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Testimony before the U.S. House Committee on Education and Labor

**The Cost of College: Student Centered Reforms to Bring Higher Education Within Reach
March 13, 2019**

Chairman Scott, Ranking Member Foxx, and the Members of the Committee,

Thank you for the opportunity to testify before you today. The price of college is a subject about which I have personal experience and expertise, as does my 8-year-old daughter Journey Marie. She joins me here today, as I share with you our story of paying for college. We are here together, fighting for our dreams.

On television, college looks like a lot of fun. Students live in dormitories, enjoy sushi on campus, and relax at the gym between classes—it almost seems like a vacation. But that image is nothing like what I have experienced in real life. I suspect my reality is far more common than the media stories. It needs to be a greater part of the conversation about the real college experiences that Americans are having.

I am 29 years old. I am one of the 50% of college students around the country who is financially independent from their parents. I am a parent, like nearly 1 in 4 college students. I am also a single parent, like 14% of college students.

Eleven years ago, I graduated from Reynoldsburg High School and went off to college. I showed up at the University of Toledo, the child of a single mother who never graduated from college, without any money—not even a comforter for my bed. The university cost over \$25,000 per year and all I received for financial aid was a Pell Grant of about \$4,300. I borrowed more than \$20,000 in federal and private loans to afford my first year. I tried everything to avoid taking that debt—I worked at the campus Starbucks, the campus grill, and I also worked a job at the Target nearby. It was exhausting and I could not focus on school. Two years after I started, I dropped out.

Time passed. I got married, gave birth to Journey, and got divorced. By 2013, Journey and I were living in a little apartment and I was working full-time. I had also decided to try college again—this time at Columbus State Community College. I wanted to avoid accruing another large sum of debt and Columbus State just made sense financially. I became one of the 27,000 students enrolled there and started once again to juggle my responsibilities. I worked a full-time job, attended college, raised my daughter, and I was also caring for my mom who was ill. When my mom passed away a year later, I was left to take care of my two teenage brothers, in

addition to my daughter. Although I loved school, I was juggling many responsibilities and decided to take a break. Once again, it seemed a college degree was not in the cards.

Fast forward to my third try four years later. I re-enrolled at Columbus State Community College but this time I enrolled part-time to allow me to work multiple part-time jobs at CVS, the United States Postal Service, and a third-shift cleaning job. Enrolling part-time was a slower road to earning a degree but was the only way I could afford school.¹

So many people think community college is already free, especially for people like me who get the Pell Grant, but Journey and I know that is not true.² In fact, according to the federal definition the cost of attendance at Columbus State Community College is more than \$15,000 per year. That includes about \$4,500 in tuition and fees, another \$1,500 in books and supplies, and more than \$9,000 for transportation, medical care, food, housing, and other expenses associated with showing up ready to learn. While after taking financial aid into account, the price can be reduced to around \$4,000 per year for full-time students, it is higher for part-time students like me. We face a “part-time tax” that affects the nearly 40% of college students who are enrolled part-time, and who compared to full-time students pay a bigger share of the cost of attending college. For example, a full-time student with a family income of \$30,000 or less attending a four-year institution has about half of her cost of attendance covered by aid. But an adult 25 or older attending part-time with the same income will receive aid covering only 17 percent of her cost.³

I was working hard for a better life for myself and my daughter, but the bills got so tight that more than once we found ourselves short on money for food. This was no simple matter of not having enough ramen to eat. We lacked sufficient money to have food to eat on a regular basis. Then, as if things could not get any worse, we were evicted from our home.

I remember thinking that these problems were my fault. I thought this was happening because I had made bad choices or was not trying hard enough. But now I know that as many as 50% of college students are also dealing with food and housing insecurity. Even students attending elite private colleges are facing these challenges.⁴ More than 1 in 10 students are homeless.⁵ Are we *all* just not cut out for college? Have we *all* done something wrong?

¹ Klein-Collins, R. *Never Too Late: The Adult Student's Guide to College*. New Press. (2018).

² Goldrick-Rab, S. & Kendall, N. *The Real Price of College*. The Century Foundation. (2016); Monaghan, D. & Goldrick-Rab, S. *Is Community College Already Free?* Hope Center for College, Community, and Justice. (2016).

³ Bombardieri, M. *Hidden in Plain Sight: Understanding Part-time College Students in America*. Center for American Progress. (2017).

⁴ Nadworny, E. “As Elite Campuses Diversify, A 'Bias Towards Privilege' Persists.” NPR. (2019); Jack, A. *The Privileged Poor*. (2019).

⁵ Goldrick-Rab, S., Richardson, J., Schneider, J., Hernandez, A., & Cady, C. *Still Hungry and Homeless in College*. Hope Center for College, Community, and Justice. (2018)

Columbus State Community College helped me realize that I could make it. In my darkest hour, I found my way to a Jobs and Family Representative on campus and she helped me get assistance with childcare by enrolling me in the Title 20 program, a subsidized child care program that helps low income families pay their childcare fees. She also helped me, right there on campus in between classes, to complete the application for SNAP (food stamps).⁶ She also helped me sign up for medical insurance. TRIO Student Support Services also connected me to other resources, including Scholarship Opportunities for Success, a local organization that helps “women of low income with financial aid for education.”⁷ Fortunately, I also found housing at the Columbus Scholar House. Scholar House is a unique model of providing housing for lower income college students with children. Thanks to a partnership between area colleges and universities, social services agencies, and the Columbus Metropolitan Housing Authority it helped me with affordable housing and other supportive services, including financial literacy coaching and a mentorship program for my daughter.⁸

With all that help—which went way beyond the Pell Grant and was very hard to find—I finally succeeded. In December 2018, I earned my associate’s degree and, in January, I transferred to Franklin University where I am now working on a bachelor’s degree in human resource management. Upon completion of my bachelor’s degree, I intend to continue my education and obtain a graduate degree in psychology, with plans to start a career in human resources specializing in talent acquisition.

Franklin University has a partnership with Columbus State Community College that allows me to transfer up to ninety-four semester hours from Columbus State Community College. This allows me to pay a community college rate for credit hours transferred into my degree plan at Franklin University. My tuition at Franklin University is also discounted by 15% because I am an employee at Columbus State Community College.

When the program began, the federal Pell Grant was supposed to cover the entire cost of attending a community college, or even a public university. But the last decade has taught me that as a Pell recipient the only way to attend college and eat is to use food stamps. I have to wonder: what happens to the millions of students who cannot get that help because they cannot meet the work requirements or worse yet, do not even know about the program?

The United States Government Accountability Office recently reported that about two million students are having trouble paying for college and are at risk of food insecurity, but are not

⁶ Duke-Benfield, A.E. & Saunders, K. *Benefits Access for College Completion: Lessons Learned from a Community College Initiative to Help Low-Income Students*. Center for Law and Social Policy.

⁷ For more information, see <http://sosgrants.org/>

⁸ The Scholar Houses located in Kentucky also offer on-site childcare. For more information, see: <http://www.kyhousing.org/Specialized-Housing/Pages/Scholar-House.aspx>

getting help from SNAP. Many of them are, like me, the first in their family to graduate from college. Many are also single parents.⁹

Between 1996 and 2016, the percent of students earning at or below 130% of the poverty line grew from 28% to 39%.¹⁰ Over that period the percent of students receiving the Pell Grant grew from 23% to 40%.¹¹ But even though more students turned to it for support, the value of the Pell declined during that time, as it has for decades. It stuns me that the grant which now barely covers 30% of attending a public university used to cover about 75% of those costs forty years ago.¹²

I look hard at my budget every month. It keeps me up at night. I wonder, why does college cost so much? It is clearly not mainly about tuition. For example, Columbus State Community College's tuition is \$152.93 per credit hour, or about \$4,500 a year for a full-time student. Sure, if tuition were free I could save \$4,500 to use on my rent. But the rent, the cost of food, health care, books, transportation costs to and from school, and all the other things I need to be in college—these are most of my expenses and they go up fast. They rise even when tuition does not. For example, over the last four years, tuition at Columbus State Community College went up by about \$400, while food and housing rose by more than \$1,000. There are more renters than homeowners in Columbus and there is very little affordable housing. Colleges do not control this, but having a safe place to live is necessary if I am to do well in school.

Then there is child care. In order for me to go to college and focus, I have to know that my child is safe. We need space on campus, and funding for staff, to offer high quality childcare to students and their children. Campus childcare increases the chances that student parents will complete degrees. But a 2016 study found that 95% of on-campus childcare centers had a waiting list, with an average waitlist length of 82 children.¹³ To make matters worse, campus child care centers have been closing across the country. Between 2003 and 2015 the number of community colleges with childcare dropped from 53% to 44%.¹⁴ Indeed, Columbus State used

⁹ U.S. Government Accountability Office. *Food Insecurity: Better Information Could Help Eligible College Students Access Federal Food Assistance Benefits*. (2018).

¹⁰ U.S. Department of Education, National Center for Education Statistics, *1995-1996 National Postsecondary Student Aid Study (NPSAS:96)*; and *2015-2016 National Postsecondary Student Aid Study (NPSAS:16)*.

¹¹ U.S. Department of Education, National Center for Education Statistics, *Trends in Pell Grant Receipt and the Characteristics of Pell Grant Recipients: Selected Years, 1999- 2000 to 2011-2012*, NCES 2015-601 (Washington, D.C.: September 2015); and *2015- 2016 National Postsecondary Student Aid Study (NPSAS:16)*.

¹² Goldrick-Rab, S. *Paying the Price: College Costs, Financial Aid, and the Betrayal of the American Dream*. University of Chicago. (2016).

¹³ Institute for Women's Policy Research. *Survey of Campus Children's Center Leaders*. (2016).

¹⁴ Eckerson, E. et al. *Child Care for Parents in College: A State-by-State Assessment*. Institute for Women's Policy Research. (2016)

to have a Child Development Center that received support from Child Care Access Means Parents in School Program, but it closed in 2013 so I was unable to benefit from this resource.

I am here today in Washington because of my daughter. I often ask myself what I have done that I would want her to carry on. I am also here for students like me around the country, and students like those that Journey will become. We have to speak up for others, especially when no one else is paying attention to them.

I know the odds are low that Journey and I will ever escape poverty, but I also know that a college education helps. I am clearly willing to work for this bachelor's degree. But on days when money is tight and the bills are due, I wonder why I am paying the price for a badly broken system. What would happen if Congress instead built a college financing system that matched the strength and ambitions of today's students? I hope my story makes clear how desperately we want to improve our lives, and how very real the struggle of paying for college has become.