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Put Away the Cookie Cutters

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Are some students borrowing too much for a college degree from which they receive too little value? Absolutely. Can that problem be solved with arbitrary debt-to-income ratios? Absolutely not. A serious effort aimed at “accountability and protecting students” must begin by setting aside the faulty assumption that all students of a given demographic or all institutions of a given sector are alike. Our postsecondary education system was not shaped with cookie cutters.

The proposed rules on gainful employment, as released last week, are a largely positive approach to accountability because they focus on transparency. This is not unlike the steps Republicans proposed several years ago to give consumers access to better information about college costs and transfer-of-credit policies. One notable difference is that Republicans have always pursued transparency across the entire spectrum of institutions of higher education, while this proposed rulemaking limits disclosure to the proprietary sector. If information is good, more information is better, and I can think of no reason these disclosures ought not apply to all institutions.

The problem with the early draft of the gainful employment rule is that it provided a clumsy response to a problem the administration could not fully define, and seemingly, does not fully understand. As with most challenges in our education system, a one-size-fits-all federal solution will not fit anyone well.