Journal of Student Financial Aid

Volume 47 | Issue 3

Article 7

11-1-2017

Financial Aid Research: The Nexus of Academic, Practitioner, and Policy Work

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By Donald E. Heller

Academic research often does not find its way into the policy arena because of the nature of the work. Policymakers often find journal articles and academic books too long, difficult to understand, and lacking in policy-relevant ideas and recommendations. This article provides suggestions to academic and other researchers on how to make their research policy relevant and most likely to have an impact on policy and practice.

Keywords: *research, policymaking, legislation*

As the rising cost of college has gained increasing attention from students, parents, policymakers, and the media, the role that financial aid plays ameliorating this anxiety has also received more scrutiny. There is a long history of research on financial aid, dating back largely to the 1970s, with a handful of pieces from even earlier (for reviews of this research, see for example Heller, 1997; Jackson, 1978; Leslie & Brinkman, 1987). Much of this research confirms that financial aid, particularly grant aid, can have a positive impact on students' decisions to enroll in, persist through, and graduate from postsecondary education institutions.

Research on financial aid can be addressed to three distinct audiences: (a) scholars, in the form of traditional academic research through journal articles, monographs, research reports, and the like; (b) policymakers and college and university practitioners, who have the responsibility for crafting institutional and governmental policies governing financial aid; and (c) the general public and the media. Disseminating the results of research on financial aid to these different audiences can require differing forms and styles of writing. While some authors may choose to address their work to only one of these groups, there are often opportunities to reach multiple audiences with one study.

In this article, I draw on my own career in conducting research on financial aid, along with my experience as a university administrator and in interacting with policymakers at the state and federal levels, to describe how this research can be best structured to reach these different audiences. I also discuss how scholars in academic settings can do so while maintaining a trajectory to their careers that will help them achieve tenure and promotion while maintaining a strong presence in practitioner and policymaking communities.

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Concerns about College Prices and the Need for Research on Financial Aid

College prices, student debt, and the value of going to college (or its return on investment) are popular topics in the media as well as among policymakers at the federal and state levels. Articles in magazines going back to the 1990s (Morganthau & Nayyar, 1996) and in newspapers in more recent years (Cauchon, 2011; Martin & Lehren, 2012) have warned prospective students about the daunting obstacle of paying for college that lies ahead of them.

In addition to the media, policy organizations like The College Board, State Higher Education Executive Officers, The Education Trust, New America, and the American Enterprise Institute have all examined how rising sticker prices have impacted access and success in college, particularly for those groups that have historically been underrepresented in higher education (Akers, Kim, & Delisle, 2017; Lynch, Engle, & Cruz, 2011; Ma, Baum, Pender, & Welch, 2016; State Higher Education Executive Officers, 2017). These reports show that, depending on the sector (public 4-year, private 4-year, and community college), sticker prices have risen at a rate of twice or almost three times the rate of inflation in the last quarter century (Ma et al., 2016).

Policymakers have also demonstrated concern for the rising price of college. Congressional hearings and legislative hearings in many states have looked at the impact of tuition prices on college attendance. The rise of the free-college movement, as most clearly articulated by Senator Bernie Sanders in his failed presidential campaign in 2016, but also as adopted by Democratic candidate Hillary Clinton and in states like Tennessee and New York, is a direct response to this concern.

Yet, in the flood of stories about and attention paid to the rising *sticker* price of college, much less attention has been paid to the increase in the *net* price of college. The net price of college is generally calculated as what students and their families actually pay after all grant aid and tax benefits are subtracted from the posted sticker price. The College Board has conducted a survey of thousands of colleges each year collecting data on the sticker and net price of college, and from these data they have calculated the average prices paid annually in each of the major college sectors: community colleges, public 4-year universities, and private 4-year universities (Ma et al., 2016). Figure 1 shows the change in real (inflation-adjusted) sticker and net prices for tuition, fees, and room and board, by sector, since 1990. In each of the three sectors, net prices (after subtracting grant aid and tax benefits) rose less slowly than did sticker prices. For example, in private 4-year universities, sticker prices rose 82% in inflation-adjusted dollars, but net prices only rose 35%, less than half as fast.

This story—that net prices have risen much less rapidly than have sticker prices—has not captured nearly as much of the attention of the media and policymakers, even though most financial aid practitioners are very aware of this difference. And this is just one reason research on financial aid is so critical, so that we can understand the answers to such important policy questions as these:

- Does financial aid serve to buffer students from rising tuition prices, and how does the mechanism work?
- How does financial aid impact college access, retention, and completion?
- How does financial aid affect different groups of students, e.g., those from low-income, middle-income, and upper-income families?
- What impact do different forms of financial aid (i.e., grants, scholarships, loans, work-study, and tax benefits) have on student outcomes?

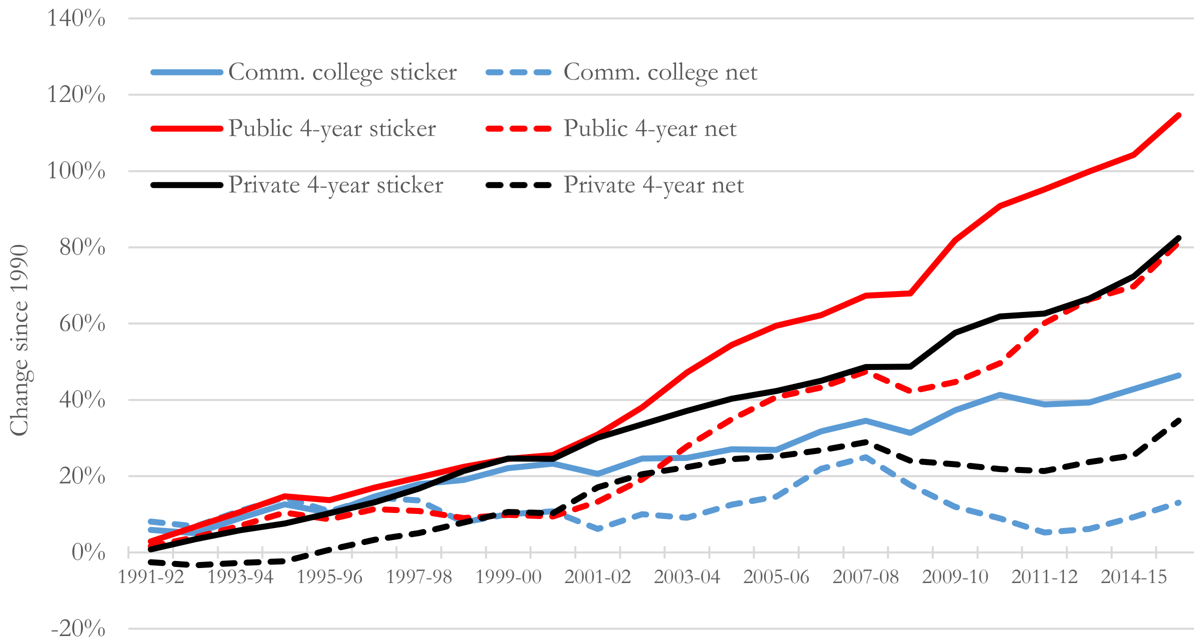

Figure 1: Change in real (inflation adjusted) sticker and net prices for tuition, fees, room, and board, by sector. Source: Author's calculations from Ma et al. (2016).

Without answers to these questions, it will be impossible for researchers to understand and share with communities of policy and practice how financial aid policies and programs can best be crafted to support state and national goals of increasing postsecondary educational attainment.

This is not the only issue related to financial aid that requires strong, rigorous research that can be easily translated into the worlds of policy and practice. Another example is the focus on the increasing level of student loan debt in the country, highlighted in the past few years by the news that the total amount of student loan debt outstanding in the country crossed the $1 trillion threshold, and now exceeds both automobile and consumer credit card debt (Stiglitz, 2013). A series of high-visibility stories in a variety of media highlighted this milestone in the ensuing years, with horror stories of individuals who borrowed large sums of money in student loans and then found themselves "crushed" and "hobbled" by this debt (Martin & Lehren, 2012; Stiglitz, 2013).

While the news reports regarding the level of debt are accurate, too often the examples of student loan borrowers highlighted in the stories are so atypical that they lead to misleading perspectives about how student loans impact the millions who take them out each year. In one article, I described how a seven-part, front-page series on student loan debt in *The New York Times* was horribly misleading (Heller, 2012). Other researchers, including Susan Dynarski of the University of Michigan (2016), Robert Kelchen of Seton Hall University (2016), and Beth Akers of the Manhattan Institute and Matt Chingos of the Urban Institute (2016), have all published pieces recently describing how the overblown rhetoric on student loans is disconnected from the reality as demonstrated by actual data on student loan borrowers.

While the difficulties faced by some student loan borrowers should not be downplayed, the reality—as many financial aid administrators will attest—is that loans play a critical role in the student financing scheme in the country, and reducing or eliminating access to them could hamper access to and completion of college. The emphasis should be on responsible borrowing, so that policymakers, practitioners, and prospective students and their families can make good decisions. This is one more example of why strong, empirically based research that can reach these audiences is critical to the nation right now.

The Challenge of Serving Two Masters

University-based scholars—especially those who are interested in conducting financial aid research that both ensures the continued progress of their academic careers (particularly junior scholars seeking tenure) and is relevant and accessible to policymakers and practitioners—often face competing priorities. Academic research in this area is generally characterized as being

- Heavily theory-based and grounded in existing theoretical constructs;
- Infused with complex and difficult-to-understand research methodology, especially if it is a quantitative piece;
- Most valued when published in peer-reviewed journals, which generally have long lead times between article submission and publication;
- Fairly lengthy;
- Filled with a fair accounting of caveats and limitations; and
- Replete with footnotes and citations.

Work that is more accessible to a lay audience, including the public, policymakers, practitioners, and the media, is generally expected to be

- Direct and to the point, with little extraneous material;
- Easily understood, with little academic jargon; and
- Unequivocating, with a clear set of findings and recommendations.

In many cases it is difficult, if not impossible, for a single publication to achieve these two very different sets of goals. For example, lay audiences are often looking for unequivocal statements of cause and effect: "If you do A, this will result in B happening." Academic writing is often instead filled with references to statistical significance, references about samples and populations, and lengthy discussions of the limitations of the work. So, the resulting interpretation of an academic article instead may be, "If you do A, there is a 90% chance of B occurring, but just for group C, and most likely in circumstance D." It is this equivocation and what is often seen as a narrow scope that can frustrate lay readers who try to use academic works to help make policy and practice decisions. While different journals and publishers have varying expectations for the rigor and depth of the articles or monographs submitted to them, most of these requirements dictate that the resulting products will be difficult for non-academic audiences to value and apply to questions of policy and practice.

There is no question that academics, particularly those in research-intensive universities, face high expectations regarding the quality and quantity of scholarship that is produced, as well as regarding the acceptable paths for disseminating the work. The same forces that push academic researchers in these institutions toward publication in academic journals also encourage them to disseminate their work at scholarly, research-oriented conferences rather than at those where they are more likely to reach practitioners and policymakers. Thus, academics who are focused on career progression in their university are encouraged to present at the meetings of organizations like the American Educational Research Association, the Association for the Study of Higher Education, the American Psychological Association, or the American Economic Association, rather than at the meetings of the National Association of Student Financial Aid Administrators, the National College Access Network, or the National Conference of State Legislatures. This latter set of venues is where researchers would be much more likely to reach an audience of people who actually have responsibility for making and implementing university and governmental financial aid policies, while in the former group the vast majority of the audience is other researchers.

Not all scholars have such tight restrictions placed on where they disseminate their work. Those working in more teaching-focused, less research-intensive institutions often have more flexibility in both the nature of the research in which they engage and the outlets in which they present and publish their work. These colleges and universities typically have a broader definition of the types of scholarship that are acceptable for a promotion and tenure portfolio, and are more interested in and supportive of work that is closer to the interests of practitioners and policymakers.

No matter the type of institution in which they work, scholars have opportunities to be successful in meeting academic standards as well as to have their work reach and influence communities of policy and practice. The requirement is not one of either/or; rather, it is one of needing to do both. Academics who wish to see their work have influence over policy and practice must find ways to engage these audiences with their scholarly work. The most effective way to do this is to focus on meeting the academic demands first and then, once this is done, to take that work and repackage it in a format that is acceptable to a lay audience. There is no question that this process will take additional time; rather than completing one journal article and moving on to the next, for example, the researcher must take a detour to reach these other communities.

One simply cannot take a journal article and send it out to practitioners or policymakers. As noted above, most articles (or book-length monographs, papers presented at scholarly conferences, or dissertations) are not written and organized to meet the needs of these alternative audiences. Rather, the goal is to take the key portions of the work and reformat them in a way that will grab the attention and meet the needs of these other groups. In the following paragraphs, I highlight some suggestions for how to accomplish this.

Partner with a Practitioner

One strategy for academics interested in writing for audiences that are more focused on policy and practice is to partner with those working in these areas. For example, financial aid professionals are often well versed in research, both written and presented at conferences, that is focused more on these non-academic audiences. They are also likely to be aware of the specific research topics and questions that will be of the greatest interest to these audiences. Scholars can seek out financial aid professionals at their institutions (or at others) to gauge their interest in working with them on a research study and the dissemination of the results. While conducting research may not be in their job description, many financial aid professionals are interested and willing to partner with scholars on this type of work.

Keep It Short

This is probably the most important tip. Most practitioners, policymakers, and members of the media do not have the time to read a 25-page journal article and try to distill the key message from it. A suggestion I have made to colleagues, and an exercise I have used in my classes in the past, is to take the article and summarize the key points in no more than the front and back of a single sheet of paper. Summarizing the findings and recommendations in short bullet points can be very effective. These short documents are often labeled "Policy briefs" or "Research notes."

Write for the Audience

Remember that you may be writing for an audience that is often not nearly as familiar with the issues as you are. Many journalists, for example, may have relatively limited knowledge of the topic they are writing about. Even if their beat is education, they may be writing about financial aid issues only a handful of times over the course of the year. While some congressional or state legislative staffers may have stronger knowledge of an issue, many will have responsibility for multiple policy areas, so you need to write as clearly and concisely as possible. Stay away from academic jargon and avoid undefined acronyms and other references that are not well known outside of the academy.

Focus on the Key Points

Your audience will not be interested in the details of your theoretical construct and research methodology; you can always refer the readers of your policy brief back to your original source material. Your lay audience will want to know three things: (a) what is the issue; (b) what are the key findings; and (c) what are your recommendations for policy and practice. It is this third piece that many researchers skip in their scholarly work, but this piece is probably the most critical for these alternative audiences. Many researchers are taught to stay away from making recommendations in a study (other than those for future research), and to focus instead on the study's findings. But practitioners and policymakers are looking for answers to the question, *What should we do?*

It is also helpful for the piece to have a short, concise, and easy-to-understand summary of the research conducted by others on the topic you are addressing. Summarizing this other research will provide context for the reader and will situate your own study in the broader set of studies that are relevant to your own. This does not need to be a definitive list; focus instead on the key, high-quality, high-impact studies that are most relevant to your own work. While not all studies will lead to clear and definitive recommendations, those that will be of most interest to wider audiences will have at least some ideas for how policymakers and practitioners can address a specific issue.

Maintain Your Objectivity

While it is important to make recommendations that will help inform policy and practice, it is even more critical that your research and its dissemination remain objective, non-partisan, and guided by the rigor with which you conducted it. There are many policy organizations in Washington, D.C. and elsewhere that advocate for college financing policies, and not all of them do so from a position of objectivity and devoid of bias. Scholars should be cautious about affiliating with organizations that are seen as having a particular viewpoint on issues. One of the hallmarks of academic research is objectivity, and it is necessary that it be maintained when reframing the work for lay audiences. When researchers lose their reputation for objectivity, their credibility suffers, particularly in the academic community.

Timeliness Is Critical

Particularly when dealing with issues of public policy at the federal or state level, things can move very quickly. Political scientist John W. Kingdon (1984), in his seminal book, *Agendas, Alternatives, and Public Policies*, describes the concept of "policy windows," in which there are limited moments in time when circumstances align to allow a policy to be introduced, removed, or substantively modified. These policy windows cannot always be known in advance, so researchers who are ready and prepared with a good policy brief from their research will be best positioned to be able to influence the policy process on a timely basis.

Engage with the Audience in Face-to-Face Settings

In addition to written summaries of your research, identify opportunities to engage personally with the audience as well. While this can be even more time consuming and expensive than repackaging academic work in written form for a wider audience, it can be critical to helping to build your reputation and expertise with these groups. Consider presenting to some of the meetings where practitioners and policymakers gather. Partner with policy groups in Washington, D.C. or in the states to offer briefings for legislative staff on financial aid issues based on the research that you and others have conducted. As with written policy briefs, you should conduct such engagements in a way that meets the needs of the audience for clear, concise, and understandable summaries of your research.

Another strategy is to attempt to connect directly with those policymakers at the federal or state level who have an interest in the topic you are researching. It is generally not realistic to obtain an audience directly with a member of Congress or even a state representative or senator, but in most cases their staff members are fairly accessible. Look for those legislators who have shown an interest in the topic, either by introducing or co-sponsoring legislation, or have made statements in committee hearings about the issue. Most legislators' websites have detailed staff directories that show what policy domains different staff members cover.

Beside the staff members for individual legislators, legislative committees generally have their own staff who work on specific policy issues. For example, in the U.S. House of Representatives, the Committee on Education and the Workforce has jurisdiction over most education issues (other than appropriation bills), with the Subcommittee on Higher Education and Workforce Development having responsibility for postsecondary education. The equivalent committee in the U.S. Senate is the Committee on Health, Education, Labor, and Pensions. Most legislative committees have websites that include contact lists of staff who work on each policy domain. Contacting these staff members to offer assistance is another very good method for bringing your research into the policy arena.

Conclusion

There is a critical need for research on the impact of financial aid on college access and success that is both academically rigorous as well as relevant to the most critical questions facing the country today. It is not easy for most university-based researchers to both stay on track with their academic careers and engage with the policy and practitioner communities. It takes more time, energy, and sometimes money, but it can be done and there are examples of many excellent scholars of financial aid who have managed to do so.

There are also potentially great rewards from reshaping one's work to influence policy and practice. At the end of the day, financial aid is about helping students, and being able to see how one's work has had an influence on at least some of the nation's 20 million college students can help motivate scholars to continue their efforts.

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