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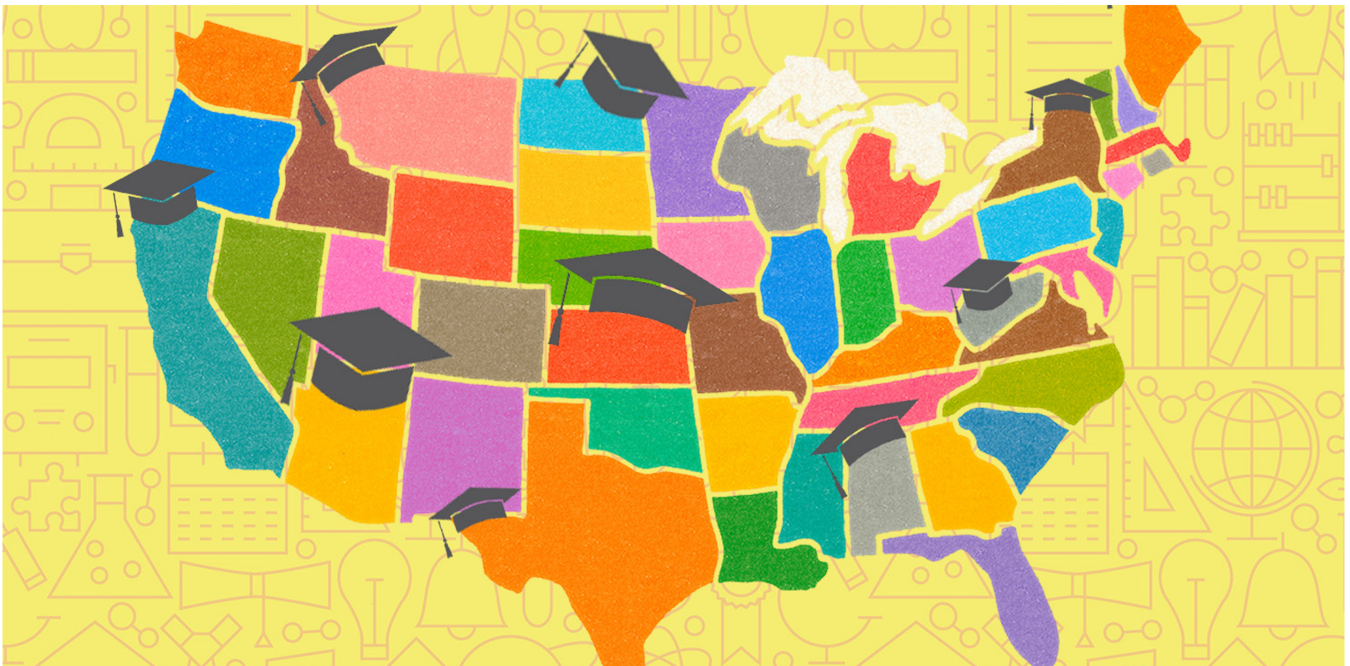

Path to Debt-Free College:

A Blueprint for Building a Successful Federal-State Partnership

SEPTEMBER 26, 2018 — JENNIFER MISHORY

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A growing share of high school graduates have enrolled in college over the past three decades, a positive trend driven primarily by enrollment increases amongst students from low- and moderate-income families. At the same time, the net cost of college has increased significantly—for a population that is now less able to afford those increases—and significant variation in college costs exists across states. These trends imply the need for a more intentional federal-state partnership in financing public higher education. As Congress considers expanding its role in financing higher education, it should build a partnership that:

+ invests new federal dollars as a match to state spending, designing the match percentage covered by the federal government to account for wealth inequities across states, respond to economic downturns, and adequately incentivize state participation;

+ gives states a choice of discrete debt-free affordability targets so that states can decide on the right financing structure;

+ addresses existing and projected gaps in operating capacity and requires equity-focused nonmonetary requirements.

Rising Costs and Challenges in Financing Public Higher Education

Both total college enrollment and the percentage of the population enrolled in college each year has increased significantly since 1990.[1] At the same time, enrolled students are increasingly likely to come from lower income brackets, and thus have greater financial needs. While enrollment trends over the past few decades have shown increases across all income quintiles, the sharpest increase has been among the low- and moderate-income students.[2] In 1990, just 46 percent of high school graduates from the bottom income quintile enrolled in college; by 2015, nearly 60 percent of those students enrolled.[3]

But states have failed to keep up with the combination of increased enrollment rates, costs in the education sector that have risen faster than inflation,[4] and the increased financial need of students. Instead, between 1990 and 2015, state spending per full-time-equivalent (FTE) student at public institutions declined by 15 percent on average, nationwide,[5] and the percentage of instructional costs paid by students and federal aid, rather than by state and local governments, increased from 25 percent to 47 percent.[6]

This report can be found online at: https://tcf.org/content/report/path-to-debt-free-college.

These trends create a perfect storm for today's college enrollees, particularly over a time period when wages for low-income earners (with a mean income of $13,000) declined by almost 6 percent and wages for middle-income families have stagnated or declined.[7] (By comparison, over the same time period, mean wages for the top income quintile increased by 26 percent, to about $215,000.)[8]

The federal government has taken on an increasing role in the financing of higher education through the Pell grant and veterans education benefits—but has not done enough to stem the tide of rising costs borne now by students and families: the net burden faced by students to cover tuition as well as other expenses, after grant aid, has increased by 18 percent at public two-year colleges and 87 percent at public four-year colleges since 1990.[9] Students (and their families) who cannot pay this ballooning net price directly typically rely on student loans.

In recent years, states have begun to reverse at least some of the deepest, Great Recession-related per-FTE cuts to their higher education spending.[10] And some states have even embraced a bolder vision for college affordability going forward, such as considering "free" or "debt-free" college programs—but their legislatures have, as yet, been unable or unwilling to generate the revenue needed to reach more than a small percentage of students, or to cover more than just a share of overall college costs.[11] A deep affordability hole remains across states, with low- and moderate-income students facing the greatest unmet financial need.[12]

States have had a longstanding role in building and financing their higher education systems, and can and should have a significant role tackling these affordability gaps going forward.[13] At the same time, however, state governments struggle politically to generate the sheer scale of revenue needed for highly ambitious new social programs. They rely less on income tax to support their state priorities than the federal government, and their income taxes tend to be less progressive, though with wide variation.[14] These limitations have already begun to show up in free college programs that reach just a small percentage of students and lack the financing to become truly universal.[15]

There is a strong case for greater federal financing to motivate and bolster state investments. Federal financing plays a particularly important role whenever the issue involves ensuring a baseline standard for fair and equitable opportunities for a large-scale national priority such as higher education. And inconsistencies in state revenue due to variation in state wealth, combined with wide variation in political realities, result in significant disparities within and across states.[16] The impact of states' disparate willingness—and abilities—to generate and direct revenue is felt across many social programs, and has often raised concerns about relying on the "unequal capacities" of states to fund such programs.[17] Those varied capacities, combined with local politics, are reflected in states' higher education appropriations, both per capita and as percentage of GDP. While varied needs of local economies also plays a role, the disparities in state spending are striking: the bottom four states all spend below $150 per state resident on public higher education; the upper four spend above $400.[18]

The varying financing choices made by states in funding their public higher education programs is felt acutely by students and families. The average student debt held by graduates of public institutions in 2017, for example, varied from about $19,000 in Utah, to almost $39,000 in New Hampshire;[19] meanwhile, the average tuition at public colleges ranges from about $5,217 in Wyoming, to $16,073 in New Hampshire.[20] And while in 2015–16, most states spent the majority of their financial aid dollars on programs with at least some need component, twelve states chose to spend more than half of their financial aid dollars on purely merit-based aid.[21]

Higher education finance requires both state and federal financing roles. Educating the future workforce of a state requires understanding the skills and programs needed to grow a state's economy, a role that states have historically held. But as more students with need enroll and education costs rise, the scale of future investment required and the inequities seen across and within states cry out for a bolder federal investment.

Recommendations for a New Partnership

The federal government has fashioned partnerships with states[22] to meet a variety of policy objectives (see Table 1). Some of the largest partnerships focus on alleviating poverty through unemployment insurance (UI) or cash assistance and other programmatic interventions (TANF), providing health insurance to low-income individuals (Medicaid, CHIP), programs to alleviate food insecurity (SNAP and WIC), investments in education and training (WIOA, ESSA), and support for child care (CCDBG). These partnerships take a variety of forms, making design choices on how to share the financing between the federal government and states, how much flexibility to give states in spending federal money, and how to ensure financial sustainability of the program.

Research on trends and effects of both federal and state financing of higher education, combined with lessons drawn from federal-state partnerships in other sectors, can help inform the design of a new federal–state partnership to improve college affordability. Several think tanks, candidates for office, and legislators have already have done some of this work, and have proposed a number of ways to structure a federal–state partnership for higher education.[23]

Below, I analyze six key design choices a college affordability program would need to make, and incorporate those lessons to recommend a path forward.

Recommendation 1. Structure New Affordability Proposals as a Federal–State Match

Researchers and legislators have designed most free, debt-free, or other large-scale college affordability proposals around a federal–state match rather than relying on block or formula grants,[24] or other funding structures.[25] Certainly, the traditional role in state financing of higher education has a lot to do with this why this is a favored approach, but the experiences in other programs suggest there may be additional benefits.

Lessons Learned from Other Programs and Sectors

Requiring states to shoulder a percentage of any additional costs, rather than Congress simply covering the entire cost of an affordability program, has made states partners in identifying innovative cost containment measures. For example, in Medicaid—which employs a federal–state matching formula—states have played an important role in innovations around cost containment.[26]

A significant state financing role—even when the federal government has taken on some portion of financing a program—also can be critically important during wavering federal political tides. If federal policymakers' enthusiasm for a program wanes, continued state buy-in and partnership in finance, driven by local constituents relying on that support, can help ensure the federal financing survives.[27] In contrast, programs with less of an active state role may lose purchasing power over time have been proven more likely to lose purchasing power over time as commitment to retaining funding levels wanes.[28] For example, TANF has lost at least 20 percent of its value in most states since Congress restructured the program in 1996,[27] and WIOA funding has declined by about 40 percent in real dollars since 2000.[28] When states rely on a match to meet a shared goal, more stakeholders, such as governors and state legislators, will be at the table ensuring the long-term sustainability of federal investments.[29]

Application in Higher Education

States have historically funded higher education at higher levels, and the variation in spending by GDP and per capita suggests that many states have the capacity to do more, as compared to their neighbors, but are not. Creating a federal-state match will ensure that states retain that historical role going forward; encourage states to increase their efforts at cost containment, given their closer connection to institutions and educational services; and make it more likely the program retains funding over time.

TABLE 1

Large-Scale Federal–State Partnerships

PROGRAM	PURPOSE AND DESIGN	MATCH PERCENTAGE/ ALLOCATION DETERMINATION	NONMONETARY STATE REQUIREMENTS	FEDERAL FUNDING STRUCTURE
Child Care and Development Block Grant (CCDBG)[30]	Child care subsidies for low-income families to directly access child care while going to school or working. Provided through $8.1 billion[31] block grant to states	Discretionary funds allocated based on state income levels, number of children, and child poverty rate; mandatory funds allocated based on historical spending and Medicaid match formula	Health and safety standards, quality requirements, parental choice	Part discretionary appropriations, part mandatory funding
Children's Health Insurance Program (CHIP)	Health insurance for low-income children funded through federal–state match[32]	Original average match of about 71 percent, about 15 percentage points above the Medicaid match (now with enhanced match rate)[33]; enhanced match of 88–100 percent [34]	States have discretion in setting income eligibility but follow federal rules on covering certain benefits and provide limits on cost-sharing	Mandatory spending: federal funding share of costs does not increase during downturns; states receive two-year allotment of funding
Every Student Succeeds Act (ESSA)	Improve the quality of K–12 education through $15 billion formula grant through states to local agencies	States cannot reduce spending by more than 10 percent from year to year; allocations determined by calculating the number of students in poverty and the expenditures made by states	Targeting of dollars to high-poverty schools in the state; certain programmatic usage requirements	Annual appropriations
Medicaid	Health insurance for very-low-income individuals meeting certain categorical requirements through federal-state match	Match formula: 1 – [(state per capita income squared ÷ U.S. per capita income squared) × 0.45];[35] minimum match is 50 percent, max is 83 percent; federal government provides 50–67 percent of the funding[36]	Cover certain health benefits; cap cost-sharing	Mandatory spending means federal funding rises as enrollment rises, but federal government does not increase share during downturns
Medicaid Expansion	Health insurance for low-income individuals up to 138 FPL through federal-state match	Match that started at 100 percent in 2014 and scales down to a 90 percent match in 2020; same for each state	Cover certain health benefits; cap cost-sharing	Mandatory spending means federal funding rises as enrollment rises, but federal gov't does not increase share during downturns
Supplemental Nutrition Assistance Program (SNAP)	Food assistance for low-income individuals through $63.8 billion federal funding with specific federal guidelines eligibility[37]	No match or MOE; federal government pays 100 percent of the benefit costs; states pay about half of administrative costs to run the program	Provide benefits to people (1) earning under federally-set maximums for income (130 FPL) and assets or (2) meeting categorical eligibility, often with state variation in qualification	Mandatory spending means federal funding responds automatically as the number of individuals qualifying changes
Unemployment Insurance[38] **(UI)**	Partial wage replacement for unemployed workers through federal and state employer tax	Federal tax funds for program administration, half of extended benefits, and loans to insolvent funds; states fund the rest of the benefits	States have wide discretion to determine eligibility, generosity of benefit, and length of qualification; some federal requirements, for example, recipients must be actively searching for work[39]	Federal and state governments also share the cost equally of Extended Benefits during downturns, federal government historically appropriates emergency extensions during deep recessions[40]
Temporary Assistance for Needy Families (TANF)	Federal government provides flat $16.5 billion block grant to meet broad goals of providing assistance to needy families, promoting work, reducing out of wedlock pregnancies, and encouraging two-parent families	Allocated based on historic spending under AFDC (pre-1996 welfare), and states must continue to spend 80 percent of historic spending	States have discretion to fund programs that meet one of the four purposes, with some federal some restrictions: work requirements, limitations on immigrant eligibility, and time limitations[41]	Flat mandatory spending
Special Supplemental Income Support for Women, Infants, and Children (WIC)	Funding sent to states to allocate for supplemental nutrition-rich foods, nutrition education, and referrals to services for low-income women, infants, and young children under 185 percent of the federal poverty level or meeting other categorical eligibility[42]	State allotments based on participant numbers, state size, salary levels, and number of eligible persons, and prior year funding levels	Programmatic guidelines dictated by federal rules, including eligibility and usage of funds[43]	Annual discretionary appropriations used to fall short of eligibility, but has been fully funded each year since 1997[44]
Workforce Investment and Opportunity Act (WIOA)	Formula grant funds for workforce training, adult education, and employment services	$10 billion program, $2.8 billion to states for training programs funded based generally on civilian labor force percentage; some MOE matching funds required	Specific programmatic uses for funding, for e.g.Title I requires state and local workforce development board infrastructure	Annual discretionary appropriations; real funding levels have fallen over time

Recommendation 2. Choose a Variable Match Rate Rather Than a Flat Match Rate

A number of programs from other sectors craft their state spending requirements in response to disparate on-the-ground challenges and provide useful models for higher education finance.

Lessons Learned from Other Programs and Sectors

A federal appropriation that matches state appropriations dollar-for-dollar will inevitably disadvantage states with less wealth and weaker political will to fund education. A formula match that instead takes into account a state's wealth, the wealth of potential and current students, and state size will help adjust for at least some of those inequities—a strategy employed to varying degrees by a number of federal programs, including Medicaid, CHIP, ESSA, and WIC, as well as that proposed by researchers from the Center for American Progress in their "Beyond Tuition" proposal.[45]

But that federal–state match should also respond quickly—and automatically—to changes in economic conditions. A matching formula such as Medicaid's, for example, has no component to adjust for recessions, and instead is simply based on historical income data. This means that state spending automatically increases when enrollment rises in response to economic downturns, just as state-level revenue tends to decline.[46] This poses challenges to states, which generally must balance their budgets.[47] The federal government is better able to shoulder those higher costs during economic downturns, and thus experts have long argued for a "counter-cyclical" matching formula in which the federal share increases during state-level and national-level recessions.[48]

The federal government already plays this counter-cyclical role in the UI program, but in part requires congressional action for sustained emergency extensions. This requirement created a prolonged political fight about how long to extend those benefits during the Great Recession,[49] highlighting the need for a truly automatic federal response during economic downturns.

Application in Higher Education

Because a core federal goal in higher education finance should be reducing unacceptable inequities across and within states, a federal–state match should avoid recreating those differences when allocating dollars across states, or putting match requirements on states that may make them shy away from signing up for commitments that could trigger the kind of recession-era challenges they face in the Medicaid program. Some of this can be done by crafting a matching rate that takes into account a state's economic circumstances and that triggers fast, automatic increases in federal spending during economic downturns.

Recommendation 3. Set a High Match Rate for the Federal Government Share of the Cost

Existing proposals for an increased affordability investment set the federal match—the percentage of the cost of the program shouldered by the federal government—at anywhere from 20 percent to 75 percent, asking states to cover the balance.[50] The experience in other sectors calls for setting an even higher federal match.

Lessons Learned from Other Programs and Sectors

The health care sector provides the most relevant record to predict how states might respond to an offer from the federal government to cover a share of costs for a major state priority, all the while still requiring additional state spending. The traditional Medicaid program requires a similar match to those proposed by existing debt-free or free college bills—and for a far greater aggregate investment than has been proposed in the higher education context—but the program's current size is a result of a series of decisions over many decades, and so it did not require a one-time choice at this scale.[51] The more recent Medicaid expansion, in contrast, with its high match rate of 90 percent, was projected to cost states a total of $7.6 billion per year,[52] and continues to face significant opposition: seventeen states still have not expanded. Much of that is political opposition, but budget concerns can serve as a useful mask for political motivations. As such, a federal affordability initiative should to work to avoid that convenient excuse. While state political

decisions can be hard to predict, the federal match should be high enough to limit the likelihood of sustained inequities of states opting out.[53]

Application in Higher Education

Most free or debt-free proposals would require a significant change in the level of state investment in higher education: proposals setting a federal match rate at 60–70 percent could requireas much as of $20 billion in aggregate state spending per year (though not all of it new spending). Setting the match rate higher would further limit the possibility that states would opt out (see Recommendation 5, below, which specifically sets a federal match of 80–95 percent, depending on the program structure).

Recommendation 4. Attach the Level of Funding to Affordability Benchmarks that Include Tuition and Non-Tuition Costs

While some college affordability proposals put forward a simple match for new state spending on education, most federal–state partnership proposals require states to provide students with certain affordability guarantees in exchange for the federal funds. The preference for this approach follows the state trend in free/debt-free college financial aid programs, as well as in programs in other sectors that design funding with similar affordability targets.

Lessons Learned from Other Sectors and Programs

The experiences at the state level of free college and other financial aid programs provide useful lessons. While research on many of the overall effects of state free college plans is in early stages, there are a few takeaways.

First, creating understandable affordability benchmarks based on an evidence-driven assessment of costs and need requires policymakers to engage in a more robust, transparent debate and analysis behind the level of funding provided. These programs have also given state legislators a clear, easy-to-understand target for funding, providing the public a clear picture of the benefit guaranteed to them through which to hold elected officials accountable.[54] Clear affordability benchmarks also provide a message to students about what help is available, making it more likely that students will enroll who otherwise would not attend college.[55] States and localities with well-publicized free college programs have spurred measurable college enrollment increases, even when the monetary benefit reaches only a small percentage of students or inequitably distributed.[56]

Other sectors also provide lessons. For example, in creating TANF, Congress based block grant allotment on states' historical funding of cash assistance levels in the Aid to Families with Dependent Children (AFDC) program, rather than alloting dollars based on any external affordability or assistance guarantee.[57] This approach baked in any historical inequities, and it means that today's TANF allotments do not account for changes in the demographics of the state over time, or an increased need to spend on families in poverty.

Programs connected to specific, measurable benefits appear more likely to sustain their purchasing power over time.[58] In the past year, this structure has further proven its resilience through Affordable Care Act tax subsidies, which limit insurance costs to individuals to a percentage of income for those below certain income levels: even as the Trump administration has taken multiple steps to disrupt the insurance market for health insurance, because tax subsidies are tied the cost of the product, subsidy-eligible consumers have been spared much of the marketplace disruption to date.[59]

Application in Higher Education

A federal–state partnership should peg benefits to the total cost of college attendance in order to address the range of costs faced by low- and middle-income students. In doing so, it should set a clear affordability target based on the income of the recipient and a reasonable portion of the cost of college that a family would have to pay. Doing so would send a clear message to students and families, and would hold policy-makers accountable to that guarantee. Creating affordability targets also helps standardize costs across states: proposals that merely match state reinvestments in overall higher education spending, while likely an improvement

on today's financing, would not ensure that states reach or retain any baseline standard of affordability.[60]

Pegging the match to a standardized, average price, as proposed at the state level in TCF's report "Expanding Opportunity, Reducing Debt,"[61] and by CAP's "Beyond Tuition" proposal, creates an additional incentive to control costs and thus the price faced by students. States would receive an allotment necessary to cover a percentage of tuition and the cost of attendance, and one that reflects a reasonable inflationary growth rate. They would be responsible for providing students with the affordability guarantee and thus be incented to limit cost inflation. Doing so would require standardizing measurements of cost of attendance.[62]

Recommendation 5. Let States Buy In at Different Levels

The variance in existing state programs and the experiences in other sectors suggest it may be valuable to give states a broader menu of options rather than a take it or leave it approach.

Lessons Learned from Other Programs and Sectors

Several non-education programs allow states to meet a baseline threshold and then "buy up" above that threshold. For example, while the federal government requires all states to cover certain mandatory benefits in the Medicaid program, it gives states the option of covering additional non-mandatory benefits.[63] Similarly, the program requires that states cover certain individuals up to required income levels, but allows states to beyond those requirements.[64]

State-level attachment to existing aid programs also provides important context. In Tennessee, state leaders have invested immense effort into the high-profile Tennessee Promise, a last-dollar free community college program, and showed a willingness to expand upon the concept through its adult-focused Tennessee Reconnect program passed three years later.[65] Assuming that momentum stays, the state may be more interested in expanding on the program than crafting an entirely new structure. In Louisiana, legislators have a deep commitment to the TOPS free tuition guarantee, and even those legislators loathe to raise taxes consistently do so if it means fully funding their program.[66] The existing expansive free tuition obligations may make them unlikely to take on a full debt-free pledge, even with a high match from the federal government, but it may leverage the offered match to make the existing program more equitable.[67]

Application in Higher Education

Bringing states up to a baseline standard of affordability that takes into account both tuition and non-tuition costs,[68] but gives them structured choices, makes it more likely that reticent states would participate. It also allows states to build on short-term capabilities to meet affordability targets, and to build on momentum and improve existing "free college" or other aid programs that may otherwise be politically popular. At the same time, the menu gives states closer to making a full debt-free investment, such as California,[69] the financial means to close the gap (while requiring the otherwise wealthier state pays its fair to get there).

Choices could be offered in the following general structure (with reasonable phase-outs above each income cap; a choice to connect the cap to set federal poverty levels, or state median income percentages to cost of living variations; and the assumption that students may work up to ten hours a week):

TIER 1: Free community college

1. States with existing free community college programs take steps to convert their programs to a universal, first-dollar program; others create a new program (similar to America's College Promise).

2. The federal government provides an average of 90 percent of the dollars needed to cover the national average community college fees for community college students (matches will vary depending on state wealth). Annual increases would be pegged to inflation to encourage cost containment.

TIER 2: Free tuition under $70,000 household income, debt-free guarantee for middle class

1. States provides a guarantee of two affordability benchmarks: free tuition for families with household income under $70,000, and debt-free options needed for families up to $100,000 in income.

2. The federal government provides an average of 90 percent of the dollars needed to cover the national average tuition and cost of attendance for students meeting those qualifications (matches will vary depending on state wealth). Annual increases would be pegged to inflation to encourage cost containment.

TIER 3: Free tuition under $90,000 household income, debt-free guarantee option for all

1. States provide free tuition below $90,000, and debt-free options for all in-state students.

2. The federal government provides an average of a 80 percent of the dollars needed to cover the national average cost of tuition and cost of attendance for students meeting those qualifications (matches will vary depending on state wealth). Annual increases are pegged to inflation to encourage cost containment.

A tiered system would allow states to choose an investment level and encourage positive competition with other states in their region. Connecting to two interconnected benchmarks—capped free tuition and no debt—provides a clear message to students and to the public, while still targeting the benefit to tackle the largest affordability gaps. It also allows states to decide on the scale of their investment decisions that reflect the economic needs of their state while still providing more equitable baseline funding.[70]

Proponents of state-based free college programs point to the importance of buy-in from middle-class and wealthy families, but when free college sends benefits to those families *first*, it may be likely that the program will be slow to move down the income scale.[71] Structuring the program as a building block moving from the bottom up, toward a more universal benefit, will trigger interest across the income spectrum, encouraging states to buy up the tiers over time, while sending dollars first to families who have a greater need for support.

Recommendation 6. Fund and Incorporate Quality- and Equity-Focused Requirements

Congress should provide states with guideposts for ensuring low-income students are well-served by any new affordability program.[72]

Lessons Learned from Other Programs and Sectors

Even with affordability targets and clear eligibility standards, variance in operational implementation at the state level can have a huge impact on programmatic effectiveness—specifically, on who participates in the program and who is eligible beyond baseline income requirements. For example, SNAP participation rates (those eligible in a state versus those who sign-up) varies widely, even though the federal government sets most of the eligibility standards. In Wyoming, just half of eligible individuals participated in the program; in Oregon, almost all did.[73] Researchers attribute this variation in part because of differences in both the quality and quantity of state outreach and the ease of enrollment and participation for state residents.[74]

In the Medicaid program, state flexibility has had the downside of allowing some states to require costs or include eligibility standards that have harmed some of the neediest potential beneficiaries, such as high co-payments and other costs and modified benefit structures. Some states are now pursuing work requirements as a condition of participation.[75] Without core qualify guideposts, those most in need may be poorly served—or intentionally or unintentionally excluded from programs.

Application in Higher Education

These experiences illuminate the need for thoughtful equity-focused requirements that build in incentives and guidelines to ensure states serve underrepresented students well—and do not have any unintended incentives to avoid enrolling or serving low-income students in order to save money. Moreover, the federal–state match described earlier will cover tuition and costs and assumes that states will continue to pick up the tab for the balance of the total cost thats that are required to educate each student. But researchers following the free college movement have cautioned that an investment in aid that increases enrollment, with no related investment in operating support to cover the full cost of educating those new students, would result in an increased competition in available seats and potentially displace students already underrepresented in colleges.[76] Quality and equity-focused standards could include:

+ a requirement to maintain or increase Pell enrollment;

+ incentives to encourage more equitable operational spending on minority-serving institutions and community colleges vis-a-vis four-year flagships;

+ reporting requirements on access and success to be disaggregated by race/ethnicity and income, such as the attainment reports proposed in the Debt-free College Act;

+ incentives for schools to use federal funding for student services that support equitable access and completion; and

+ funding that accounts for increased costs borne by institutions when they see increased enrollment due to new affordability measures; future research will provide a guidepost for determining the scale of increased operational costs created by higher enrollment of debt-free or free college programs.

Conclusion

Today, millions of students in low- and moderate-income families face the choice of forgoing a college education or taking on significant debt in order to attend college. States have traditionally sat in the driver's seat of higher education finance, but the evolving challenges and growing national imperative to provide an affordable pathway to a college degree means that Congress can and should partner with states to do more.

Author

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Notes

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6 "SHEF Interactive Data 2017," State Higher Education Executive Officers Association, available at Tableau Public, https://public.tableau.com/profile/sheeo1303#!/vizhome/SHEFInteractiveData2017/About?publish=yes. Actual tuition doubled at two-year institutions and almost tripled at four-year schools. See also "Tuition and Fees and Room and Board over Time, 2017–2018" College Board, 2018, https://trends.collegeboard.org/college-pricing/figures-tables/tuition-fees-room-board-over-time. While state grant aid increased somewhat, the percentage of state-based financial aid going to non-need-based programs has doubled. The share going in 1990 was 12 percent; in 2015 it was 24 percent. Author's calculations based on NASGAPP survey data. Recent research shows that the the pass-through rate of state budget cuts to increased tuition has increased in the past two decades to about 32 percent. See Douglas A. Webber, "State divestment and tuition at public institutions," *Economics of Education Review*, Volume 60, October, 2017, 1–4, https://www.sciencedirect.com/science/article/abs/pii/S0272775717303618.
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