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# Envisioning a Modern Federal-State Partnership in the Reauthorization of the HEA as an Engine to Increase Social Mobility

By F. King Alexander and Ashley Arceneaux

*Financial aid makes up the bulk of federal higher education spending, but do those dollars make a difference to needy students? A look at Federal Work-Study and Federal Supplemental Educational Opportunity Grant allocations show that a disproportionate amount of funding goes to private universities with high tuition and low Federal Pell Grant enrollment. Additionally, many financial aid awards use cost of attendance as a factor in determining award amounts, creating an unintentional incentive for tuition increases. These elements contribute to a funding environment that favors private universities over publics. When considered alongside the fact that pervasive state disinvestment has caused public colleges and universities to raise their tuition considerably over the last decade alone, the existence of public higher education appears to be in jeopardy. The authors propose a federal-state partnership that would incentivize state governments to maintain or increase their funding for public higher education. Further suggestions include the elimination of price-sensitive components in financial aid awards and maintaining caps on these awards to stem tuition increases where possible.*

**Keywords:** *financial aid, Federal Work-Study, Supplemental Educational Opportunity Grant, federal-state partnership, state funding, public universities*

The U.S. Senate Committee on Healthcare, Education, Labor and Pensions (HELP) held a hearing on the issue of affordability in higher education in March 2015. Whereas many previous hearings on the topic during the last decade and a half focused on increasing federal direct student aid or expanding student loan maximums, this one approached it from a different angle: ending state disinvestment. Dialogue in this hearing concentrated primarily on stopping states from the widespread fiscal disinvestment that has been going on for decades in the United States. This disinvestment is counted by many sources—including the Center for American Progress (Baylor, 2014), Demos (Hiltonsmith, 2015), and the Association of Public & Land Grant Universities (APLU) (Johnson & Yanaguiura, 2015)—as the primary reason for our nation’s rapid tuition and fee escalation in the public sector. Both in testimony and during the hearing’s question-and-answer period, senators from the right and the left expressed significant concern, stating that we cannot continue to pour federal resources into direct student aid as a means of offsetting what states cut from their public higher education systems.

State disinvestment in higher education is a critical challenge currently facing postsecondary education. Moreover, it is one of the greatest challenges facing our emerging and current students, who will need more and more federal student aid to offset the ever-decreasing affordability that will accompany any future state reductions. This article proposes a new federal-state partnership that incentivizes states to maintain affordability for their public colleges and universities while ensuring that federal student aid does not simply supplant state disinvestment. The article also offers examples of similar governmental policy reforms that have a strong record of success.

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Student aid has its roots in the ideal of access to higher education for all academically qualified students who wish to participate, regardless of their financial resources, and the goal of not only keeping the American Dream attainable, but also affordable. Without financial aid, academically capable students from lower-income families would be constrained to their existing socioeconomic status, making America's society rigid and caste-like.

When President Lyndon B. Johnson signed the Higher Education Act of 1965 (HEA)—the most expansive and promising U.S. higher education legislation ever proposed—he envisioned a country of greater access to postsecondary education gained primarily through direct student aid. Johnson's student aid movement played into his larger, all-encompassing “war on poverty.” HEA included Title IV, which focused on the administration and distribution of financial assistance to students demonstrating financial need. The vision? Everyone would have the chance to work hard, earn a degree, and enjoy the social mobility attached to educational attainment. The end result? A healthier economy, a more economically competitive country, and a happier, more socially responsible citizenry—or so the nation believed. At that moment, the United States stood on the cusp of the promise of educational transformation that would have worldwide significance.

But somewhere between the promise of 1965 and the reality of today, something has gone off track. Federal dollars are still being spent on higher education—with a majority allocated to financial aid for students—but the outcomes are worrisome. Reed and Cochrane (2014) show that roughly 7 in 10 graduates have debt (primarily federal student loans) with the average level of indebtedness hovering near \$30,000. Overall, student debt was \$1.2 trillion in 2015—surpassing even credit card debt and second only to mortgage loans (Federal Reserve Bank of New York, 2015). Meanwhile, attainment gaps between the wealthiest and lowest-income students are large. Mortenson (2012) demonstrates that 71% of children from high-income households complete a bachelor's degree, compared with only 6 to 10% of the poorest students. According to Ratcliffe and McKernan (2013), one-third of student loan borrowers never earned their degrees, placing them in an even more precarious position than when they started.<sup>1</sup>

Our nation's higher education system is not working as promised. It is no wonder that, according to a 2010 report from the Organisation of Economic Cooperation and Development (OECD), the United States' social mobility ranking is near the bottom relative to all other OECD countries. In fact, the report shows that not only have our social mobility rankings fallen, but we also now rank 12th in college completion rates among those aged 25 to 34 years, and, if we do not do anything to alter this trend, we will drop to 19th in the next decade (OECD, 2010). This is not the future we envisioned for student aid and our nation. We must significantly change the way we fund public higher education and allocate financial aid in this country so that the next 50 years offer the access and opportunity promised by the original HEA.

### **The Financial Aid Problem**

The problem starts with our current approach to funding higher education, which allows financial aid dollars to flow to the university with no evaluation of the mission of the institution or the outcomes it produces. The current approach also funds public, not-for-profit and for-profit private institutions with vast amounts of public taxpayer dollars by inflating need as cost of attendance increases. This approach keeps already wealthy, mission-blind private universities flush with cash flowing in from the federal government and leaves public, mission-serving universities that charge lower tuition with little in the way of funds. As we will show, without building meaningful approaches that ensure federal financial aid dollars support students with real financial need, not need falsely created by astronomical tuition, we will not only fail to provide access to all students, but we will also see the end of public higher education in many states across the nation.

This lack of oversight in funding has a direct impact on the efficacy of federal student aid. Campus-based student aid such as Federal Work Study (FWS) and Federal Supplemental Educational Opportunity Grant (FSEOG) illustrate the inequities in current aid distribution. While meant to benefit low-income students, these programs allocate funds in a price-sensitive manner that benefits high-cost private institutions over more affordable publics, thereby diminishing the positive impact they could have on larger populations of underprivileged students. In short, universities that charge more in tuition receive more federal money simply because of their price tag, not because of the quality they offer or the populations they serve.

The U.S. Department of Education currently maintains three sets of allocation rules for campus-based aid, as indicated in the United States Code Annotated Title 20: Chapter 28 and Title 43: Chapter 34. One is for universities and colleges that participated in federal campus-based FWS, FSEOG, and Federal Perkins Loans prior to or during the 1999-2000 award year. The second is for those that began participation after that period but are not first- or second-time participants, and the third is for first- and second-time participants. Institutions falling into the first category receive 100% of their FY99 levels in what is referred to as a “base guarantee.” In addition, they receive a “fair share increase” equal to the sum of aid provided through the Federal Pell Grant, Academic Competitiveness Grant (ACG), National Science and Mathematics Access to Retain Talent (SMART) Grant, and Leveraging Educational Assistance Partnership (LEAP) Grant subtracted from the cost of attendance and estimated family contribution of a representative sample of undergraduates at the institution.

Colleges and universities falling into the second award tier receive a base guarantee of whichever is greatest: 90% of the funds received in their second year of participation, or \$5,000. And those in the third tier receive the greater of \$5,000, 90% of an amount proportional to that received by comparable institutions, or 90% of what the institution received in its first year of participation.

Although the fair share concept takes into account students’ financial need, much of that need is calculated against the price of tuition (Smole, 2012). As such, the formula provides greater aid per student to the institutions that charge the highest tuition. The formula also distributes the majority of federal funds for these critical programs in the same mission- and outcomes-blind approach as it always has—based on historical allocations, not in a way that addresses real student need. Once a base guarantee is set, there is no further evaluation of an institution’s allocation, unless it is to allocate an additional “fair share” amount.

The implications of this approach speak for themselves. Data from the National Association of Student Financial Aid Administrators (NASFAA) Campus-based Aid Allocation Task Force (2014) show that in the FWS program in 2013-14, eight Ivy League campuses received nearly twice as much funding as the entire California State University System, which represents 23 comprehensive state universities. This outcome is particularly problematic when you consider that the eight Ivy League campuses have about 112,000 total students and fewer than 10,000 Pell Grant recipients or lower-income students (IPEDS, 2015). By comparison, the California State University System has approximately 460,000 students and nearly 200,000 Pell Grant or lower-income students (IPEDS, 2015).

The NASFAA data (2014) also show that, in 2013-14, Harvard received \$1.3 million in FSEOG funding, Northwestern University received \$2.1 million, and Princeton University received \$1 million. Yet the same data shows some public flagship universities that served four to five times as many low-income students during the same period received considerably lower FSEOG allocations. For instance, in 2013-14, the University of Tennessee received \$500,000, the University of Kentucky received \$450,000, and Louisiana State University received \$350,000.

This pattern also holds true for FWS dollars. The same NASFAA report (2014) shows that in 2013-14 Harvard received \$3.7 million, Georgetown received \$2.3 million, and Yale received \$1.7 million. Schools

serving many more students received considerably lower aggregate amounts. For example, California State University, Long Beach received \$1.2 million, Louisiana State University received \$920,000, and Auburn University received \$900,000 (NASFAA, 2014).

If FWS and FSEOG formulas were reworked to award the greatest amounts of aid to the institutions that served the greatest numbers of students, the programs could make a real difference for many of our underprivileged and underrepresented students. As recommended by Kelchen (2014), allocations based on any number of metrics (e.g., the number of Pell recipients a university serves) would produce better and more immediate results.

The unintended negative consequences of current approaches to allocating federal campus-based aid are mirrored at the state level through state-based “tuition equalization” programs. These programs promise to pay the difference between public university tuition and private tuition within a particular state, for the stated purpose of increasing access for low income students. However, tuition equalization programs essentially incentivize private not-for-profit and for-profit institutions to inflate pricing. Perhaps the most egregious example of this problem is the state of California’s Cal Grant A program. In 2012, it was discovered, after many years of state student aid funding, that the average award from this program ranged from about \$5,000 for California State University students to an average of \$9,000 to \$13,000 for students attending higher-priced private and for-profit institutions. This approach not only rewarded institutions for charging higher prices but also included no checks on the quality of education students received.

For-profit institutions, certainly the most nimble group within higher education, not only received larger state student aid grants in places like California, but some also adapt their business models to exploit dollars available through Pell, veterans benefits, and federal student loans. Mettler (2014) demonstrates the aggressive marketing and recruiting for-profit institutions engaged in to capitalize on Post-9/11 GI Bill dollars. In fact, while the government intended to limit the ability of these institutions to gain more than 90% of their profits from federal dollars, the 90/10 rule, which requires for-profits to generate at least 10% of their profits through sources other than federal aid, only applies to Title IV funds, not veteran- or military-specific monies. Mettler (2014) gives the following breakdown of where things stand now: For-profit institutions enroll only 11% of the nation’s student population (with a disproportionately high number of African Americans) but acquire nearly 30% of all Pell Grants, \$1 of every \$4 in Title IV dollars, and 37% of all available GI Bill benefits, and register approximately 47% of all student loan defaults. In short, 86% of for-profit revenue comes from public funds. Nationwide, approximately 34 cents of state student aid dollars flows to private universities (Mettler 2014).

## **The State Problem**

Johnson and Yanagiura (2015) found that four-year public universities experienced state funding cuts of \$2,370 per student from 2006-07 to 2012-13, but increased tuition and fee revenues by only \$1,940. While that represents a net loss of \$430 per full-time student, public universities increased their per FTE educational expenditures by \$528 during this same period. The math in this equation is simply unsustainable—something has to change, and soon. This report caused the Association of Public and Land Grant Universities (APLU) to issue a statement on August 27, 2015, expressing significant concern about the country’s ability to meet its goal of having 60% of American adults attain a postsecondary degree without a change in state support of public higher education.

We cannot address these escalating costs driven by state disinvestment with “band-aids” as we have for so many decades. It makes little sense to increase a Pell Grant award by \$200 or \$300 when state funding reductions force public institutions to increase tuition and fees by \$600 to \$900 per year. Continually

increasing the flow of federal funding as states abandon their funding commitments is not sustainable. The persistent refusal to enact policy change has resulted in institutional Darwinism (Alexander, 2008) manifested by institutions maximizing their prestige through vehicles like *U.S. News and World Report*, or, in the case of for-profit institutions, shareholder profits.

To succeed in the vision originally set forth through the original HEA and to ensure that affordable public colleges and universities are still available in the future, we need to develop a new federal-state partnership that incentivizes states to stabilize and increase their funding to public colleges and universities. As demonstrated by Mortenson (2015), since 1980, our country has witnessed an unprecedented disinvestment in higher education by its states. Public universities first began to increase tuition as a matter of survival, as states saw the increase in federal student aid funding as an opportunity to begin decreasing their financial commitments to colleges and universities (Alexander, 2001). This fiscal supplanting became more habitual than intended, as shown when Hiltonsmith (2015) of Demos demonstrated that declining state support caused 80% of net tuition increases at public universities from 2001-11.<sup>2</sup> Other recent studies have also shown that state funding levels are not only below pre-recession levels, but are also lower than in 1966 (Mitchell, et. al, 2014; Mortenson 2015).<sup>3</sup>

Based on data reported by Mortenson (2015), if a federal-state partnership cannot be forged to incentivize or match increased state funding to public institutions, Colorado will be the first state to completely stop funding its public higher education systems in 2025—only ten years away. As a result, children currently in Colorado’s elementary schools will not have the option of attending a public college or university. Additional states that will soon follow Colorado in abandoning all their public higher education investments include Louisiana in 2027, Massachusetts and Rhode Island in 2029, Arizona in 2030, South Carolina in 2031, Vermont in 2032, Oregon in 2034, and Wisconsin, Minnesota, New York, and Montana in 2036 (Mortenson 2015).

History is replete with examples of effective federal-state partnerships in higher education in the United States. Perhaps the greatest example is the Morrill Act or Land-Grant Act of 1862. This Act gave federal lands to state governments throughout the U.S. in exchange for the creation of new public colleges and universities that produced more engineers, agricultural scientists, and military science graduates. This federal-state partnership could arguably be considered the foundation of what led the U.S. to become the world’s leader in higher education development a century later. The success of the Morrill Act also led to the creation of the second Morrill Act in 1890, which required each state from the former Confederacy to designate a separate land-grant institution for persons of color.

More recently, federal leverage was used again with the passage of the 1972 HEA reauthorization through the creation of the State Student Aid Incentive Grant (SSIG), later renamed the LEAP program. This federal matching program encouraged states to create state need-based student aid programs or increase funding to existing ones. In creating SSIG, the federal government sent a clear message to states to either reallocate funds to begin supporting these programs or match additional state funding to these grant programs. The federal matching funds proved extremely effective and encouraged 20 additional states to adopt state student aid programs within four years. These examples illustrate the power of federal matching programs for incentivizing state funding behavior.

Further evidence of the effectiveness of federal leverage can be found in the reauthorization efforts of the Higher Education Act in 2007, when lawmakers added the first “maintenance of effort” (MOE) provision to protect higher education from dramatic cuts. In 2008 and 2009, Congress transferred the same MOE language into the American Recovery and Reinvestment Act (ARRA), which allowed states to use education stimulus funds only if they did not reduce their higher education budgets below 2006 state funding levels (Alexander, Harnish, Hurley, & Moran 2010). As might be expected, a few months after

Congress passed the MOE, a critical mass of states began to cut their higher education budgets to the very edge of where federal penalties would apply. The federal leverage worked well as few states crossed the federal line, ultimately stemming the mass state disinvestment trend across the nation.

Drawing from these examples, Congress should consider a number of initiatives in the current reauthorization. First, federal student aid programs, including subsidized student loan programs, should eliminate or reduce “price sensitivity” factors such as cost of attendance from funding formulas. Second, federal student aid loan limits and caps should be maintained. As shown by Lucca, Nadauld, and Shen (2015), when federal student aid loan limits are increased, it may incentivize institutions to increase their tuition and fees. One example of this pattern was the Middle Income Assistance Act of 1978, which expanded loan availability to middle- and upper-income students. This expansion was followed in later years by increased loan caps. Following these actions, student loan debt increased rapidly, as did student tuition and fees.

Third and most importantly, before we further increase federal student aid awards or expand federal student loan caps, we need to ensure that states do not continue disinvesting in their public higher education institutions. A new federal-state partnership is a critical foundational element of our HEA reforms.

With this reauthorization of the Higher Education Act, our country once again stands poised to enact real change in student aid and higher education funding, but creating this change will take the courage to explore new federal policy directives and break from previous failed policies. The stakes of failing to act are too large; we cannot allow our underrepresented student populations to continue to be disadvantaged or watch this nation’s great public higher education enterprise vanish from the nation’s landscape. We have already let damage accrue for fifty years—our children cannot afford to sit out the next fifty. The path forward is clear: a federal-state partnership is not new to federal policy. Federal-state partnerships have not only worked in higher education, but also with Medicaid and our nation’s highways. It is time that we make the original intent of the HEA a reality for our country and its future generations.

## *Endnotes*

<sup>1</sup> Studies (e.g., Carnevale, Cheah, & Hanson, 2015) have repeatedly shown that those without a degree earn approximately \$1 million less over the course of a lifetime than those with a degree. These imbalances affect a disproportionate share of minorities. According to Ratcliffe and McKernan (2013), African Americans and Hispanics are nearly twice as likely as Caucasians to have student loan debt, yet reports from the Education Trust (Nguyen, Bibo, & Engle, 2012a, 2012b) have shown that the degree-attainment rate for Caucasians aged 25-29 is 40%, while degree-attainment rates for African Americans hover at around 20%, and Hispanic degree-attainment rates are only one-third that of Caucasians.

<sup>2</sup> Additionally, Mortenson (2015) shows that state funding for higher education (as measured by state tax effort) is approximately 50% lower than in 1981. State tax effort measures state spending as a percentage of higher education support by state per capita income.

<sup>3</sup> Mortenson’s analysis uses “Grapevine” state funding data from Illinois State University and compares state fiscal support for higher education per \$1,000 of personal income from FY 1961 to FY 2015. (Mortenson, 2015).

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