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# Colleges may take blame for government actions

In the last few weeks a number of news events have taken place that may not have been very noticeable, but which can seriously affect higher education in a very detrimental way.

The first event was the publication of the results of a survey conducted by New America, a non-partisan think-tank based in Washington, D.C. The poll surveyed 1,600 people and found that the American public is becoming more and more ambivalent about the value of higher education. Three-quarters of the respondents agreed that it is easier to be successful with a college degree, but one-quarter said higher education is "fine just the way it is."

Although more than 60 percent of respondents said higher education was good for society, about 26 percent said it was primarily a benefit for individuals, a belief that was shared by those who describe themselves as conservatives, as well as those who identify as liberals. These findings may not seem like such bad news, but the level of dissatisfaction with higher education has continued to increase ever since polls about this issue began being conducted.

In a poll published just two weeks ago and conducted by Public Religion Research Institute (PRRI), an American nonprofit, nonpartisan research and educational group, more than half of respondents who identified as white and working class agreed that college was a "gamble that might not pay off," instead of a smart investment.

If you combine all these numbers the political landscape for higher education looks far from

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promising. With the majority of state legislatures and governorships in the hands of Republicans, they are seeing that their base is largely skeptical about higher education and not overwhelmingly supportive of it as a public good. That means that they will get no pressure to maintain – much less increase – support for public higher education.

In the New America poll, for example, 80 percent of those who answered the survey said that community colleges contribute to a strong work force, are worth their cost, and prepare people to succeed – more positive perceptions than for any other sector of higher education. Interestingly, the demographic in the poll that corresponds to Generation Z (those born in the late 1990s to 2000), had the highest estimation of public two-year colleges. But most politicians see those colleges as the real engines for more work-force preparation, not full-fledged universities, which are viewed as "elitist."

Other news that has received little publicity among in the current swirl of political scandals has to do with student debt. Already acknowledged as the main source of dissatisfaction about higher education in this country, some political decisions at the federal level are going to make things worse.

What has happened in the last few weeks is that the Trump administration has taken action on three important areas: The first is that the federal gov-

ernment has weakened accountability for the companies that administer student loans. For years, the Consumer Financial Protection Bureau has documented thousands of cases in which loan companies have misdirected payments, lost paperwork, and charged the wrong interest rate on loans. This move means that these companies will no longer be facing regulatory and legal challenges for its dealings with borrowers, meaning that abuses as well as college student debt will continue to increase.

Second, the Department of Education is making it more difficult for borrowers to apply for, and stay enrolled in, income-based payment plans. In order to enroll and stay in those programs, you need to demonstrate that your income qualifies you for the programs.

To do that, borrowers need access to data from the Internal Revenue Service through its Data Retrieval Tool. Yet, on March 3 the Trump administration took down the online Data Retrieval Tool until at least October, making applicants' lives much more difficult because now they have no way of applying for these programs online.

The third important move was made to give banks more latitude to charge borrowers higher fees (as much as 16 percent of the balance owed) if they fall behind in the repayment of their loans. This means more profits for the banks and higher student debt in general, particular for those individuals with really low incomes since they are the ones with diminished capabilities to pay on time. This is not just greed; this is being mean to the poor.

The only appeal that the victims of lending agencies have is the U.S. Consumer Bureau, an agency that is also in the crosshairs of the current administration and Congress.

Given that together Americans owe more than a trillion dollars in student debt, these new measures will make a bad problem worse. And who will the politicians blame for that? Not the government (federal or state), but the universities themselves. This has been the approach they have been taking for many years, that student debt is a direct consequence of rising tuition and fees, of uncontrolled spending, and in the maintenance of academic programs areas they consider unnecessary, meaning those that they don't see directly leading to a job.

How do public universities respond to this challenge? So far, it's not been very intelligently nor particularly courageously. First, the public university leaders whose jobs depend mostly on the good will of politically appointed boards will avoid to point the finger towards the real culprits – politicians who continue to defund public education. After all, they don't want to lose their jobs. Second, they will continue to market their institutions on the parts that have nothing to do with academic achievement or professional preparation: athletics and campus amenities, or on meaningless rankings.

As one politician often tweets: "Sad!"

*Dr. Aldemaro Romero Jr. is a writer and college professor with leadership experience in higher education. He can be contacted through his website at: <http://www.aromerojr.net>*