ADVISORY COMMITTEE ON STUDENT FINANCIAL ASSISTANCE

February 20, 2001

The Honorable James M. Jeffords
Ranking Member
Health, Education, Labor and Pensions Committee
United States Senate
728 Senate Hart Office Building
Washington, D.C. 20510

Dear Senator Jeffords:

I am pleased to provide you with the Advisory Committee's most recent report, entitled: *Access Denied: Restoring the Nation's Commitment to Equal Educational Opportunity*. The report finds that low-income students' access to college, especially four-year colleges and universities, is limited by high levels of unmet need, and that increasing numbers of low-income students arriving on the nation's campuses over this decade will exacerbate this problem. The report suggests a set of federal policy priorities for addressing the problem.

The Advisory Committee was created by Congress to advise the Secretary of Education and Congress on higher education and student aid policy, and to make recommendations that improve access. Over the last two years, the Committee has dedicated its public agenda and its research efforts to a thorough assessment of the condition of access for low-income students. During that period, the Committee held three meetings focused on access that brought together dozens of researchers, policy makers and practitioners, including: the University of Mississippi in Oxford, Mississippi, in April 1999; Boston University in Boston, Massachusetts, in April 2000; and the University of Vermont in Burlington, Vermont, in September 2000. In addition, the Committee will release its companion research report, a series of papers commissioned from thirteen scholars, entitled *The Condition of Access*, at a symposium on access at Harvard University on March 30, 2001.

In the Committee's research, we found the opportunity to pursue a bachelor's degree is all but ruled out for increasing numbers of low-income students by record levels of unmet need. Low-income students, who are at least minimally qualified or better, attend four-year institutions at half the rate of their comparably qualified high-income peers. Over the past three decades there has been a shift in policy priorities away from access at all levels that has caused a steep rise in the unmet need of low-income students. As a result, the cost of higher education has risen steadily as a percentage of family income *only* for low-income families, while middle-income affordability and merit have begun to displace access as the focus of policy makers at the federal, state, and institutional level.

In order to address the current opportunity and access gap, the federal government must renew the nation's commitment to a broad access strategy and make access for low-income students its most important priority. Specifically, access can be improved by reducing unmet need through increasing need-based grant aid, strengthening Title IV programs, and rebuilding and revitalizing federal, state and institutional partnerships. Taking these steps could bring about immediate and long-lasting improvement in educational and economic opportunity for low-income Americans.

As always, the Advisory Committee members and staff would be pleased to discuss this report and the recommendations with you or answer any questions. Please contact our staff director, Dr. Brian Fitzgerald, if we can be of assistance. We look forward to a continuing dialogue as we pursue the mutual goal of making access to college a reality for all Americans, especially for low-income families.

Sincerely,

Dr. Juliet V. García
Chairperson

Enclosure

cc: The Honorable John A. Boehner (Identical original letter sent)
The Honorable Secretary Roderick R. Paige (Identical original letter sent)
Members of the House Committee on Education and the Workforce
Members of the Subcommittee on 21st Century Competitiveness
Members of the Senate Committee on Health, Education, Labor and Pensions

ACCESS DENIED

RESTORING THE NATION'S COMMITMENT TO EQUAL EDUCATIONAL OPPORTUNITY

A Report of the Advisory Committee on Student Financial Assistance

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This Report Is Dedicated to the Life and Memory of Dr. Stanley Z. Koplik

Dr. Koplik served on the Advisory Committee for six years, two as Committee Chairman. Under his leadership, the Committee promoted legislation that dramatically simplified the application process for student aid and saved students and families nearly one billion dollars in application fees over the past decade.

As Chancellor of Higher Education in the Commonwealth of Massachusetts, Dr. Koplik promoted student aid policies to guarantee low- and moderate-income families access to community and state colleges, and policies to reduce tuition at all public institutions in the Commonwealth of Massachusetts. He also served as Executive Director of the Kansas Board of Regents and as Commissioner of Higher Education in Missouri and was a member of the Massachusetts Board of Education, the New England Board of Higher Education, the Corporation for Business, Work and Learning, and the Summer Search Foundation, a nonprofit organization devoted to helping urban high school students realize their potential.

Throughout his life, Dr. Koplik sought to make college accessible for all students.

EXECUTIVE SUMMARY

Despite the recent period of prosperity that has bestowed unprecedented wealth on the nation and many American families, each year increasing numbers of low-income students graduate from high school academically prepared to enter college and confront significant financial barriers that limit their ability to access and stay in college. As a result, the college entry and completion rates of low-income students continue to lag well behind their middle- and upper-income peers. The college participation rate of students from families earning below $25,000 per year continues to lag 32 percentage points behind those from families earning above $75,000 as it did three decades ago. Low-income students, who are at least minimally qualified or better, attend four-year institutions at half the rate of their comparably qualified high-income peers. Additionally, few low-income students are able to access four-year institutions through community colleges. Underparticipation and lack of degree completion continue to take their toll on the lifetime earnings of today's low-income students. These factors also impact the economic productivity and growth of the nation as well since significantly narrowing the gap in the college participation rate would add 250 billion dollars in gross domestic product and 85 billion dollars in tax revenue.

Compounding the current problem in the future, powerful demographic forces already at work will dramatically increase college enrollment of 18 to 24 year-olds by 1.6 million by 2015. The majority of these students will be from low-income families and be far better prepared academically to enroll and persist through completion of a college degree. However, this rapidly expanding pool of needy students has already begun to strain current federal, state, and institutional financial aid programs and threatens to precipitate an access crisis for this new generation of college students. Without a major course correction in the nation's financing policies, these students will be denied access to higher education in far greater numbers. Three interrelated factors have conspired to produce what is fast becoming an access crisis:

- First, the cost of higher education has risen steadily as a percentage of family income *only* for low-income families, however middle-income affordability and merit have begun to displace access as the focus of policy makers at the federal, state, and institutional level.

- Second, this shift in policy priorities away from access at all levels has caused a steep rise in the unmet need of low-income students. Unmet need is the residual educational cost after all aid, *including loans*, is awarded. On average, the very lowest income students face $3,200 of unmet need at two-year public institutions and $3,800 at four-year public institutions.

- Third, in response to these excessive levels of unmet need, low-income students frequently must abandon plans of full-time, on-campus attendance, and attend part-time, work long hours, and borrow heavily. Although motivated by rational financial considerations, students make choices that lower the probability of their persistence and degree completion significantly.

Unless reversed, this interrelated pattern of shifting priorities, spiraling unmet need, and educationally counterproductive student decision making predicts an inevitable income-related widening in participation, persistence, and completion gaps over the next 15 years.

Ironically, the positive impact of the most commonly proposed nonfinancial solutions to access - academic preparation, better and earlier information about financial aid, and simplification of the financial aid application process - intensifies, rather than diminishes the access problem in the future. Improving student preparedness and simplifying processes can lead to decreasing access for the following reasons.

- Academic preparation is a key factor in college-going and persistence, but it cannot explain the negative impact of excessive unmet need on the decisions of low-income students who *are* prepared. Indeed, as the academic preparation of increasing numbers of students steadily improves, unmet need will skyrocket as a result of greater demand for grant funds.

- The timing and quality of financial aid information is critical to family decision making. However, in light of current record levels of unmet need, providing earlier and better information on financial aid is a double-edged sword, potentially dampening aspirations of low-income students.

- Congress and the Department of Education have succeeded in simplifying the aid application process, which no longer represents the barrier to access it once did. However, while further improvements are possible, they cannot mitigate the chilling effects of high unmet need.

Solving the access problem for today's students and averting an access crisis for tomorrow's will require promoting policies that enhance access for low-income students at the federal, state, and institutional levels.

Three decades ago, there was unanimous agreement on the nation's access goal: low-income students who are academically prepared must have the same educational opportunity as their middle- and upper-income peers. Today, that opportunity—to pursue a bachelor's degree whether through full-time enrollment at a four-year institution directly upon graduation from high school or as a transfer from a two-year institution —is all but ruled out for increasing numbers of low-income students by record levels of unmet need. The rate at which academically qualified, low-income students attend four-year institutions full-time provides one of the most sobering views of America's educational and economic future. Declining access to a bachelor's degree today combined with powerful demographic forces already at work portend a deterioration in educational opportunity, as well as a loss in potential economic productivity and growth for the nation.

The opportunity gap for low-income students that exists today stands in stark contrast to the unparalleled prosperity of many American families and the large budget surpluses of the nation. In order to address the current opportunity gap and avoid a potential access crisis in the future, the federal government must renew the nation's commitment to a broad access strategy. Using the federal student aid programs as its primary policy tools, it must reinstate the nation's traditional access goal, refocus policy on unmet need and its powerful effects on student behavior, and expand grant aid. One key to a broad access strategy will be restoring the access partnership that once existed between the federal government, states, and institutions—a partnership that has seriously eroded over the past decades. The impact of independent federal, state, and institutional initiatives and programs can be greatly enhanced through effective partnerships that ensure that low-income students are financially and academically supported throughout the entire education pipeline. Immediate action on these fronts can ensure enduring progress on the access problem that low-income students face and can work to promote the security of our nation's economic future.

FOREWORD

The Higher Education Amendments of 1986 created the Advisory Committee on Student Financial Assistance as an independent source of advice and counsel to Congress and the Secretary of Education on student financial aid policy. The Committee's most important legislative charge is to make recommendations that maintain and enhance access to postsecondary education. In fulfilling that charge, the Committee strives to play an active role in keeping federal, state, and institutional student aid policy focused on access, thereby protecting the best interests of at-risk students against competing priorities.

Since its creation, the Committee has identified improving access as its primary focus. As early as 1990, the Committee published a set of strategies to promote access to postsecondary education. In 1992, through its deliberations, the Committee found that a renewed commitment to at-risk students was crucial to ensuring access to postsecondary education. The Committee also found that little progress has been made in narrowing the gap in college participation rates between low-income students and their middle- and upper-income peers. In 1997, the Committee forwarded to Congress and the Secretary of Education a set of reauthorization recommendations that were well received and supported by the higher education community. Since then, the Committee has continued to play an active role in ensuring a comprehensive dialogue about the current condition of access. Over the last two years, the Committee has held three public meetings devoted to the access issue as follows: the University of Mississippi, Boston University, and the University of Vermont. At the meetings, the Committee was informed by the testimony of students, college administrators, and researchers. This report includes the results of those meetings.

Over the next year, the Committee will attempt to create a strong consensus on the worsening condition of access that will give impetus to the formulation of a new federal, state, and institutional commitment to ensure access in the future. This consensus will underpin the Committee's approach to the next reauthorization of the Higher Education Act. In addition, subsequent activities and meetings will be conducted in 2001 to refine the Committee's approach to ensuring access in general, and the reauthorization of the Higher Education Act in particular. To commence these activities, the Committee will be participating in a forum on access at Harvard University on March 30, 2001. Additional activities and sites are under active consideration and deliberation, including forums at historically black and Hispanic-serving institutions.

The Committee has also commissioned a comprehensive *Condition of Access* report consisting of nine interrelated papers from prominent researchers that presents a comprehensive assessment of the access problem. Their preliminary findings and data have informed and illuminated this report. The *Condition of Access* report will be released in Spring 2001.

In general, the Committee stresses the need to increase need-based grant aid, reaffirm the Title IV programs, and rebuild federal-state-institutional partnerships to improve access. In particular, this report identifies access priorities for Congress and the Secretary and outlines the steps the Committee will take in supporting that effort.

ACKNOWLEDGEMENTS

The Advisory Committee is indebted to countless individuals for their invaluable guidance and unwavering support of equal access to postsecondary education for low-income, at-risk, and minority youth. Dozens of scholars, policymakers and education leaders helped us shape this report by participating in meetings in Oxford, Mississippi, Boston, Massachusetts, and Burlington, Vermont that dealt with the current and future state of access. Included at the end of this report in Appendix C is a complete list of the individuals. In addition, we would like to thank the researchers who are authors in our upcoming *Condition of Access* report. These authors, their data, and ideas form the foundation of *Access Denied: Restoring the Nation's Commitment to Equal Educational Opportunity*. None of the text written here would have been possible without their research.

Dr. David W. Breneman, Dr. Patricia Gandara, Mr. Lawrence E. Gladieux, Dr. Donald E. Heller, Dr. Jacqueline E. King, Mr. Jamie P. Merisotis, Mr. Thomas G. Mortenson, Dr. Gary Orfield, and Ms. A. Clayton Spencer have all been important sources in the creation of this report. We would especially like to thank the *Condition of Access* report authors who have allowed not only the use of their chapter, but also their previous works: Dr. Anthony P. Carnevale and Dr. Richard A. Fry for their 2000 report, *Crossing the Great Divide: Can We Achieve Equity When Generation Y Goes to College?*; Dr. John B. Lee for his chapter, "How do Students and Families Pay for College?" in *Financing a College Education: How it Works, How it's Changing*; and Dr. Michael S. McPherson and Dr. Morton O. Shapiro for their 1998 book, *The Student Aid Game: Meeting Need and Renewing Talent in American Higher Education*. Additionally, we are indebted to Alberto F. Cabrera for allowing us to use his 2000 chapter that he co-authored with Steven M. La Nasa, "On the Path to College: Three Critical Tasks Facing America's Disadvantaged" in *Understanding the College Choice of Disadvantaged Students*.

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THE CONDITION OF ACCESS

Our nation stands at a critical juncture; one that will determine our economic future for a significant portion of this century and the educational opportunity available to many Americans. Currently, increasing numbers of low-income students graduate from high school academically prepared to enter college but they confront significant financial barriers that limit their access to college and their ability to stay in college. In addition, inexorable demographic forces already at work will ensure a dramatic increase in the number of 18 to 24 year olds enrolled in college — 1.6 million by 2015. A disproportionate number of these students will be low-income and a greater percentage of this generation will be well prepared for college. Yet, at a time in which higher education has never been more important to the economy, nor the economic returns to its citizens any greater, the current generation of low-income young Americans today face diminished educational and economic opportunity as a result of lack of access to a college education. The existing limits on opportunity will burgeon into an opportunity crisis for the next generation if not addressed effectively. Averting this crisis will require reasserting access to college as a national priority because the future economic strength of our nation and the opportunity of its citizens are at risk.

The current generation of low-income young Americans face diminished educational and economic opportunity as a result of lack of access to a college education.

Americans have instinctively known the importance of higher education to our nation and its citizens. At key points throughout the past three centuries, we have harnessed higher education for economic growth and the social good of the nation. At the opening of the American west, new universities were created to ensure agricultural and economic development. At the closing of World War II, higher education was called upon to reintegrate America's armed forces, propel the economy from a dark period of recession and war, and assist in fighting the Cold War.

Americans have instinctively known the importance of higher education to our nation and its citizens.

The Access Promise

Over three decades ago, in an historic commitment to educational opportunity, the nation promised low-income youth that they would no longer face greater financial barriers to postsecondary education than those of their middle- and upper-income peers. These barriers limited college attendance of low-income youth to half that of their wealthier peers. In making this universally shared promise, the long-term policy goal was crystal clear: to narrow over time the unacceptable income-related gaps existing in postsecondary participation, persistence, and degree completion. Understanding that not just equal educational opportunity and income equality were at stake but also the nation's productivity and economic growth, federal, state, and institutional policymakers set out to implement a system of financial aid that would

The nation promised low-income youth that they would no longer face greater financial barriers to postsecondary education than those of their middle- and upper-income peers.

guarantee that low-income students' decisions to attend postsecondary education and to choose an institution would not be constrained by limited financial resources.

Eliminating financial barriers was seen as an investment—good for both youth and society.

The policy instrument of choice was need-based student aid, which would equalize and hopefully minimize across family income the residual expenses of attending postsecondary education, after taking into account a fair assessment of the family's own ability to pay, commonly referred to as the *expected family contribution*, or *EFC*. At the time, it was taken for granted that it was necessary to minimize the residual expenses of postsecondary education not covered by the family contribution or student aid - now referred to as *unmet need*. These costs were known to be central to family decisions about the type of postsecondary education in which they could afford to invest. There was no doubt that low-income families, in the face of excessive unmet need, were exhibiting a stream of counterproductive educational choices, despite the high economic rate of return to postsecondary education. Eliminating financial barriers was seen as an investment—good for both youth *and* society.

The significant investments in higher education that began in the 1960s and 70s are more important now than ever before.

In order to narrow the gaps in postsecondary participation, persistence, and degree completion, the financial aid system was to ensure, *at a minimum*, that the decision of low-income students to attend either a two-year or four-year public institution full-time would not be constrained unduly by high unmet need and, accordingly, the necessity to work or borrow excessively. Indeed, the initial commitment was actually broader, that the maximum Pell Grant would not only guarantee low-income students access to public institutions but also provide a modest level of choice between public and private institutions.

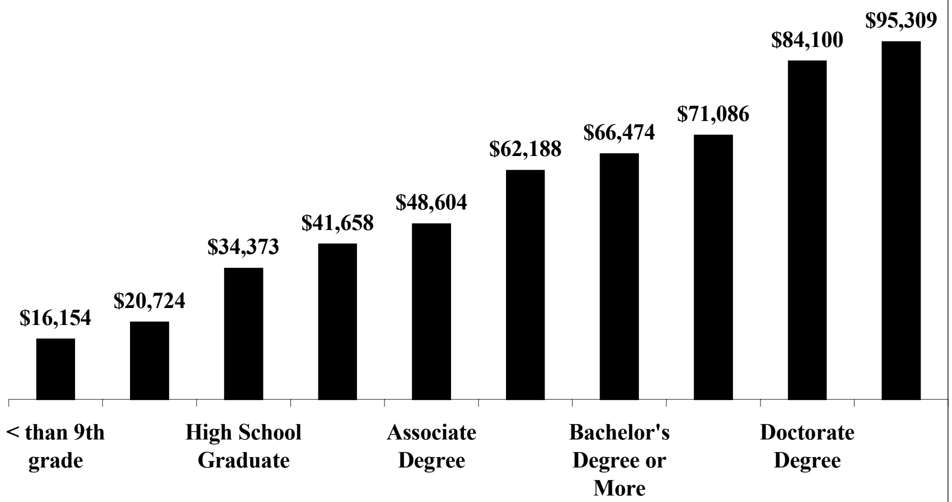
What's at Stake?

This new knowledge-based economy is fast making a baccalaureate degree the equivalent of a high school diploma in the old economy.

The significant investments in higher education that began in the 1960s and 70s are more important now than ever before. Not only are the economic returns from higher education to the individual greater than ever—75 percent more than a high school diploma—but also to the nation as well (Figure 1). Recent estimates suggest that if the 32-percentage point gap in the college-going rates of the highest and lowest income Americans were narrowed significantly, we would add nearly $250 billion to the gross domestic product and $80 billion in taxes.

The new knowledge-based economy, which makes the United States preeminent in the world, has made a college education more important than ever. Nearly 60 percent of jobs today require at least some college. In the future, both this percentage and the level of education required is likely to increase. This new economy is fast making a baccalaureate degree the equivalent of a high school diploma in the old economy.

Figure 1: Median Annual Household Income, by Educational Attainment of Householder, 1997



Source: Extracted from (College Board, 2000a), p. 21.

Technical Note: While data in the report are the most recent and authoritative, sources vary as do the years and definitions of low-income.

Not only are the economic returns from higher education to the individual greater than ever—75 percent more than a high school diploma—but also to the nation as well.

Real wage and job growth is strongest in the high-skilled service sector, while the real wages of low-skilled workers have declined. Ironically, the demand for highly skilled workers currently outstrips our ability to educate such workers. Last year alone, the United States was forced to issue 100,000 H-1B visas to highly educated foreign nationals in order to meet the demand for workers in the rapidly growing service sector of our economy. Failure to expand investments in educational opportunity will rob the economy of the most basic resource necessary to sustain economic growth: highly skilled workers. The social toll will be heavy as well: increasing stratification as the sons and daughters of those who cannot pay for college are consigned to low-paying jobs with declining real wages.

The social toll will be heavy as well: increasing stratification as the sons and daughters of those who cannot pay for college are consigned to low-paying jobs with declining real wages.

The current state of access for today's students is a central focus of this report, including the following issues: gaps in participation; the degree to which low-income students have access at least to public institutions as well as some choice between public and private institutions; educational decisions, behavior, and outcomes of low-income students; and the level and implications of unmet need. In addition, the report considers the implications of demographic forces already in place in terms of the opportunities of the next generation of college-aged students. Finally, the report identifies several federal policy priorities that will avert this impending crisis.

Access Today

Large differences persist in college entry rates, with gaps between families below $25,000 and above $75,000 income as wide as three decades ago.

More than 30 years ago, the federal government entered into a partnership with states and higher education institutions to ensure that all Americans could have access to a college education without regard to their economic means. As a result, tens of millions of Americans who otherwise would not have had access to college have attended and earned associate's and bachelor's degrees. This highly successful effort increased the rate at which Americans enter college to record levels.

Unfortunately, the participation of low-income youth in postsecondary education continues to lag far behind that of their middle- and upper-income peers. Large differences persist in college entry rates, with gaps between low-income families (below $25,000) and high-income families (above $75,000) as wide as existed three decades ago (Figure 2). A recent study indicates that low-income students, who graduate high school at least minimally qualified, as defined by the U.S. Department of Education, enroll in four-year institutions at half the rate of their comparably qualified high-income peers. Equally troubling, only 6 percent of students with the lowest socioeconomic status (SES) earn a bachelor's degree compared to 40 percent with the highest SES (Figure 3).

This under-participation and lack of degree completion has major implications for the lifetime income of low-income students.

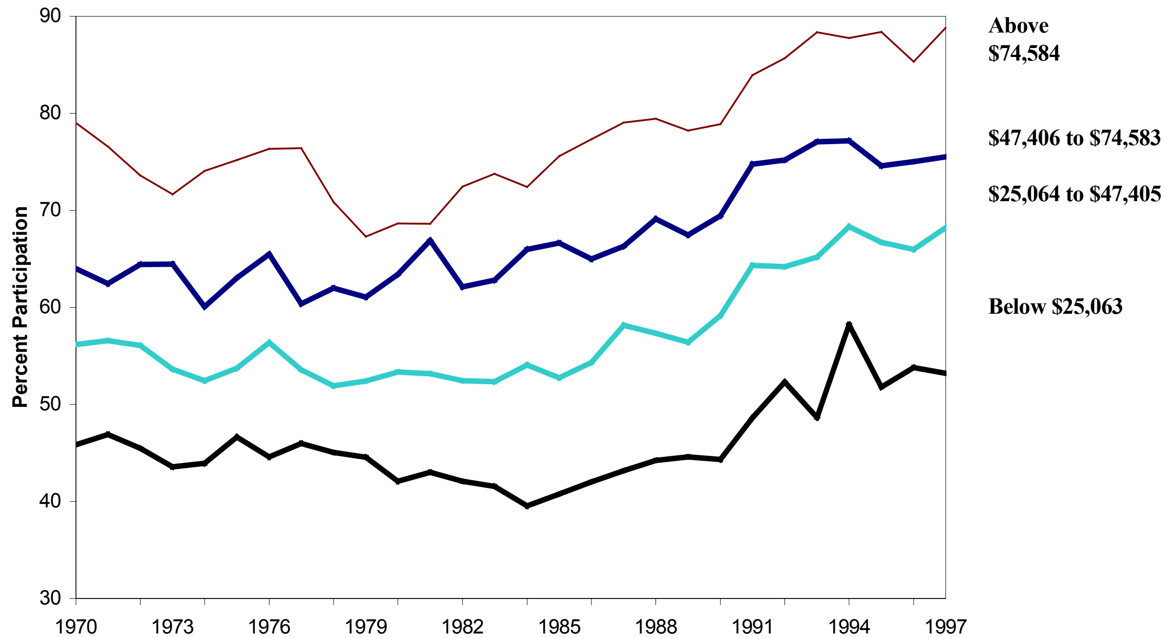
Disproportionately represented among low-income students, both black and Hispanic students earn bachelor's degrees at a substantially lower rate than white students. This underparticipation and lack of degree completion have major implications for the lifetime income of low-income students. Earning a bachelor's degree raises median annual income by 75 percent over a high school graduate—from $33,373 to $64,474 (Figure 1). Thus, eliminating income-related gaps in postsecondary education would add hundreds of billions of dollars to national income annually.

Access Tomorrow

The challenges that today's low-income students face in gaining access to college will be fundamentally altered by current demographic forces. Rivaling the size of the Baby Boom generation, the projected national growth in the traditional college-age population between 2000 and 2015 exceeds 16 percent, in absolute terms approaching five million youth, with 1.6 million enrolling in college (Figure 4). The country is already experiencing the beginning of this expansion in the potential pool of high school graduates and college students.

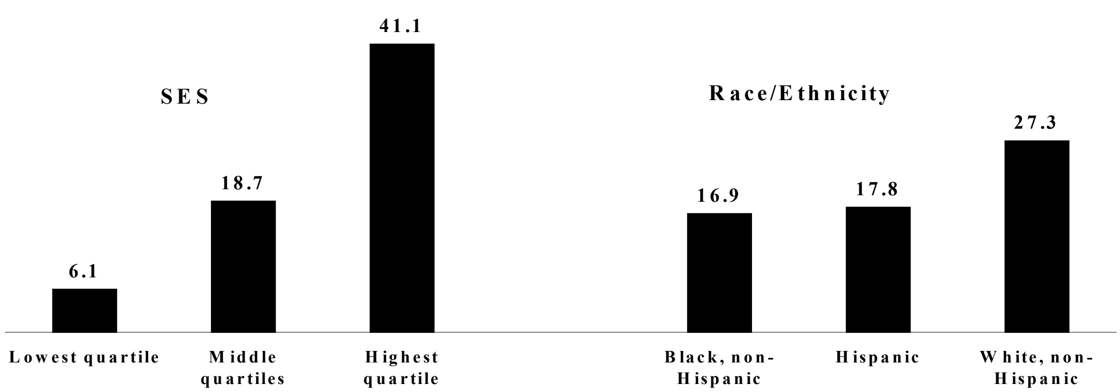
But this new cohort will look considerably different from previous generations of college-age students, since it is more ethnically diverse than the general population: 80 percent of this cohort will be non-white and almost 50 percent will be Hispanic.

Figure 2: College Participation Rates for Unmarried 18 to 24 Year Old High School Graduates, 1970 to 1997, by Family Income Quartile.



Source: Extracted from (College Board, 1999), p. 17.

Figure 3: Percent of Postsecondary Students Who Received a Bachelor's Degree or Higher by Socioeconomic Status and Race/Ethnicity.



Source: (U.S. Department of Education, 1996)

The fastest growth will come from low-income youth who, in the past, frequently failed to complete high school, enroll in postsecondary education, or persist through completion of a degree.

Figure 4: Projected National Growth in the Traditional College-Age Population, 2001 to 2015

	Increase	% Increase	% of Total
Hispanic	2, 076, 667	56.4%	48.8%
Asian/Pacific Islander	689,554	63.8%	16.2%
Black	679,496	18.1%	16%
Native American	35,233	14.8%	0.8%
White	776,161	4.4%	18.2%

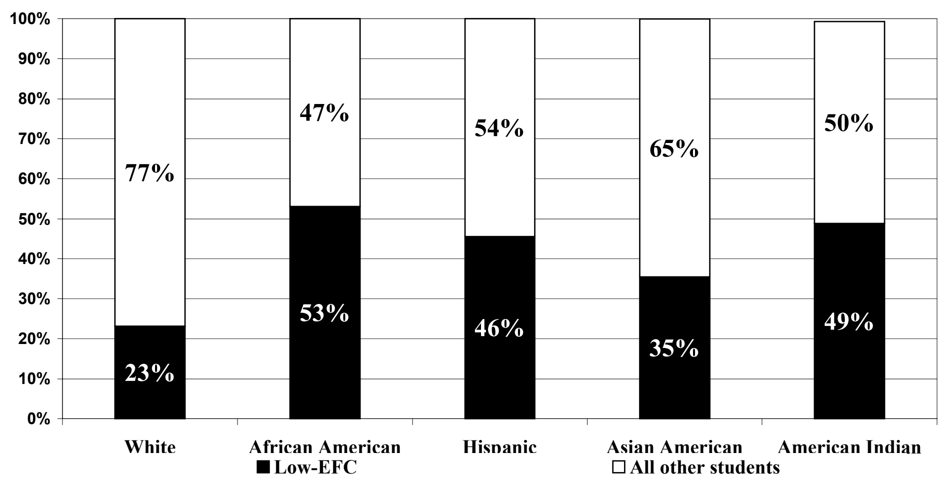
Source: (Carnevale & Fry, in press)

Among minority students, over 45 percent will be from families with the lowest expected family contribution (EFC) and hence highest unmet need (Figure 5). Thus, even if college cost increases continue to moderate, as they have in the recent decade, and grow no more rapidly than family income, changes in the nation's ethnic composition—and thus the income, EFC, and unmet need distributions of college-age students—will greatly increase the gross amount of financial aid required to guarantee access.

These demographic trends threaten to undermine access to college for low-income students and risk creating a crisis of opportunities for the next generation.

These demographic trends threaten the modest progress toward adequate funding for the programs that we have made in recent years, further undermining access to college for low-income students and risking a crisis of opportunities for the next generation.

Figure 5: Distribution of Students by Race/Ethnicity, Expected Family Contribution (EFC), 1995-96



Source: (Advisory Committee on Student Financial Assistance, 2000)

CAUSES OF THE ACCESS PROBLEM

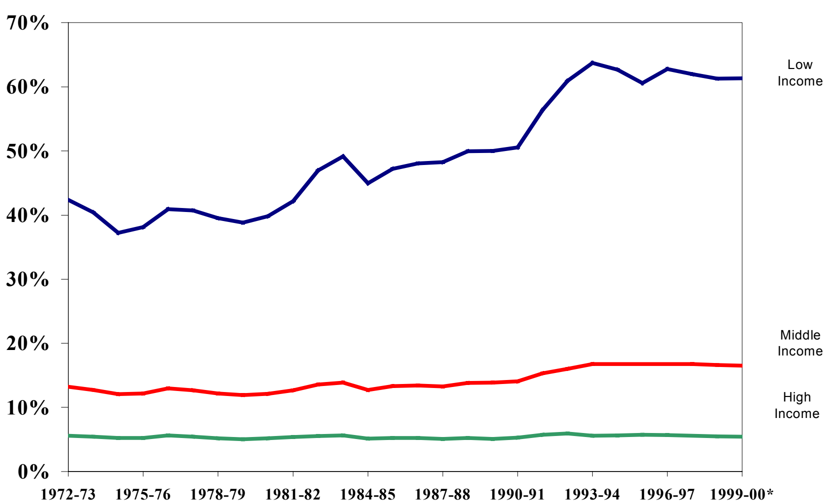
In the recession of the early 1990s with the economic returns to higher education at historic highs, middle-income Americans feared their own loss of access as states reduced direct support to public institutions at which 80 percent of all students enroll. These reductions resulted in rising public sector tuition, especially at four-year institutions.

Shifting Priorities

This widely expressed fear, characterized as middle-income affordability, became a powerful political force in the 1990s as policy makers at all levels shifted from focusing on low-income students, who otherwise might not attend college without assistance, to making college more affordable for those whose attendance was already assured. This political perception of a middle-class at-risk belies a harsh reality: the cost of college (as a percentage of real family income) rose substantially only for low-income families, to 62 percent from 42 percent in the early 1970s (Figure 6).

Middle-income affordability became a powerful political force in the 1990s.

Figure 6: Average Cost of Attendance of Four-Year Public Institutions as a Share of Family Income, 1972-73 to 1999-00.



The political perception of a middle-class at-risk belies a harsh reality: the real cost of college rose substantially only for low-income families.

Source: (College Board, 2000a)

As a result, at the federal level, the Pell maximum award has fallen dramatically as a percentage of cost of attendance—from 84 percent of public four-year costs in 1975-76 to 39 percent in 1999-2000 (Figure 7). Although the decline has been stemmed somewhat, the most recent increases in the Pell Grant maximum have left its purchasing power unchanged. The largest recent increases in federal funding—in the form of tax credits—do not benefit most low-income families, especially Pell Grant recipients whose eligibility for tax credits is reduced or eliminated by the Grant.

The Pell maximum award has fallen dramatically as a percentage of cost of attendance—from 84 percent of public four-year costs in 1975-76 to 39 percent in 1999-2000.

Figure 7: Pell Grant Maximum Award as a Percentage of Institutional Cost of Attendance

Year	*Institution Type*	
	Public 4-year	Private 4-year
1975-76	84%	38%
1985-86	57%	26%
1995-96	34%	13%
1999-00	39%	15%
2000-01	39%	15%

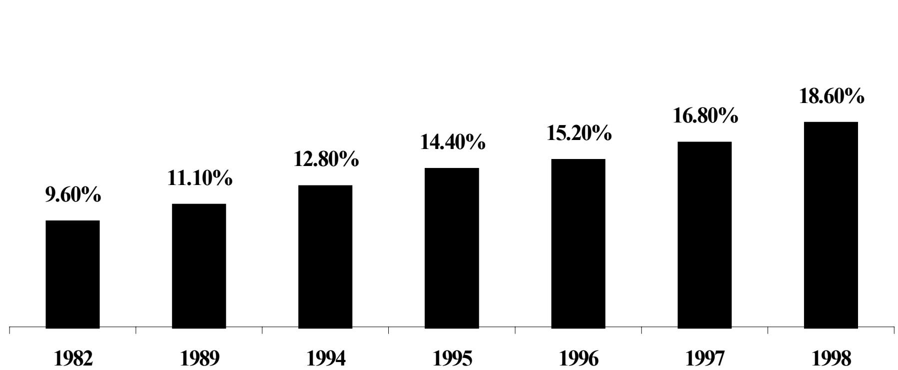
Source: (College Board, 2000a) and (U.S. Department of Education, 2000b)

The political popularity of recent increases in state merit-based aid programs may protect these programs from cuts as the need-based programs are reduced, further exacerbating the erosion of support for low-income students.

At the state level, new grant aid has shifted steadily in favor of merit-based aid and against need-based aid (Figure 8). Since 1993, funding for merit programs has increased 336 percent in real dollars. During the same time period, funding for need-based financial aid programs has increased only 88 percent, which reflects the broad political appeal and support for these programs. However, 37 states have structural budget deficits, which threaten to recreate the conditions of the early 1990s when states decreased support to higher education. Recently, numerous states have announced budget cuts, which, in some cases imply double-digit tuition increases, and, potentially, cuts in need-based aid programs. The political popularity of recent increases in state merit-based aid programs may protect these programs from cuts as the need-based programs are reduced, further exacerbating the erosion of support for low-income students. At the institutional level, where the emphasis on merit-based aid also has increased, the average grant for middle-income students now exceeds that for low-income students at private institutions (Figure 9).

Over the last fifteen years, new state student grant aid has shifted steadily in favor of merit-based aid against need-based aid.

Figure 8: Percentage of Total State Grant Funds That Are Merit-Based



Source: (Heller, in press)

Figure 9: Average Institutional Student Grants			
Income	**Year**	**Private**	**Public**
Low Income	**86-87**	**2133**	**277**
	95-96	**3473**	**539**
Middle Income	**86-87**	**2151**	**259**
	95-96	**3830**	**332**
High Income	**86-87**	**977**	**138**
	95-96	**1738**	**209**

Source: (McPherson & Schapiro, in press)

At institutions with the most available student grant assistance, the average grant for middle-income students now exceeds that for low-income students.

The substitution of middle-income affordability and merit for access as policy goals has seriously undermined access by effectively limiting the total federal, state, and institutional grant aid that low-income students can receive in their financial aid package. This in turn has caused the unmet need associated with full-time college attendance to reach unprecedented levels.

The substitution for access of middle-income affordability and merit as policy goals has seriously undermined access.

These policy shifts have amounted to a significant loss for low-income students and society. For students, the result has been financial barriers higher in constant dollars than three decades ago. For society, focusing on affordability and merit directs resources to those who would attend college anyway and are already heavily subsidized. Such policies are not only inequitable but also economically inefficient at any level: federal, state, or institutional.

Unmet Need

The shift in policy priorities at all levels away from access has caused a steep rise in unmet need.

While the considerable investment in need-based student aid over the last three decades has modestly improved postsecondary participation, persistence, and completion rates of low-income youth, the shift in policy priorities at all levels away from access has caused a steep rise in unmet need. Thus, low-income participation and persistence rates continue to lag well behind those of middle- and upper-income youth. Every year, yet another cohort of low-income youth—academically prepared to attend postsecondary education full-time—confront significant financial barriers making that aspiration nearly impossible. The root cause is a daunting level of unmet need, which has pervasive negative effects on educational decision making.

The very lowest income students face $3,200 of unmet need even at the lowest cost institutions.

On average, the very lowest income students face $3,200 of unmet need even at two-year institutions. At four-year institutions, low-income students face $3,800 of unmet need (Figure 10). From the data, it is quite apparent that excessive unmet need is forcing many low-income students to choose levels of enrollment and financing alternatives not conducive to academic success, persistence, and, ultimately, degree completion at any institutional type.

To finance, compensate for, or lower in some way their unmet need, low-income students engage in a series of behaviors including institutional selection. Low-income students currently must make an extraordinary effort in terms of work and borrowing to attend a four-year institution full-time and live on campus, which they do far less frequently than their middle- and upper-income peers (Figure 11). More frequently, low-income students attend a two-year public institution, very often part-time to lower unmet need, and work long hours. (Twenty nine percent of low-income students work more than 35 hours per week.) This is especially true for the lowest income students; 47.3 percent of students from families with income under $10,000 attend two-year public institutions compared to only 8.6 percent of students from families with income over $100,000.

As unmet need causes students to deviate from full-time, on-campus attendance, the probability of persistence and degree completion declines dramatically.

As unmet need causes students to deviate from full-time, on-campus attendance—the behavior most conducive to academic success—toward part-time attendance, living off campus, and working long hours to avoid borrowing, the probability of persistence and degree completion declines dramatically, by as much as 75 percent (Figure 12). For low-income students, these decisions are less a choice as they are an inevitable response to high levels of unmet need.

This is the pivotal feature of the condition of access today, and little reduction will occur in income-related participation, persistence, and completion gaps until unmet need barriers are lowered significantly.

Figure 10: Unmet Need By Institution Type and Family Income			
Institution Type	**Family Income**		
	Low	**Middle**	**High**
Public Two Year	**$3,200**	**$1,650**	**$100**
Public Four Year	**$3,800**	**$2,250**	**$400**
Private Four Year	**$6,200**	**$4,700**	**$3,000**

Source: (U.S. Department of Education, 1999)

Unmet need is higher for low-income students at two-year public institutions than for high-income students at four-year private institutions.

Figure 11: Percentage Distribution of Dependent First-Time Beginning Postsecondary Students in 1995-1996 by Institution Type and Income		
Institution Type	**Family Income**	
	Income < $30,000	**Income > $60,000**
Public Two Year	**43%**	**34%**
Public Four Year	**30%**	**37%**
Private Four Year	**14%**	**25%**
Other	**12%**	**4%**

Source: (U.S. Department of Education, 1999)

Low-income students are much less likely than high-income students to enroll in a four-year institution – only 44 percent compared to 62 percent.

Figure 12: Impact of Unmet Need on Financing Choices, Persistence, and Degree Attainment of Low-EFC Freshmen Verses All Non-Low-EFC Freshmen		
	Earned degree or still enrolled	**No degree, not enrolled**
All Non-Low-EFC freshmen	**72%**	**28%**
All Low-EFC freshmen	**61%**	**39%**
Lived on campus	**81%**	**18%**
Worked 1 to 14 hours per week	**79%**	**20%**
Full-time, full-year	**76%**	**24%**
Lived off campus	**50%**	**49%**
Less than full-time, full-year	**48%**	**52%**
Worked 35 or more hours/week	**47%**	**53%**

Source: (U.S. Department of Education, 1998)

As unmet need causes students to deviate from full-time, on-campus attendance, the risk of non-completion increases.

Academic Preparation

Academic preparation cannot explain the access limitations that low-income students face today.

The ability of students, especially low-income students, to finance higher education is a necessary, but not sufficient, condition to ensure a full measure of access. Academic preparation also plays a major role in ensuring that students can avail themselves of a college education. However, while some have attributed the access problems of low-income students primarily to lack of academic preparation, that argument does not bear scrutiny. Academic preparation cannot explain the access limitations that low-income students face today. Recent data suggest that academic preparation continues to improve steadily, that the most highly prepared low-income students are being deterred by unmet need, and that, even for those who are not fully prepared, modest remediation can overcome the academic deficits of very large numbers of low-income students.

Recent data suggest that the most highly prepared low-income students are being deterred by unmet need.

Academic preparation of low-income high school students in the form of college preparatory course taking has been rising steadily (Figure 13). Surprisingly, however, evidence abounds that even the best-prepared, low-income students, under pressure of limited financial resources, behave in ways quite dissimilar to their middle- and upper-income peers. Low-income status regularly prevents even the most highly qualified low-income youth from enrolling in a four-year institution (Figure 14). SES remains a very powerful barrier to attending college at all, often trumping academic preparation even for the highest achievers (Figure 15).

Finally, even for those students who are not fully prepared, remediation while in college results in degree completion rates remarkably similar to those students who require no remediation. In addition, remediation has not increased over time and has benefits far exceeding its modest costs. Most low-income students who require remediation need only one or two courses and graduate at rates comparable to those students requiring no remediation (Figure 16). Thus, providing remedial courses to low-income students yields nearly the same private and social rate of return as does investing in low-income students who are fully academically prepared.

As academic preparation steadily improves, the nation's level of unmet need will skyrocket.

The counterproductive educational behavior of today's low-income students who have prepared is the result of unmet need—just as it was three decades ago—and portends no narrowing of participation gaps, even in the long term. Academic preparation is indeed essential but it simply will not buy access for tomorrow's low-income students if it does not do so for today's. The conclusion is inescapable: no matter how strong the nation's commitment to academic preparation and no matter how quickly it advances, no progress can be made toward improved access without a simultaneous commitment to dramatically reducing unmet need. Indeed, without such a commitment, the level of unmet need will skyrocket as academic preparation steadily improves.

Figure 13: College Preparatory Core Course Completion for College-Bound High School Seniors

Income Range	1987	1990	1995	1999
$12,000 - $18,000	32.7%	42.2%	52.4%	53.1%
$30,000 - $36,000	38.2	48.0	58.0	59.7
$50,000 - $60,000	44.0	54.1	63.2	65.0
$100,000 - above	47.2	58.4	68.2	72.9

Source: (Mortenson, 2000)

Academic preparation is rising steadily among low-income high school students.

Figure 14: Percentage of Highly & Very Highly Qualified High School Graduates Who Enroll in a Four-Year Institution

Family Income	
High Income	66.9%
Low- Income	47.1%
Race-Ethnicity	
White	60.6%
Hispanic	44.3%
African American	28.6%

Source: (U.S. Department of Education, 1997)

Excessive unmet need prevents even highly qualified low-income and minority students from attending a four-year institution.

Figure 15: Percentage of 1992 High School Graduates Attending College in 1994 by Achievement Test and Socioeconomic Status Quartile

Achievement Quartile	SES Quartile	
	Lowest	Highest
Highest	78%	97%
Lowest	36%	77%

Source: (Lee, 1999)

SES is a very powerful barrier to college attendance, often trumping academic preparation even for the highest achievers.

Figure 16: Graduation Rates of Students Taking Remedial Courses as a Percent of Students Taking No Remedial Courses

Number of Remedial Courses Taken	Graduation Rate
One (not mathematics or reading)	98%
Two or more (no reading)	77%
Two or fewer (mathematics only)	80%
Any remedial reading	61%

Source: (U.S. Department of Education, 2000)

Students taking remedial courses graduate at rates comparable to students who take no remedial courses.

Complexity

__Neither improving the quality of information families possess nor simplifying the aid application process offers a simple solution to the access problem__.

Just as improving academic preparation—without substantially reducing unmet need—will not solve the access problem, neither will two other frequently mentioned factors: improving the quality of information families possess and simplifying the aid application process. To be sure, accurate information about economic returns to education, academic requirements, college costs, and student financial aid are essential ingredients in the educational decision making of low-income families, which should begin in middle-school at the latest. The simplicity of aid application forms and processes is also paramount. But, for very different reasons, neither factor explains the decisions low-income families are making, nor offers a simple solution to the access problem.

Excessive levels of unmet need make early information about financial aid a double-edged sword.

Regarding early information about financial aid, the most accurate message that low-income families could receive about their potential drawing power on federal, state, and institutional aid is mixed at best. There is no guarantee that low-income students in the future will face lower unmet need than similar students do today. Indeed, increased demand for aid due to demographic trends suggests quite the opposite. Excessive levels of unmet need make early information about financial aid a double-edged sword. Such information is an effective policy tool only if access is assured by low levels of unmet need.

Regarding application for student aid, Congress and the Department of Education (the Department) have made great progress in simplifying and integrating application and eligibility processes to provide good service for institutions and students. Implementation of the Free Application for Federal Student Aid (FAFSA) has resulted in over 10 million students—over 95 percent of recipients—receiving all types of aid, federal, state, and institutional, through the submission of the FAFSA alone. Currently, 48 states use the FAFSA exclusively. Today, low-income students face only one form and one eligibility model. In addition, streamlined reapplication continues to benefit millions of students, and the Department is building upon the FAFSA's success with an interactive Internet application.

The financial aid delivery system - free form and process - no longer represents the significant barrier to access it once did.

The financial aid delivery system—free form and delivery process—no longer represents the significant barrier to access it once did when low-income students were required to complete and pay for multiple forms and have their eligibility for federal, state, and institutional aid assessed under competing and often inconsistent need analysis models. However, two provisions already in law, but not adequately implemented, can reduce the burden for low-income students further. The lowest income families have been automatically eligible for maximum levels of Pell Grants and other forms of aid based solely on income by virtue of provisions placed in the Higher Education Act in 1992. Nevertheless, these families currently are required to complete the entire application form even though their eligibility is a certainty. Similarly, all other low-income and many moderate-income students and families are eligible to complete a reduced form, the simple needs test, but those who complete the paper application form, 70 percent of all applicants, also complete the entire form.

Finally, any changes offered in the name of simplification—such as modification or deletion of critical data elements required by states and institutions—that would make major funding sources less likely to use the FAFSA and federal delivery process would surely undermine access.

RENEWING THE ACCESS STRATEGY

In order to address the access problem, the nation's access strategy must be renewed. The federal government has the responsibility and must take the initiative in doing so. In the absence of federal leadership to encourage states and institutions to focus on access, no progress will occur anytime soon. The following steps must be taken:

If the federal government is proactive and creative in renewing the nation's access strategy in these ways, immediate and enduring progress can be made.

- First, the nation's longstanding access goal must be reinstated and federal student aid policy refocused on dramatically reducing current levels of unmet need.

- Second, need-based grant aid must be increased for low-income students by reversing the current policy focus on middle-income affordability and merit.

- Third, the Title IV programs—number, structure, effectiveness—must be reaffirmed as the nation's long-term solution to solving the access problem.

- Fourth, access partnerships between the federal government, states, and institutions must be rebuilt to leverage and target aid on low-income students.

If the federal government is proactive and creative in renewing the nation's access strategy in these ways, immediate and enduring progress can be made. Then, the nation will be on a path of greater educational opportunity, income equality, productivity, and growth.

Reinstating the Access Goal

More than three decades ago, our nation was clearly focused on the following access goal: to ensure, at a minimum, that all academically prepared, low-income students could attend either a two-year or four-year institution full-time. The long-term goal was actually broader, to provide a modest level of choice between public and private institutions. The rationale underlying the access goal was simple; for their benefit and the nation's, low-income students must have the same opportunity as their middle- and upper-income peers to pursue and complete a bachelor's degree. To be sure, it was up to the student to decide which institution, degree, and path was most appropriate. However, ensuring at least the opportunity to complete a bachelor's degree without undue financial hardship was the clear policy objective.

The rationale underlying the access goal was simple; low-income students must have the opportunity to pursue and complete a bachelor's degree.

The pattern of educational decision making typical of low-income students today is not the result of free choice.

Today, access for low-income students remains a struggle. To attend a public or private four-year institution full-time and live on campus, low-income students must work long hours or borrow heavily to meet unmet need (Figure 11). This burden more often than not rules out consideration of attending a four-year school. Far more often than their peers do, out of financial necessity, low-income students attend two-year public, or proprietary institutions. In increasing numbers, they attend part-time while both working and borrowing, or worse yet, working long hours to avoid borrowing. In light of prevailing barriers of unmet need, this behavior is rational, indeed required, but very counterproductive to the completion of any degree.

Without federal action, little change is likely to occur at the state and institutional level.

Make no mistake, the pattern of educational decision making typical of low-income students today, which diminishes the likelihood of ever completing a bachelor's degree, is not the result of free choice. Nor can it be blamed on academic preparation. This pattern of under-investment in postsecondary education is inconsistent with not only the more than three-decade-old access goal, but with the nation's long-run economic and social interests as well, especially in light of demographic forces already in place. Without major policy changes at the federal, state, and institutional levels, the nation will experience an access crisis. And without federal action, change is unlikely to occur at the state and institutional level.

Low-income students must have the same opportunity as their middle- and upper-income peers to pursue and complete a bachelor's degree.

The first step is to reinstate the access goal. If, where, and when to invest in postsecondary education must remain with the student, so also the decision concerning which institution and which degree to pursue. From a financing perspective, low-income students must have the same opportunity as their middle- and upper-income peers, to pursue and complete a bachelor's degree if they choose to do so, without excessive work or borrowing. That must be the nation’s access benchmark.

Refocusing on Unmet Need

Several readily available statistical indicators of unmet need, student aid, and college costs not typically used side-by-side have been gathered together in this report to paint a clearer picture of the current access problem and outline future trends. While this set of indicators suggests unmistakably that the nation faces an impending access crisis, it needs to be augmented and improved in order to effectively formulate federal student aid policymaking in the future. Reinstating the access goal will require going beyond static, backward looking, indicators and refocusing policy on indicators that illuminate *future* levels of unmet need and its effects on student behavior.

The following issues are especially important for future policymaking:

- The likely income and EFC distribution of new students through 2015.
- The implications for unmet need, its distribution, and student behavior.
- The consequences of existing levels of unmet need for educational opportunity, income equality, and the nation's productivity and growth.

Reinstating the access goal will require refocusing policy on indicators that illuminate future levels of unmet need and its effects on student behavior.

Major federal student aid policy decisions cannot be made without confronting these issues. Equally important, the higher education community cannot make the case for increased student aid without answers to these questions. Accordingly, current and future unmet need must be reinstated as the core access considerations in developing all federal student aid policy decisions.

Increasing Need-Based Grant Aid

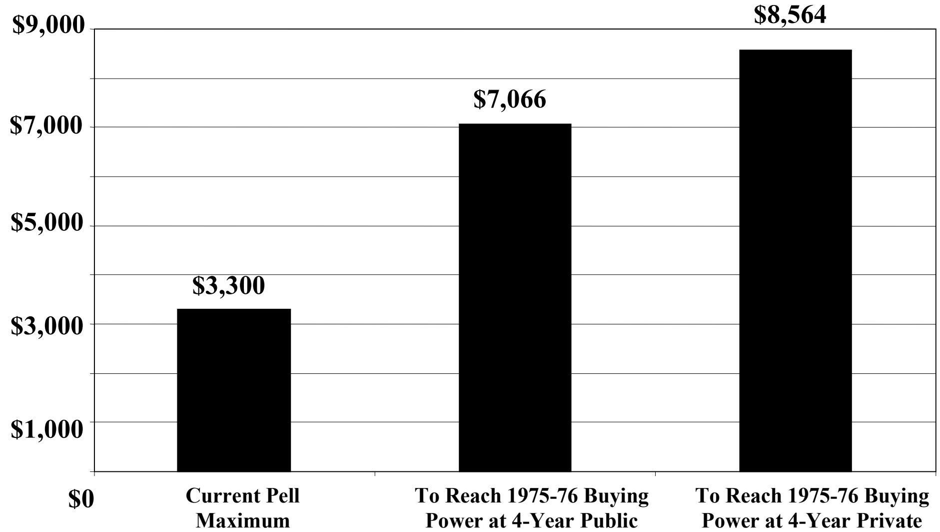
Given the excessive levels of unmet need, need-based grant aid must be increased and must remain targeted primarily on low-income students to maximize the educational effectiveness and economic return of these new investments in educational opportunity. Expanding eligibility for need-based grant aid or the addition of merit-based components to need-based grant programs come inevitably at the expense of the top priority—raising the effective maximum award—and undermine access. For example, to reach its 1975-76 buying power at a four-year public institution, the Pell Grant maximum would need to increase by over \$3,750 to over \$7,000 (Figure 17).

Expanding eligibility for need-based grant aid or the addition of merit-based components come inevitably at the expense of raising the effective maximum Pell award and thus undermine access.

When certain proposals hold funding constant but eligibility is expanded or grant amounts made conditional on measures of academic performance, funds are inevitably redistributed from more needy to less needy students, from those less subsidized to those more subsidized. When a fixed amount of funds is redistributed *within* the population of low-income students, such as occurs when grants to first-year students are increased while funds are lowered for upper division recipients, persistence will be undermined, and the ability of community college students to gain access to a bachelor's degree through transfer to a four-year institution severely diminished.

Attempts to alter low-income student behavior by experimenting with the award structure of under funded, need-based programs should be avoided.

Figure 17: Returning Buying Power to the Pell Grant



Source: (Gladieux, in press)

Even when additional funds are made available to expand eligibility or add merit-based features to need-based programs, the opportunity cost is always *the foregone higher Pell Grant maximum award or increased number of Supplemental Educational Opportunity Grant (SEOG) awards* that could have been implemented with those added funds for the most needy students. Attempts to alter low-income student behavior by experimenting with the award structure of under funded, need-based programs—whether federal, state, or institutional—should be avoided. The programs require full funding, stability, and predictability—not experimentation.

Reaffirming Title IV Programs

Fortunately, the Title IV programs are aligned to solve problems throughout the education pipeline, if adequately funded.

The access problem is complex, multifaceted, and, most importantly, sequential, frequently explained metaphorically in terms of a pipeline. Fortunately, the Title IV programs are well structured and aligned to solve problems throughout the pipeline, if adequately funded. At each stage, there is a Title IV program designed to meet the student's needs, often in partnership with states and institutions. Early on, for low-income families with middle-school-aged children, Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) seeks to augment aspirations, academic achievement, and social preparation.

Further along in the pipeline, when low-income students are focused on high school completion or college persistence, the TRIO programs provide the needed support. Recognizing the importance of the pipeline, TRIO programs also serve middle-school students through early intervention and college students through student support services programs.

High School Equivalency Program (HEP) and College Assistance Migrant Program (CAMP) provide equally important services. These two critically important, under funded programs embody the realization that access does not depend solely on financial aid.

For those low-income students who participate in the GEAR UP, TRIO, and other programs, it is the explicit promise of access to postsecondary education that motivates them. Whether a middle school or high school student, whether marginally prepared for college or fully prepared, the expectation of sufficient financial aid and, therefore, manageable unmet need justifies their aspirations and hard work. Fortunately, Title IV also includes a set of carefully coordinated grant, work, and loan programs to reduce unmet need. Remarkably resilient over the past four decades, these programs have enjoyed the unanimous respect and support of Congress, the Administration, and the higher education community. Reflecting this support, recent broad consensus about the programs' effectiveness set the stage for significant increases in Pell Grant and other Title IV funding.

The Title IV programs can address each of the factors that serve to frustrate college attendance, persistence, and degree completion for low-income students.

The Pell Grant program plays a central role in providing access to the lowest-income students—providing $3,750 in 2001-2002 to the nation's poorest students—and forms the foundation of the federal government's commitment to access. The SEOG program directs grants first to the neediest Pell students, reducing their unmet need before awarding funds to other students. The College Work Study (CWS) program provides over a billion dollars to fund students working on- and off-campus for non-profit organizations. The Perkins Loan program provides very low interest loans most often to the lowest income students, minimizing the burden of borrowing. The Federal Direct and Federal Family Education Loan programs (FDLP and FFELP) provide over $35 billion without which college would not be possible for millions of students, especially low-income students who receive the subsidized loans. The Leveraging Educational Assistance Partnership (LEAP) program, formerly known as the State Student Incentive Grant (SSIG) program, provides dollar-for-dollar matching funds to encourage state support of need-based assistance. Appropriations in excess of $30 million are reserved for a separate program, Special LEAP (SLEAP). SLEAP funds can be used to expand LEAP, scholarships, and early intervention programs.

The partnership that once existed between the federal government, states, and institutions has been seriously eroded.

The Title IV programs, working together, are well-tailored policy instruments for solving the access problem at each stage of the education pipeline. If adequately funded, the programs can address each of the factors that serve to frustrate college attendance, persistence, and degree completion for low-income students. To do so, however, they must effectively eliminate the expectation or the reality of excessive unmet need.

Rebuilding Access Partnerships

The impact of independent federal, state, and institutional initiatives and programs can be greatly enhanced through effective partnerships.

The partnerships that once existed among the federal government, states, and institutions have been seriously eroded by budget deficits, other non-educational priorities, and the substitution of middle-income affordability and merit as policy goals in the place of access. This in turn has seriously undermined access by effectively limiting the total federal, state, and institutional grant aid that low-income students receive in their financial aid package. These limitations have caused the unmet need associated with full-time college attendance, especially at four-year institutions, to reach unprecedented levels. Higher than three decades ago, these excessive financial barriers are largely responsible for the stratification of low-income student enrollment in low-cost institutions, where they more often enroll part-time. This ultimately leads to stratification in the completion rates of a bachelor's degree among income groups.

In order to solve the access problem, the partnerships that gave direction to federal, state, and institutional policies and programs must be revitalized to achieve the maximum return on the investment of scarce student aid resources. Whether the proposal under consideration is to link federal and state need-based grant programs to increase maximum awards for low-income students, or to link state and institutional early intervention programs to maximize academic preparedness, the impact of independent federal, state, and institutional initiatives and programs can be greatly enhanced through effective partnerships.

From an access perspective, the ideal partnerships effectively ensure that low-income students are supported through the entire education pipeline.

From an access perspective, the ideal partnerships involve integration, coordination, and cooperation to effectively ensure that low-income students are supported systematically and sequentially *through the entire education pipeline*. In particular, a signal feature of the access problem today, and one that portends the worst for access in the future, is the unacceptably low frequency with which academically prepared, low-income students attend a four-year public or private institution immediately after high school or as a transfer from a two-year institution (Figure 12). This is the result of the high, unmet need facing low-income students at four-year institutions (Figure 11). In the case of public four-year institutions, to which low-income students were promised access at a minimum, it reflects the steady increase in public four-year cost of attendance as a share of income for the poorest families (Figure 7).

Effective partnerships, based on the primacy of access, might link federal, state, and institutional grant aid with matching institutional funds in creative ways to minimize unmet need facing academically prepared, low-income students at four-year public and private institutions. Indeed, in over two-dozen states, the state GEAR UP program provides grants equal to the maximum Pell Grant for participating students. Such partnerships could have a profound, immediate, and lasting impact on access.

FEDERAL ACCESS PRIORITIES

The recent period of unprecedented prosperity, with sizeable budget surpluses, provides the new Administration and the 107th Congress with a unique opportunity. They will have the opportunity to establish long-term national policy priorities that will ensure that the next generation of Americans, the largest since the Baby Boom and most diverse in our history, will have educational and economic opportunities at least equal to the last generation. These policies also will ensure the economic strength and growth of the nation. The Administration and Congress should adopt four key policy priorities:

The new Administration and the 107th Congress have a unique opportunity to ensure that the next generation of Americans will have educational and economic opportunities at least equal to the last generation.

- *Reinstate the goal of providing all Americans the opportunity to earn a bachelor's degree through full-time attendance*—whether through first-time enrollment at a four-year institution directly from high school or through transfer from a two-year institution.

The Administration should use a long-term budget plan to raise the level of academic preparation of students in high school through support of federal intervention programs and increase funds available through need-based grant, work and loan programs systematically over a four- to five-year period. This plan should recognize not only the necessity of decreasing the unmet need of all current low-income students, but also anticipate the increasing number of low-income students who will enter college in the near future. This will require a substantial commitment to ensure that access does not decrease as demand for grant and other aid funds swells.

The Administration's plan should recognize not only the need to decrease the unmet need of all current low-income students, but also anticipate the increasing number of low-income students who will enter college.

- *Increase need-based grant aid to authorized levels* by establishing a long-term budget plan to reduce the unacceptably high level of unmet need and its debilitating effects on the postsecondary decision making of low-income students.

The **Pell Grant** program must be the primary vehicle for reducing high levels of unmet need by increasing the maximum grant to authorized levels. This will not only reduce unmet need for the poorest students but also benefit students from moderate income families. The **SEOG** program, linked to the Pell Grant program, must be expanded to reduce the number of students who are currently eligible but do not receive grants due to shortages of funds

The Pell Grant program must be the primary vehicle for reducing high levels of unmet need.

- *Strengthen and expand the other Title IV programs* steadily to respond to the rapidly growing demand for funds and services. Each of the Title IV programs plays an important role in either decreasing unmet need or preparing students for college and must be strengthened and expanded, not radically restructured or eliminated.

Federal-state and federal-institutional partnerships must be revitalized and expanded to increase access, as well as persistence and completion.

The **Perkins Loan** program must be expanded in order to provide low-cost loans to very needy students, especially in the first and second year, when FDLP and FFELP limits are lower than in subsequent years, and to offer generous post-graduation loan forgiveness. The **College Work Study** program must continue to grow in order to enable increasing numbers of students to meet their day-to-day educational expenses through part-time work while enrolled. Both the **TRIO and GEAR UP** programs can serve only a fraction of eligible students today due to funding constraints and must be expanded to meet current and future demands. In addition, the **Student Support Services** program and institutionally based remediation programs increase persistence of at-risk students at the college level and should continue to be supported.

Finally, the **Federal Direct and Federal Family Education** loan programs must continue to subsidize the borrowing of low- and middle-income students and reduce debt burden to the lowest levels possible. The budget should eliminate origination fees and reduce interest rates for all students in both programs, especially in the subsidized program, and in general move the terms and conditions of both programs towards those of the Perkins loan program, particularly the loan forgiveness provisions.

- *Rebuild and revitalize federal, state, and institutional partnerships* in support of access and need-based student aid. The federal-state partnership must create strong new incentives for states to commit additional funds to need-based student assistance in the **LEAP and SLEAP** programs and broaden the commitment to guarantee that low-income students can afford to attend each state's public institutions full-time and provide some measure of choice. In addition, the partnership should progressively extend pre-college intervention and information programs to all states.

Taking these four steps could bring about immediate and long-lasting improvement in educational and economic opportunity for low-income Americans.

The federal-institutional partnership also must be revitalized to enhance the ability of institutions to reduce a student's unmet need to ensure that low-income students have access, especially to a four-year institution, either directly from high school or as a transfer from a community college. The federal government should seek creative ways to expand these partnerships to increase access, as well as persistence and completion, especially for under-prepared students.

Taking these four steps could bring about immediate and long-lasting improvement in educational and economic opportunity for low-income Americans.

ADVISORY COMMITTEE PRIORITIES

The Committee stands ready to assist Congress and the Secretary in implementing the preceding priorities. Consistent with its statutory charge to make recommendations that maintain and improve access—and the corollary charge to recommend studies, surveys, and analyses—the Committee will undertake several new activities:

The Committee will identify a new set of indices providing a more accurate assessment of the condition of access for low-income students as well as conduct an assessment of the condition of access.

- *In the area of reinstating the goal of access*, the Committee will identify a new set of indices providing a more accurate assessment of the condition of access for low-income students—including projections of future unmet need—and conduct an assessment of the condition of access. The Committee will also consult scholars to identify studies and special analyses that will illuminate the condition of access and will recommend such studies to the Congress and the Secretary.

- *In the area of increasing need-based grant aid*, the Committee will explore the implications of demographic and funding trends on unmet need, its debilitating effects on the postsecondary decision making of low-income students, and the demand for need-based student aid in the context of these trends.

- *In the area of reaffirming Title IV programs*, the Committee will continue to make recommendations to strengthen and improve the programs in pursuit of the goal of access.

- *In the area of rebuilding access partnerships,* the Committee will identify promising federal-state and federal-institutional partnerships to further the pursuit of the access goal through support of need-based student aid.

The Committee will report its findings and recommendations in these areas to Congress and the Secretary on a periodic basis.

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APPENDIX A

List of Advisory Committee on Student Financial Assistance Members and Staff

Current Members by Class of Appointment
Class of 2001
(Term expires September 30, 2001)

Dr. Thomas E. Dillon
President
Thomas Aquinas College
Santa Paula, California
(House of Representatives appointee)

Ms. Susan O'Flaherty
Director of Financial Aid and Scholarships
Western Michigan University
Kalamazoo, Michigan
(Secretary of Education appointee)

Ms. Carolyn M. Sabatino
Project Director for Administrative Systems
Ohio University
Athens, Ohio
(Secretary of Education appointee)

Mr. Donald R. Vickers
President
Vermont Student Assistance Corporation
Winooski, Vermont
(United States Senate appointee)

Class of 2002
(Term Expires September 30, 2002)

Ms. Judith Flink
Director of Student Financial Services and Cashiering Operations
University of Illinois at Chicago
Chicago, Illinois
(House of Representatives appointee)

Dr. Juliet V. Garcia (Chairperson)
President
University of Texas at Brownsville
Brownsville, Texas
(Secretary of Education appointee)

Dr. Robert C. Khayat
Chancellor
University of Mississippi
University, Mississippi
(United States Senate appointee)

Class of 2003
(Term Expires September 30, 2003)

Dr. Henry Givens, Jr.
President
Harris-Stowe State College
St. Louis, Missouri
(House of Representatives appointee)

Ms. Sandra L. Tarbox
Doctoral Student
University of Michigan
Ann Arbor, Michigan
(Secretary of Education appointee)

Mr. Charles Terrell (Vice Chairperson)
Associate Dean for Student Affairs
Boston University Medical Center
Boston, Massachusetts
(United States Senate appointee)

Dr. Thomas R. Wolanin
Senior Associate
The Institute for Higher Education Policy
Washington, D.C.
(Secretary of Education appointee)

Former Advisory Committee Members Who Contributed to This Report

Mr. Marc Douglas Glenn
Attorney
Powell, Goldstein, & Murphy, LLP
Atlanta, Georgia
(Secretary of Education appointee)

Mr. Frank Holleman, III
Member
Wyche, Burgess, Freeman, & Parham, P.A.
Greenville, South Carolina
(Secretary of Education appointee)

Dr. Stanley Z. Koplik
Chancellor
Board of Higher Education
Boston, Massachusetts

Dr. William C. Hiss
Vice President for Administrative Services
Bates College
Lewiston, Maine
(United States Senate appointee)

Dr. William A. Irwin
Director of Student Financial Aid
Lock Haven University of Pennsylvania
Lock Haven, Pennsylvania
(House of Representatives appointee)

Advisory Committee Staff

Dr. Brian K. Fitzgerald
Staff Director

Dr. William J. Goggin
Senior Staff Economist

Ms. Tracy D. Jones
Administrative Assistant

Ms. Jennifer A. Delaney
Research Associate

Ms. Hope M. Gray
Senior Administrative Officer

Ms. Ardena N. Leonard
Senior Assistant Staff Director

APPENDIX B

Authorizing Legislation

The Advisory Committee was established by an act of Congress in 1986. Section 491 of the Higher Education Act as amended contains the Committee's Congressional mandate. A copy of this section as it appears in the law follows:

SEC. 491. ADVISORY COMMITTEE ON STUDENT FINANCIAL ASSISTANCE.

(a) ESTABLISHMENT AND PURPOSE.--(1) There is established in the Department an independent Advisory Committee on Student Financial Assistance (hereafter in this section referred to as the "Advisory Committee") which shall provide advice and counsel to the Congress and to the Secretary on student financial aid matters. (2) The purpose of the Advisory Committee is-- (A) to provide extensive knowledge and understanding of the Federal, State, and institutional programs of postsecondary student assistance; (B) to provide technical expertise with regard to systems of needs analysis and application forms; and (C) to make recommendations that will result in the maintenance of access to post-secondary education for low- and middle-income students.

(b) INDEPENDENCE OF ADVISORY COMMITTEE.--In the exercise of its functions, powers, and duties, the Advisory Committee shall be independent of the Secretary and the other offices and officers of the Department. Notwithstanding Department of Education policies and regulations, the Advisory Committee shall exert independent control of its budget allocations, expenditures and staffing levels, personnel decisions and processes, procurements, and other administrative and management functions. The Advisory Committee's administration and management shall be subject to the usual and customary Federal audit procedures. Reports, publications, and other documents of the Advisory Committee, including such reports, publications, and documents in electronic form, shall not be subject to review by the Secretary. The recommendations of the Committee shall not be subject to review or approval by any officer in the executive branch, but may be submitted to the Secretary for comment prior to submission to the Congress in accordance with subsection (f). The Secretary's authority to terminate advisory committees of the Department pursuant to section 448(b) of the General Education Provisions Act ceased to be effective on June 23, 1983.

(c) MEMBERSHIP.--(1) The Advisory Committee shall have 11 members of which-- (A) 3 members shall be appointed by the President pro tempore of the Senate upon the recommendation of the Majority Leader and the Minority Leader, (B) 3 members shall be appointed by the Speaker of the House of Representatives upon the recommendation of the Majority Leader and the Minority Leader, and (C) 5 members shall be appointed by the Secretary including, but not limited to representatives of States, institutions of higher education, secondary schools, credit institutions, students, and parents. (2) Not less than 7 members of the Advisory Committee shall be individuals who have been appointed on the basis of technical qualifications, professional standing and demonstrated knowledge in the fields of higher education and student aid administration, need analysis, financing postsecondary education, student aid delivery, and the operations and financing of student loan guarantee agencies.

(d) FUNCTIONS OF THE COMMITTEE.--The Advisory Committee shall--(1) develop, review, and comment annually upon the system of needs analysis established under part F of this title; (2) monitor, apprise, and evaluate the effectiveness of student aid delivery and

recommend improvements; (3) recommend data collection needs and student information requirements which would improve access and choice for eligible students under this title and assist the Department of Education in improving the delivery of student aid; (4) assess the impact of legislative and administrative policy proposals; (5) review and comment upon, prior to promulgation, all regulations affecting programs under this title, including proposed regulations;
(6) recommend to the Congress and to the Secretary such studies, surveys, and analyses of student financial assistance programs, policies, and practices, including the special needs of low-income, disadvantaged, and nontraditional students, and the means by which the needs may be met, but nothing in this section shall authorize the committee to perform such studies, surveys, or analyses; (7) review and comment upon standards by which financial need is measured in determining eligibility for Federal student assistance programs; (8) appraise the adequacies and deficiencies of current student financial aid information resources and services and evaluate the effectiveness of current student aid information programs; and (9) make special efforts to advise Members of Congress and such Members' staff of the findings and recommendations made pursuant to this paragraph.

(e) OPERATIONS OF THE COMMITTEE.--(1) Each member of the Advisory Committee shall be appointed for a term of 3 years, except that, of the members first appointed-- (A) 4 shall be appointed for a term of 1 year; (B) 4 shall be appointed for a term of 2 years; and (C) 3 shall be appointed for a term of 3 years, as designated at the time of appointment by the Secretary. (2) Any member appointed to fill a vacancy occurring prior to the expiration of the term of a predecessor shall be appointed only for the remainder of such term. A member of the Advisory Committee shall, upon request, continue to serve after the expiration of a term until a successor has been appointed. A member of the Advisory Committee may be reappointed to successive terms on the Advisory Committee. (3) No officers or full-time employees of the Federal Government shall serve as members of the Advisory Committee. (4) The Advisory Committee shall elect a Chairman and a Vice Chairman from among its members. (5) Six members of the Advisory Committee shall constitute a quorum. (6) The Advisory Committee shall meet at the call of the Chairman or a majority of its members.

(f) SUBMISSION TO DEPARTMENT FOR COMMENT.--The Advisory Committee may submit its proposed recommendations to the Department of Education for comment for a period not to exceed 30 days in each instance.

(g) COMPENSATION AND EXPENSES.--(1) Members of the Advisory Committee may each receive reimbursement for travel expenses incident to attending Advisory Committee meetings, including per diem in lieu of subsistence, as authorized by section 5703 of title 5, United States Code, for persons in the Government service employed intermittently.

(h) PERSONNEL AND RESOURCES.--(1) The Advisory Committee may appoint such personnel as may be necessary by the Chairman without regard to the provisions of title 5, United States Code, governing appointments in the competitive service, and may be paid without regard to the provisions of chapter 51 and subchapter III of chapter 53 of such title relating to classification and General Schedule pay rates, but no individual so appointed shall be paid in excess of the rate authorized for GS-18 of the General Schedule. The Advisory Committee may appoint not more than 1 full-time equivalent, nonpermanent, consultant without regard to the provisions of title 5, United States Code. The Advisory Committee shall not be required by the Secretary to reduce personnel to meet agency personnel reduction goals. (2) In carrying out its duties under the Act, the Advisory Committee shall consult with other Federal agencies, representatives of State and local governments, and private organizations to the extent feasible. (3)(A) The Advisory Committee is authorized to secure directly from any executive department, bureau, agency, board, commission, office, independent establishment, or instrumentality information, suggestions, estimates, and statistics for the purpose of this section and each such department, bureau, agency, board, commission, office, independent establishment, or instrumentality is authorized and directed, to the extent permitted by law, to furnish such information, suggestions, estimates, and statistics directly to the Advisory Committee, upon request made by the Chairman. (B) The Advisory Committee may enter into contracts for the acquisition of information, suggestions, estimates, and statistics for the purpose of this section. (4) The Advisory Committee is authorized to obtain the services of experts and consultants without regard to section 3109 of title 5, United States Code and to set pay in accordance with such section. (5) The head of each Federal agency shall, to the extent not prohibited by law, cooperate with the Advisory Committee in carrying out this section. (6) The Advisory Committee is authorized to utilize, with their consent, the services, personnel, information, and facilities of other Federal, State, local, and private agencies with or without reimbursement.

(i) AVAILABILITY OF FUNDS.--In each fiscal year not less than $800,000, shall be available from the amount appropriated for each such fiscal year from salaries and expenses of the Department for the costs of carrying out the provisions of this section.

(j) SPECIAL ANALYSES AND ACTIVITIES.--The Advisory Committee shall-- (1) monitor and evaluate the modernization of student financial aid systems and delivery processes, including the implementation of a performance-based organization within the Department, and report to Congress regarding such modernization on not less than an annual basis, including recommendations for improvement; (2) assess the adequacy of current methods for disseminating information about programs under this title and recommend improvements, as appropriate, regarding early needs assessment and information for first-year secondary school students; (3) assess and make recommendations concerning the feasibility and degree of use of appropriate technology in the application for, and delivery and management of, financial assistance under this title, as well as policies that promote use of such technology to reduce cost and enhance service and program integrity, including electronic application and reapplication, just-in-time delivery of funds, reporting of disbursements and reconciliation; (4) assess the implications of distance education on student eligibility and other requirements for financial assistance under this title, and make recommendations that will enhance access to postsecondary education through distance education while maintaining access, through on-campus instruction at eligible institutions, and program integrity; and (5) make recommendations to the Secretary regarding redundant or outdated provisions of and regulations under this Act, consistent with the Secretary's requirements under section 498B.

(k) TERM OF THE COMMITTEE.--Not withstanding the sunset and charter provisions of the Federal Advisory Committee Act (5 U.S.C. App. I) or any other statute or regulation, the Advisory Committee shall be authorized until October 1, 2004.

APPENDIX C
Contributing Panelists

Dr. Robert C. Albrecht
Chancellor
Western Governors University
Aurora, Colorado

Ms. Joan Becker
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University of Massachusetts-Boston
Boston, Massachusetts

Dr. David W. Breneman
University Professor and Dean
Curry School of Education
University of Virginia
Charlottesville, Virginia

Dr. Anthony P. Carnevale
Vice President for Public Leadership
Educational Testing Service
Washington, District of Columbia

Ms. Arlene Wesley Cash
Dean of Enrollment Services
The University of Arkansas
Fayetteville, Arkansas

Ms. Ann Coles
Vice President
TERI
Boston, Massachusetts

Ms. Suzanne Day
U.S. Senate Subcommittee on Children and Families
Washington, District of Columbia

Mr. Renato De Los Santos
Director of Dallas Center
LULAC National Educational Service Center
Dallas, Texas

Ms. Carolyn Donahue
Outreach Coordinator for the Learning Cooperative
University of Vermont
Burlington, Vermont

Mr. Timothy Donovan
Dean of College Services
Community College of Vermont
Burlington, Vermont

Ms. René Dubay
Director, Educational Talent Search
Montana Office of the Commissioner of Higher Education
Helena, Montana

Dr. Edward M. Elmendorf
Vice President, Division of Government Relations and Policy Analysis
American Association of State Colleges and Universities
Washington, District of Columbia

Dr. Mary F. Fifield
President
Bunker Hill Community College
Boston, Massachusetts

Ms. Sarah A. Flanagan
Vice President for Government Relations and Policy Development
National Association of Independent Colleges and Universities
Washington, District of Columbia

Dr. Elson S. Floyd
President
Western Michigan University
Kalamazoo, Michigan

Dr. Lawrence Gladieux
Education and Public Policy Consultant
Potomac Falls, Virginia

Dr. Ana M. Guzman
Senior Advisor to the Secretary of Education
White House Commission on Educational Excellence for Hispanic Americans
U.S. Department of Education
Washington, District of Columbia

Ms. Mary S. Harrison
President and Executive Director
Rhode Island Office of Higher Education
Providence, Rhode Island

Dr. Terry Hartle
Vice President and Director for Government Relations
American Council on Education
Washington, District of Columbia

Dr. Donald E. Heller
Assistant Professor of Higher Education
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Ann Arbor, Michigan

Ms. Dolores Jaquez
California State GEAR UP Project
University of California
Oakland, California

Dr. Jacqueline King
Director of Federal Policy Analysis
American Council on Education
Washington, District of Columbia

Dr. James V. Koch
President and Professor of Economics
Old Dominion University
Norfolk, Virginia

Ms. Toni E. Larson
Executive Director
Independent Higher Education of Colorado
Denver, Colorado

Mr. Brett E. Lief
President
National Council of Higher Education Loan Programs, Inc.
Washington, District of Columbia

Mr. Lawrence H. Mandell
President
Woodbury College
Woodbury, Vermont

Dr. George E. Martin
President
St. Edwards University
Austin, Texas

Mr. Robert MacEachern
Student
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Boston, Massachusetts

Dr. Robert H. McCabe
President-*Emeritus*
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Miami, Florida

Ms. Maureen McLaughlin
Deputy Assistant Secretary for Policy Planning and Innovation
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Mr. Jamie P. Merisotis
President
The Institute for Higher Education Policy
Washington, District of Columbia

Ms. Susan Moakley
GEAR UP Counselor for Colchester High School and Mentor Coordinator for Chittenden County
Burlington, Vermont

Dr. Raul Z. Moreno
Coordinator
University Migrant Services
California State University-Fresno
Fresno, California

Mr. James E. Morley, Jr.
President
National Association of College and University Business Officers
Washington, District of Columbia

Mr. Thomas Mortenson
Editor and Publisher
Higher Education OPPORTUNITY
Oskaloosa, Iowa

Mr. Brian E. Mueller
Regional Vice President for Distance Education
University of Phoenix
Phoenix, Arizona

Mr. Barmak Nassirian
Associate Executive Director
American Association of Collegiate Registrars and Admissions Officers
Washington, District of Columbia

Dr. Amaury Nora
Professor of Higher Education and Associate Dean for Research and Faculty Development
University of Houston
Houston, Texas

Ms. Jane Oates
Senior Education Advisor
Senate Health, Education, Labor, and Pensions Committee
Washington, District of Columbia

Dr. Gary Orfield
Professor of Education and Social Policy
Harvard University
Cambridge, Massachusetts

Dr. Laura W. Perna
Assistant Professor
University of Maryland
College Park, Maryland

Dr. Oscar F. Porter
Associate Director for Research, Evaluation, and Information Management, Mathematics, Engineering, Science Achievement Program, University of California
Oakland, California

Ms. Jamie Pueschel
Legislative Director
United States Student Association
Washington, District of Columbia

Ms. Colleen J. Quint
Executive Director
Senator George J. Mitchell Scholarship Research Institute
Portland, Maine

Mr. Charles A. Ratliff
Deputy Director
California Postsecondary Education Commission
Sacramento, California

Ms. Andrea T. Reeve
Director
National TRIO Clearinghouse
Council for Opportunity in Education
Washington, District of Columbia

Dr. Piedad F. Robertson
President
Santa Monica College
Santa Monica, California

Dr. Kathleen A. Ross
President
Heritage College
Yakama, Washington

Mr. David Roth
Director of Community Education Programs
Occidental College
Los Angeles, California

Dr. Millie L. Russell
Assistant to the Vice President
Early Scholars Outreach Program
University of Washington
Seattle, Washington

Ms. Linda Shiller
Director of Outreach Programs
Vermont Student Assistance Corporation
Burlington, Vermont

Ms. Clayton Spencer
Associate Vice President for Higher Education Policy
Harvard University
Cambridge, Massachusetts

Dr. Thelma W. Spencer
Director, AVID Center East
Christopher Newport University
Newport News, Virginia

Mr. Paul Spraggins
Division Director for Wisconsin Educational Opportunity Programs and the Office of Urban Education
Wisconsin Department of Public Instruction
Milwaukee, Wisconsin

Dr. Tossie E. Taylor
Interim Provost
Roxbury Community College
Roxbury, Massachusetts

Ms. Barbara Tornow
Executive Director
Boston University
Cambridge, Massachusetts

Dr. William E. Troutt
President
Belmont University
Nashville, Tennessee

Ms. Jeanne VanVlandren
General Manager for Students
Office of Student Financial Assistance Programs
Department of Education
Washington, District of Columbia

Mr. Juan Carlos Vieyra
California State University-Fresno
Fresno, California

Mr. Peter Warren
Professional Staff Member
House Education and the Workforce Committee
Washington, District of Columbia

Ms. Jane V. Wellman
Senior Associate
The Institute for Higher Education Policy
Washington, District of Columbia

Dr. J. William Wenrich
Chancellor
Dallas County Community College
District
Dallas, Texas

Mr. Floyd Worley, Jr.
Co-Director
Indiana’s Twenty-first Century
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Ms. Deborah C. Umrani
Director, Early Outreach
University of Illinois at Chicago
Chicago, Illinois