

Free Community College: An Investment in America's Future

Deciding which path to choose after high school can be difficult enough with the pressure that comes from society, parents, and peers. For millennials, this decision is one that has already been made; and for those of us who chose to pursue higher education many now feel as though we will be paying the price for the rest of our lives. High student loan debts and outrageous interest rates have caused substantial delays for many in hitting significant milestones of adulthood. Generation Z has witnessed the struggles that millennials have faced in exchange for the choice to continue education. As a result, they have been met with many more factors to consider when deciding what to do with the rest of their lives. America's students should not be punished for the pursuit of knowledge. We benefit as a society by encouraging our youths to acquire knowledge and skills. This can only be done by making college accessible to all. Community colleges are often recognized through regional accreditation and offer well-rounded educations to diverse backgrounds of students. Nearly half of the United States now offers free tuition at the community college level. Expanding free tuition at community colleges through a federal program would provide nationwide access to higher education for Americans, stimulate economic growth, and would remove the element of fear from the choice of pursuing educational goals.

For many Americans, student loans are a necessary evil when it comes to college planning. Tuition rates are at an all-time high, and most students from working class families are unable to afford school on their own, even with financial aid. Blinded by the promise of intergenerational wealth, parents often encourage or co-sign for their children to take on a high

burden of student loan debt with hopes that it will pay off in the end. After all, nearly every parent dreams that their child will be more successful than them. Financial aid also tends to be based on familial income, which can cause problems for students who may come from fortunate upbringings but lack familial support. For example, LGBTQ students who are not accepted by their families are forced to fend for themselves when funding their educations. “A 2019 survey conducted by Student Loan Hero found that LGBTQ borrowers had a higher debt burden on average, with \$16,000 more than their cis/het peers” (McNeil). Making community college free, would give students greater options when assessing their educational goals by reducing the need for costly student loans, especially benefitting low and middle class and minority students.

In 2022, the United States' outstanding federal loan balance amounts to \$1.617 trillion (Hanson). According to the Education Data Initiative, this debt is shared between 42.8 million borrowers, totaling an average balance of \$37,787 per person. This does not even include private loan borrowers. Students attending college often do so because they feel they lack substantial career opportunities without earning a college degree. Entry level positions often require an associate or bachelor's degree just to be considered. Millennials especially were encouraged to earn a degree at any cost if we had any hopes for success. Now years later, interest rates have made these loans incredibly difficult to pay off. One analysis performed by the National Consumer Law Center found that, “63% of student loan borrowers enrolled in Income-Driven Repayment Plans (IDR) serviced by Navient who made voluntary loan payments during the COVID-19 federal student loan payment pause are underwater—unable to repay even \$1 of their original loan balance” (NCIC). What this means is that 63% of borrowers' monthly payments, which were calculated based on their income, were not even substantial enough to cover their

loans' accrued interest. You could say that's what they signed up for, but many of these students are applying for loans at 17/18 years old with little understanding of the gravity of the situation.

These high burdens of debt are impacting the economy beyond the school system and delaying students' abilities to hit significant adult milestones. While degree-holders may be earning a higher income on average, much of that income must be funneled into student loan payments. Many students have chosen to move back in with parents after graduation, because high student loan payments make it difficult to afford a move or the rent that would follow. High student loan balances have also delayed decisions to marry, since debt of both parties would become shared. Even greater still, is the impact student loans have had on reproductive decisions. Student loans are cited often as a reason for couples' choices to delay children or to decide against having them entirely. Much of this decision falls on women as they tend to be more likely to attend college than men and are additionally more likely to attend graduate schools. CSNBC states, "In a March poll by Future Family, a start-up that helps women understand fertility, 44 percent of women said they had student debt. Half of those women said the loans affect their decision about having children" (Dickler). At 17 and 18 years old when exiting high school, students should not be forced to choose between their education, and the potential to start a family 10-15 years down the line.

The impact of high student loan balances has also bled into the housing market. Most Americans consider homeownership to be the ultimate marker of success in adulthood. But having a high student loan balance can make that dream seem unachievable. Less disposable income also means less income that can be saved, which means those who are looking to purchase a home lack the ability to accumulate a large sum of money to put toward a deposit. It can also hurt your chances of qualifying for a mortgage. Lenders are likely to have concerns if

you have a high income-to-debt ratio, meaning a large portion of your monthly income goes toward paying off your debts. A mortgage would add to your debts, so you may be considered too great of a risk or viewed as financially irresponsible. Having a high burden of debt can also hurt your credit score- another factor lenders will look to in deciding whether you are fit for additional loans. “More than 80 percent of people ages 22 to 35 with student debt who haven't bought a house yet blame their educational loans, according to the National Association of Realtors” (Nova). The inability to purchase a home also denies students with high loan balances the even greater opportunity to invest in a property that will appreciate over time. This also means they are missing out on the potential to generate wealth that can be passed down to the next generation- if they have any children to pass it down to.

While it should be very clear by now that high student loan balances and interest rates are a recognizable problem, I am not proposing that existing student loan debt should be forgiven. It is my understanding that student loan forgiveness is at this point a controversial topic that has become a debate of “constitutionality”. I am also not arguing that all education should be free. However, student loans, high interest rates, and access to education are all factors that both directly and indirectly impact the economy, and social mobility. Free community college could give these students the chance to earn a college education without denying them their chance at a future- should they desire to own a home or have children. Creating cost-free and affordable alternatives for education could prevent the issues we are facing currently with student debt from compounding in future generations.

This may pose the question for you, why community college? There is a definite stigma associated with attending community college in the United States, and that is largely due to prejudices surrounding the primary demographic of attendees that tend to utilize these schools.

For example, Former U.S. Secretary of Education Margaret Spellings proposed one argument in opposition of free community college stating that many of their students, "are taking remedial education, levels of basic literacy and math that should have been learned in high school". This perspective on community college education is a vast overgeneralization and discredits plenty of wonderful programs and the students who attend them. There are a number of possible reasons why a student may underperform in high school. Adolescence can be a tumultuous time in one's life, and even more so if they come from a disadvantaged area. It's possible that the student's school had a high teacher-student ratio, high teacher turnover, or poor funding. Even if a student did not come from an underprivileged community, they could have had struggles in their personal life, with family matters, or with their mental health. Each of these factors has the potential to devastate a teenage student and reflect negatively in their grades and attendance. That doesn't necessarily mean they lacked the desire to learn. One of the wonderful things about community college is that it can give these students a place to redeem themselves and improve transcripts before transferring into a 4-year university. They may need extra assistance, but as long as major degree requirements are met, students should be encouraged to improve in prerequisite areas to help them successfully complete their associate degree or to transfer. There are also plenty of outstanding students who chose community college strictly due to financial need. Not only is the tuition more affordable- but those who opt to live with their parents can make the short drive to their local college and have costly student housing expenses removed from their financial equation. These are some of the students who could benefit the most from free community college.

To further elaborate on Spellings' point, she does not disagree with increasing access to education, but rather feels that finances would be better utilized for this purpose if allocated

toward Pell Grants for lower-class students. Spellings feels that by allocating more funding into Pell Grants, lower-class students would not be limited to community colleges when utilizing financial aid. Pell Grants have helped many Americans in need advance their educations, and I agree that investing in this program would benefit a lot of people. However, I do not see this as an alternative to free community college nor do I feel that it eliminates the need. Pell Grants are only available to students based on extreme financial need. There are many more low- and middle-class students who struggle to afford college but would not qualify for these grants. A cost-free community college program would be inclusive, welcoming people of all socioeconomic statuses.

The subject of free college is often up for debate, with another counter argument suggesting that it is regressive. This is because, if college were to be free for all, this would disproportionately benefit upper-class students who are already able to afford a quality education but would gain the additional benefits of free education. However, when it comes to community colleges, “students from poor families are less likely to attend college at all, and they also attend lower-priced colleges than their wealthier peers” (Deming). It is less likely that a student from a wealthy background would choose to attend community college for the sake of free tuition. This means that offering quality educations from accredited community colleges which are universally cost-free would especially benefit lower and middle-class students who may not have been provided the same opportunities as those who come from more privileged upbringings.

The thought of having low- and middle-class students sequestered into free community colleges while the upper-class pick and choose where they want to go likely poses additional questions, or conflicted feelings regarding the hierarchy of the American School System. It seems that community college is perceived as being at the lowest rung of the ladder, followed by

state schools, then private research universities and for-profit schools. Issues regarding the hierarchy of education in the United States were brought up by Sara Goldrick-Rab- a professor of sociology and medicine, and David Labaree-Professor Emeritus at Stanford University during their Policy Dialogue discussion regarding “The Problems and Promises of Higher Education in the United States”. Labaree’s take on this system is that these private institutions are “institutionalizing social inequality” describing it as a, “laundering process for social class to turn it into individual merit.” In other words, a student who was born into a wealthy family is able to use social class and financial resources to attend a prestigious school. Once they are welcomed into the school they are viewed as a scholar due to the achieved status that comes from affiliation with the university. This, like student loans, is a very real problem that exists within the realm of higher education in the United States. Ultimately, because the education system is so complex and multi-faceted, its problems are too great to solve with a singular solution. Free community college is only the first step toward bettering the livelihood of American students.

Considering the cost of college is such a major issue with so many factors involved, it would admittedly take a long time to implement a free community college program and to see its benefits. But economists say that if United States legislators are willing to make the initial investment, it will pay itself off. This is because students who attend and complete college earn higher incomes on average, and in turn, pay more in taxes. The idea of paying more in taxes is a difficult subject of conversation for many people- especially when it comes to paying for college. This is because most Americans view education as a private good. When a student earns a degree, it is perceived that they alone are reaping the benefits of that degree. That person gets the merit, the job opportunities, and the achieved status that comes with earning the degree. If

American students are more educated, it creates greater opportunity for technological advancement. It means we have more doctors, more architects, more creative minds and critical thinkers who are prepared to enter the workforce and make meaningful contributions to society. Education is a public good, and we benefit both economically and as a society by being more educated. Students who are able to graduate from college debt-free are able to earn, save, and spend their money as they please and stimulate the economy.

While at least 23 states in the US have already enacted some variation of a free community college program, community college is not universally free across the United States. There have been numerous proposals made for free college tuition over the years. One proposal was the College for All Act which would “eliminate undergraduate tuition at four-year public institutions by providing two-thirds of the funds required to bring every school’s tuition from its current level down to zero” (Deming). There was also Elizabeth Warren’s plan to make all public tuition free, as well as cancel student loan debt and to increase funding to Pell Grants. Both of these programs were quite progressive. More recently, Biden proposed his Build Back Better plan, which would appropriate \$45.5 billion to cover 2 years of tuition at community colleges-enough to earn an Associate Degree. The first year would be covered entirely by federal funds and would gradually incorporate both federal and state shares. Enacting a plan like Biden’s would expand free community college across the United States. While the future of his proposal is uncertain due to difficulties with earning the full approval of legislators, as time goes on it is my hope that we will make the right choice to invest in our students’ futures.

Community colleges across the country are known to be cultural melting pots, accommodating diverse populations of student backgrounds. They give returning students who are continuing education unique opportunities to further their careers. They have honors

programs which challenge advanced learners and offer recognition for their academic success. They give students across the United States the opportunity to choose an education without taking on a high burden of debt. Whether a student chooses to enter the work force, a trade school, a community college, or to apply for a student loan and attend another school, they deserve to make that choice consciously, not out of fear or necessity, but because it is the best path for their goals.

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