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Basic Rights: Education and Healthcare

"Hanging by a thread." That was the phrase offered to me by a student recently to describe her college experience. Unfortunately, I knew exactly what she meant because it wasn't the first time I had heard it.

Neither am I the only college president to have heard it. Across the country, at community colleges and many universities in populous cities, students regularly fall short of graduation because of financial pressures. Nearly half of Miami Dade College (MDC) students live beneath the federal poverty threshold and 67% are low-income. These numbers are not atypical. Hanging by a thread translates to constantly dealing with untenable choices: rent or utilities, child care or health care, groceries or graduation. One emergency, from an overdue electric bill to a car on its last legs to a child in need of a doctor, can derail a college career.

That last thread - in need of a doctor - is why the Affordable Care Act is an essential component of student support. Because of the law, some of our students are now able to remain on a parent's plan while continuing their education. Many others can get quality coverage for less than \$100 per month because of the financial assistance the law makes available and because no one can be charged more based on a pre-existing condition. That is why MDC and community colleges around the nation are working to help our students get covered before the February 15 deadline. Helping our students get covered is a retention strategy that will ensure that, literally, millions of the nation's nearly 25 million undergraduates persist on the road to a degree.

Make no mistake, we need them to succeed. According to the Georgetown University Center on Education and the Workforce, 63% of the jobs created in the U.S. by 2018 will require college level learning. According to the U.S. Census, earning a bachelor's degree is worth nearly \$1 million in added lifetime earnings beyond a high school diploma. For an associate degree, estimates are as high as an additional \$400,000. These achievements by our students are the foundation of a stronger middle class in America. These are the people who become volunteers in our communities, make it to the polls on Election Day, and perhaps most importantly, set an educational standard for their children. One of the most telling statistics is the 42% of community college students who are the first in their families to attend college. We could build on this progress even further if Congress acts on the President's proposal to make two years of community college free for eligible students, helping students achieve the skills they need to propel our economy forward, just like we did a century ago when we made high school widely available to all students.

Most of our students are among the 18-34-year olds who are uninsured at almost double the rate of older adults. At MDC, we viewed the Affordable Care Act as an obvious opportunity to support our students. Partnering with Enroll America and its Get Covered America campaign, MDC provided a series of workshops across our seven campuses. Weekdays and evenings as well as weekends saw tutorials in computer courtyards, explaining the enrollment process, answering students' questions and beginning the enrollment process on healthcare.gov. From college administration to student life personnel to computer technicians, this "all hands on deck" effort generated nearly 3,000 student and community participants. For the second enrollment period, which ends on February 15, we're carrying out the same comprehensive effort, with added office hours and appointments with trained assistants during the open enrollment period.

Minus college completion, far too many students are a fragile thread from becoming, not contributors, but a strain on the social fabric and public coffers. They will work at jobs that do not call forth their full potential, certainly be unemployed at a higher rate, and likely visit emergency rooms more often. That's what the data tells us but none of that has to happen. Neither MDC nor any other higher education institution can guarantee student success, but we can ensure that each student, regardless of economic and personal challenges, has the best possible support toward graduation and meaningful work. The Affordable Care Act is precisely the type of support that can bolster students' connection to the college and a viable future.

Generations ago, the phrase "inalienable rights" was imprinted into the country's foundation. None of those rights guaranteed prosperity, but taken as one, they did promise an opportunity to thrive. Access to education, and yes, a college education, is one of those rights, and standing alongside is the common sense support for the health of our people. The Affordable Care Act is common sense support for all those students on their way to better lives.

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