNDER $10,000
FEDERAL PELL GRANT	66%	83%	57%	62%	78%	71%
FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT	4.5%	6.9%	2.5%	3.2%	7.5%	9.4%
FEDERAL WORK STUDY GRANT	5.0%	5.7%	5.4%	3.8%	6.3%	8.0%
STATE GRANTS	10%	4.4%	12%	12%	5.6%	5.1%
SCHOLARSHIPS	34%	19%	42%	37%	27%	31%
OTHER	4.7%	5.7%	5.1%	5.0%	2.5%	5.1%

Notes: N=537. Racial/ ethnic categories are exclusive: white, non-Hispanic and African American, non-Hispanic. Sample sizes are too small to report figures for other racial and ethnic groups. State grants refer to need or merit-based money received from the government; scholarships refer to aid received from private or nonprofit organizations. Source: IWPR Survey of Women in Mississippi's Community Colleges.

[8]*The average annual cost of tuition and fees at public two-year colleges in the nation as a whole is $3,264, and the average annual cost of tuition and fees at public four-year colleges and universities in Mississippi is $6,558 (College Board 2014a).*

Despite Mississippi's high poverty rates (Bishaw 2013), a relatively small proportion of state grants consider students' financial need in determining eligibility. Only 15 percent of state grants awarded in Mississippi consider financial need, compared with 71 percent nationally (College Board 2012).

One recent report recommended changes to Mississippi's three state-funded grant programs to increase accessibility to a broader array of students with financial need. All three programs exclude part-time students, and two also exclude students with gaps between high school and college. One of the programs prevents students who receive full Pell grants from receiving support, leaving those students with a gap between the Pell award and the cost of attending community college (Welker Allin 2013).

> "Being in college as a parent I feel like you can't do it on your own. You need a strong support system and financial independence. If it wasn't for my husband['s] good job I wouldn't be in school. Loans and grant[s] can only cover so much but at the same time I need to be able to pay a preschool that [is] going to give my child a great education…"

> "So what about my degree? That's more than the semesters that I'm allowed to get financial aid. Where does that put me? If I'm still in the same situation—I still have to work two jobs plus go to college. How am I gonna be able to pay [for college]? I guess I'm gonna have to get a loan instead of using my financial aid because it's gonna run out eventually."

Recent changes to Pell eligibility may also make it more difficult for some students to complete their degrees. For example, in 2012, Congress changed the Pell Grant program so that students could receive funding for a maximum of 12 rather than 18 semesters.[10] Many community college students who maintain jobs while in school and take classes part-time are unable to complete their programs within this time frame (Bradley 2013). One participant in the *Community Completion Project* said, "So what about my degree? That's more than the semesters that I'm allowed to get financial aid. Where does that put me? If I'm still in the same situation—I still have to work two jobs plus go to college. How am I gonna be able to pay [for college]? I guess I'm gonna have to get a loan instead of using my financial aid because it's gonna run out eventually" (Ragsdale et al. 2014).

OTHER FORMS OF FINANCIAL ASSISTANCE: LOANS AND INCOME SUPPORTS

In addition to financial aid, loans and income supports can help students cover the costs of their education. Forty-five percent of all students in the IWPR survey say they have received a student loan. African American students are considerably more likely than white students to have a student loan (58 percent compared with 39 percent), and older students are more likely than younger students to have received one. Sixty-six percent of students aged 40 and older report having gotten a student loan, compared with 57 percent of students aged 25–39 and 32 percent of students under 25 years old.

More than one in five respondents (22 percent) and nearly half of student parents (49 percent) have received food assistance in the last year from sources such as the Supplemental Nutrition Assistance Program (SNAP), formerly known as food stamps (Table 3.2). Sixteen percent of respondents and 38 percent of student parents have received the Earned Income Tax Credit (EITC), a refundable tax credit for low- and moderate-income working people. Smaller percentages of respondents have received Social Security, Supplemental Security Income (SSI), or disability benefits; veteran's benefits; unemployment benefits; subsidized housing; utility discounts or credits; welfare cash assistance; or workers' compensation benefits. In addition to these forms of support, some students may receive direct assistance from their schools; one administrator interviewed said that a faculty member at her college developed and administers a food pantry on campus in response to student need.

SNAP, EITC, AND WIC MOST COMMON PUBLIC SUPPORTS; WELFARE (TANF) RARE
Table 3.2. Receipt of Income Support Among Respondents

	ALL STUDENTS	WITH CHILDREN UNDER 18	WITHOUT CHILDREN UNDER 18	WHITE	AFRICAN AMERICAN	UNDER $10,000K
SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (FOOD STAMPS)	22%	49%	7.5%	20%	26%	39%
EARNED INCOME TAX CREDIT	16%	38%	5.2%	16%	17%	14%
WOMEN, INFANTS, AND CHILDREN	7.1%	23%	N/A	7.9%	5.8%	8.3%
TEMPORARY ASSISTANCE FOR NEEDY FAMILIES (CASH WELFARE)	2.7%	5.8%	1.5%	1.2%	5.8%	6.1%
SUBSIDIZED HOUSING	1.7%	3.2%	0.8%	0.6%	3.9%	1.5%
SOCIAL SECURITY/ SUPPLEMENTAL SECURITY INCOME/ SOCIAL SECURITY DISABILITY	4.8%	4.5%	3.8%	3.3%	7.1%	9.1%
UNEMPLOYMENT INSURANCE	4.0%	7.1%	2.3%	3.0%	5.8%	4.6%
LOW INCOME HOME ENERGY ASSISTANCE PROGRAM	1.7%	3.9%	0.4%	1.8%	1.9%	3.0%

Notes: N=522. Racial/ethnic categories are exclusive: white, non-Hispanic and African American, non-Hispanic. Sample sizes are too small to report figures for other racial and ethnic groups. N/A=not applicable. Income refers to total household income in 2012.
Source: IWPR Survey of Women in Mississippi's Community Colleges.

Many students accumulate debt while in community college and worry about their ability to pay it back. One student said, "College has sent me further into debt, and I am only completing graduation to feel as if I have accomplished something." Forty-seven percent of all respondents say they are concerned about their level of debt.

Student parents are more likely than those without children to express concern about their debt (58 percent compared with 39 percent), and African American students are more likely than white students to say they worry about the amount of money they owe (58 percent compared with 43 percent).

For some students, the challenges of paying for school may make them rethink the choice to pursue postsecondary education. One respondent to the IWPR survey said, "Financial difficulties make furthering your education a hard decision to make." On the whole, though, students—particularly those with children—seem to believe that a college education is worth the expense. Eight-eight percent of student parents and 79 percent of students with no children "strongly agree" or "agree" that their education will pay off in the long run.

"[College] has been a positive experience for me, although at times I have wondered how to pay for gas and an extra book. But it will be worth the sacrifices I and my grandchild have made…. One more semester and I am done. We feel blessed to get this far at my age."

4. NAVIGATING EDUCATIONAL DECISIONS AND CHALLENGES

CHOOSING A MAJOR

A student's choice of major has strong implications for their later earnings in the labor force (Carnevale, Rose, and Cheah 2011). Wages vary greatly among those with the same level of education who work in different occupations—lifetime earnings for computer programmers with an associate's degree, for example, are 1.8 million dollars higher than those with same level of education who are preschool or kindergarten teachers (Carnevale, Rose, and Cheah 2011).[11]

Among respondents to the IWPR survey, about 87 percent have chosen a major, concentration, or field of study, and 74 percent have a specific job or career they are training for or hoping to pursue. When asked to rate the importance of various factors for choosing their major, students were most likely to say their level of interest in the field was "quite" or "very" important (96 percent; Figure 4.1). A much smaller proportion said information from people in the field (63 percent) or potential earnings (61 percent) was quite or very important (Figure 4.1). Approximately half, however, said they were only somewhat familiar, not very familiar, or not at all familiar with the wages in their field or concentration, suggesting that some students may not have adequate access to information about the financial implications of their choices about their career paths. One administrator interviewed mentioned that her school has tried to provide students with more career guidance that would give them such information through online and in-person professional development sessions, focus groups with faculty to increase their skills in advising students, a computerized system that tracks advisors and the ratings given to them by students, and rewards to faculty members who serve as effective advisors to students.

STUDENTS NEED MORE INFORMATION ON EARNINGS AND JOB OPENINGS WHEN SELECTING MAJORS
Figure 4.1. Factors Influencing Respondents' Choices of Majors

■ Quite or Very Important

LEVEL OF INTEREST	NUMBER OF JOB OPENINGS	INFORMATION FROM PEOPLE IN THE FIELD	POTENTIAL EARNINGS	EXISTING CREDITS	ADVICE FROM FAMILY	ADVICE FROM COUNSELOR	CURRENT JOB	ADVICE FROM FRIENDS
96%	79%	63%	61%	59%	54%	49%	30%	26%
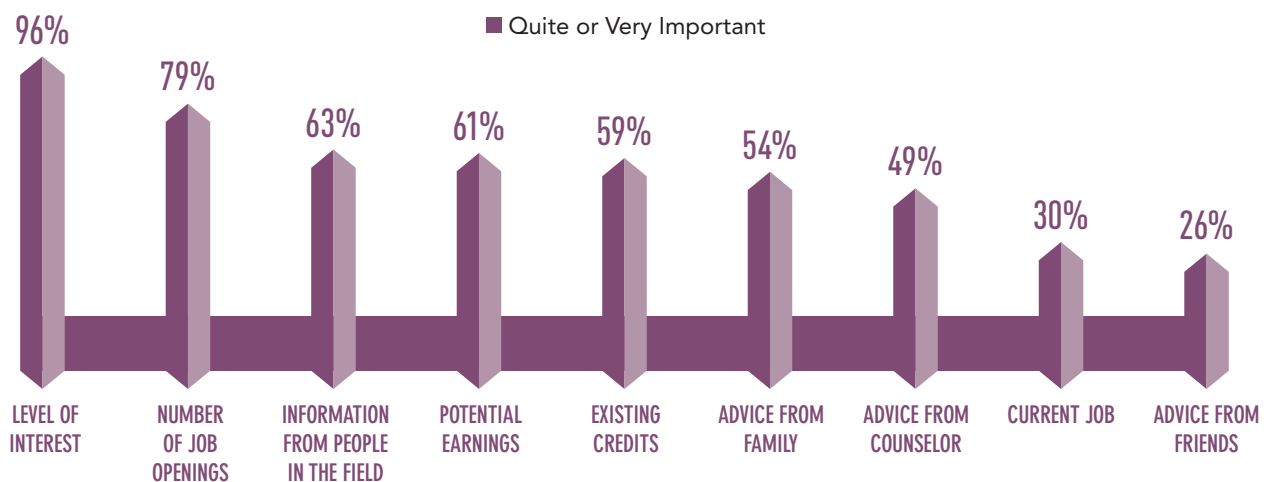
Notes: N=461 (level of interest), 460 (number of job openings), 458 (information from people in the field), 457 (potential earnings), 459 (existing credits), 458 (advice from family), 458 (advice from counselor), 455 (current job), 461 (advice from friends). Students were asked to select all responses that apply.
Source: IWPR Survey of Women in Mississippi's Community Colleges.

Among the women who participated in the IWPR survey, the most common major is nursing, followed by other health sciences, which include dental support services, health and administrative services, health and medical assisting services, and mental and social health services, among others. Education and the social sciences are the next most common majors among respondents (Figure 4.2).

[11]*Earnings are in 2009 dollars.*

NURSING AND OTHER HEALTH SCIENCES ARE MOST COMMON MAJORS
Figure 4.2. Ten Most Common Majors Among Respondents

Major	Percent
NURSING	28%
OTHER HEALTH SCIENCES	21%
EDUCATION	10%
SOCIAL SCIENCES	8.6%
BUSINESS MANAGEMENT	6.2%
COMPUTER SCIENCES	4.4%
PHYSICAL SCIENCES	4.1%
PUBLIC, LEGAL, AND SOCIAL SERVICES	4.1%
CONSUMER SERVICES	3.2%
ENGINEERING, ARCHITECTURE, AND TECHNOLOGY	2.4%
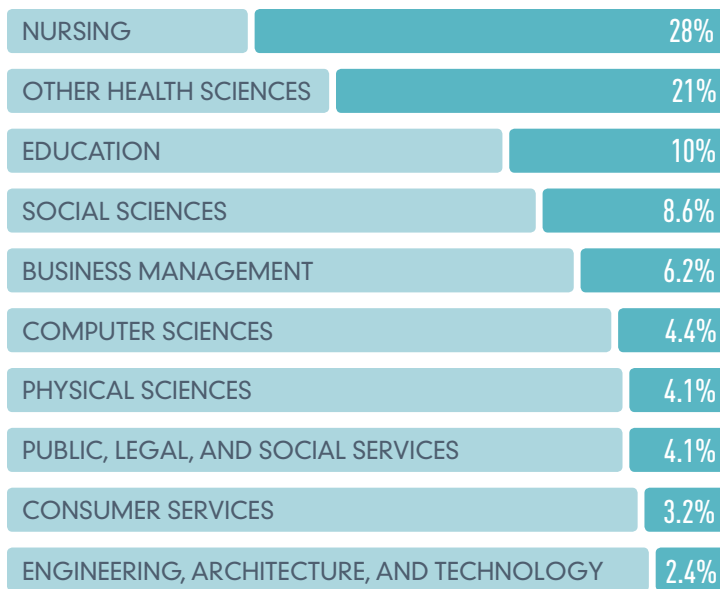
Notes: N=340. Health sciences include dental support services, health and administrative services, health and medical assisting services, health diagnostic/intervention/ treatment professions, clinical laboratory professions, mental and social health services, health/medical preparatory programs, nutrition services, ophthalmic/ optometric support services, and therapeutic professions. Source: IWPR Survey of Women in Mississippi's Community Colleges.

Only a small share of women in the sample are majoring in computer science, mathematics and statistics, physical sciences, and engineering (Figure 4.2), which tend to pay relatively well.[12] Approximately half of students not currently enrolled in a STEM field say they are not very or not at all familiar with the range of opportunities for STEM workers, and almost three in ten (29 percent) are interested in learning more about educational or career opportunities within these fields. These data point to a need to educate more women about the possibilities of STEM careers; and interviews with college administrators suggest some schools have already begun to address this need. One administrator said that her school has an administrative liaison who actively recruits women to STEM fields and careers.

The most common occupational goal among respondents is to become a health care practitioner (which includes jobs in nursing, medical records and health information technology, among others), followed by careers in education or in health care support occupations (Figure 4.3). In Mississippi, those with a registered nursing degree have an average annual full-time salary of $56,530, whereas licensed practical nurses earn, on average, $35,910. Those in health support occupations—such nursing assistants, medical assistants and health information technicians—earn less, with average annual salaries of $20,830, $26,980, and $30,020, respectively (Mississippi Department of Employment Security 2014).

SCHOOL ENROLLMENT AND TIME OFF

Students' ability to devote themselves to school full-time and persist from semester to semester without interruptions is important to their ultimate success. Most survey respondents (88 percent) are enrolled full-time and have not transferred (71 percent) to their current college from another school.

Three in ten students, however, have interrupted their college careers at least once (Figure 4.4). Students with children are more likely than those without children to have taken time off from school, and African American students are more likely than white students to have done so. One participant in the *College Completion Project* study said, "I took off for a semester, [but] once you're out, it's hard to catch up" (Ragsdale et al. 2014).

[12]The average annual salaries for someone working in computer and mathematical occupations; life, physical, and social science occupations; and engineering and architecture occupations are $60,510, $58,850, and $65,530 respectively (Mississippi Department of Employment Security 2014).

The most common reason students give for taking breaks from college are financial considerations (40 percent; Figure 4.5). Students who took time off for financial reasons most often said that their inability to pay their bills was a contributing factor (57 percent), followed by their inability to get enough or any financial aid (53 percent), their need to work more hours (51 percent), and their inability to afford tuition (47 percent).

The other reasons most common reasons for taking time off were becoming too overwhelmed or stressed (33 percent), needing to care for family members (30 percent), having health issues (28 percent), and facing a lack of time (19 percent; Figure 4.5). Mothers who have taken time off also cite caregiving demands as a major reason: 41 percent say they interrupted their college careers to care for their family, 38 percent because they became pregnant or had a baby, 24 percent because they did not have enough child care, and 22 percent because of a sick child or children (Figure 4.5).

HEALTH CARE AND EDUCATION ARE MOST COMMON CAREER GOALS
Figure 4.3. Ten Most Common Occupational Goals Among Respondents

HEALTH CARE PRACTITIONER	44%
EDUCATION, TRAINING, & LIBRARY	14%
HEALTH CARE SUPPORT	13%
COMMUNITY AND SOCIAL SERVICE	4.4%
ARTS, DESIGN, AND MEDIA	4.0%
BUSINESS AND FINANCIAL	3.6%
PERSONAL CARE AND SERVICE	3.2%
LEGAL	2.4%
MANAGEMENT	2.0%
LIFE, PHYSICAL, AND SOCIAL SCIENCES	2.0%
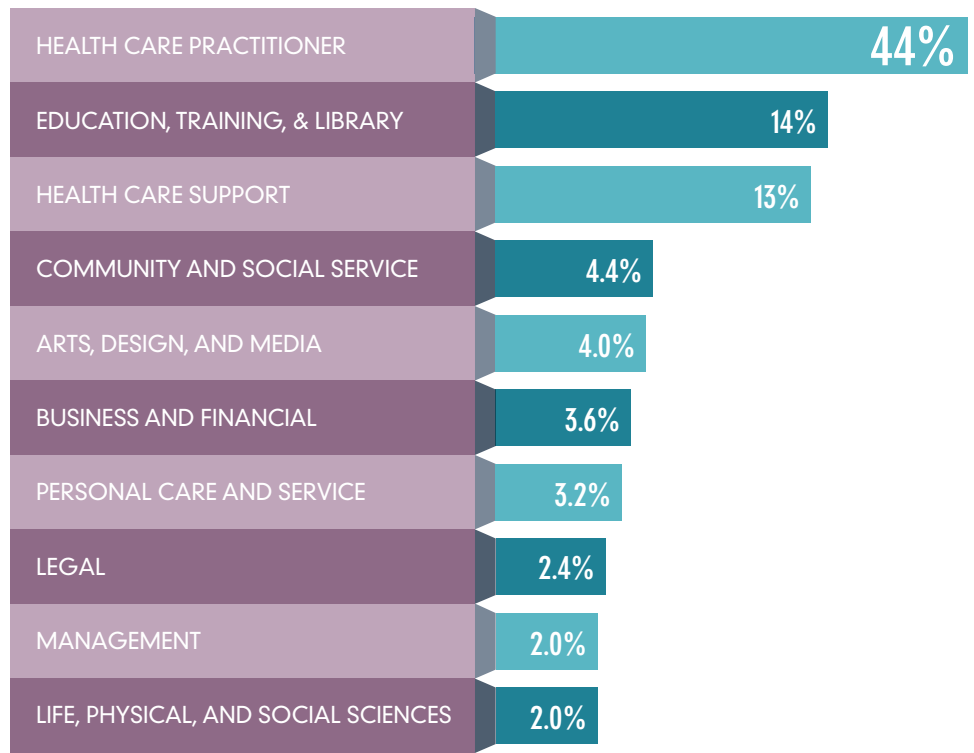
Note: N=247.
Source: IWPR Survey of Women in Mississippi's Community Colleges.

THREE IN TEN WOMEN SURVEYED HAVE TAKEN A BREAK FROM COLLEGE, STUDENT PARENTS ESPECIALLY LIKELY TO TAKE TIME OFF
Figure 4.4. Percent of Respondents Who Have Taken Time Off and Number of Breaks Taken

■ NONE   ■ ONE OR MORE TIMES   ■ ONCE   ■ TWICE   ■ THREE OR MORE TIMES

	NONE	ONE OR MORE TIMES	ONCE	TWICE	THREE OR MORE TIMES
ALL STUDENTS	70%	30%	18%	7.8%	4.1%
WITH CHILDREN UNDER 18	59%	41%	21%	14%	5.8%
WITHOUT CHILDREN UNDER 18	76%	24%	15%	5.4%	3.1%
WHITE	72%	28%	17%	8.2%	3.3%
AFRICAN AMERICAN	66%	34%	21%	8.2%	5.5%
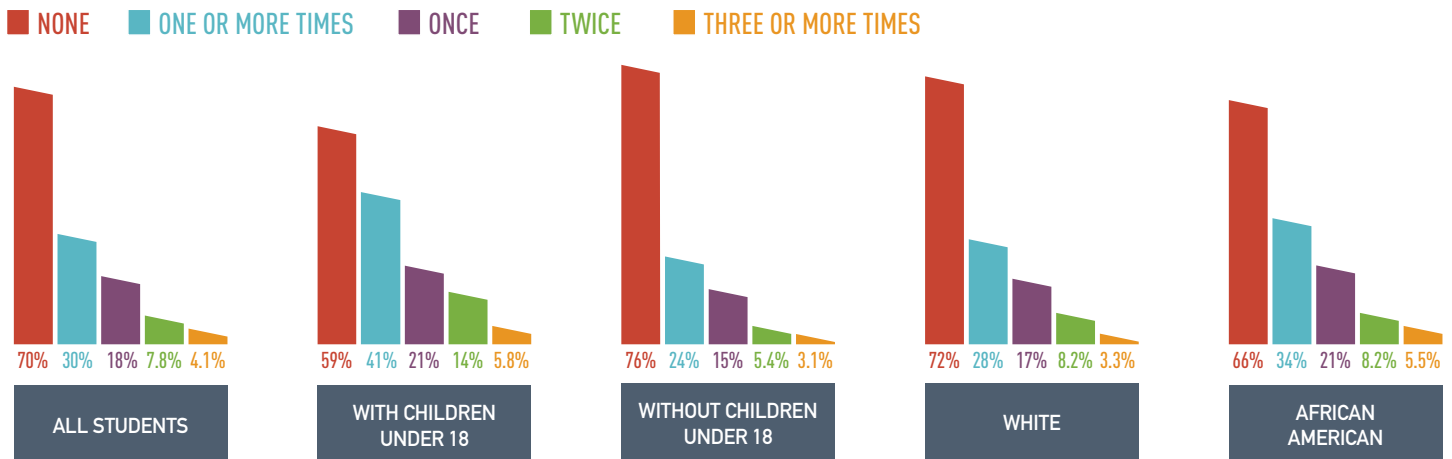
Notes: N=511. Racial/ethnic categories are exclusive: white, non-Hispanic and African American, non-Hispanic. Sample sizes are too small to report figures for other racial and ethnic groups.
Source: IWPR Survey of Women in Mississippi's Community Colleges.

Among mothers who have taken at least one break from school, more than four (42 percent) say having school policies that allow students to take time off from school would have helped them stay enrolled. One in four (25 percent) say that workplace policies that allow more workplace flexibility or leave time would have helped them stay enrolled (Figure 4.6). Unexpected developments in work or family life, such as having to care for a sick child, can disrupt student parents' schedules on short notice. More than half of student parents (55 percent) say that flexible absence policies, such as exceptions to class absence and tardiness policies, would be a helpful support.

FINANCIAL ISSUES, FAMILY CARE NEEDS, STRESS, AND HEALTH PROBLEMS ARE MAIN REASONS FOR TAKING TIME OFF
Figure 4.5. Reasons for Taking Time Off from School by Parent Status

Reason	All Students	With Children Under 18	Without Children Under 18
FINANCIAL CONSIDERATIONS	40%	43%	36%
TOO OVERWHELMED OR STRESSED	33%	30%	36%
NEEDED TO CARE FOR FAMILY	30%	41%	16%
HEALTH ISSUES	28%	22%	31%
OTHER	21%	19%	26%
LACK OF TIME	19%	25%	14%
BECAME PREGNANT AND/OR HAD A BABY		38%	
INCREASE IN WORK HOURS	17%	14%	21%
TOO DIFFICULT/WASN'T DOING WELL IN CLASSES	14%	13%	14%
DIDN'T KNOW CAREER GOAL	14%	7.9%	19%
CHANGE IN MAJOR OR CAREER PATH	13%	16%	12%
INSUFFICIENT CHILD CARE		24%	
SICK CHILD OR CHILDREN		22%	
DIDN'T THINK IT WAS WORTH IT	6.2%	3.2%	10%

Notes: N=121. Students were asked to select all responses that apply. Percentages show the reasons for taking time off among those who have interrupted their college careers.
Source: IWPR Survey of Women in Mississippi's Community Colleges.

MORE FINANCIAL AID AND FLEXIBILITY WOULD HELP STUDENTS PERSIST IN SCHOOL
Figure 4.6. Supports that Would Have Helped Students Stay in School

Support	All Students	With Children Under 18	Without Children Under 18
MORE FINANCIAL AID	46%	50%	40%
MORE OPPORTUNITY TO TAKE OFF FROM SCHOOL AND STAY ENROLLED	33%	42%	31%
MORE STABLE OR AFFORDABLE CHILD CARE		42%	
HIGHER WAGES AT CURRENT JOB	29%	28%	33%
ABILITY TO BRING KIDS TO SCHOOL		27%	
MORE FLEXIBILITY OR LEAVE TIME IN CURRENT JOB	26%	25%	27%
MORE MENTORING OR ENCOURAGEMENT	25%	23%	27%
MORE ACADEMIC SUPPORT, SUCH AS TUTORING OR ADVISING	23%	20%	27%
FRIENDLIER ENVIRONMENT FOR FAMILIES		15%	
MORE CHANCES TO INTERACT WITH OR SPEND TIME WITH OTHER STUDENTS	11%	13%	7%
ACCESS TO HEALTH CARE	14%	12%	11%

Legend: ALL STUDENTS · WITH CHILDREN UNDER 18 · WITHOUT CHILDREN UNDER 18

Notes: N=140. Students were asked to select all responses that apply. Source: IWPR Survey of Women in Mississippi's Community Colleges.

Time and money spent getting to and from class is an important consideration for women in Mississippi's community colleges, who often juggle multiple roles and responsibilities.

GETTING TO CLASS

Commuting to school can be a struggle for students who do not have easy and reliable access to transportation, or who live far from campus. Three administrators interviewed for the study said transportation is a key need for low-income students at their schools; one interviewee said with regret that her school no longer has the resources to provide bus passes to students as it once did.

IWPR survey respondents who commute to school get to class by a variety of means, including driving themselves (73 percent), walking or biking (14 percent), getting a ride from someone or carpooling (13 percent), and taking public transportation (3.4 percent).[13] Only a small percentage (5.2 percent) of all students report receiving transportation assistance provided by their schools.

Time and money spent getting to and from class is an important consideration for women in Mississippi's community colleges, who often juggle multiple roles and responsibilities. More than one in five students (22 percent) say their commuting time to and from classes (round trip) is more than one hour. African American students are more likely than white students, and parents are more likely than students without children, to spend an hour or more commuting to and from class.

One administrator interviewed observed that many of the students at her school live in rural areas and find online classes to be an important resource. She said, "[They] drive a couple of hours … [They] come in only a couple days a week, so online [courses are] better for them."

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[13]*Some respondents use more than one method of transportation to and from class.*

5. WOMEN, COMMUNITY COLLEGE, AND CHILD CARE

While the challenges involved in juggling classes, completing homework, and fulfilling one's job commitments can create conflicts for any student, those with children may feel especially strained. As noted, in the IWPR survey 31 percent of those who specified their parent status said they have dependent children (161 of 513 students; Figure 5.1), a slightly smaller percentage than in the nation as a whole, where 39 percent of female community college students are raising a dependent child (IWPR 2014e). In IWPR's sample, white students are more likely than African American students to have children under 18 (35 percent compared with 25 percent; Figure 5.1), which diverges from national trends (Gault, Reichlin, and Román 2014). Among all students with dependent children, 48 percent are raising two or more children (Figure 5.2), and 41 percent are single parents. More than one in ten students (12 percent, or 62 students) are pregnant or planning to become pregnant while in college (Figure 5.1).

> "Being a student and a parent is difficult. You have children competing for attention while you try to concentrate on school. I have managed to squeeze four classes into two hours per week while working online. Time is a luxury most parents do not have."

NEARLY ONE-THIRD OF RESPONDENTS HAVE DEPENDENT CHILDREN
Figure 5.1. Parent Status Among Respondents by Race

	ALL STUDENTS	WHITE	AFRICAN AMERICAN
DO NOT HAVE ANY CHILDREN	55%	54%	55%
HAVE AT LEAST ONE CHILD UNDER 18	31%	35%	25%
HAVE AT LEAST ONE CHILD OVER 18	10%	10%	11%
PLANNING TO HAVE A CHILD WHILE IN COLLEGE	9.8%	8.3%	12%
CURRENTLY PREGNANT	2.3%	1.5%	3.9%
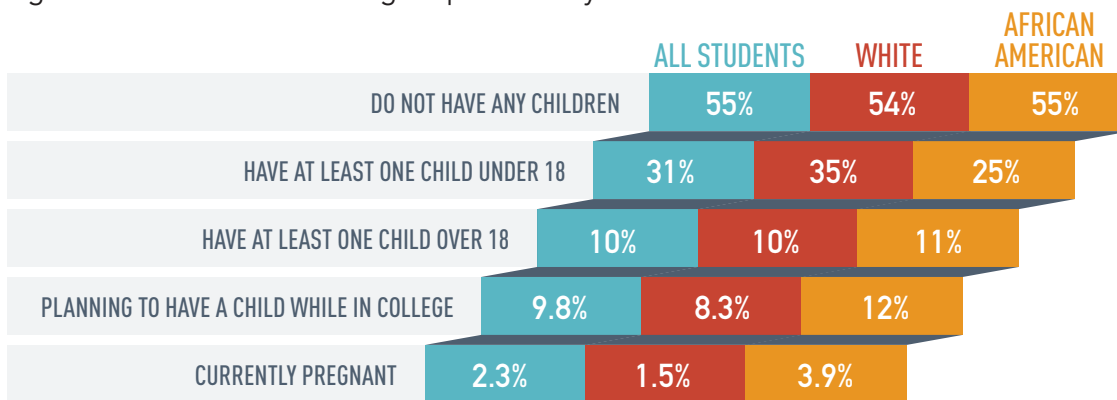
Notes: N=513. Racial/ethnic categories are exclusive: white, non-Hispanic and African American, non-Hispanic. Sample sizes are too small to report figures for other racial and ethnic groups. On the question of parent status, respondents were asked to select all responses that applied to them. The percentages of those with no children, dependent children, and children older than 18 do not sum to 100 because a small proportion of students who were pregnant or planning to have a child did not specify whether they also have children. Students with and without children under 18 are not mutually exclusive.
Source: IWPR Survey of Women in Mississippi's Community Colleges.

Student parents face considerable challenges to completing their degrees. Fifty-nine percent report experiencing difficulty finding time to study compared with 47 percent of students without children. Twenty-nine percent of student parents say their work commitments often get in the way of class or study time, and 44 percent report that the same is true of their family responsibilities (compared with 31 percent and 27 percent of students without children, respectively).

NEARLY HALF OF STUDENT MOTHERS HAVE TWO OR MORE CHILDREN
Figure 5.2. Percent of Student Parents Raising One Child or More Younger Than 18 Years Old

NUMBER OF CHILDREN UNDER 18

ONE	TWO	THREE	FOUR	FIVE OR MORE
52%	29%	14%	3.7%	1.9%
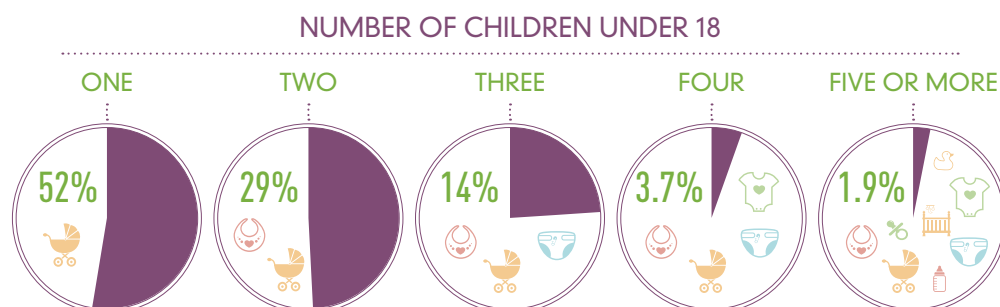
Source: N=161. IWPR Survey of Women in Mississippi's Community and Technical Colleges.

CHILD CARE COSTS AND AVAILABILITY

The complex set of demands competing for student parents' time makes affordable child care an especially important resource. In Mississippi, the cost of full-time child care ranges from $2,726 to $4,863 per year depending on the location, quality of care, setting of care, and child's age (Child Care Aware of America 2013a). The cost of this care can represent a significant burden for many families, especially those headed by single women: in Mississippi the cost of full-time care for an infant in a child care center is 27 percent of a single mother's median annual income (Child Care Aware of America 2013a).

Quality child care in Mississippi can be hard to find. Misssissippi ranks 41 of 52 for having benchmarks and standards in place for promoting the safety and quality of its child care (with 52 representing the worst ranking; Child Care Aware of America 2013b). In 2013, Mississippi was among 19 states that had wait lists or frozen intakes with an estimated 7,012 children or families on waiting lists for child care slots (Schulman and Blank 2013). A family of three in the state must have an annual income of less than $34,999 before taxes to be eligible for child care assistance (Schulman and Blank 2013). According to this income eligibility requirement, a large majority of student parents in the survey would be eligible for child care subsidies, yet nearly all (91 percent) report that they do not receive any financial support for child care.

Child care is a significant cost for single parent families: in Mississippi, the average annual cost of full-time care for an infant in a child care center is 27 percent of median annual income for single mothers.
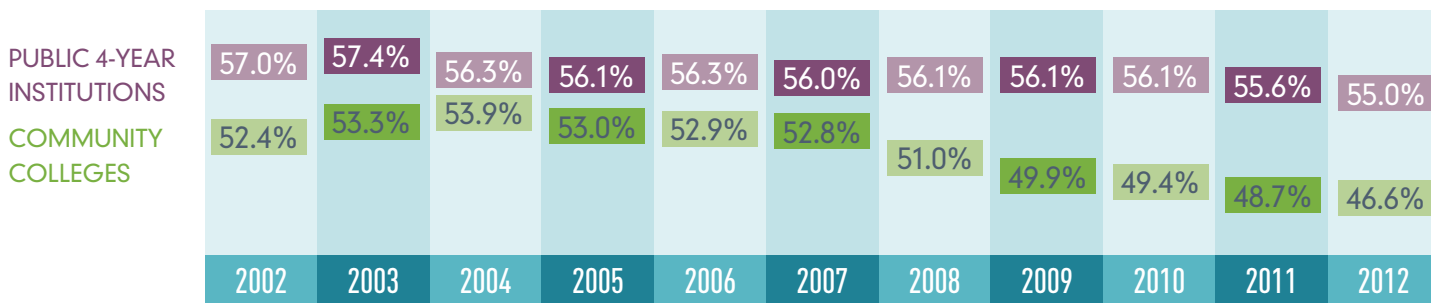
In addition, on-campus child care options have been declining around the country, especially at community colleges (Figure 5.3). IWPR analysis found that in 2010, the number of campus child care slots in the United States served only five percent of total student parent need for child care (Miller, Gault, and Thorman 2011). In Mississippi in 2012, six of the fifteen community colleges in Mississippi had on-campus child care (IWPR 2014g).

CAMPUS CHILD CARE ON THE DECLINE IN THE UNITED STATES
Figure 5.3. Proportion of Public Postsecondary Institutions with On-Campus Child Care, United States

	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
PUBLIC 4-YEAR INSTITUTIONS	57.0%	57.4%	56.3%	56.1%	56.3%	56.0%	56.1%	56.1%	56.1%	55.6%	55.0%
COMMUNITY COLLEGES	52.4%	53.3%	53.9%	53.0%	52.9%	52.8%	51.0%	49.9%	49.4%	48.7%	46.6%

Source: IWPR calculations, Integrated Postsecondary Education Data System (IPEDS).

Child care access and affordability is a major challenge for mothers in Mississippi's community colleges. Among student-parents in IWPR's survey:

- Nearly half (47 percent) with children aged 10 and under said they "strongly agree" or "agree" that they cannot get the kind of quality child care they want for their child or children because it is too expensive. These sentiments are especially strong among younger, lower income, and African American parents.
- Fifty-three percent of those with children aged 10 and under report that paying for child care or afterschool care is "somewhat" or "very difficult" for them.
- Fifty-nine percent of students who have children aged 10 and under, and who report having taken time off from school or having dropped out completely, say that access to more stable or affordable child care would have helped them stay in college.
- Fifty-five percent of those with children aged 10 and under say that financial assistance or subsidies to pay for child care is one of the top three student parent supports that would be helpful.

SOURCES OF CHILD CARE

Student parents often receive child care from grandparents or other relatives (65 percent), neighbors and friends (21 percent), the children's older siblings (13 percent), and some have their children take care of themselves (17 percent; Figure 5.4).[14] More than three-quarters of parents using grandparents or other relatives (77 percent) say they do not pay for this care. About 12 percent of student parents use off-campus child care centers; only 2.1 percent use a center based on campus. Even when child care is available on campus, it may be too expensive for students to afford. Ragsdale et al. (2014) report that when child care was available on the Mississippi community campuses they studied, the costs were often out of reach for students, and the centers served mainly faculty and employees of the colleges. As one student said, "Most kids in the day care are [children of] workers here and [of] teachers. I think maybe there's only like five [children in day care] that are actual students' [kids]" (Ragsdale et al. 2014).

Student parents with children under 10 report being aware of but not using on-campus child care facilities more than any other potential student parent support service offered by their schools (46 percent). In addition to the high costs of child care at some college campuses, some student parents have children who are too old for campus care. Others may find that the hours of care offered by their school's campus child care center do not match their schedules. Several administrators interviewed noted that their campus child care centers close at 5:00 p.m., leaving students enrolled in evening classes without the assistance they need.

> "Most kids in the day care are [children of] workers here and teachers. I think maybe there's only like five that are actual students' [kids]."

RELATIVE CARE THREE TIMES AS LIKELY AS ANY OTHER FORM OF CHILD CARE; CAMPUS CARE UNCOMMON
Figure 5.4. Student Parents' Sources of Child Care

Source	Percent
GRANDPARENTS OR OTHER RELATIVES	65%
NEIGHBORS AND FRIENDS	21%
CHILD TAKES CARE OF HIMSELF/HERSELF	17%
OTHER	14%
CHILD CARED FOR BY AN OLDER BROTHER OR SISTER	13%
CHILD CARE CENTER OFF-CAMPUS	12%
AFTERSCHOOL PROGRAMS	7.5%
CHILD CARE IN A PRIVATE HOME	5.5%
CHILD CARED FOR BY A FELLOW STUDENT PARENT	2.1%
CHILD CARE CENTER ON-CAMPUS	2.1%
CHILD CARED FOR BY ANOTHER STUDENT WHO ISN'T A PARENT	0.7%

Notes: N=146. Students were asked to select all responses that apply. Source: IWPR Survey of Women in Mississippi's Community Colleges.

[14]*A majority of respondents who said their children take care of themselves are parents of children who are older than 10 years.*

6. HEALTH STATUS OF WOMEN IN MISSISSIPPI'S COMMUNITY COLLEGES

Health is an important part of women's overall well-being that contributes to their educational attainment and success. While the majority of students (74 percent) surveyed describe their overall health as "excellent" or "good," some students face specific health challenges, such as illness or disability, stress or depression, and the lack of access to health care services for themselves or their children. The health care needs of female community college students are an important part of their educational experiences that must be understood and addressed.
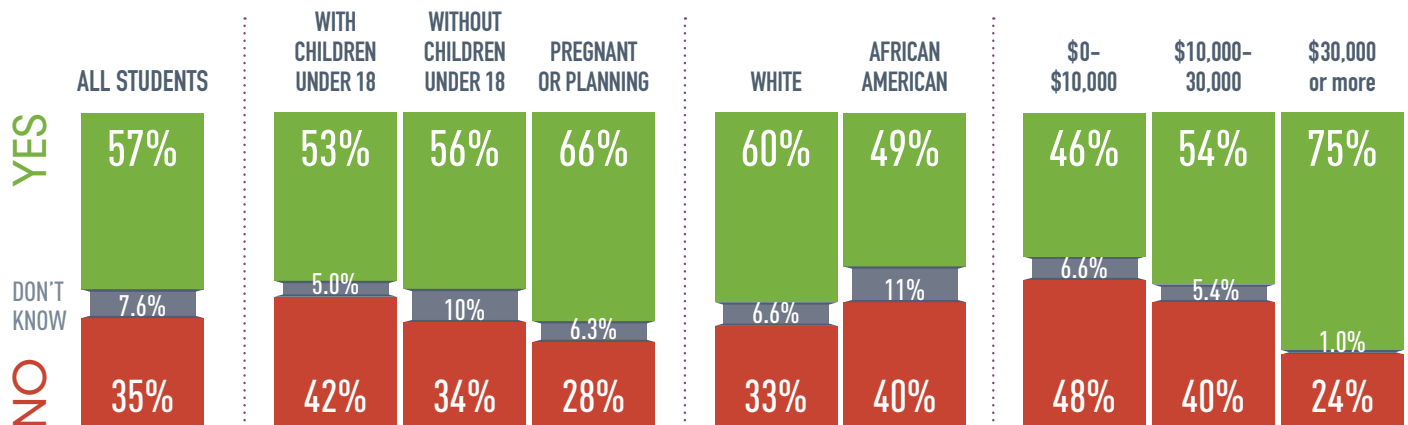
HEALTH INSURANCE COVERAGE

Having health insurance coverage is critical to accessing health care services and maintaining good health. Fewer than six in ten women students in the IWPR survey (57 percent) report that they are covered by any form of health insurance or health plan, including a private insurance plan or a government program such as Medicare or Medicaid (Figure 6.1).[15] Student parents are less likely than those without dependent children to have health insurance coverage, and those who are pregnant or planning to become pregnant are more likely than other students to be covered by a health insurance plan. Still, only two-thirds (66 percent) of students who are pregnant or planning to become pregnant report having health insurance coverage (Figure 6.1).

Rates of health insurance coverage among students vary by race/ethnicity and income. White students are more likely than African American students to report having health insurance coverage or a health plan (60 percent compared with 49 percent; Figure 6.1). Students with low household incomes ($10,000 or less) are less likely to be covered than students with higher household incomes. Fewer than half of students with low incomes (46 percent) have health insurance coverage, compared with more than half (54 percent) with incomes of $10,000–$30,000 and more than seven in ten students (75 percent) with incomes of $30,000 or more. Mississippi's strict eligibility requirements for Medicaid may contribute to the relatively low percentage of respondents overall with health insurance: as of January 2014, the income eligibility limit for a family of three in the state was 29 percent of the federal poverty line (Kaiser Family Foundation 2014b), or approximately $5,664. A greater number of female students may be eligible for family planning services under Mississippi's family planning waiver, which has more generous eligibility requirements than regular Medicaid. In Mississippi, uninsured women aged 13 to 44 may have access to basic family planning services (medical exams, lab services, birth control, and follow-up doctor visits) if their incomes fall within 185 percent of the poverty line.

NEARLY HALF OF LOW-INCOME AND AFRICAN AMERICAN STUDENTS LACK HEALTH INSURANCE
Figure 6.1. Percent of Respondents with Any Health Insurance Coverage

	ALL STUDENTS	WITH CHILDREN UNDER 18	WITHOUT CHILDREN UNDER 18	PREGNANT OR PLANNING	WHITE	AFRICAN AMERICAN	$0–$10,000	$10,000–30,000	$30,000 or more
YES	57%	53%	56%	66%	60%	49%	46%	54%	75%
DON'T KNOW	7.6%	5.0%	10%	6.3%	6.6%	11%	6.6%	5.4%	1.0%
NO	35%	42%	34%	28%	33%	40%	48%	40%	24%

Notes: N= 540. Racial/ethnic categories are exclusive: white, non-Hispanic and African American, non-Hispanic. Sample sizes are too small to report figures for other racial and ethnic groups. Income levels reflect total household income for 2012.
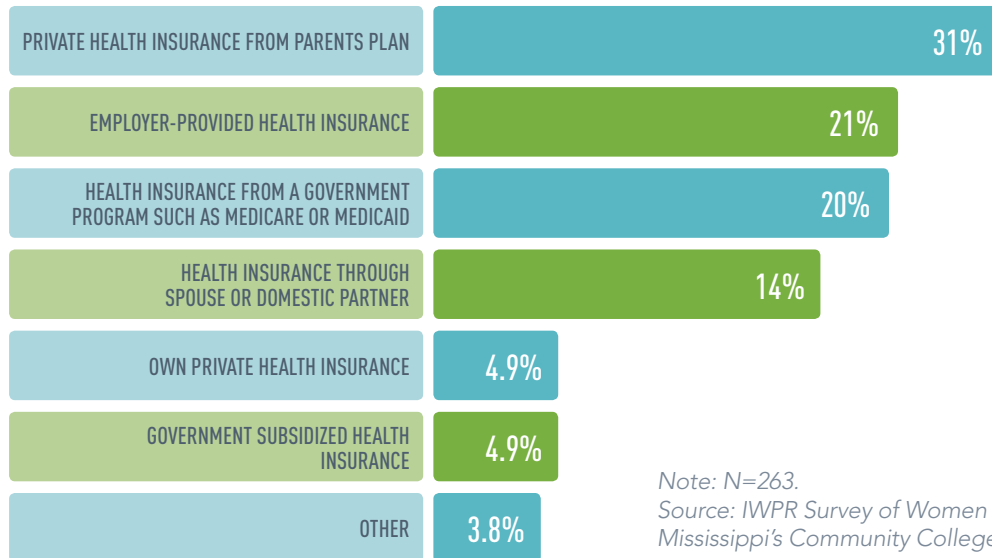Source: IWPR Survey of Women in Mississippi's Community Colleges.

[15]These data were collected before the Affordable Care Act's requirement to buy health insurance coverage went into effect. For more on this requirement, see Kaiser Family Foundation 2014a.

Among all women students, private health insurance from their parents' plan is the most common form of coverage, followed by employer-provided insurance and health insurance from a government program such as Medicare or Medicaid (Figure 6.2). The most common reasons respondents give for not having applied for or received any form of public or private health insurance are that it is too expensive (28 percent), they did not think they would be eligible (13 percent), and they applied but were denied coverage (10 percent).

PARENTS' HEALTH PLANS MOST COMMON SOURCE OF HEALTH COVERAGE
Figure 6.2. Types of Health Insurance Coverage Among Respondents

PRIVATE HEALTH INSURANCE FROM PARENTS PLAN	31%
EMPLOYER-PROVIDED HEALTH INSURANCE	21%
HEALTH INSURANCE FROM A GOVERNMENT PROGRAM SUCH AS MEDICARE OR MEDICAID	20%
HEALTH INSURANCE THROUGH SPOUSE OR DOMESTIC PARTNER	14%
OWN PRIVATE HEALTH INSURANCE	4.9%
GOVERNMENT SUBSIDIZED HEALTH INSURANCE	4.9%
OTHER	3.8%

Note: N=263.
Source: IWPR Survey of Women in Mississippi's Community Colleges.

Women in Mississippi's community colleges often do not go to the doctor when they need to. Only four in ten women students (38 percent) say they "always" or "often" go to the doctor when they should. Student parents are less likely than women without children to go to the doctor when they should (32 percent of student parents and 41 percent of students without dependent children say they "always" or "often" go to the doctor when they should). The large majority of student parents (91 percent), however, report seeking medical care for their children when necessary.

> **Among all students, only four in ten (38 percent) say they "always" or "often" go to the doctor when they should.**

ACCESS TO BIRTH CONTROL AND CONTRACEPTION

One important aspect of health care for students is access to effective birth control that can help them plan and space their pregnancies as they move through their degree programs. Forty-six percent of all respondents under age 40, however, say they do not use contraception or birth control (Figure 6.3).[16] Those without dependent children are slightly more likely than student parents to use contraception (51 percent compared with 47 percent). Respondents might choose not to use contraception for a variety of reasons, including a desire to have a child while in school, being sexually inactive, or an inability to become pregnant.

Of the students who use birth control, most say they obtain it from a clinic, medical facility, or physician's office not located on campus (85 percent). Only a few report that they get contraception from other sources, such as a clinic or health center on campus (3.4 percent) or somewhere other than an on-campus or off-campus medical clinic or facility (12 percent). When asked whether they are aware of and use various services that colleges and universities sometimes provide to students, 72 percent said they do not know whether their school provides any kind of birth control or contraception.

OFF-CAMPUS CLINIC MOST COMMON SOURCE OF CONTRACEPTION; HALF OF WOMEN SURVEYED DO NOT USE BIRTH CONTROL

Figure 6.3. Sources of Birth Control/Contraception Among Respondents Younger Than 40

46% ■ DO NOT USE BIRTH CONTROL/CONTRACEPTION

38% ■ OFF-CAMPUS CLINIC

10% ■ OTHER

4% ■ DON'T KNOW

2% ■ ON-CAMPUS CLINIC
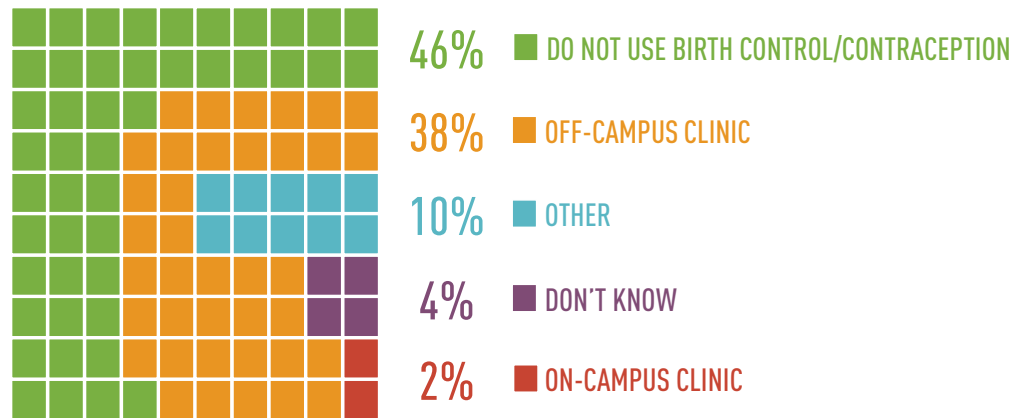
Note: N=533.
Source: IWPR Survey of Women in Mississippi's Community Colleges.

One respondent suggested that the limited information about women's health and contraception in Mississippi's secondary and postsecondary schools may contribute to the relatively low proportion of respondents using birth control. She said,

> "I thought it was a little funny that the survey asked respondents what kind of access/information was available on campus in regards to sexual health, contraception, etc. Neither of the high schools I attended in Mississippi had so much as a sex education class or information session, and 'women's health' boiled down to a hastily glossed-over diagram of a vagina in biology class. I can't say college is much better. I respect anyone's personal decisions concerning their sex life, but when advocating abstinence is the sole aspect of sex education, you have the problems that Mississippi's women have."

Survey findings indicate, however, that some campuses do provide information on contraception to their students. Twenty-nine percent of respondents listed information about sexual health and pregnancy prevention as one of the services on their campus that they are aware of but do not use, and nine percent report being aware of and using this service. Among those who use campus-provided information on sexual health and pregnancy prevention, 83 percent said they find it quite or extremely helpful.

The large share of respondents who say they are not aware of information about sexual health and pregnancy prevention on their campus indicates that such information should be made more accessible and students should be encouraged to use it. A recent national study found that although 94 percent of unmarried young adults ages 18–29 say they have all the information they need to avoid having or causing an unplanned pregnancy, 11 percent admit they know little or nothing about condoms, 42 percent say they know little or nothing about birth control pills, and 73 percent say the same about intrauterine devices (IUDs; Albert 2012). Having adequate information about birth control is critical for students seeking to plan or space their pregnancies during their time in college.

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[16]*In the United States as a whole, 38 percent of women of reproductive age (15–44 years) report not using birth control (Jones, Mosher, and Daniels 2012).*
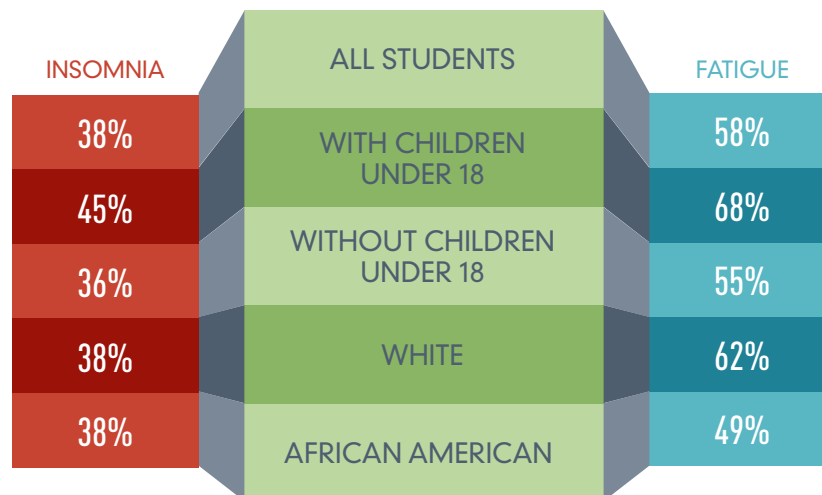
PHYSICAL HEALTH

In addition to health insurance coverage and effective birth control, a healthy diet, regular exercise, and adequate sleep can help students maintain good physical and mental health and succeed in school. Among all students surveyed, only 41 percent say they eat nutritious meals "always" or "often," and just 24 percent report exercising on a regular basis.

A substantial proportion of students experience insomnia and fatigue. More than one-third (38 percent) of respondents say they "always" or "often" have trouble sleeping, and more than half (58 percent) report always or often feeling extremely tired (Figure 6.4). Among student parents, the percentages are even higher (Figure 8.4). One student parent who participated in the Community College Completion Project said, "A lot of people talk about like when you have a kid, you don't get sleep. But with my schedule, I've learned to…come to school [during the day], and I have my afternoons with [my daughter]. And then I make sure she goes to bed at eight-thirty—nine-thirty [PM], and then I stay up however long to study. And then I wake up at five o'clock the next day and do it all over again" (Ragsdale et al. 2014).

WOMEN STUDENTS, ESPECIALLY MOMS, ARE HIGHLY FATIGUED
Figure 6.4. Percent of Respondents Who Always or Often Experience Insomnia or Fatigue

INSOMNIA		FATIGUE
	ALL STUDENTS	
38%	WITH CHILDREN UNDER 18	58%
45%		68%
36%	WITHOUT CHILDREN UNDER 18	55%
38%	WHITE	62%
38%	AFRICAN AMERICAN	49%

Notes: N=532 (insomnia), 530 (fatigue). Racial/ethnic categories are exclusive: white, non-Hispanic and African American, non-Hispanic. Sample sizes are too small to report figures for other racial and ethnic groups.
Source: IWPR Survey of Women in Mississippi's Community Colleges.

Chronic illness also affects a small percentage of students. One in four respondents say they have been diagnosed with a chronic illness such as diabetes, high blood pressure, high cholesterol, or respiratory illness in their lifetime. Such illnesses can pose ongoing challenges that make it difficult to persist in their degree programs and ultimately achieve educational success.
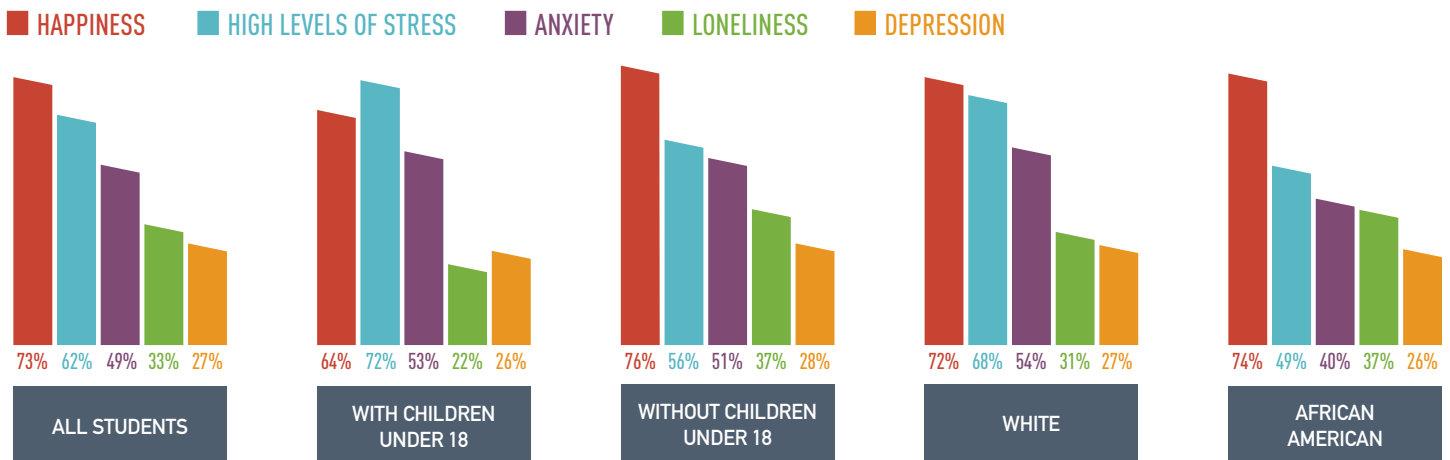
MENTAL HEALTH

Stress and mental health issues remain a significant concern for many respondents. More than six in ten (62 percent) report that they have either "a huge amount" or "quite a bit" of stress in their lives (Figure 6.5). For some students, the stress they experience makes pursuing a degree more challenging; as one person said, "Hopefully I will be able to keep the stress under control to complete my degrees to advance in my work, so I can better provide for my family as a single parent and show my children they can do whatever they set their mind to."

Many students also report frequently feeling depressed or anxious. More than one in four (27 percent) say they often or always feel very sad or depressed, and approximately half (49 percent) say they always or often feel anxious, tense, scared, or worried. These findings indicate that although community college students find their educational experience overall to be quite satisfying and enriching, the demands they face during this period in their lives can create significant mental or emotional strain.

"Hopefully I will be able to keep the stress under control to complete my degrees to advance in my work, so I can better provide for my family as a single parent and show my children they can do whatever they set their mind to."

WOMEN STUDENTS USUALLY HAPPY BUT HIGHLY STRESSED; MORE THAN ONE IN FOUR ARE DEPRESSED
Figure 6.5. Measures of Psychological Well-Being Among Respondents

Legend: ■ HAPPINESS ■ HIGH LEVELS OF STRESS ■ ANXIETY ■ LONELINESS ■ DEPRESSION

	HAPPINESS	HIGH LEVELS OF STRESS	ANXIETY	LONELINESS	DEPRESSION
ALL STUDENTS	73%	62%	49%	33%	27%
WITH CHILDREN UNDER 18	64%	72%	53%	22%	26%
WITHOUT CHILDREN UNDER 18	76%	56%	51%	37%	28%
WHITE	72%	68%	54%	31%	27%
AFRICAN AMERICAN	74%	49%	40%	37%	26%

Notes: N=534 (happiness), 534 (anxiety), 531 (loneliness), 534 (depression). Racial/ethnic categories are exclusive: white, non-Hispanic and African American, non-Hispanic. Sample sizes are too small to report figures for other racial and ethnic groups. High levels of stress includes percent of those who experience "quite a bit" and "a huge amount" of stress. Other numbers show percent of students who "always" or "often" feel lonely, anxious, happy, or depressed.
Source: IWPR Survey of Women in Mississippi's Community Colleges.

Balancing work, school, and home life is the most common source of stress for respondents, followed by managing money and finances and keeping up with school work and assignments (Figure 6.6). The gender norm expectations that shape women's experiences may exacerbate their stress; as one participant in the Community College Completion Project said, "I think just overall, for women in general, it's harder because we are expected to do more at home. You have your work responsibilities; you have your school responsibilities; and then you have your home responsibilities. And there's not a lot of time to get it all done. So just the fact that you are a woman in school is stressful" (Ragsdale et al. 2014).

> "It is not easy being a student parent but if you want the best for your child, then getting the proper education is a MUST.... If you work hard and stay ahead on work and study, things will be less stressful than they can be."

For student parents especially, the struggle to keep up with the many expenses associated with college and family life and balancing multiple demands and responsibilities can affect their stress levels (Figure 6.6). A larger proportion of student parents than students without children say that managing money and finances and balancing work, school, and home life are "extremely stressful" or "quite stressful." In addition, student parents are more likely than students without children to say they find managing their eligibility for public assistance to be quite or extremely stressful. They also face additional stresses that come with parenthood: more than half of student parents say they find spending enough quality time with their children quite or extremely stressful, and more than one in three find making sure their children are cared for very or extremely stressful (Figure 6.6).

While stress complicates the lives of women students in the short-term, one respondent recognized that completing her degree may alleviate it in the long term. Going to school, she said, means "furthering my education and furthering my life to a point where my stress levels are significantly reduced."

MONEY AND BALANCING SCHOOL, WORK, AND FAMILY ARE MAJOR SOURCES OF STRESS
Figure 6.6. Sources of Stress by Parent Status
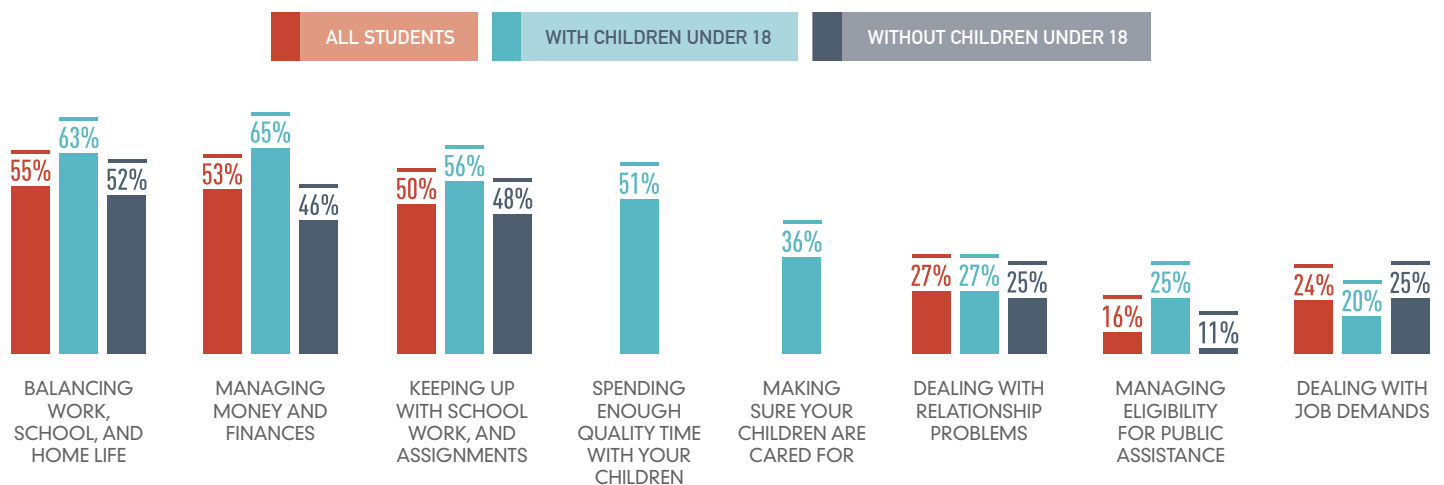
Notes: N= 541 (managing money and finances), 539 (balancing work, school, and home life), 539 (keeping up with school work and assignments), 157 (spending enough quality time with your children), 159 (making sure your children are cared for), 535 (dealing with relationship problems), 526 (managing eligibility for public assistance), and 531 (dealing with job demands). Percentages show students who find the above responsibilities "extremely" or "quite" stressful.
Source: IWPR Survey of Women in Mississippi's Community Colleges.

PHYSICAL AND EMOTIONAL ABUSE

Freedom from violence and abuse is essential to women's overall well-being and to their success in school and in their careers. While many students surveyed report having no history of physical or sexual abuse, a substantial portion have experienced such abuse at some point in the past or are experiencing it in their current relationship (Figure 6.7). Nine percent say their partner has been physically violent toward them or their children in the past year or more (Figure 6.7).

EMOTIONAL AND PHYSICAL ABUSE, HARASSMENT, AND HISTORY OF SEXUAL ABUSE FAR TOO COMMON
Figure 6.7. Percent of Respondents Who Have Experienced Abuse or Harassment

Legend: ■ PHYSICAL ABUSE BY PARTNER ■ EMOTIONAL ABUSE BY PARTNER ■ SEXUAL ABUSE ■ SEXUAL HARASSMENT AT WORK OR SCHOOL

	PHYSICAL ABUSE BY PARTNER	EMOTIONAL ABUSE BY PARTNER	SEXUAL ABUSE	SEXUAL HARASSMENT AT WORK OR SCHOOL
ALL STUDENTS	9.0%	15%	18%	13%
WITH CHILDREN UNDER 18	14%	21%	23%	10%
WITHOUT CHILDREN UNDER 18	6.2%	13%	15%	12%
WHITE	9.9%	16%	21%	14%
AFRICAN AMERICAN	8.3%	12%	12%	9.6%
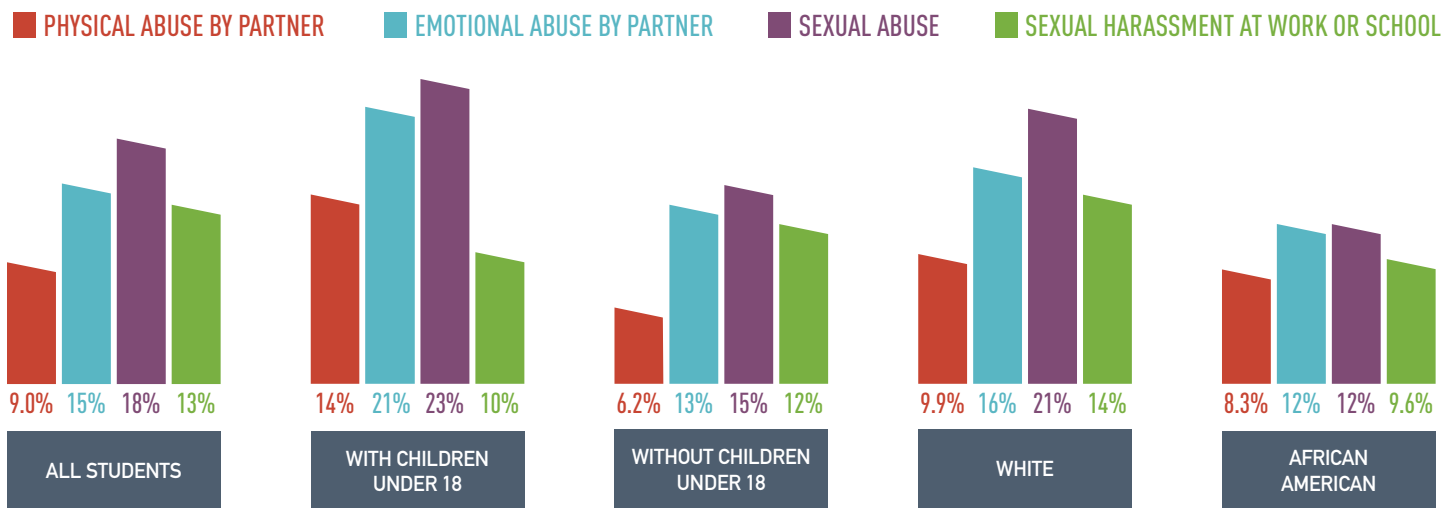
Notes: N=432 (physical abuse by partner), 428 (emotional abuse by partner), 531 (sexual abuse), 534 (sexual harassment at work/school). Racial/ethnic categories are exclusive: white, non-Hispanic and African American, non-Hispanic. Sample sizes are too small to report figures for other racial/ethnic groups. Includes students who report having experiencing abuse or harassment in the last 12 months or a year or more ago. Numbers for physical and emotional abuse show the percent of students who say they or their children have been abused by their partner. Source: IWPR Survey of Women in Mississippi's Community Colleges.

Nearly one in five students (18 percent) say they have been sexually assaulted or abused, with white students reporting higher rates of this abuse than African American students (21 percent compared with 12 percent; Figure 6.7). Students with low to moderate incomes are more likely to have a history of sexual abuse: 20 percent of students with household incomes of less than $10,000 and 26 percent with household incomes of $10,000–$30,000 report having experienced sexual assault or abuse, compared with 13 percent of those with incomes of $30,000 and above.

Threats to women's safety affect not only the community college student population, but also women and men in the state and nation as a whole. A 2010 survey from the Centers for Disease Control and Prevention (CDC) found that 40 percent of women aged 18 and older in Mississippi—an estimated 460,000—have experienced rape, physical violence, and/or stalking by an intimate partner (Black et al. 2011). Nationally, 36 percent of adult women report having experienced such violence. These findings on intimate partner violence, sexual violence, and harassment point to a need to strengthen and increase efforts to ensure the safety of female students in Mississippi as well as the broader population.

> **Nearly one in five students (18 percent) say they have been sexually assaulted or abused, with white students reporting higher rates of this abuse than African American students (21 percent compared with 13 percent).**

[17] These data on sexual abuse and assault do not refer specifically to on-campus or student-on-student violence.
[18] As a result of the smaller sample size, the 95 percent confidence intervals published by the CDC, available at <http://www.cdc.gov/violenceprevention/nisvs/state_tables.html>, suggest that the state-level estimates on intimate partner violence, rape, and sexual violence other than rape contain more sampling variability than the national estimates.

7. CAMPUS AND SOCIAL SUPPORTS FOR COLLEGE SUCCESS

SOCIAL SUPPORT

Women in Mississippi's community colleges believe support from their friends, families, and academic networks is integral to their success. Nearly seven in ten students (68 percent) say they very often or often feel supported by faculty and staff on campus, and more than three in four (76 percent) say they receive support from family and friends outside of school. Findings from the College Completion Project help to elucidate experiences for the nearly 25 percent who do not feel supported by family and friends: one woman said, "They [family members] make comments like, 'Why do you have to talk so intelligently? Why can't you talk where we understand it?' It makes me feel bad because I feel like I'm doing something good for my life [by going to college]. I'm not trying to down them at all. They're successful in their own way. But they make me feel bad for wanting to be successful in my own way" (Ragsdale et al. 2014).

> "The college experience means so much to me. My family supports me all the way. I am thankful to be back in school."

> "The teachers at my school are amazing. They go out of their way to make sure we can succeed. That is very important to me."

The social support many students receive extends beyond faculty, staff, and family members to include their teachers and colleagues in school. Most students (64 percent) report that they "very often" or "often" have opportunities to make friends and meet people at their college. African American students are more likely than white students to say they very often or often have opportunities to make these connections (69 percent compared with 62 percent).

Student parents also have a strong sense of social support from teachers and colleagues, although they report having minimal time to spend on extra-curricular activities and school-related projects with other students outside of class. In general, student parents do not seem to feel that having a child presents them with conflicts socially at school. Although most (65 percent) feel they would rarely or never feel comfortable taking their child to class, 68 percent say they often or very often feel supported by faculty or staff on campus, and a large majority (94 percent) feel they are rarely or never judged or harassed by teachers or administrators because they are a parent. A similar share (92 percent) report that they are rarely or never judged or harassed by other students because they have children.

While most students commented on the positive nature of their academic environments, a few noted ways that these environments could be improved. One student said, "The school should be more considerate for families with children." Another pointed to what she perceives as a lack of support for older students: "I feel the college experience is geared more toward younger students. Please recognize and support the older students, too."
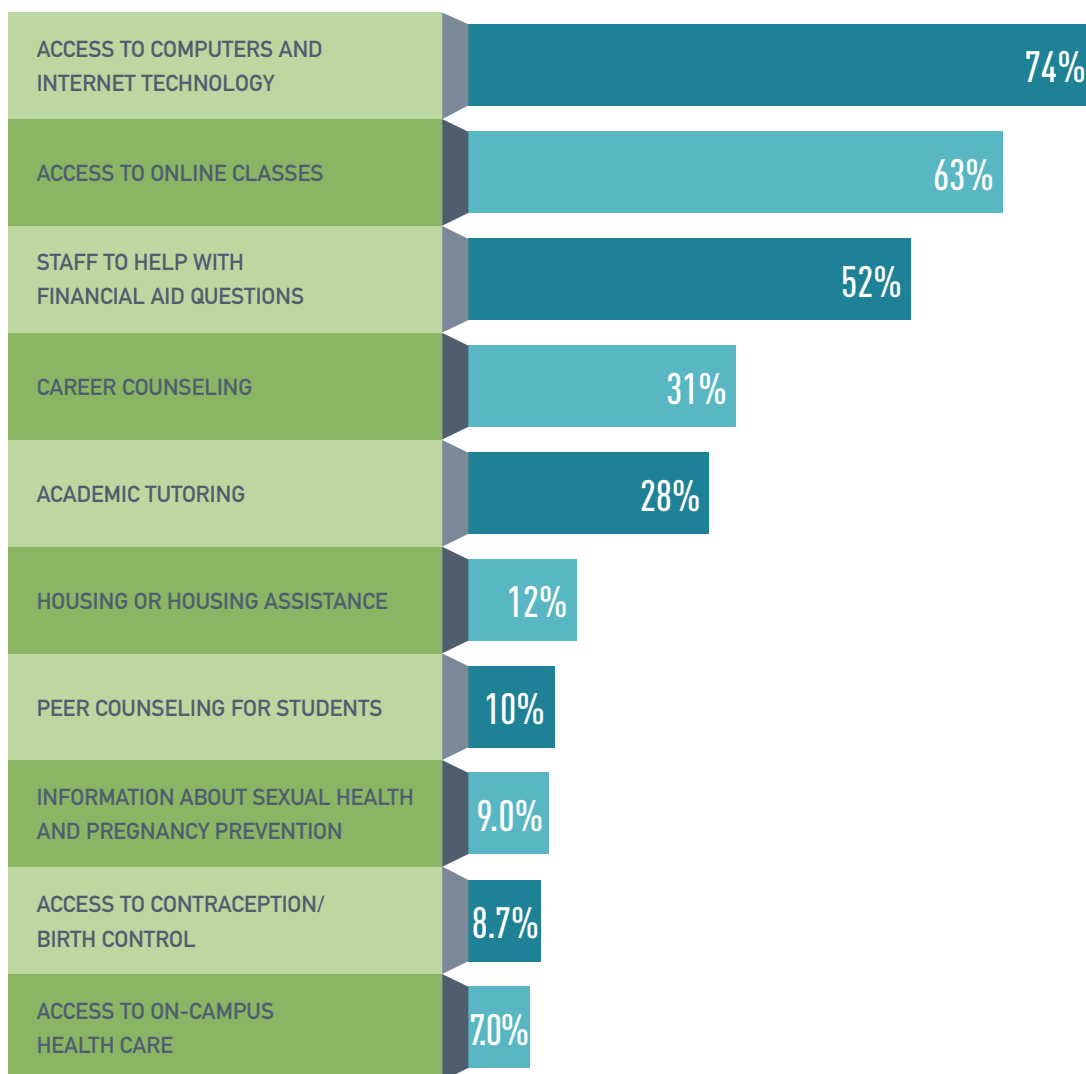
> "I feel the college experience is geared more toward younger students. Please recognize and support the older students, too."

CAMPUS SERVICES AND SUPPORTS

The IWPR survey explored female students' awareness and use of a range of services that community colleges sometimes offer. Students are most likely to be aware of and use the school's computers and internet technology (74 percent) and online classes (63 percent), followed by assistance from staff regarding financial aid questions (52 percent; Figure 7.1). Students were somewhat likely to be aware of and use include career counseling (31 percent) and academic tutoring (28 percent). A substantial proportion of students are not aware of many of the services mentioned in the survey, which may mean either that these services are not available or that students simply are not aware of them.

COMPUTERS, INTERNET, ONLINE CLASSES, FINANCIAL AID ARE MOST COMMON SERVICES USED
Figure 7.1. Ten Most Commonly Used Community College Services Among Respondents

Service	Percent
ACCESS TO COMPUTERS AND INTERNET TECHNOLOGY	74%
ACCESS TO ONLINE CLASSES	63%
STAFF TO HELP WITH FINANCIAL AID QUESTIONS	52%
CAREER COUNSELING	31%
ACADEMIC TUTORING	28%
HOUSING OR HOUSING ASSISTANCE	12%
PEER COUNSELING FOR STUDENTS	10%
INFORMATION ABOUT SEXUAL HEALTH AND PREGNANCY PREVENTION	9.0%
ACCESS TO CONTRACEPTION/ BIRTH CONTROL	8.7%
ACCESS TO ON-CAMPUS HEALTH CARE	7.0%

Note: N=538 (access to computers and internet technology), 538 (access to online classes), 534 (staff to help with financial aid questions), 538 (career counseling), 539 (academic tutoring), 539 (housing or housing assistance), 538 (peer counseling for subtends), 536 (information about sexual health and pregnancy prevention), 541 (access to contraception/birth control), and 541 (access to in-campus health care).
Source: IWPR Survey of Women in Mississippi's Community Colleges.

## SATISFACTION WITH COLLEGE SUPPORTS AND SERVICES

Overall, the women surveyed have positive attitudes toward their schools and the value of their education. When asked about their levels of satisfaction with their educational institutions, 87 percent of all students reported being satisfied or very satisfied with their current school or program.[19]

While students are, on the whole, very pleased with their community college experiences and use a variety of supports, their levels of satisfaction vary among specific offices and services. Sixty-nine percent say they find staff who help with financial aid questions to be quite or extremely helpful, while more than 30 percent had less positive experiences. The *Community College Completion Project* found that participants from five of the six community colleges involved in the study were unhappy with their college's financial aid staff (Ragsdale et al. 2014). One respondent in the IWPR survey described difficulty getting her financial aid application processed: "I had turned in my FAFSA before the deadline, but the financial aid office insists I never did. This has happened to others from the same high school as me." In addition, when asked how satisfied they are with the quality of information and service they received from their campus financial aid office, more than one in four respondents to the IWPR survey (27 percent) said they were dissatisfied or very dissatisfied (Figure 7.2).

Smaller proportions of students said they were dissatisfied or very dissatisfied with their college's remedial classes (14 percent) and campus security (15 percent). The *Community College Completion Project* found that some women students at Mississippi community colleges feel remedial courses should be revised to better prepare them for college and to give them the college credit they need. In addition, some feel unsafe on their campuses because they believe the campus security officers do not always respond appropriately to their calls and the parking lots in which they leave their cars are not secure at night (Ragsdale et al. 2014).

> "[My school] is a great place to start. Exploring is an important factor in college and this college gives you that opportunity."

STUDENTS SATISFIED WITH THEIR COLLEGES, BUT MANY UNSATISFIED WITH REMEDIAL CLASSES, THEIR FINANCIAL AID OFFICE, AND CAMPUS SECURITY
Figure 7.2. Percent of Respondents Satisfied or Dissatisfied with Campus Resources
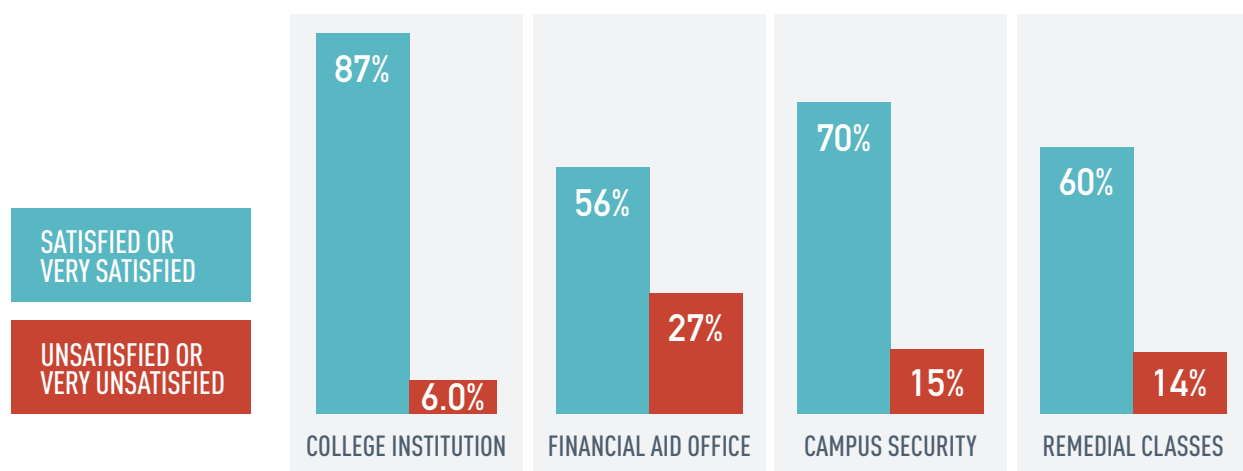
Notes: N=530 (college institution), 507 (financial aid office), 525 (campus security), and 361 (remedial classes). Calculations do not include respondents who identified the services as not applicable. Figure does not include students who said they were neither satisfied nor dissatisfied. Source: IWPR Survey of Women in Mississippi's Community Colleges.

[19] *Students who responded to the survey questions about their level of satisfaction with various services by saying these services were "not applicable" to them were excluded the calculations.*

Respondents also identified ways that student supports could be improved. When asked which of a list of services they think would be most helpful (among those they are not aware of on their campus), students were most likely to select help paying for health insurance (46 percent) and access to on-campus health care (39 percent; Figure 7.3).[20] For students with children, having on-campus child care facilities would be one of the most helpful services their school could provide among those they are not currently aware of (37 percent identified this service as one of the most needed). One 2006 report by the Mississippi Joint Committee on Performance Evaluation and Expenditure Review (PEER) found that at the time their study was conducted, some of Mississippi's community colleges offered limited on-campus health care services. Five of the state's 15 community and junior colleges had medical clinics and one had an agreement with a local health clinic for student medical care. At that time, however, none of the campuses provided a physician and only one had a nurse practitioner. Students at these colleges used their campus medical clinics at lower rates than students at many state universities (PEER 2006).

More than one in three students (36 percent) said they would find a women's center useful, and smaller shares of respondents pointed to a need for transportation assistance (30 percent), mental health counseling (19 percent), housing or housing assistance (19 percent), and access to contraception/birth control (18 percent). In addition to expanding services, several students indicated that colleges could do more to make students aware of the services they have. One student said, "Schools should reach out to students with children, traditional or nontraditional. Let us know what is offered and how we can be supported as students."

STUDENTS WANT MORE HEALTH CARE SUPPORTS, WOMEN'S CENTERS, AND TRANSPORTATION ASSISTANCE

Figure 7.3. Ten Most Needed Support Services in Mississippi's Community Colleges
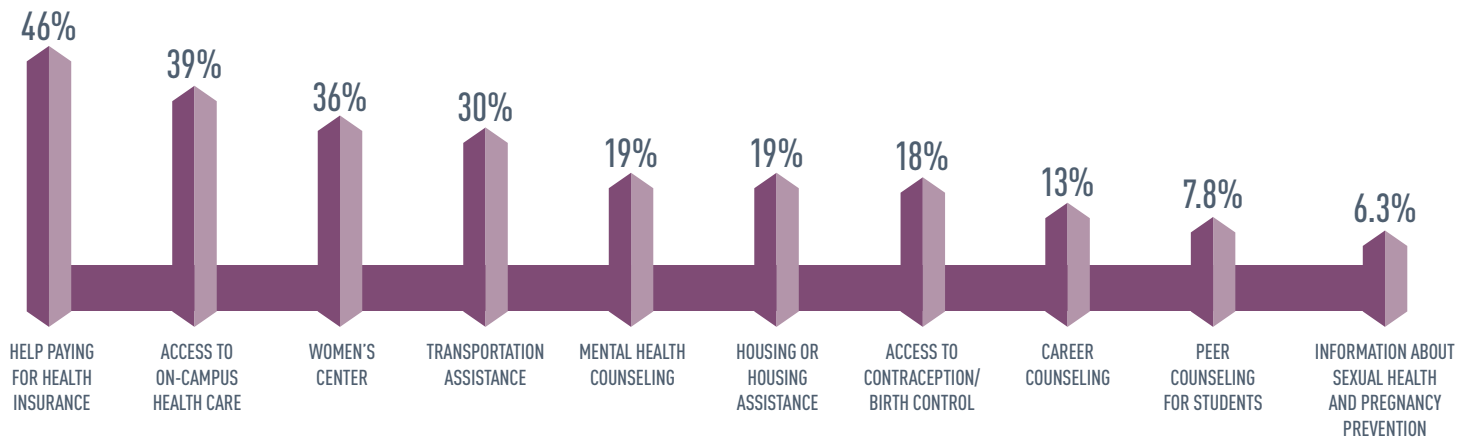
Notes: N=447. Numbers show the percent of students who say they are not aware of the specified supports and services on their campus but would find them helpful`.
Source: IWPR Survey of Women in Mississippi's Community Colleges.

[20]*That students are not aware of these services does not necessarily mean their campus does not offer them.*

8. RECOMMENDATIONS

The survey findings highlight many ways that community colleges in Mississippi are effectively serving their female students and suggest areas where changes to programs, policies, and supports could enhance female students' educational experiences and promote their persistence and success. On the one hand, students have positive experiences with their institutions and are excited about the personal and professional opportunities their education will provide. Many feel their education has improved their self-confidence, helped them establish new friendships, and increased their prospects for the future. In addition, students are generally satisfied with many of the supports and services at their schools. On the other hand, students face specific barriers that often make it difficult to succeed. The challenge of finding time to complete schoolwork while keeping up with work and family responsibilities, long commuting times, limited access to high-quality and affordable child care, and financial struggles represent just some of the challenges women students at Mississippi's community colleges encounter. Recommended changes to address these challenges include the following.

ENHANCE CAREER COUNSELING AND REMEDIAL EDUCATION

1. Provide counseling and career guidance that encourages women, including women of color, to pursue education for high paying jobs where women and minorities are typically underrepresented. This would include jobs in science, technology, engineering, and mathematics (STEM) fields.

2. Ensure that students receive information early in their programs about the average salaries of different in-demand occupations. Train career counselors and educators in techniques to help students think more broadly about potential careers and to consider high-paying, but potentially unfamiliar, careers.

3. Improve the relevance and quality of remedial courses. Ensuring that these courses adequately prepare students for their future academic work and that students receive credit for remedial courses can help students persist in their degree programs and transition from remedial to college-level courses.

EXPAND AND IMPROVE STUDENT SUPPORTS AND SERVICES

1. Improve knowledge of existing services to encourage women on campus to seek available support.

2. Increase access to child care:
   a. Help student parents locate affordable, convenient, and quality child care, through coordination with resource and referral agencies or local child care and head start providers.
   b. Help student parents apply for financial assistance in paying for child care.
   c. Where campus child care is available, make these services more affordable for low-income students through child care subsidies or a sliding scale.
   d. Ensure that existing campus child care centers receive continuing funding.

3. Improve access to health care:
   a. Establish connections with community health centers that can provide students with affordable health care services, including access to preventive, mental health, and family planning services.
   b. At the state level, broaden access to public health programs to help students find and pay for health insurance.
   c. Maintain adequate funding for existing campus health care centers.

4. Help students meet their transportation needs and improve safety for students traveling to and from campus facilities:
   a. Coordinate with community organizations that might help students purchase used vehicles or finance vehicle repairs.
   b. Improve security and lighting in parking lots, and educate campus security officers about issues surrounding stalking and sexual assault.

INCREASE ACCESS TO FINANCIAL AID AND OTHER FINANCIAL SUPPORTS

1. Help students access public benefits, such as the Earned Income Tax Credit, welfare cash assistance, and food stamps:
   a. Help students determine their eligibility and apply for public benefits.
   b. Study and replicate existing programs that help low-income students access public benefits, including Single Stop, the Centers for Working Families in Community College, and Benefits Access for College Completion.

2. Ensure that financial aid offices have adequate resources and effective systems to help more low-income students navigate the financial aid application process and to access additional financial supports.

3. Expand access to need-based state grants for higher education by allowing part-time students, nontraditional students, and students who receive a full Pell grant to receive support from all state grant programs.

Methodological Appendix

DATA COLLECTION AND ANALYSIS

Researchers at the Institute for Women's Policy Research (IWPR) developed the survey instrument by modifying a national student parent survey questionnaire developed as part of IWPR's Student Parent Success Initiative, with assistance from the survey research firm Greenberg, Quinlan, and Associates and input from a national advisory committee. Questions from the national survey on student parents were selected and revised to focus more broadly on women who are community college students, both those who are parents and those who are not. In a few areas where researchers wanted to explore topics not included in IWPR's national student parent survey (e.g., violence and harassment), new questions were developed. The survey instrument was tested internally at IWPR and evaluated and approved by the George Washington Institutional Review Board. It will be available at <http://www.iwpr.org/publications/iwpr-survey-of-women-in-mississippi-colleges>.

IWPR staff programmed the survey questionnaire using the software QuestionPro and administered the survey online between November 26, 2013 and February 25, 2014. With assistance from the Mississippi Community College Board, IWPR established contacts at 15 community colleges in Mississippi who distributed the survey by e-mail through their student listservs. A total of 556 individuals from 13 schools responded to the survey, with 60 percent of responses coming from two colleges (no responses were received from students at either Holmes Community College or Northwest Mississippi Community College). Twelve completed surveys were eliminated because the respondents were not students at schools within the Mississippi community college system.

The survey contained a mixture of closed- and open-ended questions designed to gather information about factors that motivate student parents to pursue a college education, their personal and career goals, and the types of student supports are most helpful and needed. In addition, it gathered data on the key challenges that female community college students face today, such as balancing family, work, and school obligations and paying for living expenses, tuition, and other costs associated with their education. Some of the survey questions allowed respondents to accept responses of "not applicable," "don't know," or "would prefer not to answer." Unless otherwise noted, these responses were included in the data as part of the denominator in the analyses presented.

All data were collected in QuestionPro. Data for closed-ended questions were analyzed in QuestionPro and Stata, with filters created to disaggregate the data by parent status, race, age, and income level. Data for the open-ended questions were coded in Excel and analyzed in Stata. Data are not reported if the sample size is less than 30 for any category total.

To supplement the information gathered from the survey, IWPR staff conducted phone interviews with eight administrators at community colleges in Mississippi. Interviews generally lasted between 15 and 30 minutes and were conducted with individuals from a variety of campus programs and offices across the community college system, including housing, campus life, and financial aid. Respondents were asked about their perceptions of their students' greatest unmet needs, the supports and programming their schools offer to help female students succeed in college, and additional supports and services that would be useful. Information gathered from the interviews is used in the report to shed additional light on the range of services offered, the experiences of Mississippi's community college students, the challenges that administrators at these schools face, and their often innovative solutions.

While the IWPR survey sheds light on the experiences, needs, and concerns of many female community college students in Mississippi, its findings should not be taken as strictly representative of this broader population. The characteristics of the IWPR sample differ somewhat, in both age and race/ethnicity, from the characteristics of the state's female community college student population.

Description of Terms Used

GENDER

Respondents were asked to identify themselves as male, female, or neither male nor female. Among all respondents, 99 percent identified as female and one percent as neither male nor female.

RACE AND ETHNICITY

Respondents were asked to identify themselves as white, African American, Hispanic, Asian, Native Hawaiian or other Pacific Islander, American Indian or Native American, or as part of another racial or ethnic group. Racial groups were defined exclusively. Among the 542 respondents who answered the question, 64 percent of respondents (345 students) identified their race as white, and 30 percent (161 students) identified as African American (Appendix Figure 1). Three percent identified as Hispanic (14 students) and four percent (22 students) with another racial or ethnic group or with two or more races (Appendix Figure 1). Among the female community college student population in Mississippi as a whole, 49 percent identify as non-Hispanic white, 46 percent as non-Hispanic African American, 1 percent as Hispanic, 1 percent as Asian American or Native Hawaiian/Other Pacific Islander, 0.5 percent as Native American, and 2 percent with another racial/ethnic group or with two or more races (IWPR 2014f). Due to the small representation in IWPR's survey of most minority groups, figures are presented in the report only for the two largest racial/ethnic groups, whites and African Americans.

RACIAL/ETHNIC DISTRIBUTION OF THE SAMPLE OF WOMEN AT COMMUNITY COLLEGES IN MISSISSIPPI
Appendix Figure 1. Racial/Ethnic Distribution of Respondents

64% WHITE
30% AFRICAN AMERICAN
3% HISPANIC
4% OTHER RACIAL/ETHNIC GROUPS
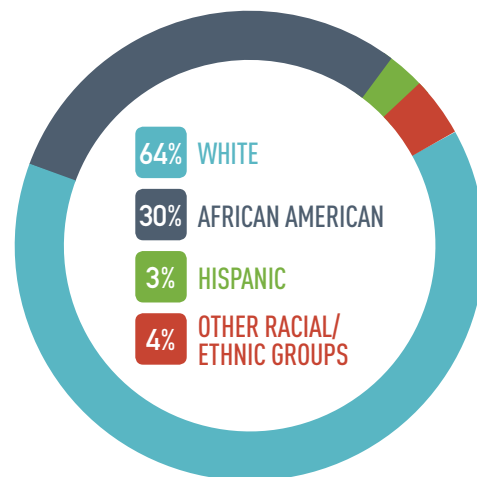
Notes: N=542. Racial/ethnic categories are exclusive: white, non-Hispanic; African American, non-Hispanic; and Hispanic. "Other racial/ethnic groups" include those who identify as Asian American, Native Hawaiian/Pacific Islander, American Indian or Native American, or with another racial/ethnic group or two or more races. Total does not sum to 100 percent due to rounding.
Source: IWPR Survey of Women in Mississippi's Community Colleges.

RESPONDENT'S AGE

The age data in the report reflect the respondents' ages at the time the survey was completed. These data indicate that respondents to the survey represent multiple generations: 56 percent are between 18 and 24 years old, 26 percent are 25–39 years old, 17 percent are 40 years or older, and 1 percent are 17 years or younger (Appendix Figure 2). IWPR's sample has a larger share of women aged 40 and older than the female community college population in the state as a whole. In the state overall, 11 percent of female community college students are aged 40 and older, 61 percent are under age 25, and 28 percent are between the ages of 25 and 39 (IWPR 2014b).

AGE DIVERSITY IN MISSISSIPPI COMMUNITY COLLEGES: GENERATIONS LEARNING TOGETHER
Appendix Figure 2. Age Distribution of Respondents

40 YEARS OR OLDER	25-39 YEARS	18-24 YEARS	17 YEARS OR YOUNGER
17%	26%	56%	1%

Notes: N=536.
Source: IWPR Survey of Women in Mississippi's Community Colleges.

INCOME

The income data in the report reflect respondents' total household income from all sources for 2012, before taxes.

MARITAL STATUS

Respondents were asked to specify their marital status. Approximately one in four (24 percent) students in the survey said they are married. Student parents are considerably more likely than those without dependent children to be married (47 percent and 10 percent, respectively), and a larger share of white students than African American students are married (28 percent compared with 11 percent).

PARENT STATUS

Respondents were asked about their parent status. Options given included: (1) having a child or children younger than 18 years of age who the respondents are responsible for and who live in their households (2) currently being pregnant or having a spouse who is pregnant (3) planning to have a child while in college (4) having at least one child older than 18 years of age, and (5) not having any children younger than 18 years who the respondents are responsible for and who live in their house. The analyses by parent status compare the circumstances of those who said they have dependent children (option 1), "students with children under 18") with those who do not have dependent children (option 5), "students without children under 18" or "students without children"). Two respondents who said they only have children older than 18 are included in this latter category. Thirty-one respondents did not answer any questions about parent status and therefore are included in "all students" but are excluded from both students with and students without dependent children. For several questions related to child care issues (noted in the text), "student parents" are restricted to those with children aged 10 and under.

ENROLLMENT STATUS

Respondents were asked whether they are currently enrolled as a student. Five hundred thirty-eight respondents were students at the time the survey was completed. Since the responses of former students may help to shed light on students' experiences in community colleges, the completed surveys of the six students who were not enrolled at the time of the survey were also included in the analyses.

OCCUPATIONAL AND MAJOR CHOICES

Respondents were asked about their choice of major and their occupational and career goals. Categories of major fields of study were taken from tables created by the Institute of Education Sciences' National Center for Education Statistics (NCES n.d.). Majors were analyzed broadly as aggregated categories, as well as on a more detailed level. Occupational categories were taken from the U.S. Department of Labor's Bureau of Labor Statistics (2014). Only categories at the superordinate level were used to keep them as inclusive as possible.

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