

Testimony of Onjila Odeneal
CEO, Detroit Promise Zone Authority
Detroit, Michigan

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Chairman Cassidy, Ranking Member Sanders, and members of the committee,

As someone who has spent my career working at the intersection of education, equity, and economic mobility, and as a proud product of Detroit's public schools, I have witnessed firsthand how access to affordable higher education can determine the trajectory of a young person's life. My education career and current role leading the **Detroit Promise** have deepened that understanding. Through my career, I've encountered and supported thousands of families from diverse backgrounds whose dreams are defined not by their ability, but by their bank accounts. I have also seen what happens when we remove that barrier—when tuition is no longer a deterrent and when the right support is in place to help students persist and complete. The transformation that follows is not just personal; it ripples across families, neighborhoods, and the broader economy.

The **Detroit Promise**, is a program originally launched by the Detroit Regional Chamber in partnership with local philanthropy and now transitioning into an independent nonprofit through the **Detroit Promise Zone Authority (DPZA)** established by the Michigan Legislature, to provide eligible graduates of Detroit high schools with postsecondary tuition-free pathways. With 32 partner institutions across the state of Michigan, Detroit Promise students have the opportunity to earn a skilled trade credential, certification, two-year degree, and or four-year degree at one of the partner institutions, tuition-free. To access Detroit Promise, a Detroit high school student registers for the program at their high school or online before graduating. Eligibility is based on Detroit high school enrollment and Detroit residency, 9th through 12th grade. The program ensures that at minimum the cost of tuition, mandatory fees, and books are covered for eligible Detroit students. If there is a gap in these costs, the Detroit Promise in partnership with the institution, fills the gap as a last dollar award. By pooling federal, state, institutional, and local aid, the program helps to remove one of the most significant barriers to opportunity—the financial cost of postsecondary education.

Beyond tuition support, the Detroit Promise acknowledges the deeper affordability challenges facing students. Through the Detroit Promise Path, a holistic student success coaching model, Detroit graduates receive proactive advising, emergency aid, financial incentives, and skill-building resources. MDRC's multi-year evaluation found that the program produced statistically significant increases in full-time enrollment, credit accumulation, and persistence—demonstrating that when financial barriers are reduced and comprehensive supports are in place, outcomes improve (MDRC, 2022). Since its inception, the Detroit Promise has supported over 8000 Detroit high school graduates at over 60 high schools in Detroit.

Still, while Detroit Promise and similar local initiatives are transformative, they cannot alone offset decades of **state disinvestment, rising costs and financial aid that has not kept up**. . During the **Great Recession**, in particular, public colleges and universities faced deep budget

cuts and raised tuition to survive, shifting the cost of education further from public funds to debt taken on by students and their families. Simultaneously, the federal **Pell Grant**, the cornerstone of college affordability, has lost nearly half of its purchasing power over the past four decades. Once covering over 75% of public college costs, the maximum Pell Grant now covers less than one-third (College Board, 2024). The result is a system where students are told to “make informed choices” about unaffordable options—a form of transparency that provides clarity, but not opportunity.

Better information and transparency matter. For many first-generation and low-income families, even understanding the financial aid process, financial aid offers, and the long-term implications of borrowing can be overwhelming. Programs like the Detroit Promise help bridge that gap—educating families, promoting responsible decision-making, and ensuring institutions are equipped with what’s needed for measurable student success. Federal and state governments, in partnership with institutions, could scale those efforts across the nation. But without affordability, higher education will remain out of reach for too many or require significant financial burden; transparency alone is an empty promise. What students need is the return of higher education as a **public good**, federal and state governments must once again invest together in affordability as a matter of national policy, not charity.

The Pell Grant and the Cost of College: A Growing Divide

The Federal Pell Grant has long served as the foundation of need-based financial aid for low-income students. Yet its real value has steadily declined. For 2024–2025, the maximum Pell Grant is **\$7,395**—barely higher than twenty years ago in nominal terms, and far less in real purchasing power. While the cost of tuition, housing, health care, and food has risen exponentially, Pell growth has been minimal. The result: what was once a guarantee of affordability has become a modest discount (College Board, 2024).

Average in-state tuition and fees at public four-year institutions range from roughly **\$6,000 to \$17,000 per year**, excluding room, board, and other essentials. Total annual costs easily exceed **\$25,000** (College Board, 2024). For low- and middle-income families, this means increased borrowing or working long hours while enrolled, compromising academic success and persistence. Over **43 million Americans** now hold student debt, totaling more than **\$1.7 trillion**, much of which could have been avoided if public investment had kept pace with need (U.S. Department of Education, 2024).

To realign higher education with its public mission, the Pell Grant must be **doubled**, restoring its coverage to at least half of total educational costs and reducing dependence on loans. Doing so would not only lower debt but also strengthen college completion and workforce readiness—delivering long-term benefits that outweigh the immediate fiscal cost.

Beyond Tuition: The Real Barriers to College Affordability

Even when tuition is covered, non-tuition costs remain among the most significant obstacles to college completion. Research from The Hope Center (2025) found that **59% of students experience food or housing insecurity, 41% experience food insecurity**, and nearly half report housing instability. These unmet basic needs directly impact academic performance, retention, and mental health.

The **2024 FAFSA redesign**, while intended to simplify the aid process, also revealed the fragility of access. Technical issues and verification delays prevented millions of students from completing applications, leading to declines in enrollment—particularly among first-generation and low-income students (GAO, 2024). This demonstrates that affordability is not merely about price but also about process. Financial aid must be both adequate and accessible.

Effective programs like the Detroit Promise Path and Tennessee Promise show that **comprehensive affordability models**—those addressing total cost of attendance and providing coaching, emergency aid, childcare, and transportation assistance—deliver the strongest outcomes. Addressing financial, logistical, and social barriers together is essential for meaningful equity and completion outcomes.

Making College a Public Good: Lessons from History and Imperatives for the Future

The logic for making college universally affordable mirrors the rationale that made high school a public right a century ago. During the early 1900s, rapid industrialization created demand for a more skilled workforce. Local communities recognized that free secondary education was not charity but an economic necessity. This **“high school movement”** (Goldin & Katz, 1998) transformed the nation, fueling mobility, innovation, and civic engagement. By the Great Depression, universal high school attendance had become a national norm.

Today, our economy stands at a similar inflection point. Automation, artificial intelligence, and global competition require postsecondary credentials for nearly **two-thirds of all new jobs** (Georgetown CEW, 2021). High school alone no longer provides the skills or credentials needed for middle-class stability. To maintain global competitiveness and national cohesion, the United States must extend the same public commitment to postsecondary education that it once made to high school.

Recognizing college as a **public good** means understanding that its benefits reach far beyond individual earnings. Higher education correlates with lower unemployment, higher tax contributions, and reduced reliance on public assistance programs like **SNAP, TANF, and Medicaid** (APLU, 2024). It is also associated with **better health outcomes, longer life expectancy, and higher rates of civic participation**, including voting, volunteering, and community leadership (Baum et al., 2022; OECD, 2023). Communities with more college

graduates experience **lower crime rates, greater homeownership, and stronger intergenerational stability**. These collective gains underscore that investing in education is investing in the social and economic infrastructure of the nation.

Economic and Social Returns of an Educated Populace

The evidence linking education to economic and social prosperity is overwhelming. On average, individuals with a bachelor's degree earn **\$2.8 million over their lifetimes**, approximately **75% more than high school graduates**, and significantly more than most trade-sector averages (Georgetown CEW, 2021). Even associate degrees and industry credentials lead to substantial wage gains.

Yet the broader impact extends to society as a whole. Economists such as **Enrico Moretti (2004)** demonstrate that each additional college graduate in a community raises the wages of workers without degrees, producing widespread economic “spillover” effects. Education also drives **higher civic participation**, including voting and volunteering, and **reduces reliance on social safety nets**. According to the Association of Public and Land-Grant Universities (APLU, 2024), college graduates are **50% less likely** to depend on government assistance and contribute **nearly twice as much in lifetime taxes** as high school graduates.

In Michigan, the **Sixty by 30 Initiative** reflects this understanding, linking educational attainment to workforce competitiveness and economic growth. Studies by the Upjohn Institute (2024) estimate that expanding access to affordable postsecondary education could generate **billions in lifetime earnings** and **hundreds of millions in additional tax revenue**—returns that far exceed program costs.

Education, then, is not simply a private investment in individual prosperity, it is a **public dividend** that compounds over generations.

Policy Recommendations

To make higher education a true public good, national leadership —such as the vision outlined by Ranking Member Sanders in the College for All Act—must drive systemic change through federal policy and funding. The following recommendations outline how Congress and federal agencies can realign higher education with its public mission—restoring affordability, accountability, and equitable access across the nation.

1. Double the Federal Pell Grant

Restore Pell's purchasing power to cover at least half of total educational costs and reduce dependence on loans. Doubling the Pell Grant would realign federal support with modern cost

realities, helping millions of students enroll full-time, complete their degrees, and enter the workforce with lower debt.

2. Reinvest in Public Higher Education

Reverse decades of state disinvestment by partnering with states to restore higher education funding to pre Great Recession levels. Federal–state matching grants should be tied to measurable outcomes in affordability, completion, and equity. Stabilizing public institutions will slow and even reverse tuition growth and expand access nationwide.

3. Make Community College Tuition-Free Nationwide

Establish a federal–state partnership to ensure that every American has access to community college without financial barriers. Funding should not stop at tuition—it must help **fill the full cost gap** for students, covering housing, transportation, books, food, and childcare. Addressing total costs ensures completion and equity, especially for low-income families.

4. Pair Transparency with True Affordability

Require institutions receiving federal aid to clearly disclose *net price after all aid, borrowing expectations, and completion outcomes*. Transparency should empower, not overwhelm, families, and must lead to realistic, affordable pathways.

5. Simplify and Safeguard the FAFSA Process

Invest in a modernized, fully funded FAFSA system to ensure timely, equitable access to aid. Improve data-sharing between agencies, eliminate redundant verification barriers, and fund local completion support networks to ensure every eligible student receives the aid they deserve.

6. Establish Federal Accountability Metrics Tied to Outcomes

Ensure federal institutional accountability metrics focus on equity, affordability, and economic mobility. Metrics should center total cost after aid, completion rates, post-graduation earnings, and debt-to-income ratios. Reward institutions that deliver value for underserved students.

7. Expand and Institutionalize Promise Programs Nationally

Scale evidence-based **comprehensive affordability models** that fill the cost gap for postsecondary education, not just tuition and fees. Promise programs should include wraparound supports like success coaching, transportation, emergency aid, and childcare. Embed these programs into federal–state funding partnerships to ensure affordability and completion for all.

Conclusion

America stands once again at a crossroads in education policy. Just as we made high school universal to meet the demands of the industrial age, we must now make college accessible and affordable to meet the realities of a knowledge-based economy. The affordability crisis—fueled by stagnant federal aid, state disinvestment, and rising total costs—has left millions burdened by debt and opportunity deferred.

Programs like the **Detroit Promise** show what is possible: aligning affordability, accountability, and comprehensive student support to bridge gaps in both cost and understanding. Yet, local innovation cannot substitute for national will. A **federal recommitment to higher education affordability**—one that doubles the Pell Grant, reinvests in public institutions, modernizes FAFSA, and fills the *entire cost gap* for postsecondary students—is essential to rebuilding a competitive, equitable economy.

Free college is not charity; it is infrastructure. It expands opportunity, strengthens democracy, and fuels sustained economic growth. When we invest in education as a public good, the return is shared by every community, every employer, and every generation to come.

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