

# College Affordability for Native College Students

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## Executive Summary

Educational attainment in non-Indigenous institutions has become increasingly vital for tribal sovereignty and nation-building. Yet, the influx in college costs has a detrimental effect on the enrollment, persistence, and degree attainment by Native students. In 2009, there were nearly 206,000 Native students enrolled in four-year institutions, however, enrollment took a drastic decline by nearly 30% to 129,000 students by 2016. And as the Coronavirus (Covid-19) impacted the world as we know it today, it is reported that Native student enrollment in the Fall 2020 dropped by 9.6% with male student enrollment dropping the most by 20.1%.<sup>1</sup> College enrollment for Native students will be critically important to examine as higher education institutions and policy leaders address educational environments and ongoing efforts to mitigate the effects of Covid-19 such as student enrollment, educational outcomes, and well-being. This is especially important given the rising cost of living that is sweeping the nation. Advancing transformational equitable educational changes should be of paramount importance for higher education institutions, and Native peoples must be a part of that conversation and in the decision-making process.

In this policy brief, we assert that college affordability should not be a barrier to advancing educational opportunities for Native peoples and provide evidence of ways that tribes, states, and higher education institutions are working toward transforming college affordability for Native communities. We first address the misconceptions and exclusionary practices that influence Native college students, then discuss state-level and institutional-level tuition initiatives that target Native college students, and further highlight tribal sovereignty strategies that tribal nations and tribal colleges and universities have pursued in addressing college affordability.

Based upon evidence, we provide key recommendations for policy, research, and practice that includes:

- Any policies that aim to address college affordability must include and allow for Indigenous peoples and their nations to participate in the creation of a memorandum of understanding strengthening the nation-to-nation relationship of tribal nations.
- Tuition waivers are one way to address Native college affordability but exclusive selection criteria that do not account for the impact of colonization and termination policies may only further entrench injustice and inequity. Building relationships with Indigenous communities and understanding their historical and local knowledge are needed to recognize injustices and seek strategies of support.
- As tuition waiver programs expand, there is a clear need to study the impact of these policies as well as investigate the extensive impact that Covid-19 has had on Native student affordability given its deep impacts on Native communities.
- Upper-level administrators that serve in roles such as tribal liaisons are needed and should place particular emphasis on ensuring higher education is affordable and accessible for Native students, including helping prepare students for the total cost of college.
- Tribal colleges and universities are vital incubators of Native student success and should be held up and resourced as the models of Native excellence and achievement that they are.

## A Case for Urgent Action

College costs continue to rise, and affordability remains a significant barrier for American Indians, Alaskan Natives, and Native Hawaiians who experience the highest poverty rate among minoritized populations. Postsecondary institutions, some of which were direct beneficiaries of the dispossession of Native peoples from their homelands, can address these histories through programs that expand access to higher education for Native learners. As Native nations focus on regeneration and resurgence, increasing the number of community members who received a higher education has been integral to these efforts. Making college affordable for Native students is one key strategy that can help to address longstanding inequities in college completion rates, and is vital for tribal sovereignty.

## Introduction

Education through non-Indigenous schooling has become increasingly crucial for American Indians, Alaskan Natives, and Native Hawaiians.<sup>2</sup> Higher education provides an avenue to economic prosperity, self-sufficiency, and active participation in tribal nation-building. Yet, over time the costs of attending higher education institutions have skyrocketed, making it more difficult for Native students to acquire a college degree. Not only have tuition and fees increased, but so have housing costs and basic living expenses such as utilities, food, and gas. The average cost of tuition and fees at a 4-year public institution has risen 13% from the academic year 2010-2011 to 2019-2020 alone.<sup>3</sup> And college affordability remains a significant barrier for Native American students. According to Carrie Billy, president and CEO of the American Indian Higher Education Consortium (AIHEC), the primary factor impacting Native students and their decisions to consider leaving college are “financial concerns” and the “struggle to pay” for college.<sup>4</sup>

When we examine the broader socioeconomic patterns influencing Native students, we have a better understanding of why college cost is a challenge that needs to be addressed. As of 2020, there are 574 federally recognized tribes in the United States (U.S.). According to the US Census 2018, Native Americans had the highest poverty rate among minoritized populations. The national poverty rate among the White population was 10.1% while Native Americans had a rate of 25.4% and Black or African American with a rate of 20.8%. Moreover, the median income of White households was nearly 40% higher when compared to Native households.<sup>5</sup> Not surprisingly then, in 2019 76% of Native students borrowed to pay for college, averaging \$26,380 in student loan debt.<sup>6</sup> What is unclear is the long-term effects of college debt among Native graduates. Given that college degree completion among Native populations (less than 12%<sup>7</sup>) is the lowest when compared to their racial/ethnic peers, research is also needed to examine college debt among those who do not receive a degree.

Tribal nations, states, and institutions of higher education have taken on initiatives to assist Native students with tuition and housing costs. In this policy brief, we assert that college affordability should not be a barrier to advancing educational opportunities for Native peoples and provide evidence of ways that tribes, states, and institutions are working toward transforming college affordability for Native communities. We first address the misconceptions and exclusionary practices that influence Native college students, then discuss state-level and institutional-level tuition initiatives that target Native college students, and then highlight tribal sovereignty strategies that tribal nations and tribal colleges and universities have pursued in addressing college affordability. We then provide key recommendations for policy, research, and practice.

## Exclusion and Misconceptions of Native College Students

As postsecondary institutions across the U.S. continue to increase the cost of tuition and associated fees, college affordability remains a challenge for students, specifically American Indians, Alaskan Natives, and Native Hawaiians.<sup>8</sup> Financial concerns include raising tuition, various types of auxiliary fees (e.g. health and wellness, recreation, etc.), as well as economic shifts in the cost of living including the trend of increased rent for housing and gas for transportation. Specifically, since the economic recession in 2009, there has been a steady drop in Native college student enrollment. In 2009, there were nearly 206,000 students enrolled in four-year institutions, however, enrollment took a drastic decline by nearly 30% to 129,000 students by 2016. According to De Brey and colleagues (2019), this decrease reflects the lowest enrollment since 2000.<sup>9</sup> We address issues of equity in access to higher education and college affordability for Native peoples, which is closely related to settler colonialism, Indigenous land dispossession, and Native peoples.<sup>10</sup>

In 1862, the Morrill Act was enacted by the U.S. government, which “worked by turning land expropriated from tribal lands into seed money for higher education”.<sup>11</sup> The Morrill Act provided states with revenue generated by Indigenous lands to capitalize on those “public lands” for agricultural colleges known as land-grant universities (LGUs). When adjusted for inflation, half a billion dollars have been raised for university endowments that are linked to 10.7 million acres of land taken from nearly 250 tribes, bands, and communities. To be clear, although the Morrill Act provides funds in perpetuity to 52 land-grant universities, according to Stein (2017), non-land-grant institutions also benefited from the dispossession of Native lands.<sup>12</sup> This speaks to the concept of land debt<sup>13</sup> that describes the economic conditions of contemporary Native peoples, with the understanding that increased levels of wealth are currently benefiting the U.S. and institutions of higher education. All universities and colleges in the U.S. operate on Native land, yet Native people are often invisible within higher education, not only in terms of decreased enrollment as mentioned earlier but also in other layered ways of exclusion.

Brayboy (2004) refers to (in)visibility as the constant interplay between invisibility and visibility and the ways institutions historically and socio-politically create the conditions that influence Native college students.<sup>14</sup> Examples of erasure exist when very few Native people hold faculty and administrative positions and when limited course offerings include Indigenous knowledge systems. In addition, often Indigenous/Native populations are left out of institutional data and research, and then labeled with an asterisk which states there is limited, insufficient, or no data available.<sup>15</sup> This often leads to Native students being neglected and misrepresented within higher education.

Connected to invisibility is a common misconception that American Indians/Alaskan Natives students go to college for free whether they are attending tribal or non-tribal colleges and universities.<sup>16</sup> In 2021, the Lumina Foundation released a report that called for the need to “disinvest in damaging myths” regarding these misconceptions of free college which has the harmful potential to influence public opinion and inactions related to college affordability for Native students.<sup>17</sup> These misconceptions and long-standing policies are rooted in racism and settler colonialism that calls for attention to policies and practices that institutions are considering in support of addressing college affordability for Native students.

## State-level and Institutional-level Tuition Initiatives for Native College Students

Several states and colleges have recently announced the creation or expansion of tuition waiver programs for Native American students. Typically, these initiatives are for tribal citizens of federally recognized tribes and cover tuition fees for these students. A selection of these initiatives is profiled below. Although tuition fees are only one element of college affordability, these initiatives demonstrate both a commitment to expanded access to higher education for Indigenous learners as well as potential models for colleges considering tuition waivers. In the spring of 2022, New Mexico passed Senate Bill 140 known as the Opportunity Scholarship Act which provides free tuition for community college, any two or four-year public educational institution including

technical or vocational institutes or tribal colleges for New Mexico residents, which includes those from neighboring tribes that border New Mexico including the Ute Mountain Utes, Southern Utes, and Navajo.<sup>18 19</sup>

The University of Minnesota expanded a program beginning in the fall of 2022 that provides free or reduced tuition to enrolled citizens of Minnesota's 11 federally recognized tribes. This program originated at the University of Minnesota Norris campus in response to the legacy of the Norris campus which has its origins as the site of an Indian boarding school. The original Norris campus-based policy has much broader eligibility criteria, offering tuition waivers to federally enrolled members of a tribe, Alaskan village or Canadian First Nation or a direct descendant by parent or grandparent from those groups.<sup>20</sup> When the program expanded to the other University of Minnesota campuses, this eligibility criterion changed from those broader tribal or First Nation communities to only those from Minnesota's 11 federally recognized tribes and only applied to new undergraduates or new transfer students from one of four Minnesota tribal colleges with no explicit provisions for currently enrolled students who meet the program's eligibility criteria.

Like the University of Minnesota, Fort Lewis College in Colorado also wanted to address its own legacy of being a site of an Indian boarding school. This program also offers a tuition waiver to federally enrolled Native American or Alaskan Native members or their descendants to address these histories.<sup>21</sup>

The University of California which has 10 campuses across the state announced in April of 2022 a tuition waiver program for Native Americans called the Native American Opportunity Plan. This program covers tuition and associated student fees for admitted undergraduate or graduate students who are both California residents as well as enrolled members in a federally recognized tribe. Relying on enrollment in federally recognized tribes exclusively excludes non-recognized California tribes upon whose ancestral homelands the University of California campuses are located from participating in the program. University President Michael V. Drake acknowledged this and suggested there may be alternative provisions for California tribes in his letter announcing the program writing, "Tuition scholarships for California residents from California's non-federally recognized tribes may be available through external organizations".<sup>22</sup> The Graton Rancheria responded by establishing the Federated Indians of Graton Rancheria Scholarship Fund for California Native Americans to cover tuition and fees within the University of California system for students who are members of California tribes that are federally unrecognized.

The University of California's program is closely mirrored to Metro State University of Denver's Indigenous and Native Peoples' Grant which requires both Colorado state residency and federal tribal enrollment to be eligible for the tuition grant. MSU Denver however has been explicit in their efforts to right, "a colonial past of brutalization and forced displacement".<sup>23</sup> Tuition waivers have been part of university strategies to address historical and contemporary injustices and inequalities. Tribes have also utilized higher education to pursue their own nation-rebuilding agendas to address these inequities within their own communities.

## **Strategies for Tribal Sovereignty: How tribes, tribal colleges, and universities are asserting tribal sovereignty related to college affordability**

Financial concerns and college costs have prompted tribal governments and tribal colleges and universities to take action to form partnerships with higher education institutions and invest in initiatives that benefit their own members and their nation at large. Two strategies that we would like to highlight include funding initiatives that reduce housing costs at non-tribal colleges and tribal colleges and universities efforts to reduce tuition during the Covid-19 pandemic. These creative approaches to higher education reduced the financial costs of a college education and assert tribal sovereignty. Upon learning of the financial hardships Navajo students encountered at a non-tribal university, the Navajo Nation created a special housing program at the University of New Mexico. The Navajo government directly invested in renting vacant apartments and housing for over 118 Navajo students who paid no housing cost.<sup>24</sup> The Navajo housing program was funded for a 2-year program.

Unfortunately, the housing program is no longer available, but it provided a great cost-saving strategy to those who were given the opportunity to participate. Navajo students benefited financially from this program, however long-term planning between the university and the tribal government is needed to sustain such efforts.<sup>25</sup>

As the COVID-19 pandemic health crisis impacted the world in 2020, many universities across the nation were concerned about the financial impacts that COVID-19 would have on their institutions. For some tribal colleges and universities, increasing the cost of attending college was not an option. Diné College located on the Navajo Nation reduced tuition by 50% and Tohono O’odham Community College located on the Tohono O’odham Nation waived tuition for enrolled students. These tuition initiatives also applied to non-tribal members, thus providing educational opportunities for all students. It should be noted that tribal colleges and universities do not receive state funding and are funded by tribal and federal support. These initiatives should not be taken lightly as the pandemic situation deeply impacted many Native communities. Specifically, it is reported that Native student enrollment in the fall of 2020 dropped by 9.6%<sup>26</sup> with male student enrollment dropping the most by 20.1%.<sup>27</sup> College enrollment trends among Native students will be crucial to examine as institutions continue to mitigate the effects of Covid-19.

Tribal nations and tribal colleges and universities are looking for ways to make college affordable for their students. Sustaining these efforts will require careful budget planning and leveraging federal funding. These resources will be crucial as the economy adjusts to the inflation of goods and services. Tribal governments will have to examine their fiscal year budgets to adjust for economic uncertainty and it is unknown whether these college affordability strategies will be sustainable and implemented in the future. What is promising is that these types of strategies align with each community’s principles of tribal sovereignty. This is a direct investment upon the tribal communities' own citizens - to invest in their peoples’ potential to acquire a college degree and for them to build strong native nations. Much can be learned from tribal governments and their responses to the emergent needs of their student citizens.

## Recommendations

As Native students seek to support their tribe’s sovereignty while also bettering their own career and economic trajectories through higher education, there remain considerable barriers to affordability. Some higher education institutes have attempted to address enduring inequalities through tuition waivers while tribes have created their own programs to support and facilitate their members to continue their education despite economic hardships. The following is a list of recommendations to address college affordability for Native students. This list is in no order as each point contains critically important recommendations to address issues of affordability.

For Policy:

1. Any policy or plan must include and allow for Indigenous leaders, community members and experts to engage in discussion on future policy or program solutions for college affordability. For example, the Arizona Board of Regents implemented the ABOR 1-118 Tribal Consultation Policy serves as an outline of expectations and requirements when engaging with Native Nations that recognizes tribal sovereignty. However, the affordability issues faced by Native students as well as the distinct nation-to-nation status of tribal and state and federal governments necessitates unique tailored policies related to college affordability and the implications of those policies on tribal governments and their citizens.
  - a. The imposition of state lines across traditional tribal territories should be addressed through memorandums of understanding with tribal governments and state higher educational institutes to ensure that tribal members are given in-state tuition at institutions that were created within their traditional territories.

2. Although the impact of the tuition waiver programs has yet to be fully assessed, they are one direct way to improve affordability for Native students. Selection criteria for these programs must be carefully considered as reliance on state residency or enrollment in a federally recognized tribe might further deprive those impacted by colonization. The most inclusive existing tuition waiver policies allow enrolled tribal citizens or their descendants to be eligible with no state residency restrictions. Expansion of tuition waiver programs should recognize the implications of such policies at a state and tribally local level. Develop strategic initiatives with federal and state-recognized tribal communities. This can occur through building relationships with Indigenous communities and understanding their historical and local knowledge which are critical to recognize injustices and seek strategies of support.

#### For Research:

1. As tuition waiver programs expand, there is a clear need to study the impact of these policies. Future research directions could include a study of enrollment and retention at campuses that implement this type of tuition waiver, inquiry into the experience of Native students that attend institutions that have adopted a tuition support program, and longitudinal studies comparing cohorts of Native students that attend colleges with tuition waivers and those that did not, to investigate the long-term impact of the waivers on graduation rates and post-graduation economic trajectories.
2. Native nations have been deeply impacted by COVID-19. Research is needed to examine college affordability, college debt, and graduate degree attainment with a special emphasis on Covid-19.
  - a. A focused line of inquiry can include the relationship between higher education on tribal workforce development and economic development.

#### For Practice:

1. Upper-level administrators that serve in key roles such as tribal liaisons are needed to forge relationships, coordinate planning, and ensure open lines of communication between tribal nations and higher educational institutes. These high-level positions should place particular emphasis on ensuring higher education is affordable and accessible for Native learners.
2. In order to develop important higher education pathways, collaboration through regular meetings and standing committees with tribal education/superintendents is needed to share best practices related to K-12 and college preparation/transitions.
3. In 2021 the Lumina Foundation released Changing the Narrative on Student Borrowing of Color which illustrated the unique financial situations of Black, Hispanic or Latinx, and Native American students. We support and endorse the recommendations of this report and encourage the adoption of the report recommendations by various actors within the higher education field.
4. Tuition is only one piece of college affordability. Students, their families, and communities need to have a complete understanding of the true cost of a college education. This increase in awareness can be accomplished through greater transparency related to the total costs including direct and indirect costs such as tuition, mandatory fees, housing, books, and other living costs. As more institutions adopt tuition waivers or similar programs, transparency related to the total cost of attendance becomes even more paramount for students and families.
5. Tribal colleges and universities have long been contributors to the success of Native learners and provide key pathways for these learners to other four-year educational institutes. Along with formal partnerships between tribal colleges and universities, endowed funds should be created to support tribal colleges and universities to ensure that they can continue to be vital incubators for Native student success.

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## Conclusion

To address the issue of college affordability for Indigenous students, changes to current federal, state, and institutional policies are imperative, alongside meaningful engagement with tribal nations. Not only do many Native students have to overcome challenging socioeconomic conditions, invisibility, and misconceptions of Native presence, they must contend with college costs and maintain academic excellence. We offer strategies and recommendations to aid Native students in attaining educational success that supports tribal sovereignty. These initiatives can become promising efforts for the future, in creating effective solutions for policymakers to implement. Building strong partnerships and collaborations between tribes and higher education institutions for our students will create lasting efforts for nation-building and self-determination. College affordability needs to be at the forefront of policy agendas and addressed until it is no longer a detriment for any student.



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