Improve Access to Higher Education

Since its founding in 1881, the American Association of University Women (AAUW) has been committed to making the dream of higher education a reality for women. AAUW’s 2011-2013 Public Policy Program affirms our commitment to “a strong system of public education that promotes gender fairness, equity, and diversity....and advocates increased support for, and access to, higher education for women and other disadvantaged populations.” With changes in the workforce over the century, higher education is becoming less of a luxury and more of a necessity. At current rates, the U.S. will add over 16 million jobs by the year 2018 that require at least some postsecondary education. Moreover, the number of jobs requiring a graduate degree is estimated to grow by 2.5 million by that same year.

As the skill requirements of jobs continue to increase, so too should access to postsecondary education for all students. Even in these difficult economic times, it is critical that we invest in higher education, which is the most direct route to innovation, job creation, and long-term economic self-sufficiency. Moreover, expanded access to higher education yields significant benefits to society. A College Board report shows that college graduates demonstrate higher levels of civic engagement; they are more likely than high school graduates to vote and to volunteer.

The Higher Education Act is the cornerstone of the federal government’s commitment to postsecondary education. HEA is the most significant federal law for American colleges and universities, governing the U.S. Department of Education’s programs on accreditation, international and graduate education, teacher training and, most importantly, dozens of financial aid programs for students. AAUW believes increasing access to higher education for traditional and nontraditional students is imperative to helping women obtain financial security and economic independence.

College Education Today: A Snapshot

Four-year college degrees are held by about 30 percent of Americans age 25 and older. Among undergraduates, 57 percent of the student body in 2010 was female, up from 42 percent in 1970. The proportion of female graduate students grew from 35 percent to 59 percent during this same period. The most dramatic change occurred in professional programs such as medicine, law, and business, where the proportion of women shot up from 9 percent in 1970 to around 47 percent in 2009-2010.

During the 2009-2010 school year, women earned 57.2 percent of all bachelor’s degrees, 60.3 percent of all master’s degrees, and 51.7 percent of doctorate degrees. There is a gender gap among degree recipients at the undergraduate level, but it can be attributed primarily to the disproportionate enrollment of women as nontraditional (e.g. older) students, where they outnumber men by a ratio of almost 2:1. Among undergraduates coming directly from high school, there is a smaller gender gap. In 2010, 74 percent of young women immediately enrolled in college compared to about 66 percent of young men. While the gender gap among these traditional-age students is not particularly wide overall, family socioeconomic status does
affect the likelihood of college attendance. Women from low- and middle-income families are more likely than men to enroll in school; however, among wealthier families (earning $97,500 or more per year), men comprise a majority of undergraduate students. Across the board, family income is a major factor with regard to college enrollment. In 2007, 78 percent of high-school graduates from high-income families enrolled in college, compared to 63 percent and 55 percent from middle-income and low-income families, respectively.

The percentage of American college students who are minorities has been increasing. In 1976, 15 percent of undergraduates were minorities, compared with 36 percent in 2010. White and Asian Americans are more likely than Hispanic and African Americans to have a college degree, while African American and Hispanic women are slightly more likely than their male counterparts to have a college education.

The Obama Administration: Changing HEA
In August 2010, President Obama announced his goal to have the U.S. lead the world with the highest proportion of college graduates by 2020. This means providing pathways for more than 11 million young people to enter and graduate from America’s colleges and universities. In addition, the college completion rate will have to increase. According to an Organisation for Economic Cooperation and Development (OECD) study, fewer than 60 percent of those who enter higher education in the U.S. will eventually obtain a degree, compared to an average of 69 percent in other OECD countries.

Recently several changes were made to the HEA. AAUW was pleased by the passage of legislation moving all student loans to the federal government’s direct lending program. This will end the practice of private lenders receiving federal subsidies. The savings from this policy shift, estimated at $61 billion over 10 years, has been used to increase Pell Grants, strengthen the Income-Based Repayment program, and provide funding for job training at community colleges. In addition, financial regulatory reform legislation included AAUW-supported provisions regulating private student loans. The Department of Education also published two sets of guidance to schools, including colleges and universities, clarifying that bullying, harassment and sexual violence, such as sexual assault, violate current civil rights laws, and that schools have a responsibility to address and prevent bullying and sexual violence. AAUW believes that harassment and violence prevent students from reaching their full potential, and supports the administration’s efforts.

The New Norm: Nontraditional Students
Nontraditional students—students who are part-time, working, older, or parenting—face unique challenges as they seek to finance and complete a college education. In 2005, according to one definition, more than 12 million undergraduates were considered nontraditional, out of a total of almost 15 million. More nontraditional students began their postsecondary education career at community colleges than 4-year universities or colleges. In light of the increasing number of nontraditional and parenting students, the majority of whom are women, AAUW believes programs that help these students enter college, stay in college, and earn a degree should be emphasized in HEA. AAUW supports policies that help students persist, such
as the Student Success Grants and the Pilot Project to Increase College Persistence and Success. Student Success Grants allow institutions of higher education to employ student success coaches to support at-risk, first-year students. Grant funding for these programs may be used for support services such as child care, counseling, and tutoring. These two programs were included in the 2008 HEA reauthorization passed by Congress, and should be fully funded and implemented.

In contrast to traditional students, nontraditional students face challenges as a result of responsibilities which tax their time and financial resources. While early intervention and support programs currently exist for at-risk, traditionally-aged students, there are no stand-alone federal programs to assist nontraditional students, including pregnant and parenting students, in pursuing postsecondary education. AAUW believes funding for programs to provide guidance, mentoring, and support services for adults entering college, should be established.

Nontraditional students are also confronted with difficulties when registering for classes. Class schedules, the number of classes, and class choices are limited for more than two-thirds of nontraditional students. Nearly 70 percent of adult undergraduate students are enrolled part-time, in many cases taking only one class at a time. Creating more night and weekend programs would put a postsecondary education within the reach of more nontraditional students.

**The Need for On-campus Child Care**

AAUW strongly supports providing support services to help students balance the demands of work, family, and education. The Child Care Access Means Parents in School (CCAMPIS) program provides funds to schools for campus-based child care and after-school programming, primarily to serve the needs of low-income students. AAUW encourages Congress and the administration to substantially increase CCAMPIS funding. These additional resources will not only increase child care services, but also trigger an increase in the minimum available grant level, expanding CCAMPIS eligibility to more institutions. Given the high number of nontraditional students, AAUW believes campus child care programs should be a priority for higher education funding.

AAUW is further pleased that the new health care reform law contains a Pregnancy Assistance Fund to assist pregnant and parenting teens and women. Under this provision, $25 million is authorized for each of the fiscal years between 2010 and 2019 in the form of competitive grants distributed to states. States may use the funding for a variety of purposes, one of which is to specifically assist pregnant and parenting students at institutions of higher education. AAUW will continue to urge Congress to make the necessary appropriations so that these students receive this critical help to stay in school as they care for their families.

**Preparing Students to Succeed in Higher Education**

Two major determinants of whether or not a student will attend college are encouragement and preparation. However, many guidance counselors are not trained to handle the full range of student needs, including college preparation, and are often overburdened and under
resourced. AAUW believes programs that train guidance counselors to encourage and prepare students and their families for the realities and rigors of college should be established within elementary and secondary schools and colleges and universities. While this is one allowable use of funds under the College Access Challenge Grant Program (created by the College Cost Reduction and Access Act), more could be done to ensure funds are used for this purpose or to create other means to further this goal.

**Improving Student Aid (Title IV)**

In FY 2009, federal student financial assistance programs under HEA provided approximately $113 billion in new aid to almost 13 million postsecondary students and their families; 66 percent of all undergraduates and 74 percent of all graduate students received some type of aid under these programs during the 2007-2008 school year. The largest program under Title IV of HEA, the section that pertains to student aid, is the Pell Grant program.

In 2009-2010, 59 percent of Pell Grant funds went to independent undergraduate students. Among dependent Pell Grant recipients, 63 percent came from families with annual incomes below $30,000. Given the economic recession, more students are seeking aid and additional people are returning to school to retrain, making additional Pell Grant investments critically important. This is particularly important given that the Pell Grant program was designed to help low-income students and their families achieve their college dreams. In 2009-2010, more than 40 percent of all Pell Grant recipients were classified as independent (for tax purposes) with dependent children, while nearly half of all Pell Grant recipients came from families whose total income was less than $15,000 per year.

Unfortunately, the purchasing power of the Pell Grant has declined substantially. Today, the maximum Pell Grant covers only 34 percent of the total cost at a public 4-year institution versus 55 percent of those costs 20 years ago, only 15 percent of the total cost at a private 4-year institution, and only 60 percent of the tuition costs of a full-time student at a community college. The maximum Pell Grant for the 2010-2011 school year is $5,550 and is projected to increase to $5,975 by 2017, thanks to provisions in the Health Care and Education Reconciliation Act. AAUW supports continuing to increase the maximum Pell Grant to as much as $7,000.

Despite modest improvements in the recent HEA reauthorization, an additional increase in the income protection allowance is needed—especially in these tough economic times. AAUW urges Congress to allow single, financially independent students to keep more of their income when determining eligibility for financial aid. Because many nontraditional students must work full-time to support their families, even a very modest income can mean they earn too much money to qualify for a significant financial aid package. The current income protection allowance does not reflect the actual cost of living for independent or parenting students. As of May 2010, the income protection allowance was $5,250 for a dependent student, $8,550 for an independent student single or married to another student, and $13,710 for a student married to a non-student. AAUW supports raising the income protection allowance to $9,000 for dependent students and $12,000 for independent students. This increase is a more realistic
reflection of the cost of living, and will allow more students to access the aid they desperately need.

The 112th Congress has focused on cutting government spending and reducing deficits. Unfortunately, two components of the federal student aid program took a hit in ongoing negotiations. A new provision to provide year-round Pell Grants, two per year, was eliminated, a change AAUW opposed. Many nontraditional students attend classes during the summers, and federal Pell Grants should be available to all students willing to make the commitment to higher education, even if they have to chip away at that dream one class at a time. Additionally, graduate student loans will no longer have interest subsidies. AAUW calls on Congress to appropriate the necessary funds to meet the promise of federal student aid so that students can attend college, complete a degree, and improve their long-term economic security. Students have borne a significant burden in Congressional attempts to reduce government spending. AAUW will continue to work to ensure they do not have to make additional sacrifices at the expense of their education.

The Rising Cost of College and Managing Debt
Because student aid and family incomes have not risen at the same rates as college tuition, the dream of a college education has become more of a challenge in recent years, placing burdens on both students and their families and prompting about two-thirds of college graduates to take out loans. In 2010-2011, undergraduate students received an average of $12,455 in financial aid, including $6,539 in grants and $4,907 in federal loans, while graduate students received an average of $23,955 in aid, including $6,750 in grant aid and $16,423 in federal loans.

Since 1998, the average debt level for graduating seniors has nearly doubled, with the average student owing approximately $23,200. At public universities, average debt levels for graduating seniors with student loans rose from $16,850 in 2004 to $20,200 in 2008, a 20 percent increase. The Project on Student Debt reports that the average student loan debt of graduating seniors rose six percent, on average, between 2007 and 2008, while the unemployment rate for college graduates had risen to 10.6 percent in the third quarter of 2009, the highest level on record. Private student loans have dropped considerably recently, but still amounted to more than $7 billion in 2010-2011. Further, nearly 25 percent of undergraduates use credit cards to help pay tuition and fees, increasing their debt load even more. A 2009 Sallie Mae report found the mean credit card balance for college undergraduates was $3,173, the highest in the years the study has been conducted.

This heavy borrowing is having an impact on graduates' lifestyles and career decisions. In 2002, student loan debt caused 14 percent of young graduates to postpone marriage; 30 percent to hold off on buying a car; 21 percent to delay having children; and 38 percent to defer buying a home. Further, students report debt levels would deter them from pursuing lower-paying public service careers that are critical to the well-being and future of the nation, including teaching (23 percent of public college and 38 percent of private college graduates) and social work (37 percent of public and 55 percent of private college graduates). High levels of student debt also increase the likelihood of default. In a ten-year follow-up study of student borrowers...
who graduated in 1992-93, it was shown that those who graduated with $15,000 or more in loans were nearly three times as likely to default as those who owed less than $5,000.\textsuperscript{44} Default rates are rising, especially among those who attended for-profit colleges, with a quarter of students at for-profit institutions defaulting on their student loans within three years.\textsuperscript{45}

Loan repayment is an even more significant burden for women, who earn less on average over the course of their lives than their male counterparts. In 2011, the average woman who worked full time earned just over 77 cents for each dollar earned by her male counterpart.\textsuperscript{46} AAUW’s new research report, \textit{Graduating to a Pay Gap: The Earnings of Women and Men One Year after College Graduation}, found that in 2009 college-educated women earned seven percent less than men one year out of college, even when they have the same major and occupation as their male counterparts and when controlling for factors known to affect earnings such as education and training, parenthood and hours worked.\textsuperscript{47} These findings suggest that sex discrimination not only continues to be a problem in the workplace, but that it affects the incomes of even the most educated women starting immediately out of college.

This negatively impacts women’s ability to repay student loans, in particular, with AAUW’s research finding that the median student loan debt burden was slightly higher, in 2009, for women than men. In addition, among full time workers who were repaying their loans in 2009, nearly half (47 percent) of women one year after college graduation were paying more than 8 percent of their earnings toward student loan debt. Only 39 percent of men were in the same position. Furthermore, just over half of women (53 percent) and only 39 percent of men, were paying a greater percentage of their income toward student loan debt than AAUW estimates a typical woman or man could afford.\textsuperscript{48}

In the College Cost Reduction and Access Act, Congress took several steps to make loan repayment more manageable. Starting in 2009, students received the option of choosing an Income-Based Repayment (IBR) schedule, which initially limited federal student loan payments to a maximum of 15 percent of monthly discretionary income and made loans eligible for forgiveness after 25 years for all borrowers or 10 years for public sector employees. AAUW strongly supported these provisions. Additional provisions were included in the Health Care and Education Reconciliation Act in 2010, strengthening the IBR program by limiting federal student loan payments to 10 percent for new borrowers after 2014 and making loans eligible for forgiveness after 20 years.\textsuperscript{49} Moreover, AAUW-supported regulations that went into effect July 2010 eliminating what effectively amounted to a marriage penalty faced by couples repaying two sets of loans via IBR.\textsuperscript{50}

To further benefit students, AAUW supports increasing the allowable college tuition tax deduction from $4,000 to $12,000 and supports the administration’s introduction of the American Opportunity Tax Credit, which will provide up to $2,500 a year for college tuition and related expenses, nearly tripling the previous amount that could be deducted for college expenses.

No student wants to borrow more than is necessary to finance higher education, but when
students need to borrow they should have access to loans that carry the most favorable terms and conditions. AAUW was pleased that the Health Care and Education Reconciliation Act of 2010 took the additional step of converting all new federal student lending to the Direct Loan program, thereby putting an end to the federal government’s expensive and unnecessary practice of providing subsidies to private lenders. The Congressional Budget Office estimates that this will save the federal government $61 billion over the next decade, allowing billions of additional dollars to be reinvested in Pell Grants, community colleges, and early childhood education. AAUW also believes that students must continue to have access to federal student loans, especially Subsidized Stafford Loans and Perkins Loans, and supported the expansion of the Perkins Loan to every college campus in the country.

AAUW is also concerned with the noticeably high debt levels of students who attend proprietary, or for-profit, schools. Almost all students who earn four-year degrees from for-profit institutions graduate with debt. Median debt levels range from $24,600 for dependent students from families with incomes between $30,000 and $60,000, to $34,600 for those from families with incomes between $60,000 and $90,000. Students attending for-profit schools account for only 10 percent of all undergraduate students, but received 23 percent of all federal student aid during the 2008-2009 school year. They are also more likely to default on their student loans. AAUW supports the final regulations issued by the Department of Education in 2010 and 2011 which would end predatory recruitment practices among for-profit institutions which often use exaggerated and inaccurate information about graduation and future employment. The regulations also require certain programs at for-profit schools to demonstrate that they prepare students for gainful employment after graduation.

**Equity in Athletics Disclosure Act**
AAUW strongly supports Title IX and believes it must be proactively enforced at every level of education. Title IX was designed to be a strong and comprehensive measure that would attack all forms of sex discrimination in education and, in so doing, provide educational opportunities formerly closed to women and girls. The Equity in Athletics Disclosure Act requires co-educational colleges and universities that have intercollegiate athletics programs and participate in Title IV student aid programs to prepare an annual report on athletic participation, staffing, revenues, and expenses, by men’s and women’s teams. This report is submitted to the Department of Education, which uses this information to prepare its required report to the Congress on gender equity in intercollegiate athletics. AAUW believes this Act, which is part of HEA, should be continued. This information is crucial for monitoring compliance with Title IX and improving women’s opportunities in collegiate athletics.

**Hate Crimes on Campus**
Every student, no matter what type of school they attend, deserves a safe campus and learning space. Every year, more than half a million students endure bias-motivated slurs, vandalism, threats, and physical assaults on college campuses. The FBI typically documents almost 10,000 hate crimes every year, and other estimates range as high as 200,000. In the 110th Congress, AAUW successfully led the effort to pass a provision that aligns the Higher Education Act’s hate crimes reporting categories with the categories used by the FBI. This improved data will give
parents and students a more accurate sense of campus safety and provide colleges with a better picture of their campus climate. AAUW will continue to work with Congress and the administration to fund and inspire the necessary education, training and outreach necessary to fully implement this new hate crime reporting standard.

Diversifying the Professoriate: Patsy Mink Graduate Fellowship Program
Minorities make up less than 20 percent of all collegiate faculty.\textsuperscript{58} Further, although women make up 39 percent of full-time collegiate faculty, they tend to be concentrated in less-senior instructional positions and at two-year institutions, as opposed to research universities.\textsuperscript{59} AAUW is pleased that the Higher Education Opportunity Act included the Patsy Mink Graduate Fellowship Program, which authorized fellowships for students interested in obtaining a doctorate, or other terminal degree, with a specified service requirement to teach at degree-granting institutions of higher education after graduation. Once funded, this program will help diversify the professorate at community colleges. AAUW is committed to securing funding for the fellowship program and assisting the Department of Education with its implementation.

Resources for Advocates
AAUW advocates across the country speak their minds on issues important to them and advance AAUW’s mission. Stay informed with updates on issues like improving access to higher education and student aid, diversifying the professorate, hate crimes on campus, and other issues by subscribing to AAUW’s Action Network. Make your voice heard in Washington by using AAUW’s Two-Minute Activist to urge your members of Congress to support policies that improve access to higher education for all students. Write a letter to the editor of your local paper to educate and motivate other members of your community. Attend town hall meetings for your members of Congress, or set up a meeting with your elected official’s district office near you to discuss these policies. AAUW members can also subscribe to Washington Update, our free, weekly e-bulletin that offers an insider's view on the latest policy news, resources for advocates, and programming ideas. For details on these and other actions you can take, visit www.aauw.org/takeaction. For more information, read AAUW’s related position papers on workforce investment, and AAUW’s research, including \textit{Graduating to a Pay Gap: The Earnings of Women and Men One Year after College Graduation, Where the Girls Are, Tenure Denied,} and \textit{Drawing the Line.} You can find these and other resources on our website at www.aauw.org.

Conclusion
Higher education is an engine for workforce productivity. The U.S. Census Bureau estimates that, on average, a worker’s annual earnings will nearly double with a college degree compared to a high school degree, and the increase is even higher for women.\textsuperscript{60} In addition to increasing personal earnings, a college degree has other economic and social benefits, including increased tax revenues, decreased reliance on public assistance programs, lower unemployment rates, and increased voting, volunteering, and other civic activities.\textsuperscript{61} In order to do this, however, emphasis must be placed on helping students shoulder the economic burden of college attendance costs. Congress must make the effort to modernize programs under HEA so that they reflect and meet the needs of today’s student body.
For more information, call 202/785-7793 or e-mail advocacy@aauw.org.

AAUW Public Policy and Government Relations Department
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3 Ibid.
19 U.S. State Department. (April 29, 2008). Nontraditional Students Enrich College Campuses; Older Students Value


Ibid.


Ibid.


