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# Free Community College:

## An approach to increase adult student success in postsecondary education

SARAH PINGEL, EMILY PARKER, LAUREN SISNEROS

The oft-repeated refrain is now familiar to many that follow postsecondary and workforce development policy: to meet future workforce needs, the United States must produce more college graduates. In fact, in just four years, 65 percent of U.S. jobs will require postsecondary education.<sup>1</sup> Projections reveal that almost all states have attainment levels below those needed to fill these positions.<sup>2</sup>

In response to this impending gap in the American workforce, more than half of the states have adopted goals to increase postsecondary completion and attainment rates within their borders. For example, by 2025, **Minnesota** intends to increase the percentage of 25 to 44 year-old residents who hold a postsecondary degree or certificate to 70 percent, one of the most ambitious goals in the country.<sup>3</sup> Nationally, President Barack Obama has called for the U.S. to have “the highest proportion of college graduates in the world” by 2020.<sup>4</sup> Similarly, Lumina Foundation has called for 60 percent of Americans to hold a college credential by the year 2025.

However, aggressive and optimistic goals like these are subject to a problematic mathematical fact: there are simply not enough traditionally-aged high school and college students to create the educated workforce required for the 21st century economy. Compounding this issue, postsecondary policy at both the federal and state levels generally tips toward a myopic focus on serving 18 to 24 year-old students. This focus is not ill-placed, but alone, it excludes the needs of millions of Americans who have the potential to complete a credential and contribute meaningfully to state economies nationwide.

For example, Minnesota’s attainment rate is 49 percent – the second highest in the country next to Massachusetts.<sup>5</sup> To reach their 70 percent completion goal by 2025, Minnesota must produce an additional 440,057 postsecondary degrees beyond what it is currently set to produce. Even if the high school graduation rate increased to 100 percent – and all of these students matriculated directly to college – the state would only create 190,518 additional degrees and certificates.<sup>6</sup> This would

To date, **23 states** have considered **47 pieces of legislation** related to free college.

**Zero states** will realistically reach **attainment imperatives** without the participation of adult students in higher education.

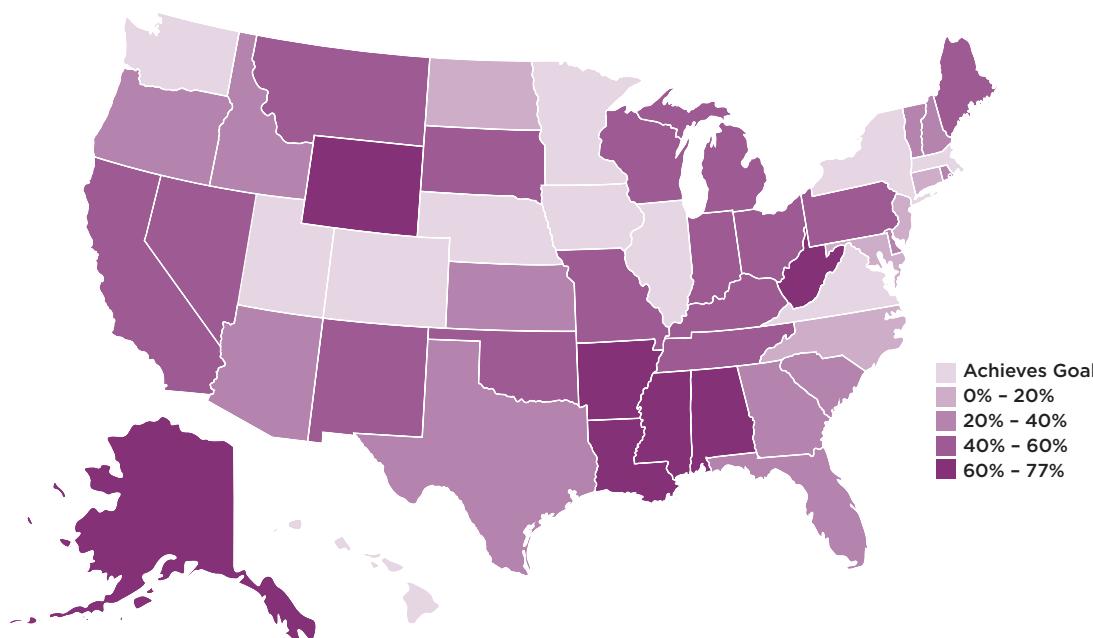
The **majority** of state proposals related to free college **focus** only on **traditionally-aged students** - leaving out **adults**.



be an extraordinary feat for the state to accomplish, but it would still leave Minnesota less than halfway towards meeting its college completion goal. Minnesota is certainly not alone in this predicament. In more than half of the states, graduating 100 percent of high school students and ensuring that 100 percent of them matriculate directly to college will still fall short of meeting 60 percent attainment by 2025. Figure 1 illustrates this shortfall by state. In some states, adult students must make up more than three-quarters of new credentials awarded to reach the nation's 60 percent attainment goal. These data illustrate that ambitious college attainment goals call for equally ambitious policy solutions that push beyond traditional approaches – and beyond a focus on traditional students.

**FIGURE 1: THE ADULT GAP: PERCENTAGE OF DEGREES THAT ADULTS NEED TO EARN TO REACH 60 PERCENT ATTAINMENT BY 2025.**

If high school graduation rate is 100 percent - and 100 percent of these students matriculate directly to college - states will fall short of reaching 60 percent college attainment by 2025. The map below depicts the percentage of degrees that will need to be earned by adults for states to meet 60 percent attainment by 2025



Source: Education Commission of the States analysis of Increasing College Attainment in the United States: Variations in Returns to States and Their Residents, see Appendix A

To produce these additional postsecondary credentials, states must take a broader view of the potential college-going population. More than 60 million 25 to 64-year-old Americans completed high school or less, and an additional 36 million earned college credit, but did not obtain a credential.<sup>7</sup> These populations, who have traditionally sat at the margins of postsecondary policy, must become a cornerstone of policy designed to increase college completion and attainment.

To be sure, adult students in the 25 to 64-year-old age group face unique challenges when it comes to completing a postsecondary credential. While current policies are more attuned to challenges faced by high school students,<sup>8</sup> new policies would be well-served to account for a broader variety of diverse student characteristics. Adults without college credentials often earn low incomes and face challenges in affording the cost of tuition and fees- let alone additional expenses accrued for course materials, reducing work hours, dependent care or maintaining a full



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household budget while enrolled.<sup>9</sup> While many students face college affordability challenges regardless of their age, adult students face unique and specific challenges to college affordability that, in the best case, set students up for limited success, and in the worst case, preclude their enrollment altogether.

As state higher education policy leaders increase their understanding of the primary role adult completion plays in reaching attainment targets, they can then identify policy approaches that support adult student engagement and completion. The momentum and interest in a recent policy innovation – free community college – holds some promise as a viable mechanism for states to reach adult students.

This report explores the considerable interest in free community college policy across state legislatures while noting their limited potential to reach the adult students that are required to enroll for states to meet their ambitious completion and attainment goals. In response to the notable limitations of extant free community college policy conversations, this report presents a new, inclusive direction for free community college policies. This approach will no longer leave adult students on the margins, but will instead involve them as a necessary component for states to create the workforces required to be competitive in the years to come.

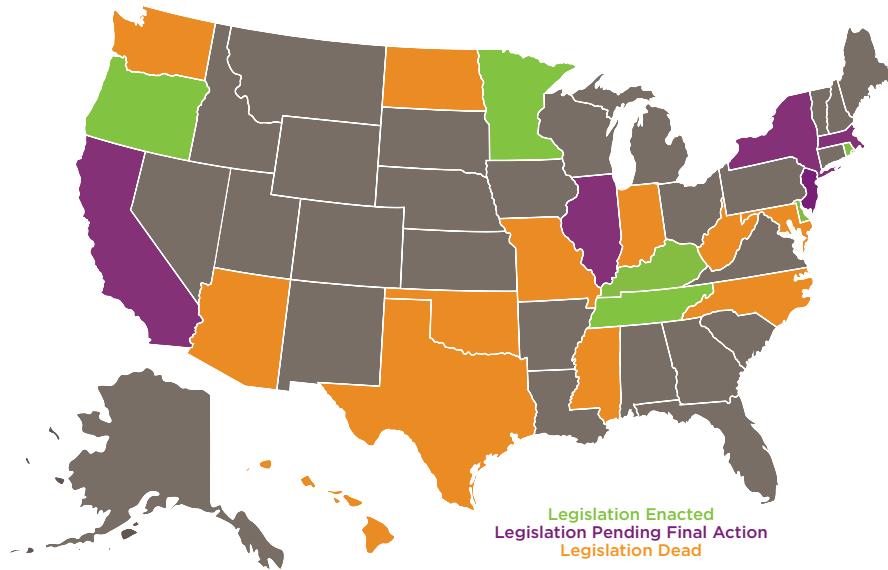
## Current State Proposals Miss the Mark for Adult Students

The notion of free community college has stirred renewed public interest in issues of college affordability, often coupled with debates surrounding the appropriate level of support that students and states should be expected to invest in postsecondary education.<sup>10</sup> Importantly, this interest has not been limited to newspaper columns or political debates. At the federal level, President Obama's America's College Promise proposes to provide "responsible students with two years of community college at no cost to them."<sup>11</sup> Presidential candidate Hillary Clinton proposed that public colleges and universities eliminate tuition for all in-state students whose families earn less than \$125,000 per year.<sup>12</sup> Among Republicans, Wyoming Gov. James Geringer is a current co-chair of the national College Promise Advisory Board, a group charged with advocating for free community college nationwide. Additionally, Tennessee Gov. Bill Haslam is recognized for signing both the Tennessee Promise and Tennessee Reconnect programs into law.

At the federal level, proposals are largely inclusive of adult student populations. In contrast, many state policies exclude adult learners. From 2014 - 2016, 23 states considered 47 bills related to a free college program. The consideration of these policies has shaped one of the most prominent trends in state higher education policy in recent years.



**FIGURE 2:**  
**FREE COMMUNITY COLLEGE LEGISLATION AS OF NOVEMBER 2016**



The term free generally suggests that a product or service is provided universally at no cost. In the context of existing free community college policies, this is not the case. Specifically, the policies offer a tuition-free college experience, but not for all students or potential students within the state. In fact, several themes resonate across the proposed policies that directly shape and delimit the student population targeted to benefit. For example, 18 of the proposed or enacted policies across the country restrict eligibility explicitly by age, commonly barring students who are 26 years old or older from participation. Twenty-four of the policies define a specific cohort of students by limiting eligibility by high school graduation year. Finally, proposed policies have also utilized eligibility criteria such as standardized test scores and a high school grade point average (GPA) threshold. Each of these criteria, whether they exist separately or together within any one proposed policy, effectively eliminates the participation of adult students seeking to begin or complete a postsecondary credential.

The vast majority of proposed free college policies to date, therefore, leave out one of the most important student populations that states should engage to reach their attainment and completion goals: adults. In contrast, the policies focus on traditionally-aged students matriculating to college directly from high school.

**POSTSECONDARY POLICIES UNDERSTANDABLY CONTINUE TO FOCUS ON TRADITIONALLY AGED STUDENTS, HOWEVER, THEY CAN NO LONGER AFFORD TO DO SO AT THE EXPENSE OF OTHER STUDENT GROUPS THAT CAN ALSO BENEFIT FROM POLICY INTERVENTION TO ENROLL IN AND COMPLETE A POSTSECONDARY CREDENTIAL.**

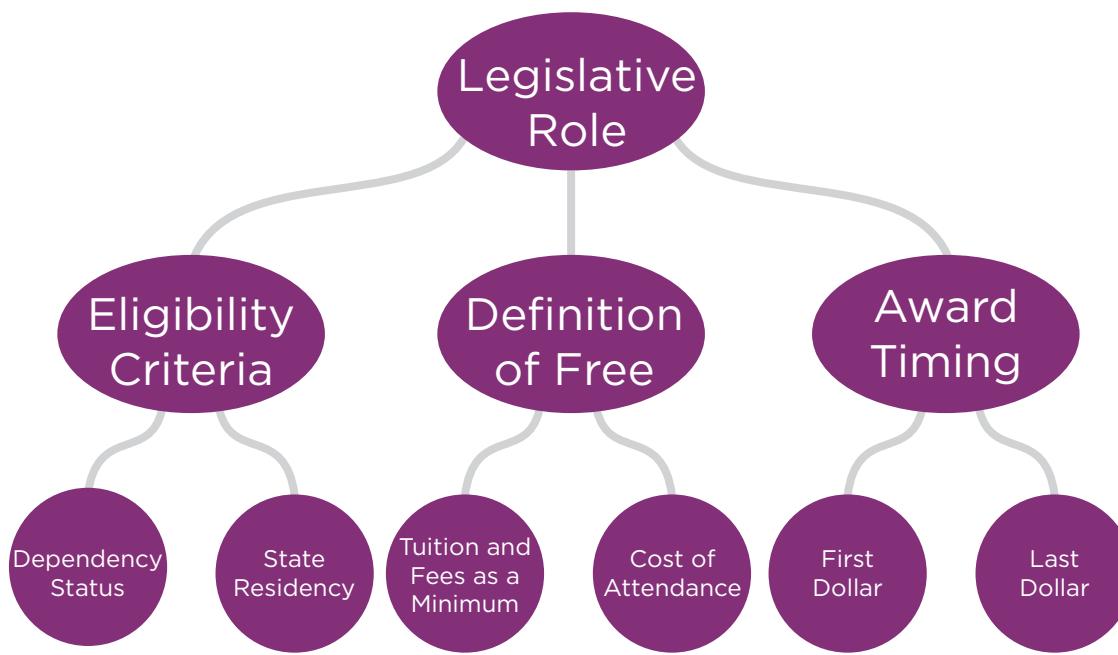
When it comes to free community college legislation, more broadly universal eligibility criteria will allow the inclusion- and eventual enrollment and completion- of adult students. The following sections further explore what these eligibility criteria may look like and how states may leverage multiple funding sources to support students.

Recent state proposals for free community college include many limitations to adult student participation. For example, the **Oklahoma Community College Scholarship Act**, introduced in 2016, links eligibility to a high school graduation date and limits participation to students who are 19 years-old or younger. The proposal requires resident students to enroll full-time in the fall term following graduation from high school. In addition, the proposal requires recipients to participate in mentoring and community service programs. Students must maintain continuous enrollment at an eligible postsecondary institution. These requirements disqualify adult students from participation.

## Addressing the Gap: A new policy framework

Proposed policies should include three main components within their overall architecture: lay out eligibility criteria, define free and specify the time at which the award will be made. Including each of these three components helps to ensure that legislators have the information needed to fully consider the policy at hand. These components also provide the clarity that state higher education agencies and institutions need to understand their specific role within the new policy structure. Finally, taxpayers and students can more readily understand what stands to be a major change to college-going culture within their home state.

**FIGURE 3: ADULT-INCLUSIVE FREE COMMUNITY COLLEGE POLICY FRAMEWORK**



### Eligibility Criteria

Setting broad eligibility requirements in statute allows for the inclusion of both traditionally-aged and adult students within free college programs and supports communication with potential students. While current policies tend toward highly prescriptive criteria that target funding to specific groups of students, comprehensive legislation has a greater potential to bring states closer to their completion and attainment goals. However, states may also consider crafting specific policies to target adult student populations, either separately or in conjunction with programming targeted to traditionally-aged students, as illustrated in Tennessee (see sidebar). To effectively target adult students at the state level, the following two eligibility requirements should be included in free community college policies: state residency and dependency status requirements.

#### Dependency Status Classification

Within the Free Application for Federal Student Aid (FAFSA), students respond to a series of questions related to their parental dependency status. Students' responses to these questions determine whether or not parental



income and assets are considered on the form as part of a student's overall financial support. While not all family situations easily align within the existing dependency status framework, building a free college program based on the existing process leverages that students of all ages are already heavily encouraged to complete the FAFSA prior to college matriculation.

Generally, independent status includes students who are 24 years-old or older, married students, students with dependents, military veterans and students who are in the foster care system or homeless. Students classified as dependent are more likely to be traditionally-aged students enrolling in college immediately after completing high school.

State legislatures may navigate toward policy proposals that restrict eligibility to traditionally-aged students because the eligible population is an easily defined cohort with relatively predictable take-up rates. Opening up eligibility to adult students can introduce ambiguity to projecting program cost. While budgets are a real concern for states, policies should not be constructed at the expense of adult students who currently lack a college credential. An explicit inclusion of students classified as independent on the FAFSA form would allow for students who are otherwise eligible to participate in the federal student aid programs to access and stack additional state support to defray the expense of enrolling or re-enrolling in community college.

### State Residency

Within current free community college proposals, graduation from an in-state high school is a prominent sorting metric. This approach seeks to ensure that resident students alone benefit from free community college tuition. However, this approach explicitly excludes adult students who may have graduated from high school in another state.

Prioritizing support for state residents to begin or complete community college is a key priority; however, policymakers may consider articulating it through existing tuition classification policy as opposed to linking back to high school completion. Utilizing resident versus non-resident tuition classification policy to determine eligibility for the free community college program only allows students who are eligible for in-state tuition rates to benefit from the free college program. Additionally, this ensures that state dollars are not applied to subsidizing non-resident tuition rates.

Two separate free community college programs in **Tennessee** work in tandem to provide free community college opportunities to high school and adult students. **Tennessee Promise** allows graduating high school seniors in the state to attend two-year college degree programs tuition free. **Tennessee Reconnect** focuses on adults who want to return to community college and complete an associates in applied science degree. Eligibility and enrollment requirements for each program are below;<sup>13</sup> importantly, both programs work together to cover a larger share of the state population than either would alone.

**Program:** Tennessee Promise

**Target Population:** Graduating seniors

**Eligibility Requirements:**

- ✓ Tennessee resident and graduate from an eligible Tennessee high school or complete a Tennessee home school program prior to turning 19-years old
- ✓ Complete the FAFSA

**Enrollment Requirement and Award Maintenance:**

- ✓ Enroll in at least 12 semester hours in the fall and spring semesters
- ✓ Maintain at least a 2.0 GPA
- ✓ Meet with mentors
- ✓ Perform at least eight hours of community service

**Program:** Tennessee Reconnect

**Target Population:** Adults

**Eligibility Requirements:**

- ✓ Tennessee resident for at least one year preceding date of application
- ✓ Not enrolled in any postsecondary institution for at least two years
- ✓ Have already earned at least 30 hours towards completing an associates
- ✓ Meet FAFSA definition of independent student
- ✓ Have an adjusted gross income of less than \$36,000

**Enrollment Requirement and Award Maintenance:**

- ✓ Enroll in at least nine semester hours in the fall and spring semesters
- ✓ Maintain at least a 2.0 GPA



## Definition of Free

State-level free community college policies must include a definition of free. While the word has marketing potential that is wise to harness, the role of state legislation is to specifically define the benefit that students stand to receive from the program. To make good on the promise of free, policy leaders must choose which components of the cost of attendance will be covered with financial aid.

All institutions participating in the federal student aid programs assign a cost of attendance to each student, which acts as the limit of financial aid that students can receive in any one year. While the cost of attendance does not capture all expenses that all students face to attend college, or may do so at levels that do not accurately reflect the actual cost of certain items, it plays a key role in financial aid policy structures.

Costs of attendance include the following elements:

- Tuition.
- Required fees.
- Books and course materials.
- Living expenses such as housing and meals.
- Transportation.
- Personal expenses.

The definition of free, as defined in free community college policies and proposals varies across the states. For example, **Oregon's** Promise Program requires awarded students to pay a \$50 co-payment for each awarded term.<sup>14</sup> Even though this contribution from the student exists, the program is still considered free. **North Carolina's** proposal for a free community college program awards eligible students the amount of the cost of 16 credit hours of tuition per semester for a maximum of four academic semesters, but does not cover the required fees.<sup>15</sup>

Existing financial aid policy, as a whole, shows a preference for beginning with the cost of tuition and required fees, in other words, paying the institution before the student. Other approaches may include providing state support for additional costs beyond tuition and fees, such as for textbooks or transportation. When state policymakers define free within their proposals, their definition should, at a minimum, cover the cost of tuition and fees. This transparent approach assists potential beneficiaries of the program in understanding that their out-of-pocket expenses will be limited to living expenses and not to payments to their institution.

## Award Timing

Finally, in a free community college policy design, proposed policies should include an indication of when the award will be made. Policymakers may potentially construct a broadly universal program that uses state

## LEVERAGING PUBLIC BENEFITS

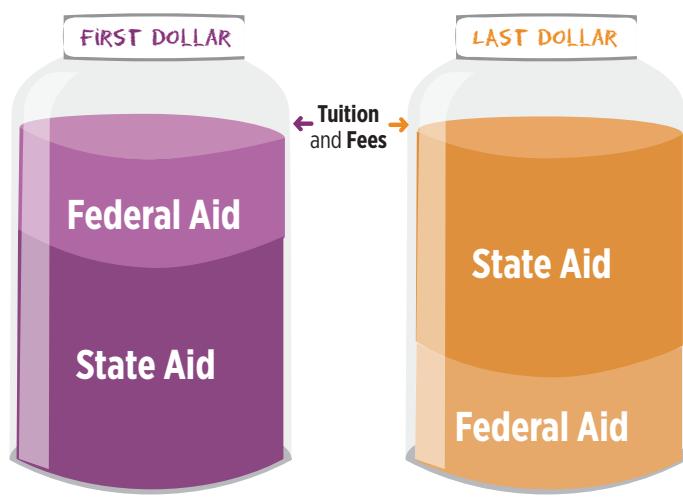
A growing policy dialogue emphasizes providing a more comprehensive set of financial supports as a means of increasing college persistence and completion.<sup>16</sup> If more low-income adult students are to complete, particularly those who are non-traditional, it will be necessary to provide financial aid that not only covers tuition and books, but also living expenses including housing, food and health insurance. Public, means-tested benefits, such as the Supplemental Nutrition Assistance Program (food stamps) and child care assistance, can temporarily help low-income students make ends meet while in school and augment free college programs.<sup>17</sup> Like financial aid programs, public benefits programs feature their own complex rules, some of which serve as a disincentive to low-income individuals attending college and others influence whether a student attends part- or full-time. States can work with their health and social service agencies to refine public benefits rules and develop supportive policies, such as those enacted in **Kentucky, Arkansas** and **Washington**, to support the dual goals of increasing college completion and decreasing poverty levels.



dollars alone to bring tuition to \$0, regardless of when a student enrolls in their academic program. This approach, commonly called first-dollar, means that the state-funded free community college support would be applied first, with each student receiving a base amount. Other subsequent sources of aid, such as Pell Grants or other state grants, would then be applied.

Existing state policies and proposals have generally opted to make awards at the start of an academic term, only after other sources of aid have been applied. Under this last-dollar approach, free college aid would be applied only after a student files the FAFSA, is awarded all other sources of financial aid and meets application deadlines for the free community college program. For example, if a student is Pell-eligible, they would receive Pell funds first. Then, the free community college funds would fill in any unmet need remaining in the cost of attendance to reach the state's definition of free.

**FIGURE 4: FIRST-DOLLAR VERSUS LAST-DOLLAR AWARD TIMING**



Last-dollar programs are designed to be lower-cost for the state, therefore allowing for more students to participate in the program. However, last-dollar program models have met controversy, especially regarding the supposed regressive nature of the policies.<sup>18</sup> Since many low-income students likely already have a larger proportion of their cost of attendance met through other sources of federal and state aid, students with the highest need stand to receive the smallest dollar amount of support from the free college program. In contrast, students with lower levels of financial need who do not qualify for other programs would receive larger awards from the state-level

free college program. The fact that program eligibility includes low, middle and high income students within the same program framework, however, adds to its political viability and strength.

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**THE BROADLY INCLUSIVE NATURE OF FREE COLLEGE  
POLICIES MEANS THAT ALL STUDENTS- AND THEIR POLITICAL  
REPRESENTATIVES - BECOME STAKEHOLDERS IN THE  
MAINTENANCE OF AFFORDABLE, IN-STATE COLLEGE OPTIONS.**

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In either the first or last dollar framing, states have imposed application deadlines within enacted and proposed free community college policies. However, these deadlines can be problematic for the independent students that adult free community college policies intend to target. Existing state-funded approaches to financial aid favor an application deadline set in the spring and assume the student will begin their postsecondary program in the fall. Adult students' college choice processes do not generally adhere to this timeline. Therefore, whether the program is structured as first or last dollar, states should not rely on deadlines to ration funds if they intend to reach adult student populations. Instead, allowing flexibility throughout the year will support adult student participation.



## Moving the Debate Along: Future directions for state-level free community college policies

In 1946, President Harry Truman's Commission on Higher Education imagined a fundamental redesign of the postsecondary landscape, where universal education ended not at 12th grade with a high school diploma, but extended through 14th grade.<sup>19</sup> Current federal and state-level proposals vary from this universal approach. Within current proposals, students will still receive a tuition bill and cobble together a patchwork of financial aid policies to finance their education. In sum, neither the proposals nor the enacted free community college programs change an existing financial aid system that still suffers from myriad problems. To date, state-level free community college programs have made incremental changes to existing models of student financial support, but have not fully redesigned the system. However, incremental adjustments often bring change.

To increase degree attainment rates, states can benefit from reframing their policy conversations to focus not only on students who matriculate from high school to postsecondary, but rather on the vast majority of adults in need of a credential. Doing so requires building policy ideas around the needs of adult students and leveraging the momentum around free community college to address adult completion.

Building a comprehensive and universal adult free community college policy necessitates legislative leadership in several specific ways. Legislation should include student eligibility criteria, a definition of free and specific award timing. Within these key policy components, state leaders may want to consider several specific recommendations:

- **Who:** Independent students who are eligible for in-state tuition rates.
- **What:** Policies branded as free must cover tuition and fees at a minimum.
- **When:** Awards should be made when students enroll and after other sources of aid have been applied.

These guiding principles for adult-focused free community college policy design intend to assist states as they consider their own unique contexts and needs. State leaders have the opportunity to harness the energy around free community college as a concept and direct those energies toward meaningful policy changes that are as ambitious as the gap in adult completion demands.

Free community college proposals should include **independent students** who are **eligible** for **in-state tuition** rates.

State policies **branded as free** should, at a minimum, cover the **full cost** of tuition and required fees.

Free community college **awards** should be made at the **time of enrollment** and after **other sources of aid** are applied.

## Additional Resources

The following organizations and publications provide a variety of information to support policy development and implementation.

### Organizations:

- **State Higher Education Executive Officers Association (SHEEO)** – the national association of the chief executives of statewide governing, policy, and coordinating boards of postsecondary education.
- **Council for Adult and Experiential Learning (CAEL)** – pursues work at all levels within the public and private sectors to enhance learning opportunities for adults around the world.
- **College Promise Campaign (CPC)** – a national, nonpartisan higher education initiative to educate the public on the benefits of free, high-quality community college education.

### Publications:

- “**The Promises and Pitfalls of State Free Community College Plans**” by the American Association of State Colleges and Universities
- “**Promise Nation: Transforming Communities through Place-Based Scholarships**” by Michelle Miller-Adams
- **FACT SHEET: White House Launches New \$100 Million Competition to Expand Tuition-Free Community College Programs that Connect Americans to In-Demand Jobs**
- “**The America’s College Promise Playbook**” by the U.S. Department of Education
- “**Redesigning State Financial Aid to Better Serve Nontraditional Adult Students: Practical Policy Steps for Decision Makers**” by Wayne Taliaferro and Amy Ellen Duke-Benfield
- “**F2CO, Redefining College Affordability: Securing America’s Future with a Free Two Year College Option**” by Sara Goldrick-Rab and Natalie Kendall
- “**The Adult Learner: A Critical Ally for State Economic Development**” by Wilson Finch
- “**Understanding Sources of Financial Support for Adult Learners**” by Christopher Dougherty and Richard Woodland

## Appendix A: About the Data and Methods Used in this Brief

### Figure 1

To produce the map illustrating the Adult Gap, these procedures were followed:

1. Assume the Lumina goal of 60 percent attainment by 2025 for all states. Because only 27 states have set attainment goals, using the same goal for all 50 states puts them on an even playing field and allows us to calculate the adult gap for the remaining states.
2. Using the NCHEMS data found here: <http://www.nchems.org/clasp.php>, select a state.
3. Confirm that the attainment goal (in the upper right hand corner) is set to 60 percent by 2025.
4. Record the “Gap: Additional Degrees Needed to Meet Goal” figure in the orange box. This is the number of additional degrees that the state needs to produce (beyond the status quo) in order to reach the attainment goal.
5. Under “Increasing College Access,” change the High School Graduation Rate to 100 percent.
6. Under “Increasing College Access,” change the College-Going Rate Directly from High School to 100 percent.
7. Record the “Total Additional Undergraduate Credentials” figure in the grey box. This is the number of additional credentials that will be produced if both the high school graduation rate and the college-going rate are 100 percent.
8. Subtract the “Total Additional Undergraduate Credentials” figure from the “Gap: Additional Degrees Needed to Meet Goal” figure to obtain the number of degrees that must be filled by non-traditional students (students not matriculating directly from high school). I call this figure the “Adult Gap.”
9. Divide the “Adult Gap” by the “Gap: Additional Degrees Needed to Meet Goal” to receive the percentage of additional degrees that must be obtained by adults.
10. This is the figure on the infographic map.

### Endnotes

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## AUTHORS

*Sarah Pingel, Ed.D. is a policy analyst in the Postsecondary and Workforce Development Institute at Education Commission of the States. Sarah supports states by providing analysis tailored to student financial aid and college affordability policies. When she isn't knee deep in policy research, Sarah spends time in the small Rocky Mountain town where she is from and enjoys finding opportunities to practice her French. Contact Sarah at [spingel@ecs.org](mailto:spingel@ecs.org) or **303.299.3695**.*

*Emily Parker is a policy analyst in the Postsecondary and Workforce Development Institute at Education Commission of the States. Emily loves data, charts and board games. Outside of her policy work, Emily is a pub trivia host in Denver. She has her Master of Public Policy degree from the University of Denver and can be reached at [eparker@ecs.org](mailto:eparker@ecs.org) or **303.299.3662**.*

*Lauren Sisneros is a policy analyst in the Postsecondary and Workforce Development Institute at Education Commission of the States. She holds a bachelor's degree in business administration and a master's degree in education, both from Colorado State University. In her spare time, Lauren enjoys spending time with her husband and two children exploring the great outdoors of Colorado. Contact Lauren at [lsisneros@ecs.org](mailto:lsisneros@ecs.org) or **303.299.3629**.*

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