



# Weaving Appalachia: Eastern Scholar House



*“One of the biggest motivations to go back to school was my son. Not only am I pursuing my dreams for industrial psychology, but my son has the opportunity to pursue his dreams because he’s going to be an attendee of the Head Start. The Eastern Scholar House is a blessing. I wouldn’t be here without their support.”*

*-ESH Resident*

### **Summary**

The development of an affordable housing complex with on-site, income-based licensed childcare provides brought a crucial two-generation resources to rural Appalachian parents seeking higher education. The project is possible because of high-capacity organizations bringing financial acumen, collaborative expertise, and programmatic experience. The outcomes for student parents, their children, and their communities include increased educational attainment, early childhood development, and transformations in the expectations parents have for their future opportunities for themselves and their families.

### **Scholar House**

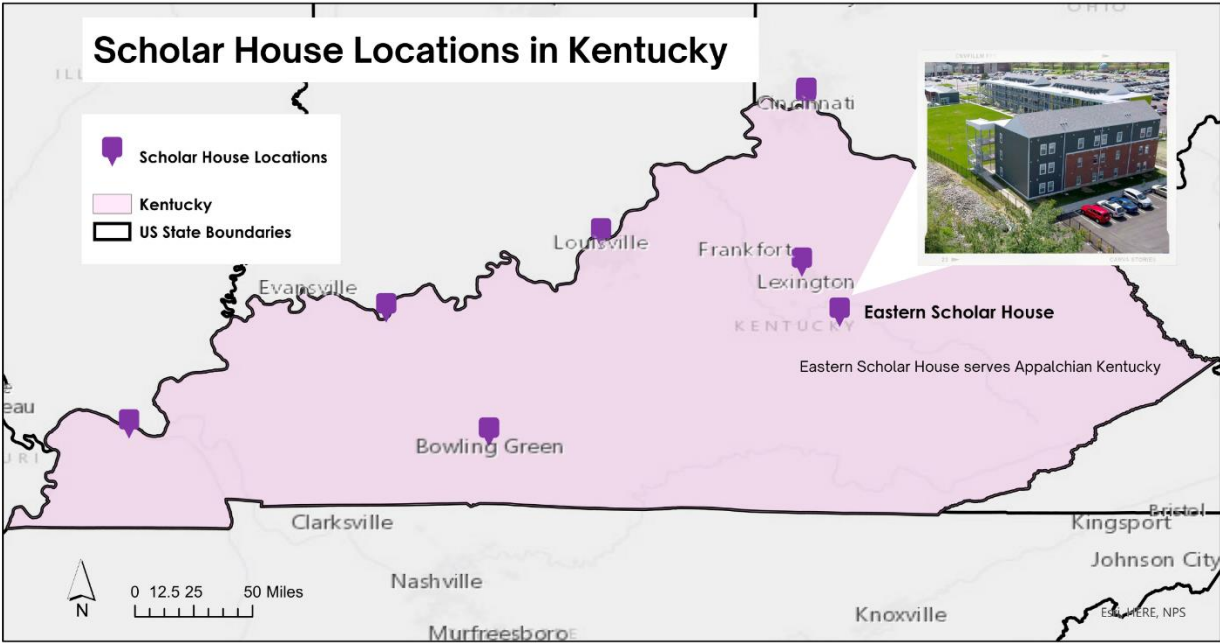
Eastern Scholar House is a 39-unit apartment complex sited adjacent to the campus of Eastern Kentucky University (EKU) in Richmond, KY on land leased from the university. It is not student housing, however the location is convenient for residents attending EKU. Program participants attend a number of universities in the region. Co-located is a childcare center run by Kentucky River Foothills Development Council (KRFDC) for children up to age 5 years. The beautiful outdoor play area is in view of the apartments.

The program provides affordable housing, access to an income-based certified child development facility and also offers on-site access to counseling services, life skills workshops, and one-stop support for college students navigating financial aid and other administrative hurdles. Students accepted to the program may qualify for rental assistance based on income.

Kentucky Housing Corporation has worked to develop Scholar House sites as an innovative housing model that allows parents to obtain housing, childcare, and supportive services while they earn a college degree. Together, the program helps the parent reach self-sufficiency. There are eight Scholar House sites in Kentucky. The Eastern Scholar House opened in 2017.

The Eastern Scholar House came together through the collaborative work of many partners bringing financial, development, and program expertise to the project.

In addition to a significant investment by the Kentucky Housing Corporation, financing came from a Fahe construction loan, Community Development Block Grant, Low Income Housing Tax Credits, Ohio Capital Corporation for Housing, the City of Richmond, and the Federal Home Loan Bank of Cincinnati. Eastern Kentucky University provided a long-term lease for the land. Fahe's Strategic Program<sup>1</sup> staff provided technical assistance and coordination in securing funding.



## **Fahe**

Fahe is a network of more than 50 members throughout Appalachia, from Alabama to West Virginia. Over 40 years Fahe has served over 600,000 people, brought over \$1 billion in direct investments to the region, and achieved a total cumulative financial impact of more than \$1.6 billion. Fahe has a unique collaborative model that connects community organizations to other local, regional and national leaders, all helping to build the American dream. Supporting local leaders bringing positive change to their communities through investments and programs that improve housing, economic opportunity, health and wellbeing, and access to education, the Fahe network creates thriving Appalachian communities. Fahe is also a member of Partners for Rural Transformation, a national collaborative of community development finance institutions serving three-quarters of the country's persistent poverty counties, with headquarters in the Mississippi Delta, Appalachia, Native American Communities, the Deep South, the Rio Grande Valley and farming regions in the Rural West.

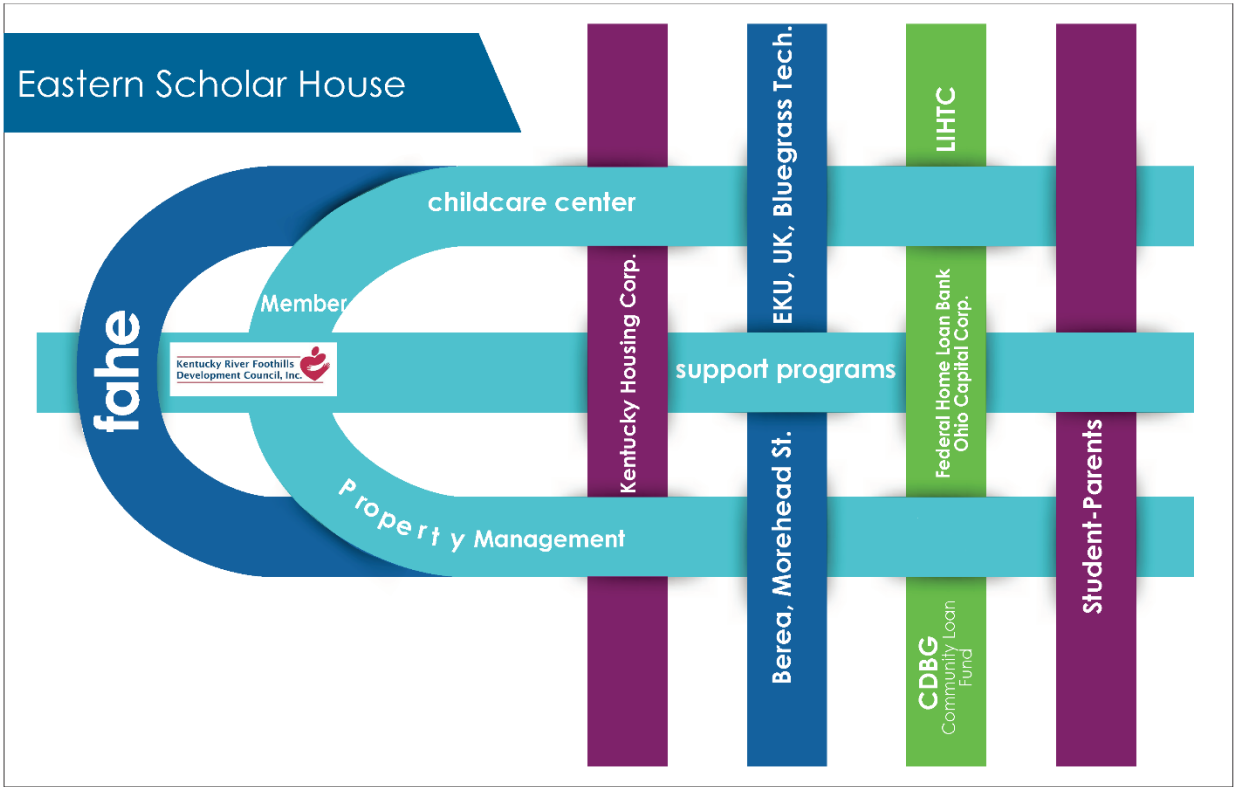
The Eastern Scholar House exemplifies the how the Fahe model weaves together technical expertise, community based leadership, collaboration, and mission. Members lead Fahe, making up the majority of the board of directors, while Fahe staff provide the collaboration, technical expertise, and finance that support important, complex developments.

## ***Kentucky River Foothills Development Council***

A community action agency founded in 1962 in Winchester, KY, KRFDC provides a wide range of services to its community. The agency joined Fahe in 2009. As of 2018, it employed over 400 individuals, and over 180 volunteers. It serves four counties in eastern Kentucky: Clark, Estill, Madison, and Powell. The City of Richmond, where Eastern Scholar House is located, is the county seat of Madison County. The organization was responsible for \$21.6 million in 2018 according to its most recently available IRS form 990. Among the breadth of community services offered by KRFDC are housing, such as weatherization and repair; alcohol and drug recovery as well as other healthcare programs; transportation, emergency utility assistance, and family support including senior citizen programs and respite for caregivers of adults. Like all of

Fahe's Members, KRFDK hears the needs of its community and seeks out ways to support locally led solutions, such as the Scholar House, which addresses early childhood education, adult education, housing, and economic opportunity.

The role local leadership plays in bringing together complex but much needed projects is similar to weaving cloth. An expert has to lay each thread into the pattern in order to construct a new piece of fabric. In Appalachia, Fahe provides technical support so that communities can weave together finance and programmatic knowledge to create solutions.



The Scholar House provides an important solution to the needs of parents seeking higher education in eastern Kentucky. It meets the needs of affordable housing, accessible childcare, proximity to education, and additional support programs that benefit parents and children. Bringing together the funding, property management, early childhood educational expertise, and development services requires a high level of coordination, trust, and experience.

## **Experiences of Scholar House Parents**

There is a limited body of research on the experiences of student parents<sup>2</sup>. What is known is that student parents are highly likely to be women who are single-parenting, who need support finding affordable childcare, affordable housing, food, and other ways to reduce barriers to attaining a college degree. Research shows that earning a college credential is an important step in closing the women's wage gap, setting these parents up for higher lifetime earnings, which will also benefit their children. The Hechinger Report, a national education-focused publication, summarizes the challenges facing student-parents

*Single mothers have always faced long odds in finishing college: Just 28 percent graduate from college with a degree or certificate within 6 years of enrolling, while national data suggests that parents [are 10 times less likely to complete a bachelor's degree](#) within five years than students who don't have kids. Growing concerns about those low graduation rates have prompted calls for more child care options, [better federal policy supports](#) and [new ideas and action](#)".<sup>3</sup>*

The Institute for Women's Policy Research and Ascend at the Aspen Institute also released a report on the topic of student parents, concluding

*Ensuring student parents have access to affordable, quality, child care — which one study found more than tripled their likelihood of on-time graduation — in addition to supports like coaching, affordable family housing, emergency financial aid, mentoring and peer support, and physical and mental health care, would improve postsecondary success and economic security across generations.<sup>4</sup>*

The national context provides a clear frame of reference for what is occurring in eastern Kentucky. A doctoral student in higher education, Emily Mabrey, conducted dissertation research on the experiences of women residing at Scholar House.<sup>5</sup> This project considered how affordable housing, offered with childcare and case management, aided single mother's experiences pursuing higher education. Mabrey found, among the women interviewed, joining the Scholar House program helped

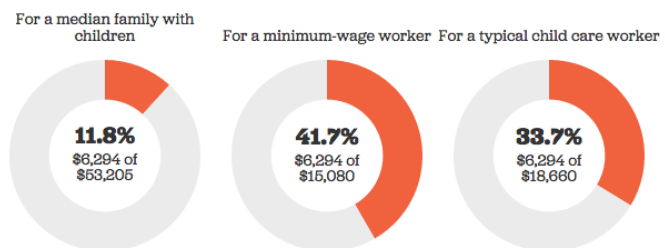
positively transform key beliefs participants held about education and their own opportunities. They also gained access to critical resources and social networks that have changed the trajectory for both the student and their children. While single parents experience pressures that make them more susceptible to anxiety and depression, educational institutions and policy makers can prioritize access and support for mental health resources to help support families. Projects like Scholar House expand access to affordable childcare, an important way to increase educational attainment, which, in turn, is a key pathway for decreasing economic inequality.

The Economic Policy Institute (EPI) reported the average cost of childcare in Kentucky was \$6,411 annually (as of October 2020). While the department of Health and Human services suggest 7% of a families annual income is an affordable amount to pay for childcare, the EPI calculated that a minimum-wage worker in Kentucky would pay over 42% of their income, while even the median family with children would pay almost 12% to provide childcare.

Access to childcare is a challenge nationwide. A 2018 report on childcare deserts by the Center for American Progress noted “families in rural areas face the greatest challenges in finding licensed child care, with 3 in 5 rural communities lacking adequate childcare supply.”<sup>6</sup> Compounding this is the risk to rural communities, like those in Appalachia of “brain drain” when people leave seeking opportunities, including college educations.

Brain drain in rural areas diminishes opportunities for economic development. Increasing educational opportunities for students where they live matters for building a thriving Appalachia. In Appalachia, just 24.2% of the population have a bachelor's degree or higher. Nationally, 31.5% hold at least a bachelor's degree. In Appalachian

**How big a bite does child care take?**  
*Infant care costs as a share of income in Kentucky*



**Average cost of infant care in Kentucky: \$6,294/year (\$525/month)**

According to the U.S. Department of Health and Human Services, child care is affordable if it costs no more than 10% of a family's income. By this standard, only 43.3% of Kentucky families can afford infant care.

Source: Economic Policy Institute: *The cost of child care in the United States*

Kentucky, where the Eastern Scholar House is located, that falls to just 14.8%. In addition, the number of students who are also parents continues to rise. A 2019 study by the Institute for Women's Policy Research and the Aspen Institute found that 22% of all undergraduates are parents, and approximately 70% of these 3.8 million students are mothers<sup>7</sup>.



*Photo: Scholar House Family (not a research subject). Courtesy of KRFDC*

Mabrey found that Scholar House participants had access to supports they needed that helped them overcome barriers facing many student parents. She noted, "...many of the women described the benefits...as the childcare and being so close to their classes. They also all spoke about the affordable rent and abundance of resources offered through the program."<sup>8</sup> In addition, parents expressed the importance of the early childhood education program for their children's own development. One interviewee said, "I don't know what I would do without day care because [her daughter is] socializing, she's learning, she's making friends, and she's just a lot happier. I'm a lot happier because I can get my work done ... before she gets home and I can just focus on her."<sup>9</sup> The support of the program also helped students stay motivated.



Nationally, many student parents do not complete their degree program, so persistence is an important outcome. A resident said, "...it gives me the push to motivate you [sic] to keep going, even when you're struggling...But it's rewarding. If it wasn't for having childcare, and the housing and stuff, I don't see how...you could do it, but it'd be extremely hard."<sup>10</sup> Finally, there is a drive toward independence expressed by the women in the study. The support of the Scholar House program allowed them to envision their future and see obtaining more education as a way to overcome structural barriers they perceive they will face as women.

### **Conclusion**

The Eastern Scholar House is a transformational project for student parents. This program is a two-generation solution and reduces barriers to attainment of higher education for low-income adults in Appalachian Kentucky, especially women. The combination of affordable housing, accessible childcare, and supportive services increases opportunity for students, their children, and the community. The project is possible due to the collaborative model of the Fahe Network, and local leadership of Fahe Member, Kentucky River Foothills Development Corporation. Weaving together the complex financial products and development processes strengthens the fabric of a thriving Appalachia where anyone can build the American dream.

## Endnotes

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<sup>1</sup> Formerly “Fahe Consulting”

<sup>2</sup> Gault, B., Holtzman, T., & Reichlin Cruse, L. (2020). Understanding the Student Parent Experience: The Need for Improved Data Collection on Parent Status in Higher Education (Issue brief No. IWPR #C485). Institute for Women's Policy Research.

<sup>3</sup> [Long before coronavirus, student parents struggled with hunger, homelessness. Liz Willen. May 7, 2020.](#)

<sup>4</sup> [Reichlin Cruse, L., Holtzman, T., Gault, B., Croom, D., & Polk, P. \(2020\). Parents in College: By the Numbers \(Rep.\). Institute for Women's Policy Research.](#)

<sup>5</sup> Mabrey, E. (2020). From Single Mom to Supermom: A Transformative Journey to Heroine (Unpublished doctoral dissertation). Ball State University.

<sup>6</sup> Center for American Progress “America’s Childcare Deserts in 2018”  
<https://www.americanprogress.org/issues/early-childhood/reports/2018/12/06/461643/americas-child-care-deserts-2018/> see also <https://www.washingtonpost.com/nation/2020/06/22/middle-income-rural-families-disproportionately-grapple-with-child-care-deserts-new-analysis-shows/>

<sup>7</sup> Reichlin et al.

<sup>8</sup> Mabrey (2020)

<sup>9</sup> Mabrey (2020)

<sup>10</sup> Mabrey (2020)