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# Putting Degrees Within Reach

## Strategies for Financing Early Educator Degrees

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## **Acknowledgments**

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## The Growing Demand for Early Childhood Educators with BAs

Early childhood educators have a unique opportunity to foster the development of cognitive, behavioral, and social skills. But the work is not easy. Effective educators need both a deep understanding of child development and mastery of a complex set of skills to meet the learning needs of young children. Accordingly, there is a growing demand across the country for early childhood educators with a bachelor's degree education. For example, 35 state pre-K programs now require lead teachers to possess a bachelor's degree, up from 26 programs with such a degree requirement 10 years ago.<sup>1</sup> And the 2007 reauthorization of Head Start required half of all lead teachers to hold bachelor's degrees with training in early education. Currently, about 74 percent of Head Start teachers hold a bachelor's or advanced degree in early childhood or a related field.<sup>2</sup>

The momentum towards a demand for early educators with at least a bachelor's degree has only grown in the last several years. In 2015, the National Academies of Science, Engineering, and Medicine released *Transforming the Workforce for Children Birth Through Age 8*, a report that explores the science of child development and its implications for professionals who work with young children. The most significant recommendation in the report was the call for a transition to a minimum bachelor's degree qualification requirement for all lead teachers working with children from birth through age eight.<sup>3</sup>

In order to unpack the complexities of this recommendation and its implications for teachers of three- and four-year-olds, New America and Bellwether Education Partners engaged the nation's leading experts on early childhood teacher preparation in a discussion of what preparation for current and future early educators should look like and the potential of new, more accessible, and higher-quality models for degree programs. New America and Bellwether convened a day-long meeting in Washington, DC on September 26, 2017 and conducted follow-up interviews throughout the fall with selected attendees and other experts. In February 2018, we released a paper synthesizing our findings and elevating issues that need to be addressed to ensure that all pre-K teachers have the core knowledge and competencies needed to effectively teach three- and four-year-olds.<sup>4</sup> This brief on financing strategies is the second in a series that will explore strategies to help address some of those issues. We describe several strategies currently in use to assist early educators working to obtain a degree and end with a list of important things to consider when designing programs to help educators successfully navigate the journey towards successful completion of a degree program.

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**→ THE NEED FOR INCREASED PUBLIC INVESTMENT**

When it comes to financing degrees for early educators, the goal should be sustained, robust public investment with specific funding dedicated to assisting educators in achieving college degrees that equip them with the knowledge and competencies necessary to be effective. The 2018 report from the National Academies of Sciences, Engineering, and Medicine, *Transforming the Financing of Early Care and Education*, notes that “the incumbent ECE workforce should bear no cost for increasing practitioners’ knowledge base, competencies, and qualifications, and the entering workforce should be assisted to limit costs to a reasonable proportion of postgraduate earnings.”<sup>5</sup>

We agree with this recommendation. However, until that goal becomes a reality, the strategies detailed below can serve as supports to help early educators complete degrees with limited out-of-pocket costs.

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## **Why We Need Financing Strategies to Help Current and Future Early Educators Earn Degrees**

The majority of early childhood professionals are poorly compensated for their important work, and wages remain low and stagnant. Child care workers across all settings earn an hourly median wage of \$10.72, with pre-K teachers in all settings earning an hourly median wage of only \$13.94, compared to \$31.29 for kindergarten teachers.<sup>6</sup> Early educators receive limited benefits that vary greatly by job title and setting and are frequently expected to complete work responsibilities outside paid hours.<sup>7</sup> Currently, early educators enroll in public support programs, such as Medicaid and the Children’s Health Insurance Program (CHIP), Supplemental Nutrition Assistance Program (SNAP) (also known as “food stamps”), and Temporary Assistance for Needy Families (TANF), at more than double the rate of workers across all occupations.<sup>8</sup>

Furthermore, college degrees are expensive, and often not financially realistic for many early educators, who fall in the second percentile of annual earnings by occupation.<sup>9</sup> The average associate degree at a two-year college costs around \$9,500 a year, while the average bachelor’s degree at a public, four-year institution costs about \$18,600 a year.<sup>10</sup> That amount is equivalent to 83 percent of the average salary of a child care worker and 64 percent of the average salary of a pre-K teacher.

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In the face of high college costs and low teacher pay, some states and cities have begun thinking of creative ways to finance higher education for early educators through the use of scholarships. Some programs are national but are modified at the state level to fit certain local landscapes, while others are entirely “homegrown,” consisting of private and public partnerships that increase access to scholarships for early educators. All efforts, though, are important supports for early educators seeking higher education, including federal financing strategies, such as Pell Grants, that assist with the cost of college courses. The programs described below offer a snapshot of strategies to assist early educators in pursuing college degrees.

## Federal Financing Strategies

There are several federal programs that can support early childhood educators who choose to pursue higher education.<sup>11</sup> Need-based Pell grants offer some support to those whose families earn less than \$50,000 a year, with those earning less than \$20,000 a year likely to receive the maximum grant amount. But Pell grants can only be used for 12 semesters of higher education, and the maximum Pell award during the 2016–2017 school year was just \$5,815—likely too low to cover full costs.<sup>12</sup> Pell recipients are also required to take at least six credits per semester, which could serve as a major barrier for early educators who must maintain their full-time teaching position while completing college credit.<sup>13</sup>

If an early educator decides to take out federal loans, she may be eligible for an income-based repayment plan, which caps monthly payments at a reasonable share of income and forgives any outstanding balance after a certain number of years of work. In particular, the Public Service Loan Forgiveness Program forgives the remaining balance of direct loans after students have made 10 years' worth of on-time payments under a qualifying, income-based payment plan while working full-time for a qualified employer.<sup>14</sup> However, it is risky for early childhood educators to rely on loans while wages remain so low, which makes paying off loans—even with assistance—challenging. As mentioned earlier, ideally, the incumbent early education workforce would bear no cost for increasing its qualifications, as per the National Academy of Sciences' recommendation.



## National, State, and Local Strategies

### T.E.A.C.H. Scholarships

T.E.A.C.H. (Teacher Education and Compensation Helps) Early Childhood scholarships provide comprehensive support and debt-free college education to early educators seeking a Child Development Associate credential (CDA), associate, bachelor's, and, in some states, master's degree.<sup>15</sup> The scholarships have been funded through a variety of sources, including Child Care and Development Block Grant (CCDBG) funds, Race to the Top Early Learning Challenge grants, and local and state dollars.<sup>16</sup> The program began in North Carolina in 1990 after a workforce survey found that less than 10 percent of child care workers possessed a college degree.<sup>17</sup> In FY 2018, T.E.A.C.H. programs operated in 22 states and the District of Columbia, and they have awarded scholarships to over 150,000 educators since inception.<sup>18</sup> To be eligible for the scholarship, educators must hold a high school diploma or GED, work for a licensed early education provider, and earn below an hourly wage threshold while working a minimum number of hours per week, both of which vary by state.<sup>19</sup> Employers agree to provide educators with paid release time and are partially reimbursed at an hourly rate with T.E.A.C.H. funding.

The scholarship covers the majority of the cost of tuition, books, and travel, and coordinates with other financial aid that may be available at the participating college or university.<sup>20</sup> T.E.A.C.H. recipients also have a counselor for support throughout the degree program who assists with tasks such as completing scholarship applications, enrolling in college courses, and managing scholarship responsibilities. Counselors can also provide guidance on how to successfully balance work, family, and school while completing the program.<sup>21</sup> Participants commit to staying with their current employer for a period of time that varies state to state, while employers commit to a bonus or raise after each scholarship contract.<sup>22</sup> Annual turnover rates for T.E.A.C.H. recipients working on degrees average about 5 percent, while wage gains average roughly 8 percent annually.<sup>23</sup> Total funding available for scholarships and reimbursement varies by state, as does the number of credits covered per student each semester.

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## → WAGE SUPPLEMENT PROGRAMS

Wage supplement programs are designed to increase the compensation of early educators and reduce workforce attrition once educators earn college credit or complete degree programs.

The Child Care WAGE\$ Project operates alongside the T.E.A.C.H. scholarship in five states and provides wage increases to early educators as their education levels increase.<sup>24</sup> Both the scholarships and the wage supplements have the potential to reduce staff turnover and give early educators an opportunity to advance in the field while increasing their earnings.<sup>25</sup> In FY 2015, WAGE\$ participants earned an average wage supplement of \$952 after six months of coursework.<sup>26</sup> In FY 2017, \$10.4 million in funding was used to fund 5,189 WAGE\$ participants.<sup>27</sup>

Similar to the Child Care WAGE\$ Project, the Jeannette Watson Wage Supplement Project in Austin, Texas, directly addresses the low and stagnant wages received by early educators. Early educators who are employed by a licensed child care program, earn below a certain income cap, and are working towards higher education are eligible for varying levels of wage supplements based on the kind of degree they receive. For example, educators can earn a one-time supplement of \$500 after completing 12 credit hours and \$3,500 for completing a bachelor's degree that includes nine credit hours focused on birth to age five issues. Wage supplements are awarded on a priority basis: professionals who work in a non-profit, high-quality center (according to the Texas Rising Star QRIS system) serving mostly low-income children are the first in line, followed by for-profit high-quality centers, eventually moving to for-profit centers serving low-income families.<sup>28</sup> Funding decreased in 2018, which resulted in only the first tier of early educators receiving the supplement. The program has served a total of 887 teachers since 2011.<sup>29</sup>

It should be noted, however, that wage supplements alone cannot ensure economic security for early educators. The wage increases resulting from these programs are generally too small to lift early educators' total salaries into the middle class. Wage supplement programs are currently used by fewer than one-third of states and reach less than 2 percent of the early educator workforce. Finally, unlike a permanent increase to base salary, a wage supplement program is vulnerable to budget cuts, especially during an economic downturn.<sup>30</sup>

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## **Austin's Teacher Training, Retention, and Compensation (TRAC) Program**

In Travis County, Texas, community stakeholders, the local community college, and local governmental agencies came together in 2008 to form the Quality Child Care Collaborative, or QC3. The partnership is part of the county's School Readiness Action Plan (SRAP) and guides the implementation of programs related to early care and education. Funders of this work include the City of Austin, Travis County Health and Human Services, Capital Area Workforce Solutions, and the United Way of Greater Austin.<sup>31</sup>

Two elements of the School Readiness Action Plan are focused on increasing the credentials and compensation levels of early educators. The first element is Teacher TRAC, which provides a scholarship covering tuition and the cost of books for one class per semester to early educators obtaining their CDA credential, certificate, or associate degree. Early educators can earn small monetary rewards for successful completion of courses. For example, early educators earn a \$50 incentive after successful completion of one course and \$100 after successful completion of 12 credit hours.<sup>32</sup> Data on student performance is reported quarterly to funders. Student eligibility is based on funder criteria such as income level and type and location of child care setting.

A second element of the readiness plan is the Jeannette Watson Wage Supplement Program (see "Wage Supplement Programs" box).

## **Arizona's First Things First Scholarship Program**

In 2006, Arizona voters passed a ballot initiative to fund early childhood development and health programs for children from birth to age five through an 80-cent per pack tax increase on tobacco products.<sup>33</sup> The initiative also created the First Things First board and regional partnership councils to oversee the use of those funds and help communities and families support the health and education of the state's young children.<sup>34</sup> Among the early childhood strategies funded by First Things First are college scholarships that cover tuition, course fees, and textbook costs for early educators seeking a CDA credential, associate, or bachelor's degree in early childhood or a related field.

First Things First prioritizes scholarships for early education teachers, directors, and assistant teachers without a college degree who earn less than \$20/hour working directly with young children in classrooms or home-based settings. Early educators also earn financial bonuses after achieving particular educational milestones through the scholarship program.<sup>35</sup>

Participants agree to work in the field for a certain period of time, either at their regional placement (if the scholarship was funded by a regional partnership council), or anywhere in Arizona (if the scholarship was state-funded).<sup>36</sup> Eligible participants must meet the college's minimum age for acceptance, earn \$20 per hour or less, be a lawful Arizona resident, and be enrolled in the Arizona Early Childhood Workforce Registry.<sup>37</sup>

After an applicant fills out the FAFSA, the scholarship covers 100 percent of the remaining tuition, books, and course fees for up to 24 credits per year. First Things First invests about \$3.3 million per year into the scholarship program; of that, \$600,000 is spent on administration of the Arizona Early Childhood Workforce Registry, an additional \$600,000 is set aside for scholarship administration costs, and the approximately \$2 million remaining goes directly to scholarships for early educators working to earn a CDA credential or an associate degree. Educators seeking a bachelor's degree can qualify for a scholarship through their regional partnership council with the same requirements.

In addition to First Things First funding, additional funding for college scholarships was also invested through the Preschool Development Grant. Approximately \$2.4 million was provided to support scholarships for bachelor's and master's degrees.

In state fiscal year 2018, these scholarships helped 1,323 educators pursue their associate degree, 587 pursue their bachelor's degree, and 250 work towards their master's. Additionally, 271 educators received a scholarship to pay for the fees associated with earning a CDA credential. Though there is no formal mentorship program, scholarship recipients are encouraged to give back to the early childhood community by mentoring a new participant in the program.<sup>38</sup>

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### **Oregon's Consortium Model**

In 2014, Oregon's Department of Education formed the Early Learning Professional Development Consortium to create a pathway to higher education for early educators.<sup>39</sup> The consortium consists of a partnership between

community colleges and universities that enables early educators to earn stackable and portable credentials and degrees.<sup>40</sup> Currently funded in part by a grant from the Ford Family Foundation, the consortium offers scholarships that were previously supported through Race to the Top funds, local foundations, and a \$400,000 grant from the Oregon Department of Education's Network of Quality Teaching and Learning.<sup>41</sup> Participants are organized into cohorts and have access to scholarships that cover tuition, books, and other fees. Though the scholarship covers credits for both associate and bachelor's degrees, the funding largely goes towards associate degrees, as participants are enrolled in community colleges.<sup>42</sup>

The program was constructed to serve non-traditional, dual-language educators seeking higher education, with a focus on increasing the number of culturally and linguistically diverse educators in the state. Participants have access to culturally responsive evening and weekend classes taught in their home language, and are paired with a mentor, or navigator, trained in providing bilingual guidance. Some of the classes are offered on reservations to encourage the participation of Native American educators.<sup>43</sup>

In fall 2015, the consortium supported nearly 1,000 educators in 10 counties, with 41 educators earning degrees that year and 500 more earning enough credits to advance steps on the Oregon Registry.<sup>44</sup> The program owes much of its success to its innovative use of relationship-based professional development through the navigator and cohort models. For example, navigators help educators find "last resort" funds to cover hidden costs and guide them through college systems, and cohort members collaborate on ways to balance work, family, and studies.

### **Pennsylvania Rising STARS Tuition Assistance Program**

Pennsylvania's Rising STARS Tuition Assistance Program pays 95 percent of tuition costs for eligible college courses taken by early educators located in the state, with a maximum scholarship of \$6,000 per student each fiscal year. The program covers tuition only and does not cover the cost of books, fees, or transportation. Currently, the scholarship does not provide counseling or mentoring support to assist educators in earning a degree.

The scholarship money can be used to cover the cost of obtaining a CDA credential, associate degree, bachelor's degree, master's degree, or coursework to enable participants to move up the Pennsylvania career lattice. The program is overseen by The Pennsylvania Key on behalf of the Office of Child Development & Early Learning and is funded through a combination of state funds and federal CCDBG funding.<sup>45</sup>

Early educators are eligible to participate in the program if they are a Pennsylvania resident, have worked at a QRIS-rated early learning program for at least 12 straight months, work at least 20 hours per week in a classroom setting, and earn less than \$40,000/year as a teacher, assistant teacher, or aide, or less than \$50,000/year as a center director, family child care owner, or site supervisor. Participants commit to continue to work in a QRIS-rated program in the state for two months for each credit they receive while enrolled in the scholarship program, with a maximum time commitment of 24 months after the conclusion of their coursework. Students must also maintain a 3.0 GPA and pursue an approved degree.<sup>46</sup>

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## **Pennsylvania is using both T.E.A.C.H. scholarships and the Rising STARS Tuition Assistance Program to help early educators earn college degrees.**

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Pennsylvania is also a state that provides T.E.A.C.H. scholarships. Currently, the state is using both T.E.A.C.H. scholarships and the Rising STARS Tuition Assistance Program to help early educators earn college degrees. Between 800 to 1,000 students a year take advantage of Rising STARS and about 800 use T.E.A.C.H. scholarships each year.<sup>47</sup> For 2019, \$1.38 million has been set aside to fund Rising STARS compared to \$4.14 million for T.E.A.C.H. scholarships. Due to limited funding, a combined 200 to 400 applicants to the programs are denied each year.

## Things to Consider

- Assistance to early educators earning college degrees **must occur simultaneously with a push for better compensation** for the ECE workforce.
- **Scholarship programs should provide more than tuition support.** The cost of books, fees, transportation, and child care for parents can prevent higher education from being financially feasible for early educators.
- **States and districts should avoid relying on federal loans** for financing degrees since early educators typically earn low wages, making repayment very difficult.
- **Scholarship programs should strive to provide mentoring support** for educators who participate because of the difficulties inherent in taking college courses while simultaneously working a full-time job. The T.E.A.C.H. scholarship is a model for the way in which it provides counselors who support educators throughout their degree program.
- **Scholarship programs should account for the particular needs of the workforce in each ECE setting**, including homes, centers, and schools, and be made available to educators in all settings.
- Particular attention should be paid to **making scholarship programs accessible to a linguistically diverse group of educators.** Oregon is a model for the way in which it works to provide participants with access to culturally responsive evening and weekend classes taught in their home language and pairs participants with mentors trained in providing bilingual guidance.

## Notes

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