MAKING PROMISES:

DESIGNING COLLEGE PROMISE PLANS WORTH KEEPING

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EDUCATION REFORM NOW

Nearly every Democrat — and likely a number of Republicans — running for office statewide this cycle will propose some sort of college affordability plan. If those plans are going to deliver as promised and not backfire on large numbers of students, families, and taxpayers, they need to be designed to promote college degree completion — ideally, on-time degree completion.

College affordability for students and taxpayers is a function of time-to-degree. Slow time to degree is costly, and student loan debt without a degree all too often is a financial disaster. For taxpayers, investments in college affordability yield little fiscally if they do not result in degree attainment.

College degree completion depends primarily upon student academic preparation at the secondary school level, college selection, full-time enrollment, and the efforts of colleges themselves to support completion. Limited resources for college affordability should be leveraged against those influences and targeted where need is greatest.

Accordingly, every 'free college' plan should be measured against five key questions:

1. **Does the plan leverage improvements in high school academic preparation and college selection or is it only focused on financial aid?**
2. **Does the plan cover both two-year and four-year public colleges or does it channel students into one public sector over the other?**
3. **Does the plan cover all college costs, including room and board living expenses, books, and supplies or does it only cover tuition and fees?**
4. **Does the plan support college efforts to boost completion and hold colleges accountable for results? Or, is it just a student aid increase?**
5. **Does the plan cover all families, provide additional aid to only middle-income families, or target those from poor families?**

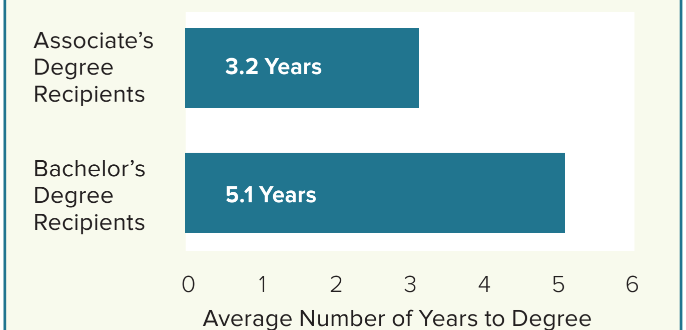
A real college affordability promise is one that supports on-time degree completion. Otherwise it is apt to under-deliver, or worse, because of heightened drop out numbers, cause more harm than good to many students, families, and potentially taxpayers overall.

THE TOUCHSTONE OF ANY COLLEGE AFFORDABILITY PLAN SHOULD BE TIME-TO-DEGREE

Today, the typical bachelor's degree recipient earns a degree in five years instead of four. The typical associate's degree recipient earns a degree in three years instead of two. If we can just get students to graduate on time, we can cut college costs by 20 to 33 percent for degree recipients.

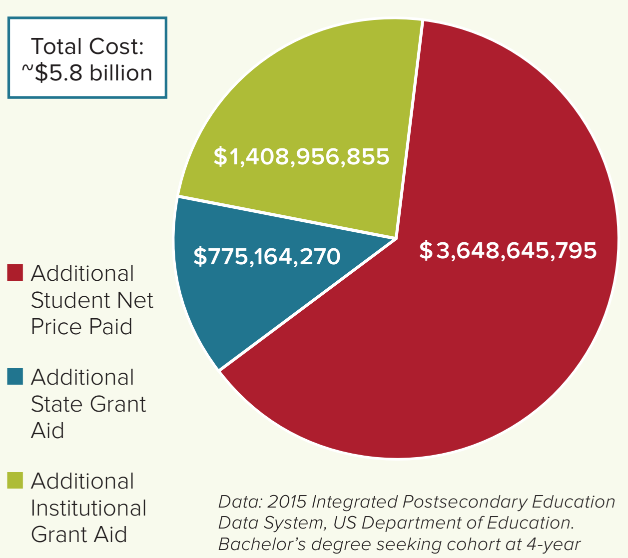
The national costs of delayed time-to-degree are staggering. If we assume graduating students pay out-of-pocket or borrow the average net price of college attendance (that is price after all grant aid is conferred) for each additional year required for completion, then each cohort of students that graduates from public universities with a bachelor's degree in five or six years instead of four spends an additional $3.6 billion to finish their degree programs.[1] Assuming states and institutions of higher education provide average financial aid for those additional years, those bodies spend another $775 million and $1.4 billion respectively for delayed time-to-degree. The total cost of delayed time to degree at public four-year colleges is approximately $5.8 billion—each year.[2] An additional $730 million is spent by students, states, and institutions each year on community college students who take an extra year to finish their degrees.[3] And in both cases, those costs do not include federal expenditures, such as those associated with Pell Grant aid.

Average Time-To-Degree for Full-Time Degree Recipients



Source: Analysis of Beginning Postsecondary Students Study, 2003/2009.

The Cost of Slow Completion at America's Public 4-Year Institutions



Data: 2015 Integrated Postsecondary Education Data System, US Department of Education. Bachelor's degree seeking cohort at 4-year Public Institutions only.

On top of those additional outlays, research indicates "students who take six years to obtain a bachelor's degree miss out on more than $150,000 in retirement savings compounded over 45 years."[4] In other words, the data suggest that if a portion of the resources spent on any new college promise plan is dedicated to improving on-time completion rates, the ultimate savings for families, colleges, and taxpayers could be enormous.

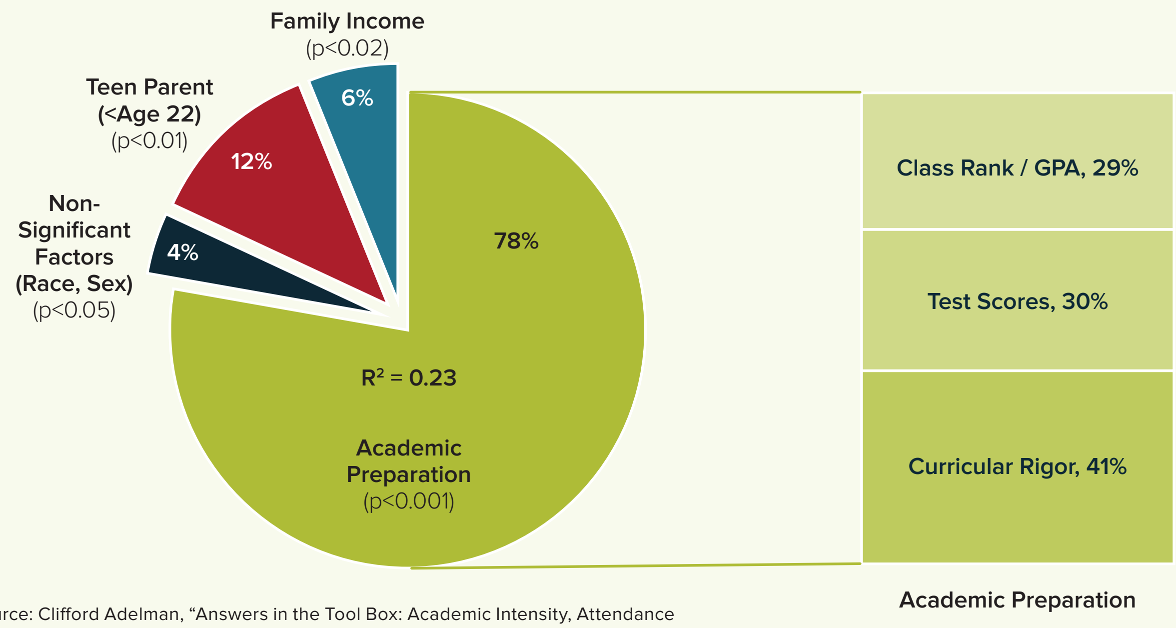
Fortunately, there is a strong research base describing what is required to support a real college promise plan that will lead to heightened levels of on-time degree completion.

1. Quality High School Academic Preparation

High school academic preparation is far more predictive of bachelor degree completion than any other pre-college characteristic. It is more predictive of degree completion than family income, race, or parental education. In fact, academic preparation, measured by variables like curricular rigor (i.e. taking a college preparatory course track), test scores, and GPA accounts for 78 percent of the difference between completers and non-completers (figure below). Other common influences like family income, race, gender, and teen pregnancy explain only 22 percent of the variation.[5]

Academic preparation — particularly high school curricular rigor — is the number one pre-college influence on completion.

*Pre-college characteristics drive 23% of the difference in BA degree completion, of which **78% can be attributed to the quality of academic preparation. Curricular rigor is the most important academic component.***



Source: Clifford Adelman, "Answers in the Tool Box: Academic Intensity, Attendance Patterns, and Bachelor's Degree Attainment" (Jessup, MD.: U.S. Department of Education — Office of Education Research and Improvement, June 1999).

Of particular note is the role of high school curricular rigor plays as the single greatest influence on later college completion. Simply graduating high school is no guarantee of adequate preparation for college if a student only takes the lowest level of secondary school coursework. Consider the Alliance for Excellent Education finds that only a small percentage of high school graduates exit with a "college and career ready" diploma. They define that as a diploma indicating a student has met state standards and successfully completed four years of grade-level English and three years of mathematics up through at least Algebra II.[6] In Nevada, only 43 percent of high school students meet that standard.[7]

Our review of national data indicates approximately one-in-four rising college freshmen—those entering postsecondary education in the fall immediately following high school graduation—are placed in at least one remedial course at the "college" level where they are taught material that should have been mastered in high school.[8] In fact, on average, they are placed in two remedial or developmental education courses and at exceptionally high risk of dropping out.[9] Contrary to conventional belief, nearly half come from middle and upper income as opposed to lower income families. Nearly half are enrolled in four-year institutions as opposed to community colleges.

A HIGH-QUALITY COLLEGE PROMISE PLAN NEEDS TO SUPPORT STUDENTS BEFORE THEY ENTER COLLEGE SO THEY ARE PREPARED... OTHERWISE, THOSE PLANS WILL PROVE A FALSE AND EXPENSIVE PROMISE FOR STUDENTS, FAMILIES, AND TAXPAYERS.

Overall, first-time full-time bachelor's degree seeking students who take a remedial course are 74 percent more likely to drop out of college than their peers.[10] Among those that do graduate, they take an average of 11 months longer to complete their degree programs.[11] Among associate's degree seekers, remedial students take an average of 6 months longer to complete their degree programs.[12]

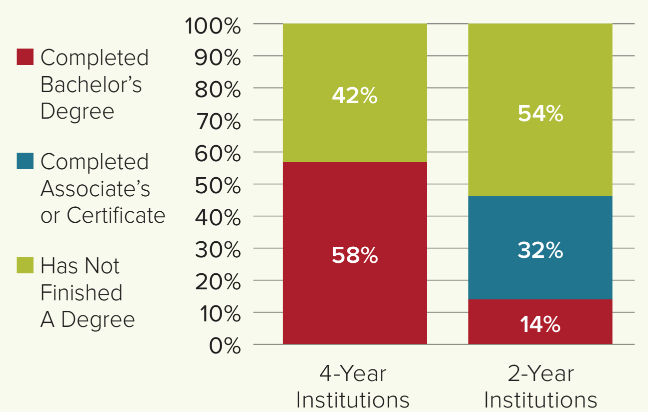
A high-quality college promise plan needs to support students before they enter college so they are prepared to succeed in college and go on to earn their degree. Otherwise, such plans will too often prove a false and expensive promise for students, families, and taxpayers.

2. Covering Two- AND Four-Year Public Colleges

Many recently adopted promise plans focus largely on the costs of attending a two-year institution under the assumption that bachelor's seeking students can start at a community college and then transfer to a four-year institution after completing two years. While two- to four-year institution transfer pathways may work for some students and carry intuitive appeal from a cost-efficiency perspective, the research suggests beginning at a two-year college with the intention of completing a four-year degree decreases the likelihood a student will get a bachelor's degree by approximately 30 percentage points.[13] Peer effects, inadequate on-campus student support services, and the difficulty of transferring credits all combine to derail completion, never mind on-time completion.

A 2017 Government Accountability Office (GAO) report found that while over a quarter of public community college students transfer to public four-year colleges, on average they lose 22 percent of previously earned college course credits in the process.[14] As a result, only 14 percent of all degree-seeking students who begin at a community college go on to earn a four-year degree within six years of initial enrollment.[15]

Six Year Degree Completion Rates for First-Time Full-Enrollment Students



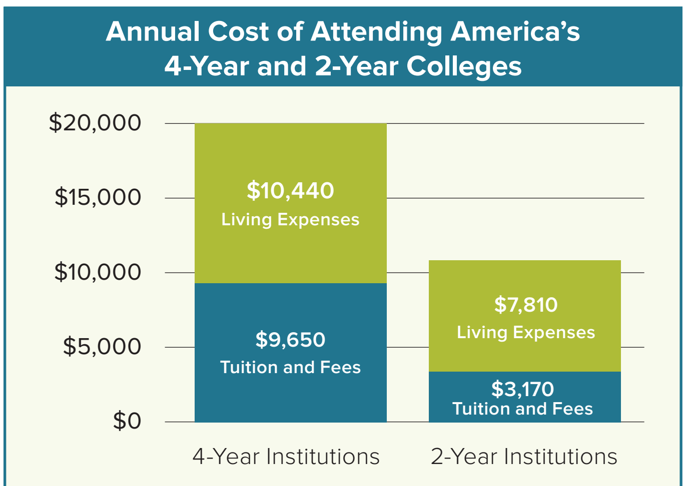
Source: 4-Year Data – 2015 IPEDS Analysis – US Public Institutions Only. 2-Year Data – Jenkins and Fink. 2016. "Tracking Transfer" (CCRC, Aspen Institute, and National Student Clearinghouse). All data reflects first-time, full-enrollment, degree seeking students only.

For those who wish only to pursue an associate's degree or non-degree certificate, a full free community college promise combined with quality secondary school preparation and institution of higher education capacity building is sound policy. But the research does not support funneling students into community college as a cost-effective way to support bachelor degree attainment. For capable bachelor-degree seeking students, a college affordability plan that promotes initial enrollment in a four-year public college over a local community college is a superior path.

3. Covering All College Costs

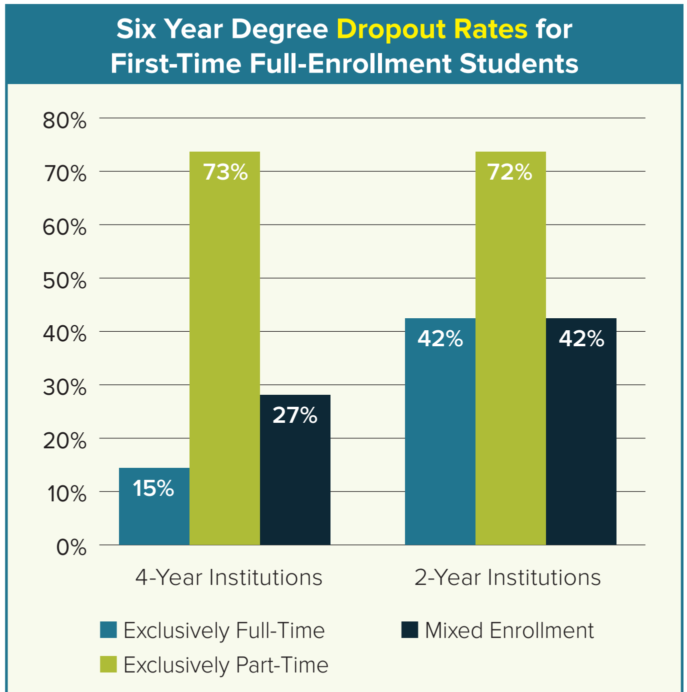
Attending college requires far more than paying tuition and fees. Room and board living expenses, books, and supplies all need to be financed in order to meet degree attainment goals and can easily cost far more than the combined cost of tuition and fees.

In 2017, public four-year colleges on average list tuition and fees at $9,650 compared to $10,440 for room and board living expenses.[16] As a result, net price – the amount owed after average federal, state, and institutional grant aid – for the typical full-time public bachelor's degree seeking student still totals over $14,000 per year.[17] Putting that figure into perspective, median household income in the United States is just shy of $60,000 per year.[18] In other words, after all grant aid, the average bachelor's degree seeking student at America's public colleges needs to pay out-of-pocket nearly one quarter of their household's pre-tax income each year to cover college costs.



Data: College Board: Trends in College Pricing 2016. Living Expenses for 2-Year Colleges refers to estimated food and housing costs for commuter students, given that few community colleges have on-campus housing.

When college costs beyond tuition and fees are unmet by financial aid packages, students typically work self-defeating amounts, borrow large sums, or both. To be clear, students who work modest amounts – 10 to 15 hours a week – while enrolled full-time, on average do better academically than those who do not work outside of school at all.[19] The former take their studies more seriously and manage their time better. However, too much outside-of-school work dramatically undermines academic success. Students who attend four-year colleges consistently part-time are *nearly five times more likely* to drop out as their peers who attend full-time.[20]



Data: Shapiro D., A. Dundar, P.K. Wakhungu, X. Yuan, A. Nathan, and Y. Hwang, 2016. "Completing College: A National View of Student Attainment Rates – Fall 2010 Cohort". (National Student Clearinghouse Center)

Moreover, the data indicate an undeniable disparate racial impact associated with college aid policies that fail to meet full financial need. Certain racial and ethnic groups appear to have economic and cultural perspectives that make them debt averse. Hispanic students, for example, are significantly less likely to borrow in order to meet unmet need resulting in part-time enrollment, full-time work, and thus, a higher likelihood of dropping out.[21]

For those who do choose to borrow to pay for living expenses, books, and supplies, there are significant economic risks. If borrowers do not complete their degrees, they are four times more likely to default on their student loans.[22] If they default, they can almost never discharge the debt in bankruptcy. Their likelihood of obtaining employment goes down because of credit checks that accompany job applications. Their likelihood of marrying goes down. Their likelihood of owning a home goes down.[23] In short, debt without degree is one of the worst outcomes college students confront.

Accordingly, it should be a college affordability public policy goal to ensure full met need for students' full cost of attendance (i.e. room, board, and other expenses included) At the very least, additional college affordability aid limited to offsetting tuition and fees should be made available on a "first dollar" rather than "last dollar" basis in order to free up other more flexible student aid funds for non-tuition and fee expenses. A well-crafted college affordability program will allow students to enroll full-time and focus on their studies, facilitating faster degree completion.

4. Support and Accountability for Institutions of Higher Education Efforts to Boost Completion

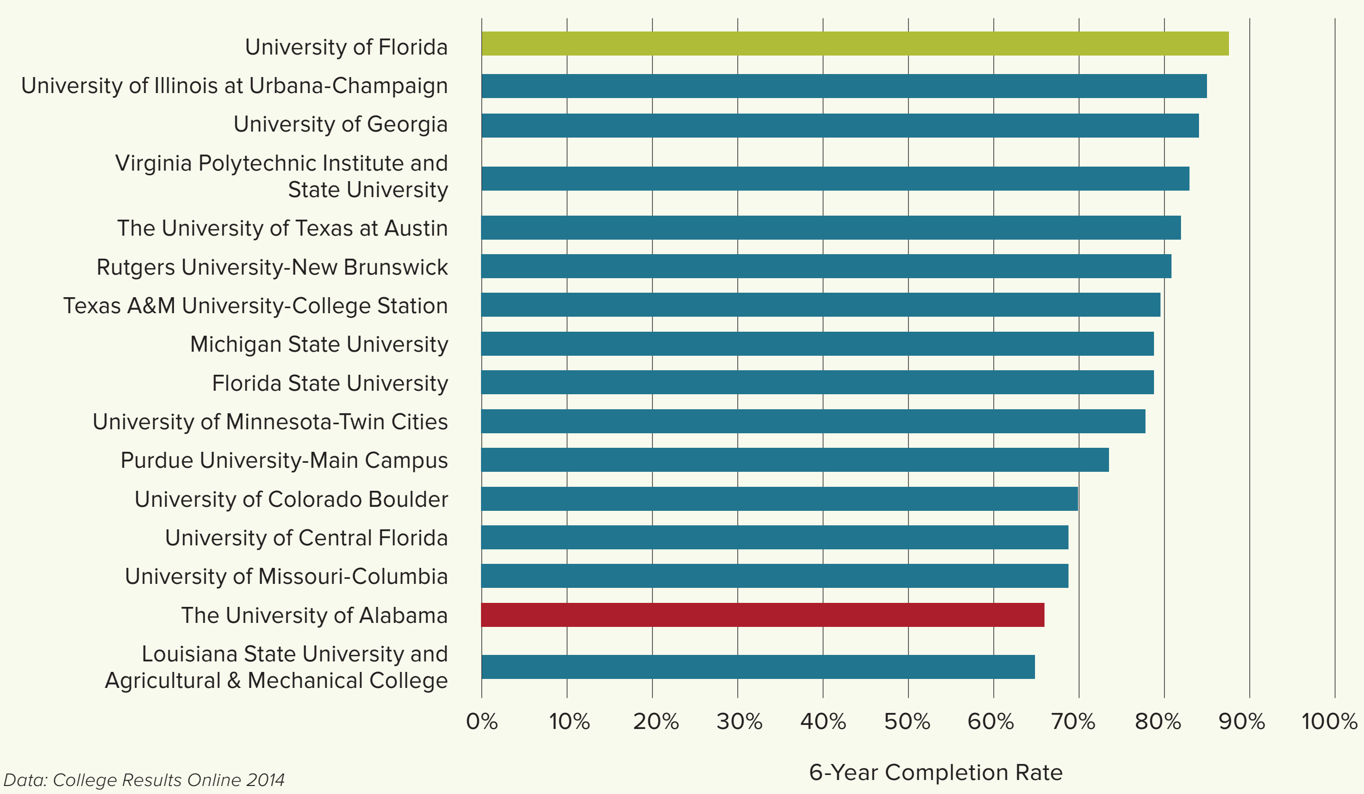
Similar colleges serving similar students often generate widely dissimilar results. To boost degree attainment overall and on-time degree completion in particular, it is wise to prod institutions of higher education to adopt proven practices that boost student success.

Compare, for example, the University of Florida and the University of Alabama. They are flagship public universities in neighboring Southern states with similar median SAT scores and similar incoming high school student median GPAs. And yet the University of Florida graduates students at a rate that is 20 percentage points higher than University of Alabama (87.5% v. 65.7%). Visit College Results Online to view scores of similar colleges generating widely different results.[24]

The good news is there are examples of colleges ranging from CUNY's Lehman College[25] to Georgia State University[26] to the University of North Carolina[27] that all significantly have improved completion rates or on-time completion rates utilizing a combination of increased state financial support, institutional program changes such as guaranteed course availability, and improved student support services, such as intensive academic advising and mentoring driven by use of predictive data analytics.[28]

A quality college affordability plan ought to include direct aid to under resourced colleges to further institutional support for students – better advising, scheduling, and counseling – so that students stay on track with coursework and make wise decisions that facilitate finishing on time. We would go further recommending that increased institutional aid come with accountability elements attached. While institutions could be held accountable in a number of different ways, one approach would be to require reasonable completion goals be met within three or four years after the receipt of funds or risk exit from any statewide plan. California already includes a minimum completion requirement for institution participation in its Cal Grant program.[29] More than 30 states presently use some form of performance-based funding in their distribution of public higher education resources.[30]

6-Year Completion Rate at Similar Public Universities



Data: College Results Online 2014

5. Targeting of Resources to Families That Need Them Most

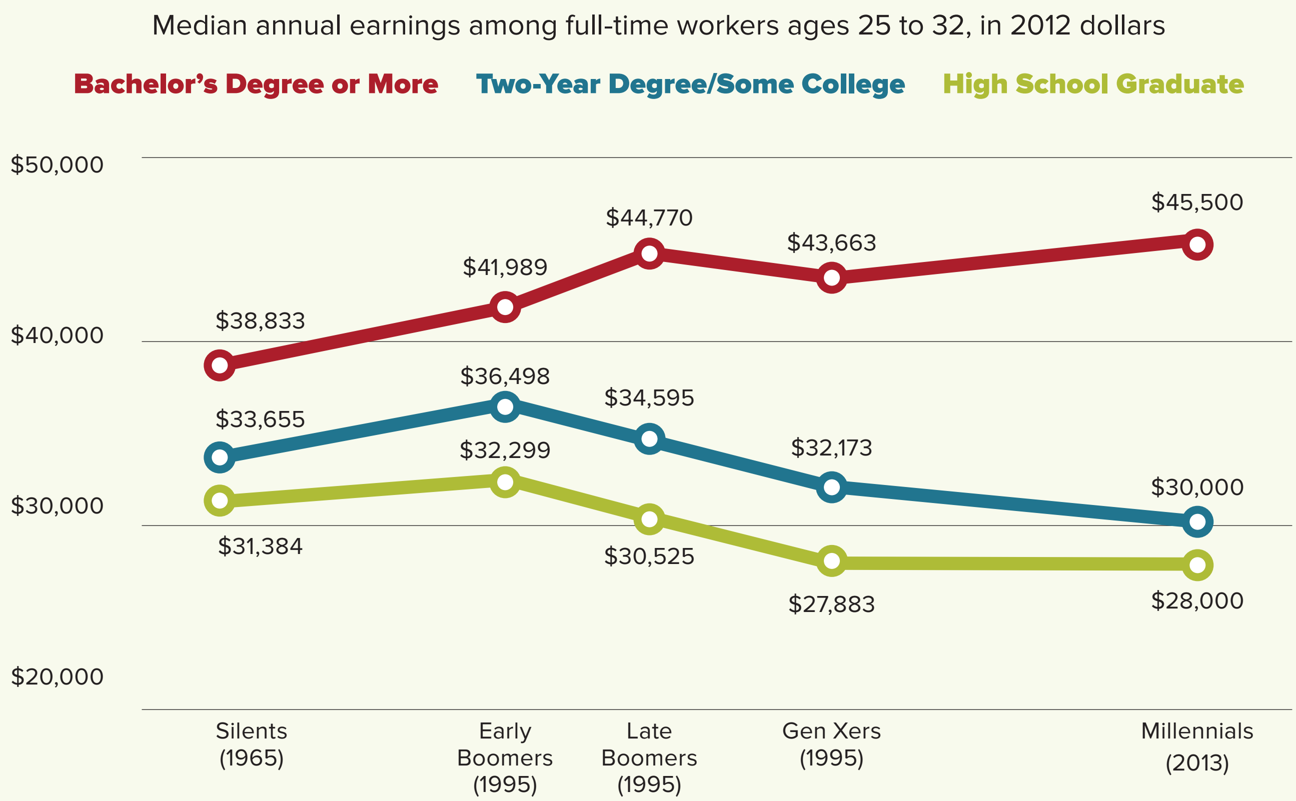
Finally, the evidence is overwhelming that higher education can operate as an engine of economic mobility or a means of calcifying income inequality. Too often it's the latter.

Individuals with an associate's degree are over 50 percent more likely to earn over $60,000 per year by age 35 than individuals with just a high school diploma. Bachelor's degree recipients are over 250 percent more likely to earn over $60,000 a year by age 35 than individuals with just a high school diploma. And the wage premium associated with college degree attainment is growing markedly with each generation.[31]

Unfortunately, students from low-income families are far less likely to complete a bachelor's degree by age 24 – the age of a traditional student matriculates straight to college after high school graduation and then completes a bachelor's degree within six years – than those from upper income families. Worse, the gap has only widened. For non-traditional students, the numbers are worse across the board.[32]

In 2015, only 12 percent of individuals from the lowest income quartile held a bachelor's degree by age 24 compared to 58 percent from the highest income quartile. Put another way, a child born into a high-income household is nearly five times more likely than a person from a low-income household to hold a bachelor's degree by age 24.[33]

Rising Earnings Disparity Between Young Adults with and Without a College Degree



Notes: Median annual earnings are based on earnings and work status during the calendar year prior to interview and limited to 25- to 32-year-olds who worked full time during the previous calendar year and reportd positive earnings. "Full time" refers to those who usually worked at least 35 hours a week last year.

Source: Pew Research Center tabulations of the 2013, 1995, 1986, 1979 and 1965 March Current Population Survey (CPS) Integrated Public Use Micro Samples.

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THE GENIUS BEHIND EFFORTS IN NEW YORK, TENNESSEE, RHODE ISLAND, AND BOSTON IS THAT THEY SEND A LOUD AND CLEAR MESSAGE TO FAMILIES THAT

"YES, YOU CAN GO TO COLLEGE"

AND TAKE IMPORTANT STEPS TOWARD EXPANDING THE STUDENT AID POLICY PARADIGM WITH RESPECT TO INSTITUTIONAL COMMITMENTS.

While we reject the notion that college affordability plans must be limited only to the poor or hard-pressed middle-income families, we recognize that additional resources for college affordability arguably are limited. Therefore, within imposed constraints, we recommend focusing time, attention, and money on those furthest behind as opposed to those most politically powerful.

From our perspective, it is better to provide a much larger, progressive, need-based package of college affordability and completion support than a small, regressive package available to all students. The latter is less likely to result in successful completion, and could lead to great long-term harm to a number of students, if not taxpayers in the form of heightened dropout levels.

Conclusion

While there is an emergent partisan divide on the value of higher education, a 2017 poll by New America found majorities from both political parties approve of "debt-free" four-year college as a public policy goal — with over 80 percent of Democrats and over 50 percent of Republicans registering support.[34] Plans have been passed or implemented already in New York (tuition-free "Excelsior" plan for middle class students attending SUNY and CUNY campuses),[35] Tennessee (the "Tennessee Promise," which provides a mentorship program and helps cover the cost of tuition and fees at Tennessee community colleges and colleges of applied technology),[36] Rhode Island (free tuition for nearly all students going to the state's community college),[37] and Boston (the "Boston Bridge" program of free community college tuition to low-income students in the city).[38]

We are encouraged by this fresh energy in support of college affordability plans. The genius behind efforts in New York, Tennessee, Rhode Island, and Boston is that they send a loud and clear message to families that "Yes, You Can go to College" and take important steps toward expanding the student aid policy paradigm with respect to institutional commitments. However, we're careful to be cautiously optimistic.

The key remaining policy challenges in support of improved college affordability are to improve high school student academic preparation, cover costs beyond tuition and fees at all public colleges, assure institutions of higher education are genuine partners in boosting completion, and reduce the risk of student debt for the lowest income families especially. College affordability programs that couple rigor with resources to meet these challenges offer improved chances for successful completion to the benefit of all.

We submit our five questions to provide a guideline for policymakers committed to responsible, holistic college promise plans that increase college preparation, access to the best match institutions for students, out-of-pocket affordability for families, and most critically, on-time degree completion – in essence, a real college promise.

Endnotes

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