

SEIZING THE OPPORTUNITY OF CASH TO PURSUE HIGHER EDUCATION AND UPWARD ECONOMIC MOBILITY

THE BRIDGE PROJECT

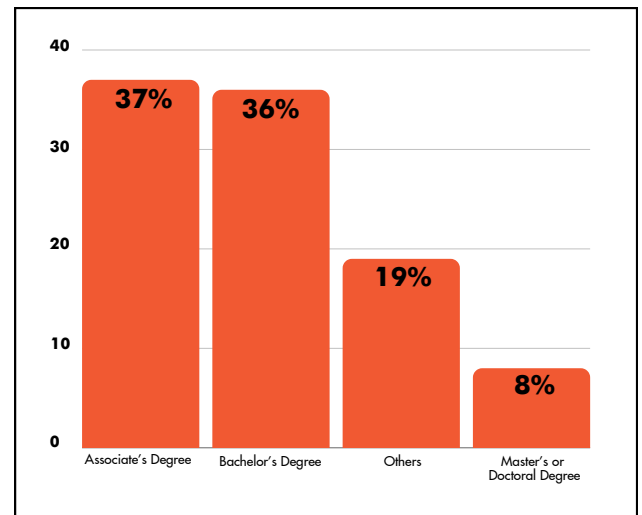
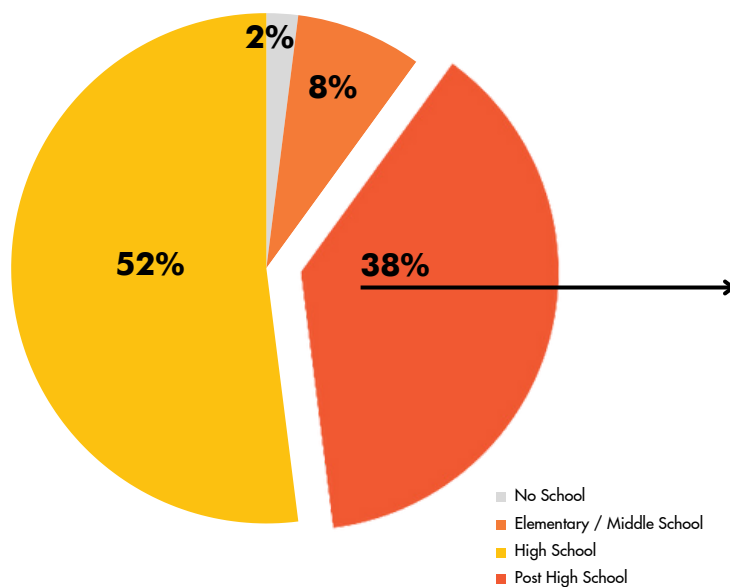
BACKGROUND

Prior research studies have demonstrated the positive impact of cash allowances on increased educational attainment for girls, including providing improved teen education access, prevention of pregnancies, and reduced school dropout rates.¹ However, the effect of cash on pregnant women's education has yet to be meaningfully explored. In the Bridge Project's New York cohort, we analyzed data collected over two periods (wave 1 and wave 2) to explore how monthly cash transfers may impact the education of pregnant and parenting women. The Wave 1 mothers included in the research study were at 9 months of enrollment in the program and, on average, at 6 months post-delivery. Wave 2 mothers were at 18 months of enrollment with, on average, 15-month-old babies.

FINDINGS

At Initial Enrollment in The Bridge Project

90% of Bridge moms had at least a high school degree



Demographic Profiles of Research Study Participants

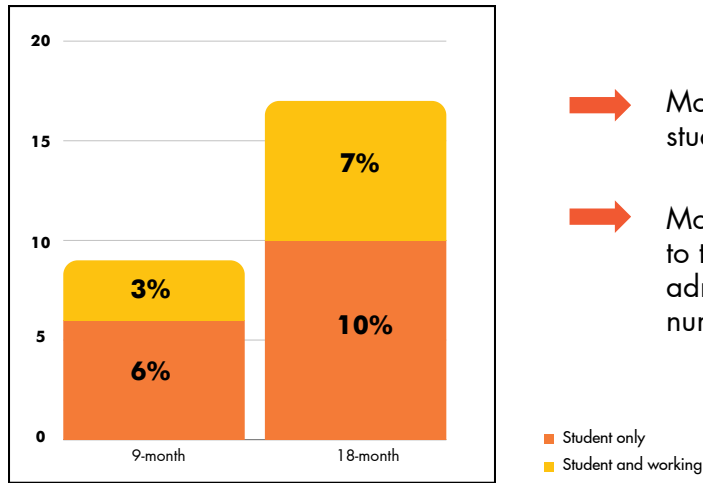
68% identified as Black
53% identified as Latina or Hispanic
61% were single
59% had other children at enrollment

Black moms were almost 3 times more likely to be in school while participating in The Bridge Project than other moms

Moms living in transitional housing were less likely to seek higher education while participating in The Bridge Project

During Participation in The Bridge Project

Bridge moms increased enrollment in post-secondary education, with 17% enrolling in school after 18 months in the program



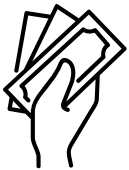
➔ More than half of the 17% had started their studies during their baby's first six months

➔ Most moms are completing programs related to the healthcare system, such as medical administration, certified nursing aid, and nursing

Access to cash transfers empowered moms to invest in their education

Through qualitative interviews, Bridge moms testified to the profound impact of cash on their pursuit of higher education. They explained that cash facilitates their studies by providing household stability, childcare affordability, time to focus on their learning, and allowing them to plan for their and their baby's futures.

1 Increasing household financial stability



Access to cash allowances allowed Bridge moms the ability to manage their finances and provide for their babies while studying, whether they chose to work simultaneously or not.

2 Making childcare more affordable



Access to cash allowances provided Bridge moms the economic freedom to afford childcare, enabling the pursuit of additional education.

"What I like about Bridge is the savings I can make and the freedom I obtain to support childcare." - First-time mom, single, employed

3 Increasing time to focus on studies



Access to cash allowances provided Bridge moms with extra briefing room, facilitating the ability to enroll in school, focus on their studies, and prioritize their professional development.

4 Facilitating opportunities to plan for the future



By investing in their education, Bridge moms hope to build a brighter future for themselves and for their babies.

"Cash allowed me to stay home during the week to study, care for my baby, and go to nursing school on weekends. I am almost done and hope to make better money in the future. It was a massive blessing." - First-time mom, single, unemployed

DISCUSSION

The relationship between education attainment and economic mobility is widely understood.² However, there remain significant barriers to accessing higher education for low-income or otherwise disenfranchised communities. Black women, for example are disadvantaged regarding both education and upward mobility.³ Parents, generally, and low-income single parents, specifically, face not only financial barriers to accessing higher education programs, but logistical and scheduling challenges exacerbated by poverty. Full-time childcare, after school programs, and evening babysitting services can be cost-prohibitive for low-income parents already balancing impossible tight budgets. Even if parents have access to funding or scholarships to afford higher educational programs, the lack of consistent, safe, and affordable childcare can make the pursuit of schooling unfeasible. Moreover, the daily, overwhelming stressors of living in poverty can prevent parents from imagining a brighter future for their family, thereby leaving them, and their children, to remain at the economic margins.

In our cohort, cash allowances allow almost 20% of participants access to higher education, predominantly Black moms, with the prospect notable economic impact, not just for the individual and their family but for society as a whole. Findings from the Institute of Women's Policy Research (IWPR) illustrate the significant, positive impacts of higher education for single mothers living in New York: The Bridge Project's primary population. With a Bachelors Degree, single mothers in New York are 64 percent less likely to live in poverty than a high school graduate, **earn nearly \$700,000 more** over their lifetime, **save the state nearly \$46,000** in public assistance spending over their lifetime, and contribute more than \$260,000 in lifetime taxes.⁴ By providing moms with modest, flexible cash transfers during their child's earliest years, we can increase the financial stability of a household, facilitate enrollment in higher educational programs, help ensure the long-term economic stability for the mom and her child, and contribute to a more thriving, resilient, and equitable state economy.

"I am grateful for being able to join the program. Because of The Bridge Project, I received a certificate in Medical Administration. Now, I can give my child the world without him knowing deep inside that I had nothing and was struggling."

- First-time mom, single, unemployed

CONCLUSION AND ACKNOWLEDGMENTS

Unrestricted monthly cash transfers have significantly impacted pregnant women and new mothers' educational opportunities and economic prospects. Our study shows that financial support enabled a notable portion of participants, particularly Black mothers, to pursue higher education. Those findings indicate the crucial role of cash allowances in addressing educational disparities across racial lines and demonstrating the substantial potential for long-term economic benefits. The findings also highlight the potential of cash allowances to impact multiple generations through education opportunities. Indeed, with that additional support, mothers felt empowered to envision and work toward a better future for themselves and their children. Further analysis will continue to explore educational investments over time.

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ENDNOTES

- 1 Emmanuel Banda, Joar Svanemyr, Ingvild Fossgard Sandøy, Isabel Goicolea & Joseph Mumba Zulu (2019) Acceptability of an economic support component to reduce early pregnancy and school dropout in Zambia: a qualitative case study, *Global Health Action*, 12:1,1685808, DOI: 10.1080/16549716.2019.1685808
- 2 Public Policy Institute of California. Higher Education as a Driver of Economic Mobility. Public Policy Institute of California. Published 2023. Accessed July 11, 2024. <https://www.ppic.org/publication/higher-education-as-a-driver-of-economic-mobility/>
- 3 Assari S. Parental Education Attainment and Educational Upward Mobility: Role of Race and Gender. *Behav Sci (Basel)*. 2018;8(11):107. doi:10.3390/bs8110107
- 4 Institute for Women's Policy Research, Center on Equity in Higher Education. Investing in Single Mothers: Higher Education in New York. Published 2020. Accessed July 10, 2024. <https://iwpr.org/wp-content/uploads/2020/08/New-York.pdf>