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LIFELONG LEARNING: HIGHER EDUCATION

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**SPRINGBOARD FOR EQUITABLE RECOVERY & RESILIENCE IN
COMMUNITIES ACROSS AMERICA: RECOMMENDATIONS ON
LIFELONG LEARNING**

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SPRINGBOARD FOR EQUITABLE RECOVERY & RESILIENCE IN COMMUNITIES ACROSS AMERICA: RECOMMENDATIONS ON LIFELONG LEARNING

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[The Hope Center for College, Community, and Justice](#) is redefining what it means to be a student-ready college with a national movement centering #RealCollege students' basic needs. We believe that students are humans first. Their basic needs for food, affordable housing, transportation, and childcare, and their mental health are central conditions for learning. Over the last 20 years, we have led the five largest national studies of basic needs insecurity in higher education.

Our projects have a three-part life cycle. First, using rigorous research, we develop and evaluate creative approaches to solving challenges of practice, policy, and public perception. Second, our scientists work closely with thinkers and doers to ensure that effective implementations are enacted and scaled. Third, we spur systemic change by igniting a fire to engage others in taking advantage of what we have learned. Maximum impact is our ultimate goal.

We are responsible for more than a dozen pieces of state and federal legislation addressing students' basic needs, and have driven increased resources from both government and philanthropy to help institutions address students' basic needs. Finally, we have helped tens of thousands of students understand that they are not alone in facing these challenges, and engaged them in creating the necessary change.

The [#RealCollege movement](#) is composed of our primary stakeholders, who are committed to rendering visible the significant role that life, logistics, and finances play in students' chances for completing college. This includes about 500 public two-year and four-year colleges and universities nationwide, along with a handful of private institutions. It also includes community-based organizations in the food, housing, social work, and advocacy arenas, along with many policy intermediaries and NGOs. Most importantly, it includes those on the

frontline of the fight—staff, faculty, and college students around the nation.

HIGHER EDUCATION BEFORE THE PANDEMIC

American higher education exhibited multiple signs of strain and stress prior to the pandemic. In particular, the sector was confronted with a [potent combination](#) of declining financial resources and complex demands, the likes of which it had never seen before. While the mid-20th century witnessed a great deal of public investment in the expansion of higher education, including major infusions of cash at the federal and state levels, a [steady erosion](#) of that support over 50 years has left most of public higher education (and some private colleges) struggling to survive in 2020. [States began cutting](#) their support in the mid 1970s, and the federal government began its cuts in the 1980s. Those cuts were in place, but not as drastic in the 1990s, and [accelerated dramatically](#) with the [Great Recession](#). They included cuts to both institutional support, especially for the public broad- and open-access institutions educating three-quarters of all students. They also included cuts to financial aid, including a transfer of focus on grants to an emphasis on loans—a privatization of student financing. Before the pandemic hit, higher education had not yet recovered to pre-Recession levels of financial support, and even those levels were [grossly inadequate](#).

As a result, the following major problems characterized the sector at the start of 2020:

- [Rising yet persistently unequal rates of college-going](#), particularly by race/ethnicity, income, and urbanicity. [Educational deserts were common](#).
- Relatively low and [highly unequal rates](#) of degree completion. About one in two students who enrolled in college did not finish, and those rates are much lower for [students of color](#).
- An influx of students of color and low-income students into [for-profit colleges](#) and universities, which produce low rates of degree completion and subsequent low economic success.

LIFELONG LEARNING: HIGHER EDUCATION

- Substantial and growing evidence of [food and housing insecurity](#) affecting around 1 in 2 community college students and around 1 in 3 students at public four-year colleges and universities.
- Widespread [anxiety and depression](#) among students at both the undergraduate and graduate level.
- High rates of problematic student debt which could not be repaid by many, and which caused significant compromises in well being for others. This reinforced the [racial wealth gap](#) and included [rising debt](#) incurred at for-profit colleges.
- A [workforce](#)—particularly at the faculty and staff level—characterized by poor working conditions, including economic insecurity and exploitation. This contributed to under-resourcing of high-quality teaching and insufficient student supports.

Clearly, higher education was weakened and largely unprepared to deal with the additional challenges brought by COVID-19.

THE PANDEMIC'S IMPACTS ON HIGHER EDUCATION

The COVID-19 pandemic hit American higher education swiftly in March 2020. The most visible impacts occurred as campuses closed residence halls and rapidly shifted courses online. Many students were told to simply “go home,” with little attention paid to their financial ability to do so. Those without homes were ignored. Faculty were told to “pivot” their courses to online learning without the professional development required to ensure that their online courses would be high-quality and equitably impactful. Students were required to attend those online classes with little attention paid to those without adequate computer or internet resources.

Institutional resources were rapidly shifted into emergency response—for example, staff had to be deployed to move students off-campus, shut cafeterias, close support services, and push courses online. Emergency aid funds were rapidly depleted and then efforts began (sometimes for the first time) to grow them, with insufficient attention paid to processes for equitable and impactful distribution processes.

While urban institutions and Predominately-White Institutions, and especially elite universities with wealthy

alumni networks, benefited from philanthropic support and community resources, Minority-Serving Institutions and rural colleges were left struggling. A focus on residential campuses and their students also directed both government and philanthropic focus to four-year colleges and universities rather than the nation’s community colleges, which educate the vast majority of low-income, minority, and first-generation students. When the White House and Congress held calls and hearings about the pandemic’s impact on higher education, not a single community college leader—representing 40 percent of all undergraduate students—was included.

Negative impacts on students are beginning to be quantified. Research studies and media reports document the following effects:

- There is widespread food and housing insecurity among students. For example, a Hope Center survey, released on June 15, of more than 38,000 students at 54 colleges and universities, fielded during weeks 4-8 of the pandemic, found:
 - Nearly three in five respondents were experiencing basic needs insecurity (food insecurity, housing insecurity, or homelessness).
 - African American students were experiencing basic needs insecurity at a rate nearly 20 percentage points higher than White students.
 - Food insecurity affected 44 percent of students at two-year institutions and 38 percent of students at four-year institutions.
 - Students living off campus before the pandemic were substantially more likely to be affected by housing insecurity, compared to students living on campus (43 percent vs. 27 percent).
 - More than 4,000 college students were experiencing homelessness due to the pandemic, including 15 percent of students at four-year institutions and 11 percent of students at two-year institutions.
- Students are evidencing high rates of anxiety. The Hope Center survey above found that 50 percent of respondents exhibited at least moderate anxiety.
- [Completion rates](#) of the Free Application for Student Financial Assistance (FAFSA) are down for both new and continuing students, suggesting that

LIFELONG LEARNING: HIGHER EDUCATION

many do not plan to enroll in the fall as planned.

- [Deposits](#) securing fall enrollment at four-year colleges and universities are down.
- Students have lost critical jobs that allowed them to pay for school. The Hope Center survey found that nearly three in four students held jobs before the pandemic; among those one in three lost their job, and another one in three had their hours or pay cut.
- Students report difficulty concentrating on their courses and widespread dissatisfaction with online learning. The Hope Center survey found that half of respondents at two-year colleges and 63 percent of respondents at four-year colleges said that they could not concentrate on schooling during the pandemic.
- Many colleges and universities, especially smaller tuition-dependent private colleges, indicate that they [are or will be closing](#).

These short-term impacts will be exacerbated as unemployment rates continue to rise, eviction moratoriums end, states' budget shortfalls lead to cuts in institutional appropriations and student financial aid, and the impacts of student debt accumulate. The following likely long-term impacts include:

- Heightened inequality in college attainment, as a result of declining enrollment and higher dropout rates among the bottom three-quarters of the income distribution.
- Increased rates of financial distress among those who ever attended college, as the wage premium declines and student debt becomes harder to repay.
- Lower rates of high school completion as opportunities beyond high school are blocked, leading to high rates of delinquency and teen pregnancy.
- Disruptions in family formation among individuals in their 20s and 30s, including more children born to single parents without sufficient incomes for economic stability;
- Increased food and housing insecurity.
- Diminished physical and mental health, especially among people with lower-incomes and People of

Color.

Higher education brings a host of economic, health, and social benefits when it is accessible and affordable. Unless the impacts of the pandemic are intentionally curbed with political and financial capital and rapid action, the aforementioned changes are likely inevitable.

RECOMMENDED SHORT-TERM PIVOTS

Over the next two years, the United States must use existing infrastructure to make major investments in innovation and public thriving for strong, healthy communities and, in turn, a strong workforce. We are faced with an unprecedented unemployment rate and were already facing a shortage of living wage jobs and workers in living wage jobs. We cannot expect an increased birth rate or greater female participation in the workforce nor immigration to solve our problems this time around. That leaves us with a necessary focus on increasing innovation and opportunity through educational expansion.

Here are key components to those short-term investments:

MODIFY AND PASS THE [COLLEGE AFFORDABILITY ACT](#)

It should focus on investments in community colleges and regional public universities. These institutions educate the vast majority of students, devote less money to advertising, recruiting, and exorbitant administrative salaries, are democratically governed, produce blue sky research, and are organized to promote the public good. We must focus on expanding capacity at accessible institutions rather than restoring the residential selective college campus experience.

- To drive an equitable recovery, this should be a federally funded, state-operated program with free tuition, strong maintenance of effort requirements for states and standards (e.g. transfer credit, cost ceilings), and student support (e.g. full-time faculty).
- Funding should be heavily weighted toward institutional headcount to ensure adequate funding for student support services. There should be an emphasis on next-generation infrastructures and professional development for faculty and staff to provide effective blends of learning.
- The Act should explicitly allow for the participation

LIFELONG LEARNING: HIGHER EDUCATION

of a small number of private nonprofit institutions that should apply for inclusion, demonstrating their significant accessibility and value to local communities. Minority-Serving Institutions must be prioritized.

- All students attending these institutions should be eligible for support, with both recent high school graduates and older learning and returning students included.
- The Act should include a special emphasis on support for nursing programs. Each year more than 66,000 qualified nursing applicants are turned away, and the shortage will grow even more acute as the aging nursing workforce is disproportionately affected by COVID-19. There should be supplemental grants made available for funding to hospitals that add training slots for future RNs.

There are some important signs regarding the potential of these pivots. In April, Michigan Governor Whitmer announced “[Futures for Frontliners](#),” which would pay for college for frontline workers without a college degree. The effort echoes the Tennessee Reconnect program, which was launched with bipartisan support in 2019. Reconnect offers tuition-free access to community college for adults over the age of 25 without a college degree. Its built on the Tennessee Promise, which has offered tuition-free community college to recent high school graduates since 2015.

Integrating the approximately 430 public regional comprehensive universities along with the nearly 1,000 community colleges will help ensure access to the full career pathway, including for frontline workers, and will expand the economic impact of the program. Virtually every county in the country has either a community college or a regional comprehensive university. The latter were founded as teachers colleges, night schools, veterans’ educational centers, and technical colleges. Two in five Historically Black Colleges and Universities are also regional comprehensive universities.

Congress will be essential to these pivots, and partnerships between the Departments of Education, Agriculture, Health and Human Services, Labor, and Housing will also be necessary. This is an innovation strategy that requires leadership from national economic agencies, not a narrowly conceived education-only

agenda.

SUPPORT BASIC NEEDS TO PROMOTE ACTIVE ENGAGEMENT WITH OPPORTUNITY AND EDUCATION

This will require adjustment amendments to several existing policies and frameworks.

- Suspend work requirements in all means-tested public benefits programs. High unemployment rates render these especially cruel
- Revive the CARES Act emergency aid funding for college students, but make the following modifications to enhance its equitable distribution and maximize impact:
 - Distribute it to state systems of higher education (or state agencies) rather than institutions, and encourage centralized delivery mechanisms.
 - Ensure that any student may receive funding, irrespective of Title IV eligibility, including those who are returning to college.
 - Encourage the use of emergency funds for stabilizing maintenance payment for homeless students.
 - Ensure that the IRS treats the funds as hardship funds not income for tax purposes.
- Increase college-related opportunities for employment with an expansion of the Federal Work-Study program. This should include [fixing the allocation formula](#) and increasing opportunities for supporting community service.
- Pass the [Food for Thought Act](#) to address campus food insecurity, after amending it to include both community colleges and public regional comprehensive institutions. This will create a demonstration program to make grants available to colleges so they can provide free meals to food-insecure students.
- Remove [barriers to housing affordability](#) for undergraduate students. This should include removing full-time-student restrictions on Low-Income Housing Tax Credit (LIHTC) units and Section 8 housing vouchers. Build on the efforts of large public housing authorities such as Tacoma’s by creating targeted housing vouchers for community college students.

LIFELONG LEARNING: HIGHER EDUCATION

- Increase access to online education by making broadband access universal.
- Improve access to health care by addressing problems with providing, reimbursing, and covering medical care across state lines (laws pertaining to licensure, prescriptions, universal NP practice authority, state telemedicine requirements, state Medicaid plans). Right now a student covered by Medicaid in his home state cannot get critical mental health prescriptions at his college in another state. Students cannot receive essential life-saving therapy from their community provider (even over the phone) when they are out of state (at home, an internship, etc.) There are many organizations working on state telemedicine legislation, including Center for Connected Telehealth Policy and Federation of State Medical Boards.

FORGIVE STUDENT DEBT

Student debt currently weighs heavily on the lives of millions of Americans, and is [especially burdensome](#) to Black individuals, families, and communities. The economic stimulus created by striking the majority of that debt—the debt held by those with the least capacity to repay it—will be substantial.

[Just 43 percent](#) of public two-year college students, and 34 percent of for-profit college students who entered repayment on their loans in 2011 had paid even a dollar toward their loan principal after five years. Among four-year college students, a third of borrowers hadn't made any payment toward principal in the same time period. One-quarter of all student loan borrowers defaulted on their loans over a [20-year period](#): this includes half of Black borrowers and a third of Latinx borrowers.

Overall, individuals with the most debt are the least likely to default on their loans. But it is not sufficient to cancel debt based on how much debt is owed (as many plans do); there are too many Black borrowers with high levels of debt in a great deal of distress. Instead, support should be focused on those who are unable to establish a solid pattern of above-average earnings.

Therefore, the IRS should use tax records to identify individuals who have not earned an average of more than \$100,000 per year over the last three years (including 2020—approximately the bottom 90 percent of earners),

and automatically cancel all of their federal student loans.

PASS THE PANDEMIC RESPONSE AND OPPORTUNITY THROUGH NATIONAL SERVICE ACT

Dramatically expand the AmeriCorps program and integrate a [prior learning assessment](#) (PLA) component so that skills learned during national service can be awarded college credits, creating a more equitable “gap year.”

PLA is the evaluation and assessment of an individual's life learning for college credit, certification, or advanced standing toward further education or training. The integration of PLA into the National Service program is critical so that individuals who engage in national service also benefit from an accelerated path to a college credential. PLA could be done using student portfolios, the College Level Examination Program, or other credit by exam programs.

AmeriCorps VISTAs trained and supervised by community-based organizations should be engaged to help current, future, and returning college students connect to public benefits and other supports (e.g. Seattle's [Bridge to Finish](#) program)

RECOMMENDED 10-YEAR TRANSFORMATIONS

Following the implementation of the aforementioned short-term pivots, the United States will need to continue to invest in building opportunities to buffer against *future* crises. This should include a Marshall Plan for higher education, Medicare for All, and the creation of new data and impact infrastructure.

MARSHALL PLAN FOR HIGHER EDUCATION

In the last century, American higher education dramatically expanded while keeping three core assumptions intact:

- Means-tested financial aid is the best way to break the link between family income and college attainment
- Academic potential for college work is most effectively assessed by standardized tests
- Only those individuals who excelled in high school stand to benefit from college.

A sizable body of empirical research now contradicts each of those assumptions and shows that they serve,

LIFELONG LEARNING: HIGHER EDUCATION

independently and together, to exacerbate inequality. For example, the [administrative burden and street-level bureaucracy](#) associated with means-testing student financial aid [substantially reduces](#) the impact of the support. The [SAT and similar tests](#) are [not the most effective mechanisms](#) for determining who will do well in college. Academically “marginal” students seem to [derive the most benefit](#) from attending college.

Over the next ten years, the federal government should lead a Marshall Plan-style re-envisioning of higher education that eliminates the economic rationale for reducing postsecondary education to solely job training.

This includes making public higher education at all levels tuition-free and supported by a robust set of programs (building on those described in the last section) to keep living expenses to a minimum during college. Standardized testing and grading should no longer be gates for entry and progression. The numerous alternatives, including the use of digital high school transcripts and portfolios, other forms of PLA, and [hyflex](#) 21st century instructional and assessment practices should be adequately resourced and prioritized. There is substantial precedent for such a move, including both the Morrill Acts of 1862 and 1892, the GI Bill, tuition-free models in California, and New York, and the nationwide growth of [Promise programs](#).

MEDICARE FOR ALL

Medicare for All is a critical complement to the proposed major investment in postsecondary education. Comprehensive medical care would improve the health care received by teachers and students at all levels of education, while also reducing costs of that care. Indeed, the two are linked: teacher well being is [strongly associated](#) with improved student outcomes. One [study estimates](#) that a single-payer, universal health-care system is likely to lead to a 13 percent savings in national health-care expenditure, equivalent to more than \$450 billion annually. Those savings could be redeployed to support education. There are likely other [financial complementarities](#) between universal higher education and universal health care.

NEW DATA AND IMPACT INFRASTRUCTURE

The impact of these two major investments should be monitored and assessed by a cross-agency center or institute bridging the Departments of Education, Health

and Human Services, Agriculture, Housing, and Labor.

The purpose of the new entity (a revised National Center for Education Statistics/ Institute for Education Sciences) would be to assess and report on a far more extensive set of student metrics that align with a comprehensive vision of equitable well being. In addition to improved versions of current data on who is enrolled in education and where they attend, along with their progress and graduation, the government should also monitor student health and well being in multiple domains. This should involve scaling up existing surveys and assessment efforts, including those focused on basic needs and health. The entity should be required to disaggregate the data by race/ethnicity, gender, sexual orientation, generation-status, etc. The resulting broadened portrait of the impact of education at all levels should be used to make determinations about continuing investments.

SUMMARY

The pandemic brings enormous threats to the educational trajectories of many Americans, and particularly those already left behind before the current crisis. The 20th century was successful at improving overall national well being in large part due to the [expansion of education](#). Further expansions in the 21st century, with an explicit focus on equitable investments, are now critical.