

Testimony before the Ohio Senate Workforce and Higher Education Committee

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Chairman Johnson, Vice Chair Cirino, Ranking Member Williams and members of the Senate Workforce and Higher Education Committee, thank you for the opportunity to speak with you today on how provisions in Senate Bill 135 can help manage student debt and make important progress in advancing Ohio's workforce. Specifically, the combination of the provision that encourages dual enrollment partnerships between community colleges and universities, and the OCOG completion incentive, both individually and collectively, are positioned to dramatically reduce the debt load students currently assume, and increase the number of bachelor's degrees earned in Ohio.

Community colleges are purpose-built to meet two of the nation's most urgent challenges: rising student debt and unmet workforce needs. Community colleges are committed to access. We are inclusive, not exclusive. Our open admission policies serve students of all ages and backgrounds. First-generation students, low-income students, students of color, adults in transition, and armed forces veterans thrive in our environment. They obtain employable skills and do so with little or no debt.

You may be surprised to learn about today's college student. Three-quarters of U.S. college students commute to class while balancing jobs and family responsibilities. Almost half are financially independent, and many have financial dependents of their own. Our students work hard. At Columbus State, 65 percent of our students work 20 or more hours per week. Their education is an important priority, but it isn't always their most urgent priority. These are the very students who are the solution to the workforce problem our state is facing.

I am pleased to share with you today promising practices we have developed in Central Ohio built on a strong culture of partnerships.

About Columbus State

Columbus State is one of the largest and most comprehensive colleges in Ohio serving more than 46,000 students annually. We are by far the most diverse higher education institution in our region. We have had a long-term focus on improving student success with a data-driven focus on equity. Over the past 10 years we have tripled our graduation rate and increased our graduation plus transfer rate by 40%. We have increased the success rate of low-income students by 40%. We have increased the success rate of Black students by 10%, and closed the equity gap with white students by 34%. Columbus State has awarded more than 8,000 degrees and certificates since the pandemic began. And we've accomplished this while keeping tuition very affordable. More than 75% of our students have zero student loan debt.

We have a partner-first focus at Columbus State, and have led a public-private partnership known as the Central Ohio Compact since 2011. Through this coalition of employers, K-12 districts, and universities, we have developed a regional approach to college success and talent development. Columbus State convenes a Workforce Advisory Council comprised of the chief talent officers of the largest employers in the region, which has become the voice of the employer in developing workforce priorities for Central Ohio. The Compact and the Workforce Advisory Council have become important incubators for innovative partnerships in Central Ohio.

Community Colleges are the Answer to Student Debt

Current student debt is a startling figure. Nationally, total student debt now exceeds \$1.7 trillion. The average debt of bachelor's degree holders is nearly \$30,000 and it will take these graduates over 20 years to pay off those loans. Students who are borrowing the most money in many cases are those who can afford it the least. Ohio ranks in the bottom quarter in the U.S. in terms of the number of students who graduate with debt, and in the bottom half with the amount of debt they take on. States with strong 2+2 policies – where students complete the first two years of the bachelor's degree at a community college and the junior and senior year at a university – score much better on both measures. Better utilization of community colleges in bachelor's degree education as proposed in SB 135 would dramatically reduce the average debt load of university graduates.

Through innovative partnerships with universities, school districts, and employers Columbus State has established multiple pathways to debt-free degrees for students in Central Ohio.

Preferred Pathway. Along with our university partners, Columbus State has established a regional 2+2 policy through a program called *Preferred Pathway*. Nearly 10 years ago we partnered with The Ohio State University to provide guaranteed admission to OSU for our graduates, and created deeper alignment of curriculum, advising, and other processes. Soon other universities including Ohio University, Miami, Capital University, Columbus College of Art and Design, Franklin University, Ohio Dominican, Ohio Wesleyan, and Otterbein joined the partnership. By completing the freshman and sophomore year at Columbus State, the Preferred Pathway partnerships save students between 30-45% on their tuition expenses. That's a savings of between \$12,000 and \$75,000 dollars on bachelor's degree tuition, depending on the university. The savings is even greater when you factor in expenses for room and board, which often exceed the total for tuition.

Since its inception, the Preferred Pathway program has saved students tens of millions of dollars by building an affordable, accessible path to the bachelor's degree. This partnership is the only path to a bachelor's degree for many students. SB 135, if passed, would take this idea to scale statewide, by encouraging public universities to work with community colleges to better inform students and families on the existence and benefits of these proven pathways. Based on our experience, by better aligning opportunities within the state's public system of higher education, Ohio students will graduate with less debt – no debt in many cases – and we will see more students earn bachelor's degrees overall.

Universities in Central Ohio are eager partners with Columbus State, viewing it as beneficial both for students and for the institutions. Our largest partner by far is Ohio State, where 3,500 of our students transfer each year. We have over 70 degree pathways with OSU, and are working together to increase that number with a specific focus on expanding opportunities in degrees in Science, Technology, Engineering, and Mathematics. Through our partnership with Franklin University, students earn fully 75% of their bachelor's degree through Columbus State at our low

tuition rates. The flexibility of our Franklin partnership is ideal for adult students. The average age of our students who transfer to Franklin is 33. With Otterbein University we have a dual admission program, where students are admitted to both institutions as freshmen, work with an Otterbein advisor who is physically on our campus, and are awarded substantial scholarships to Otterbein upon completing their Columbus State degree. Our agreement with Otterbein guarantees a lower total four-year cost than any public or private option in our region. The OCOG Completion Incentive of SB 135 would serve as a significant catalyst for the expansion of programs like these with Franklin and Otterbein.

College Credit Plus. In addition, our extensive adoption of College Credit Plus both shortens time-to-degree and maximizes savings to students and families. These credits are earned at no cost to families, and provide a substantial jump-start to a debt-free degree. This past year more than 8,000 high school students enrolled at Columbus State through College Credit Plus. They are from 192 high schools in 109 school districts spanning 31 counties. We are working closely with Chancellor Gardner and the Ohio Department of Higher Education to expand access to College Credit Plus for rural and urban students, and creating pathways for credentials that lead directly to in-demand jobs.

Employers are important partners in eliminating student debt

Since most of our students work while attending school, we have developed innovative partnerships with companies so that students are working in their career field while completing their education, often with financial support from the employer.

Modern Manufacturing Program. Our Modern Manufacturing Program developed initially with Honda of America and Worthington Industries now has nearly 30 manufacturers participating. Columbus State students work 3 days a week as a manufacturing technician, go to school 2 days a week, and get paid well while they're doing it. Some employers pay for the tuition. After completing their associate degree they are hired into full-time positions paying \$65,000 annually or more. Some go on to earn their bachelor's degree using employer tuition reimbursement. This program has been in place for several years, so we now have a number of

graduates who earned their associate degree and their bachelor's degree with no debt and have been making good money since they were 19.

Exact Track. In 2016 we launched a partnership with Franklin University at our Delaware Campus enabling working adults to earn their associate degree and their bachelor's degree in 3 ½ years by coming to campus one night each week. This program, called Exact Track, proved to be very popular. Huntington Bank approached us about delivering this program onsite, which we've been doing since 2019. Through Huntington's tuition assistance program, their associates remain in their full-time roles and take classes in the evening on-site, with full tuition paid by Huntington. An important innovation that Huntington added was a tuition "pre-imburement" program, where Huntington pays for tuition in advance for students, instead of the student being responsible for carrying the tuition cost through a reimbursement cycle. This is a major innovation for working adults struggling to advance. Similar tuition assistance partnerships are in place with Nationwide, JPMorgan Chase, and Amazon. These partnerships can be especially effective for the 1.5 million Ohioans with some college but no degree, which the Second Chance Voucher provision of SB 135 supports.

Conclusion

This is a difficult time for the State of Ohio, and community colleges were built for difficult times. Better utilization of community colleges in bachelor's degree education – as called for in SB 135 – would reduce costs for students, increase the diversity of graduates, and accelerate them into in-demand jobs and successful careers. Our ability as a state to leverage existing partnerships and establish new ones is essential to reducing student debt and increasing access for all Ohioans. Columbus State and Ohio's community colleges stand ready to help.

Thank you for this opportunity to speak with you on SB 135.