

RESTORING OPPORTUNITY

TAXING WEALTH TO FUND

COLLEGE FOR ALL IN CALIFORNIA.



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Main Findings

There was a time in the not-too-distant past when Californians could attend top tier research universities as well as state and community colleges without incurring student debt. It was not that long ago that public colleges and universities didn't even charge tuition.

This report details the transition from a debt free public higher education system to one that leaves hundreds of thousands of students deep in debt year after year. It also details the corresponding tax cut given to the wealthiest Californians, the lost revenue of which could have been used to pre-empt the growing student debt crisis.

This report finds:

- Due to the repeal of the California state estate tax, the state lost \$18 billion in revenue, between 2003 and 2016, that would have been paid exclusively by multi-millionaires and billionaires.
- Over that same period, average in-state tuition and fees for public colleges and universities went up nearly 70 percent after accounting for inflation.
- Average student debt for graduates of public colleges and universities rose 17 percent, after accounting for inflation.
- Restoring a robust estate tax in California would generate over \$4 billion annually, paid for by approximately 4,000 multi-millionaires and billionaires in the state. From 2001 through 2019, approximately \$25 billion will have been lost due to the elimination of the state estate tax.
- As the state population and college student population became more racially diverse, state support declined and the burdens of paying for college fell more heavily on students and their families.

Solutions

A movement is underway to restore debt-free higher education to California, funded by the restoration of the state estate tax. The coalition behind the effort, College for All California, has generated a ballot initiative campaign focused on the 2020 election.

There are also multiple College for All proposals currently under consideration at the federal level championed by Senators Bernie Sanders and Brian Schatz. These proposals are viable and bold plans to greatly expand investment in public higher education for the next generation.

Golden Years of Golden State Higher Education

California has a celebrated tradition of making high quality public colleges and universities accessible to students regardless of their economic background. Up until the 1970s, public higher education in California was virtually free. Hundreds of thousands of baby boomers benefitted from this opportunity, attending college while paying only modest fees. These graduates went on to get jobs, purchase homes, save money, build wealth, raise families, pay taxes, and propel their lives forward without the albatross of college debt hanging around their necks.

Between 1945 and 1975, the University of California system was considered the nation's premier public university, graduating tens of thousands of students each year with no student debt. In 1956, the total expense for attending the top public school in the state for a year was just \$84, or about \$780 in today's dollars.¹ The rest of the expense was covered by public spending.

In 1960, the state's master plan laid the groundwork for greatly expanded college access and increased affordability. As part of this plan, the top 12.5 percent of high school graduates would be eligible to attend the University of California with free tuition. The top third of graduates would be eligible to attend the California State University (CSU system) tuition free, while community college would be free and broadly accessible, including to older adult students seeking new skills.

By 1968, the total out-of-pocket fee for in-state students in the UC system was still just \$300, about \$2,200 in today's dollars. Tuition was still zero; that wouldn't change for another two years. Overall, the state of California provided substantial and regularly increasing funding to all three of these public systems.

Today, over 2.5 million students attend public higher education institutions on 146 campuses in California. There are 9 campuses of the University of California system, alongside 23 CSU campuses and 114 community colleges and junior college campuses.

Drifting Away from Accessibility

Decades of regressive tax cuts and subsequent budget cuts have undermined the rosy reality of higher education in California that held sway from the post WWII years into the 1970s. Resulting tuition increases have shifted the cost of college onto students and their parents.

From 2003 to 2016, average in-state tuition and fees for public colleges and universities went up nearly 70 percent after accounting for inflation.² Since 1993, the cost of college has more than tripled in California.³ **In 2012, for the first time, tuition surpassed the state's contribution toward core operating funds at the University of California, with students paying \$3 billion in tuition and fees while the state contributed \$2.38 billion.**⁴

In other words, legislators opted to address the state's fiscal challenges by pushing higher education costs back on to students, leaving these young people stuck holding the bill.

All across the country, states have backpedaled from commitments to keep costs low and thereby increase access to higher education. Those students who still are able to attend college are burdened with tens of thousands of dollars in debt. Nationally, over 44 million households are holding federal student debt totaling over \$1.4 trillion, surpassing credit card debt and auto loans.⁵ That doesn't include privately held student debt. Average per student debt nationally for all of last year's graduating class exceeded \$37,000. **Between 2003 and 2016, average student debt for graduates of California's public colleges and universities rose 17 percent, after accounting for inflation.** As of 2017, California borrowers are collectively responsible for \$120 billion in federal student loans and interest payments (a figure that does not take into account any private loans for which these borrowers also may be responsible).⁶

Student debt serves no positive social purpose unless you are a predatory financial lender. Many indebted graduates begin their work lives stressed out by unmanageable financial situations and damaged credit histories. Students with debt delay forming families, purchasing homes, and save less for retirement over the course of their work lives.⁷ They are less inclined to take lower salaried public interest work or engage in entrepreneurship.⁸

California spends 40 percent less per University of California student than it did 30 years ago.

Today, California invests significantly less per student, adjusted for inflation, than it did 30 years ago. From the 1976-77 academic year to today, state supplied funding per student at the University of California system fell by over 40 percent. State supplied funding per student in the CSU system declined by 18 percent. These funding

declines map neatly onto the shifting priorities of state legislators during this same period: In 1977, higher education funding accounted for 18 percent of the California state budget; by 2016-17, this percentage had fallen to 12 percent, a 33 percent decline.⁹

Notably, this budget shift occurred even as student populations grew. For example, in 2015 the CSU system had 150,000 more students than it did in 1985, a population increase of over 64 percent in 30 years. Yet state funding for the CSUs actually *declined* over that same period (by 2.9 percent in real dollars).¹⁰

While funding declines and student population growth have been a paired set of ongoing challenges for many decades, these trends have accelerated in recent years. Between 2007 and 2013, state General Fund support for UC and CSU dropped by about 20 percent (\$2.2 billion), even as the number of students in the system continued to grow.¹¹



Given California's decades-long retreat from prioritizing state funding for public higher education, it perhaps comes as no surprise that students and their families have been left to pick up the slack. Tuition and fees at the University of California system went from non-existent in the 1980s and early 1990s to just over \$14,000 annually today. At the CSU system they rose to \$6,900 over the same period. During the last 20 years alone, in-state tuition at UC and CSU has more than tripled.¹² Fees too are on the rise: During the 2007-2013 period, mandatory campus fees rose 21 percent at UC and 34 percent at CSU.¹³

Declining state support has led to a surge both in the number of students taking on debt and in the amount of debt they take on. In 2007, about one-third of incoming freshmen at California 4-year colleges took out student loans. By 2014, the percentage had increased to 44 percent. (The share of students taking out loans has declined slightly in recent years but is still at historical highs.¹⁴) Between 2000 and 2012, the share of full-time California college freshmen who took out loans rose from 28 percent to 35 percent, a 25 percent increase. During this period, the average freshman year loan amount rose from about \$3,000 to almost \$7,000. Since 2012, both of these numbers have declined slightly.¹⁵

Even though it has declined substantially on a per-student basis, state support for the public higher education system still makes an important difference for California students – for some, it is the difference between attending and not attending college. Tuition is fully covered for 57 percent of undergrads at UC and 61 percent at CSU. This tuition support, however, does not cover fees, housing and other costs, which remain a significant barrier to college attendance and affordability for many. With a return to substantially higher levels of state support, hundreds of thousands of Californians could access the economic stepping stone of higher education and do so without taking on the burden of untenable student debt.

RACIAL EQUITY AND COLLEGE ACCESS

One of the most deeply problematic aspects of cost changes in the California public college system over the last several decades is the way these changes are intertwined with the changing demographics of the state. During the period when California's public college system was all but free, the student body was largely white. As the state population and college student population became more racially diverse, state support declined and the burdens of paying for college fell more heavily on students and their families. As one California professor observed at a higher education policy hearing, "As the student body of the CSU became darker, funding became lighter."¹⁶

The student body attending the 23 campuses of the California State University system (often referred to as “CalState”), has become increasingly racially diverse, mirroring the growing diversity of the state of California. Today, the racial composition of the CSU student body roughly matches the proportions of the state population overall.

“As the student body of the CSU became darker, funding became lighter.”

-Professor Cecil Canton

In 1985, 63 percent of the CSU student body identified as white, while only 27 percent identified with another ethnic or racial group. By 2015, this picture had reversed, with three out of four students at CSU identifying with a non-white racial or ethnic group.¹⁷ Eighteen of the 23 CSUs are recognized as Hispanic Serving Institutions by the Department of Education. These are colleges and universities with a Latino enrollment of at least 25 percent.¹⁸

Not surprisingly, the percentage of first-generation college students has risen, with roughly a third of CSU students being the first in their family to attend college. On some campuses, the number exceeds 50 percent. As research shows, the first generation college experience is radically different than for those with parents and grandparents who attended college. As the authors of the 2017 report, *Equity Interrupted* observe,

Today’s CSU students are not the students of the 80s. Their circumstances and “college experience” are different in countless ways from those of many elected leaders and university administrators who are crafting higher education policy. Serving today’s CSU students well – and equitably – must start with recognizing who they are and how to support them.

One difference is that with declining state support, the overwhelming majority of CSU students are juggling jobs – sometimes multiple jobs – and families, and the need to work more hours to cover college costs. According to CSU system-wide research data, roughly 75 percent of CSU students today work more than 20 hours per week.¹⁹

Millionaire Tax Cuts and Lost Revenue

Due to state inaction between 2001 and 2005, California lost a significant source of revenue from a tax paid exclusively by multi-millionaires and billionaires. The estate tax, a one-time levy on the intergenerational transfer of immense wealth, remains among the most progressive ways for states to generate revenue.

With a phased elimination of the California estate tax beginning in 2001, by 2006 the tax was generating only a tiny fraction of the amount it had in prior years; by 2010, revenue from the tax disappeared entirely. Interestingly, none of these changes was the result of action by state voters or California legislators deciding to eliminate the tax, but rather resulted from changes to the *federal* estate tax law, as passed by Congress. As part of the “Economic Growth and Tax Relief Reconciliation Act of 2001” (commonly referred to as the “Bush Tax Cuts”), Congress phased out the ability of states to “piggy back” on the federal estate tax law, a structure that had allowed states to collect a share of the revenue that otherwise simply would have flowed to the federal government.



Faced with the loss of this revenue stream, many states moved proactively to “decouple” from the federal changes and establish or restore their own state estate taxes, independent of the federal tax code. Washington State, for example, retained its state estate tax and linked the revenue to an Education Legacy Trust Fund that invests in both public higher education and K-12. Over 18 states currently have retained their state estate taxes. California is the only state where democrats control all 3 branches of government, but that does not have a state inherited wealth tax.

California failed to act to retain its state estate tax revenue. **As a result, the state will have lost an estimated \$25 billion in revenue from fiscal 2001 through fiscal 2019.** These are funds that could fill a substantial hole in the state’s unmet commitment to

public higher education. Just from 2003 to 2016 the state lost \$18 billion while simultaneously raising in-state tuition and fees by nearly 70 percent (after accounting for inflation).

Tales of Past and Present California Students

Dariel Garner: How a Free Education Led to a \$100 Million Fortune

Interviewed January 2018.

Dariel Garner was born in Richmond, California into a middle-class white family working in the war industries around World War Two. A strong high school student, he was accepted to study business at the University of California at Berkeley in 1968.

“The business school was top notch, like a lot of departments at the University of California in those days,” recalled Garner. “It was as top rated as Harvard, Wharton and the University of Chicago.”²⁰

In 1972, Garner went on to get his Masters in Resource Economics and even did a year in a doctoral program before shifting fulltime into business. There was no tuition and only modest fees to cover expenses like on-campus health care.

“It was a great bargain,” Garner said. “I was getting a world class education for free.”

“I was getting a world class education for free.”

While in graduate school, Garner received stipends as a research and teaching assistant. “Working part-time, I was able to save money. Not only did my part-time job cover my apartment (with fireplace), food, and car but I still had enough money to go out and take flying lessons. I graduated from college with savings.”

After a couple years working in business, Garner started his own company. He was able to finance the start-up with small loans and credit cards. “I could become an entrepreneur because I didn’t have any debt to pay back. I wasn’t stuck with a low paying job to pay off debts.”

Garner eventually amassed a fortune worth over \$100 million as a serial entrepreneur. He started and owned over 40 companies on four continents with thousands of employees including the second largest agribusiness exporter in Mexico. He developed

and owned a luxurious resort in the California Sierra Mountains with a Frank Lloyd Wright designed clubhouse.

“We used to tax the rich and invest in public goods like affordable higher education. Today, we cut taxes on the rich and then borrow from them, in the form of interest payments on national debt.

Garner objects to the misnomer, “self made.” “I got a lot of help along the way. I got a free education at the University of California, in the days when school was virtually free. Governor Ronald Reagan’s signature is on my diploma!”

Estuardo Mazariegos: A Witness and Victim of Skyrocketing Costs

Interviewed January 2018.

“It’s taken me more than ten years to get my degree,” said Estuardo Mazariegos, who attends the California State University, Dominguez Hills.

He started college in 2006 and has attended on and off for financial reasons. Now in his last semester, he finds his annual tuition and fees are five times higher than then they were eleven years ago.

“The bottom line of why it took me so long is I’ve had to work,” he said. “Right now I work a full-time job while taking 15 credits. If the cost of college wasn’t so high, I would be able to integrate more into student life, study groups and clubs and be more engaged—which is part of the value of college. It would have been easier to schedule the classes I needed.”

Mazariegos, who is majoring in labor studies and political science, grew up in South Central Los Angeles and now lives in the Crenshaw neighborhood. “The California system was amazing when most of the beneficiaries were white,” said Mazariegos. “Now that we are a majority minority state, the spending cuts have come down. This is why college access is a social justice and racial justice issue.”

“Even though I work, I’m still going to graduate with \$18,000 in debt. And I feel lucky since I know people graduating with \$40,000 and \$50,000 in debt. I believe education should be a human right. It has transformative power. But with these levels of debt, it becomes a barrier to moving ahead in our lives.”

Gail Leondar-Wright: A Debt-Free Success

Interviewed April 2018.

Gail Leondar-Wright attended UC Berkley from 1976 to 1980 graduating with a bachelor's degree in theater. At the time, the elite public school was tuition free and required a mere \$600 per year in fees. After adjusting for inflation, that's just under \$1,400 in today's dollars.

"Almost everything I've been able to achieve was from my incredible debt-free undergraduate education," Leondar-Wright says.

Gail has achieved a lot. After graduating from Berkley, she moved cross-country to attend New York University on a full ride scholarship to attain her master's degree. She then spent ten years working in theater before starting a successful public relations firm still in operation today.

"I had one job—just go to school and get good grades. If I'd had to work throughout school or graduated with a ton of debt, I'd never have been able to start a business or take a risk working in a low-wage field like theater."

Gail grew up in a middle-class family in California. Her dad worked as an engineer while her mom stayed home to raise Gail and her sister. Her parents could afford the nominal school fee on their single income without having to take out debt or raid their retirement savings. On top of the \$600 fee, they paid out of pocket for room and board which Gail estimates cost around the same amount.

"At the time, I didn't realize what an enormous gift it was. Everyone I knew was getting debt free college education. I had a few friends that went to private schools and that cost more, but most folks went to public universities and paid next to nothing."

That gift is not lost on Gail now. Watching her friends and their children navigate the uber-expensive higher education system today is a constant reminder of how different things are for the rising generation. Many ambitious kids don't have the opportunity she had to attend an elite public university, or a state or community college for that matter, and leave debt-free.

For students from middle and working-class families, going to college now means significant debt, multiple jobs, and serious anxiety. For their parents, it often means

spending their precious retirement savings for their kid's higher education, leaving them with nothing to fall back on in their older years.

"There's no reason today's generation shouldn't have the same opportunities my generation had."

Erika Jimenez: Recent Cal Stater Facing Debt

Interviewed April, 2018.

Erika Jimenez studied political science at California State University, East Bay. After growing up in Los Angeles, East Bay was far enough from home that she felt she could get away, without being too far to head home for the holidays. She graduated in 2017 full of hope for a career in public policy. Then the loan bills started coming.

Tuition and fees at Cal State were \$6,840 per year by the time she graduated. That doesn't include room and board, books, and the many incidentals that go along with attending a four-year college. Erika worked through school, first in retail at Macy's making \$9.50 an hour.

Initially, she worked 25 hours a week throughout the semester, more during the holiday rush, while maintaining a full course load to graduate on time. Later, she got a job with the California Faculty Association, the school's teachers' union. That job paid \$15 an hour allowing her to scale back to 15 hours a week and focus more time on school.

Erika graduated with \$27,000 in student debt. A bill now shows up every month in her inbox for \$283.95 reminding her of that fact. She moved back in with her folks in LA after graduating and picked up a job as a mini bar attendant at a local hotel. The pay is decent and the hours are good, but it's a far cry from her dream of working for a nonprofit.

"I'm better off than my friends who went to UCs or private schools. Their debt's much higher," Erika says. "But the debt is still a lot. It's more than a new car would cost. I want to go to grad school, but don't want to take on more debt."

Erika got into private school, Dominican University in San Rafael, California, and considered attending. "I fell in love with the campus," she said, reminiscing about the campus tour she took. "but after talking to the financial aid office I just started crying."

“It was a dream school,” She said. “but even with scholarships and aid I would have had to take \$20,000 a year in loans. It just wasn’t that worth it.”

So, Erika chose Cal State East Bay. She studied hard for four years avoiding spending too much time and energy on parties or social life while she carried a busy work and school schedule. She graduated on time and now is working on entering a new career and paying down her loans.

“I watched students struggle with financial aid the whole time I was in school and after. Students are thinking about food, rent, books, and tuition while they should be thinking about class and homework and education.” Erika said. “Higher education is a human right. I have a cousin applying to schools soon and I want him to have what he wants, but I don’t want him to take on massive debt.”

REMEDIES

A grassroots coalition movement led by California College for All is driving forward an initiative to restore the California state estate tax and dedicate the resulting revenue to making college affordable and accessible for everyone in the state. At the federal level, two serious proposals are under consideration in the senate that would dramatically increase federal spending on higher education and incentivize states to follow suit.

College For All California

This past spring, the College for All California coalition, made up of student groups, community organizations and many higher-ed unions, worked to gather signatures to place an initiative on the ballot. Due to a late start, they fell short of the 545,000 signatures required to secure a spot on the November 2018 ballot. They are now aiming to push legislators and the leading Democratic gubernatorial candidates to join the effort and build for a 2020 initiative.

The proposed “College for All” act would generate an estimated \$4 billion a year in revenue. Funds would come from reestablishing a state estate tax, which would be paid solely by the state’s multi-millionaires and billionaires.

This revenue would go directly to funding free public college for the 2.5 million students at California’s community colleges and universities.

As our report shows, by the end of fiscal 2019 California will have lost a total of some \$25 billion as a result of the failure to act in 2001 to retain the state estate tax. These funds could have reduced college costs greatly for hundreds of thousands of students and eliminated a tremendous amount of unnecessary financial hardship for current student debtors.

The plan would re-establish a state estate tax, applicable to the estates of newly-deceased individuals with over \$3.5 million in taxable assets, or \$7 million in taxable assets for the estates of married couples. The graduated rates would range from 12 percent on estates between \$3.5 million and \$4 million to 22 percent on estates over \$5.49 million.²¹

The 2017 “Trump Tax Cut” gave US multi-millionaires and billionaires a massive tax break. In the tax bill passed in December, wealth exempted by the federal estate tax was doubled, from \$11 million for a couple to over \$22 million per couple. That means the first \$22 million transferred to the next generation of heirs and heiresses will be completely tax free under current law. Notably, most of these assets (in particular, capital gains on stocks and bonds) have never been taxed before, the result of loopholes in the existing tax code designed for crafty accountants and estate planners to exploit for their ultra-wealthy clients.²²

The California initiative would capture a portion of this largely untaxed wealth and direct it to free college. In any given year, only the richest 0.2 percent of Californians – roughly about 4,000 newly deceased multi-millionaires and billionaires – will pay the tax, while 2.6 million students will benefit from the College for All system.

The coalition secured the ballot language in the fall of 2017 from the state Attorney General, available on [the campaign website](#).

Comparing College for All Plans at the Federal Level

Apart from the state-level campaign moving forward in California, there are two comprehensive College for All plans proposed at the federal level. One, championed by Senator Bernie Sanders (I-VT), simply would provide matching funds to states to reduce tuition to zero at public colleges and universities. The other, introduced by Senator Brian Schatz (D-HI), would provide funding for both tuition and living costs for students at public colleges and universities. These are far from the only two approaches for achieving universal debt-free higher education, but they are the two most prominent plans and warrant consideration.

Both Sanders and Schatz are aware that their plans are unlikely to see daylight during the Trump administration and with a Republican congress. Republicans have yet to show any support for debt-free higher education despite the growing demand from young people.

Schatz, Sanders, and their co-sponsors are laying the foundation for future legislative fights with an eye on, as Schatz puts it, getting back the gavel. They both lay out bold, visionary policies that would dramatically shift the make-up of the higher education system.

The Sanders College for All Plan

Senator Sanders' plan would eliminate undergraduate tuition and fees at public universities with significant federal funding, directed to states that meet mandated spending and administrative guidelines.²³ The overall cost of the program is estimated to be \$70 billion annually, \$47 billion of which would come from the federal government while the other \$23 billion would come from the states. Put differently, the federal government will match increased state spending by two to one.

The requirements for states to receive federal funding are intended to protect students, ensure quality, and reduce ballooning costs. States must maintain spending on higher education and on need-based financial aid, reduce reliance on low-paid adjunct faculty, and provide professional development opportunities for professors, among other requirements. Schools are blocked from using these new federal funds for extravagances like elaborate sports stadiums and regressive admissions practices like merit-based financial aid.

Sanders' plan also enables students to refinance their existing student debt to current rates, reduces interest rates for future students, and increases funding for federal work-study. Notably, Sanders includes a direct way to pay for the plan through a financial transaction tax on Wall Street. The new revenue stream, also called a Robin Hood Tax, would impose a small speculation fee on Wall Street traders generating hundreds of billions annually, significantly more than the cost of the program.

The Schatz Debt Free College Plan

Senator Brian Schatz's plan for universal higher education attempts to break down still more of the financial barriers that prevent students from gaining a debt-free education, not just tuition.²⁴ The plan would match participating states' higher education spending with federal funding, dollar for dollar. To qualify for the federal funds,

states must commit to ensuring all students at public universities can get a college education without taking on student debt. The funds will offset the total cost of attendance, including room and board, books, tuition, and other expenses. Schatz argues that tuition makes up less than half of the cost of college, so while providing tuition-free public college is a step in the right direction, it's insufficient to stem the growing student debt crisis.

Schatz estimates his plan will cost \$80 billion in its first year if ten states join the program, a figure that could go up or down depending on how many states participate. Unlike Senator Sanders, Senator Schatz does not include a pay-for in his proposal. "I just reject the idea that only progressive ideas have to be paid for" Schatz contends. "If it's defense spending, nobody even considers paying for it. If it's a tax cut, nobody really talks very seriously about paying for it."²⁵ To be clear, Schatz does have ideas on how to fund his proposal, he just rejects the suggestion that a specific revenue stream must be identified before his proposal receives serious consideration.

College for All was included in the 2016 Democratic party platform, a concession by party nominee Hillary Clinton who had not run on the issue. Senator Sanders, her top rival, campaigned hard on his College for All plan and insisted on its inclusion in the platform. Clinton's team petitioned to include an income threshold for the program, barring students from families with income over \$125,000 from accessing the funds.²⁶ The final language of the platform included a line stating, "Democrats are unified in their strong belief that every student should be able to go to college debt-free, and working families should not have to pay any tuition to go to public colleges and universities." Republicans did not include mention of debt-free college in their 2016 party platform.

Conclusion

The transition in California from a debt-free, mostly publicly funded public higher education system to one that is debt-ridden and mostly privately funded did not happen overnight; this trend started in the late 1960s with the election of Ronald Reagan as Governor and continues to this day. Reversing this trend likewise will not happen overnight.

Fortunately, solutions are close at hand, just searching for the political will to be put into action. This political will is growing thanks to dogged campaigning by the California College for All coalition, which is driving this issue forward in the state. Debt-free higher education need not be relegated to history books. Come 2020, it can be the law of the land, opening up a bright future for California students and their families.

End Notes

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²¹ "[The College for All Act of 2018 Amendment](#)" Submitted November 18, 2017.

²² Chye-Ching Huang And Chloe Cho, "[Ten Facts You Should Know About the Federal Estate Tax](#)" Center on Budget and Policy Priorities. October 30, 2017.

²³ "[Summary of Sen. Sanders' College for All Act](#)" Senator Bernie Sanders.

²⁴ Senator Brian Schatz (D-HI). "[S.2598 - Debt-Free College Act of 2018](#)" 115th Congress. March 22, 2018.

²⁵ Eric Levitz "[This Democratic Senator Has a Plan to Make College Debt-Free for All](#)" New York Magazine March 25, 2018

²⁶ "[2016 Democratic Party Platform](#)" As Approved by the Democratic Platform Committee, July 8-9, 2016 - Orlando, FL.