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THE COST OF NON-COMPLETION: IMPROVING STUDENT OUTCOMES IN HIGHER EDUCATION

HEARING

BEFORE THE

SUBCOMMITTEE ON HIGHER EDUCATION AND WORKFORCE INVESTMENT

COMMITTEE ON EDUCATION AND LABOR U.S. HOUSE OF REPRESENTATIVES

ONE HUNDRED SIXTEENTH CONGRESS

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THE COST OF NON-COMPLETION: IMPROVING STUDENT OUTCOMES IN HIGHER EDUCATION

Thursday, May 9, 2019
House of Representatives,
Committee on Education and Labor,
Subcommittee on Higher Education and Workforce Investment,
Washington, DC.

The subcommittee met, pursuant to notice, at 10:17 a.m., in room 2175, Rayburn House Office Building. Hon. Susan A. Davis [chairwoman of the subcommittee] presiding.

Present: Representatives Davis, Takano, Jayapal, Harder, Levin, Trone, Lee, Castro, Sablan, Bonamici, Adams, Norcross, Smucker, Guthrie, Grothman, Stefanik, Banks, Walker, Comer, Cline, Watkins, Meuser, and Timmons.

Also present: Representatives Scott, Foxx, Cohen, and Wild.

Staff present: Tylease Alli, Chief Clerk; Katie Berger, Professional Staff; Nekea Brown, Deputy Clerk; Christian Haines, General Counsel Education; Stephanie Lalle, Deputy Communications Director; Andre Lindsay, Staff Assistant; Richard Miller, Director of Labor Policy; Max Moore, Office Aid; Jacque Mosely, Director of Education Policy; Katherine Valle, Senior Education Policy Advisor; Banyon Vassar, Deputy Director of Information Technology; Claire Viall, Professional Staff; Rachel West, Senior Economic Policy Advisor; Courtney Butcher, Minority Director of Coalitions; Bridget Handy, Minority Communications Assistant; Amy Raaf Jones, Minority Director of Education and Human Resources Policy; Hannah Matesic, Minority Director of Operations; Kelley McNabb, Minority Communications Director; Brandon Renz, Minority Staff Director; Alex Ricci, Minority Professional Staff; Mandy Schaumburg, Minority Chief Counsel and Deputy Director of Education Policy; and Heather Wadyka, Minority Operations Assistant.

Chairwoman DAVIS. So welcome once again to the Subcommittee of Higher Education and Workforce Investment.

I note that a quorum is present and I also want to ask unanimous consent that Ms. Wild of Pennsylvania be allowed to sit in with us today with the understanding that she will be able to ask questions after all members of the subcommittee have asked their questions. And without objection, so ordered.

The committee is meeting today in a legislative hearing to hear testimony on the cost of non-completion, improving student outcomes in higher education.

Pursuant to committee rule 7c, opening statements are limited to the chair and the ranking member and this allows us to hear from our witnesses sooner and provides all members with adequate time to ask questions. I recognize myself now for the purpose of making an opening statement.

Today, we will examine the importance of improving student outcomes in higher education. As this committee continues its work to expand college access, we must also ensure that today's students have the support they need to complete college and enjoy the life changing benefits of a college degree. This is really a matter of National importance.

The students enrolling in college today, students who are increasingly diverse, who have fewer financial resources, who are juggling work and family obligations, these students, our students, are the future of our economy. Research unequivocally shows that—compared to high school graduates, college graduates are more financially stable, enjoy healthier lives, and are better able to pass on their success to future generations.

The benefits of obtaining a college degree go far beyond individual gains. When more students earn degrees, we all benefit. And I know you all agree with that.

Increased degree attainment contributes to the economic health of our towns, our cities, and States and it reduces reliance on public safety net programs. It helps make our communities healthier and reduces rates of incarceration.

Simply put, investments in quality higher education will pay for themselves. In fact, researchers have found that for every dollar a State invests in higher education, it receives up to $4.50 in return. The lasting, undeniable benefits of a college degree illustrate our responsibility as a Nation to ensure that students have an opportunity to enroll in and graduate from college.

However, the data shows us that there is a lot of work to do. Roughly only 6 out of every 10 students graduate with a degree and the odds of graduating are worse if you are a student of color or a low income student. Today, white students complete college degrees at one and a half times the rate of black students. Similarly, graduation rate gaps disadvantage low income families, with Pell Grant recipients 18 percentage points less likely to graduate than non-Pell recipients.

These gaps do not reflect a lack of effort or desire on the part of students. They reflect the numerous barriers underserved students face throughout their educational careers. These challenges begin in K12 education where systemic inequities leave too many students unprepared for college coursework and they are compounded by the challenges facing America's increasingly nontraditional student body.

So today, more than one in three students enrolls part-time. One in every two students holds down a job while in college. A quarter of students care for children of their own. And more than 40 percent of students live in poverty.

To reach graduation, these students need not only academic supports, but also wrap-around services like counseling, like child care support, and assistance with food and housing so they can focus on studies without sacrificing necessities. Congress has a responsibility to ensure that today's college students have the support they need to make it to graduation day. Otherwise, we will continue to leave far too many students without a degree, struggling with student loans that they can't repay.

And in many cases, this burden and the emotional toll of not having completed college can set students further back than when they enrolled.

We cannot sit idly while every day, students across the country are forced to choose between their degree, their income, their children, and their health. Rather than splitting hairs about a 1 or a 2 percent increase in funding levels, we should take bold steps to invest in students, feeling secure in the knowledge that our investment will pay off as we see more Americans earning college degrees, filling high-demand jobs, and giving back to their communities.

Education, we know, has a transformative power and an unparalleled impact on intergenerational mobility, especially for those who rely on Federal financial aid and federally funded student support programs.

We must invest in higher education so that all students who begin college, no matter their race, their income, their background, or circumstance, can complete a degree that leads to a rewarding career.

I want to thank the witnesses for being with us today for this important discussion. And I now yield to the Ranking Member, Mr. Smucker, for his opening statement.

[The statement of Chairwoman Davis follows:]

Prepared Statement of Hon. Susan A. Davis, Chairwoman, Subcommittee on Higher Education and Workforce Investment

Today, we will examine the importance of improving student outcomes in higher education.

As this Committee continues its work to expand college access, we must also ensure that today's students have the support they need to complete college and enjoy the life changing benefits of a college degree.

This is really a matter of national importance. The students enrolling in college today—students who are increasingly diverse, who have fewer financial resources, who are juggling work and family obligations—these students are the future of our economy.

Research unequivocally shows that—compared to high school graduates—college graduates are more financially stable, enjoy healthier lives, and are better able to pass on their success to future generations.

The benefits of attaining a college degree go far beyond individual gains. When more students earn degrees, we all benefit. And I know you all agree with that.

Increased degree attainment contributes to the economic health of our towns, cities, and States. It reduces reliance on public safety net programs. It helps make our communities healthier and reduces rates of incarceration.

Simply put, investments in quality higher education will pay for themselves. In fact, researchers have found that for every $1 a State invests in higher education, it receives up to $4.50 in return.

The lasting, undeniable benefits of a college degree illustrate our responsibility, as a Nation, to ensure that students have an opportunity to enroll in and graduate from college. However, the data show us that there is a lot of work to be done.

Roughly only six out of every 10 students graduate with a degree. And the odds of graduating are worse if you are a student of color or a low-income student.

Today, white students complete college degrees at one-and-a-half times the rate of Black students. Similarly, graduation rate gaps disadvantage low-income families, with Pell Grant recipients 18 percentage points less likely to graduate than non-Pell recipients.

These gaps do not reflect a lack of effort or desire on the part of students. They reflect the numerous barriers underserved students face throughout their educational careers.

These challenges begin in K–12 education where systemic inequities leave too many students underprepared for college coursework, and they are compounded by the challenges facing America's increasingly "non-traditional" student body.

Today, more than one-in-three students enrolls part-time. One in every two students holds down a job while in college. A quarter of students care for children of their own. And more than 40 percent of students live in poverty.

To reach graduation, these students need not only academic supports, but also wrap-around services—like counseling, child care support, and assistance with food and housing—so they can focus on studies without sacrificing necessities.

Congress has a responsibility to ensure that today's college students have the support they need to make it to graduation day. Otherwise, we will continue to leave far too many students without a degree, struggling with student loans they can't repay. In many cases, this burden and the emotional toll of not having completed college can set students further back than when they enrolled.

We cannot sit idly while, every day, students across the country are forced to choose between their degree, their income, their children, and their health.

Rather than splitting hairs about a one or 2 percent increase in funding levels, we should take bold steps to invest in students, feeling secure in the knowledge that our investment will pay off as we see more Americans earning college degrees, filling high-demand jobs, and giving back to their communities.

Education, we know, has a transformative power and an unparalleled impact on intergenerational mobility, especially for those who rely on Federal financial aid and federally funded student support programs. We must invest in higher education, so that all students who begin college—no matter their race, income, background, or circumstance—can complete a degree that leads to a rewarding career.

I want to thank the witnesses for being with us today for this important discussion.

I now yield to the Ranking Member, Mr. Smucker, for his opening statement.

Mr. SMUCKER. Thank you, Madame Chair, for yielding. It is graduation season and we—there is a lot to celebrate as we talk about higher education as well. Across the country, millions of students are celebrating themselves after years of hard work that they've dedicated to earning their degree so finally they have no more of those late-nighters, maybe even all-nighters in the library, studying those flash cards of the periodic table or experiencing that dorm room food. These students are on to bigger and better things.

This is a reality for some including I'm happy to say my oldest daughter, Paige, who will be walking next week in celebration of her graduation. Their achievement is cause for celebration.

But going unseen are the millions of men and women who won't be graduating this month because they were unable to complete their degree. Part of the legacy of the Higher Education Act was making college accessible to more Americans. This objective on the whole was very successful.

Between 1995 and 2005 university enrollment increased by 23 percent followed by another 14 percent increase over the following decade. By 2015, approximately 20 million students were enrolled in post-secondary education.

Enrolling in college, it is a personal and even emotional decision, you know, and for many students they may be the first in their family to pursue a post-secondary degree. Some may never have thought that college would be an option for them. By enrolling,

they are taking a step in faith toward a better life and toward a better future.

Just 58 percent of enrollees graduate in 6 years. That is not 4 years, that is 6 years. Only 58 percent in 6 years. And myself being a non-traditional student, if you factor in non-traditional students, those numbers can look even worse. Those numbers aren't, they are not okay.

We cannot afford to be complacent about the fact that 42 percent of American students are unable to complete their education within 6 years. Because this means that many of these students are exiting programs with significant student loan debt to their name and without the value of that degree hurting their ability to provide for themselves and for their families.

A recent study by the Wall Street Journal found that when factoring in outstanding student loan debt, students who drop out before attending a degree have worse financial outcomes than those who never pursue post-secondary education in the first place.

There has always been a degree of risk involved in pursuing a college education, but student loan debt has upped the stakes to devastating levels for far too many students. Easy access to tax payer funded student loans has driven up post-secondary tuition and fees so that today aggregate student loan debt stands at a staggering 1.5 trillion and the number keeps growing.

The absence of downward pressure on rising costs paired with the fact that post-secondary institutions do not share in the risk of student's non completion has woefully harmed student's chances at future success. Whether a student sticks with the program or not, institutions continue to receive tax dollars uninterrupted. That needs to change. Institutions should and must have a greater stake in their student's success and a reason to help spur them on to the finish line.

Post-secondary education is a vital pathway to good paying jobs and career success and we must work to ensure that this pathway remains available and viable to students of all ages and socio-economic backgrounds. But getting these students to the starting line is not enough. We must encourage them to complete a program and earn that credential or degree.

Across the country we have more than 7 million unfilled jobs and employers desperately need workers with the right skills and credentials to participate in the work force and to drive our economy forward. Now more than ever we need solutions that align post-secondary education with in demand jobs and give students in school a reason to finish their program. Thank you, I yield back.

[The statement of Mr. Smucker follows:]

Prepared Statement of Hon. Lloyd Smucker, Ranking Member, Subcommittee on Higher Education and Workforce Investment

Thank you for yielding.

It's graduation season. Across the country, millions of students are celebrating the years of hard work they dedicated to earning their degree. Finally, no more late nights in the library, flash cards of the periodic table, or dorm room ramen. These students are on to bigger and better things. This is the reality for some, including my oldest daughter Paige, who graduates next week. Their achievement is cause for celebration. But going unseen are the millions of men and women who won't be graduating this month because they were unable to complete their degree.

Part of the legacy of the Higher Education Act was making college accessible to more Americans. This objective was, on the whole, very successful. Between 1995 and 2005, university enrollment increased by 23 percent, followed by another 14 percent increase over the following decade. By 2015, approximately 20 million students were enrolled in postsecondary education. Enrolling in college is a deeply personal and emotional decision. For many students, they may be the first in their family to pursue a postsecondary degree. Some may never have thought college would be an option for them. By enrolling, they are taking a step in faith toward a better life and a better future.

Just 58 percent of enrollees graduate in 6 years. Not 4 years 6 years. This percentage measures full-time students, and as someone who was a non-traditional student, I know the outcomes can look far worse. These numbers are not okay. We cannot afford to be complacent about that fact that 42 percent of American students are unable to complete their education within 6 years. Because this means that many of these students are exiting programs with significant student loan debt to their name, and without the value of the degree—hurting their ability to provide for themselves or their families.

A recent study by the Wall Street Journal found that when factoring in outstanding student loan debt, students who drop out before attaining a degree have worse financial outcomes than those who never pursue postsecondary education in the first place. There has always been a degree of risk involved in pursuing a college education, but student loan debt has upped the stakes to devastating levels for too many students.

Easy access to taxpayer-funded student loans has driven up postsecondary tuition and fees so that today, aggregate student loan debt stands at a staggering $1.5 trillion, and the number keeps growing. The absence of downward pressure on rising costs paired with the fact that postsecondary institutions do not share in the risk of students' noncompletion has woefully harmed students' chances at future success. Whether a student sticks with the program or not, institutions continue to receive tax dollars uninterrupted. That needs to change. Institutions must have a greater stake in their students' success and a reason to spur them on to the finish line. Postsecondary education is a vital pathway to good-paying jobs and career success, and we must work to ensure this pathway remains available to students of all ages and socioeconomic backgrounds. But getting these students to the starting line is not enough; we must encourage them to complete a program and earn a credential.

Across the country, we have more than 7 million unfilled jobs, and employers desperately need workers with the right skills and credentials to participate in the work force and drive our economy forward. Now more than ever, we need solutions that align postsecondary education with in-demand jobs and give students in school a reason to finish their program.

I yield back.

Chairwoman DAVIS. Thank you. Without objection, all other members who wish to insert written statements into the record may do so by submitting them to the committee clerk electronically in Microsoft Word format by 5 on May 22.

And it's now my pleasure to introduce our witnesses. Dr. Susan Dynarski is a Professor of Public Policy Education and Economics at the University of Michigan and a faculty research associate at the National Bureau of Economic Research. Dr. Dynarski's research focuses on understanding and reducing inequality in education.

Dr. Dynarski earned an AB in social studies from Harvard, a Masters of public policy from Harvard and a PhD in economics from MIT. Thank you for being with us.

I am pleased to recognize my colleague, Representative Steve Cohen to briefly introduce Dr. Rudd, his constituent who is appearing before us as a witness today.

Mr. COHEN. Thank you, Chair Davis and Chair Scott for giving me the opportunity to introduce a distinguished resident of the city of Memphis.

Dr. David Rudd is celebrating his 5th year as President of the University of Memphis this month. He came to the University of Memphis after attending and graduating under graduate of Princeton University and then he went to the University of Texas Austin where he showed great promise and made the most important decision of his life when he met and married Loretta Rudd who has accompanied him to the University of Memphis and she is a faculty member as well.

Dr. Rudd was at the University of Utah before he came to Memphis and was a professor there in psychology. He has got a distinguished career as a psychologist. He has done much with veterans and trying to see that they get opportunities to get education. He has been a valuable resource to the—to our city and he was wise to send his son Nicholas to my alma mater, Vanderbilt, and he is just a phenomenal Memphian and I'm sure you will learn much from his testimony. Welcome and thank you.

Chairwoman DAVIS. Thank you, Mr. Cohen. Dr. Pam Eddinger has been president of Bunker Hill Community College, the largest of 15 community colleges in Massachusetts since 2013. Dr. Eddinger has served the community college movement for three decades in Massachusetts and in California including 10 years as a college president.

Dr. Eddinger earned a bachelor's degree in English from Bernard College and her masters in doctorate in Japanese literature from Columbia University. Welcome.

Dr. Kyle Ethelbah is director of Federal TRIO programs at the University of Utah where he oversees student support services and Upward Bound programs. Dr. Ethelbah has 22 years of professional higher education experience including admissions, financial aid, academic advising and roles, and Federal TRIO programs.

Mr. Ethelbah received a bachelor's degree in cultural and linguistic anthropology from the University of Arizona and a master's degree in public health from the University of Nevada, Las Vegas. Welcome as well.

We appreciate all of you for being here and look forward to your testimony. I wanted to remind the witnesses that we have read your written statements and they will appear in full in the hearing record.

Pursuant to committee rule 7d and committee practice, each of you is asked to limit your oral presentation to a 5-minute summary of your written statement. I wanted to also remind you that pursuant to Title 18 of the U.S. Code, section 1001, it is illegal to knowingly and willfully falsify any statement, representation, writing, document or material fact presented to Congress or otherwise conceal or cover up a material fact.

Before you begin your testimony, please remember to press the button on the microphone in front of you so that it will turn on and the members can hear you. As you being to speak, the light in front of you will turn green and after 4 minutes, the light will turn yellow to signal that you have 1 remaining minute.

When the light turns red, your 5 minutes have expired and we ask that you please wrap up. We will let the entire panel make their presentations before we move to member questions and when

answering a question please remember to once again turn your microphone on.

I will first recognize now Dr. Dynarski for your remarks and then we will go all the way through. Thank you.

STATEMENT OF SUSAN DYNARSKI, PROFESSOR, UNIVERSITY OF MICHIGAN

Ms. DYNARSKI. Chairwoman Davis, Ranking Member Smucker and members of the subcommittee, thank you for the opportunity to testify today. A college degree is one of the best investments a person can make. My dad was a high school dropout. I'm a college professor. I have seen firsthand the power of education to change people's lives.

A bachelor's degree pays for itself several times over in the form of higher income, lower unemployment, and increased economic security. College graduates with a BA earn 80 percent more than those with just a high school degree. Within 10 years of college graduation, the typical BA recipient will have recouped the cost of attending college. Those who attend college without graduating see much smaller benefits. Especially for men, the earnings of non-completers more closely resemble those of high school graduates than of college graduates.

Rising student debt has shifted financial risk onto students and makes graduation even more important. Those who earn a BA rarely default on their loans. Most defaults are by non-completers.

Now while college completion has—college attendance has risen steadily, degree attainment has stagnated. That's because half of college students drop out without earning a degree. As a result, only about 30 percent of adults have a BA. For those from the lowest income families its 10 percent. For black adults it's 22 percent and for Hispanic adults it's 15 percent.

Now most people start college intending to earn a degree. Most do not succeed. The Department of Education projects a sharp increase in the number of college students who are black or Hispanic while the number of white students will barely budge. Unless we increase completion rates for disadvantaged, black, and Latino students, we are looking at a sharp decrease in the education of our population.

Now completion rates vary dramatically by sector. The odds of graduating if you start out at a nonprofit 4 year college are 76 percent. At a public 4 year college, 65 percent. At a community college, 37 percent and at a for profit school, 35 percent.

At hundreds of schools only 1 out of 5 students will graduate. At 300 colleges, students are more likely to default on their student loans than they are to get a degree. The very low completion rates at for profits are especially troubling. Students attending for profits take on much higher debt and they're far more likely to default on their loans. That's because evidence shows that students don't get an earnings boost from attending a for profit college.

Now why do students drop out? Students with weaker academic preparation are more likely to drop out unsurprisingly but even well prepared students drop out of college. For example, a high per-

forming student from a low income family is no more likely to graduate college than a mediocre student from a high income family.

Part of this is financial insecurity. Students need to know that their college costs are covered in order to focus on their studies. Our complicated, bureaucratic financial aid system often fails them.

Even more importantly, school quality matters. Better schools produce better outcomes. This is obvious when we are talking about K12 education which is free for students. Since it is free we focus our policy discussions on how to make that free education a good education.

For college we are rightly concerned about affordability and we talk about it quite a bit but we can't stop there. An affordable school is worthless or even harmful if it doesn't provide a quality education.

Evidence shows that resources matter for college completion especially for disadvantaged students yet those with the greatest needs attend the schools with the fewest resources.

In elementary and secondary education, we steer additional money and support toward students with the greatest need. Federal money sends—Federal funding sends money to schools who teach English language learners, those with learning disabilities, and the economically disadvantaged.

In college, the equation is flipped. Schools that enroll students with the greatest needs get the fewest resources. At private universities, per pupil instructional spending is about $45,000 a year. At community colleges, 10,000.

Now we have got strong evidence about what works in increasing completion and unsurprisingly it costs something. At the city university of New York the ASAP program more than doubled the graduation rate of community college students. Similar program in Ohio, similar success.

These programs now serve 10's of thousands of students. They cost a few thousand dollars per student per year which still leaves community colleges spending far less than 4 year colleges.

Stable funding is critical for schools if they are to succeed but when States face a budget crunch it's typically the public colleges that get cut first. Spending on public colleges took a very hard hit during the recession. The result was decreased resources, higher tuition prices and high dropout rates.

Facing underfunded and overflowing public colleges, student's turned in large numbers to for profit colleges. They left those colleges with huge student debts and worthless credentials. This pattern is likely to repeat itself with the next recession unless we make a change.

We will see another spike in for profit enrollment, another spike in student loan default unless we consistently give our public colleges the resources they need to educate our students.

[The statement of Ms. Dynarski follows:]

Chairwoman Davis, Ranking Member Smucker, and Members of the Subcommittee, thank you for the opportunity to testify today.

A College Degree More Than Pays for Itself

A college degree is one of the best investments a person can make.

My dad was a high school dropout. I'm a college professor. I have seen firsthand the power of education to change lives.

A bachelor's degree pays for itself several times over, in the form of higher income, lower unemployment, and increased economic security.

- College graduates with a BA earn 80% more than those with just a high school degree
- Within ten years of college graduation, the typical BA recipient will have recouped the cost of attending college.

Completing College is Key

Those who attend college without graduating see much smaller benefits. Especially for men, the earnings of non-completers more closely resemble those of high school graduates than of college graduates.

Rising student debt has shifted financial risk onto students and makes graduation even more important. Those who earn a BA rarely default on their loans. Most defaults are by non-completers.

A College Completion Crisis

While college attendance has risen steadily, degree attainment has stagnated. That's because half of college students drop out without earning a degree.

As a result

- Only about 30% of young people earn a BA
- For those from the lowest-income families it's just 10%
- For Blacks it's 22% and for Hispanics 15%

Most people start college intending to earn a degree. Most do not succeed.

The US Department of Education projects a sharp increase in the number of college students who are Black or Hispanic, while the number of White students will barely budge. Unless we increase completion rates for disadvantaged, Black, and Latino students, we will see a sharp drop in the education of our population.

Completion Rates Vary Dramatically by Sector

Within six years of starting college

- 76% of those who enter a *non-profit, private four-year college* will earn a BA
- 65% of those who enter a *public, four-year college*
- 37% of those who enter a *community college*
- 35% of those who enter a *for-profit, four-year college*

At hundreds of schools only one out of five students will graduate.

At 300 colleges, students are more likely to default on their student loans than they are to earn a degree.

The very low completion rates at for-profit colleges are especially troubling.

- Students attending for-profit colleges take on much higher debt and are far more likely to default on their loans
- Students get no earnings boost from attending a for-profit college

Why Do Students Drop Out?

Students with weaker academic preparation are more likely to drop out, unsurprisingly.

But even well-prepared students drop out of college. For example, a high-performing student from a low-income family is no more likely to graduate from college than a mediocre student from a high-income family.

Part of this is financial insecurity. Students need to know their college costs are covered in order to focus on their studies. Our complicated, bureaucratic financial aid system often fails them.

School Resources Matter for College Completion

School quality matters. Better schools produce better outcomes.

This is obvious when we are talking about K12 education. Public schooling is free for elementary and secondary students. So, we focus our policy discussions on how to make that free education a good education.

For college, we are rightly concerned about affordability. But we can't stop there. An affordable school is worthless – or even harmful - if it doesn't provide a quality education.

Evidence shows that resources matter for college completion, especially for disadvantaged students. Yet those with the greatest needs attend the schools with the fewest resources.

Students with Greatest Need Go to Colleges with Fewest Resources

In elementary and secondary education, we steer additional money and support toward students with the greatest need. Federal funding steers money to schools who teach English language learners, those with learning disabilities, and the economically disadvantaged.

In college, the equation is flipped: schools that enroll students with the greatest need get the fewest resources.

Disadvantaged students are concentrated in community colleges and non-selective four-year colleges. High-income students are concentrated in elite universities.

Annual instructional spending:

- Private universities $45,000
- Public 4-year colleges $14,000
- Community colleges $10,000

Proven Programs

We have strong evidence about what works in increasing completion

- Programs that increase mentoring, advising, and academic supports boost graduation rates
    - At the City University of New York, the ASAP program more than doubled the graduation rate of community college students
    - A replication in Ohio has had similar success

- These programs now serve tens of thousands of students. They cost a few thousand dollars per student per year
    - This still leaves community colleges spending far less per student than four-year colleges and universities.

Stable Funding for Quality Schools

Stable funding is critical for schools, including colleges. But when states face a budget crunch, it's typically public colleges that get cut. States can't charge user fees to their prisoners or for K12 students, but they can for college students – so that's often the solution for balancing the budget. The result is higher tuition prices. Someone has to pay the bill.

Spending on public colleges took a very hard hit during the Great Recession.

- The result was decreased resources, higher tuition prices, and high dropout rates
- Facing underfunded and overflowing public colleges, students turned in large numbers to for-profit colleges.
    - They left these colleges with huge student debts and worthless credentials.

This pattern is likely to repeat itself with the next recession, unless we make change. We will see another spike in for-profit enrollment, dropout, and student loan default, unless we consistently give our public colleges the resources they need to educate our students.

Chairwoman DAVIS. Thank you very much. Dr. Rudd.

STATEMENT OF M. DAVID RUDD, PRESIDENT AND DISTINGUISHED UNIVERSITY PROFESSOR OF PSYCHOLOGY, THE UNIVERSITY OF MEMPHIS

Mr. RUDD. Chairwoman Davis, Ranking Member Smucker, members of the subcommittee, I want to thank you for the opportunity to talk with you today.

The challenges facing today's college students are well known with concerns about costs, student loan debt, and return on investment representing a recurring theme nationally.

The University of Memphis has an important role to play in addressing these issues and ensuring our students can access an affordable, high quality education that prepares them for success both in a career and in life.

Approximately half of our students are fully Pell eligible and roughly 44 percent are first generation students. In recent years we've worked diligently to limit or eliminate tuition increases while also implementing a range of innovative programs that remove barriers and increase retention.

Today I'll share a few examples of those initiatives that have been most successful for our university and most importantly for our students.

The majority of our students work significant hours outside of the classroom to pay for college costs and other expenses and these work hours take students away from their studies and affect time to graduation.

In 2016, the University of Memphis Foundation launched a private company called the UMRF Ventures. The single goal of this company was to create jobs that paid well enough so students could work fewer hours while also gaining meaningful work experience and allowing them to focus more specifically on school.

Ventures now operates three high performing call centers, a data analytics center, and an IT command center for some of the largest employers in Memphis including Fed Ex, St. Jude, International Paper, and others. Today it employs over 300 students with wages that range from $15 to $26 per hour. And we expect to hire more students in the very near future. Early data indicate the students who work for Ventures are uniformly staying on track for graduation primarily as a result of the ability to cap work hours and focus more intently on academic demands.

I would also like to share with you our Academic Coaching for Excellence program which provides psychosocial support and related time management and organization skills for students placed on academic warning. In the latest 2018 cohort, the retention rate for our ACE participants was 87.3 percent in sharp contrast to nonparticipants at 43.5 percent and almost equal to the general retention rate for the campus as a whole at 93 percent.

Recognizing our institution as a significant population of male African American students who have historically struggled with poor retention rates, we launched the Memphis Advantage Scholarship Program to provide targeted scholarship dollars in mentor support for those students. As a result, 6 year graduation rates

have more than doubled from 28.5 percent to 58.1 percent for those receiving support. And we have significant effort underway to expand the Memphis Advantage Program for the university as a whole.

Additionally, the University of Memphis recently opened an office of first generation students to provide consolidated and coordinated delivery of a range of mentorship for our students including leadership and support programs broadly for first generation students.

We have also established a finish line program that helps students who stopped out of the U of M with 90 or more hours complete their degree. The average cost for those students to complete is less than $2,000 and the average number of hours required to complete is actually less than 12. It is remarkable that students that may have been out for a decade are able to complete that quickly.

Our sustained focus on supporting our most vulnerable students demonstrates several things. First, addressing financial challenges containing costs are critical for student success. Second, the psychosocial support has remarkable impact on student's ability to excel academically. Third, the simple things make a big difference for retention and degree completion.

We have discovered that it's not just about academic capacity for our students, it's about support and that support takes form both in financial and psychosocial ways. Finally, our most vulnerable students can achieve at high levels with limited but focused institutional support.

Once again, I want to thank you for the opportunity to testify today. I hope that the initiatives I have described will inform as you explore Federal policies that could further support student success and improve our nations graduation rates for all of our students regardless of race, background, or life circumstance. I look forward to answering any questions that you may have.

[The statement of Mr. Rudd follows:]

Testimony of Dr. M. David Rudd, President
University of Memphis
to the House Committee on Education and Labor
Subcommittee on Higher Education and Workforce Investment

The Costs of Non-Completion: Improving Outcomes in Higher Education
May 9, 2019
Washington D.C.

Chairwoman Davis, Ranking Member Smucker, Members of the Subcommittee, thank you for the opportunity to testify this morning.

The challenges facing today's college students are well known, with concerns about college costs, student loan debt, and return on investment representing a recurring theme nationally. The University of Memphis has an important role to play in addressing these issues and ensuring our students can access an affordable, high-quality education that prepares them for success – both in career and in life.

Approximately half of our students are fully Pell-eligible and roughly 44% are first-generation students. In recent years, we've worked diligently to limit or eliminate tuition increases while also implementing a range of innovative programs that remove barriers and increase retention. Today, I'd like to share a few examples of the initiatives that have been most successful for our university and, most importantly, our students.

The majority of our students work significant hours outside of the classroom to pay for college costs and other expenses, and these work hours take students away from their studies and can affect time to graduation. In 2016, the University of Memphis Foundation launched a private company called UMRF Ventures. The single goal of the company was to create jobs that paid well enough that students could work fewer hours while also gaining meaningful work experience.

Ventures now operates three high-performing call centers, a data analytics center and an IT Command Center some of the largest employers in Memphis, including FedEx, St. Jude, and International Paper. Today, it employs over 300 students with wages from $15 to $26 per hour, and we expect to hire more students in the near future. Early data indicates students who work for Ventures are uniformly staying on track for graduation, primarily as a result of the ability to cap work hours and focus more intently on academic demands.

I'd also like to share our Academic Coaching for Excellence (ACE) program, which provides psychosocial support and related time management and organizational skills education for students placed on academic warning. In the latest 2018 cohort, the retention rate for ACE participants was 87.3%, in sharp contrast to non-participants at 43.5% and almost equal to the general campus retention rate of 93%.

Recognizing our institution has a significant population of male African American students who have historically struggled with poor retention rates, we launched the Memphis Advantage scholarship program to provide targeted scholarship dollars and mentor support. As a result, six-year graduation rates have more than doubled (from 28.5% to 58.1%) for those receiving support, and efforts to expand the Memphis Advantage program are actively underway.

Additionally, the UofM recently opened an Office of First-Generation Students to provide consolidated and coordinated delivery of a range of mentorship, leadership, and support programs for first-generation students. We have also established a Finish Line program that helps students who stopped-out of the UofM with 90 or more hours complete their degree at an average cost of under $2000.

Our sustained focus on supporting our most vulnerable students demonstrate several things. First, addressing financial challenges and containing costs are critical for student success. Second, psychosocial support has remarkable impact on students' ability to excel academically. Third, simple things make a big difference for retention and degree completion. We've discovered that it is not just about academic capacity for our students, it's about support – both financial and psychosocial. Finally, our most vulnerable students can achieve at high levels with limited but focused institutional support.

Once again, thank you for the opportunity to testify today. I hope the initiatives I have described today will inform your exploration of federal policies that could further support student success and improve our nation's graduation rates for all students – regardless of race, background, or circumstance. I look forward to answering any questions you may have.

Chairwoman DAVIS. Thank you very much. Dr. Eddinger.

STATEMENT OF PAM Y. EDDINGER, PRESIDENT, BUNKER HILL COMMUNITY COLLEGE

Ms. EDDINGER. Thank you, Chair Davis, Ranking Member Smucker, members of the subcommittee, thank you for the opportunity to brief you on the pressing issues of the great completion, its implication for our future work force and solutions we are implementing at Bunker Hill Community College. Bunker Hill is a mid-size urban institution in Boston, serving 18,000 students a year from the metro area and a number of gateway cities. Community colleges educate over 13 million students, one out of every two undergraduates in the United States.

Middle and low income students are most likely to attend community colleges than any other type of higher education institution.

We are the source of the future work force, performing what we called new-collar jobs, jobs that are middle-skills requiring some college and pays well. Jobs in IT, in STEM, health care, manufacturing, and the creative economy, driven by the expansion of gaming and artificial intelligence.

In Massachusetts alone, 65,000 middle-skills jobs are needed or will be created by the beginning of the next decade. 80 percent of the jobs created now will require some college. But our enrollments are not trending to meet this need. Our high school population will drop precipitously in 5 years, and fewer college grads will reach the workplace. Our hope of filling these new-collar jobs lies in educating our adult learners, who are becoming the majority at our community colleges.

Degree completion in 2 or even 3 years has always been a challenge for community college students, and now even more so with adult students.

The first challenge is financial and social. College is not at the center of adult learners lives. Three out of four work, three out of five are parents, 77 percent of them earn at the lowest two quintile of income. They are often one small financial disaster away from dropping out. They are financially fragile, but they know that college leads to economic and social mobility.

A majority of the students who drop out that we have studied were in good standing. 60 percent had a 2.5 GPA, that's a B plus and 40 percent had finished over a year's worth of classes. The pressures of basic needs, housing, food, transportation and childcare are what derails these students, not academic performance.

Over 50 percent of students experienced food insecurity on our campus. 14 percent were homeless. And this is ubiquitous across the community colleges in the United States.

So Bunker Hill's immediate answer was to open a food pantry, to raise funds for public transportation passes, to advocate for alignment of social benefits like SNAP with needs of the adult college student. Additionally, Open Educational Resource available online to replace traditional textbooks saved approximately $1.5 million for our students since the beginning of the program in 2016.

The second challenge is academic preparation. 90 percent of entering students need developmental math. 45 percent are below college level in English. We used to call Developmental Education or Dev. Ed. the revolving front door. The longer you stay in Dev. Ed., the more likely you were to drop out. So we compressed and accelerated it.

You can take math and English courses two levels at a time and with tutoring services available. Its counter intuitive but students did better, and now they can do all of their Dev. Ed. work in 1 year. We are working on the same sequences for English as a Second Language.

The third challenge is to map the shortest pathway to employment. This requires industry aligned curriculum, apprenticeships, and internships from our business partners. We need certificates that stacks toward the degree. We need fully paid, experiential learning opportunities with transportation stipends. The best retention strategy is a promised job at the end of the line.

The final challenge is for institutions like ours and others to shift from the traditional college paradigm to retain and graduate a free adult learner. We must craft policies and procedures, schedules, services, and mindsets that respects the complex lives of our students and then cater to it.

Bunker Hill used to offer midnight classes to accommodate workers on the second shift. Now we offer hybrid and online classes for the same reasons. Meet these challenges and they will complete. Thank you.

[The statement of Ms. Eddinger follows:]

Oral Testimony of Pam Eddinger, President
Bunker Hill Community College
to the House Committee on Education and Labor
Subcommittee on Higher Education and Workforce Investment

The Cost of Non-Completion: Improving Student Outcomes in Higher Education
May 9, 2019
Washington D.C.

Chairwoman Davis, Ranking Member Smucker, and Members of the Subcommittee, thank you for the opportunity to brief you on the pressing issue of degree completion, its implications for our future workforce, and solutions we are implementing at Bunker Hill Community College.

Bunker Hill is a mid-size urban institution in Boston, serving 18,000 students annually from the metro area and a number of Gateway Cities. Community colleges educate over 13 million students, one out of every two undergrads around our nation. Middle- and lower-income students are more likely to attend community colleges than any other type of higher education institution.

We are the source for the future workforce, performing what we call "new-collar jobs." Jobs that are middle-skills, requiring some college, and pay well. Jobs in IT, STEM, Health Care, Manufacturing, and the Creative Economy driven by the expansion of gaming and artificial intelligence. In Massachusetts alone, 65,000 middle-skills workers are needed by the beginning of the next decade. In fact, 80% of the jobs created now will require some college.

But our enrollments are not trending to meet this need. Our high school population will drop steeply in five years, and fewer college grads will reach the workplace. Our hope of filling

these new-collar jobs lies in educating our adult learners, who are becoming the majority at community colleges.

Degree completion in two, or even three years has always been a challenge for community college students, and now even more so with adult learners.

The first challenge is financial and social. College is not at the center of the lives of adult learners. 3 out of 4 work. 3 out of 5 are parents. 77% earn at the lowest two quintiles of income. They are often one small financial disaster away from dropping out. They are financially fragile, but they also know college leads to economic mobility.

A majority of students who drop out were in good standing. 60% had a 2.5 GPA or above, and 40% have finished a full year of classes. The pressures of Basic Needs: housing, food, transportation and childcare are what derailed these students. Over 50% of students experienced food insecurity on our campuses; 14% were homeless.

So Bunker Hill's immediate answer was to open a food pantry, to fundraise for public transportation passes, and to advocate for alignment of social benefits like SNAP with needs of adult college students. Additionally, Open Educational Resources available online replaced traditional textbooks, saving approximately $1.5 million to our students since the start of the OER program in 2016.

The second challenge is academic preparation. 90% of entering students need developmental math; 45% are below college level in English. We used to call Developmental Education (Dev Ed) the revolving front door. The longer you stayed in Dev Ed, the more likely you were to drop out. So we compressed and accelerated Dev Ed. Take math and English two levels at a time (we call it a co-requisite), with tutoring services available at the student's

request. It seems counterintuitive, but students did better, and can complete their Dev Ed work in one year. We are working on our sequences for English as a Second Language courses now with the same principles.

The third challenge is to map the shortest pathway to employment. This requires industry-aligned curriculum, apprenticeships, and internships from our business partners. We need certificates that stack toward a degree. We need fully paid experiential learning opportunities with transportation stipends. The best retention strategy is a promised job at the end of the program.

The final challenge is for the institution to shift from the traditional college paradigm. To retain and graduate every adult learner, we must craft policies, procedures, schedules, services, and mindsets that respect the complex lives of the adult student, and cater to it. Bunker Hill used to offer midnight classes to accommodate workers on the second shift. Now we offer hybrid and online classes for the same reason.

Meeting these four challenges will help retain, and graduate a larger and more prosperous future workforce. Thank you for an opportunity to share our strategies.

Chairwoman DAVIS. Thank you very much. Mr. Ethelbah.

STATEMENT OF KYLE ETHELBAH, MPH, DIRECTOR OF FEDERAL TRIO PROGRAMS, THE UNIVERSITY OF UTAH

Mr. ETHELBAH. Chairwoman Davis, Ranking Member Smucker, members of the subcommittee, thank you for the opportunity to testify today.

My name is Kyle Ethelbah and I serve as Director of the TRIO Student Support Services and TRIO Upward Bound Programs at the University of Utah. In total I have 22 years of professional experience in higher education, mostly directing TRIO programs. I'm also the incoming board chair of the Counsel for Opportunity and Education which promotes college access and success for low income first generation students and students with disabilities.

Questions surrounding college completion for individuals from underrepresented groups are deeply personal for me. I am a full-blooded White Mountain Apache from the Fort Apache Indian Reservation in Central Eastern Arizona. I was raised, along with my only brother, by my grandmother who was a product of the Indian boarding school system.

Although my Grandmother's boarding school experience wasn't positive for her, she wanted us to be a part of something larger, and she knew that education would be the entry point into that something larger that she envisioned. However, neither she nor any of my other family members possessed the social or cultural capital to assist me in the college application process or to sustain me once I enrolled.

There were no college graduates in my family. Adding to this lack of knowledge was the trauma of poverty that defined our lives growing up on the reservation.

I was raised by my grandmother because I had lost my mother to domestic violence when I was a child. My father was absent from my life as he was in prison, and he later passed away from alcoholism. My only brother later committed suicide as a result of his experiences, which were not all too different from my own.

The only difference of all of this was that I was given the opportunity of education. Having been raised in that environment, I was unsure of my own academic abilities and intimidated by the ever present challenges of life on the reservation.

However, through the TRIO programs I found that the hands—I found the hands that reached out to me, the ones I ultimately took hold of and did not let go.

With the help of Upward Bound, I enrolled at the University of Arizona. With the assistance of the University's TRIO Student Support Services program or SSS, I graduated with my Bachelor of Arts Degree in Anthropology. Through SSS I received coaching around many decisions that seemed inconsequential at the time, in addition to the academic support I was already receiving.

But for me and low-income, first-generation students like me, such advising made a critical difference. For example, during my freshman year, my TRIO advisor urged me to transition from a job off campus at the local mall to a campus based work study position

so that I could stay closer to the TRIO office, the library, and my peers.

My new job in the admissions office, helped solidify my identity and confidence as a student, while also sparking the passion that has fueled my career for the last 22 years. My experience as a TRIO student inform how I approach my work today as a TRIO Director.

The emphasis on non-cognitive factors, a sense of belonging, leadership, and self-efficacy were the very things that kept me connected to and remaining in college. As a result, I work to ensure that the programs I oversee provide comprehensive academic, social, and cultural supportive services with measurable outcomes.

As a research one institution, the University of Utah recruits high caliber students. However, low-income, first-generation students who don't have the benefit of the supportive services provided by TRIO are only about half as likely as their peers to graduate within 6 years, 33 percent versus 60 percent. This is consistent with the national experience.

I know that TRIO student support services makes a difference in college completion. At the University of Utah, TRIO SSS raises graduation rates for low income, first generation students by 42 percent. Nationally it raises 6 year graduation rates at 4 year institutions by 20 percent and the 4-year graduation rates at 2 year institutions by 46 percent.

At the University of Utah, we have accomplished this by instituting several practices that are grounded in research. Our institutional experiences and observations about what helps the most vulnerable students succeed.

For example, our SSS program partners with the Office of Continuing Education and the math department to offer preparatory courses each semester to help students meet their curricular requirements. Otherwise students would have to venture off campus to take a similar course at the local community college.

Additionally, as the University of Utah is primarily a commuter campus, we maintain both one on one, in person, and online tutoring options in order to meet fully the student's needs. This is a mere sample of the work we do.

As stewards of Federal dollars, my TRIO colleagues and I understand that we must ensure that the programs we deliver are robust, replicable and impactful. Thank you for the opportunity to speak here today. I look forward to answering your questions.

[The statement of Mr. Ethelbah follows:]

U.S. House Committee on Education and Labor
Subcommittee on Higher Education and Workforce Investment
"The Cost of Non-Completion: Improving Student Outcomes in Higher Education"
May 9, 2019

Testimony of Kyle Ethelbah
Director of Federal TRIO Programs at the University of Utah
Chair-Elect of the Council for Opportunity in Education

Chairwoman Davis, Ranking Member Smucker, Members of the Subcommittee, thank you for the opportunity to testify today.

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Questions surrounding college completion for individuals from underrepresented groups are deeply personal for me. I am full-blooded White Mountain Apache from the Fort Apache Indian Reservation in Central Eastern Arizona. I was raised, along with my only brother, by my grandmother who was a product of the Indian boarding school system. Although my grandmother's boarding school experience wasn't positive for her, she wanted us to be a part of something larger, and she knew that education would be the entry point into that "something larger" that she envisioned. However, neither she nor any of my other family members possessed the social or cultural capital to assist me in the college application process or to sustain me once

I enrolled. There were no college graduates in my family. Adding to this lack of knowledge was the trauma of poverty that defined our lives growing up on the reservation.

I was raised by my grandmother because I had lost my mother to domestic violence when I was a child. My father was absent from my life as he was in prison, and he later passed away from alcoholism. My only brother later committed suicide as a result of his experiences, which were not all too different from my own. The only difference between all of us is that I was given the opportunity of education. Having been raised in that environment, I was unsure of my own academic abilities and intimidated by the ever-present challenges of life on the reservation. However, through the TRIO programs, I found the hands that reached out to me; the ones I ultimately took hold of and did not let go.

With the help of Upward Bound, I enrolled in the University of Arizona. With the assistance of the University's TRIO Student Support Services program or "SSS", I graduated with my Bachelor of Arts Degree in Anthropology. Through SSS, I received coaching around many decisions that seemed inconsequential at the time, in addition to the academic support I was already receiving. But for me—and low-income, first-generation students like me—such advising made a critical difference. For example, during my freshman year, my TRIO advisor urged me to transition from a job off-campus at the local mall to a campus-based work-study position so that I could stay closer to the TRIO office, the library, and my peers. My new job, in the admissions office, helped solidify my identity and confidence as a student, while also sparking the passion that has fueled my career for the last 22 years.

My experiences as a TRIO student inform how I approach my work today as a TRIO Director. The emphasis on non-cognitive factors—a sense of belonging, leadership, and self-efficacy—were the very things that kept me connected to and remaining in college. As a result, I work to ensure that the programs I oversee provide comprehensive academic, social, and cultural supportive services with measurable outcomes.

As a Research I institution, the University of Utah recruits high caliber students. However, low-income, first-generation students who don't have the benefit of the supportive services provided by TRIO are only about half as likely as their peers to graduate within six years (33% vs. 60%).[i] This is consistent with the national experience.

I know that TRIO Student Support Services makes a major difference in college completion. At the University of Utah, TRIO SSS raises graduation rates for low-income, first-generation students by 42%. Nationally, it raises six-year graduation rates at four-year institutions by 20% and the four-year graduation rates at two-year institutions by 46%.[ii] At the University of Utah, we've accomplished this by instituting several practices that are grounded in research, our institutional experiences and observations about what helps the most vulnerable students succeed. For example, our SSS program partners with the Office of Continuing Education and the Math Department to offer preparatory courses each semester to help students meet their curricular requirements. Otherwise, students would have to venture off-campus to take a similar course at a local community college. Additionally, as the University of Utah is primarily a commuter

campus, we maintain both one-on-one, in-person, and online tutoring options in order to fully meet students' needs. This is just a mere sample of the work we do. As stewards of federal dollars, my TRIO colleagues and I understand that we must ensure that the programs we deliver are robust, replicable, and impactful.

Thank you for the opportunity to speak here today. I look forward to answering your questions.

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[i] University of Utah Office of Budgets & Institutional Analysis (OBIA), January 2015.

Chairwoman DAVIS. Thank you very much. And thank you all for staying in the time limits. Under committee rule 8a, we will now question witnesses under the 5 minute rule and as chair I will start and will be followed by the ranking member and then we will alternate between the parties.

Mr. Ethelbah, I wanted to just start and thank you for sharing your story with us. You really have provided us with a compelling example of the transformative power of education. I want to thank you for that.

Could you go into a little more detail perhaps about the TRIO program? I know you've helped us understand some of the programs that really made a difference from you but I want to ask you about one of the more unique components of TRIO that leads students to gain the confidence and the inspiration that they might not otherwise have. Could you tell us a little bit more about that?

Mr. ETHELBAH. Sure. Thank you, Chairwoman Davis. In addition to the academics support that TRIO provides, one thing that has always been consistent with the programs overall which are intended to serve low income, first generation and disabled students to access and complete post-secondary education is the constant structure for the development of non-cognitive variables. And this is only something that has recently been a topic of conversation and research within higher education.

So within my programs for example, in addition to the academic support like tutoring and academic advising, I also received workshop environments that provided support for my development in just general, every day cultural activities that I had not experienced before. How do to resumes, how to interview for jobs, how to really be a part of the rooms and the environments that I had not previously been privy too.

And this is something that I constantly tell our students is and I have spoken to our students. In our last graduation which was last week, I mentioned to them that they're going to find themselves in places they don't, do not belong. And the reason I say that is because I am in a place I do not belong. When you look at Federal Indian policy, I am not supposed to be here. Yet I'm here.

And this is the power of education. The power of education and the belief that is attendant within the individuals who support you is very much paramount and providing the support that we need. So there is none of us that has come to where we are merely on our own. We have all had support systems and TRIO has that in terms of adding to the academic supports but also—

Chairwoman DAVIS. Could you also speak, Mr. Ethelbah, as you know we are all kind of limited in our time and about the intergenerational impact that this has on families and communities. What—that giving back to the community that people are more likely to be able to do. How did you see that in your situation and with other students that you have?

Mr. ETHELBAH. Well, I don't have any children but I if I did have children they would not be low income and they would not be first generation. So within one generation, one generation removed from being a participant in TRIO programs, we have already knocked out the generational—the inter-generational form of poverty that exists within these communities.

In addition, I used to oversee education opportunity centers and talent such programs in the Las Vegas area and within those environments we worked with adults to also complete education to enter and complete high school education and then enter post-secondary. And on a number of occasions, we had the full family that actually entered the programs.

We had a mother and daughter one year who graduated together, the mother with a bachelor's degree and the daughter with her bachelor's degree because we had the daughter in our Upward Bound program and the mother in our EOC.

So just the vision of seeing someone in their family, someone familiar, someone they can recognize them and somebody who knows them, has had a tremendous impact on the ability for others to see themselves in that place as well.

Chairwoman DAVIS. Yes, thank you. I know we also have people who work with TRIO students, wonderful counselors to help students, you know, see what they ordinarily would not be able to be, that you can't be what you can't see and so they are helping with that.

But I am also wondering about particular training that they have that might make that difference because not everybody does, can do this job, right?

Mr. ETHELBAH. No, no. The individuals that we seek to fill these positions primarily come from areas and what we look for that have areas within psychology, sociology, social work as well as education. In addition what we provide within the job itself is access to professional development opportunities wherein they'll get these connections to these industries that provide the foundational support for some of these things that they might be addressing.

For example, we have partnered with different community agencies within Salt Lake City to make sure that our students are aware of or our staff is aware of the needs of adolescent minds, the adolescent brain in terms of undergoing stress and how to deal with the impact of just change that's occurring within their lives, let alone adding that traumatic experience like college education because it is a traumatic experience going from one environment to a completely a different one.

Chairwoman DAVIS. Yes.

Mr. ETHELBAH. So how do you measure that? And that's really the opportunities that we try to put on—

Chairwoman DAVIS. Thank you very much. And to all of you, it's difficult to go back and forth sometimes. I know that everybody is going to have questions for the rest. Thank you. Mr. Smucker, please have your questions.

Mr. SMUCKER. Thank you, Madame Chair. Dr. Rudd, I would like to get your opinion on a proposal that we had included in the HEA reform bill last session but it also was proposed by the—by President Obama and his administration. It would be essentially a Pell bonus to students who are enrolled in enough credits to graduate on time, 30 credits per award year. Do you think that policy proposal could be an effective tool to increase on time completion rates?

Mr. RUDD. I do. And I think a lot of the evidence that we have demonstrated its usually small amounts of money that make a big

difference. So if you look at the scholarshipping that we created that specifically moved our African American male graduation rate for those that participated with the scholarship, doubled it, the average cost of that was $4,000 per individual. So relatively small amounts of money can make very significant difference. I would agree with that.

Mr. SMUCKER. Thank you. Mr. Ethelbah, I really appreciate your story. I can relate. I was the first in my family to graduate from high school and when I talked about higher education beyond that, and as I mentiond I was a non, I ended up being a non-traditional college student attending at night while I was operating a business during the day.

But I had no idea how to access college. I was fortunate to have loving parents and a great family but just simply did not place the value on education in a way that I was able to experience.

But one barrier that we hear a lot about is trying to fill out the FAFSA form and I have had the opportunity to do that with my own daughters and have seen the sometimes difficulty or the complication of that form. So I guess I would like to hear from you the effect that this form has, whether you think it is complicated, the fact that it has on the student population that you work with and would simplifying the form, what would that mean to low income students and their families?

Mr. ETHELBAH. Thank you, Ranking Member Smucker. The FAFSA in general, I think has gotten a lot easier to maneuver but there is still room for improvement. I think simplifying that would definitely be a good step in helping to provide more access to individuals who might be applying. Additionally though, once the FAFSA is actually submitted, the process for verification has become the other bureaucratic component that tends to impede individuals ability just to move forward in college education. So I think that's another area that we can look to address more and that would be a look at the regulations in terms of what is required to prove that the information they submitted on the FAFSA is actually accurate and then true.

Mr. SMUCKER. Yes. Thank you. We will look forward to working on that together. Dr. Dynarksi, we have spoken about the need for college education or for some education for a lot of the jobs that are being created today. There is a Georgetown Center and Education Workforce estimated that over 95 percent of the jobs that have been created since the recession have been filled with those, with at least some college education.

We have also been a proponent here I think in a bipartisan way of looking at other pathways to careers. They may not all require baccalaureate degree but also I think it is increasingly important that students receive some form of post-secondary education.

So I guess I would like to get your reaction to that. Do students with some college have the potential for an increase in earnings potential? And as you look at the jobs that will be created in the next decade or so, what will the requirements be?

Ms. DYNARSKI. Thank you for your question. The some college category sort of lumps in everything that's not a BA and that could include anything from an AA degree in, you know, in healthcare or

a certificate or just some credits. And each of those has a different pay off.

So the evidence indicates that the payoff to an AA degree, especially one that's in the sciences and the STEM fields is quite consistently high. AA's in academic fields don't tend to pay a whole lot.

Certificates, the evidence is very mixed. Certificates are largely unregulated, you know, while degree programs have to go through an accreditation process, a certificate is pretty much whatever an institution calls a certificate and they can range in length from a few courses to a couple of years.

What we see is that the payoff to them tends to go up the longer that they are except in for profit colleges, where the pay off to a certificate is essentially zero.

Mr. SMUCKER. Thank you. Dr. Eddinger, I am out of time. I was going to ask you a similar question so hopefully you will have the chance to address that intersection with the education and work force as in response to the future questions.

Ms. EDDINGER. Of course. With the focus on adults it is important for us to be able to chunk out the educational experience because they need to go in and out of the work force while they work in support of family. And hopefully after they get the, their initial stack, the employer will be willing to pay for the rest of their education.

So I think we can do that and I think it's useful but we have to be mindful that whatever we stack on top are portable so that when my students transfer to Dr. Rudd they don't lose anything in that process.

Chairwoman DAVIS. Thank you for that. Mr. Takano.

Mr. TAKANO. Thank you, Madame Chair, and thank you Ranking Member Smucker.

We all know that financial—the financial benefits to completing a college degree, let there be no doubt that there is value in that. We also know that students are struggling to afford more than just tuition and that there are significant barriers to students completing their education in a timely manner.

In December, 2018, the GAO released a report examining the issue of food insecurity among college students. I have met with students from my district across California that have been calling on Congress to figure out how to address their basic needs that include access to food, nutrition, and affordable housing.

And if so many of our students that I taught during my 24 years of public, as a public school teacher, had needs to access for free or reduced school lunch, we can't assume that as they enter the university system that they're going to have any less need for nutrition. And to assume that that's going to magically disappear when they turn 18, I think is also kind of magical thinking.

I have personally have visited a food pantry on one of the community college campuses that I used to be in my purview as a community college trustee, NORCAL College and I was shocked that they said this is what the students said they needed. The California State University system has a basic needs initiative that focuses on the wellbeing of students in and out of class. All of their 23 campuses have a food bank or a food distribution program.

And I was when I met with the state wide chancellor, he told me about students living in cars and I have met with students from Berkley who said they have to go way, way, way out of in—a long radius from the campus to get affordable housing. And that drive time also, you know, that's going to affect their ability to be good students. In addition to maybe having to work, this is all adding up to I think endangering their ability to graduate on time.

Across the country, they are emergency aid programs available on a college by college, state by state basis but we need to suss out what Congress can do to remove or lessen these barriers because it is only going to increase their likelihood of defaulting and that is only going to be I think an inefficient use of tax payer money unless we help these students graduate on time.

Dr. Eddinger, what should a basic needs or completion grant program in HEA look like on a larger scale?

Ms. EDDINGER. We can't food pantry a way out of this problem. That is a philanthropic patch, all of us have it, it is not permanent, not sustainable.

I think part of it is to index, when we index need for students we have to account for the total cost of education versus just tuition and fees. So the unmet needs per student on my campus is about $5,000 and that's the food and housing and childcare and the transportation.

So somehow in not only indexing Pell to inflation but also indexing it to the need for basic needs and make that part of the calculation, I think that's really important.

The other is to align the policies for Pell for students who are on Pell with programs like SNAP so that work requirements can be substituted by study requirements. So the students have the leisure then to be able to study with funds. It is a policy issue. It is a long term policy issue.

Mr. TAKANO. Well, thank you. That makes sense to me, I mean, when I went to an elite private school the financial aid package was based on the total cost of education and the grant was, you know, there was a combination of grant, work study, you know, all the elements. So there was personal responsibility involved but it was also a realistic picture of what it takes to get through a 4-year program.

So should we be thinking of a Federal, State partnership? What role should each entity have? Do you have, have thoughts on that?

Ms. EDDINGER. I'm hoping no one from Massachusetts is in the room. I think it needs to be a partnership. I know that in California Cal Grants and the Pell Grant work together so that students can use the Pell Grant for living expenses and a lot of the Cal Grants for tuition and fees.

I think there needs to be an alignment and an agreement between Federal and State implementations so that it is not always a juggling act between the two, maybe as a matching program, maybe as a percentage program. There has not been a whole lot of conversation at least that I know of that is really helping us so that might one of the things to move into.

Mr. TAKANO. Looks like we have a lot of work to do in terms of imagining and creating. I, my time is up and I yield back.

Chairwoman DAVIS. Thank you. Mr. Guthrie.

Mr. GUTHRIE. Thank you. Thank you for having this hearing and thanks for everybody being here today. Dr. Rudd, first a question for you. I actually grew up in an area where Memphis was our big city, so one of our big cites we went to kind of between Memphis, Nashville and Birmingham and so I have a lot of affection for your university.

So and, Dr. Rudd, in your testimony you mentioned the importance of academic coaching and speaking of coaching, we appreciate Coach Calipari as well so I'm in Kentucky now. To improve student outcomes. Currently the Federal Government has ineffective entrance and exit counselling process for recipients of student aid.

This is why I introduce with Suzanne Bonamici the Empowering Students through Enhanced Financial Counseling Act which would require more detailed and annual counseling for Federal aid recipients throughout their education to ensure students are fully aware of their financial responsibilities.

So having said that so on just making sure people fully understand, we hear people say I thought I was getting a grant but I was getting a loan, I didn't know I had to pay it back. You have a lot of, I don't know if it was hearing what you wanted to hear when you signed up for the student aid or if it was just misinformation or they just didn't try to understand. So my question is what recommendations do you have for Congress to improve the financial counseling process?

Mr. RUDD. Well, I think students need to understand very specifically what the, you know, what the guidelines are, what they're borrowing and what the payment structure looks like and understand what that means over the long term. And I don't know that students understand that specifically when money is borrowed and what the payment structure might be over the long term. I do agree that more assistance is needed on that front.

The other thing, you know, that I think is interesting, we have discovered that if you look at advising, it's not just advising about the financial, the financial consequences for a student but it's advising around core structure and what you take. Most students change their major.

What happens for Pell students is they'll take a course, retake a course that they have failed, eventually they will expend their loan capacity, get to the end of their loan capacity and not be able to finish. If you look at the Finish Line Program, what we were doing for a lot of those students is helping them complete once they've exhausted their loan capacity because they haven't been advised well on what course structure works best within a sequence.

So it really is twofold. I mean, there local advising and then there is financial advising. I think both of those really need to go hand in hand.

Mr. GUTHRIE. Okay. And I know a lot of our student debt issue are students who just don't complete but and they get—they have debt but they don't have the degree to help pay them off. And sometimes it is people getting in fields that are not as able to pay it back and not as in an investment risk reward or investment. So University of Memphis Research Foundation Ventures, the program, I'm impressed with how it is helping students gain work experience in a relevant field while decreasing their work hours, im-

proving career pathways. How could this program be used as a model at other institutions?

Mr. RUDD. Well, I think it easily could be used as a model. You look at local work force needs. This is a great example of local companies that have high need. If you look, Memphis is a great example. There are arguably 15 to 16,000 unfilled jobs and it provides a pathway for those students to get practical experience while they're in school, work for a reasonable wage that lowers the demand for them to work 30 plus hours. They can reduce that to 20 plus hours, focus on academics, move through and ultimately move toward graduation and more reasonable way but also get great experience with that company.

I mean, of the Ventures program, of those students that have worked in these, for these different companies, each of the graduates that we've had over the course of the first 2 years have gone on to work full time for those companies. And they have loved that. It has created a wonderful pathway but one that benefits the student from the very beginning.

Mr. GUTHRIE. Thank you. And Dr. Eddinger, I see you shaking your head. You've, Bunker Hill has a similar program—

Ms. EDDINGER. Yes.

Mr. GUTHRIE. And could you explain what you guys do to create pathways for students to enter apprentice opportunities?

Ms. EDDINGER. Yes, we do. We have a learn and earn programs and over the last 3 or 4 years we've run about 450 students through it. First time, no corporate experience, they come back and they're ready. And it does pay a decent wage, it pays $15 an hour and transportation which is key to part of the urban environment.

We find out its very useful and it doesn't really even matter what field that they're getting their experiences. It's being immersed in the workplace. So I love the idea of that program.

And in terms of the counseling, it is really assisting the students to map out what they're going to do in 2 years or 4 years if they transfer and helping them sort of navigate those narrower lanes rather than letting them wander everywhere. So that has been useful for us.

Mr. GUTHRIE. Well, thank you very much and my time is expired and I yield back.

Chairwoman DAVIS. Thank you. Ms. Jayapal.

Ms. JAYAPAL. Thank you, Chairwoman Davis, and thank you all for your excellent testimony. I do have a College for All bill that I think addresses many of the issues that we are talking about including, it includes Federal, State partnerships, it includes addressing the total cost of education and it includes the enormous burdens of student debt that are racking our country and making it so unaffordable.

I think listening to your testimony and from everything I have heard from my constituents, what occurs to me all the time is that whether or not you complete has nothing to or very little to do with your academic ability. It has so much to do with what supports and services you are able to get and the financial burdens that are placed on people.

Last week, Temple University released the results of a survey indicating that 45 percent of student respondents from over 100 insti-

tutions said that they had been food insecure in the past 30 days. It's kind of a stunning statistic. And I think the data shows that students are not completing their degrees because of these severe financial struggles.

I would argue that a Federal investment to insure students can graduate debt free is the key solution to this massive problem. But let's go to some specifics.

Dr. Dynarski, in your written testimony you state that because rising student debt has shifted financial risk onto students, graduation from college is even more important today than it was previously. Can you say a little bit more about what you mean by that?

Ms. DYNARSKI. If you look at default rates, so who is defaulting on student loans, it is not the college graduates, it's not the people who get a BA. It's overwhelmingly people who just got a few credits of schooling, exited with only perhaps $5,000 in debt. But because they got very little schooling in the course of getting that debt, they are unable to support the expenses.

And the consequences of this, of defaulting on even a small loan are quite severe so having a default on your credit record means that when landlords check credit records, as they do, you're denied housing. Many employers now check credit records. It can affect your employability.

So there is—it makes credit cards more expensive, it makes car loans more expensive so it has a real hit on people's financial wellbeing when they go into default and it's more likely if they don't complete.

Ms. JAYAPAL. And it really affects the entirety of your life, not just your education loan. You also discuss how degree completion varies by sector with for profit colleges having the lowest completion rates by far. As a whole, is the for profit sector paying off for students?

Ms. DYNARSKI. The best evidence we have indicates that for profit students do not benefit from their educations. Community college students do. Students at public 4 year colleges do. At private, nonprofit colleges do but the evidence is that students come out of the for profits making the same as they did when they went in which tends to be very low wages.

Ms. JAYAPAL. You cite, can you just cite the statistic from is it Cellini and Turner that you put into your—

Ms. DYNARSKI. She's right behind you.

Ms. JAYAPAL. Okay. So students get no earnings boost from attending a for profit college. Is that—

Ms. DYNARSKI. That's correct.

Ms. JAYAPAL. Is that correct?

Ms. DYNARSKI. That's the statistic. No, none, yes.

Ms. JAYAPAL. Okay. So, Dr. Eddinger, let me turn to you and thank you for your holistic approach that you described. An Education Department survey showed that financial troubles, family responsibilities, and personal issues were the top reason cited by students for dropping out of college. Not academic problems.

Does that comport with the conversation that you have had with your students at Bunker Hill Community College?

Ms. EDDINGER. Yes, it does. We have—when we looked at a cohort of students who have dropped out, as I noted earlier, they had B, B minus averages and they were—they have completed close to 10 classes and that's a lot of classes. These are committed students.

So part of our struggle is to try to get them back. So our students sometimes come back after a year, they come back after 2 years, they come back after 3 years. They are tenacious. It's just that they don't have the path forward sometimes and the resources.

Ms. JAYAPAL. Mr. Ethelbah, thank you so much for your very moving testimony and just for sharing your story. I think it is so important. Can you speak a little bit to your experience of how low income students and students of color in particular are affected by the increasing costs of post-secondary education, either in terms of starting or in terms of completion?

Mr. ETHELBAH. Oh, yes. Yes, thank you for your question. I think this impacts this community and this population a lot more in that there is a lot more expectation put on this population to go forward and succeed regarding and in light of everything else.

One thing that I generally tend to see though with the population that we serve is what we call front loading in the industry. When you receive financial aid, there is a lot more focus on your first 2 years to get financial aid in terms of nonFederal dollars.

And so our institution has started to look at that a little bit more closely in that we can provide more supportive services so once they get to their junior and senior years rather than maybe their first 2 years where we tend to see the students having not so much of a difficult time but toward the end where they do.

Chairwoman DAVIS. Thank you very much. We are going to move on to our—

Ms. JAYAPAL. I yield back.

Chairwoman DAVIS.—next question. Ms. Stefanik.

Ms. STEFANIK. Thank you, Chairwoman Davis. I wanted to put an exclamation point on my colleague Ms. Jayapal's comments. We are facing historic student loan debt. $1.5 trillion in total and I strongly believe that one of the keys to tackling this is increasing college completion rates because students are more likely to be able to fulfill that repayment structure if they in fact graduate with a degree for which they took the student loan out. So thanks for that line of questioning.

My question is for Dr. Rudd and Dr. Eddinger as college presidents. Can you talk about the challenges for students who transfer from one institution to another and the risks that are a result of that in some cases when it comes to completion and what are best practices to avoid some of those risks? Dr. Eddinger, why don't you go first?

Ms. EDDINGER. Sure. From the point of view of community colleges, we have always fought the issue of brand, right. Community college in the past have never been—have been the stepchildren of the educational pathway.

And even though some of our adjuncts would teach at 4 year colleges teaching the same material, when it comes to acceptance of credits, they're not. My math credits are accepted MIT but they're not accepted at the state universities. It is random, it is subjective

and I think unless we have a good process of alignment our students will continue to repeat courses over and over again.

Ms. STEFANIK. Dr. Rudd.

Mr. RUDD. Yes, I would agree. I think that good, clear articulation agreements are needed. We have I think what argue in Tennessee that we have very good specific articulation agreements. I do think the other risk though that is related to that particularly in the STEM areas is that the question of whether or not the early preliminary courses in some areas prepare the student well for advanced level courses at the university level.

The response to that is really to have faculty work together around the development of the curriculum from the 4-year university to the community college in the 2-year location and we do that. So I think we have had some good solutions to that problem and made sure that students that we are going to pursue computer science were well prepared or they were in math or in other STEM areas that they were well prepared for advanced courses once they move on to the university.

Ms. STEFANIK. I appreciate your comments, Dr. Eddinger, on the importance of community colleges. They are exceptional institutions. In my district I think of Adirondack Community College which has been extraordinarily successful or Jefferson Community College.

My next question is on how can we reform Federal work study programs so that more students are able to work in jobs that are related to their careers and their academic courses of study? Because I think particularly for nontraditional students who we know are working at the same time as they are taking courses, we want to make sure that employment experience helps with their academic work because I think that will help us address this completion rate issue. Dr. Rudd, why don't you go first?

Mr. RUDD. You know, I would say to really explore and look at alternatives about partnering with some of the corporate programs like the ones we have developed. I mean, we have wonderful corporate partners but they are restricted in the capacity to look at work study funding, to create some flexibly and options for partnering as a part of it.

The majority of those opportunities that we have are private opportunities but to find a way to leverage Federal dollars for other dollars in the community and really expand that base, I mean, we could very quickly expand the work opportunities that we have provided for students if we had some flexibly in how those funds were expended.

Ms. STEFANIK. Dr. Eddinger?

Ms. EDDINGER. We can also use the system to reinforce the academic rigor of what they do. We have students who use work study to serve as peer mentors or to serve as tutors so that they are role models for the students coming up. So that particular identity and social contract between them actually promotes retention so I would agree that they need to be tied tighter.

Ms. STEFANIK. Thank you very much, I yield back.

Chairwoman DAVIS. Thank you. Mr. Levin.

Mr. LEVIN. Thank you, Chairwoman Davis. Well, welcome to all of you, I am, maybe the, I don't know, the only Member of Con-

gress who used to run a state work force system and worked with the community colleges and universities. We ended up creating a program called No Worker Left Behind during the auto implosion and the industry implosion, the great recession in Michigan which put 162,000 workers back to school to study for in demand jobs. And I think partly due to Professor Dynarski's research, we found out that about 120,000 of them got jobs related to their training.

But this issue of completion and its intersection with workers sort of live lives and the cost of college was a huge problem. In your testimony, Dr. Dynarski, you shared data demonstrating about how different institutions have very different graduation rates. And it is clear that from your research or the research you cited that the student's likelihood of success is greatly impacted by which kind of institution they attend.

So can you unpack a little more how the high cost of college impacts where students, low income students enroll and how it, this affects college completion?

Ms. DYNARSKI. So—

Mr. LEVIN. Like what is really going on here for these poorer students?

Ms. DYNARSKI. Low income students are concentrated in the community colleges and in the non-selective 4 year public colleges and in the for profit schools. As I mentioned earlier, you know, the universities, the elite universities in our country, per student expenditure is $40,000 per year—

Mr. LEVIN. Right.

Ms. DYNARSKI [continuing]. on instruction. 10,000 for a community college. So they're in the places where the least money is being spent and they tend to have the highest needs. They also, the community colleges have traditionally been the access institutions with the lowest prices and that's another reason that disadvantaged students are attracted to them.

Mr. LEVIN. And then so many low income students end up working long hours often at multiple jobs just to make ends meet while they are trying to be in school.

Dr. Eddinger, what impact do these long hours have on student's abilities to complete in a timely fashion and, Dr. Rudd, if you also want to comment on that I would appreciate it.

Ms. EDDINGER. I think the issue is pure mathematics. In order to take five classes which is a full load so you can finish in 2 years, that takes up 45 hours a week of studying and being in class. So whatever else that you can squeeze in there is the quality of what you would get. So there is a very clear correlation just in time alone, much less taking care of children and, you know, going to doctors and fixing your cars and all of those other pieces. It's time and it's money.

If we are able to give students that $4500 or $5,000 that they are in need, each one of my students who are on Pell Grants are short that much money, they cannot work as much and they can go to class. 45 hours a weeks is a lot of time that they're not having in those classrooms.

Mr. RUDD. Yes, I would agree completely. Every single intervention that we have done that lowered work demands, that lowered the number of outside hours they had to work, improved perform-

ance and time to graduation. We have not had a single effort in that area that hasn't improved time to gradation.

Mr. LEVIN. Thank you. You know in, I mean, No Worker Left Behind is, it was complex but basically we gave people up to $10,000 of free tuition at any community college, university or other approved training program, plus childcare and transportation.

And people said, we did not give people a stipend, you know, but we had a waiting list in all 83 of Michigan's counties and people found a way to make it work when we gave them some real money to go study.

Let me just ask you, Dr. Dynarski, because you have talked about the for profits. Why are completion rates there so low and what can we do about it as policymakers?

Ms. DYNARSKI. I think the for profits show, you know, have great promise and that they could be a locust for innovation, for testing new approaches. That would require that we not only let them innovate but that we hold them accountable for their outcomes and it's that part of the equation that's been missing.

So we have not been regulating and providing oversights to the for profits in a robust manner. It hasn't happened. And the results of that fall on students who end up not graduating or if they graduate with a degree that isn't worth anything.

So it's a failure of public policy I would say that the graduation rates are low and that for profits students end up with such high debt loads and end up defaulting.

Mr. LEVIN. And so we can't treat all educational institutions the same, you are saying. We would have to, you know, have accountability measures for non-profits that would hold them specifically accountable.

Ms. DYNARSKI. I think we need to have accountability measures that we actually enforce and that's what we have not been doing.

Mr. LEVIN. Okay. Thank you. My time has expired. Thank you all so much.

Chairwoman DAVIS. Thank you. Mr. Timmons.

Mr. TIMMONS. Thank you, Ms. Chairwoman. I yield my time to Dr. Foxx.

Mrs. FOXX. I thank the gentleman from doing that—for doing that and I thank our witnesses for being here today. Dr. Dynarski, earlier this year, the Wall Street Journal published an article on dual enrollment courses which are college level classes taken in high school that fulfill both high school and college credit requirements and I haven't heard any of you mention that as of an alternative for many students.

But the author of the story cited a study by the University of Texas system that found students who took dual credit courses in high school were three times more likely to graduate college than their peers who did not take any dual enrollment courses.

Are you aware of any other States or institutions that have seen similar results implementing concurrent enrollment and what are these results mean for schools and policymakers going forward?

Ms. DYNARSKI. Dual enrollment certainly smoothes the process for students. So if we think there are barriers for students to filling

out forms, to understanding how college works, then dual enrollment means that they're getting those skills while they're still in high school.

I think part of the positive effect that we see of dual enrollment is that the students who dual reenroll while they're in high school tend to be excellent students anyway. I don't think it's likely a solution for the students who tend to go to community colleges for example after high school. The students who come in with relatively weak academic preparation were probably not able to dual enroll in college while they were in high school. They were trying to get though their high school courses.

Mrs. FOXX. Well, I would like to introduce you to what is going on in North Carolina because I think the situation in North Carolina is quite different from that and they are not all going on to senior institutions.

Mr. Ethelbah, thank you for your story. I'm a former TRIO director and loved my experiences there. Would have been a TRIO student had there been a program around in those days. I'm interested though in how TRIO programs set their standards for success and use evidence based practices to serve students.

Do you use objective benchmarks to measure students' progress over time? And to what extent do you change your programs structure to make sure you are using proven strategies to help students earn a college degree?

Mr. ETHELBAH. Thank you, Dr. Foxx. Yes, we use evidence based processes. First of all, the Department of Ed requires us to report on our outcomes based on three objective criteria for our student support services programs. So basically a student who persists from 1 year to the next as well as remains in good standing and graduates within 6 years.

Within that parameters, we have worked with the institutions, Office of Institutional Analysis as well as support programs to ensure that we're meeting those benchmarks following within regulation and then additionally what supports that we can really introduce.

For example, we have as I mentioned in my testimony, we have a course that we offer that's not offered at an institution at all. It's a developmental math course. We studied the students who took our course, what kinds of grades they got relative the students who did not take our course. We found that the students who took our course did better in our course and that seemed obvious but they also did better going into the next level as well.

So we are looking at the process for that. And for those students who did not we have introduced a new position, a math navigator position who will work with students who took out at one point our course to help them prepare in the math area so we have got those connections to the campus to make sure that we are meeting the objectives and working with the institution in such a way to make sure that we are implementing and improving along the way.

Mrs. FOXX. Thank you. In 1974, I started a developmental math course for our students which Appalachian State University then used—now uses, still uses, for all freshman coming in that meet the need—that have the need. College courses, all of you are citing 6 year graduation rates. Dr. Rudd, you, that is what you all are

talking about. I believe perpetuating this narrative while convenient for institutions of post-secondary education is detrimental to perspective students who will take on more debt and spend more time than perhaps necessary to complete their studies.

Can you elaborate on how the University of Memphis and your Ventures company are not only helping students graduate and find careers but graduate within 4 years?

Mr. RUDD. Well, I think its—I absolutely agree with you. I think the narrative ought to be we need to talk more specifically around 4 year graduation rates, dual enrollment certainly helps do that. It lowers debt and moves students quicker.

Our company that we started and we will continue to expand that. We have every expectation that we will expand that exponentially over the course of the next couple years. It provides the resources necessary for students to focus on a full time load and as a result reduce time to graduation. That is entirely behind the effort is to try to reduce debt, reduce time to graduation, provide a pathway to a career and do that in a truncated timeframe and we are having good success with that so far.

Mrs. FOXX. Thank you, Mr. Timmons. Thank you, Madame Chair.

Chairwoman DAVIS. Thank you. Thank you very much. Mr. Scott.

Mr. SCOTT. Thank you, Madame Chair. Madame Chair, I was an Upward Bound counselor when I was in college for 3 years, that was my summer job. And I saw the importance of the TRIO programs. Students in TRIO know that they have a strong support system to assist them in choosing the college and career, counseling, tutoring and more to help them get through.

Without TRIO many of these students wouldn't have graduated, many wouldn't have even gone to college. So I continue to see the impact of TRIO programs in my district every year. Nearly 2/3 of the students participating in student support services at Thomas Nelson Community College either complete a degree or transfer to a 4-year college. While there is certainly room for improvement, that's a lot better than the graduate, 3 year graduation rate of 15 percent.

At Hampton University, 95 percent of the student support services program participants were either retained or graduated. 94 percent stayed in good academic standing.

At Paul D. Camp Community College, those students had a 100 percent persistent rate. The evidence is clear those programs work.

And so, Dr. Rudd, the Memphis Advantage Program, how does that compare in terms of the services available to a TRIO program?

Mr. RUDD. Very similar. We are just doing that with private money. So those are just private dollars that we use to support those students but very much, very similar. In terms of not just providing financial support but providing mentorship and development support that addresses some of the psychosocial demands for the students.

Our students leave primarily for two reason—two reasons. Money and psychosocial stressors and just life circumstance is what tends to drive students away and that program provides support in that area.

Mr. SCOTT. So I believe you mentioned the number of hours worked is detrimental to your progress. Is there a number of hours you could work during the week without affecting academic achievement?

Mr. RUDD. We have capped the work hours for the students in our Ventures program at 20 and so part-time load and we have seen good evidence of that. It allows students to focus specifically on moving through the system and trying to target moving through more quickly than a 6-year timeframe. So I think a cap of 20 hours allows reasonable amount of time for a student to focus on school as well while meeting financial demands. But again it raises the issue of making sure they have a wage that is a livable wage.

Mr. SCOTT. Now several of you and the ranking member have mentioned the 6-year graduation rate. It's obvious that if people are graduating in 4 years they will be charging less in Pell Grants, student loans and everything else.

What do you think of programs that would provide more Pell Grant assistance if you're graduating on target for 4 years rather than 6?

Mr. RUDD. I certainly would support that and the idea of a bonus in terms of movement through I think is a very good idea. We are along with a lot of universities, are finding tuition incentives for students in terms of tuition reduction if you move through more quickly.

So I think there are a lot of different ways of providing incentive for students to move through the system quickly and ultimately to lower debt.

Mr. SCOTT. Does anyone else want to comment on programs to take advantage of the fact that those who graduate in 4 years will cost the Federal Government less, much less than if they graduate in 6 years?

Ms. DYNARSKI. I could comment on that. And for that matter, those who gradate in 2 years instead of 3 years from a community college cost a lot less. So the ASAP program that CUNY came up with and that's been extended to Ohio, costs less to produce a degree than other community colleges do because the students are getting through so quickly. So while you are having to spend a few thousand more per student per year, you are actually spending less per degree.

Mr. SCOTT. And can you talk about the eligibility for financial aid to cover remedial courses?

Ms. DYNARSKI. That is a problem for a lot of disadvantaged students is that they come in having to take courses and using their grants for courses that don't move them towards a degree. So, you know, you—if you don't even get to credit bearing courses, you're not making progress towards your degree but you are using up your Pell Grant dollars.

Mr. SCOTT. Well, what is the alternative?

Ms. DYNARSKI. Extending Pell Grant eligibility for students who need more support.

Mr. SCOTT. Thank you. I yield back.

Chairwoman DAVIS. Thank you. Thank you. Mr. Cline?

Mr. CLINE. Thank you, Madame Chairman. Professor Dynarksi, I believe I heard you say that in your studies it was clear that the

largest, the biggest challenge to completion rates is not necessarily the external factors but the cost of completion. Is that essentially just the increased costs of higher education? Is that proving to be the highest barrier to completion rates?

Ms. DYNARSKI. I would say that access to quality institutions is probably the greatest barrier.

Mr. CLINE. Okay.

Ms. DYNARSKI. So even if we make education free, as we—education is free in K12. For post-secondary, we charge something.

Mr. CLINE. Nothing is free when it's provided by the government.

Ms. DYNARSKI. Of course. I'm an economist. Like some, everyone—somebody is paying of course.

Mr. CLINE. Right.

Ms. DYNARSKI. But my point is that it's free to the student.

Mr. CLINE. Right.

Ms. DYNARSKI. If we make colleges free but we don't provide quality educations we are not doing anybody a favor.

Mr. CLINE. Okay. So the increased costs are definitely providing some barriers to students to either achieving a 4-year degree, starting down the road to college or completion.

Dr. Rudd, I followed with interest your testimony about the Ventures program, the ACE program, the Finish Line, helping meet the costs of achieving that higher education. But affordability is a concern for me. Want to actually drill down a bit. Have your costs—I know your costs have increased in providing that education. Has your tuition rate—how much has it gone up over the past 5 years?

Mr. RUDD. Well, this is actually, the last 5 year stretch is the lowest tuition increases in our history so we actually have an average of 1.7 percent per year over the last 5 years. And we have had 2 years with no tuition increase over the course of the last 5 years.

Mr. CLINE. That's fantastic. Have—so obviously your costs have risen. What have you done internally to address and control those costs?

Mr. RUDD. Well, we have got a broad—we do two things. We have got a broad based overall efficiency and effectiveness effort that we do in terms of looking at the efficiency of what we do administratively, how we deliver what we do.

But more importantly, and I think one of the things that is lost in some of the discussion is retention in completion improves, our overall funding level has improved. We just haven't, we have offset student costs with our improved performance.

As our retention goes up, we have more tuition dollars and as our performance goes up, our funding in the state is a performance based funding so our state level support has gone up and we have not moved that to the students. We have contained it recognizing that affordability and financial pressure is the No. 1 stressor for students moving through and completing.

Mr. CLINE. So in terms of your administration costs, your different costs of whether its course offerings, how many are scaling back the course offerings, energy costs, what is your greatest stressor on—in terms of costs to providing that education?

Mr. RUDD. Well, personnel costs. Probably 80 percent of what we do from a budget perspective are personnel costs. And certainly insurance is always an escalating cost for us.

Mr. CLINE. Okay. Any innovations there? Any in terms of health insurance or retirement funds or any kind of—are you increasing the percentage of part-time faculty that you hire or?

Mr. RUDD. We have actually moved to try to cap the percentage of part-time faculty. We have been concerned about making sure that we continue to deliver a quality educational experience and to make sure that adjunct and part-time faculty that we limit the number of individuals.

We certainly hire more—we certainly hire more full-time teaching faculty than we have in the past. I mean, we have looked at overall workload and teaching load as a part of that as well.

Mr. CLINE. What about your administrative costs as a percent of your budget? Have you scaled back your administrative personnel?

Mr. RUDD. We have. We arguably have less administration today than we had a decade ago, maybe 15 years ago. I can certainly tell you my office is less than half the size it was 6 years ago. So we have been very thoughtful. We are also we have moved to try and we are actively working on trying to calculate a good administrative index to think about how we share and discuss particularly with our trustees and the community about administrative costs and we are actively exploring how best to create a metric around doing that, one that really captures it well. But we have had a strong commitment to reducing administrative costs.

Chairwoman DAVIS. Thank you.

Mr. CLINE. Thank you.

Chairwoman DAVIS. Thank you, Dr. Rudd. Mr. Sablan.

Mr. SABLAN. Yes. Thank you very much, Madame Chair. Good morning, everyone. I'm going to have questions for the record that I will submit and if you would please respond to those in writing.

I'm going to go off the guardrail here. You see me do that. And if I don't make sense, please tell me. But, you know, the fact of the matter that 4 out of 10 students who enroll in 4 year colleges never graduate. Its, that's a serious, that's an unfortunate. We hope to be able to improve that I think. And more so that, you know, students of color, the graduation rate for students of color compared to white students, I don't like using those terms but that's what they are called.

For blacks, African, for black students it's even worse, 64 percent versus 40 percent for example, and for Latinos, it's 64 percent versus 54 percent. And also gaps in graduation rates are also large across family income.

In his opening statement, the ranking member mentioned that maybe the idea that we should hold some of the schools accountable for student failures to graduate. You know, I'm going to come back to mister, eventually in a question for record with Mr. Ethelbah because I need to go back and check about the TRIO program in our community college.

But is there a, something we could do to truly like I know schools, for profits schools are not exactly popular with some of the things that they do, but is there something you think in policy we

could do to hold the schools accountable for when their students don't graduate?

That maybe some programs that are intention—intended to help the students through their 4 or 6 years even progress are not effectively managed or not made available? Is there something you think in terms of policy that can be done to hold some of the schools accountable for not all, just some students just fail because they won't study, you know.

My goodness, he is going to kill me. My son took 8 years to get his teachers degree also but is there something we could do you think, anybody in the panel? Any suggestion, idea? Hold the schools also accountable?

Ms. EDDINGER. Look at the reluctance of my colleagues.

Mr. SABLAN. I know.

Ms. EDDINGER. I can do this one. I think in the past, particularly for short term educational programs, we have had or vocational programs, we have tried things like gainful employment reporting to make sure that you have a number of graduates over a number of—

Mr. SABLAN. I like that.

Ms. EDDINGER [continuing]. years.

Mr. SABLAN. Kind of metric.

Ms. EDDINGER. And those things are fine. I think colleges are on the whole happy to be held accountable. But what is on the other side of the balance is that if you don't resource the colleges the way that they need to be resource, so the job can't get done, then what exactly are we measuring? Do we also measure then on the other end on the balance of gainful employment adequate resources for doing the coaching, doing the advising during the academic remediation that we need to do.

So I think it's a larger question than okay, you know, you are going to share this risk with us. You are going to share this accountability with us but not if in some ways my state funding has been going down for the last 10 years. So I think there is a real larger conversation than just a number to be accounted for.

Mr. SABLAN. Okay. And now I'm going to go to another question if I may and each panel can answer yes or no. Do you support free tuition for students? Dr. Dynarski, I think you—

Ms. DYNARSKI. So our past is that tuition was free at community colleges in particular. So historically, community colleges have been free or near free in most places.

Mr. SABLAN. At 4 year college.

Ms. DYNARSKI. Four year colleges?

Mr. SABLAN. Yes.

Ms. DYNARSKI. Also in some places have been free. There are many different ways to fund college. I do feel firmly that job training that programs that are intended to prepare people for careers are ones that people shouldn't be borrowing for.

Mr. SABLAN. Okay.

Ms. DYNARSKI. It's too risky, and we should not run our training programs through those.

Mr. SABLAN. She is going to cut me off. Mr., Dr. Rudd, do you support free college tuition for students?

Mr. RUDD. Well, I think it has been successful if you look in Tennessee, certainly the Tennessee Promise has been successful, increasing the number of students that—

Mr. SABLAN. But not just in other country, in Norway for example.

Mr. RUDD. I think there is good evidence that it can be effective.

Mr. SABLAN. But—

Mr. RUDD. If there are so many other costs.

Mr. SABLAN. The school is going to be paid by somebody who will pay for it.

Chairwoman DAVIS. Thank you, Dr. Rudd. I'm going to have to turn to our next questioner.

Mr. SABLAN. Thank you.

Chairwoman DAVIS. Dr. Grothman—Mr. Grothman.

Mr. GROTHMAN. Thank you. First question for you. At least in my district, I find not just people who dropped out of college, but people who complete college frequently go back to a technical school, go back to trade school which would indicate we have too many people going to college.

What percentage of say high school graduates do you think ought to go to college? Do you think that is too high today or what would you—what would your ideal percentage be? Anyone want to take a crack?

Ms. DYNARSKI. We are at 30 percent of people are getting a BA. And for low income students it's more like 10 percent. So I—we tend to live in places where lots of educated people aggregate and so it seems like everybody has a college degree but 30 percent and 10 percent certainly do not sound to me like too much college education. We have fallen behind a dozen countries in the world in our degree attainment. We used to lead the world.

Mr. GROTHMAN. Well, I'll ask the other people here. Does it concern you when people with college degrees are dissatisfied with their employment and go back to a tech school or go back to a trade school where they can get—be trained for a job—first of all, have a greater likelihood of being employed and second, are able to make more money.

Does that concern you and does it indicate that maybe we have too many people going to some colleges? None of you believe that, huh?

Ms. EDDINGER. I think it's a really terrific thing for someone to have gotten a terrific education and being able to self-reflect and understand that they need additional education in something specific and career oriented.

Mr. GROTHMAN. So that doesn't bother you if somebody graduates—

Ms. EDDINGER. No, not at all.

Mr. GROTHMAN [continuing]. from college. Is—

Ms. EDDINGER. I really believe that at this day and age where the skills and the work place is outpacing our programs at the colleges that folks have to learn how to learn. And one piece of learning how to learn is to self-reflect.

If someone believes that over the next 5 years they are better off as a plumber and they have a bachelor's degree, maybe at the end

of that 5 years they would be opening a business that's a plumbing business and therefore they will have the skills to do it.

Mr. GROTHMAN. Okay.

Ms. EDDINGER. I think would do—

Mr. GROTHMAN. Thank you. I—

Ms. EDDINGER [continuing]. way too much of the—

Mr. GROTHMAN. Yes. I would think that is part of our problem. Next question I have. I know many, not all institutions require SAT, ACT tests. Is there a correlation between how well you do on an SAT or ACT test and whether you get—whether you are able to go to graduate in 5 or 6 years? Does anybody have an answer to that question?

Mr. RUDD. Our internal data actually suggest that your grade point average is a better indicator than the SAT or the ACT.

Mr. GROTHMAN. Yes, but the question was—

Mr. RUDD. Yes, that—

Mr. GROTHMAN. We don't have a grade, you mean your grade point in high school? Your grade point—

Mr. RUDD. Yes, your GPA in high school is a better indicator of whether or not you are going to finish in four, 5 or 6 years.

Mr. GROTHMAN. Okay. Is the SAT or ACT is that relevant? Is that a—is there a correlation there?

Mr. RUDD. There is certainly, I mean, we—there are levels of scores on the ACT or the SAT but—

Mr. GROTHMAN. Yes, I know, but is there a correlation or not?

Mr. RUDD [continuing]. that indicate—

Mr. GROTHMAN. I mean—

Ms. DYNARSKI. There is a correlation between the SAT and success in college. I mean, something that the SAT and the ACT provide us is a consistent measure across high schools that may have very different GPA standards. They tend to serve as a check on what the GPA is.

Mr. GROTHMAN. Okay. And do you think we could learn something from that as far as admitting people with lower ACTs, SATs?

Mr. GROTHMAN. Maybe not. We can't learn anything from that. Okay. Next question we will go back to the dual enrollment. I know that is becoming more common. Is there, we will ask somebody on the—Dr. Eddinger or Mr. Ethelbah. Is there a correlation between taking more dual enrollment classes and finishing in 5 or 6 years, whatever the metric is.

Ms. EDDINGER. There is. We have a high level of—a way higher level of college participation in the 80's but as students were either in dual enrollment or in early college. But the real advantage is that by the time they get out of early college and dual enrolment, they're at college level so they're not doing developmental work in college and therefore it speeds up the process.

Mr. GROTHMAN. You just think more dual enrolment should be encouraged then?

Ms. EDDINGER. Yes.

Mr. ETHELBAH. It is something that is encouraged with our TRIO programs as well. The students that I have seen who have participated in dual enrolment through TRIO programs come into the institution at higher levels and therefore decrease their time to graduate.

Mr. GROTHMAN. Okay. Thank you all. I will yield the reminder of my time.

Chairwoman DAVIS. Thank you. Ms. Bonamici.

Ms. BONAMICI. Thank you so much to the chair and ranking member and to all of our witnesses. First I want to say I am sorry Representative Stefanik left because she had asked you about reforming the Federal work study program and I invite her and anyone here to sign on to the Opportunities for Success Bill which is a piece of legislation I introduced to do just that, including modernizing the funding but also aligning work study jobs with students career interests and goals.

So we know that as a Nation we need to do more to make sure that all students can access and complete a college education and we have had a lot of conversations here about TRIO and of course Gear Up and the programs that are especially helping to address barriers to completion and historically underserved students, first generation students. Thank you, Mr. Ethelbah, for your story and your work.

I want to point out a successful program in northwest Oregon, Future Connects. It's a comprehensive support program that provides low income, first generation students at Portland Community College with a personalized—with personalized academic advising, a college success coach which is really the mentoring piece that's so important, access to internships and intensive summer orientation program and need based scholarships.

And it has really been a successful model there because obviously, even though TRIO, Gear Up and TRIO are great programs, there is still a lot of unmet need so that's something that we can look at as we are seeking to address these barriers.

And I want to followup on the question that Mr. Takano and Ms. Jayapal asked. I just read this report, Wisconsin Hope Center highlighting the issue of food and housing insecurity. Seven out of 10 students at 2 year colleges and 6 out of 10 students at 4 year colleges experience some food or housing insecurity over the course of a single year. Those are pretty staggering numbers. They found that only 20 percent of food insecure students receive SNAP benefits and only 7 percent of students who experience homelessness received any housing assistance.

And when we are talking about, you know, completion it is really challenging to try to complete if you are hungry and you don't have a safe place to live. I know this is an issue in Oregon. I just had a round table conversation about it and many of the institutions, Oregon State University, Portland Community College, Portland State University which is an urban institute have food pantries on campus.

Mr. Ethelbah, you work directly I know with low income, first generation students every day. What role does housing and food insecurity, what role does that play in students' lives?

Mr. ETHELBAH. Oh, it plays a huge role, I mean, you just have to look at Maslow's hierarchy of needs. If your basic needs aren't met, including home, shelter, food, you can't progress upward and thinks about anything else beyond how you are going to get your next meal or where you are going to live for the night. I can—

Ms. BONAMICI. Can everybody just tell me and I am going to, I want you to finish but can everybody then just tell me because I want to get another question, what is your campus doing to address these issues? Mr. Ethelbah.

Mr. ETHELBAH. And I was just going to mention that. At the University of Utah, we have created a homeless student task force. And it's a group of individuals from varying parts of the campus that work together to ensure that we are collectively moving forward with efforts to address some of these concerns.

One of the things that has come up as a challenge within this group however is we are using Federal data to determine eligibility for certain types of assistance. For example, if we are going to put someone up in our local hotel for a night or two, we do have to report that as an additional form of financial assistance.

So if you have a low income student that has already met the threshold for their cost of attendance, they basically are going to an over award situation.

Ms. BONAMICI. Understand.

Mr. ETHELBAH. Which is going got penalize them for getting an additional assistance for what they actually need versus really trying to help.

Ms. BONAMICI. Thank you for pointing that out. Dr. Eddinger, what is your campus doing about food insecurity and homelessness?

Ms. EDDINGER. We've established a single stop office which is an emergency office where all students can come so they know when to come. Food pantries, mobile food pantries, food cards, a whole range of emergency services. It's probably about I would say half a million dollars' worth of investment every year. And we are working on the possibility of pushing policy to align policy—

Ms. BONAMICI. Thank you.

Ms. EDDINGER [continuing]. of SNAP, Pell and all of the major pieces—

Ms. BONAMICI. Excellent.

Ms. EDDINGER [continuing]. that really need to fit together.

Ms. BONAMICI. Dr. Rudd, I'm going to run out of time, Dr. Rudd.

Mr. RUDD. Yes, we have a food pantry as well. We also we have raised some private support for to support homeless students. We have a limited number of homeless individuals.

And then we have worked with our new dining provider to have them carve off a program and create a program to address food insecurity as a part of the dining contract that we have.

Ms. BONAMICI. Dr. Dynarski.

Ms. DYNARSKI. I just wanted to say that we generally have a shredded safety net and that applies to students as well. And what we are left with is colleges having to play the role that social policy programs should play.

Ms. BONAMICI. Thank you. And I am out of time. I am going to submit for the record, I really want to followup on the gaps in degree attainment by race and income and really looking at targeting interventions that students are at least likely to compete, complete. So I will submit that for the record. I yield back.

Chairwoman DAVIS. Thank you.

Ms. BONAMICI. Thank you.

Chairwoman DAVIS. Thank you. Mr. Meuser.

Mr. MEUSER. Thank you, Madame Chair. As we heard this morning, 4 year completion rates are really no longer the norm. So I wanted to ask a couple of questions related to student advisors and the routine that they meet with students. Is it twice a semester? Is it once a quarter?

And do the conversations include all of the criteria we are speaking about that students major, are they on track for it? The amount of loan that they have out, the amount of debt or cost that they're building? Whether they are going to complete their major and be able to graduate on time?

Are these conversations recorded? Are they agreed to? So is there some sort of record of it? And do you consider allowing some sort of waiver so as parents or the payer, the one investing in the student is also made aware of these conversations and this guidance provided? Dr. Eddinger?

Ms. EDDINGER. I wish it were that straightforward. With an average age of 26 on campus, every single student I have has a different situation and many of them are adults. They have no parents or their parents are not in their lives. The conversations would start with the transition when they first come in. They would get financial aid advising, they would get academic advising. We would send out tweets, we would send out texts to these students to alert them of deadlines and so on and so forth and they have peer mentors in their learning communities.

There is a whole web of advising that goes on. It is not as straight forward as taking a high school senior and taking them through into the first year of residential. It is complex.

Mr. MEUSER. Well, I think there are a lot of examples where it could be a lot better so this is something that we could talk about in the future. I yield back the rest of my time to Dr. Foxx.

Chairwoman DAVIS. The gentleman yields to Dr. Foxx.

Mrs. FOXX. Thank you very much, Mr. Meuser, and thank you, Madame Chairman. I want to followup a little bit on some comments that were made in your opening statements and I would like to go to Dr. Eddinger.

You say in your opening statement that we are the source for the future workshop and what we call new collar jobs, jobs that are middle skills that pay well. Tell me what you think middle skills are and what do baccalaureate institutions—what would you call higher skills that a student would get in a baccalaureate institution that they wouldn't need for a new job?

Ms. EDDINGER. Here is an example. In the field of information technology or IT, there is a series of entry level programming jobs that someone with a year or 2 years' worth of training in education—

Mrs. FOXX. How about education.

Ms. EDDINGER. Yes.

Mrs. FOXX. Not training.

Ms. EDDINGER. Yes. Well, skills training and then education in the liberal arts and critical skills and so on, that combination.

Once they are able to get that particular credential, they can enter that work force. Now if they want to advance to be a systems

administrator and so on, they will need a bachelor's degree. But it is the beginning and it pays well. And those jobs didn't exist let's say 5, 10 years ago.

Mrs. FOXX. Okay. Well, some time I would like to pursue with you, maybe privately, what you think that they are getting in the baccalaureate degree that provides them what they need other than the degree itself. Because I am questioning whether or not—what middle skills are because I think what you need for coding and those IT jobs are the skills you are going to need for everything else that you're getting.

I also want to ask each of you to answer a question for me and I will come back to in my comments later. Dr. Dynarksi, you said that for profit schools should innovate, they should be held accountable, and there should be oversight and a robust manner. Do you not believe all post-secondary institutions should be doing that?

Just answer me yes or no, each one of you. Start with Dr. Dynarksi. Should they innovate? Should they be held accountable and should they have oversight?

Ms. DYNARSKI. Yes.

Mr. RUDD. Yes.

Ms. EDDINGER. Absolutely.

Mr. ETHELBAH. Yes.

Mrs. FOXX. I don't understand then why for profits are being singled about in this area. I yield back, Madame Chairman.

Chairwoman DAVIS. Thank you. Ms. Adams.

Ms. ADAMS. Thank you very much, Chairwoman Davis and Ranking Member Smucker. Thank you to the individuals who are here to testify today.

It is clear from the testimony that many of the biggest challenges faced by today's college students are related to poverty, housing, food insecurity, long hours and sudden financial emergencies. But I wonder if institutions sometimes establish policies and practices that can create unintended barriers that make it really confusing for students, particularly first generation students.

Mr. Ethelbah, can you tell us a little bit about the logistical and bureaucratic barriers that are faced by low income, first generation students?

Mr. ETHELBAH. Definitely. An example that I tend to see quite a bit, especially as we enter into the summer area is the hold your spot fee that's required by institutions. The individual has to pay a fee in order to indicate they're going to be enrolling in the fall.

What I started to see with a lot of our students is an increased number of our applications for our financial aid have been stopped for verification. And so often times the verification takes about six to 8 weeks.

By the time they're flagged to have to pay this enrollment deposit, and then the time it takes to actually verify to that—so that they can get that waiver, get that fee waived, the time that takes in between that they're losing valuable time in order to meet with an advisor, to get their classes structured, to really be able to become a student before the actual semester starts. And it's a big barrier in terms of getting our low income students into the door.

Ms. ADAMS. Thank you I spent 40 years on the campus of Bennett College in Greensboro and know very well the many obstacles

that students face. So, Dr. Rudd, Dr. Eddinger, what steps have you taken at your campuses to make higher education easier to navigate?

Mr. RUDD. Well, I think we have for students who have certainly first generation students and students who haven't been on a college campus we have created a broad array of support programs that help educate them about the navigation of the campus and about what it—how you get around the campus and how you deal with the realities of campus from the bursar to all the way to my office.

And I think for students outside of the first generation we have simplified or we have tried to simplify their process as much as we can and make things accessible to students. And that means, if that means digital access we try to do that as well.

So I think simplifying it, making it accessible is critical but for first generation students they're going to require some direct face to face mentorship as a part of that and we have created a broad array of programs around that.

Ms. ADAMS. Dr. Eddinger.

Ms. EDDINGER. I think the first is a sense of place, knowing where to go and not having to sort of wander around the campus looking for emergency services or financial services. So single stop and student central are the two spots that we found for students to gather. The other is a sense of process. We used to have something called the Bunker Hill bounce where we bounced students all over the place for just one question. We don't do that anymore.

Ms. ADAMS. Okay.

Ms. EDDINGER. And the third is really for our faculty and staff and the administration to understand that we are dealing with an adult, whole student. Not some concept of an 18 year old, but the whole range of needs of a student who is, who we haven't seen before. We have got to be ready for them rather than saying you have to be ready for us.

Ms. ADAMS. Okay.

Ms. EDDINGER. And I think that mindset—

Ms. ADAMS. Great, thank you. So let me, Dr. Rudd, can you talk about how you have seen micro grants or emergency grants and what they—if you have been doing that, to help students get across that finish line if and if the strategy makes sense?

Mr. RUDD. Well, we created an emergency grant program and part of the reason we did that is we saw a significant number of students who would stop out based on very small amounts of money, $200 to $300 from spring to summer or fall to spring. So we did create a micro grant program that has been heavily utilized and it naturally as you might imagine, has had disproportionate impact on the retention rates and completion rates of the most vulnerable students that we have.

Ms. ADAMS. Great, thank you very much. Dr. Eddinger, did you want to?

Ms. EDDINGER. Yes. The same.

Ms. ADAMS. Okay.

Ms. EDDINGER. Absolutely the same.

Ms. ADAMS. Very good. Thank you. Thank you all very much. Madame Chair, I yield back.

Chairwoman DAVIS. Thank you. Mr. Watkins.

Mr. WATKINS. Thank you, Madame Chair. I had the privilege to meet several TRIO students from my home state of Kansas recently and they are all first time college students and it was real inspiring.

These includes University of Kansas, Kansas State University, Haskell Indian Nations University and several others. And they were really blew me away as to how much they are and they value their education.

Since the inception of the Higher Education Act of 1965, Congress has focused on increasing the success of disadvantaged students, thank goodness. This hearing today is certainly timely as we consider reauthorizing the HEA.

We look to reviewing strategies that work so, Mr. Ethelbah, as the director of University of Utah's TRIO program, how frequently do you review the best practices or the standards? What kind of standard metrics do you use to gauge progress?

Mr. ETHELBAH. We have been on an effort to really join with our Office of Institutional Analysis at the University of Utah to really track our efforts as they relate to other students who are not participating in our program. So the same types of services, advising, financial aid, as well as completion rates.

We have really started to look at that data a lot more closely to understand what it is that we are doing right that we can replicate and what we can improve upon. And so a couple of things that have come with that is the need to really reassess how we are providing our tutoring program for example.

We were providing the traditional types of tutoring components that we have always done but our students are working more, they're not on campus as much so we have had to be innovative. This past year we have introduced an online tutoring platform. We have assessed that to see how it has impacted the grades that the students are getting in the courses that they were taking the tutoring for and it has had a very positive impact. And the students themselves have said that the introduction of this has allowed them to just do tutoring as soon as they get home from work at 10:30 at night so that they don't have to come back to campus to be able to be successful. So this is a small example of some of the things that we are really trying to do to improve our services.

Mr. WATKINS. Great, thank you Mr. Ethelbah. Thank you to the panel and I yield my time, Madame Chairwoman.

Chairwoman DAVIS. Thank you. Mr. Trone.

Mr. TRONE. Thank you, Madame Chairwoman Davis, and Ranking Member Smucker and the witness for being here today. Dr. Dynarski, at the end of the questioning, Ranking Member Foxx posed a question rhetorically as to why members on our side of the aisle continue to single out for profit schools as a sector in higher ed in need of increased accountability and oversight. Could you shed some light on why that sector has received increased focus of concern?

Ms. DYNARSKI. Yes. So the for profit sector has the lowest graduation rates as we indicated. More concerningly, however, students who go to these colleges get no financial benefit from it at all.

So Stephanie Cellini and Nicholas Turner showed using the universe of data on earnings for for-profit students that they made no more coming out of college than they made coming in. This is in distinct contrast to the evidence from 4 year colleges and from community colleges where we consistently find that there is financial benefit, that there are earnings returns to taking even just a few credits of college.

So it's a sector in which people are not getting any returns for their educations and they are getting much higher debt loads than they are at the public institutions.

And what the result has been is that for students coming out of these schools with low earnings and high debt, we see enormous defaults and financial distress. As a sector, it is performing far worse than the other sectors.

Mr. TRONE. Well, as one of the many capitalists in the Democratic Party, that seems like a failure for the customers. Not good.

Ms. DYNARSKI. Right.

Mr. TRONE. Something I am also passionate about and I know many of my colleagues on the other side of the aisle are is criminal justice reform. Ms. Chairwoman, I would like to enter into the record the report from the Vera Institute of Justice, investing in futures economic and fiscal benefits of post-secondary education in prison.

Chairwoman DAVIS. So ordered.

Mr. TRONE. Thank you. 64 percent of incarcerated people are academically eligible to enroll in college prison programs but the data shows only 9 percent ever complete any kind of a program. Incarcerated individuals have been excluded from Pell since 1994.

Dr. Dynarksi, what are your thoughts on lifting the Pell ban completely for incarcerated students and what impact would that have on individuals in society by spending the money up front, helping them with Pell, giving them two, three, 4 years to train, to succeed.

Because when they leave prison, we are getting a 75 percent recidivism rate so we are just pouring the money in a circular fashion back in the prisons and we are not helping people get a second chance that they can actually succeed with. So what do we need to do here?

Ms. DYNARSKI. If we would like prisoners to reenter society as protected—productive members of the work force, they need a good education to do so. And it seems like prison is a good opportunity in which to increase education. That's where a lot of people get their GED's and being able to follow on for college education would certainly be helpful for their lives after they exit prison.

Mr. TRONE. How do we ensure these programs are high quality and best support them? Because they may not want to study British literature but I'm guessing they would love to learn how to be a mechanic, drywall, plumber. Great jobs that we need folks in the workface now. How do we make that happen? What are the steps?

Ms. DYNARSKI. In the past, prisons have partnered with local community colleges and universities. So rather than start their own programs they essentially would work with the local institutions which were of good quality and tap on their resources.

Mr. TRONE. Exactly. We are doing some of that in our district. Which state have you seen does the best job of connecting community college with real programs that create jobs for folks so they can succeed and have a real second chance?

Ms. DYNARSKI. We actually see across the country that community college students succeed. They come out with skills that are valuable to the work force. And I'm not going to pick on any one particular state as being a failure or a success, the community college sector has done quite well.

Mr. TRONE. And thank you. I yield back my time.

Chairwoman DAVIS. Thank you. Dr. Foxx?

Mrs. FOXX. I will yield first to Mrs. Lee.

Chairwoman DAVIS. Mrs. Lee.

Ms. LEE. Thank you, Madame Chairwoman. Thank you all for being here. I just, I want to talk about resources and do some comparisons. I would like to compare some statistics between community colleges and for profit schools in my district in Las Vegas, Nevada and Henderson.

At the College of Southern Nevada, tuition is about $3,000 per year and the institution spends approximately $2.30 on instruction for each dollar it collects in tuition.

At a sample for profit school in my district, the average annual tuition is $9,000 and anywhere between 20 and 50 cents per dollar collected is spent on tuition.

The schools that attempt to do the most for our students, especially students historically underserved by 4 year colleges and at the lowest cost to tax payers are often our community college. Yet we know that community college gets the least amount of Federal support or support from Federal aid programs.

I would like to also look at the prevalence of default among those attending for profit rather than community colleges. According to Brookings, 73 percent of students who attend for profits had to borrow to attend and they had an average of about $5400 in Federal loans.

Compare that to 19 percent of students who attend community colleges averaging approximately $900 in federally—in Federal loans.

And then according to the Department of Education, students who attend for profits are more likely to default on their loans at 16 percent than those attending community colleges in public 4 year institutions at 10 percent or private nonprofits at 7.

It's clear we have a system in which Federal dollars are not being channeled to institutions like community colleges that colleges that are well situated to help those students that are buying for greater academic and social mobility.

And given the outcomes that we have seen with for profit institutions in terms of costs, completion, student debt levels and closures, I wonder how Federal dollars that are currently being flowing to these schools, whether indirectly could be spent on our under resourced schools like community colleges so that they have the funding to support the success of our most at risk students.

Dr. Dynarski, do you think that students who attend for profit schools would be better served if they had the option of attending

affordable but well-funded public institutions such as community colleges and what do you believe is the best use of Federal dollars?

Ms. DYNARSKI. The evidence we have from California in particular is that when community colleges are not well funded that's when students turn to the for profit colleges so there is a direct link here.

The same types of students attend for profits and it's the same set of students moving back and forth. And it's a set of students for whom college is a risky bet. All right. So we know that on average, college pays off but for disadvantaged students, students that come in with weak preparation, it's particularly risky.

In the for profit colleges, the risk lies squarely on the student because they take out loans and they pay tuition to cover the cost of their education and if the education doesn't work out, they're the ones stuck with all of the downside. Community colleges the schools, the public essentially are taking on the risk of that bet for those, for those students and it is a safer place for them to be.

The amount of money that is spent on instruction per dollar of revenue is also as you pointed out much higher at the community colleges and the for profits, a lot of that money is going into advertising and into profits.

Ms. LEE. Great, thank you. I am going to turn a little bit—I am going to turn toward accountability. During our last hearing we addressed these issues and we heard that States, most States subject for profit institutions to lower levels of oversight than public institutions.

And I think this is especially important when we look at outcomes specifically. You mentioned that 35 percent of those who enter for profit 4 year colleges will earn a degree in 6 years compared to 65 percent at 4 year—public 4 year colleges and 76 percent respectively at nonprofit 4 year colleges.

Giving this information—given that information in your research, what do you think is the right approach on for profit institutions and does this include better accreditation standards?

Ms. DYNARSKI. So accreditation is common across all of these institutions. The public institutions have the added oversight of the governments that are running them, right. The for profits don't have that. And I think that is the reason that this sector in particular needs greater oversight.

Ms. LEE. Thank you very much.

Chairwoman DAVIS. Thank you.

Ms. LEE. I yield.

Chairwoman DAVIS. Thank you. Dr. Foxx.

Mrs. FOXX. Madame Chair, I yield for Ms. Wild.

Chairwoman DAVIS. Okay. No. According to the rule in questioning of witnesses, my colleague, chairs will take into consideration the ratio of the majority to minority party members present and shall establish the order of recognition. So I think according to the rules, it is—the difficulty is that she is not on the subcommittee so we need to have you go forward.

Mrs. FOXX. Thank you

Chairwoman DAVIS. Thank you.

Mrs. FOXX. I appreciated the questioning about using Pell Grants for prisoners and at some point, Dr. Dynarski, I would like us to followup on this.

North Carolina already does programs in prisons for students. Again when I was at the community college we had programs at the prisons and I have recently talked to North Carolina people who run these programs and they are meeting the total need right now with state money. So I do not understand why we want to burden people all over this country to pay for programs for prisons by giving them Pell Grants when the States themselves can take care of this.

And as you mentioned, there are good programs all over the country and, Madame Chairman, at some point between now and the time that our deadline, I would like to get some information into the record on what is happening with Pell, with programs in the various States for prisoners. So I am not really sure where this push for Pell is coming from.

I would like to go back to something Dr. Rudd said about flexibility for work study. I would like you to expand just a little bit on this.

I will tell you under current conditions, you are exactly right. Only 25 percent of work study can be used off campus. 75 percent must be used on campus. I think this is a ridiculous rule.

Under the PROSPER Act that we had last year and passed out of committee, we allowed up—we allowed all of the money to be used off campus because we believe that there should be more financial aid available for students to go into apprenticeships, internships, that lead to real jobs, not working in the college library.

So you want to make another—how much of that work study money could you use for work for students to get real jobs?

Mr. RUDD. My guess is we could use the vast majority of it, if not all do it to help them do that. I mean, we certainly have significant demand in Memphis and we have got good partners that I think would be more than eager to do that and create nice pathways for those students.

Mrs. FOXX. Right. Madame Chairman, I would like to put in the record statistics from the College Board related to the comparison of HBCU's, for profit schools, and public associate degree granting colleges.

The number of HBCU's in our country are 98. The number with a graduation rate over 58 percent, 4. The number of HBCU's whose graduates have higher than average starting salary, 2. The number of for profit schools, 817. The graduation rate over 58 percent. The national average is 260.

And by the way that includes Platt College in Representative Davis's district. Brightwood College in Representative Takano's district. Herzing University in Representative Omar's district.

About 32 percent of for profit schools on college scoreboard outperform the national graduate rate average. Number of for profits whose graduates have a higher than average starting salary, 29. Which is a higher percentage than both 2 year and HBCU's.

The number of 2 year community colleges 1,268, graduation rate over 58 percent, the national average 52. Four percent—

Chairwoman DAVIS. Would the gentlelady yield for question?

Mrs. FOXX. As soon as I complete.

Chairwoman DAVIS. Okay.

Mrs. FOXX. About 4 percent of public associate degree granting institutions on college scoreboard performed above the national average. The number of community colleges whose graduates have a higher than average starting salary, 55. That's 55 out of 1,268. And I—

Chairwoman DAVIS. Thank you.

Mrs. FOXX. There is nobody who is a more, who is a greater advocate of community colleges than I am. And I believe the community colleges can do better but we need to be treating all sectors equally. All of them.

We should have accountability for all sectors of education because the tax payers are paying one way or another for what passes as education in these institutions. Yes, ma'am, I will yield.

Chairwoman DAVIS. Thank you. Yes, Dr. Foxx, I am just wondering if you are aware Brightwood College, I think there may have been others in there that actually have closed. And I think the difficulty that we all have is that there is really no option for the students when for any number of reasons the colleges close. And they usually close on a dime with no notice to students, and no ability for them to recoup their losses.

So I think that is part of what we are dealing with. I think the other issue of course has to do with our veterans. And there are programs that our veterans attend that work out well for them. But there are others that really create tremendous difficulty because they, it is not unlike what I think our witnesses have Stated that in fact people have no higher earnings than they did when they started.

And in terms of our military, they have no more skills than they started and that is not a situation that I think we are interested in.

But it is an ongoing conversation and we certainly hope to engage in that and I think you have all presented some good information.

I want to turn now to Ms. Wild who is on the education committee of course but not on the subcommittee. So she goes last.

Ms. WILD. Thank you very much, Madame Chairwoman. I am very happy that we are having this hearing today and I came over even though I'm not on the subcommittee because of my extreme interest in this subject.

I would like to before I turn to my questions, respond to the comment made earlier that we must treat all institutions the same regardless of tax status. Ranking Member Foxx has repeatedly suggested that it is somehow unfair or unwise to apply accountability standards solely to for profit institutions.

But this argument completely ignores the reality that the sectors already operate under very different oversight and accountability structures. States have direct governance authority over public institutions and private, nonprofit institutions are operated by trustees who are legally committed to the public interest.

Only in the for profit sector can college leaders benefit personally from the operations of their institutions. And I think that is a very important distinction to make.

Due in part to these differences in structure and incentives, for profit colleges have consistently worse outcomes. For example, only about a quarter, 25 percent of students enrolled at for profits colleges complete a bachelor's degree within 6 years compared to 59 percent at public institutions and 66 percent at nonprofits.

Among students enrolled in 2 year programs, those attending for profits are nearly four times as likely to default on their loans compared to their counter parts at community colleges. And it, so it is clear to me that we have to increase oversight of the for profit sector and design accountability systems that reflect the inherent differences of the sector and I would urge my colleagues to work with me in this effort to protect students and tax payers.

This has happened in fact in my own district at what was known as Lehigh Valley College and the, all of the problems I have just described applied to that school before it closed and in fact, it ended up being investigated by our state attorney general.

Moving on, while the cost of education of college has sharply increased in recent decades, so have the financial benefits of a college degree. And in this space, I think it's so important for us to be talking about the fact that the cost of non-completion while still incurring student loan debt is devastating.

You know, I have excellent 6 year—six excellent 4 year college and universities in my district, really, really highly regarded, nationally known schools. But since coming to Congress, I have come to learn of more about the and specifically because of my work on this committee, I have become very intimately acquainted with the two community colleges in my district, Lehigh Carbon Community College in west of Allentown Pennsylvania and Northampton Community College on the eastern side of my district.

And they are—they offer—together they offer the students of my district a range of really high quality academic and career training programs ranging from things like history and liberal arts and engineering to nursing and hotel management to aviation and CDL licensing. And 93 to 94 percent of the graduates from those two community colleges are either continuing their education or in a career.

So I have just become a huge fan of the community college space but at the same time it seems to me that students at these 2 year colleges are also more likely, more likely to need additional resources because of the challenges that they face in addition to preparing for colleges and paying for tuition.

They face gaps in their financial aid as I have learned, they struggle to pay for extra needs that come up. They often struggle to pay for three meals a day. I learned that every college in my district maintains a food bank and that they are particularly highly utilized at the two community colleges. They have trouble with transportation costs and the huge expense of childcare. Both of the community colleges have very wonderful onsite childcare centers.

So with all of that as a preface, I would like to turn to you, Mr. Ethelbah, because I found your written testimony to be especially compelling. And I would like to know from you or any of the other witnesses what can we as the Federal Government do to support these institutions in their efforts to help keep students on a path

to graduation. and, I'm sorry, I've almost used up all my time but if you could.

Mr. ETHELBAH. You know, yes, obviously finance is going to be the No. 1 thing that is referenced and it is often what we hear the most of. As I mentioned earlier, one of the things that we have seen in terms of the impact is students will attend in our institution to stay enrolled for the first 2 years and then drop off because of family obligations.

So looking at opportunities in the third and fourth years to really supplement the financial aid that they can receive in that and then also really incorporating much more broader items that you can include within the financial aid to include housing assistance as well as food benefits, etcetera.

Chairwoman DAVIS. Thank you. Thank you very much. We have come to the conclusion of the questions but we have a few more things to do here.

So I wanted to remind my colleagues that pursuant to committee practice, materials for submission for the hearing record must be submitted to the committee clerk within 14 days following the last day of the hearing preferably in Microsoft Word format.

The materials submitted must address the subject matter of the hearing and only a member of the committee or an invited witness may submit materials for inclusion in the hearing record.

Documents are limited to 15 pages each. 50 pages each. Document longer than 50 pages will be incorporated into the record via an internet link that you must provide to the committee clerk within the required, excuse me, timeframe but please recognize that years from now that link may no longer work.

I want to thank you all for being here, participating and certainly giving us a lot of good information and areas that we can explore further. What we have heard is certainly very valuable.

Members of the committee may have some additional questions for you and we ask the witnesses to please respond to those questions in writing. The hearing record will be held open for 14 days in order to receive those responses.

And I want to remind my colleagues that pursuant to committee practice, witness questions for the hearing record must be submitted to the majority committee staff or committee clerk within 7 days and the questions submitted must address the subject matter of the hearing.

And it is now my pleasure to recognize the distinguished ranking member for his closing statement.

Mr. SMUCKER. Thank you, Madame Chair. And I would like to thank the witnesses for being here as well and would now like to yield my time for a closing statement to the ranking member of the full committee, Dr. Foxx.

Mrs. FOXX. Thank you, Mr. Smucker. One of the things I am proud of is that we as a committee have really begun to talk about skills education in conjunction with what has traditionally been called higher education or as I prefer to call it, post-secondary education. Because I think a lot of us agree that the higher order skills aren't being taught anymore.

When we talk about skills education, as an integral part of post-secondary education we are getting closer to taking a holistic view

of education. It is not just baccalaureate programs, it is just not about the liberal arts, it is about having the skills to do the jobs this country needs done and the jobs people want to do to build a good life for themselves.

And I think we need to be a little more mindful when we talk about skills that we don't ignore the value of life skills. Let's talk about the traditional student for just a moment. There are increasing numbers of students who are older who have achieved some level of independence in their lives already before they ever consider post-secondary programs. But for just a moment, let's consider the 18 year old freshman.

I have counseled many in my day as an instructor and advisor and administrator. For many college freshman, going to the post-secondary program they have chosen is their first taste of independence. I think we need to be extremely careful about limiting their exposure to the tough decision an independent citizen has to make.

Everyone here has heard me say this before but it is worth repeating because it directly relates to what we are talking about today. It took me 7 years to finish my baccalaureate program. That is because I was in the exact same position a lot of students are in today and some you described, especially older students, even though I started at 18.

It took that long because the cost of college was very high even then. You may look at me and assume that I went to school so long ago that things are so different now. It is much more expensive now that I wouldn't understand. But I came from poverty most people in this room wouldn't understand. I didn't see running water inside a house until I was 14. So yes, college costs haven't changed—have changed but the trappings of deep poverty haven't.

In order to eat, in order to support myself alongside my husband, provide for our young family, I had to find a way to work while we were both in school. It was hard. But that is where we learned how to be adults. That is how we learned to make wise financial decisions. It is where we learned to differentiate between things we wanted and things we needed. Those are life skills. Those are what separate independent adults from people who want decisions made for them from people who look to others for the answers.

I empathize with working students probably more than anyone here. I didn't just walk in their shoes, for most of my career I used my experience to give back to them, to offer whatever support and advice and mentorship I could. I think we need to be extremely careful in talking about working students or students who don't come to the table with means as welfare candidates.

A few members have gotten close to that today. We don't need a—to view a period of government dependency as a rite of passage for Americans. We need to ensure certain services are reserved for those who have demonstrated they need them and keep post-secondary education a true learning experience for higher order skills, for jobs skills, and for life skills.

We don't need to let institutions off the hook either. I have long said institutions need to be more responsive to the needs of the students they sign on to serve. What I have heard today from the witnesses is that there is a willingness, I believe an increasing willing-

ness, on the part of institutions to better serve the life needs of the students, the needs that just—that aren't just academic.

Good. Good that you are stepping up. Let's see more institutions step up. Let's not give the government an excuse to put its hooks deeper into college campuses and student life by providing the services you should have been providing all along.

When a student is admitted to an institution, it has to be a two way agreement. The student commits to meeting academic standards and a steep financial commitment and the institution has a responsibility to help them. It is that simple.

Thank you for coming again. Thank you all and thank you, Madame Chair, I yield back.

Chairwoman DAVIS. I thank you very much and again thank you to the witnesses. I will now recognize myself for the purpose of making a closing statement.

Now I want to acknowledge the ranking chair and my good friend, Virginia Foxx, because I think we have worked hard on this committee to broaden what the public, what our students, what we see as higher education. And the fact that when people move on whether it is through apprenticeship programs or through college programs, through university programs, they are all participating in that and the payoff for our country is great.

And that is what I think we have been trying focus on. That it is important that we make sure that people complete because when they do that, we all win. And when that doesn't happen we know that the consequences can be great, not just for the individual but for the generations of that individual's family and our community as a whole.

The reality is, that it is difficult for young people to complete college. All students, you know, work hard at that. And depending upon whether they are non-traditional students or not.

But we gain so much more when we are able to help support those students, psychosocial, wraparound services if you will. Because when they complete the payoff as I have said earlier is so much greater. It is great that everybody, you know, if we had everybody completing but I think that is what really is at the heart of this discussion.

So it is not so much about government services as much as providing the structure and providing the mentors. When you have people that are in your court and they are going to make sure you are succeeding, it makes a big difference than if you are alone.

Too many of our students are alone at a very, very difficult time. And that is what I think we work to do and that is why Pell Grants are important. Without those Pell Grants, students could not be successful.

But on the other hand, those other services have to be there for those students who need them. Fortunately they all don't. But I can assure you just like Mr. Ethelbah here, that you have been able to give back as a result of the support that you received. And there is no way of calculating that benefit to our community.

So I am going to thank all of you for being here today. We have to make certain that college is affordable, access is there but then making sure that people are able to complete. We have to work together to ensure that our higher isn't—education system supports

students through graduation so they can enjoy the life changing benefits of a college degree. And that goes as well for other programs that they access in the course of their entire life and how they are learning.

I want to ask unanimous consent to enter into the record the following letters on ways to improve college completion. A letter from Suzanne Ortega, President of the Counsel of Graduate Schools and a letter from Chancellor Lori Ortiz Oakley, Chancellor of the California Community College.

If there is no further business, the committee stands adjourned. Thank you again.

[Additional submissions by Chairwoman Davis follow:]



California Community Colleges

ELOY ORTIZ OAKLEY
Chancellor

May 6, 2019

Chairman Robert C. "Bobby" Scott
House Committee on Education & Labor
2176 Rayburn House Office Building
Washington, DC 20515

Dear Chairman Scott:

On behalf of the California Community Colleges, I write to provide comments regarding the House Committee on Education & Labor review of the Higher Education Act as it relates to changing institutional culture towards college completion.

As the largest system of higher education in the nation, the California Community Colleges (CCCs) is uniquely positioned to build a better future for Californians and their families. With 115 colleges, we serve more than 2.2 million students annually, transfer nearly 80,000 each year to the University of California and California State University systems and provide hundreds of thousands more with a skills-based, career education needed to secure good-paying jobs.

Meeting the economic and social needs of the state and ensuring that all Californians can achieve greater economic mobility requires the CCCs to take bold steps to ensure more students can realize their educational and career potential. In 2017, guided by the system's *Vision for Success*, the CCCs established key goals to drive its efforts to better meet the needs of the state, including: eliminating gaps in student outcomes, increasing by 35 percent the number of students transferring to a University of California or California State University campus and increasing by at least 20 percent annually the number of students who earn a degree, credential, or certificate preparing them for in-demand jobs.

Using the organizing framework of Guided Pathways, system colleges are focused on reforms designed to provide an integrated, institution-wide approach to student success by creating structured educational experiences that support each student from point of entry to attainment of high-quality postsecondary credentials and

career. This effort is coupled with a major expansion of the Associate Degree for Transfer initiative that provides seamless pathways toward bachelor degree programs at four-year universities; a California College Promise that waives enrollment fees for all low-income students and first-time, full-time students; and a new California Online College that offers builds new opportunities for working adults to gain new knowledge and skills in-demand in the labor market.

The CCCs identified and set out to address key challenges faced by the system that threaten student success measured ultimately by both by college completion and transfer, and by the economic mobility of students after college. By targeting reforms to core challenges faced by students and by advancing critical reforms that create the conditions for change at the college level, the system is working to dramatically improve the outcome trajectory of the students it serves.

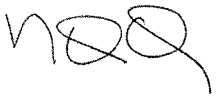
Key reforms have included: transforming a remedial education system that trapped students who could otherwise by poised for academic success in dead-end remedial education sequences, disproportionately affecting students of color; implementing a Student-Centered Funding Formula (SCFF) focused on boosting student success outcomes and closing equity gaps; and establishing new Student Success Metrics that look at key indicators across a student's experience from enrollment through completion, employment, and earnings. The SCFF creates incentives for colleges serve students from all backgrounds well by allocating state funding in part based on the number of low- and moderate-income students (20 percent) and outcome measures related to student success (20 percent)[i], rather than solely on enrollments (60 percent).[ii] Relatedly, the Student Success Metrics help colleges demonstrate their responsiveness to helping students achieve their goals by focusing on key conditions, processes, and activities that drive better outcomes.

Combined with requested increases in state investments to more equitably fund student financial aid available to community college students, these actions help strengthen the value proposition of the CCCs for students, employers, and taxpayers. And they highlight the important role that postsecondary institutions can play in creating the talent pipeline needed to grow our state and national economies and strengthen our democracy.

To support the difficult, but remarkable efforts of states like California, we believe that Congress should take action to support institutions seeking to improve student outcomes, keep college affordability through robust investments in federal student

aid, and strengthen college value through effective oversight of colleges who fail to deliver on the promise of college and career education.

Sincerely,



Eloy Ortiz Oakley
Chancellor

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[i] SCFF outcome measures include: the number of associate degrees for transfer (ADTs) awarded, the number of associate degrees awarded, the number of baccalaureate degrees awarded, the number of credit certificates awarded, the number who complete transfer level math & English within the first year, the number who transfer to a four-year college or university, the number who completed nine or more career education units, the number who attained a regional living wage; coupled with an additional allocation based on successful outcomes for low- and moderate-income students.

[ii] Percentages represent full implementation targeted for 2020-21.

COUNCIL OF GRADUATE SCHOOLS

May 9, 2019

The Honorable Susan Davis
Chair, Higher Education and
Workforce Investment Subcommittee,
Committee on Education and Labor
U.S. House of Representatives
2176 Rayburn House Office Building
Washington, DC 20515

The Honorable Lloyd Smucker
Ranking Member, Higher Education and
Workforce Investment Subcommittee,
Committee on Education and Labor
U.S. House of Representatives
2101 Rayburn House Office Building
Washington, DC 20515

Dear Representatives Davis and Smucker:

On behalf of the Council of Graduate Schools (CGS), I want to thank you for hosting a bipartisan series of hearings on issues central to reauthorization of the Higher Education Act. For more than five decades, CGS has served as the national organization dedicated solely to advancing graduate education and research. Our membership includes nearly 500 institutions of higher education in the United States, Canada, and abroad. Collectively, our members confer 87 percent of all U.S. doctorates and the majority of U.S. master's degrees. CGS appreciates the opportunity to submit the following comments in advance of the third hearing, "The Cost of Non-Completion: Improving Student Outcomes in Higher Education" scheduled for this Thursday, May 9.

CGS urges the subcommittee to consider how the Pell Grant program can encourage completion at both the undergraduate and graduate levels. As you are aware, the Pell Grant program has been largely successful at providing access to undergraduate education for low-income and underrepresented students for over five decades.[1] Since the program was initially enacted, the needs of our communities and the workforce have changed substantially. The nation's population continues to diversify, while careers requiring a master's or doctoral degree at entry-level—including in fields such as healthcare and education—are projected to be among the fastest-growing through 2026.[2] Modernizing the Pell Grant is a way to meet these demands.

More specifically, we propose that individuals who have not exhausted the full 12 semesters of support allowable by law be able to utilize any remaining semesters of support towards graduate education. In doing so, we believe that current undergraduate and prospective graduate students would be further incentivized to complete their undergraduate degree "on-time," knowing they can allocate remaining support towards a graduate degree. Similarly, the ability to access remaining semesters of Pell while pursing graduate education–provided the individual remains income-eligible–would assist students in completing their graduate degree. This proposal was included in the Aim Higher Act (H.R. 6543) introduced last Congress.

[1] U.S. Department of Education (September 2015). *Trends in Pell Grant Receipt and the Characteristics of Pell Grant Recipients: Selected Years, 1999–2000 to 2011–12*. Retrieved from: https://nces.ed.gov/pubs2015/2015601.pdf.
[2] U.S. Bureau of Labor Statistics. (2017). Occupational outlook handbook. Retrieved from: https://www.bls.gov/ooh/.

National indicators show that the number of graduate students who received Pell as undergraduates continues to grow.[3] According to the most recent data from the Department of Education, in Academic Year (AY) 2015-2016, nearly 46 percent of first-year graduate and professional students were former Pell recipients, an increase from 32.5 percent in AY 2007-2008 and 35.9 percent in AY 2011-2012.[4] **These data further show that just 6.5 percent of domestic graduate students have received Pell Grants for six years or more, while 34.6 percent did not fully exhaust all 12 semesters of Pell Grants they are eligible for under current law. Therefore, a significant portion of graduate students—arguably those most in need of financial support—could benefit from utilizing their remaining semesters of Pell.**

This proposal stays true to the mission of Pell in that it continues to provide access to economically disadvantaged and historically underserved populations. Enacting it could help ensure more diverse student bodies at institutions of higher education, leading to a more representative workforce and enabling these individuals to better serve communities with greater need. Additionally, it could also provide further incentive for more timely completion of a degree, while at the same time limiting the need to borrow.

Again, we thank you for examining ways to promote college completion. If we can be a resource to you or your staff as you consider this and other issues related to graduate education, please contact CGS's Vice President of Public Policy and Government Affairs, Lauren Inouye, at Linouye@cgs.nche.edu or (202)-461-3864.

Sincerely,

Suzanne T. Ortega

Suzanne T. Ortega
President

[3] Okahana, H. (2018). Data sources: increasing number of graduate and professional students are former Pell recipients. Retrieved from: https://cgsnet.org/data-sources-increasing-number-graduate-and-professional-students-are-former-pell-recipients-0
[4] U.S. Department of Education, National Center for Education Statistics, National Postsecondary Student Aid Study, 2015-16.

[Additional submission by Mrs. Foxx follows:]

College Scorecard Data on HBCUs, For-Profits, and Community Colleges

Accessed 5/8/19
Website: https://collegescorecard.ed.gov/

HBCU Data

- Number of HBCUs: 98
- HBCUs with a graduation rate 59 percent or higher: 4
  - About 4 percent of HBCUs on college scorecard are outperforming the national graduation rate average[1]
- Number of HBCUs whose graduates salary is $49,000 or higher[2]: 2

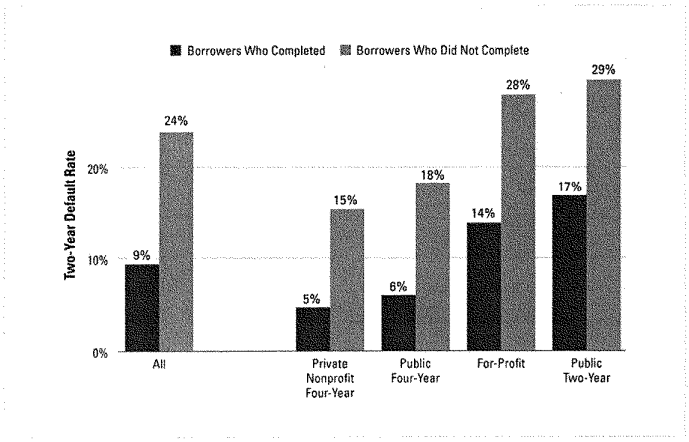
For-Profit Data

- Number of for-profit schools: 817
- Graduation rate 59 percent or higher: 260
  - About 32 percent of for-profit schools on college scorecard out-perform the national graduate rate average.
- Number of For-Profits whose graduates salary is $49,000 or higher: 29

Public 2-year Degree-Granting College Data

- Number of "2-year" community colleges: 1,268
- Graduation rate 59 percent or higher: 52
  - About 4 percent of public associate-degree granting institutions on college scorecard performed above the national average.
- Number of community colleges whose graduates salary is $49,000 or higher: 55

WHY DOES THIS DATA MATTER? (SEE CHART BELOW FROM COLLEGE BOARD)



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[1] https://studentclearinghouse.org/nscblog/national-six-year-completion-rate-reaches-highest-level-58-3-percent-since-the-national-student-clearinghouse-research-center-began-tracking/

[2] Payscale estimates the typical graduate with zero to five years of experience makes $48,400. https://www.cnbc.com/2019/02/15/college-grads-expect-to-earn-60000-in-their-first-job---few-do.html

[Additional submission by Ms. Jayapal follows:]



The Education Trust
Closing the gaps in opportunity and achievement, pre-K through college.

May 30, 2019

The Honorable Susan Davis
Chairwoman
House Education and Labor Subcommittee on Higher Education and Workforce Investment
Washington, DC 20515

The Honorable Lloyd Smucker
Ranking Member
House Education and Labor Subcommittee on Higher Education and Workforce Investment
Washington, DC 20515

Dear Chairwoman Davis, Ranking Member Smucker, and Members of the House Subcommittee on Higher Education and Workforce Investment:

On behalf of The Education Trust, an organization dedicated to closing long-standing gaps in opportunity and achievement that separate low-income students and students of color from their peers, thank you for the opportunity to comment on the record regarding the Subcommittee's recent hearing: "The Cost of Non-Completion: Improving Student Outcomes in Higher Education."

As this Subcommittee examines many pressing issues to better inform the full Committee's efforts to reauthorize the Higher Education Act (HEA), we urge this body to consider and address the underlying inequities that often push low-income students and students of color to the margins in higher education.

During the Subcommittee's hearing, we were particularly troubled by the false assertions that Historically Black Colleges and Universities (HBCUs) and community colleges have worse outcomes than for-profit colleges. We hope to use this opportunity to correct the record by detailing some of the positive outcomes of HBCU students. HBCUs are critical to serving low-income students and students of color — particularly Black students — and should not be compared to predatory for-profit colleges that often put shareholders' profits ahead of students' and taxpayers' needs.

HBCUs were established to provide educational opportunities to Black Americans at a time when they were barred from traditional colleges because of their skin color. Over the past two centuries, many HBCUs and other minority serving institutions (MSIs) have provided students with the knowledge and skills they need to not only achieve their goals, but to challenge institutional racism and discrimination. As such, they fill a necessary role in American higher education. While HBCUs represent just 3 percent of higher education institutions, they award 17 percent of all undergraduate degrees earned by Black Americans[i]. It would be a mistake for this Subcommittee to force these institutions into a one-size-fits-all accountability system that ignores their unique mission to educate historically underserved students and fails to recognize or remedy decades of chronic underfunding by state and federal governments.

How Students Fare at HBCUs Versus Other Four-Year Institutions

Ed Trust's research[ii] shows that HBCUs have higher success rates than institutions serving similar student populations. The average six-year graduation rate for Black students at HBCUs is 32.1 percent, compared with an average graduation rate of 45.4 percent for Black students at the other 676 institutions in our sample. However, those percentages don't reflect the fact that HBCUs serve far more low-income students than non-HBCUs: Roughly half of all HBCUs have freshmen classes where three-quarters of the students are from low-income backgrounds. When one compares HBCUs to institutions

with similar proportions of low-income (Pell Grant) students, the former have substantially higher completion rates for Black students than the latter, for-profit colleges included. Only 1 percent of the 676 non-HBCUs we examined serve a high percentage of low-income students. At colleges where 40-75 percent of the students are from low-income families, the average institutional graduation rate for Black students at HBCUs was 37.8 percent, versus 32.0 percent at non-HBCUs.

Let us remember that many HBCU students endured financial hardships, inequities in the P-12 education system, and broader racial injustices before college that strongly correlate with lower graduation and retention rates[iii]. Yet HBCUs often do a better job of propelling these students up the ladder than the average postsecondary institution. More than 85 percent of HBCUs have a higher "mobility score" than the average across all institutions in the U.S., including for-profit colleges, meaning they lift more students from the bottom quintile of income distribution to the top quintile of income distribution than non-HBCUs[iv]. Their ability to foster greater social mobility demonstrates that HBCUs are critical for providing access and success to Black, low-income students at both the undergraduate and graduate levels[v].

Resources at HBCUs vs. Non-HBCUs

Furthermore, HBCUs achieve these completion and social mobility successes with fewer resources and less funding than non-HBCU four-year institutions[vi]. For both private and public HBCUs, direct federal funding per full time equivalent (FTE) student is lower than non-HBCU four-year institutions, and the funding gap has widened over time[vii]. Both public and private HBCUs experienced steep declines in federal funding per FTE student between 2003 and 2015, with private HBCUs seeing a 42 percent reduction — the most substantial of all sectors. In both the public and private sectors, HBCU endowments trail those of non-HBCU four-year institutions by 70 percent or more; this gap hinders an HBCU's ability to weather decreases in state and federal funding. Public HBCUs rely on federal, state, and local funding more heavily than their non-HBCU counterparts (54 percent of overall revenue vs. 38 percent).

Comparing HBCUs to Community Colleges

Completion for Black students is higher at four-year HBCUs than at community colleges. Among Black undergraduates who started at a public or private four-year HBCU in 2003-4, 29.4 percent finished either a bachelor's degree or associate degree within six years. Slightly less than 17 percent of Black undergraduates at community colleges completed a college degree over the same period[viii].

In closing, we would like to stress that it would be more proper to compare institutions with similar missions, degree programs, majors, funding, and students across sectors. Institutions cannot be directly compared unless they offer the same programs and serve similar students. As the House works to reauthorize HEA, the law must maintain and strengthen current accountability provisions, create pressure and provide support to improve equitable access and success, and improve higher education data. Such an accountability system must also sustain and increase investments in historically under-resourced institutions to support the implementation of evidence-based strategies that improve completion, especially for historically underserved students.

At Ed Trust, we look forward to the opportunity to work with both the Subcommittee and full House Education and Labor Committee on this important issue. We thank you for your time and attention to this matter.

[i] United Negro College Fund, Frederick D. Patterson Research Institute, "HBCUs Make America Strong: The positive economic impact of Historically Black Colleges and Universities" (Washington D.C.: UNCF, 2017), https://www.uncf.org/wp-content/uploads/HBCU_Consumer_Brochure_FINAL_APPROVED.pdf.

[ii] Andrew H. Nichols and Denel Evans-Bell, "A Look at Black Student Success: Identifying Top- and Bottom-Performing Institutions" Washington, D.C.: The Educational Trust, 2017), https://edtrust.org/wp-content/uploads/2014/09/A-Look-at-Black-Student-Success.pdf.

[iii] Lamont A. Flowers and Ernest T. Pascarella, *African Americans in College: The Impact of Institutional Racial Composition on Student Development and Educational Outcomes* (Herdon, VA: Stylus Publishing, 2011), https://eric.ed.gov/?id=ED525987.

[iv] Richard V. Reeves and Natan Joo, "The contribution of historically black colleges and universities to upward mobility" (Washington, D.C.: The Brookings Institution, 2017), https://www.brookings.edu/blog/social-mobility-memos/2017/01/19/the-contribution-of-historically-black-colleges-and-universities-to-upward-mobility/.

[v] Lorelle L. Espinosa, Jonathan M. Turk, and Morgan Taylor, "Pulling Back the Curtain: Enrollment and Outcomes at Minority Serving Institutions" (Washington, D.C.: American Council on Education, 2017), https://www.acenet.edu/news-room/Pages/Pulling-Back-the-Curtain-Enrollment-and-Outcomes-at-Minority-Serving-Institutions.aspx.

[vi] Krystal L. Williams and BreAnna L. Davis, (2019). "Public and Private Investments and Divestments in Historically Black Colleges and Universities," (Washington, D.C.: American Council on Education and UNCF, 2019), https://www.acenet.edu/news-room/Documents/public-and-private-investments-and-divestments-in-hbcus.pdf.

[vii] Direct federal funding includes Title III, U.S. Department of Health and Human Services, Supplemental Nutrition Funding, and U.S. Department of Defense programs; does not include Title IV financial aid programs.

[viii] U.S. Department of Education, National Center for Education Statistics, 2003-04 Beginning Postsecondary Students Longitudinal Study, Second Follow-up, (BPS:04/09), Table: caebmm2f, https://nces.ed.gov/datalab/.

[Additional submissions by Mr. Trone follow:]

Investing in Futures: Economic and Fiscal Benefits of Postsecondary Education in Prison: https://www.govinfo.gov/content/pkg/CPRT-116HPRT38283/pdf/CPRT-116HPRT38283.pdf

[Questions submitted for the record and their responses follow:]

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June 21, 2019

Ms. Pam Y. Eddinger, Ph.D.
President
Bunker Hill Community College
250 New Rutherford Avenue
Boston, MA 02129

Dear Dr. Eddinger:

I would like to thank you for testifying at the May 9, 2019, Subcommittee on Higher Education and Workforce Investment hearing on "*The Cost of Non-Completion: Improving Student Outcomes in Higher Education.*"

Please find enclosed additional questions submitted by Committee members following the hearing. Please provide a written response no later than Friday, June 28, 2019, for inclusion in the official hearing record. Your responses should be sent to Claire Viall of the Committee staff. She can be contacted at 202-225-3725 should you have any questions.

I appreciate your time and continued contribution to the work of the Committee.

Sincerely,

ROBERT C. "BOBBY" SCOTT
Chairman

Enclosure

Higher Education and Workforce Investment Subcommittee Hearing
"The Cost of Non-Completion: Improving Student Outcomes in Higher Education "
Thursday, May 9, 2019
10:15 a.m.

Representative Gregorio Kilili Camacho Sablan (D-MP)

- Research from the National Student Clearinghouse indicates that nearly four in ten students transfer at least once within six years of first enrolling in college. Many students, including my constituents in the Marianas, start at a community college to save money, then go on to pursue a bachelor's degree at a four-year institution. Since there are no four-year universities in the Marianas, my students must fly hundreds of miles to Guam or thousands of miles to Hawaii or the U.S. mainland. Other students change institutions after moving to take a different job or to be closer to family. And some students simply find that the first institution they enroll in doesn't meet their needs or support them in achieving their academic goals.
    - What can you tell us about the issue of credit loss among transfer students? How do institutional transfer and articulation issues delay and derail the graduation of transfer students?

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DUSTY JOHNSON, SOUTH DAKOTA

June 21, 2019

Mr. Kyle Ethelbah, MPH
Director of Federal TRIO Programs
The University of Utah
1901 E South Campus Drive
Salt Lake City, UT 84112

Dear Mr. Ethelbah:

I would like to thank you for testifying at the May 9, 2019, Subcommittee on Higher Education and Workforce Investment hearing on "*The Cost of Non-Completion: Improving Student Outcomes in Higher Education.*"

Please find enclosed additional questions submitted by Committee members following the hearing. Please provide a written response no later than Friday, June 28, 2019, for inclusion in the official hearing record. Your responses should be sent to Claire Viall of the Committee staff. She can be contacted at 202-225-3725 should you have any questions.

I appreciate your time and continued contribution to the work of the Committee.

Sincerely,

ROBERT C. "BOBBY" SCOTT
Chairman

Enclosure

Higher Education and Workforce Investment Subcommittee Hearing
"The Cost of Non-Completion: Improving Student Outcomes in Higher Education "
Thursday, May 9, 2019
10:15 a.m.

Representative Ilhan Omar (D-MN)

- Education is a pathway to greater opportunity and economy security. The rising cost of college is taking away the opportunity for many folks to achieve the education that they deserve.
- Over the past few decades, the federal government has failed to invest in higher education, and the costs of college has shifted from a public responsibility to a burden on students and their families. The federal Pell Grant covers less than one-third of the annual cost of attending a public college. And critical programs such as TRIO that provide low-income, first-generation students with extensive academic, social, and cultural support services, have been vastly underfunded. In fact, President Trump's FY20 budget proposed cutting $110 million from the TRIO programs.
    - How would increasing the Pell grant affect the students you work with? Would it help them complete their degrees?
    - Considering the President's proposed cuts to TRIO, what do you consider an appropriate level to fund this critical program?

Representative Gregorio Kilili Camacho Sablan (D-MP)

- Research from the National Student Clearinghouse indicates that nearly four in ten students transfer at least once within six years of first enrolling in college. Many students, including my constituents in the Marianas, start at a community college to save money, then go on to pursue a bachelor's degree at a four-year institution. Since there are no four-year universities in the Marianas, my students must fly hundreds of miles to Guam or thousands of miles to Hawaii or the U.S. mainland. Other students change institutions after moving to take a different job or to be closer to family. And some students simply find that the first institution they enroll in doesn't meet their needs or support them in achieving their academic goals.
    - What can you tell us about the issue of credit loss among transfer students? How do institutional transfer and articulation issues delay and derail the graduation of transfer students?

Representative Suzanne Bonamici (D-OR)

- There are encouraging signs of progress with increasing rates of retention, transfer, and graduation. We should certainly celebrate these gains. But we also know from the research that increases in overall graduation rates can mask persistent gaps by race and income.

- I strongly support TRIO; it's serving more than 1,400 students in NW Oregon - specifically low-income, first-generation college students. What about this targeted, cohort-based model has been successful?

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DUSTY JOHNSON, SOUTH DAKOTA

June 21, 2019

Mr. M. David Rudd, Ph.D., ABPP
President & Distinguished University Professor of Psychology
University of Memphis
Office of the President, 341 Administration Building
Memphis, TN 38152

Dear Professor Rudd:

I would like to thank you for testifying at the May 9, 2019, Subcommittee on Higher Education and Workforce Investment hearing on "*The Cost of Non-Completion: Improving Student Outcomes in Higher Education.*"

Please find enclosed additional questions submitted by Committee members following the hearing. Please provide a written response no later than Friday, June 28, 2019, for inclusion in the official hearing record. Your responses should be sent to Claire Viall of the Committee staff. She can be contacted at 202-225-3725 should you have any questions.

I appreciate your time and continued contribution to the work of the Committee.

Sincerely,

ROBERT C. "BOBBY" SCOTT
Chairman

Enclosure

Higher Education and Workforce Investment Subcommittee Hearing
"The Cost of Non-Completion: Improving Student Outcomes in Higher Education "
Thursday, May 9, 2019
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Representative Gregorio Kilili Camacho Sablan (D-MP)

- Research from the National Student Clearinghouse indicates that nearly four in ten students transfer at least once within six years of first enrolling in college. Many students, including my constituents in the Marianas, start at a community college to save money, then go on to pursue a bachelor's degree at a four-year institution. Since there are no four-year universities in the Marianas, my students must fly hundreds of miles to Guam or thousands of miles to Hawaii or the U.S. mainland. Other students change institutions after moving to take a different job or to be closer to family. And some students simply find that the first institution they enroll in doesn't meet their needs or support them in achieving their academic goals.
    - What do you see among the transfer students who arrive at your institution? Are they motivated and prepared to succeed?
    - What can you tell us about the issue of credit loss among transfer students? How do institutional transfer and articulation issues delay and derail the graduation of transfer students?
- Research from the Federal Reserve on the Economic Well-Being of U.S. Households revealed the troubling reality that 40 percent of American adults do not have the savings needed to cover a $400 emergency. We know that these financial struggles don't go away when you enroll in college—in fact, they often get worse. Many students are one flat tire, one medical bill, or one unexpected expense away from dropping out of college. How does your institution help students deal with sudden emergency expenses?

Representative Suzanne Bonamici (D-OR)

- There are encouraging signs of progress with increasing rates of retention, transfer, and graduation. We should certainly celebrate these gains. But we also know from the research that increases in overall graduation rates can mask persistent gaps by race and income.
    - You testified about the efforts you've taken to improve outcomes for African American men and students who struggle academically. Why is it important to target interventions at the students who are least likely to complete?

Questions for the Record
House Committee on Education and Labor
2175 Rayburn House Office Building
May 9, 2019
10:15 A.M.

Higher Education and Workforce Investment Subcommittee Hearing:
"The Cost of Non-Completion: Improving Student Outcomes in Higher Education"

Questions for Dr. Eddinger from Rep. Sablan

- Research from the National Student Clearinghouse indicates that nearly four in ten students transfer at least once within six years of first enrolling in college. Many students, including my constituents in the Marianas, start at a community college to save money, then go on to pursue a bachelor's degree at a four-year institution. Since there are no four-year universities in the Marianas, my students must fly hundreds of miles to Guam or thousands of miles to Hawaii or the U.S. mainland. Other students change institutions after moving to take a different job or to be closer to family. And some students simply find that the first institution they enroll in doesn't meet their needs or support them in achieving their academic goals.
    - What can you tell us about the issue of credit loss among transfer students? How do institutional transfer and articulation issues delay and derail the graduation of transfer students?

The issue of credit loss during transfer continues to be a high barrier for students who carry credits from community colleges, both those who graduate with an associate's degree or certificate, and those who transfer before they receive a terminal credential.

In general, the required number of credits for an associate's degree is 60, and for a bachelor's degree, 120. The inability for students to transfer all credits forces students to re-take courses, and accumulate more than 120 credits at the end of their BA/BS career.

Some observations on the transfer issue are below:

- **Perception of differences in rigor and intensity between courses taught at community colleges and those offered at four-year public or four-year private colleges.** There is wide-spread reluctance to recognize credits taken at other campuses despite the fact that colleges are regionally accredited to ensure comparable rigor, and therefore transferability. This is particularly acute when community college students transfer to selective colleges. Many with associate's degrees had less than half of their credits recognized within their chosen major. The cost of time and money to the student is exorbitant.
- **The reduction in workload available to upper-division faculty, if too many credits are transferred from lower-division colleges.** Many times, courses are transferred as "general credits" rather than credits within a major requirement, so students spend more time than is ideal taking "major courses" at receiving upper level institutions.
- **The lack of a formal and/or mandatory process within a state system to align and document course articulations between lower and upper division colleges.**

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Some possible solutions are:

- Intentional alignment of student learning outcomes (SLOs) between upper and lower division colleges by the faculty in the disciplines. The curricular and outcomes alignment should be the basis upon which articulation is developed.
- Federal or State policies to require the articulation of a basic array of general education courses and courses within the most common disciplines, and mandate their acceptance in transfer. For example, *English 101: College Writing*, *Psychology 101: Introduction to Psychology*, and so on. Short of stated policies, States may choose to initiate this type of alignment and articulation themselves, and within their region.
- Agreement to grant students graduating from community colleges with associate's degrees full junior status at receiving institutions if an agreed upon "major core" of classes are completed with satisfaction. See California as an example of this State-wide alignment. Vibrant and sustained dialogue between lower an upper division faculty are key to the effort.
- Fostering focused state, regional and national conversations on transfer. With greater participation of adults in college, the transferability of previously earned credits will become even more critical. The portability of credits already impacts completion; it will be magnified with the adult population. Many students will have had more than one college experience in their past, and more in their future.

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Submitted by Kyle Ethelbah
Director of Federal TRIO Programs at the University of Utah
Chair-Elect of the Council for Opportunity in Education

Questions for Mr. Ethelbah from Rep. Omar

- *Education is a pathway to greater opportunity and economy security. The rising cost of college is taking away the opportunity for many folks to achieve the education that they deserve.*
- *Over the past few decades, the federal government has failed to invest in higher education, and the costs of college has shifted from a public responsibility to a burden on students and their families. The federal Pell Grant covers less than one-third of the annual cost of attending a public college. And critical programs such as TRIO that provide low-income, first-generation students with extensive academic, social, and cultural support services, have been vastly underfunded. In fact, President Trump's FY20 budget proposed cutting $110 million from the TRIO programs.*
    - *How would increasing the Pell grant affect the students you work with? Would it help them complete their degrees?*
    - *Considering the President's proposed cuts to TRIO, what do you consider an appropriate level to fund this critical program?*

Increasing the Pell Grant would greatly assist students in TRIO and beyond. Since 1974, the average costs for college has increased by 151 percent, while the average Pell Grant award has increased only 28%.[1] Meanwhile, state investment in higher education has continued to decline over the last decade.[2] As an example, a recent report from the Western Interstate Commission for Higher Education (WICHE) indicates that need-based aid from the State of

[1] Cahalan, M., Perna, L. W., Yamashita, M., Wright-Kim, J. & Jiang, N. (2019). *Indicators of Higher Education Equity in the United States: 2019 Historical Trend Report*, Washington, DC: Pell Institute for the Study of Opportunity in Higher Education, Council for Opportunity in Education (COE) and Alliance for Higher Education and Democracy of the University of Pennsylvania (PennAHEAD).

[2] Marcus, J. "Americans don't realize state funding for higher ed is falling, new poll finds," The Hechinger Report, Feb. 25, 2019. Available at https://hechingerreport.org/americans-think-state-funding-for-higher-ed-has-held-steady-or-risen-survey-finds/.

Utah, where I am based, has decreased by 82% within the last decade.[3] Between the reduced purchasing power of the Pell Grant and divestment by states, there has been an overall decrease in resources available to assist lower-income Americans in accessing post-secondary education.

Increasing the Pell Grant would allow students to focus more of their time and energy on their academic endeavors. Students who participate in TRIO tend to work more hours than others in order to meet the full cost of pursuing higher education. By increasing the Pell Grant, low-income students would be able apply greater funds toward their academic costs and reduce the need to work excessive hours in order to provide for themselves and, ultimately, to stay in school.

Increasing the Pell Grant would also assist students with completing their degrees. As noted above, an increase in aid would allow students to reduce their need to work. I've seen firsthand the impact of excessive financial need on students' ability to complete their academic programs. My institution, the University of Utah, does not meet 100% of admitted students' demonstrated need. Therefore, it is not uncommon to encounter students who receive the maximum Pell Grant and then incur additional loan debt. All told, 28% of our students work more than 30 hours a week.[4] This, in turn, impacts their ability to manage a full course load and remain on track to earn their degrees. Our TRIO program has been working with the local community to secure additional funds to help our students meet their full unmet need. A significant increase in the Pell Grant would easily assist in this goal. Once again, Utah perfectly illustrates this point.

Utah residents are fortunate in that the average total costs (i.e., tuition, room and board, and fees) for full-time, in-state students at our public, four-year institutions are among the lowest in the entire country at $13,709.[5] If the Pell Grant was able to cover three-fourths of the average yearly costs at public institutions, as it did in its infancy, in 2017-2018, the maximum Pell Grant award would have been $15,969 as opposed to $5,920.[6] While such a high funding level may not be pragmatic given the dramatic shifts in educational trends since 1974, it does demonstrate that, at least for poor students in Utah, such an investment would all but eliminate the need to incur debt and work excessive hours in pursuit of a college degree. As a result, students would be able to focus more on their studies and persist more quickly towards college completion.

Much like an increased investment in Pell, efforts to boost funding for the Federal TRIO Programs will go a long way in helping prepare low-income and first-generation students to become college graduates. Most recently, the House Appropriations Committee approved

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[3] *"Tuition & Fees in the West 2018-2019: Trends and Implications,"* Western Interstate Commission for Higher Education (WICHE). Retrieved from: https://higheredutah.org/report-utah-saw-82-decrease-in-state-need-based-financial-aid-over-the-last-decade/.

[4] Graduating Student Survey, University of Utah Office of Budgets & Institutional Analysis (OBIA), May 2018.

[5] Cahalan, *et al.*

[6] *Id.*

H.R. 2740, the Labor, Health and Human Services, and Education Appropriations bill for FY 2020. In that legislation, House Democrats put forth a historic level of funding by appropriating $1.16 billion for TRIO in FY20 – an increase of $100 million. The accompanying report language explicitly rejected the White House's funding proposal and placed a high priority on funding for TRIO's Student Support Services program, which is the only national college retention, transfer and completion program. The TRIO community strongly supports the funding level put forth in H.R. 2740 and believes that, if appropriated, this figure will go far in helping to assure that even more low-income, first-generation students have the opportunity to enroll in and graduate from college.

Questions for Mr. Ethelbah from Rep. Sablan

- *Research from the National Student Clearinghouse indicates that nearly four in ten students transfer at least once within six years of first enrolling in college. Many students, including my constituents in the Marianas, start at a community college to save money, then go on to pursue a bachelor's degree at a four-year institution. Since there are no four-year universities in the Marianas, my students must fly hundreds of miles to Guam or thousands of miles to Hawaii or the U.S. mainland. Other students change institutions after moving to take a different job or to be closer to family. And some students simply find that the first institution they enroll in doesn't meet their needs or support them in achieving their academic goals.*
    - *What can you tell us about the issue of credit loss among transfer students? How do institutional transfer and articulation issues delay and derail the graduation of transfer students?*

Credit loss among transfer students is a very real concern as low-income students are more likely to enroll in community college or for-profit institutions.[7] At the Student Support Services program at the University of Utah, we see many students who have taken prior coursework. While the University will accept the transfer credits, typically those credits bear no weight towards fulfilling requirements for completion of an academic major. That is, the University considers them to be electives. As a result, in the course of pursuing their bachelor's degree, transfer students may discover that they have exhausted much of their financial aid on coursework that does not count towards earning their degrees. The frequency of this problem demonstrates that effective and professional advising is crucial to ensure that students take courses that will transfer as major fulfillment courses from the start of their academic careers.

Prior to coming to the University of Utah, I served as Director of the TRIO Educational Opportunity Center at the University of Nevada, Las Vegas (UNLV). This program helps adults to become college ready (e.g., obtain GED or other high school equivalency) and enter post-secondary education. While there, I saw many students who began course work at for-profit institutions to complete, say, an associate of applied science degree, but who were not able to effectively build upon this at the university level. Because for-profit institutions tend to focus on preparing students for entry into the workforce, their accreditation status often leaves students unable to build upon that education at a more traditional public institution. I recall one stark example of this – a student whom I served that completed a culinary arts associate program at the

[7] Cahalan, *et al.*

now-defunct Le Cordon Bleu Culinary Institute. This student wanted to transfer to UNLV's Hospitality Management Program to move into the management ranks within the Las Vegas hospitality industry. However, the accreditation of Le Cordon Bleu was such that none of the coursework could transfer to the UNLV program, so the student had to start from the very beginning of the UNLV program. The student with whom I worked with could not do this as they had already exhausted their federal financial aid eligibility. The only alternatives were to pay out of pocket or seek private loans. Again, effective, professional and honest advising regarding the articulation process is crucial to helping low income students plan and execute their academic goals.

Questions for Mr. Ethelbah from Rep. Bonamici

- *There are encouraging signs of progress with increasing rates of retention, transfer, and graduation. We should certainly celebrate these gains. But we also know from the research that increases in overall graduation rates can mask persistent gaps by race and income.*
    - *I strongly support TRIO; it's serving more than 1,400 students in NW Oregon - specifically low-income, first-generation college students. What about this targeted, cohort-based model has been successful?*

TRIO's cohort model is grounded in research that has been proven to be effective. Students entering educational institutions with peers are more likely to persist and graduate as students who did not enter with such a support system. Because first-generation students do not have the family foundation that supports and encourages a college-going culture within their communities of origin, they are less likely to receive positive reinforcement for their efforts. Additionally, such students are more likely to be pulled into assisting the family to meet financial and other obligations; this, in turn, has potential to pull them away from their educational goals. According to the University of Utah's graduating student survey, 27% of students who stopped out, did so because of financial obligations that were directly tied to family finances.[8]

Providing students with a cohort model helps them to gain a sense of belonging within the institution that they are attending. Students who participate in TRIO or other cohort-based programs are more likely to complete their educational journeys as these programs combine several high-impact practices as identified by the American Association of Colleges and Universities, including faculty and peer mentoring, service learning and collaborative assignments and projects.[9] Since TRIO Student Support Services programs incorporate these items, students have a broader exposure to campus life, with the support of program personnel and their peers. In the report, "Experiences with Diversity and Students' Satisfaction and Sense of Belonging at Research Universities," frequent interactions with diverse peers had a positive impact on students' sense of belonging on the college campus. Taking the analysis one step further, the phrase, "sense of belonging" is described as "... students' perceived social support

[8] Graduating Student Survey, University of Utah Office of Budgets & Institutional Analysis (OBIA), May 2014.

[9] *See* American Association of Colleges & Universities, High-Impact Educational Practices, *available at* https://www.aacu.org/sites/default/files/files/LEAP/HIP_tables.pdf.

on campus, a feeling or sensation of connectedness, and the experience of mattering or feeling cared about, accepted, respected, valued by, and important to the campus community or others on campus such as faculty, staff, and peers."[10]

Through a cohort model, TRIO students are able to utilize their peers as additional resources to be able to continue their education, while also finding innovative ways to meet challenges, including family pressures and obligations. The frequency and intrusiveness of these experiences help to develop students' perceptions about their experiences, and enhance cognitive-based services (tutoring, advising). These, in turn, aid in student persistence and graduation.

[10] Strayhorn, T., College Students Sense of Belonging. 2018.

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Questions for Dr. Rudd from Rep. Sablan

1) Research from the National Student Clearinghouse indicates that nearly four in ten students transfer at least once within six years of first enrolling in college. Many students, including my constituents in the Marianas, start at a community college to save money, then go on to pursue a bachelor's degree at a four-year institution. Since there are no four-year universities in the Marianas, my students must fly hundreds of miles to Guam or thousands of miles to Hawaii or the U.S. mainland. Other students change institutions after moving to take a different job or to be closer to family. And some students simply find that the first institution they enroll in doesn't meet their needs or support them in achieving their academic goals.
    - What do you see among the transfer students who arrive at your institution? Are they motivated and prepared to succeed?
    - What can you tell us about the issue of credit loss among transfer students? How do institutional transfer and articulation issues delay and derail the graduation of transfer students?

Q1: Response from Dr. M. David Rudd, president, University of Memphis:

Fortunately, the majority of the students who transfer to the University of Memphis are motivated and prepared to succeed. Data from the University of Memphis (UofM) Office of Institutional Research show:

- About 45% of the new students who enter the University of Memphis in a given year are transfer students.
- These students typically have higher high school GPAs than first-time freshmen (3.22 for transfers, 3.14 for first-time freshmen).
- Over the past three years, the 4-year graduation rate for full-time, first-time transfers has ranged from 49% to 56%.
- After 6-years, the graduation rate for this population is 65%, including those who transfer out to other institutions.

Some of the initiatives in place to promote academic success among our transfer students include:

- Tennessee has an outcomes-based funding formula for institutions of higher learning that helps incentivize completion. The funding formula for the state also supports "Reverse Transfer Programs" that grants funds to both the community college and the four-year institution when the student earns an associate's degree while matriculating at the University of Memphis, and continues on to successfully earn a baccalaureate.

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- The UofM has articulation agreements with our community colleges in the state of Tennessee to ensure that all college level courses are accepted here.
- Moreover, the UofM is very generous in accepting some non-traditional credit. The "Tennessee Pathways Degree Maps" were developed collaboratively with community colleges and help to ensure seamless paths to degree completion for transfer students. The only credit hours that are not accepted are developmental/remedial courses.
- Additionally, the University of Memphis has a team of dedicated transfer advisors who visit other colleges and/or communicate electronically with students who are interested in transferring. These advisors disseminate information about seamless pathways to degree completion and work hard to ensure our transfer students do not lose hours of credit. Instead, students may be advised into a different major to ensure that the credit they have earned will fulfill degree requirements in a particular program.

Finally, the University of Memphis has garnered national awards and recognition for its Finish Line program, which translates prior learning (Prior Learning Assessments) and/or Experiential Learning into credit-bearing hours of coursework. The information below documents the success of the Finish Line Program and summarizes the importance of assessing the "Cost of Non-Completion."

Finish Line Program

In less than six years, the Finish Line Program has re-recruited over 1,300 stop-out students, generating almost 7,000 credit hours and over $1 million in lost revenue for the institution. More importantly, over 600 students have graduated and fulfilled their goal of earning a bachelor's degree. Another 325 returning students are currently working on degree completion plans with their academic advisor.

Based on additional incentives for graduating adult students (25 or older at the time of graduation) and for graduating low-income/Pell recipients in the state funding formula, the actual number of graduates to date (620) grows to 1,180 students, since 93% of the students are adult students and 76% have been Pell recipients.

One of the most exciting institutional improvements at the University of Memphis is reflected in the increasing number of undergraduate degrees awarded to students in our most vulnerable populations. Three quarters (76%) of Finish Line students are Pell students, 68% are historically underrepresented minorities, and 45% are First-Generation students. While the Finish Line Program is not the only program working to increase degree attainment in these areas, the institution has experienced increases within all these populations since the Finish Line program

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launched in 2013. The number of undergraduate degrees awarded for Pell students has increased 10%, degrees awarded to historically-underrepresented minorities has increased 21%, and degrees awarded to First-Generation students has increased 18%. Because the UofM strives to close *all* achievement gaps in graduation rates, the best practices (such as intensive academic coaching and completion grants) provided in the Finish Line Program have been incorporated in other programs across the institution and continue to inform the overall retention initiatives for all students.

Questions for Dr. Rudd from Rep. Sablan

2) Research from the Federal Reserve on the Economic Well-Being of U.S. Households revealed the troubling reality that 40 percent of American adults do not have the savings needed to cover a $400 emergency. We know that these financial struggles don't go away when you enroll in college—in fact, they often get worse. Many students are one flat tire, one medical bill, or one unexpected expense away from dropping out of college. How does your institution help students deal with sudden emergency expenses?

Q2: Response from Dr. M. David Rudd, president, University of Memphis

The University of Memphis recognizes the value of short-term loans and grant programs to help prevent stop-out and drop-out. That is why the university strategically awarded $8,000.00 in Emergency Funds to 23 students in 2018-2019 to help cover unexpected expenses. These funds were generated via private donations.

Other initiatives to assist students during times of crises or financial need include:

- Completion Grants that target financially at-risk students who are close to graduation and students who have exhausted federal aid eligibility. Our grants averaged $1,000 per student for 2018-2019 academic year. Sixteen percent of the recipients graduated during the 2018-2019 academic year; 45% of the recipients have persisted and enrolled for summer/fall classes.
- Academic advisors, CARES and the Student Success teams send alerts to various departments, including the Financial Aid Office when students are experiencing financial difficulties and are in need of other financial assistance.
- Quality job opportunities on campus through UMRF Ventures, a private company that offers well-paying jobs with salaries ranging from $15 – $26 hourly; jobs that allow students to work less hours, stay on-campus, and gain critical career readiness and transferrable skills for full-time employment following graduation.

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- Several programs to help address student housing and food insecurity, including the student-led meal drive called "Tigers Fight Hunger"; a partnership with Tennessee Department of Human Services to inform low-income students about the availability, eligibility requirements, application procedures, and benefits of SNAP; the Tiger Pantry, a food pantry on campus that provides non-perishable food items along with toiletries and household items; a partnership with the Mid-South Food Bank; and a "Suit Yourself" program that partners with JCPenney to provide students with professional attire for career fairs, interviews, and professional events.

Questions for Dr. Rudd from Rep. Bonamici

3) There are encouraging signs of progress with increasing rates of retention, transfer, and graduation. We should certainly celebrate these gains. But we also know from the research that increases in overall graduation rates can mask persistent gaps by race and income.
    - You testified about the efforts you've taken to improve outcomes for African American men and students who struggle academically. Why is it important to target interventions at the students who are least likely to complete?

Q3: Response from Dr. M. David Rudd, president, University of Memphis

Closing completion gaps among students with limited resources in general (Pell-eligible students) is imperative to the health, wellbeing, prosperity, and quality of life of our nation's citizens. If this country aims to overcome intergenerational poverty and provide greater opportunities for all Americans to realize their potential and contribute to our society in a meaningful way, then the goal must be to increase the graduation rates for the most vulnerable populations.

W.E. B. Dubois' seminal 1903 work *The Talented Tenth* eloquently and cogently address this question in the following passage, which is just as true today as it was in 1903:

"Was there ever a nation on God's fair earth civilized from the bottom upward? Never; it is, ever was and ever will be from the top downward that culture filters. The Talented Tenth rises and pulls all that are worth the saving up to their vantage ground. This is the history of human progress; and the two historic mistakes which have hindered that progress were the thinking first that no more could ever rise save the few already risen; or second, that it would better the uprisen to pull the risen down. How then shall the leaders of a struggling people be trained and the hands of the risen few strengthened? There can be but one answer: The best and most capable of their youth must be schooled in the colleges and universities of the land."

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The University of Memphis has dedicated significant time and attention to increasing the graduation rates of African American males. The lifetime earnings of an African-American male who holds a baccalaureate degree is $900,000 more than those with a high school diploma or less, underscoring the value of investment in this student population. Completion rates for African-American men also affect the overall health of the African-American family, particularly African-American boys, and higher graduation rates also lead to increases in wealth attainment and contributions to the economy.

Furthermore:

- Nationally, only 36% of African-American men graduate from college within six years.
- While poverty rates are higher for African-Americans, only 5.47% who hold a bachelor's degree live in poverty. This shows that there is a correlation between African-American men's wealth attainment and level of education.
- Finally, employment rates are far higher for African-American college graduates (87% are employed).

The UofM has demonstrated a commitment to serving all students, with particular attention paid to uplifting and encouraging the outcomes of vulnerable populations. We will stand by this commitment and pledge to do all we can to better serve at-risk students while raising completion rates across the board.

[Whereupon, at 12:47 p.m., the subcommittee was adjourned.]

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