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Date: 1/14/2024 7:04:46 AM
Subject: [EXTERNAL] - Free community college plan should target those who need it most

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Free community college plan should target those who need it most

January 14, 2024

By Joshua Goodman

A proposal [gaining steam with Massachusetts legislators](#) and spurred by [a new report](#) is reinvigorating the call for free community college for everyone, but this universal plan risks hurting those students who would be better off attending four-year colleges.

As someone who has worked on higher education policy, both as an academic researcher and in the White House, I worry that this proposal fails to target funding at students who would most benefit from such efforts. A more targeted approach to financial aid would ensure increased college access and success for all students.

Community colleges are an extremely valuable engine of economic mobility here in Massachusetts and across the country. Research from [national data](#) and from [individual states](#) consistently finds that community colleges typically increase students' income beyond what they would have earned with only a high school degree.

[Recent evidence](#) suggests that Massachusetts students completing a community college degree earn 10 to 25 percent more than those with only high school degrees, with even larger earnings gains for degrees in high-demand fields.

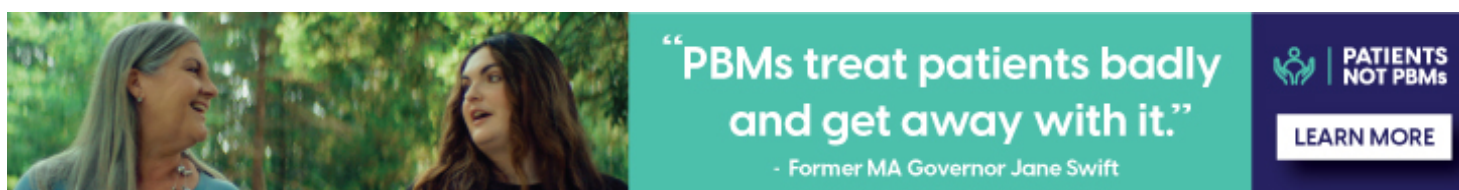
Nonetheless, community colleges may not be the right choice for all students. Students on the fence between attending community college and not attending college at all often benefit tremendously from choosing community college. There is, however, a second type of student who is on the fence between community college and four-year college, often considering one of our state universities or UMass campuses.

Students whose academic skills put them on the margin between the two- and four-year sectors have better outcomes if they choose four-year colleges. My own research in [Georgia](#) and other research in [Florida](#) shows that, for such students, enrolling in a four-year institution dramatically increases degree completion rates and later earnings, by about 20 percent on average.

That pattern also holds in [Massachusetts](#), with students on the fence between our community colleges and state universities seeing annual earnings gains of \$8,000 if they choose a state university. Importantly, in Massachusetts and elsewhere, the economic benefits of four-year colleges relative to community colleges are largest for low-income students and students of color. The universal nature of the free community college proposal now under discussion risks diverting students from four-year colleges, to the likely detriment of those students.

Existing federal and state financial aid already makes community college largely tuition and fee free for nearly all low-income students. This proposal therefore lowers costs mostly for middle- and high-income students – those likely to be considering state universities too.

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In addition, a proposed living cost stipend for low-income students in the free community college proposal changes the relative costs of the two-year and four-year sectors for students who most benefit from choosing state universities. This proposal, if enacted, may thus draw a substantial number of students out of the four-year sector, hurting their economic prospects.

Recent experiences with free community college in Oregon and Tennessee suggest these concerns are warranted. [Oregon](#)'s free community college program initially had no income cutoffs and, as a result, over two-thirds of its newly enrolled community college students were diverted from four-year colleges. [Tennessee](#)'s first free community college program showed similar patterns, with universal eligibility diverting students, particularly higher income ones, from four-year colleges. Neither Oregon nor Tennessee's program included a cost of living stipend, suggesting that the generosity of the proposal under consideration here might create even stronger diversionary effects than these states experienced.

Fortunately, we can expand community college access to low-income, nontraditional, and first-generation students without cannibalizing four-year college admissions or funding affluent students' educations with taxpayer dollars.

Income eligibility criteria will help ensure that financial aid flows to students who can least afford tuition and who are most likely to otherwise not enroll in college at all. Age eligibility criteria can also help. By targeting individuals aged 25 or older, the recently enacted [MassReconnect program](#) has already increased community college enrollment among mid-career students who were probably not otherwise considering state universities.

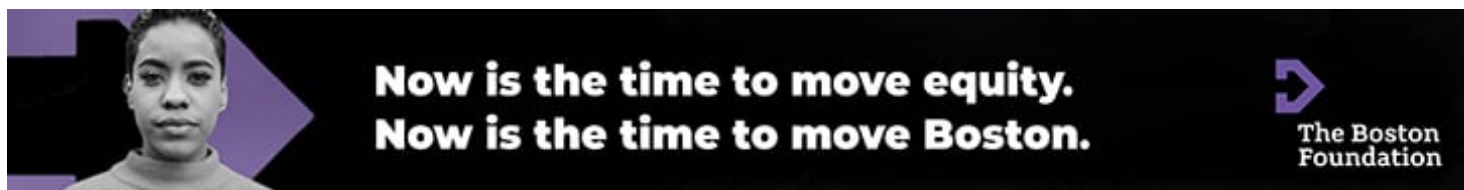
If we give low-income students cost-of-living stipends, such funds should be usable at any public institution, including four-year ones, so students can choose the college that best suits their needs. Finally, Massachusetts should invest more in communicating to students the true price of community college given current existing aid, as well as coaching them through aid and admissions processes.

Massachusetts' community colleges are an important source of economic mobility, particularly for low-income students and students of color. Strengthening these institutions is critical to our economy, but we need to coordinate financial aid across our entire higher education system to center students' interests and ensure students can make the most of the high-quality education our state has to offer.

ABOUT THE AUTHOR

Joshua Goodman is an associate professor of education and economics at Boston University Wheelock College of Education & Human Development. He recently completed a one-year term as a senior economist on President Biden's Council of Economic Advisers.

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