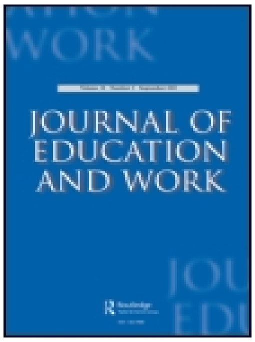

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The role of the government in providing access to higher education: the case of government-sponsored financial aid in the US

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The overall financial structure of US higher education has changed dramatically over the past 30 years, resulting in a significant reduction of public funding. One result of this shift has been the steadily increasing costs of tuition as an increasing portion of the financial structure of higher education is shifted to students. Increased costs to students have resulted in the emergence of complex access issues that stratify student participation across a number of variables, perhaps the most important being the ability to pay. Federal government efforts to assist within this equation have resulted in both the far greater capacity of students to borrow federal funds (or guaranteed funds), but with the result that in the changing job economy of the US students exhibit increased time to graduation, lessened success in gaining post-graduation employment and the prospect of significant debt repayment obligations. Overall, governmental policy may be contradictory within those aspects that seek to continue to provide increased access, including the rise of private sector for-profit education, and the overall ability of students and their families to sustain the associated costs.

Keywords: access to higher education; financial aid; changing role of government; educational equality

Introduction

The overall financial structure of higher education in the US has been in the process of transformation over the past three decades. This transformation is mainly a result of a diminution in public spending for this purpose in virtually all 50 states.[1] A source indicates that public sector funding for higher education declined from US$88.8 billion in 2008 to US$81.3 billion in 2012, despite an increase in enrolment (measured by the number of full-time equivalent students [FTES]) by 15.6% over that period (SHEEO 2013). The

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overall decline in this funding began early; a source estimates that state support declined by anywhere from 14.8 to 69.4% across the 50 states during the fiscal period of 1980–2011 (Mortenson 2012). On the basis of early twenty-first century trends, the president of a US university characterised the current trend as 'the unplanned privatisation of American public education'. He suggests that public institutions have had little choice but to seek increased funding from the private sector. This dilemma is generated because public funding has declined in the face of insistent demands that higher education 'do more' with respect to producing educated citizens and work-force, as well as to providing the necessary knowledge capital to compete successfully in an increasingly globalised world (Armenti 2010).

Throughout the US (as in most countries worldwide), the decline in public funding for higher education has generated a burden of lost revenues. This burden has increased student fees; those for all public institutions have risen from an average of US$6439.00 per annum in 1981–1982 to US $14,292 per annum in 2011–2012 (the value includes average tuition, room and board for all such institutions) in terms of constant US dollars in 2011–2012 (NCES 2013). A significant proportion of this increase in the burden of public (and private) education borne by students and by their families is composed of the remarkable increases in the size and in the amount of loans students have taken out to finance their education in combination with federal grants in aid. In particular:

- 'In 2012–2013, 49% of all student aid was in the form of grants – the highest percentage over the past decade. In 2008–2009, 44% of student aid was grant aid.
- In 2012–2013, 43% of all student aid was in the form of federal loans – the lowest percentage over the past decade. In 2008–2009, federal loans constituted 49% of student aid.
- The federal government funded 71% of all student aid and 41% of all grant aid to postsecondary students in 2012–2013.
- In 2012–2013, $238.5 billion in financial aid was distributed to undergraduate and graduate students in the form of grants from all sources, federal work–study, federal loans, and federal tax credits and deductions. In addition, students borrowed about $8.8 billion from private, state, and institutional sources.
- In 2012–2013 undergraduate students received an average of $13,730 per FTES in financial aid, including $7190 in grants from all sources and $4900 in federal loans.
- Graduate students received an average of $25,730 per FTE student in financial aid, including $7800 in grants and $16,240 in federal loans.
- The American Opportunity Tax Credit increased the tax savings for college students and their parents from education credits and tuition

> deductions from \$7.1 billion (in 2012 dollars) in 2008 to \$15.6 billion in 2009 and to \$20.3 billion in 2011.' (College Board 2013).

Despite the increase in the grant aid available to students over the past decade, the percentage of tuition that is covered by federal grants for four years of postsecondary education decreased from 62% in the 1980s to approximately 36% in 2011 (Dervarics 2014). Moreover, grant aid is disproportionately distributed to students who attend private, non-profit institutions (Marcus 2014). Only 43% of students with financial aid needs (as defined by the federal government) receive federal financial aid in the form of grants. Furthermore, roughly 25% of students who receive aid in the form of work–study grants come from families whose annual income is greater than \$80,000. Notwithstanding the actual dollar increase in federal financial aid and the burden of student debt, public colleges and universities have dismal six-year graduation rates. Fewer than 60% of incoming freshmen graduate within six years of admission (Conner and Rabovsky 2011).[2]

A powerful dynamic has developed in which the public sector (primarily at the state level) limits its overall levels of commitment to higher education by reducing direct funding to public institutions. As a result, the overall cost of public education has shifted considerably to students and their families. Thus, the burden of self-financing by students and their families through student loans has continued to increase almost in direct proportion to this trend. In fact, baccalaureate students reported an average of US\$29,400 in loan debt upon graduation by 2012 (Dervarics 2014). The increase in debt burden for postsecondary education has induced what many commentators consider a 'student loan crisis' given that outstanding loans amount to more than US\$1 trillion. This crisis is characterised by high default rates and by the stultifying effect such loans have on young people seeking employment in the post-Great Recession economy, which consists of low-paying jobs and slow job growth (Dayen 2014). Given the nature of this scenario, the role of the government in the provision of and access to higher education is as crucially important at present as in perhaps any time since the immediate post-WWII period. The role of the federal government is of particular significance.

This study explores several aspects of the student loan crisis to delineate and clarify the role of the government in the equation of overall access. It also determines the range of funding vehicles and their effect. The public sector may obtain support from these vehicles. Specifically, we address the following two explicit questions:

(1) What role should the federal, state and local governments play in the development of aid programmes that increase access to higher education?

(2) What is the optimal mix of grants, work–study and loans that can enhance access to higher education, especially for low-income, minority populations?

Role of the public sector in the provision of higher education

Although the government funding of higher education has apparently increased, the actual provision per FTES has actually dropped by over 26.1% since 1990 (Smith 2014). The societal and political changes in the US landscape over the past 50 years have influenced the shift in government support for postsecondary education. The initial development of the postsecondary educational system was based on post-Civil War land grants (the Land Grant Act was enacted into law in 1862, but its implementation was delayed by the Civil War). The framers of the land grant legislation believed that the federal government has a responsibility to aid states in establishing institutions of higher learning (Johnson 2014). An underlying assumption of land grant universities was that the education provided would meet the societal needs of the times. Although access to a land grant institution was not guaranteed for all, the establishment of these colleges and universities was the basis of the American belief that access to higher education is a right and not a privilege (Johnson 2014). Land grant universities continue to be the foundation for most of the current public postsecondary systems in the US.

This belief that access to postsecondary education is a right and not a privilege was further entrenched in the American ideal during the early and mid-twentieth century. It culminated with the passing of the Higher Education Act in 1964, which is regularly reauthorised by Congress every five to eight years. Government financial support for higher education reached its pinnacle in the late 1970s (Johnson 2014). Since then, the public funding for higher education has declined steadily, but the public perception that access to education is a right has been maintained. Much of the change in the funding matrix used by the federal government to support access to postsecondary education has been influenced by the emergence of neoliberal fiscal policies (Saunders 2010; Chen and John 2011). Specifically, neoliberal policies that were accepted in the US during and after the Reagan era have increased the privatisation of postsecondary education with the view that education is ‘a private good to be purchased by a student’ (Saunders 2010, 43). Federal, state and local funding priorities have shifted from favouring students with financial needs to granting awards based on academic merit, despite research indicating that needs-based financial aid increases the number of baccalaureate degrees awarded. Merit-based (non-needs-based) financial aid has no influence on the number of undergraduate degrees awarded (Conner and Rabovsky 2011; Lips 2011). Although most Americans still consider access to postsecondary education to be a right, the continued politicisation of the funding process has sustained the commodification and continued defunding of government grant programmes and subsidies to universities and colleges.

If the underlying ideal is correct and access to education is regarded as a right similar to access to health care, then the following question arises: What is the role of the government in ensuring that all of its citizens have access to postsecondary educational opportunities? The answer to this question is currently being discussed across the US as the levels of student loan debt increase to what many hold to be unsustainable (for example, in Kosmidis 2014). Federal and state budget priorities are being re-examined as part of the ongoing debate on this governmental role, particularly in relation to students who come from disadvantaged backgrounds. Over the past three decades, the proportion of grant funding accessible to disadvantaged students has steadily decreased in terms of student loans and work–study options. Thus, the cost of education shifts from the government to individuals. As a result of the changes in the funding matrix, public universities and colleges have struggled to maintain quality in the face of reduced revenues and expanding missions. Meanwhile private, non-profit institutions can sustain educational quality given that they have long excelled at securing large private donations. Therefore, students enrolled in elite private universities receive education that differs substantially from that received by their counterparts in public institutions (Conner and Rabovsky 2011).

Examining the structure of the system may be the first step in defining the role of the government in improving access to higher education. Many states follow a multitiered, public system of higher education that is intended to facilitate transition from low-cost community colleges (two-year and technical degree programmes) to four-year universities. Community colleges in the US currently educate more than 50% of undergraduate students according to the principle of increasing access to higher education for low-income, under-represented and at-risk students. Such institutions are also prompted by the explicit appeals of President Obama to improve the participation and completion of minorities (Roman 2007). These colleges were intended to prepare students for transfer to institutions that grant bachelor degrees. At present, many community colleges indicate that they are strained to capacity and that their mission has been expanded to encompass not only preparation for transfer but to include the increased instances of awarding technical/vocational degrees or certificates, the remediation of students who graduate from poorly performing high schools, and contract education for area employers (Roman 2007). The majority of low-income and minority students enter the educational system through community colleges (Iloh and Todlson 2013); however, only 20% of African American and Latino community college students transfer to a four-year university. Given that students are not transferring to four-year universities as the intended beneficiaries of such colleges, considerable debate is ongoing as to whether community colleges indeed serve the function for which they were designed (low-cost entry into postsecondary education) or contribute to the ongoing inequities in terms of access to public and private universities (President Obama recently 'upped the offer' to community college education because he has called for Congress to support a programme of free community college education in 2015 (Stafford 2015).[3]

Politicians, regulators and accreditors have raised concerns about four- and six-year graduation rates, particularly those from public universities. Low retention and graduation rates fuel the debate on the return on investment of public funds and have increased the impetus to hold institutions accountable for student outcomes such as retention, completion and preparation (Hall 2012). Nonetheless, if measures of accountability are considered, then an increase in the government financial support of community colleges may not improve access to postsecondary education for those who traditionally have had limited opportunities for college education. Volkwein and Tandberg (2008) used data from the database *Measuring Up*, which tracks affordability, benefits, completion, participation and preparation in higher education, in their study. They observed no statistical difference in completion, preparation and participation between students in states that were highly regulatory, exercised central control of public institutions or followed established accountability practices and those from institutions with fewer regulatory controls. Unsurprisingly, tuition costs were negatively associated with completion. The increased financial flexibility of institutions (defined as the funding mix of the institution, that is, tuition, research grant monies, endowments, alumni support, and support from federal and state entities) was associated with increased participation. Centralised control negatively affected affordability and benefits. These results call into question the notion that tightened regulation and oversight produce the outcomes desired by regulators and politicians. Rather, these results call for a reconsideration of regulatory policy and for the funding of higher education as a whole.

Financial aid focuses on grants to low-income students with the aim of increasing equity in access to postsecondary education, as stipulated in the initial Higher Education Act (Chen and John 2011). Subsequently, the focus on overall equity shifted to the promotion of the individual responsibility of the student under the Reagan administration. A significant result of this shift was the substantial reduction in the percentage of grants to low-income students over time, whereas the amount of funding for subsidised student loans increased.[4] Although they are ostensibly needs-based, such loans are distributed to individual students based on an equation that considers the cost of attendance (tuition, fees and books) minus the resources the student may have, such as scholarships and expected family contribution. In theory, the amount of money a family is able to contribute to educational costs is a good measure of financial need. However, Melguizo and Chung (2012) determined that students who attended private institutions received financial aid packages that included more grants than their counterparts in public institutions (49 vs. 34%, respectively). Furthermore, 70% of grants at private four-year universities were awarded to students based on need, in contrast to the 44% offered at public universities. Thus, students who can afford to attend private institutions graduate with the same or even lower levels of student debt than their peers in public institutions. Thus, the current funding mix disadvantages individuals from groups who have traditionally not had access to higher education.

Some authors argue that alternate methods of providing financial support to postsecondary institutions will increase efficiencies and access. An example of such methods is the market-based approach used to address access and efficiency issues in the state of Colorado. Specifically, Colorado implemented a voucher system to finance student education (Hillman, Tandberg, and Gross 2014). To strengthen free market principles in the pursuit and achievement of success in higher education, vouchers are given directly to students who may use them within the range of free educational choices in place of direct financial support to state colleges and universities. Pundits in support of the voucher system argue that providing financial support directly to students improves access to and efficiencies at state colleges and universities. However, initial research evaluating the influence of the programme on the improvement of access to four-year universities determined that although the enrolment of low-income students increased by 8% at Colorado institutions, the increase was neither statistically significant nor as considerable as that reported by neighbouring states during the same period (Hillman, Tandberg, and Gross 2014). This strategy to increase access among low-income and minority students is fairly new; as such, additional longitudinal studies must be conducted. Given the results of these preliminary studies, however, a market-based approach may not be the solution to the access problem, contrary to the consideration of free market advocates.

Optimal mix of financial aid

Determining the ‘appropriate’ mix of funding for students within the higher education enterprise can be viewed as a process of balancing the multiple and sometimes conflicting goals of higher education within the broad social and economic system in which they are set, at least over the past five decades. Three sets of frequently conflicting goals are often in play in such policies. The first involves the provision of upward mobility and of possible avenues of social success for those who obtain advanced degrees. As indicated previously, this goal has been a part of state and national policies in one way or another since the Civil War. It is an appropriate objective for a constantly growing nation built on successive waves of immigrants, for whom education in general and higher education in particular serve as a major means of social success and integration. This goal can be pursued differentially across the many parts of higher education; that is, from elite private education, state colleges and universities to community colleges. It is a functional goal, especially in periods of economic growth when the infusion of all levels of the workforce with expertise and creativity generally benefited the system as a whole. The continued economic growth sustained through this value-added aspect of the workforce can be viewed as a major positive outcome and has, in effect, generated the second goal. This second objective is one that the US has shared with virtually all other developed countries.

This synergy between these two broad social goals, namely, upward mobility and economic growth, is questioned only during periods of profound economic downturn, especially during the Great Depression in the 1930s. In this period, the fundamental struggles of the economic system to produce and sustain demand placed higher education for the main population in a situation where the continuation of its formerly accepted goals of producing graduates was considered superfluous to a new extent given the high levels of unemployment and the low levels of industrial expansion. As a result, the percentage of bachelor's degrees obtained per 100 high school graduates four years previously declined radically from 1930 to 1946. Following WWII and the influx of former military personnel who entered colleges and universities because of the educational benefit included in the GI Bill, private and public universities were flooded with new students, thus initiating the first stage of genuine massification in the US (Snyder 1993). The post-WWII period is one of intense growth in higher education given the almost universal expectation that such growth is necessary for the society as a whole and that it can be continued almost without limitation. Martin Trow termed the belief in unbounded growth as 'universalization'. The move towards universalisation suits the transition of society from the industrialised period into what is increasingly regarded as the advent of the knowledge society in the 1980s and beyond.

Since then, the steady transition of societies from the classical knowledge phase of production and growth into that of a knowledge society shifts the overall goal of higher education away from assisting the production and consumption functions of the overall society to enhancing the reliance on higher education to generate the innovations required for continued social and economic growth focused on consumption. This process is increasingly prevalent within the global context. In the majority of developed nations, we observe a growing lack of symmetry between the processes and products of higher education and the needs of core areas of the economy for innovation and development through the application of capital. This asymmetry is evident in the presence of two critical indicators: one is the surplus of relatively young, college-educated persons in these societies, in Europe, in North America and in many of the developed economies in Asia. In simple terms, higher education institutions are turning out more graduates than these economies can absorb usefully. This phenomenon is observed when life expectancy increases in most economically developed societies, and this increased expectancy induces workers at all levels to remain in their work activities for as long as legally possible. In fact, many societies implement mandatory retirement policies (especially within higher education) that are designed to ensure the continued development of workplace availability. However, such policies force many workers into an earlier retirement than they would otherwise seek. These phenomena are observed in many societies, and their social effects are heightened by the decline in many highly skilled 'manual' jobs as a result of the inroads of automation. The technological process simultaneously generates opportunity through innovation in a simple equation that has passed through many distinct periods over the past two centuries, even as this process changes the overall structure of jobs and compensation in the economy. It is just one more cycle in the centuries-old process of capital replacing labour (Smith 2013).

Another component of this broad social change across economically advanced societies is 'slow job growth', particularly in the period that dates from the onset of the Great Recession in 2007–2008. The economist Joseph Stiglitz (and many others) characterises this phenomenon in the US (and in other economically developed societies) as a product primarily because of the overall growth of income and wealth inequality. Stiglitz directly focuses the cause of this slow growth, as well as its accompanying relative decline and/or stagnation in wage rates, on the manner in which essentially neoliberal policies across the global system have placed the burden of economic growth (and, by extension, the role of higher education graduates in such growth) at risk.

> As in previous years, the fundamental problem haunting the global economy in 2013 remained a lack of global aggregate demand. This does not mean, of course, that there is an absence of real needs – for infrastructure, to take one example, or, more broadly, for retrofitting economies everywhere in response to the challenges of climate change. But the global *private* financial system seems incapable of recycling the world's surpluses to meet these needs. And prevailing ideology prevents us from thinking about alternative arrangements. (Stiglitz 2013)

By 'prevailing ideology', he means the insistent spread of neoliberalism and its doctrine of private sector investment over public sector investment. Given two examples, private sector investment is rarely made in sufficient size or form to initiate and sustain significant infrastructure projects (which, in turn, generate significant overall societal benefits subsequently). The growth in private education is predictably enhanced, often with unfortunate effects.[5]

From the perspective of this argument, the emergence of the relative primacy of finance capital in the globalised developed and developing world has resulted in the generation of a third overarching social goal for such societies. This goal privileges overall economic growth over its resultant distribution(s). This dynamic is a direct product of the type of neoliberalism, which is the prevailing ideology of global capitalism as suggested by Stiglitz (Steger and Roy 2010). It is at the heart of the so-called alignment crisis within higher education worldwide, that is, the putative incapability to sufficiently educate graduates who fit the employment needs of current societies properly. Another view of such crises suggests that the dynamics of contemporary globalisation produce a welter of signals and demands for labour within the recipient societies for which higher education as a whole is poorly equipped, given the historic structures and practices these dynamics must meet (which include meeting the standing social and cultural needs in addition to those involving contribution to economic development). The conventional policy response to this situation is to focus on higher education and to demand that it undergo the necessary changes to respond effectively to marketplace requirements. Stiglitz, Steger and others would suggest that the structural demands for such 'knowledge products' of societies generally arise from sources beyond those societies (i.e. within global investment, trade and commerce). Consequently, the issue regarding the alignment of higher education as a whole, regardless of site, is more a dilemma than a problem to be solved in that the causal factors that generate such putative labour demands will 'always run in front' of the capabilities of higher education systems to meet such demand effectively in significant ways (Neubauer and Kuroda 2012).

Universities themselves hold some responsibility for the shift in the prevailing concepts regarding the role of the government in providing educational opportunities to all sectors of society. Following WWII, US universities were recruited to ensure that Cold War needs were met and global competitive advantages achieved (Keynan 2014). By effectively becoming an 'agent of the state' rather than continuing to focus on societal needs and responsibilities, universities allowed the infringement of corporate tenets to influence policy decisions, specifically budget priorities. This shift has resulted in a diminution of the perceived societal benefit of higher education and in the continued misalignment between labour demands and the outputs of the educational system.

Conclusion

When we consider this argument in the context of our previous question regarding the optimal nature and level of government and the private support for higher education, the foregoing analysis indicates that one cannot clearly draw a conclusion given the political and economic flux that attends the various elements impinging on contemporary higher education. Some governmental policies are often pursued in the name of other social values, such as equality, access and equity. This direction may conflict with other policies developed outside of the higher education realm, but it is perceived as not being in conflict with higher education policy, including the further massification of the higher education system. Without an overarching sense that these various policy goals may be in conflict, how a given higher education policy maximises its intended objective is impossible to understand fully. For instance, we consider the policy postulating that higher graduation or completion rates will directly benefit those passing through the system as economies continue to change their dominant job mix and compensation rates. For governments, students and families, the result of the failure to reconcile the three sets of policy goals indicates that 'people investing in human capital through a purchase of higher education don't know what they're buying- and won't and can't know what they have bought until it is far too late to do anything about it' (George Winston, as quoted in Hall 2012, 234).

Disclosure statement

No potential conflict of interest was reported by the authors.

Notes

1. Public higher education in the US is authorised at the state level, and basic funding for such institutions is largely at the discretion of state governments. This funding is transmitted to institutions through governing boards that are usually appointed by state governors.
2. Hidden within the overall six-year graduation rate, data are the disparities in graduation rates between under-represented minority students (African American, Latino and Native American; less than 46%) and their advantaged white counterparts (64%), as in the study conducted by Conner and Rabovsky (2011).
3. This request, which was made in his State of the Union address, was part of a generalised appeal to develop a set of policies that assists in the generation of 'well paying' and meaningful jobs. It is also part of an overall theme to reverse the degree of wealth and income in the US that has increased significantly since the Great Recession. This package of policies faces a stern test given a Congress that is controlled by the Republican Party, which has been at odds with the President for all of his second term in office.
4. In this context, the neoliberal climate emphasised the radical extension of student loans at a time when and in a context where many banks rushed to 'service this new business'. The event induced a host of abuses that turned out to be not at all atypical of those in other parts of the financial system during the period of the late 1980s and 1990s. This abuse characterised the system in the present decade, thereby resulting in a series of scandals that involved some of the most prestigious universities in the US. This phenomenon also eventually led to a revocation of this system and to the vast majority of the student loan system being referred back to the federal government, as reported by Pappano (2007).

5. The number of enrollees in private proprietary higher education in the US increased from approximately 700,000 in 2002 to 1.8 million in 2009. During the latter period, it began to decline for various reasons, one of which was the public critique of the Senate Committee on Labour and Education as chaired by Senator Harkin. The committee addressed abuses, especially those involving poor completion rates and inappropriate handling of student loans, according to Bennett, Lucchesi and Vedder (2010) and Lewin (2012).

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