NCSL TASK FORCE ON HIGHER EDUCATION'S FINAL REPORT: PART III

A State-Led Strategy to Enhance the Value of Degrees







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A State-Led Strategy to Enhance the Value of Degrees

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Executive Summary

The task force was charged with proposing bipartisan recommendations that could make college more affordable for students and taxpayers, improve completion rates and reduce rates of unrepayable student debt. As the task force discussed the performance of our higher education system against those goals, the distinctions between these separate goals began to collapse. Conversations among the task force members about affordability and outcomes challenges frequently found their way back to the notion of value.

The task force observed that there are many expensive degrees that are great values, and others that cost far too much for the outcomes they lead to. So too, there are many affordable programs that provide lifechanging education at a price that every American can access, while other low-priced programs may not be worth the cost. Most of the programs that students enroll in fall across a broad spectrum of value.

To point the way forward, the task force has chosen to offer policy guidance on actions that institutions, states and the federal government could take, organized by three outcomes that must be true for every student to receive a degree of value. The task force believes that for a degree to deliver value to a student's life and career, at least three things must be true:

- The degree offerings available to students, and the enrollment decision that students make, must lead to desirable life, career and earning outcomes.
- Students must be able to complete the degree program on time and at their pace.
- The tuition price that students pay for on-time completion must be reasonable relative to program costs, their income and the earnings outcomes for potential career pathways.

The value of a degree is diminished, or even nonexistent, unless each of these occurs. Indeed, the most concerning struggles that borrowers have with repaying student loans likely reflects a breakdown in one of these key factors.

The task force believes that a national policy strategy that focuses on these three things that must be true for students to earn degrees of value can marshal the changes to higher education and motivate the policy actions that advance a system of higher education that better serves students. Enhancing the value of a degree isn't wishful thinking towards an aspirational goal; it's an imperative, and one that can be approached in many actionable ways.

The task force anticipates that the cumulative execution of value-focused strategy across states, complemented by federal policy, could be key to restoring public trust in the efficacy of higher education and bolstering enrollment. Given this declining public confidence in higher education, a value-focused strategy is an urgent priority for stakeholders across the postsecondary landscape.

State legislatures are uniquely suited to lead a national strategy. State legislators are critical state and community leaders who can organize and participate in powerful partnerships among key stakeholders, including other legislators, governors, state higher education executive officers, students, educators, community-based organizations and business leaders.

The federal government too has a strong responsibility to enhance the value of degrees. The task force has identified several critical actions that Congress can take on a bipartisan basis to complement efforts from states and higher education to improve the value proposition of higher education. The task force calls on Congress to reauthorize the Higher Education Act on a bipartisan basis and do its part to advance this national strategy.

The task force believes the primary responsibility for enhancing the value of higher education lies within higher education itself. Certainly, state and federal policy has a role to play in advancing positive change, but the task force believes policy should seek to play a complementary role. Higher education manages many of the critical components of value: Institutions choose what degree programs to offer, design the curriculum and course requirements, determine the input costs and set the tuition prices that students pay. The task force wants higher education to be the champion of its own change and urges it to adapt to meet the reality of today's students and the new expectations that the public has of higher education.

The Way Forward: A State-Led Strategy to Enhance the Value of Degrees

In order for the following to be true for every student, the task force has identified challenges that stand in the way and outlined actions that higher education, states, and the federal government could take to overcome them. The task force appreciates the great diversity across states and institutions and recognizes there will be many paths that enhance the value of degrees. What matters most is that policymakers and higher education are walking together toward the same destination.

THE DEGREE OFFERINGS AVAILABLE TO STUDENTS, AND THE ENROLLMENT DECISION THAT STUDENTS MAKE, MUST LEAD TO DESIRABLE LIFE, CAREER AND EARNING OUTCOMES.

Challenges That Diminish the Value of a Degree

The myriad benefits of a higher education are well-documented. However, the task force is aware of findings that show not all degree programs leave students better off. Program offerings are not always well-matched to local, regional or state labor market needs. Within programs, individual course offerings may not always be designed with careers in mind or do not explicitly and deliberately develop a suite of specific competencies. The task force believes that every program should produce degrees of value.

What can institutions do?

- Evaluate program and course offerings using student outcomes data.
- Align program offerings to meet labor market demand.
- Partner with public and private sector employers to ensure course offerings and curriculum are careerrelevant and designed to develop competencies.
- Ensure the advising process is career-focused.

What could states do?

- Develop comprehensive education and workforce longitudinal data systems.
- Direct state higher education boards and agencies to evaluate and support program success.
- Authorize the creation of college and career planning tools for high school students and adult learners.

What can the federal government do?

- Ensure accurate and complete data collection for recipients of federal student aid.
- Provide guidance to states that supports linking and accessing federal data.
- Increase work-based learning through the Federal Work-Study program.

STUDENTS MUST BE ABLE TO COMPLETE THE DEGREE PROGRAM ON TIME AND AT THEIR PACE.

Challenges That Diminish the Value of a Degree

Actually obtaining a degree is essential for students to get the full value out of their investment in higher education. While completion rates have improved modestly over the past decade, it is still the case that many students who pursue higher education have not completed a degree. That 42 million Americans have credit but no degree, and about 15 million of those students have debt but no degree, is a stark reality that drove the work of this task force. Students face additional costs that depress the value of their investment when they are not able to complete their degree on time, or take longer than their desired pace.

The task force observes that students face challenges that slow or prevent degree completion, including: a lack of the academic competencies and skills needed to succeed; mental health challenges; inability to fulfill basic needs such as food, housing and child care.

Yet there are many barriers to completion that are endemic to common practices in higher education, including the complexity of navigating higher education and the loss of completed learning and credits when moving between degree programs within institutions or transferring between institutions. The task force observes that higher education does not have a great track record of recognizing a student's existing skills, competencies and prior learning through awarding credit or placing students farther along in their degree track.

What can institutions do?

- Improve navigability of degree requirements and remove obstacles to timely completion.
- Establish strong and transparent transfer partnerships with local and regional institutions.
- Recognize students' prior learning and existing competencies.
- Prioritize effective instruction and curriculum.

What could states do?

- Develop statewide or systemwide articulation agreements to ensure credits are easily portable across institutions and degree programs.
- Reconnect adult learners to higher education to promote degree completion.
- Address student basic needs.

What can the federal government do?

- Invest in the Postsecondary Student Success Grant program.
- Update criteria for several TRIO programs to provide greater flexibility to non-traditional students.
- Explore requirements for institutions to publicly disclose transfer of credit policies.

THE TUITION PRICE THAT STUDENTS PAY FOR ON-TIME COMPLETION MUST BE REASONABLE RELATIVE TO PROGRAM COSTS, A STUDENT'S INCOME AND THE EARNING OUTCOMES FOR POTENTIAL CAREER PATHWAYS.

Challenges That Diminish the Value of a Degree

Like most Americans, the task force expressed universal concern with the cost of higher education. While the task force believes a higher education is a worthwhile investment, it recognizes that the costs of pursuing a degree or credential are substantial.

This task force believes that keeping the costs of higher education in check is primarily the responsibility of higher education. Yet, it recognizes that higher education contends with very real cost pressures and high public expectations for quality. We have come to expect, and in many ways have achieved, world-class institutions in every state. This is expensive to maintain.

Task force members expressed unanimous concern over looming financial instability in the higher education sector. There is real fear that some institutions cannot sustain the operating revenue to offset the cost pressures they have come to accept as part of the traditional higher education experience they provide.

The task force is further concerned that the higher education pricing model has become opaque and complicated. Depending on the institution, it can be difficult or time-consuming for students to determine the actual price they will likely pay before applying. Finally, the task force acknowledges and expresses concern with the rising share of non-tuition costs that factor into a students' cost of attendance, which can include food, housing, transportation and child care. Especially for students who attend institutions that charge low tuition, these expenses can constitute the lion's share of their costs.

What can institutions do?

- Clearly communicate the real price that students pay.
- Prioritize affordability for low- and middle-income students.
- Assess program costs and prices against enrolled students' income and career earnings potential.
- Explore consolidating and concentrating related degree program clusters at institutions within systems.
- Explore new models for providing higher education.

What could states do?

- Create long-term plans for funding and financing affordability and student success goals.
- Expand dual enrollment opportunities that are aligned to degree and transfer pathways.
- Promote higher education budget transparency.
- Consider targeted scholarships or loan forgiveness programs for high-cost programs that prepare students for in-demand or high social value careers.

What can the federal government do?

- Continue to support the Pell Grant program.
- Require institutions to adopt standardized financial aid award letters.
- Create a universal net price calculator.
- Require students to engage in annual loan counseling and know their uptake on aid limits.

Introduction

To promote interstate collaboration and collective state leadership, NCSL's Executive Committee created the Task Force on Higher Education Affordability and Student Outcomes in 2022. This bipartisan task force consists of 29 legislators and four legislative staff from 32 states, with each legislator member serving as chair of a committee that deals with higher education or having been nominated by their chamber's leadership.

The NCSL Task Force on Higher Education has taken on three broad charges:

First, the task force will assess the performance of the national higher education system. While each state sets its own goals for higher education, it is vital for legislatures to collectively evaluate the results of their efforts. To make effective policy, legislators must better understand the challenges, and the root causes of those challenges, that stand in the way of meeting the expectations and goals of higher education.

• This will be detailed in Part I: Trends in Higher Education: Understanding Policy and Outcomes

Second, the task force will serve as a forum for states to articulate the roles and responsibilities of the federal government in higher education. Unlike in K-12 education, the states and the federal government historically do not have a direct relationship in higher education—states and the federal government functionally work in parallel but rarely in partnership. The state and federal roles lack coordination; while states have used federal programs to complement their own approaches, there are overlapping authorities that invite confusion or even conflict. As federal policy evolves, states must clarify where and how federal policy can best complement and support state policymaking, and the higher education system more broadly.

• This will be detailed in Part II: The State-Federal Relationship in Higher Education

Finally, the task force will propose bipartisan recommendations that could make college more affordable for students and taxpayers, improve completion rates and reduce rates of unrepayable student debt. The recommendations seek to inform a long-overdue reauthorization of the Higher Education Act, last updated in 2008. In recognition of the shared responsibilities of higher education, the task force will outline its thoughts on how higher education can evolve and suggest broad state policy priorities for consideration by legislatures.

• This will be detailed in Part III: A State-Led Strategy to Enhance the Value of Degrees

The NCSL Task Force on Higher Education hopes its work and this report provide clarity and urgency for policymakers and leaders in higher education, allowing them to work better together to ensure the promise of a higher education is made true for more Americans.

Section I Assessing the Performance of Higher Education Through the Lens of Value

The task force was charged with proposing bipartisan recommendations that could make college more affordable for students and taxpayers, improve completion rates and reduce rates of unrepayable student debt. As the task force discussed the performance of our higher education system against those goals, the distinctions between these separate goals began to collapse.

Conversations among the task force members about affordability and outcomes challenges frequently found their way back to the notion of value. Value naturally undergirded conversations about affordability. As one legislator observed, "If it felt worth it, we wouldn't say it cost a lot." The concept of value was a frequent theme when discussing completion rates: The task force agreed that completing a degree or credential isn't worthwhile if it doesn't add positive value to a student's life, career and earnings. The task force further wondered if the prevalence of degrees that do not demonstrate strong returns are partly to blame for the increase of students with unrepayable student debt.

The task force found itself in productive conversations when assessing challenges through the value of a degree, which brought a nuanced perspective to every discussion about affordability and outcomes. The task force observed that there are many expensive degrees that are great values, and others that cost far too much for the outcomes they lead to. So too, there are many affordable programs that provide life-changing education at a price that every American can access, while other low-priced programs may not be worth the cost. Most of the programs that students enroll in fall across a broad spectrum of value.

The task force identified three key challenges that might prevent students from getting the full value out of their investment in higher education.

Three Challenges That Diminish the Value of a Degree

THE DEGREE OFFERINGS AVAILABLE TO STUDENTS, AND THE ENROLLMENT DECISION THAT STUDENTS MAKE, DO NOT ALWAYS LEAD TO DESIRABLE CAREER AND LIFE OUTCOMES.

The myriad benefits of a higher education are well-documented. Findings from state and federal data sets indicate that most degree programs at public institutions also leave students better off financially by providing an earnings boost that exceeds the typical high school graduate and allows students to recoup the costs of their higher education.

However, the task force is aware of findings that show not all degree programs leave students better off. As the costs of completing a higher education remain substantial for everyone, but especially for low- and middle-income students, the task force believes that every program should produce degrees of value.

The task force acknowledges that the factors that contribute to a degree failing to produce value for a graduate will vary by institution and program. However, the task force recognized that while higher education has become more aware and responsive to a responsibility to evaluate the value proposition of degree offerings, much work remains.

Program offerings are not always well-matched to local, regional or state labor market needs. A recent report from the Georgetown Center on Education and the Workforce found the "supply of middle-skills credentials is greatly misaligned with the projected job demand." In addition, the report found that a "major factor contributing to misalignment is the large proportion of credentials that have little or no direct connection to a specific occupation."

Within programs, individual course offerings may not always be designed with careers in mind or do not explicitly and deliberately develop a suite of specific competencies. There is a tendency in some programs for faculty research interests to drive course offerings or for program curriculum to be designed around scholarly preparation for academic careers, even as there is an oversupply of doctorates in many research fields. This is not to diminish the importance of scholarship, but rather to suggest that students likely have a wider range of career interests than are typically accounted for in some degree programs. Public institutions have an obligation to prioritize student career development and organize degree and course offerings around job-relevant competencies.

MANY STUDENTS DO NOT COMPLETE A DEGREE OR DO NOT FINISH ON TIME OR AT THEIR INTENDED PACE.

Actually obtaining a degree is essential for students to get the full value out of their investment in higher education. Completing a degree or credential provides a significant earnings boost compared with merely accumulating some college credits. While completion rates have improved modestly over the past decade, it is still the case that many students who pursue higher education have not completed a degree. That 42 million Americans have credit but no degree, and about 15 million of those students have debt but no degree, is a stark reality that drove the work of this task force.

Students face additional costs that depress the value of their investment when they are not able to complete their degree on time, or take longer than their desired pace. Consider that a student who completes a bachelor's degree in four years spends 25% less for the same degree than a student who completes at the average pace of five years. Even as institutions have largely been able to keep the net tuition price that students pay in check over the past 15 years, living expenses impose significant costs the longer students take to complete their degree. Task force members also noted there are "opportunity costs" associated with spending more time in school and out of the workforce. On-time completion is very much an affordability issue and essential to securing better value from degrees. As one higher ed leader observed in conversation with the task force, "Time is money."

Student Factors That Slow or Prevent Degree Completion

During its work, the task force heard from a broad range of higher education institution and system leaders about barriers that students face to completion. Many of these obstacles are challenges that students bring with them to their higher education, including a lack of the academic competencies and skills needed to succeed. The task force acknowledges this but does not accept it as an excuse for higher education and policymakers to abdicate their role in supporting student success. The task force also observed that many first-generation college students may lack the social and culture capital to effectively navigate the college experience. The task force strongly believes that if colleges enroll students, they must meet them where they are and do their best to address student needs and prepare them for academic and career success.

Both the task force and higher education leaders expressed concern for the increased mental health challenges that students face that may impede their academic progress. Some students also face longstanding struggles to fulfill basic needs such as food, housing and child care. These challenges can be especially prevalent or acute for first-generation students and adult learners who pursue their higher education while managing the responsibility for raising a family. Students who have to skip meals, worry about paying rent or lack child care during night classes are less likely to be able to attend class, focus on their studies and perform up to their academic potential. These students are also at a greater risk of dropping out because of changes in their lives.

Higher Education Practices That Slow or Prevent Degree Completion

Yet there are many barriers to completion that are endemic to common practices in higher education. A common theme observed in the task force's conversation with higher education leaders was the complexity of navigating higher education. Degree pathways within an institution can be convoluted: Courses may sequenced in confusing ways and essential courses may be offered once a year, or have limited seats, such that students who miss or do not pass the course have to wait at least one academic term before they can take the course. Courses may be scheduled at inconvenient times for students, increasing the likelihood they cannot sign up for the course or cannot attend class on a regular basis due to conflicts.

A major task force concern is that students often lose some completed learning and credits when moving between degree programs within institutions or transferring between institutions. Most colleges and universities cater to a wide range of programs, which can allow students to explore their interests and better identify their terminal degree pathway. However, institutions can erect barriers to completion when incongruous requirements between programs, even similar ones, cause students to lose credits and progress towards a degree when switching degree programs.

Students often lose credits when they transfer institutions. A GAO report found that students lost 37% of their credits on average when transferring between public schools. Another challenge for transfer students occurs when an institution accepts transfer credits but does not consider them applicable to a student's degree requirements, thus lessening a student's real progress towards a degree. This can be especially challenging for students who return to finish their degree after being out of college for a few years, only to find the course and degree requirements have changed.

More fundamentally, the task force observes that higher education does not have a great track record of recognizing a student's existing skills, competencies and prior learning through awarding credit or placing students farther along in their degree track. Even as students opt to take more winding pathways through higher education as working learners who develop skills within and beyond the classroom, the currency of higher education continues to be based in credits rather than competencies. By not taking a student's competencies and knowledge into account, higher education unnecessarily increases time to completion by potentially forcing students to take courses that teach what they have already demonstrated and mastered. For students who have some credit but no degree, ignoring their demonstrated competencies may be the primary barrier to their receiving a degree and the labor market benefits that come with a credential. Another particular concern of the task force is that the traditional, and still common, approach to teaching and learning in higher education does little to support student academic success. Many classes are still based around short lecture sessions, with much of a student's learning largely reliant on independent study. Effective pedagogy is not a skill that is often rewarded at research universities. Given

the imperative of a higher education in today's workforce, higher education must make effective teaching and learning its core mission at all levels.

THE TUITION PRICES THAT STUDENTS PAY FOR ON-TIME COMPLETION ARE NOT ALWAYS JUSTIFIED WHEN CONSIDERING PROGRAM INPUT COSTS, STUDENT INCOME AND THE EARNING OUTCOMES FOR POTENTIAL CAREER PATHWAYS.

Like most Americans, the task force expressed universal concern with the cost of higher education. While the task force believes a higher education is a worthwhile investment, it recognizes that the costs of pursuing a degree or credential are substantial.

Policymakers and higher education must work together to ensure the costs of providing higher education and the prices that students pay are informed by and promote the concept of value. The cost and price side of the value equation matters to students and taxpayers.

Public support has a role to play in lowering prices for students, which would naturally enhance the financial value of a degree. But if costs continue to rise without improvements in student outcomes, the value proposition of additional investment in higher education for the taxpayer will worsen.

The Costs of Providing a Higher Education

This task force believes that keeping the costs of higher education in check is primarily the responsibility of higher education. The fact that the costs of higher education have greatly outpaced the rate of inflation for decades is concerning. The task force strongly believes this trend cannot continue if higher education wants to become an opportunity that is accessible and affordable to all Americans.

The task force agreed that public institutions can lack full transparency over how they spend their funds. Some lawmakers on the task force expressed frustration that institution budgets could be difficult to decipher for them and their professional staff, let alone the public.

The task force examined a number of the leading explanations for the rising costs of higher education and held discussions with numerous higher education executives. While the task force is greatly concerned about the costs of higher education, it recognizes that higher education contends with very real cost pressures and high public expectations for quality. We have come to expect, and in many ways have achieved, world-class institutions in every state. This is expensive to maintain.

The traditional American higher education model relies on highly-skilled and specialized labor. Recruiting and retaining talented faculty is costly but critical to providing a high-quality educational experience. That many talented faculty members are in strong demand in the private sector and among other institutions certainly places upward pressure on labor costs in higher education. While the task force understands the pressure to maintain talented faculty, it counterbalances with a concern over the increasing reliance on adjunct faculty, who are paid at far lower wages than their tenured counterparts.

Higher education also is expected to be a highly personal experience, even on sprawling campuses with thousands of students. Especially in upper-level courses, students expect small class sizes with senior faculty, which is costly to provide.

In addition, many of the most in-demand and rapidly evolving fields of study, such as science and healthoriented fields, are expensive to operate. Not only do they require the talents of in-demand faculty, but require costly equipment and constant upgrades to keep pace with cutting-edge developments. In addition, colleges and universities often maintain a large array of buildings and facilities that impose substantial physical plant costs.

Among the explanations for rising college costs, the task force was most concerned with the growth of college administrative faculty. Many members of the task force were aware of administrative positions and initiatives that they felt were overstaffed or had a tenuous connection to the institution's core mission.

At the same time, the task force also recognized that the growth of non-teaching faculty and administrators has reasonable explanations. The rise in student enrollment, especially for first-generation students and those from disadvantaged backgrounds, has brought with it an imperative to serve the holistic

needs of students to support their success. This has spurred the growth of programs and initiatives to address student needs beyond the classroom, including mental health services, career counseling and supplemental academic supports, among many others. These supports have doubtless increased the footprint of non-teaching faculty and associated administrative operations. In addition, the task force also recognized the ever-increasing regulatory burden on institutions often requires substantial administrative operations and imposes real compliance costs.

Yet even as the task force worked to understand the real cost pressures of providing a higher education, members expressed unanimous concern over looming financial instability in the higher education sector. There is real fear that some institutions cannot sustain the operating revenue to offset the cost pressures they have come to accept as part of the traditional higher education experience they provide. These revenue challenges may grow more dire in the face of anticipated sustained enrollment declines due to a dwindling population of younger students, commonly referred to as the "demographic cliff." More immediately, challenges may be hastened if there are sudden enrollment declines in the fall 2024 due to a drop in students completing a FAFSA. If institutions reach a financial breaking point, they may have to significantly scale back their operations, or even face the prospect of closure.

The coming era of higher education will likely place greater pressure on institutions to find ways to manage costs in a manner that balances fiscal sustainability and student affordability while providing a quality higher education experience. Navigating these waters will likely require support and guidance from state legislatures.

The Tuition Price that Students Pay for Higher Education

The value of a degree is strongly influenced by the price students pay. The task force was interested in how aspects of the prevailing pricing model at many institutions may obscure or alter the value proposition of a degree.

The list tuition, or sticker price, of a higher education steadily climbed over the past 30 years, reflecting the rise in underlying costs. Many institutions, especially those with selective admissions, have come to rely on tuition discounting through need- or merit-based aid to lower the real price that students pay, known as the net tuition price. This can be advantageous to students when those discounts are driven by a progressive pricing model that ensures students with the lowest incomes pay the lowest prices.

The task force believes that the higher education pricing model has become opaque and complicated. Depending on the institution, it can be difficult or time-consuming for students to determine the actual price they will likely pay before applying. As some savvy applicants have discovered, their quoted tuition price can change even during the admissions and acceptance process. Of greater concern are the inconsistencies in how institutions communicate financial aid awards. A GAO study found significant differences in financial aid offer letters, including some that do not distinguish between student loans from grant aid.

The task force also had questions about the viability and efficacy of the uniform tuition prices that institutions typically charge across programs, even if the input costs of those programs vary substantially. There are noted advantages to this cross-subsidization: students can explore their academic interests and select a program without worrying they will pay a higher tuition price. But there are lower cost programs, such as education, that prepare students for careers that are relatively less remunerative than careers for graduates of higher cost programs, such as engineering. By charging the same tuition price for both programs, an institution may be lowering the value proposition of one degree compared with another.

The Total Cost of Attendance

The task force acknowledges and expresses concern with the rising share of non-tuition costs that factor into a students' cost of attendance, which can include food, housing, transportation and child care. Especially for students who attend institutions that charge low tuition, these expenses can constitute the lion's share of their costs.

Even as they can be barriers to affordability, rising living costs are not endemic to higher education and reflect broader societal and economic trends. Higher education policymaking alone cannot remove these barriers, but they cannot be ignored if the goal is more students obtaining degrees of value.

Section II A State-Led Strategy to Enhance the Value of Degrees

What Must Be True for Every Student to Possess a Degree of Value

To point the way forward, the task force has chosen to offer policy guidance on actions that institutions, states and the federal government could take, organized by three outcomes that must be true for every student to receive a degree of value.

The task force believes that for a degree to deliver value to a student's life and career, at least three things must be true:

- The degree offerings available to students, and the enrollment decision that students make, must lead to desirable life, career and earning outcomes.
- Students must be able to complete the degree program on time and at their pace.
- The tuition price that students pay for on-time completion must be reasonable relative to program costs, their income and the earnings outcomes for potential career pathways.

The value of a degree is diminished, or even nonexistent, unless each of these occurs. Indeed, the most concerning struggles that borrowers have with repaying student loans likely reflects a breakdown in one of these key factors.

The Case for a National Policy Strategy Driven by Value

THE RATIONALE FOR USING VALUE TO DRIVE POLICY

The task force was charged with proposing bipartisan recommendations that could make college more affordable for students and taxpayers, improve completion rates and reduce rates of unrepayable student debt. Achieving these goals requires renewed efforts from states, the federal government and higher education.

The task force came to understand in its discussions of the key higher education challenges that the concept of value connects these goals. The task force believes that a value-focused policy strategy supports a multi-faceted approach to policymaking and management that more accurately diagnoses challenges, better identifies targeted remedies, and provides direction for applying those remedies.

For instance, if students aren't getting the full payoff from their degree because they aren't completing on time, then addressing barriers to on-time completion might be a more effective strategy for affordability than simply lowering prices or increasing public spending. If students are completing on time but struggling to repay debt, then assessing whether and how degree programs connect to life and labor market outcomes should be the first order of action. If a program reliably produces reasonable career outcomes, then institutions and policymakers can determine how program costs and public support can make the program more affordable. A value-based framework can also reveal leverage points where the application of policy could serve as a force with a multiplying effect. For instance, many of the challenges that slow completion for students, or even lead them to dropping out, may stem from small but acute affordability challenges.

The task force does not believe there is an all-encompassing definition of value and is skeptical about wielding value definitions through consequential policy. The value that an institution or program delivers should always be placed in appropriate context and assessments of value should weigh a variety of factors and data points.

Even so, the task force believes that the financial return on investment for students, families and taxpayers must be a core component of defining value. Given both the sheer costs of pursuing a higher education and the central role that higher education plays in preparing students for a career, the expectation that higher education deliver positive financial return on investment cannot be ignored or denied. This is especially true for adult learners, who are looking to immediately improve their career prospects, acquire new skills and boost their financial standing. Unlike recent high school graduates in traditional four-year institutions, who have time to explore and indulge their passions and curiosities, adult learners need institutions and systems that accommodate their more rapid and focused education goals and offer a support system that is tailored to the specific needs of working adults.

THE IMPERATIVE FOR HIGHER EDUCATION TO ENHANCE VALUE OF DEGREES

The task force believes the primary responsibility for enhancing the value of higher education lies within higher education itself. Higher education manages many of the critical components of value: Institutions choose what degree programs to offer, design the curriculum and course requirements, determine the input costs and set the tuition prices that students pay.

The task force feels strongly that society's expectations of higher education have changed over the past few decades. The standard model for American universities that still prevails today was largely established and standardized by the early 1900s. This modern form of higher education was primarily designed around young men who were top-ranking high school graduates to provide a cultural education or preparation for a career in scholarship. As such, the bachelor's degree was standardized to include "two years of general education followed by two years of advanced or specialized courses." College-going was mostly a full-time residential experience by necessity. Before modern forms of travel and communication, knowledge could be accessed only through libraries and conversations with scholars, so living near campus and going to school full-time was the only convenient way to pursue a higher education. While higher education has certainly evolved since then, the traditional higher education experience at public institutions does not look all that different today than it did a century ago.

Today, it is expected that adults of all ages, not just recent top-ranked high school graduates, have the opportunity to pursue a higher education. In fact, most students enrolled in higher education are considered nontraditional, including adult learners, students who are employed full-time, or students who have one or more dependents. Most students now pursue postsecondary education with career goals beyond the academic and many see their higher education as a lifelong experience, rather than a limited period. Students now have access to unlimited knowledge through the internet, and modern communication tools easily and instantaneously connect people across globe. Yet higher education continues to operate largely as a place-based institution, even as some students prefer or require online options. Even when online options are offered, they may merely replicate the in-person experience in an online setting, rather than create a new and more effective learning experience.

This task force believes that higher education must adapt to meet the reality of today's students and the new expectations that the public has of higher education. The task force wondered whether any misalignments between the traditional higher education model and the demands of students, society and the economy may be responsible for some of the barriers that prevent students from getting the fullest value from their higher education.

The task force wants higher education to be the champion of its own change. Certainly, state and federal policy has a role to play in advancing positive change, but the task force believes policy should seek to play a complementary role. This perspective is born in part from a respect that the task force members have for higher education, which has fostered many great breakthroughs and achievements and helped millions of Americans improve their economic and social standing. Many of our venerable institutions have deep traditions and are nearly as old, and in some cases older, than legislatures themselves. This perspective also comes from a recognition of the arrangements beyond the legislative and executive branches that govern higher education, as well as the constitutional autonomy granted to higher education in some states.

Higher education was one of the great examples of American exceptionalism in the 20th century. The task force wishes to see the same story written for the 21st century.

REAUTHORIZING THE FEDERAL HIGHER EDUCATION ACT TO ENHANCE THE VALUE OF DEGREES

The task force also believes the federal government has a strong responsibility to enhance the value of degrees. The Higher Education Act, the key federal law that defines the federal role in higher education, has not been reauthorized since 2008. Since then, student debt has nearly tripled, and public confidence in higher education has declined. The task force believes that Congress cannot continue to largely sit on the sidelines given the challenges and opportunities for improvement that lie before our nation's colleges and universities.

The task force calls on Congress to reauthorize the Higher Education Act on a bipartisan basis. As detailed part two of the report, the task force asks Congress to clarify its broader role in higher education, especially as it pertains to the role and goals of the student loan program.

More urgently, the task force believes Congress has an immediate role to play in advancing a national strategy to enhance the value of degrees. As it will detail, the task force has identified several critical actions that Congress can take on a bipartisan basis to complement efforts from states and higher education to improve the value proposition of higher education. These common sense policies can make a difference in short order. Given the stakes, there is no reason for Congress to delay passing a Higher Education Act to enact these state-supported, bipartisan policies.

The task force members know better than most that bipartisan agreement is hard won. Yet when legislators from across the country convened as a task force, they found they shared both many similar concerns on the fundamental higher education issues and a sense of urgency for finding solutions. From this mutual understanding, there was no shortage of bipartisan consensus within the task force on policy ideas and paths forward. If this consensus is possible among state legislatures, it is certainly possible for Congress. The task force urges Congress to follow its example of bipartisanship and take action on the Higher Education Act as soon as possible.

The Way Forward: A State-Led Strategy to Enhance the Value of Degrees

Unlike some policy discussions aimed at broad and sweeping change, the task force does not believe onetime, bold policy action is the path forward. Rather, the task force believes that significant change can happen through the accumulation of policy actions that are aligned, coherent and complementary.

The task force believes that a national policy strategy that focuses on the three things that must be true for students to earn degrees of value can marshal the changes to higher education and motivate the policy actions that advance a system of higher education that better serves students. Enhancing the value of a degree isn't wishful thinking towards an aspirational goal; it's an imperative, and one that can be approached in many actionable ways.

The task force anticipates that the cumulative execution of value-focused strategy across states, complemented by federal policy, could be key to restoring public trust in the efficacy of higher education and bolstering enrollment. Given this declining public confidence in higher education, a value-focused strategy is an urgent priority for stakeholders across the postsecondary landscape.

The task force believes state legislatures are uniquely suited to lead a national strategy. State legislators are critical state and community leaders who can organize and participate in powerful partnerships among key stakeholders, including other legislators, governors, state higher education executive officers, students, educators, community-based organizations and business leaders. These stakeholders each play a critical role in developing the many options and solutions necessary to improve higher education outcomes. Almost every state has set a statewide attainment goal, and legislatures are well-positioned to ensure that state goals are understood by the public and that progress is accounted for and recognized.

This task force believes that higher education and federal policymakers can take key actions, along with states, to ensure more students can graduate with degrees of value. The federal policy actions included here had widespread, if not unanimous, approval from the task force. These actions were further

unanimously endorsed by the NCSL body at-large at its annual business meeting, which further reflects the broad bipartisan support these ideas have from state legislatures.

The policy actions for states and institutions respond to the task force's bipartisan concerns and reflect policy concepts with broad bipartisan consensus. These ideas are not intended to be exhaustive or authoritative, and some ideas might not make sense in every context.

The task force appreciates the great diversity across states and institutions and recognizes there will be many paths that enhance the value of degrees. What matters most is that policymakers and higher education are walking together toward the same destination.

ACTIONS TO ENSURE THAT THE DEGREE OFFERINGS AVAILABLE TO STUDENTS, AND THE ENROLLMENT DECISION THAT STUDENTS MAKE, LEAD TO DESIRABLE CAREER AND LIFE OUTCOMES

What can institutions do?

• Evaluate program and course offerings using student outcomes data.

Colleges and universities should conduct annual holistic analyses of every degree program based on a range of student outcomes data, including graduate earnings; graduate occupations, including the proportion of graduates that are employed in jobs that require a degree; loan repayment success; and return on investment metrics. Institutions should identify programs that are not producing positive outcomes or are underperforming relative to other, similar degree offerings, then take steps to better ensure graduate success, including the steps outlined in this section.

• Align program offerings to meet labor market demand.

Colleges and universities should engage with a broad range of workforce stakeholders to understand how they can best align their degree offerings to meet the needs of the labor market. This could include regular communication with private and public sector employers, labor unions, local chamber of commerce, state workforce boards and relevant state executive agencies. Institutions, especially those within systems, might consider expanding or consolidating program offerings based on the strength of labor market demand. States and systems should also participate in these conversations, since employers are likely to draw graduates from multiple institutions. Broader coordination can also support statewide workforce strategies.

• Partner with public and private sector employers to ensure course offerings and curriculum are career-relevant and designed to develop competencies.

All academic departments and programs should partner with the employers who often hire their graduates to understand how their training and education translates to career success. Departments and programs should incorporate employer feedback into their curriculum and course design to ensure their students graduate with requisite knowledge and relevant skills. Perhaps most importantly, students should understand how the courses they select build specific skills that will enable them to be successful in the most common careers for graduates in their degree path.

• Ensure the advising process is career-focused.

Student advising should be comprehensive and career-oriented. It is not enough for the advising process merely to help students select the right course sequence for their degree. More than half of students are not confident of their career path, and 1 in 3 are unsure if their selected major aligns with their intended career path. Students should understand how the courses they select build specific skills that will enable them to be successful in the most common careers for graduates in their degree path. Students should be informed of in-demand occupations and which degree programs are best suited for those jobs. Students should receive a range of outcome metrics for their intended or chosen program.

What could states do?

• Develop comprehensive education and workforce longitudinal data systems.

Understanding student outcomes is key to advancing and enhancing degrees of value in higher education. States that expect institutions to be more responsive to the outcomes of their graduates

must support this work through the collection and dissemination of accurate student outcomes data. Making this data available, accessible and clear to students and families is imperative to support more informed postsecondary decisions. The most insightful state longitudinal data systems will link data from many agencies to provide a comprehensive picture of student outcomes. States might consider creating metrics that serve as a framework for assessing student outcomes using multiple relevant data points.

- Direct state higher education boards and agencies to evaluate and support program success. Understanding and evaluating program-level student outcomes can be complicated and nuanced. State legislatures can pass legislation to direct higher education boards and agencies to play a stronger or more involved role in assessing the success of degree programs offered across a state. Just as state boards and agencies must authorize institutions to operate and often play a role in approving new programs, legislatures can direct boards and agencies to engage in ongoing evaluations of degree programs to ensure they produce positive student outcomes.
- Authorize the creation of college and career planning tools for high school students and adult learners.

Navigating higher education can be a complicated task, much less understanding how degree pathways align to career opportunities. As states oversee institutions and higher education systems, along with workforce systems and supports, they are uniquely suited to create or coordinate resources and supports to help all students navigate the many possible college and career pathways. States can look to technologies that could provide this information at scale and with lower costs in ways that meet students and families where they are.

What can the federal government do?

• Ensure accurate and complete data collection for recipients of federal student aid.

The federal government currently collects data on recipients of federal student aid, but notable reporting gaps exist. For instance, federal graduation rates count only students attending for the first time and on a full-time basis, who comprise just 47% of all students in higher ed. Students who attend part-time, or transfer into another institution, are typically not counted.

The task force supports federal efforts to collect more comprehensive data on all recipients of federal student aid. A more accurate and complete federal data set and metrics will better complement state efforts to build comprehensive longitudinal data systems, or support states that do not have longitudinal data systems.

The task force contemplated the concept of a federal student unit record data system that would collect information on all enrolled students, regardless of whether they receive federal student aid. While many members were open to this idea, there were some who expressed strong privacy concerns over collecting student information.

• Provide guidance to states that supports linking and accessing federal data.

States can be unsure about how to incorporate federal data into their state longitudinal data systems or receive conflicting guidance about linking data across agencies. Federal guidance that clarifies the appropriate use and integration of federal data into state systems and supports state access to relevant federal postsecondary education and workforce data could improve the information states and students receive about higher education outcomes.

• Increase work-based learning through the Federal Work-Study program.

Every part of the college experience should be meaningfully aligned to career development. The task force supports federal efforts to modernize the Federal Work-Study program in ways that would facilitate greater access to career-aligned, work-based learning opportunities. This includes allowing eligible students to work for Head Start and other early childhood programs.

ACTIONS TO ENSURE THAT STUDENTS CAN COMPLETE DEGREE PROGRAMS, ON–TIME AND AT THEIR PACE

What can institutions do?

• Improve navigability of degree requirements and remove obstacles to timely completion. Academic departments can engage in process mapping for their degree programs, wherein they walk through a student's path to a degree and identify where course requirements, sequencing and availability may prevent timely completion. Institutions can do the same across degree programs to better facilitate retention of credits when changing degree programs.

Institutions should orient course availability around the schedules of their students. Especially for working learners, offering online courses that allow students to complete at their own pace would eliminate scheduling concerns as a barrier to completion. Some institutions could also allow students to retake essential courses for free to encourage their persistence or award credit when students have demonstrated the requisite competencies without restricting them through the standard time-bound requirements of the traditional credit model.

• Establish strong and transparent transfer partnerships with local and regional institutions.

Every institution should identify where its students commonly transfer from and partner with those feeder schools to accept as many course credits as possible, and work in collaboration to expand the courses that could be accepted as transfer credit. Institutions should work together to create transfer pathway maps for common degree programs. Institutions that accept transfer students can also publicly post course sheets for degree programs and explain how those align with the courses offered by regional institutions and other transfer partners.

Institutions, especially those within state systems, can work together to create common curriculum and degree requirements to ensure the seamless pursuit of a higher education. Institutions can also support new students who intend to transfer by developing individualized transfer plans. They may also encourage students to complete field-specific associate degrees before transfer to ensure students complete a credential before pursuing a higher one.

• Recognize students' prior learning and existing competencies.

Students, especially working learners, often come to higher education with skills, competencies and experience relevant to their courses and degree program. However, these assets are not commonly recognized, which can discourage enrollment; increase costs and time to degree by making students take courses that address skills they already possess; or even serve as barrier to receiving a degree if they demonstrate the necessary skills but lack the required credits.

Awarding credits and placing students farther along in their program of study based on their existing competencies and prior learning could increase completion rates and accelerate time to degree. Evaluating student competencies could also improve navigability between programs and institutions and ensure students retain credit and learning when they change programs.

• Prioritize effective instruction and curriculum.

Institutions might consider adopting or updating teaching principles and standards in ways that support student success and encourage the best practices in pedagogy. The adoption and use of high quality instructional and course materials can also support student learning.

What could states do?

• Develop statewide or systemwide articulation agreements to ensure credits are easily portable across institutions and degree programs.

State legislatures are uniquely suited to use their convening power or authority to develop statewide credit articulation agreements, transfer pathways, or common curriculum and degree requirements. These efforts might be especially helpful in states with multiple higher education systems. States can also support the availability and use of outcomes data for students who transfer to more effectively understand the realities of credit loss. State legislatures and institutions might also consider facilitating reverse transfer so that students with a sufficient combination of credits from multiple institutions can be awarded an associate's degree.

• Reconnect adult learners to higher education to promote degree completion.

There are nearly 37 million working age adults who have some college credit but no degree. States might consider undertaking dedicated efforts to identify those learners and engage in outreach to help reenroll them so they can complete their degree. While institutions focus outreach on their own previously enrolled students, many students who have dropped out might wish to return to a different institution. States have a unique role to play in engaging former students who wish to transfer, and could leverage statewide re-enrollment initiatives to reach more students and help them re-enroll in an institution of their choice. States may consider scholarships or other support to help adult learners return to higher education and get across the finish line.

• Address student basic needs.

States might consider efforts to better connect postsecondary students to state and federal benefits and programs that they are eligible for, which could include the deployment of benefits navigators. States also might consider how more postsecondary students could qualify for publicly available benefits such as SNAP through the exemption for students enrolled in employment and training programs. Some states have launched programs that directly address postsecondary student basic needs.

What can the federal government do?

• Invest in the Postsecondary Student Success Grant program.

The federal government has a role to play in promoting innovation and improvement in higher education. Programs such as the recently created Postsecondary Student Success Grant can help disseminate evidence-based practices to support student success and completion. States might consider investing their own funds in federally supported grant programs that yield strong, positive results.

- Update criteria for several TRIO programs to provide greater flexibility to non-traditional students. Federal student success programs should serve students who need the most support, regardless of their age and background.
- Explore requirements for institutions to publicly disclose transfer of credit policies. The task force acknowledges any state could take this action. However, many task force members recognize the rationale for national policy related to credit transfer, given that some students transfer to public institutions across state lines or into private nonprofit and for-profit institutions.

ACTIONS TO ENSURE THAT THE TUITION PRICE THAT STUDENTS PAY FOR ON–TIME COMPLETION IS REASONABLE RELATIVE TO PROGRAM COSTS, A STUDENT'S INCOME AND THE EARNING OUTCOMES FOR POTENTIAL CAREER PATHWAYS

What can institutions do?

• Clearly communicate the real price that students pay.

Institutions must make greater efforts to help students quickly and easily understand the tuition price they are likely to pay. Instead of simply listing the sticker tuition price, institutions could create easy-to-read charts that show the probable net price that students with different profiles would pay. Net price calculators should be prominently displayed, and students should be able to quickly answer brief questions and get a probable net price calculation.

When communicating aid award letters, institutions should follow best practices and clearly distinguish and explain the different types of financial aid and their impact on the final net price. Student loans, even subsidized federal loans, must be distinguished from grant aid.

• Prioritize affordability for low- and middle-income students.

Some public institutions across the country provide world-class education for low tuition costs. These colleges and universities have chosen to prioritize affordability for low- and middle-income as central to their mission. They make careful decisions about operating costs to maintain quality without charging tuition prices that are not within reasonable reach of most students and families.

- Assess program costs and prices against enrolled students' income and career earnings potential. Institutions should assess the typical earnings of graduates from each program of study against tuition prices and operating costs. Institutions should consider addressing substantial disparities revealed by metrics such as price-to-earnings ratios.
- Explore consolidating and concentrating related degree program clusters at institutions within systems.

Task force members expect that many institutions, even systems, will have to "right size" to navigate challenges over the next decade. Offering a wide array of degree programs at every public institution likely means a loss of cost and student support efficiencies. There could be advantages for systems that proactively develop a plan for consolidating programs or concentrating programs at specific institutions. Concentrating related programs with similar costs at designated institutions could facilitate cost efficiencies and reduce the need for cross-program subsidies, thus lowering tuition prices. Institutions that offer a more focused portfolio of programs might be better equipped to give tailored support to students to help them succeed.

• Explore new models for providing higher education.

If higher education is to be a lifelong pursuit open to all Americans, it will have to evolve and develop high-quality, low-cost models that meet the needs of students at all ages and income levels. Higher education may not be able to significantly alter non-tuition expenses, but it can redesign itself to reduce the burden of those expenses on students.

Institutions must design programs to meet students where they are. Offering courses and programs in an online setting that support effective learning could allow students to access higher education at lower overall costs. Institutions could also recognize prior learning and existing competencies to reduce the number of credits students must pay for to receive a degree.

Institutions could certainly better arrange academic calendars to allow students to complete courses at a quicker pace, rather than the typical pace of two academic semesters a year. Institutions could provide even more flexibility to students and allow them to complete their education at their own pace through online and competency-based degree models.

What could states do?

• Create long-term plans for funding and financing affordability and student success goals.

In many states, funding higher education is a year-by-year exercise, which creates uncertainty and might inhibit steady and predictable funding. The task force raised the prospect of legislatures creating long-term funding plans for higher education that could guide to year-over-year funding decisions. Members discussed the idea of longer-term legislative commitments to funding higher education that were tied to affordability and student outcomes goals and bolstered by commitments by institutions to lower costs and tuition prices. This kind of partnership could facilitate mutual goals of stable funding and lower costs and can be codified by robust, data-driven funding formulas for postsecondary institutions.

The task force strongly agrees that improving the value proposition of higher education will bolster the case for increased funding for higher education.

• Expand dual enrollment opportunities that are aligned to degree and transfer pathways.

Providing access to college credits in high school through dual or concurrent enrollment can help reduce the time students spend pursuing a degree after high school, which can potentially save thousands of dollars on tuition and living expenses. Courses offered through dual enrollment should be directly mapped onto degree pathways and credits awarded should meaningfully apply towards degree requirements across public institutions.

• Promote higher education budget transparency.

Legislatures can facilitate public transparency of public institution budgets by deploying a range of legislative tools. Committee chairs and chamber leaders can develop strong relationships with higher education leaders and partner with institutions to advance affordability goals.

• Consider targeted scholarships or loan forgiveness programs for high-cost programs that prepare students for in-demand or high social value careers.

As high-cost or high-tuition programs in critical fields are identified by statewide and institutional analyses, legislatures can create programs that defray the student costs of education in those fields. This could include targeted direct support to institutions to lower tuition prices for specific programs, student scholarships or loan forgiveness programs.

What can the federal government do?

• Continue to support the Pell Grant program.

The task force urges Congress to maintain its steady support for the Pell Grant program. Consistent funding for the Pell Grant helps students with the greatest need afford a higher education. Some states and localities have supplemented the Pell Grant with additional state, local and philanthropic funds to create college promise programs, thus boosting the power of Pell with the promise of a tuition-free higher education.

• Require institutions to adopt standardized financial aid award letters.

The task force acknowledges that any state could take this action on its own. However, the task force believes there is a compelling rationale for federal policy on standardized financial aid award letters, especially as nearly every institution in the country accepts federal financial aid. Students should be able to make clear comparisons of the financial aid offered to them as they decide where to enroll. As students commonly enroll across state lines, especially through distance education programs, a standardized financial aid award letter across institutions would best facilitate student understanding of the financial support available to them.

• Create a universal net price calculator

While institutions are required by federal law to post net price calculators, they can be challenging to use and do not allow for quick comparisons of the real price students will pay across institutions. The task force supports federal proposals to create a universal net price calculator to be included as part of the College Scorecard to allow students to compare real prices across institutions easily.

• Require students to engage in annual loan counseling and know their uptake on aid limits. The task force supports requirements for federal student borrowers to engage in enhanced loan counseling annually to accept federal student loans. At a minimum, students should affirm the amount they borrow each year, review estimated monthly loan payments compared with their anticipated post-graduate income, and understand their uptake on all forms of federal financial aid compared with each aid source's lifetime limits.

NCSL's Task Force on Higher Education Affordability and Student Outcomes

This report was developed by NCSL's Task Force on Higher Education Affordability and Student Outcomes. The task force was created to explore state and federal strategies to make college more affordable for students and taxpayers, improve completion rates, and reduce rates of unrepayable student debt. The findings of the report were developed on a bipartisan basis among the members of the task force in consultation with key leaders in higher education, federal officials, and other experts.

Disclaimer

This report is the product of NCSL's Task Force on Higher Education Affordability and Student Outcomes. The views and findings expressed in the report are solely those of the task force. The report does not represent the views or opinions of any one member, NCSL, or the supporting organizations of the task force.

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