

Tuition and Fees in the West 2013-14

Average resident undergraduate tuition and fees for the academic year 2013-14 at public two-year institutions in the WICHE region (excluding California) increased by 3.2 percent (\$106) from the previous year, while published prices at public four-year institutions grew by 3.1 percent (\$231). By comparison, nationally, the one-year increase was 3.5 percent for two-year and 2.9 percent for four-year institutions.

This issue of *Policy Insights* reviews the results from the Western Interstate Commission for Higher Education's (WICHE) annual survey of tuition and fees at public colleges and universities in the WICHE region, and discusses related policy implications. The WICHE region includes 15 states – Alaska, Arizona, California, Colorado, Hawai'i, Idaho, Montana, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Utah, Washington, Wyoming – and as of November 2012, the Commonwealth of the Northern Mariana Islands, the first of the U.S. Pacific territories and freely associated states to participate as a WICHE member.¹ The tuition and fees survey was administered in summer and fall of 2013 to state higher education executive offices or system offices in the Western states, and complete data from the survey are available in *Tuition and Fees in Public Higher Education in the West, 2013-14: Detailed Tuition and Fees Tables* (www.wiche.edu/pub/tf), published by WICHE in November 2013.²

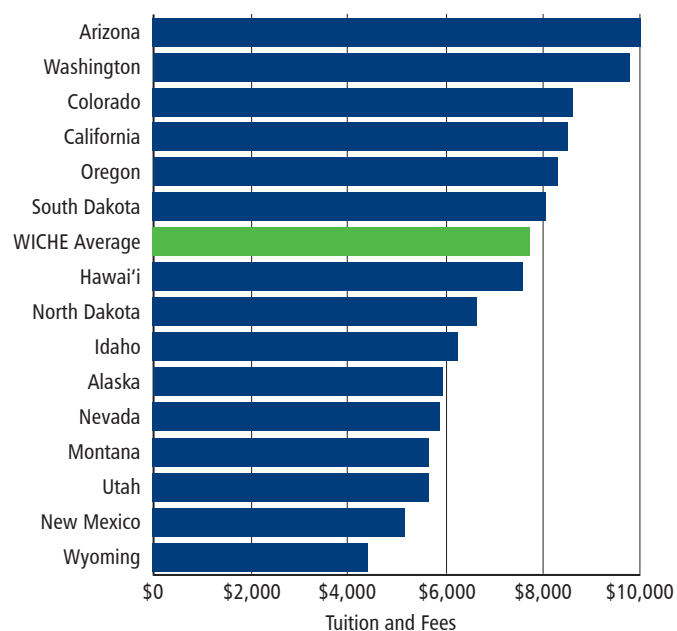
Four-Year Institutions

Average tuition and fees for resident undergraduates in 2013-14 at public four-year institutions in the WICHE region were \$7,694, an increase over the previous year of \$231 (3.1 percent). By comparison, the national average was \$8,266, which was up \$240 (3.0 percent).³ After adjusting for inflation, the change in the regional average resident undergraduate tuition was 1.3 percent over 2012-13; the five-year increase, over 2008-09, was 38 percent.⁴

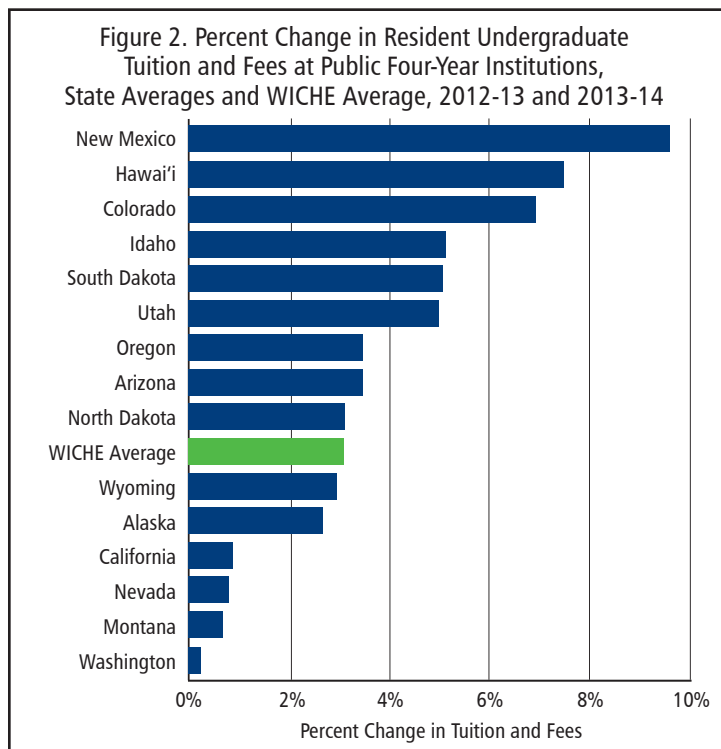
Within the WICHE West, there was substantial variation in tuition prices at four-year institutions. Aside from the four institutions that are categorized as baccalaureate/

associate's colleges under the Carnegie Classification, prices ranged from \$4,000 at New Mexico Highlands University to \$16,485 at the Colorado School of Mines.⁵ The statewide average price in this sector was lowest in Wyoming, at \$4,404, and highest in Arizona, at \$10,027 (Figure 1). The gap between high-price states like Arizona and Washington and low-price states like Wyoming and New Mexico has widened considerably over recent years, with the highest tuition and fees now more than double that of tuition and fees in the lowest-price states. The largest one-year increase in percentage terms occurred in New Mexico, where average statewide tuition and fees climbed 9.6 percent.

Figure 1. Resident Undergraduate Tuition and Fees at Public Four-Year Institutions, State Averages and WICHE Average, 2013-14



Four states saw increases of less than one percent between 2012-13 and 2013-14 – California, Montana, Nevada and Washington (Figure 2) – with Washington’s tuition and fees stabilizing after four years of double-digit increases. Washington also had the lowest average increase in dollar terms, \$20; while students in Colorado paid the highest average dollar increase, \$556, followed closely by Hawai’i’s increase of \$529.



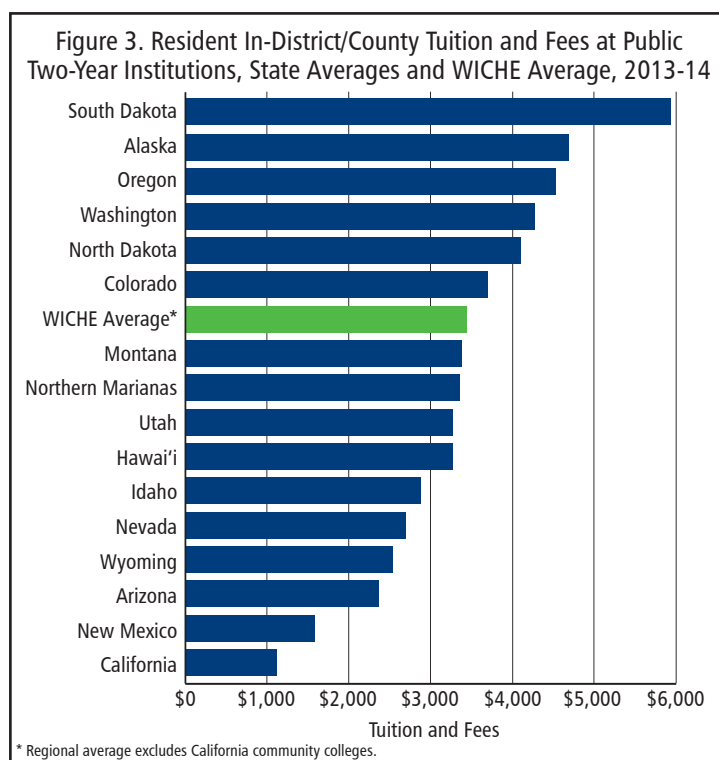
The average nonresident undergraduate tuition and fees at public four-year institutions in the region were \$19,765, up 2.3 percent from 2012-13, slightly less than the rate of increase for residents. But in dollar terms, the \$450 average increase for nonresident tuition across the region was almost twice the average increase for residents. Minot State University in North Dakota charged nonresidents the lowest tuition, at \$6,087; while the most expensive institution for nonresidents was the University of California, Davis, at \$36,774 (with similar nonresident tuition at the other University of California campuses).

Two-Year Institutions

The West’s average tuition rate at two-year institutions, excluding those in California, continues to be less than the national average, albeit just barely. Tuition and fees for resident, in-district students at public two-year colleges in the WICHE states averaged \$3,424 in 2013-14, an increase of \$106 (2.6 percent) over the previous year and \$899 (35.6 percent) over 2008-09.⁶ The West’s inflation-adjusted growth was \$47 (1.4 percent) in the past year, again excluding California. The national

average for tuition and fees of \$3,410 was just below the WICHE average, but the increase over the previous year of \$117 (3.6 percent) was just slightly higher than the WICHE average.⁷

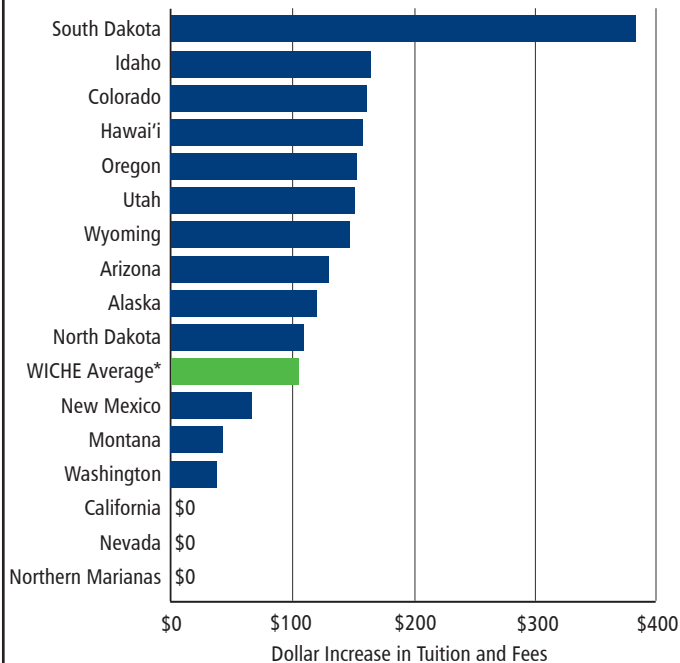
Within the WICHE states, the community colleges in California continue to charge the lowest rates for in-district students, at \$1,104, unchanged from the previous year. The next lowest rate was New Mexico’s, at \$1,572; and the highest was South Dakota’s, where the average was \$5,937 (Figure 3). The state with the largest increase when measured in dollars was South Dakota, where published prices went up by \$382, more than twice that of the next-largest increase, \$165, in Idaho. South Dakota also saw the biggest one-year percent increase, 6.9 percent (Figure 4).



Recovery Moderates Price Increases

Over the last few decades, Americans have come increasingly to recognize the importance of a higher education for individual success, and volumes of research support the critical role of higher education in a global economy where other countries’ increasingly skilled workforces are competing more aggressively with the United States. At the same time, there has been a national trend of accelerating tuition price increases, with only the last year or so seeing abatement in the rates of increase. As tuitions rise, the protracted, weak economy has led to declines in many families’ resources and constrained their ability to pay for higher education. Loans, grants, and scholarships have begun to overtake what students and their families contribute

Figure 4. Change in Dollars in Resident Undergraduate Tuition and Fees at Public Two-Year Institutions, State Averages and WICHE Average, 2012-13 to 2013-14



* Regional average excludes California community colleges.

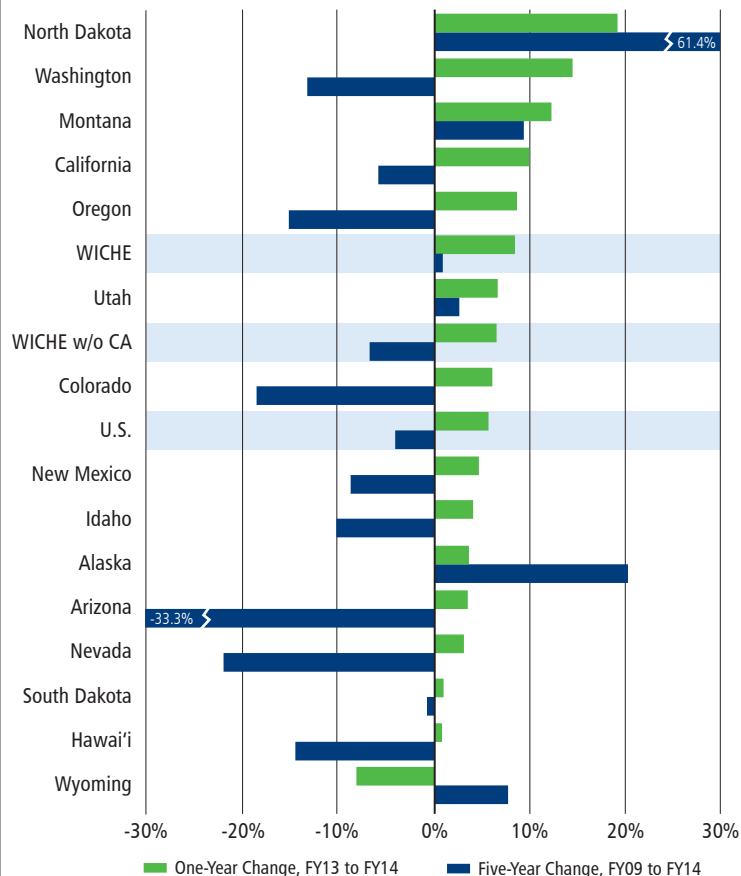
toward college costs.⁸ Consequently, years of state fiscal distress and the resulting disinvestment in higher education factor ever more prominently, influencing institutional decisions and accelerating the shift of the college cost burden to students and families.

State budgets and fiscal trends are showing hopeful signs of growth and increasing stability as the recovery from the Great Recession continues. Enhanced state revenues are translating into upticks in state appropriations to higher education in the majority of states yet public institutions are still making do with relatively fewer appropriations spread across larger numbers of students than before the recession.⁹ While total state tax collections showed growth for 14 consecutive quarters by the end of FY 2013, the recovery in revenues is by most accounts slower, more prolonged and less predictable than in previous recoveries and revenue levels are still far from a full, sustained recovery.¹⁰ States still face revenue uncertainty amidst long-term fiscal challenges and spending pressures, particularly from growing Medicaid expenditures and pension obligations, K-12 education, and the need to restore programs cut during the recession.

Data from the annual *Grapevine* survey of state appropriations to higher education indicate that 40 states increased funding for public higher education, up 5.7 percent overall in FY 2014 but with significant variability and with much of the overall increase attributed to three states (California, Florida and

Illinois).¹¹ As shown in Figure 5, state appropriations for higher education in FY 2014 were up 8.5 percent for the WICHE region as a whole, a substantial bump up from last year's one-year change, in which appropriations to higher education for the region were up only 1.7 percent over FY 2012. If California's 10 percent appropriations increase between FY 2013 and FY 2014 is taken out of the picture (made possible by passage in 2012 of the Proposition 30 tax increase), there is a slightly lower increase in state appropriations to higher education for the WICHE region, 6.5 percent. California made up 55 percent of all state higher education spending in the WICHE region, on average, in the years FY 2012 to FY 2014. Its four-year enrollments comprised 37 percent of the regional total, while its two-year enrollments made up 65 percent of the region's total in fall 2012, the most recent data available. All but one of the 15 states in the WICHE region experienced growth in funding levels from the prior year, ranging from about one percent in Hawai'i and South Dakota, to double-digit increases in four states – California, Montana, North Dakota and Washington.¹² Wyoming's higher education appropriations declined 8.1 percent from FY 2013, but

Figure 5. Percent Change in State Support for Higher Education, FY09 to FY14 and FY13 to FY14



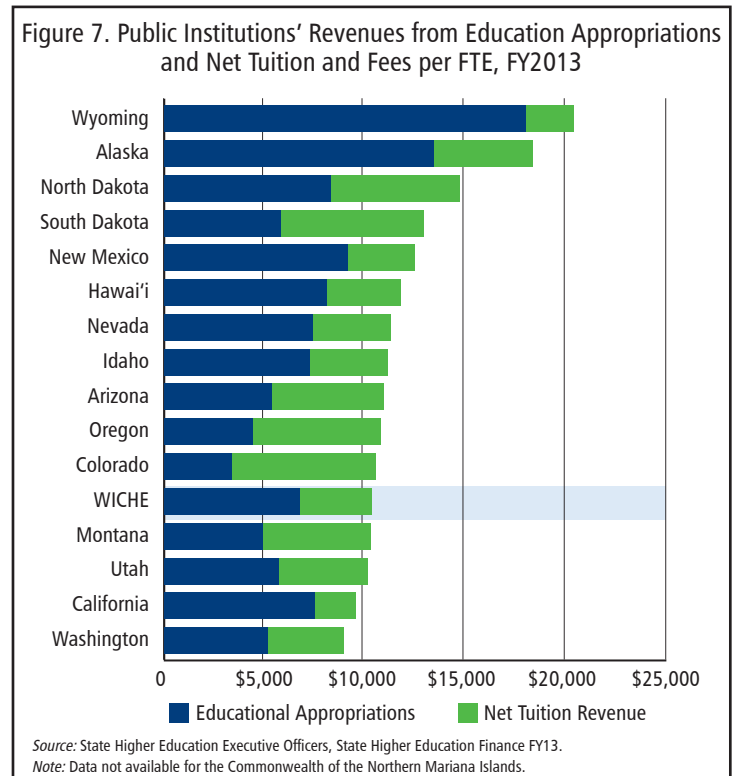
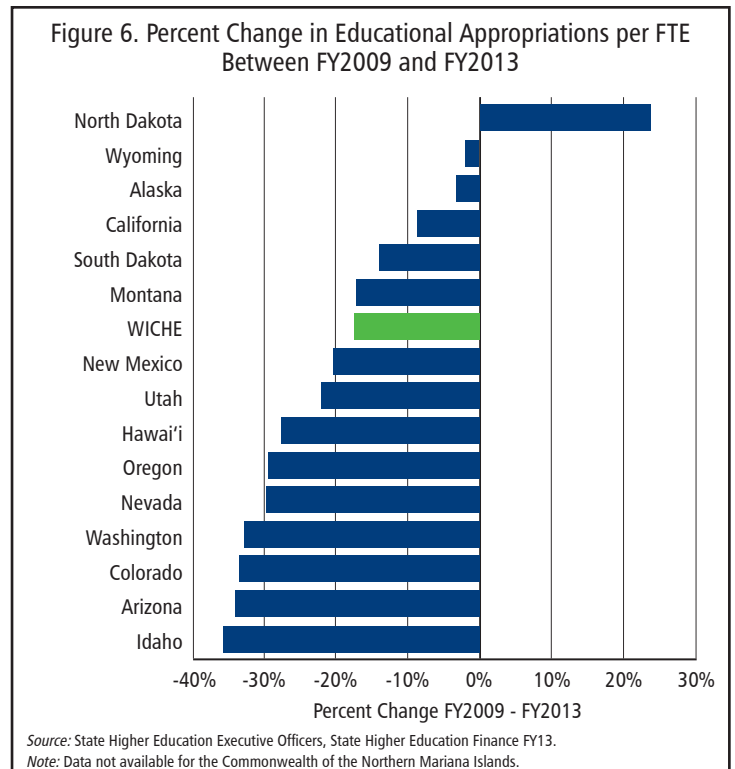
Source: State Higher Education Executive Officers and Illinois State University, *Grapevine*, 2014. Author calculations.
Notes: American Recovery and Reinvestment Act (ARRA) funds were available for FY09 to FY12. Data not available for the Commonwealth of the Northern Mariana Islands.

this was after it posted some of the highest percent increases in appropriations of the Western states for several recent years.

Figure 5 also shows how state funding levels have shifted in the WICHE states since FY 2009, the first full fiscal year during the recession. In spite of the increases in state appropriations in FY 2013 and FY 2014, the figure shows how far behind states remain as they continue to claw their way back from the recessionary cuts. Ten Western states appropriated less in FY 2014 than in FY 2009. Seven states are down 10 percent or more – and in Arizona and Nevada, funding continues to be down by 20 percent or more. Alaska, Montana, North Dakota and Utah, on the other hand, were able to provide increases in funding over both the one-year and five-year periods.

Despite this overall positive news that states are restoring appropriations to higher education, the reality is that the funding continues to be spread much more thinly over larger numbers of students due to enrollment increases through much of the last decade and amplified during the recession. Enrollments climbed five percent in the West between 2008 and 2012, and were 11 percent higher than in 2006, before beginning to decline over the last three years, largely due to decreases of students enrolling in two-year institutions.¹³ According to the State Higher Education Executive Officers annual finance survey (SHEF), which provides state appropriations per student (as opposed to total appropriations overall, as *Grapevine* does), state support for higher education across the WICHE region began recovering in FY 2013, but still amounts to 17 percent less per student than in FY 2009 (Figure 6) and 24 percent less per student than prior to the recession in FY 2008.¹⁴ Idaho's appropriations lag the most among the WICHE states, with per student FTE support down 36 percent since FY 2009 (and tied with Arizona at 37 percent lower than FY 2008). Higher education investments in mineral-rich states like Alaska and North Dakota weathered the economic downturn better, and North Dakota has even maintained increased support.

FY 2013 per-student educational appropriations ranged from \$3,283 in Colorado to \$17,960 in Wyoming (Figure 7). The chart also demonstrates how widely varied states' higher education finance strategies are in the West, with the share of operating revenues accounted for by educational appropriations ranging from 31.3 percent in Colorado to 88.1 percent in Wyoming.



State financial aid also plays a critical role in access and affordability, and reduces students' net price. According to the SHEF, the percent of total support allocated for financial aid to students attending public institutions increased nationally to 7.9 percent in 2013 and was up from 5.6 percent in 2008. These data and similar results from the National Association of State Student Grant and Aid Programs (NASSGAP) show the efforts

states made to maintain critical aid programs during the economic downturn, and some states shifted non-need based aid to need-based. States continued to struggle to keep up with the demand for aid as the number of eligible applicants increased due to enrollment increases and many families had to tighten their fiscal belts during the recession. Furthermore, state aid programs are far less substantial than federal support for needy students. The average state financial aid per undergraduate student in academic year 2011-12, the latest available data, was \$482 in the U.S. and \$287 in the WICHE region (per-student state aid was not reported for South Dakota and Wyoming). Two WICHE states provide substantially more than the national average, California and Washington at \$1,077 and \$1,061 per undergraduate, respectively; without these high-aid states, the WICHE average per undergraduate was \$161.¹⁵ Ultimately, tuition increases have outpaced aid in recent years resulting in net price increases nationally between 2009-10 and 2013-14, particularly at four-year institutions and in varying amounts by income level.¹⁶

In summary, this year's report shows abatement in the rise of sticker prices that characterized the recession, some improvement in state spending on higher education, and some recent mitigation in enrollment demand. There will likely be sustained pressure on tuition into the foreseeable future due to the uncertainty in state and federal funding. Higher education institutions will continue to compete for resources with other services and programs that also face high levels of demand and are recovering from recessionary budget cuts. Pressures to reduce the national debt, borrowing and spending limits, not to mention the political unpredictability of upcoming election cycles create continued uncertainty on the national scene.

But perhaps even more important is anticipating what will transpire as higher education's fate is increasingly tied to individuals' and families' ability to invest in higher education.¹⁷ As public institutions become substantially reliant on tuition to cover operating costs, their fiscal situation becomes more precarious given the changes in enrollment long predicted and already underway due to demographic changes and a continuing slow economic recovery. States will have to come to terms with and resolve the dilemma that increasing tuition expenses will limit access to higher education for many students – and reduce their states' competitiveness – as rapidly diversifying populations are less financially able to make that investment from their own resources.¹⁸ Recognizing these dilemmas,

the Education Commission of the States reported that governors in at least 17 states recently outlined proposals related to postsecondary education, a majority of them focused on tuition, financial aid and affordability issues. At least five governors called for a freeze on tuition rates, and many focused on performance funding policies intended to incentivize or reward students or institutions towards completion with a focus on economically important fields of study.¹⁹

Commensurate with recent years' tuition increases has been the virtual explosion in education borrowing, which some suggest may be the next national economic 'bubble'. Some of this concern may be overstated, because average debt and borrowing rates and debt levels indicate less steep increases and do not appear to be related to recent enrollment declines -- and college is an investment that clearly pays off over time, even considering the acquisition of debt. So, it is true that debt levels need to be monitored, although average debt levels and rates of graduates with debt are not currently outrageously high. But, some information about recent borrowing trends does suggest a potential threat to student success for the increasing numbers of students who are predicted to have fewer resources to pay for college. Recent data confirm that the growth in educational debt is concentrated among the lower and middle income and groups with lower credit scores.²⁰ To the extent that less-resourced students need to rely more heavily on loans, student borrowing has the potential to counteract increased access to education if it reduces economic opportunity or asset accumulation over the longer term for some of these students. Furthermore, graduate student debt was seen to contribute significantly to increases in student debt loads in recent years,²¹ suggesting a further disincentive to students who have to rely more heavily on student borrowing, to pursue fields that require advanced or specialized training, such as in science, technology, engineering, and math (STEM) disciplines. It is ultimately uncertain how rising reliance on borrowing may impact college graduates. But, policymakers will need to be monitoring debt levels to insure that borrowing does not rise to the level of becoming a barrier to access and success, especially among low-income students, or become a larger economic issue.

Policy Implications

While the debate about the value and cost of higher education rages on in political, public and private conversations, a number of states are grappling with these issues and are making or are seriously considering changes. Outlined below are some recent initiatives that

are examples of the range of approaches being taken and strategies for constructive change.

Many Western legislatures voted to freeze or cap tuition during their 2013 legislative sessions, helped by an influx of new state funding, including California (for four years), Montana (for two years) and Washington.²² Other states are addressing college affordability through their state aid programs. South Dakota and North Dakota, for example, created need-based programs. In both states, the scholarships range from \$500 to \$2,000 depending on the student's level of need; in South Dakota, aid will be to participating institutions based on the percentage of Pell-eligible students enrolled at the institution. With Arizona's Earn to Learn program, launched in 2013, federal and institutional funds are used to match students' savings with a scholarship of sorts. Students are required to save \$500 in an individual development account (IDA), participate in personal finance workshops and college readiness trainings, and meet regularly with a financial coach. IDA savings are matched at a rate of \$8 for every \$1 saved, for up to \$4,000 in matching funds per year.²³

In California, the University of California's (UC) Blue and Gold Opportunity Plan is intended to expand access to UC for what it considers 'lower-income' students. California residents whose total family income is less than \$80,000 a year and qualify for financial aid will not have to pay UC's system-wide tuition and fees out-of-pocket. The California state budget also allocates funding for scholarships to cover up to 40 percent of the University of California system-wide tuition and fees amount for Californians with annual family incomes up to \$150,000 attending the University of California and California State University, starting in 2014-15. (And at UC Berkeley, the Middle Class Access Plan caps the annual parent contribution to a UC Berkeley student's education at 15 percent of their total income.)²⁴

There is also an increasing number of states adjusting their state grant aid programs and system support to incentivize productivity, completion and reduced time-to-completion. In the West, Colorado enacted incentives for retention and completion that award participating state colleges and universities a fixed, progressive amount of aid per student. Beginning with \$600 for each eligible freshman, funding-per-student increases \$200 per year to \$1,200 for seniors; and dropping down to \$600 for fifth-year undergraduates. And New Mexico increased the number of credits required per semester for lottery fund scholarship recipients, as lawmakers struggled to keep the fund solvent and increased accountability at the same time.

A number of states in and out of the West are also targeting incentives to increase college success among underserved students, for example, Nevada and Massachusetts' shift to performance-based funding for the state's public community colleges, among others. In a related vein, many states have broached the topic of how to make college more viable for undocumented students (and perhaps providing new revenue) through access to in-state tuition or even state aid.

Arizona, Montana, Nevada and North Dakota have also proposed or passed outcomes-based funding innovations that reward institutions based on degrees awarded overall, credits completed, and successful transfers, among other things.²⁵ These various forms of incentive-focused funding might impel accountability in institutional and student behavior, but it will take some time to determine whether initiatives will achieve the desired increases in institutional productivity and student progress and completion, and whether there are unintended consequences to access and quality.²⁶

And there are also examples of states using higher education funding to address other very specific state goals. Seeking to increase the number of quality teachers working in high-need areas of the state, New Mexico's Teacher Repayment Loan Act provides for repayment of the principal and reasonable interest accrued on loans obtained from the federal government for teacher education purposes. South Dakota also uses a scholarship program to encourage its high school graduates to stay in the state and pursue a degree in teaching and later work in the state in a "critical need teaching area."

A few states are studying and even moving forward with strategies to provide higher education free of charge or through pay-it-forward programs. While the effort to come up with new solutions is laudable, policymakers are urged to use caution as they consider untested programs that may have negative unintended consequences.²⁷ Among notable recent examples, the Tennessee Promise program will provide two years of free community or technical college to state students. Funded by the lottery, the program is cutting the state's Hope Scholarship awards to freshman and sophomores and is increasing awards for juniors and seniors at the state's four-year institutions. Oregon is also considering free community college tuition and with the recent HB 2838, known as the "Pay Forward, Pay Back" plan, required the state education agencies to consider jointly creating a pilot concept of a program for future legislative approval to defer tuition for students while they are enrolled in college in exchange for commitment of a percentage of their future salary to the state.

Conclusion

The data continue to indicate a shifting of the costs for higher education onto students. Despite the recent mitigation in tuition increases and modest re-funding through appropriations, higher education financing is at a pivotal point. Institutional leaders will face continued pressures to seek net tuition revenue as a key source of operating funds. This strategy, coupled with changing student demographics, may seriously erode higher education's public mission as market dynamics determine who gets served, and when. Preserving equitable access to higher education is a goal worth preserving. Perhaps recent funding innovations intended to influence institutional and student behavior will protect that goal, but these experiments should be closely monitored to determine their effectiveness and feasibility.

Endnotes

- ¹ We are able to report about the Commonwealth of the Northern Mariana Islands' (CNMI) tuition and fees, but generally do not have data for the CNMI in sections relating to state revenue and appropriations.
- ² The averages reported for the WICHE region throughout this brief are unweighted averages; the report itself presents both unweighted averages and averages weighted by full-time equivalent (FTE) enrollment. A complete list of respondents is available in *Tuition and Fees in Public Higher Education in the West, 2013-14* (www.wiche.edu/pub/tf). The U.S. Pacific territories and freely associated states joined WICHE as a member in November 2012; the Commonwealth of the Northern Mariana Islands is the first to participate and is included for the first time in this 2013-14 edition.
- ³ College Board, "Trends in College Pricing" (Washington, D.C.: College Board, 2013), Table 3a (available online only), accessed 4 February 2014 at www.collegeboard.org. Unweighted averages used to be consistent with data cited for WICHE region (see endnote 2).
- ⁴ Inflation adjustments used the Higher Education Cost Adjustment, calculated by the State Higher Education Executive Officers.
- ⁵ Four institutions in the West have Carnegie Classifications of baccalaureate/associate's colleges. While Dixie State College (Utah) and Northern New Mexico College are considered four-year institutions for the purposes of Tuition & Fees report, Great Basin College (Nevada) and Northern Marianas College (Commonwealth of Northern Marianas) were considered two-year institutions at the request of the institution and because their undergraduate instructional programs are associate's-dominant.
- ⁶ The average for the two-year institutions excludes California institutions. Including California with its large number of students and historically low fees reduces the average resident tuition and fees for two-year institutions in the West to \$2,341 for 2013-14.
- ⁷ Ibid, College Board.
- ⁸ Sallie Mae and IPSOS Research, "How America Saves for College," 2013. Accessed 26 February 2014 at https://www.salliemae.com/assets/core/how-America-Saves/HowAmericaSaves_Report2013.pdf. And, National Center for Education Statistics, "2011-12 National Postsecondary Student Aid Study (NPSAS:12): Student Financial Aid Estimates for 2011-12," Washington, DC: 2013. Accessed 25 February 2014 at <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2013165>.
- ⁹ State Higher Education Executive Officers, State Higher Education Finance FY13 survey, accessed 28 April 2014 from <http://www.sheeo.org/projects/shef-%E2%80%94-state-higher-education-finance>.
- ¹⁰ The Nelson A. Rockefeller Institute of Government, State Revenue Report, December 2013. Accessed 26 February 2014 at <http://www.rockinst.org>. And National Association of State Budget Officers, "Fiscal Survey of States, Fall 2013," December 2013. Accessed 26 February 2014 at <https://www.nasbo.org/publications-data/fiscal-survey-states/fiscal-survey-states-fall-2013>.
- ¹¹ Illinois State University Center for the Study of Education Policy and the State Higher Education Executive Officers (SHEEO). "Grapevine: An Annual Compilation of Data on State Fiscal Support for Higher Education: FY2012-13." Accessed 30 April 2014 at <http://grapevine.illinoisstate.edu/index.shtml>.
- ¹² Data not available for the Commonwealth of the Northern Mariana Islands.
- ¹³ The National Student Clearinghouse Research Center confirms that there were continuing declines in enrollments (or mitigation in increases) through 2013. "Current Term Enrollment Report – Fall 2013," December 2013, <http://nscresearchcenter.org/currenttermenrollmentestimate-fall2013/#prettyPhoto>.
- ¹⁴ SHEF, *ibid*. Figures are adjusted for inflation (using the Higher Education Cost Adjustment), enrollment mix, and cost of living differences among states.
- ¹⁵ National Association of State Student Grant and Aid Programs, "43rd Annual Survey Report on State-Sponsored Student Financial Aid," June 2013, from www.nassgap.org. Table 12.

¹⁶ Ibid, College Board.

¹⁷ For example, Pryor, J. H., Eagan, K., Palucki Blake, L., Hurtado, S., Berdan, J., & Case, M. H., "The American Freshman: National norms fall 2012," Los Angeles: Higher Education Research Institute, UCLA, 2012, accessed 30 April 2014 at <http://heri.ucla.edu/monographs/TheAmericanFreshman2012.pdf>.

¹⁸ See Prescott, Brian T., "Demography as Destiny: Policy Considerations in Enrollment Management," Boulder, CO: Western Interstate Commission for Higher Education, 2013, at www.wiche.edu, and Choitz, Vickie and Reimherr, Patrick, "Mind the Gap: High Unmet Need Threatens Persistence and Completion for Low-Income Community College Students," Center for Law and Social Policy, April 2013, at www.clasp.org. Also, Johnson, Nate "Lumina Issue Papers: College Costs, Prices and the Great Recession," Lumina Foundation, April 2014 (available at <http://www.luminafoundation.org/>).

¹⁹ Thomsen, Jennifer. "Governor's Top Education Issues: State-of-the-States 2014," Education Commission of the States, Denver, Colorado, March 2013, accessed 25 March 2014 at <http://www.ecs.org/>.

²⁰ Federal Reserve Bank of New York, "2013:Q4 Household Debt and Credit Report," accessed 30 April 2014 at <http://www.newyorkfed.org/microeconomics/data.html>. And, Houle, Jason N. "Disparities in Debt: Parents' Socioeconomic Resources and Young Adult Student Loan Debt," *Sociology of Education*, 2014 87:53.

²¹ Prueter, Betsy. "The Graduate Student Debt Review: The State of Graduate Student Borrowing," New America Foundation, Washington, DC: March 2014, accessed 30 April 2014 at <http://pnpi.newamerica.net/>.

²² WICHE, "Constructive Innovation: Recapping 2013 Higher Education Legislative Activity in the West," November 2013, at http://www.wiche.edu/info/publications/PI-2013Constructive-Innovation_recapping-2013-higher-education-legislative-activity-west.pdf.

²³ Barchfield, Vanessa, "ABOR: AZ Scholarship Program Could be Model for Other States," Arizona Public Media, February 10, 2014 accessed 24 February 2014 at <https://news.azpm.org>.

²⁴ University of California website, accessed 30 April 2014 at <http://admission.universityofcalifornia.edu/paying-for-uc/>.

²⁵ WICHE, *ibid*.

²⁶ Community College Research Center, "Performance Funding: Impacts, Obstacles, and Unintended Outcomes," Columbia University: New York, New York, February 2014, accessed 20 February 2014 at <http://ccrc.tc.columbia.edu>. And Patel, Reshma, Richburg-Hayes, Lashawn, de la Campa, Elijah and Rudd, Timothy, "Performance-Based Scholarships: What Have We Learned? Interim Findings from the PBS Demonstration," MDRC: New York: New York, 2013.

²⁷ See for example Longanecker, David, "Some Caution Regarding Pay It Forward," Western Interstate Commission for Higher Education: Boulder, Colorado, October 31, 2013 (unpublished). And Prescott, Brian T. and Longanecker, David A., "States in the Driver's Seat: Leveraging State Aid to Align Policies and Promote Access, Success, and Affordability," Western Interstate Commission for Higher Education: Boulder, Colorado, 2014, available at www.wiche.edu.

This issue of *Policy Insights* was prepared by Peace Bransberger, senior research analyst (303.541.0257 or pbransberger@wiche.edu), WICHE.

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Western Interstate Commission for Higher Education
3035 Center Green Drive, Suite 200, Boulder, CO 80301-2204

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David A. Longanecker, President
Tel: 303.541.0254 Fax: 303.541.0245

E-mail: Policy@wiche.edu

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