


**HIGHER EDUCATION**

**THE STATE OF  
YOUNG AMERICA**

# HIGHER EDUCATION

 ver the last generation, the importance of obtaining some type of post-secondary credential has grown. As earnings have dropped considerably for workers with no further education beyond high school, a higher education has become all but essential for entering the middle class. Yet rising tuition prices, coupled with anemic levels of financial aid, are leaving too many in this generation without the credentials they need to thrive in the 21st century economy.

Once the unquestioned leader in educational attainment, today our nation is only 9th in the world.<sup>1</sup> Among 25 to 34 year-olds, we are even further behind, coming in 12th place for the percentage of young people with at least an associate's degree or higher.<sup>2</sup> The pattern emerges despite the fact that increasingly large numbers of high school graduates enroll in some type of college. Yet college completion has stagnated in the United States while it has risen in other nations.

There are many reasons why so many young people enter college but leave before finishing their degree. Financial barriers are a primary factor as tuition at public universities has more than tripled since 1980, and financial aid has failed to keep up. The high cost of college is particularly prohibitive for students from lower-income families, and shifts away from need-based aid are only exacerbating the challenge.<sup>3</sup> As states continue to face budget shortfalls, funding for higher education and student aid is very likely to continue its decades-long slide. Rising tuition and limited financial aid has more students than ever financing their college education with debt and at ever-increasing amounts. In addition, students are struggling to meet rising college costs by enrolling part-time and working long hours.<sup>4</sup>

Lack of preparation at the high school level is another factor contributing to high drop-out rates.<sup>5</sup> Our K-12 system often fails to graduate students ready for college, forcing many into costly remedial classes at the outset of their college education.

The need for education beyond high school shows no sign of slowing as the American economy is projected to produce millions of “middle-skill” jobs that pay well and require an associate's degree or certificate.<sup>6</sup> In order for young people to attain the credentials to compete in this economy, these cost, access, and completion hurdles must be addressed.

## FINDINGS AT A GLANCE

**COLLEGE GRADUATES STILL A MINORITY OF YOUNG PEOPLE**  
• EDUCATIONAL ATTAINMENT RISING BUT BIG DISPARITIES REMAIN

**COLLEGE ENROLLMENT CLIMBS BUT DROPOUT RATES REMAIN HIGH**  
• WIDE COLLEGE ENROLLMENT GAPS BY RACE AND INCOME LEVEL  
• ALTHOUGH MOST HIGH SCHOOL GRADS GO ON TO COLLEGE, NEARLY HALF OF THEM NEVER FINISH

**A GENERATION OF SOARING COLLEGE COSTS IMPEDES STUDENT SUCCESS**  
• RISING COLLEGE COSTS CREATE MAJOR BARRIERS TO SUCCESS  
• STUDENTS WORKING LONGER HOURS AND ENROLLING PART-TIME TO MEET RISING COSTS

**STUDENT LOAN DEBT CONTINUES TO CLIMB**

**LOAN DEFAULTS INCREASE DURING GREAT RECESSION**  
• DEFAULT RATES ON STUDENT LOANS HAVE RISEN SHARPLY

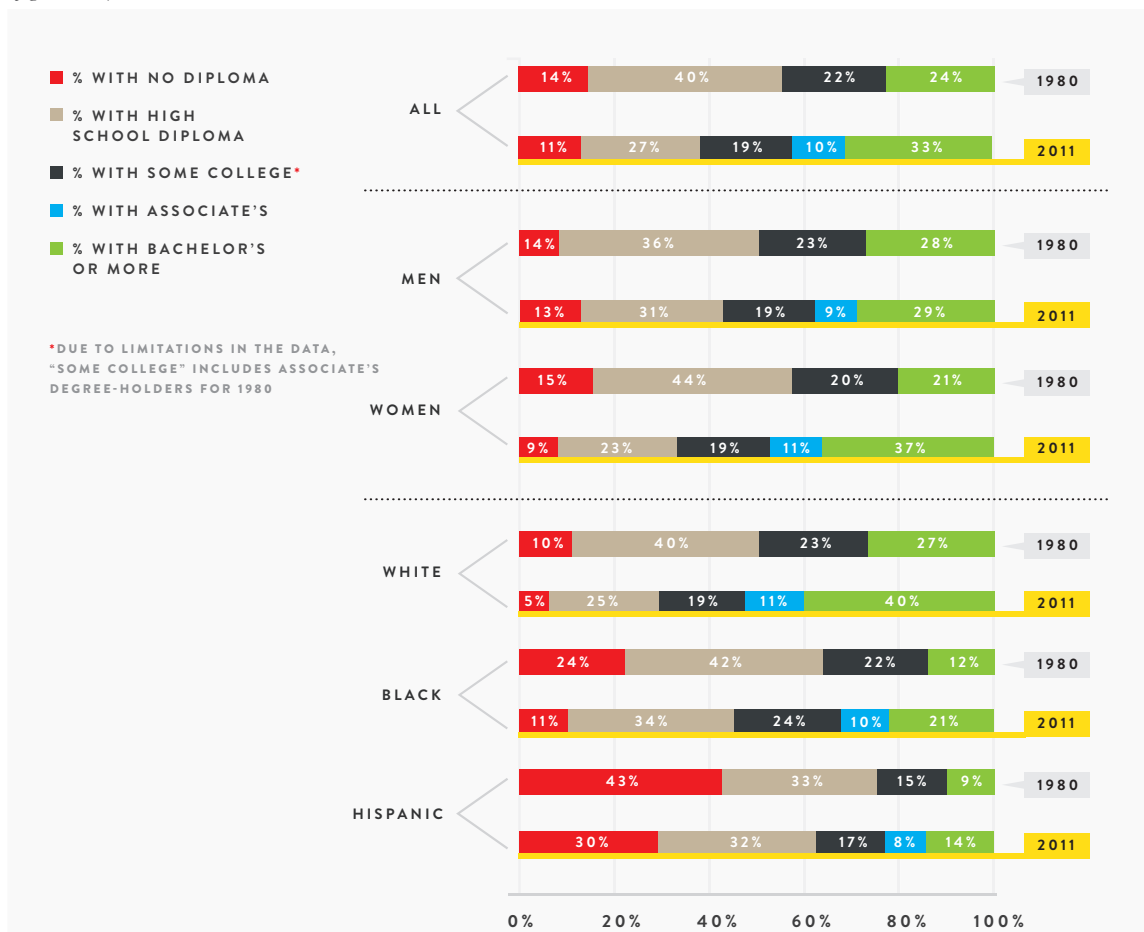
## COLLEGE GRADUATES STILL A MINORITY OF YOUNG PEOPLE

### EDUCATIONAL ATTAINMENT RISING BUT BIG DISPARITIES REMAIN

Since 1980, the percentage of young people with either a 2- or 4-year degree has increased significantly, but growth has slowed in the last two decades compared to enrollments, and disparities by race and income level have grown wider.

- One out of three Americans aged 25 to 34 has a bachelor's degree or higher, up from nearly one out of four in 1980 (Figure 2.1).
- One in ten young people has an associate's degree, a slight increase from 7 percent in 1991 when those figures were first tracked (Figure 2.1).
- The gap in college completion has widened by race since 1980, though all groups have higher percentages of bachelor's degrees. The percentage of young African Americans with a bachelor's degree grew from 12 to 21 percent; Latinos from 9 to 14 percent; and whites from 27 to 40 percent. The gap is less pronounced among associate's degree holders (Figure 2.1).
- Young women are now much more likely to have at least a bachelor's degree—a complete reversal of the gender gap from 1980. In 2000, 31 percent of young women had at least a bachelor's compared to 28 percent of young men. In 2011, 37 percent of young women had at least a bachelor's degree compared to 29 percent of young men (Figure 2.1).

figure 2.1 | EDUCATIONAL ATTAINMENT, AGES 25-34, BY RACE/ETHNICITY AND GENDER, 1980 AND 2011



“WITH THE WAY PRICES ARE RISING ON EVERYTHING, IT MAKES IT EVEN HARDER FOR MY GENERATION TO BETTER THEMSELVES INTELLECTUALLY. MORE AND MORE OF MY FRIENDS ARE BARTENDING AND WAITING TABLES INSTEAD OF GOING TO COLLEGE.”

- WEST PALM BEACH, FLORIDA

## COLLEGE ENROLLMENT CLIMBS BUT DROPOUT RATES REMAIN HIGH

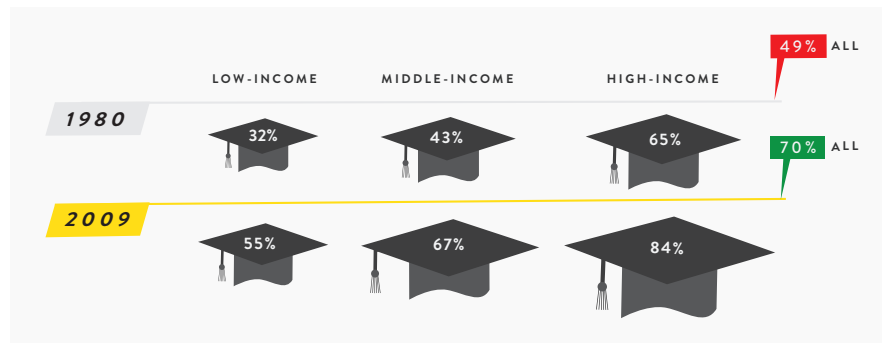
### WIDE COLLEGE ENROLLMENT GAPS BY RACE AND INCOME LEVEL

The majority of high school graduates now go on to some type of college, but college degrees remain elusive. The type of college a young person attends, as well as their decision to enroll, still differs greatly by both race and income level.

- In 2011, although most young people have a high school diploma, young Latinos and African Americans graduate at lower rates: 70 percent of Latinos, 89 percent of African Americans and 95 percent of whites graduate from high school (Figure 2.1).
- Seven out of 10 recent high school graduates enroll in some type of college in the fall of the following year, up from under half in 1980 (Figure 2.2).
- One-third of students enroll in public 4-year colleges, more than one-third (38 percent) enroll in public 2-year colleges, 14 percent enroll in private 4-year colleges and the remaining 10 percent enroll in private, for-profit institutions.<sup>7</sup>

- The gap in college enrollment rates between low-income and high-income households was 29 percentage points, narrowing only slightly (from 33 percent) since 1980 (Figure 2.2).

figure 2.2 | PERCENT OF HIGH SCHOOL GRADUATES WHO ENROLL IN COLLEGE IN THE FALL IMMEDIATELY FOLLOWING GRADUATION, BY INCOME, 1980 AND 2010



SOURCE: National Center for Education Statistics The Condition of Education 2011, Table A-21-1

## KHADIJAH'S STORY

AGE 22 | CHARLOTTE, NC



Khadijah is a third-year student at Central Piedmont Community College in Charlotte, NC and expects to graduate in two more

years after finishing the nursing program. Like many community college students, she has overcome many challenges to get where she is, and has more ahead before graduation.

She's grateful that she qualifies for the federal Pell Grant program. "Without [it] going to college would have only been a dream for me because I do not have the resources to pay for my education." Because there were no jobs when she graduated high school, working her way completely through school was simply not an option. Khadijah took on three on-campus jobs one year through federal work study, but had to stop because the long hours affected her grades.

Once Khadijah gets her nursing certification, she hopes to transfer to a 4-year college and then go on to study in a master's degree program. Ultimately, Khadijah wants to run a pediatric clinic in her community.

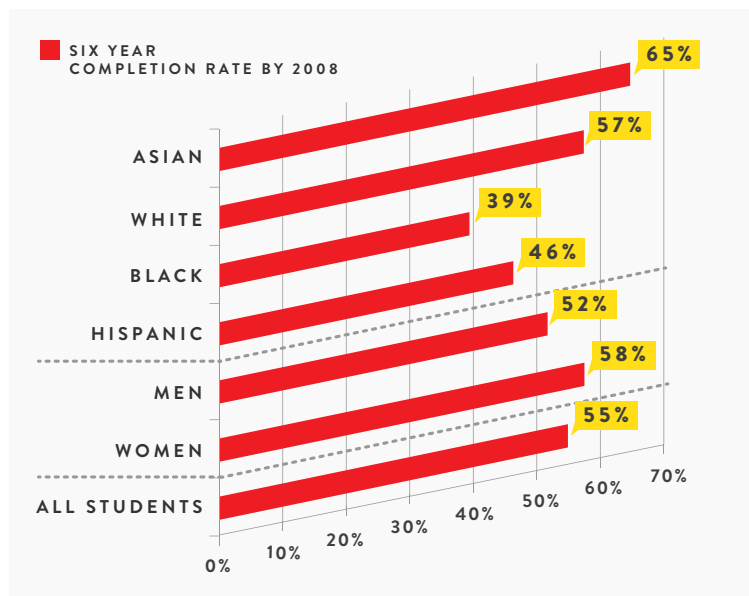
There are many steps to get there however. She will have to take extra classes because, at the onset, she was confused about which courses and prerequisites she needed to take for nursing. Maintaining financial aid amid budget cuts is another potential obstacle. "I think that if the Pell grant gets taken away, not as many young people would be able to attend college and serve their communities in the future."

## ALTHOUGH MOST HIGH SCHOOL GRADS GO ON TO COLLEGE, NEARLY HALF OF THEM NEVER FINISH

The ability for students to finish their degree varies widely by race, income level as well as by the type of college attended, their degree of study and the state where they attend.<sup>8</sup>

- Among full-time students who began seeking a bachelor's degree at public universities in 2002, the national graduation rate within six years of enrolling was 55 percent (Figure 2.3).
- Just 46 percent of Latino and 39 percent of African American bachelor's candidates completed a bachelor's degree within 6 years (Figure 2.3).
- Within all race and ethnic groups, women complete their bachelor's degrees at a higher rate than men (Figure 2.3).
- Among full-time associate's degree students, the completion rate after six years is just 28 percent, and even lower among minority groups.<sup>9</sup>
- Completion rates at for-profit colleges are lowest. In 2008 the ten largest for-profit institutions graduated just 20 percent of their bachelor's degree students.<sup>10</sup>

figure 2.3 | SIX YEAR COMPLETION RATES FOR BACHELOR'S DEGREE-SEEKING STUDENTS AT PUBLIC FOUR-YEAR INSTITUTIONS, BY GENDER AND RACE/ETHNICITY



SOURCE: National Center for Education Statistics, The Condition of Education 2011, Table A-23-2

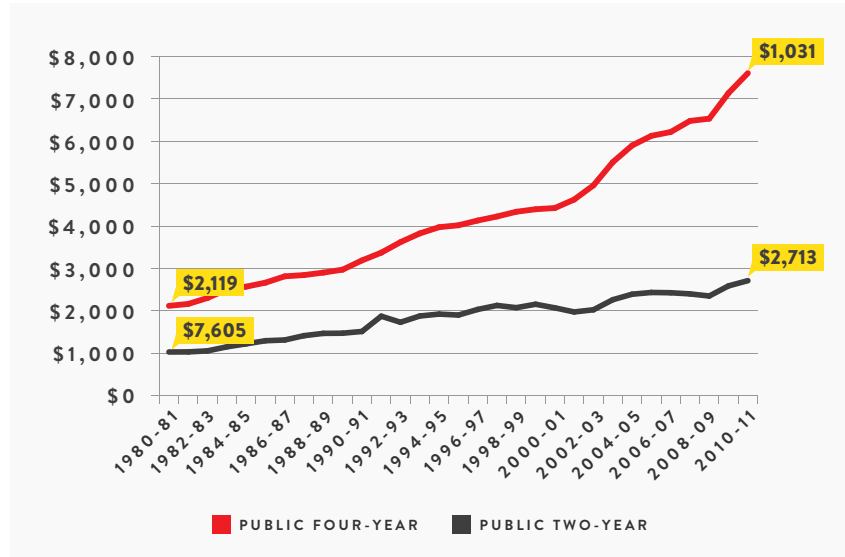
## A GENERATION OF SOARING COLLEGE COSTS IMPEDES STUDENT SUCCESS

### RISING COLLEGE COSTS CREATE MAJOR BARRIERS TO SUCCESS

As state funding for higher education steadily declined as a portion of colleges' revenue, colleges raised tuition to make up for the gap—a major reason why tuition at public colleges more than tripled since 1980. This financial change left students to absorb more of the costs by taking on student debt and working long hours while in school. Unsurprisingly, financial barriers are the number one reason students cite for dropping out.<sup>11</sup>

- Average tuition at public 4-year colleges was \$7,600 in the 2010 academic year, up from \$2,100 in 1980 (Figure 2.4).
- Average tuition at private 4-year colleges nearly tripled in a generation, increasing from \$9,500 in the 1980 academic year to \$27,300 in 2010.<sup>12</sup>
- Average tuition at community colleges also rose steeply, more than doubling from just over \$1,000 in the 1980 academic year to \$2,710 in 2010 (Figure 2.4).

figure 2.4 | AVERAGE TUITION AND FEES, BY INSTITUTION TYPE, 1980-81 TO 2010-11



SOURCE: The College Board, Trends in College Pricing 2010, Table 4, "Average Published Tuition and Fee Charges in Constant 2010 Dollars, 1980-81 to 2010-11 (Enrollment Weighted)"

- State colleges and universities are now more reliant on tuition to cover their operating expenses as state and local appropriations have not kept pace with rising enrollments. In 1985, 23 percent of higher education revenue was from tuition—by 2010, it had climbed to 40 percent.<sup>13</sup>

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“I HAVE TAKEN ON \$27,000 OF FEDERAL STUDENT LOANS JUST FOR MY FIRST TWO YEARS, AND NEARLY HAD TO DROP OUT OF SCHOOL AFTER MY FIRST SEMESTER BECAUSE I HAD TO PAY THE REMAINING \$3,500 OF COSTS FOR THE FIRST SEMESTER OUT-OF-POCKET.”

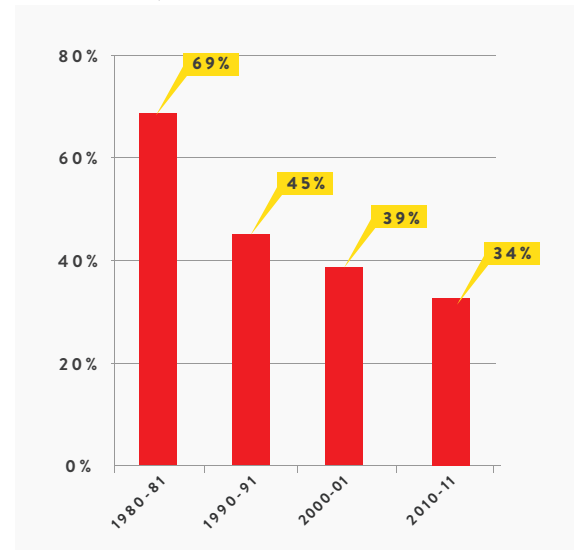
- INDIANAPOLIS, INDIANA  
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## STUDENTS WORKING LONGER HOURS AND ENROLLING PART-TIME TO MEET RISING COSTS

The risk of dropping out of college is much greater if students enroll part-time or if they work longer than 20 hours per week.<sup>13</sup> Yet, as college costs have risen, and financial aid has shifted away from grant and need-based aid to debt and other aid, today's students are much more likely to be working long hours and going to school part-time.

- To finance their education, 58 percent of young community college students enroll in school part-time, and two-thirds work more than 20 hours per week.<sup>15</sup>
- Among 4-year college students, nearly half (46 percent) work more than 20 hours per week, up from 39 percent in 1986.<sup>16</sup>
- Federal financial aid has shifted from a grant-based to a loan-based system. Today, 36 percent of all federal aid is grant-based, down from 55 percent in 1980.<sup>17</sup>
- In 1980, the maximum Pell grant covered 69 percent of the costs of a 4-year public college, including room and board. Today, it covers 34 percent (Figure 2.5).
- At the state level, student aid has shifted away from need-based aid. Today, 73 percent of state grant aid is need-based, down from 100 percent in 1980.<sup>18</sup>

figure 2.5 | MAXIMUM PELL GRANT AS A PERCENTAGE OF TUITION, FEES, ROOM, AND BOARD, PUBLIC FOUR-YEAR INSTITUTIONS, 1980-81 TO 2010-11



SOURCE: The College Board, Trends in Student Aid, 2010, Table 13B, Trends in College Pricing, 2010, Table 5A, and Trends in Student Aid, 2001, Table 7

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“EVERY TIME I THINK ABOUT MY ECONOMIC FUTURE, I THINK ABOUT THE DEBT THAT I’VE INCURRED JUST TO IMPROVE MY ECONOMIC FUTURE. I ALWAYS HAVE TO GO BACKWARDS TO GO FORWARD.”

- WASHINGTON, DC.

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## ERIN'S STORY

AGE 28 | LOS ANGELES, CA

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**E**rin has \$130,000 in student loan debt after graduating from a top art college in 2010, where she got a bachelor's degree in advertising. She never thought her loans would be a problem because her professors, friends, and even lenders assured her that she would find a high-paying job straight out of college. After more than a year of searching, Erin was still unemployed and made barely enough money through freelancing to survive. Because she could not afford rent, Erin slept in her car or at different friends' homes to get by—but this was the least of her concerns.

Since graduation, Erin has not been able to pay back any of her student loans. Collectors and lenders call Erin on a regular basis, and refuse to accept partial monthly repayments. Her credit rating and finances have been severely damaged, and Erin is afraid she'll never be able to buy a car or home in the future. "I'm engulfed in debt before I can even start my life. The interest rate and late payments from my loans just keep piling up. I feel like I have made mistakes I will never be able to outlive, and education should never feel like a mistake. I wish I could start my life all over again loan-free."

She recently landed a \$10/hour internship with an advertising firm and hopes that this will lead her to a full-time position. Because her current salary still can't cover the cost of rent, let alone Erin's student debt, she continues to live day by day without a home, health insurance, and most other essentials.

Erin hopes that one day she'll be able to finally make a decent living and afford rent, but she remains pessimistic about her future. •

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"I'M ENGULFED IN DEBT BEFORE I CAN EVEN START MY LIFE. THE INTEREST RATE AND LATE PAYMENTS FROM MY LOANS JUST KEEP PILING UP. I FEEL LIKE I HAVE MADE MISTAKES I WILL NEVER BE ABLE TO OUTLIVE, AND EDUCATION SHOULD NEVER FEEL LIKE A MISTAKE. I WISH I COULD START MY LIFE ALL OVER AGAIN LOAN-FREE."

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## STUDENT LOAN DEBT CONTINUES TO CLIMB

Student loan debt continues to increase rapidly, and today for the first time in history, the amount of all student loan debt is greater than the amount of credit card debt owed in the United States (see Figure 2.7).

- Today, two out of three students graduate with student debt, up from one out of three in 1992. The average student graduates with over \$24,000 in student loan debt (Figure 2.6).

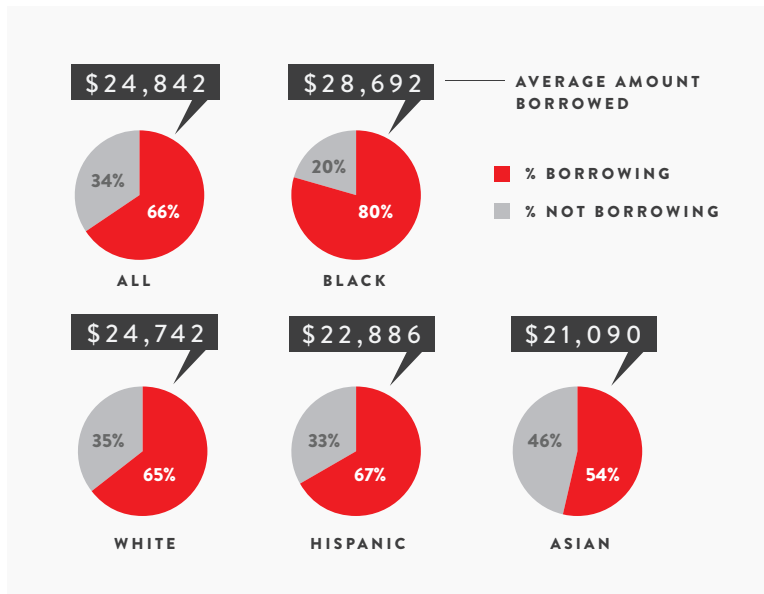
- African American students are more likely to take out student loans, and to graduate with more debt. Among 2008 bachelor's degree graduates, 80 percent of African American students borrowed to pay for their education in 2008, graduating with an average debt of nearly \$29,000 (Figure 2.6).

- Nearly one in ten undergraduate students leave school with over \$40,000 in loans—requiring a typical loan payment of about \$460 per month over 10 years.<sup>19</sup>

- The need for private student loans has surged as tuition costs have surpassed the amount of federal student loans students

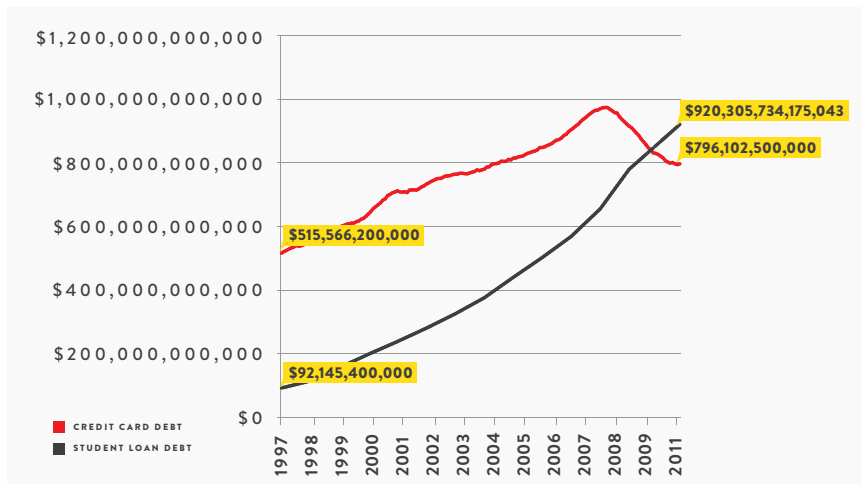
can access. In 2008, 1 out of five students took out private student loans, up from under 3 percent in the 1992 school year. Private student loans often have higher interest rates and fees, as well as limited repayment options—making them much more expensive and risky for students.

figure 2.6 | UNDERGRADUATE STUDENT LOAN DEBT, 2008 GRADUATES, BY RACE/ETHNICITY



SOURCE: U.S. Department of Education, National Center for Education Statistics, B&B: 09 Baccalaureate and Beyond Longitudinal Study.

figure 2.7 | TOTAL U.S. STUDENT LOAN AND CREDIT CARD DEBT, 1997-2011



SOURCE: Mark Kantrowitz, FastWeb.com, "Total College Debt Now Exceeds Total Credit Card Debt"

## IN FOCUS: YOUNG ADULTS GROWING UP IN IMMIGRANT FAMILIES

Millions of young adults in the United States grew up in a family where one of their parents is not a citizen. Millions more were brought to this country by their parents as children, but lack proper citizenship paperwork. Those two cohorts of young people face unique economic challenges, and significant barriers to achieving economic security.

Undocumented young people often grow up in poverty and can ill-afford to make investments in the future such as higher education. For the undocumented young person, who may have entered this country as a small child, a lack of citizenship also creates a serious hurdle to economic mobility. Though many had little choice in deciding whether to come to the United States, undocumented young Americans find themselves trapped. Having grown up here, they have no life to which they could return in their country of birth. Nor can they access the normal avenues to economic opportunity.

Regardless of a young person's own citizenship status, studies show that growing up in a family with at least one undocumented parent has negative and lasting effects on future education and economic opportunity.<sup>20</sup>

- There are about 5.5 million children growing up in families with at least one undocumented parent; about 4.5 million of those children are citizens, and another 1 million are undocumented themselves.<sup>21</sup>
- One survey of young adults from immigrant families reported that between 20 and 25 percent (depending on the sample location) of second generation young adults had a high school degree or less, low in comparison to their peers from non-immigrant families, but high in comparison to their peers without proper documentation.<sup>22</sup>
- For undocumented students, low family incomes, barriers to financial aid, and social factors all limit educational attainment. About 489,000 undocumented young adults did not graduate from high school, and lack even a GED. Another 726,000 undocumented young adults have only a high school diploma.
- Given the high cost of college, restrictions on illegal immigrants accessing financial aid, and the need for more immediate work, it's unsurprising that just 96,000 undocumented young adults have obtained an associate's degree or higher.<sup>23</sup>

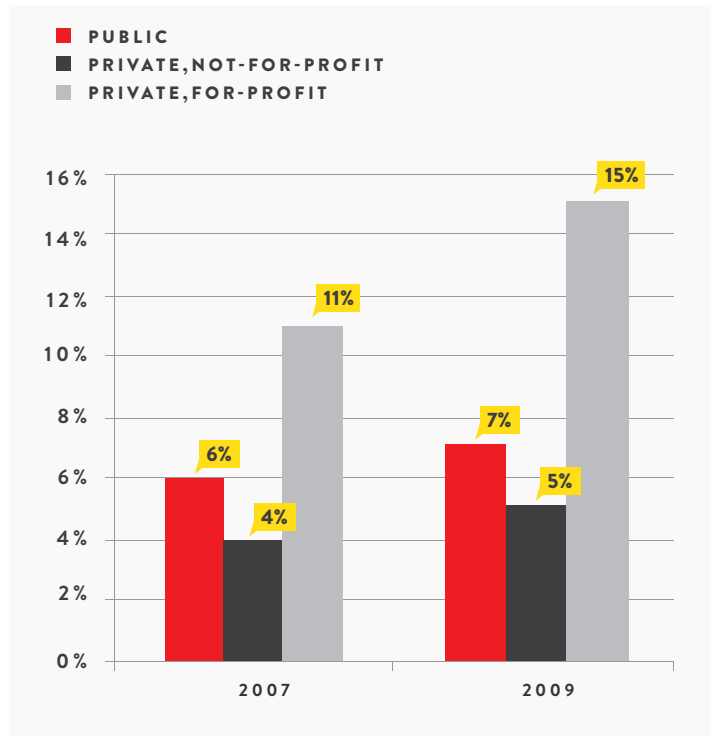
## LOAN DEFAULTS INCREASE DURING GREAT RECESSION

### DEFAULT RATES ON STUDENT LOANS HAVE RISEN SHARPLY

High rates of joblessness and higher amounts of student loan debt, particularly among students of for-profit schools, have led to sharply rising default rates.

- In 2009, 8.8 percent of all student loans were in default after 2 years, compared to 6.7 percent in 2007. That was a 31 percent increase in the default rate in just 2 years.
- African Americans and Latinos comprise 28 percent of all undergraduates, but make up nearly half (46 percent) of undergraduates in the for-profit sector.<sup>20</sup>
- Students enrolled in for-profit schools account for 12 percent of all students, but 24 percent of all federal student loan dollars.<sup>21</sup>
- In 2009, 15 percent of graduates from for-profit colleges were in default (Figure 2.8).

figure 2.8 | BORROWER DEFAULT RATES ON STUDENT LOANS, BY TYPE OF INSTITUTION, 2007 AND 2009



SOURCE: US Department of Education, Direct Loan and Family Education Loan Programs, Institutional Default Rate Comparison as of Sept 12, 2011

## ENDNOTES

1. Behind Canada, Korea, Russia, Japan, New Zealand, Ireland, Norway, Israel, France, Belgium and Australia. John Michael Lee, Jr and Anita Rawls, "The College Completion Agenda 2010 Progress Report," The College Board (2010), 6. [http://completionagenda.collegeboard.org/sites/default/files/reports\\_pdf/Progress\\_Report\\_2010.pdf](http://completionagenda.collegeboard.org/sites/default/files/reports_pdf/Progress_Report_2010.pdf).
2. Ibid.
3. Marvin A. Titus, "No College Student Left Behind," *The Review of Higher Education*, Vol. 29, No. 3, (Spring 2006), pp. 293-317.
4. Viany Orozco and Nancy K. Cauthen, "Work Less, Study More and Succeed," *Demos* (2009). <http://www.Demos.org/publication/work-less-study-more-succeed-how-financial-supports-can-improve-postsecondary-success>.
5. John Bound, Michael Lovenheim and Sarah Turner, "Understanding the Decrease in College Completion Rates and the Increased Time to the Baccalaureate Degree," Population Studies Center, University of Michigan (2007). <http://www.psc.isr.umich.edu/pubs/pdf/rr07-626.pdf>.
6. Harry J. Holzer and Robert I. Lerman, "The Future of Middle Skill Jobs," The Center on Children and Families, Brookings (2009). [http://www.brookings.edu/-/media/Files/rc/papers/2009/02\\_middle\\_skill\\_jobs\\_holzer/02\\_middle\\_skill\\_jobs\\_holzer.pdf](http://www.brookings.edu/-/media/Files/rc/papers/2009/02_middle_skill_jobs_holzer/02_middle_skill_jobs_holzer.pdf).
7. National Center for Education Statistics, *Digest of Education Statistics: 2010*, Table 204.
8. The top three states by this measurement were MA (69.1%), PA (65.4%), and MD (65.3%), and the bottom three in bachelor's achievement were AK (22.1%), NV (36.6%), NM (40.3%). For information on state graduation rates, see: "Graduation Rates," National Center for Higher Education Management Systems, available at <http://www.higheredinfo.org/dbrowser/?level=nation&mode=graph&state=0&submeasure=27>. For growth in jobs requiring Associate's Degrees and Certificates, see: Complete College America, <http://dl.dropbox.com/u/8316737/National.pdf>.
9. African Americans in this category had an attainment rate of 30.3%, Latinos 19.8%, and American Indian/Alaska Natives 23.0%. There was a massive gap between states in this category as the top three states-WY (60.0%), SD (56.7%), AZ (40.7%)-boasted far better rates than the lowest three-DE (9.0%), CT (11.6%), RI (14.1%). See National Center for Higher Education Management Systems, "Graduation Rates," available at <http://www.higheredinfo.org/dbrowser/?level=nation&mode=graph&state=0&submeasure=24>. These rates are not comprehensive, as they do not account for part-time students, students who transfer and finish their degree at a different school, or students that change from full-time to part-time. This is an especially important caveat because the number of non-traditional students (older aged, part-time, commuters, etc.) has risen in recent years and is not reflected in these rates.
10. José L. Cruz, Jennifer Engle and Mamie Lynch, "Subprime Opportunity: The Unfulfilled Promise of For-Profit Colleges and Universities," The Education Trust (November 2010). [http://www.edtrust.org/sites/edtrust.org/files/publications/files/Subprime\\_report\\_1.pdf](http://www.edtrust.org/sites/edtrust.org/files/publications/files/Subprime_report_1.pdf).
11. Samantha DuPont, Jeremy Hess, Jean Johnson, Amber Ott, and Jon Rochkind, "One Degree of Separation," *Public Agenda* (2011). <http://www.publicagenda.org/files/pdf/one-degree-of-separation.pdf>.
12. The College Board, *Trends in College Pricing 2010*, Table 4, "Average Published Tuition and Fee Charges in Constant 2010 Dollars, 1980-81 to 2010-11 (Enrollment Weighted).
13. State Higher Education Executive Officers, "State Higher Education Finance FY 2010," Table 3. State Higher Education Finance FY 2010.
14. Orozco and Cauthen.
15. Ibid.
16. Department of Education, *National Postsecondary Student Aid Survey, 2008 and 1987*.
17. Sandy Baum and Kathleen Payea, "Trends in Student Aid", CollegeBoard (2010). [http://trends.collegeboard.org/downloads/Student\\_Aid\\_2010.pdf](http://trends.collegeboard.org/downloads/Student_Aid_2010.pdf)
18. In 2009-10, 72.6% of all state aid was need-based (\$6,338.1 million out of \$8,731.2 million was need-based grant aid in 2009 dollars). In 1980, 100% of state grants were need-based. See: National Association of State Student Aid and Grant Programs, "41st Annual Survey Report on State-Sponsored Student Financial Aid: 2009-2010 Academic Year," p. 3. And Baum and Payea, pp. 24, 10.
19. The average bachelor's degree-seeking student with loans graduated with about \$20,000 in debt, ranging from \$17,500 (public) to \$32,625 (private for-profit). Borrowing is particularly prevalent at private for-profit institutions - as many as 96% of students take on debt. See: Sandy Baum and Patricia Steele, "Who Borrows Most? Bachelor's Degree Recipients with High Levels of Student Debt," College Board (2010). <http://advocacy.collegeboard.org/sites/default/files/Trends-Who-Borrows-Most-Brief.pdf>.
20. Carola Suárez-Orozco, Marcelo M. Suárez-Orozco, Robert T. Teranishi, and Hirokazu Yoshikawa, "Growing Up in the Shadows, The Development Implications of Unauthorized Status," *Harvard Educational Review* (Fall 2011).
21. Ibid.
22. Alejandro Portes and Rubín G Rumbaut, "The Second Generation in Early Adulthood: New Findings from the Children of Immigrants Longitudinal Study," Migration Policy Institute, Migration Information Source (October 2006).
23. Jeanne Batalova and Margie McHugh, "DREAM vs. Reality: An Analysis of Potential DREAM ACT Beneficiaries," Migration Policy Institute, (July 2010).
24. Testimony of Lauren Asher, President of The Institute for College Access & Success, before the Senate Committee on Health, Education, Labor, and Pensions hearing on the Federal Investment in for-profit education: "Are Students Succeeding?," (September 30, 2010). [http://www.ticas.org/files/pub/Lauren\\_Asher\\_HELP\\_Testimony\\_9\\_30\\_10.pdf](http://www.ticas.org/files/pub/Lauren_Asher_HELP_Testimony_9_30_10.pdf).
25. José L. Cruz, written testimony for hearing at Committee on Health, Education, Labor, and Pensions, improving for-profit higher education: "A Roundtable Discussion of Policy Solutions," (July 21, 2011).

