



Washington University in St. Louis

BROWN SCHOOL

The Value, Cost and Debt Associated with
a Brown School Education
Concept Paper

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Introduction

The goal of this paper is to inform readers who have little knowledge or expertise about the Value, Cost and Debt associated with a Brown School Education. This strategic theme is an amalgamation of three separate concepts: (1) value – the worth of a graduate education for the institution, the student and society; (2) cost – the actual amount of money it takes to provide the education and its impact on the institution and the student; and (3) debt - the amount of money the student must borrow to afford the cost of graduate education at the Brown School. Since these three concepts are closely integrated but have separate meanings, we have treated each concept individually and integrated them where there is overlap.

Value

Background

Tuition costs increase annually and student debt remains high for Brown School graduates. While a Brown School education provides significant value beyond earning potential, the income to debt ratio of our graduates adversely affects the true worth of their education. Ultimately the non-financial value of a Brown School education, i.e. the impact of our graduates on the world, will be further fostered if we can limit yearly costs and simultaneously lower the debt burden on our students.

Social workers, public health and social policy professionals value mission-driven work, and at the Brown School students develop knowledge and skills to innovate and contribute to work in those disciplines. Our School creates a stimulating and enriching learning environment, where students can build their capacity to impact a wide array of social systems. By acquiring a master's degree, Brown School students gain the tools to address significant social issues locally, nationally and globally in areas such as: mental health, substance use, child welfare, family strengthening and resilience, education, health, community and economic development, leadership and social entrepreneurship, epidemiology, biostatistics, urban design, and policy.

With our joint and dual degree options, our students can expand the impact on social work, social policy and public health professions through their transdisciplinary expertise to influence systems and policies in unique leadership positions. Our reach is wide both disciplinarily and geographically. Concentrations, such as International Social and Economic Development and Global Health, and student support services such as the Global Programs Office, prepare students for work across the world.

Our social work students develop competencies to engage, assess, intervene and evaluate individuals, families, groups, organizations, and communities through a person-in-environment perspective. They are taught to achieve holistic outcomes by understanding the theories, behaviors, contexts, structures, and systems that support and constrain individuals, families, groups, and communities, in service of advancing social justice and well-being.

Our MPH program prepares students with the knowledge, skills, and competencies to address complex population health issues through leadership, policy development, program administration, and data analytics. It also emphasizes transdisciplinary problem solving which equips students to strategically work across disciplines to create meaningful impact in communities and systems.

The social policy program combines training in social work and public health with knowledge and skills in social policy analysis, evaluation, management, and leadership. Our social policy coursework fosters theoretical and practical knowledge that prepares students to make a difference in their careers around the pressing issues of our time. Students have access to course and field education opportunities to work with government locally, regionally, and nationally to gain valuable exposure to law and policymaking processes.

Despite the impact that our graduates have, and the cost of their Master's degree, the overall median salary for \$44,159 for a new Brown School MSW and \$46,000 for an MPH (2018 survey of graduating students).

External Environment

MSW and MPH students are seeing salary growth upon graduation. Nationally, social workers who earned MSWs report higher earnings than BSW respondents. Fifty-six percent of BSW respondents to the CSWE workforce report who recently accepted a job, reported “earnings in the range \$30,000 to \$39,999” while 17% reported earnings below \$20,000. MSW respondents had a higher median income of \$42,500 (p. 34), while only 16% of BSW respondents earned a comparable amount (p. 52). Similarly, graduates with MPH degrees earn more than those with only a BPH. 2018 Brown School MPH graduates earned on average \$7,300/year more in their first job post-graduation than students graduating with a bachelor’s degree in public health (ASPPH). The median income for MPH graduates from the Brown School is \$46,000 versus \$38,700 for professionals with bachelor’s degrees in public health.

The job prospects in these fields over the next decade are also positive, especially where jobs are clinical or exist in the healthcare sector. Healthcare job growth is predicted to grow by 18% in the next decade (“Healthcare Occupations,” 2019). In addition, there are current and significant projected public health workforce shortages both nationally and globally. A recent study that examined the supply and demand for state and local public health workers, found that baby boomer retirements will account for nearly 100,000 positions in state and local health departments by 2020 (Leider, 2018b). By 2030 the global health workforce demand will surpass supply by 15 million workers (public health and health services), especially in countries with rapid economic development, continued population growth, and aging populations (Liu, 2017). MPH programs have a significant role in preparing students to fulfill these public health workforce shortages.

In social work, the supply of MSW graduates is predicted to far exceed demand in the job sector, however employment is also predicted to grow 16% overall in the next decade. According to HRSA Behavioral Health Workforce projections, 2016-2030, there will be a gap of 6,870 to 40,140 for mental health counselors in meeting demand (HRSA, 2018). We must recognize that 82% of MSW graduates focus their coursework on clinical direct practice (CSWE Workforce Report; Salsberg, E. et al., 2019). “Four of five MSWs (80.6%) either planned to become licensed clinical social workers within the next 5 years or were already licensed” (p. 7). Given this, we will need to prioritize and optimize opportunities for students to develop competencies relevant to this trajectory. Furthermore, the increased need for mental health care may account for some of the overall growth opportunity (20%) in the healthcare sector (“Social Workers,” 2019).

With current political rhetoric questioning the necessity of college degrees but emphasizing the benefit of work-force training, the MSW and MPH degree programs are uniquely positioned to provide students with defendable education pathways into sectors that show signs of projected job growth over the next decade.

Strategic Themes

Although higher education is under threat, MSW and MPH institutions have an advantage due to our social impact and the shared values with millennials who want to make meaningful social change. In turn, we have the opportunity to change the way our professions are viewed by the public at large. Millennials are a generation of everyday change-makers who live activism. The Brown School as an institution teaches through the lens of racial equity and social justice. Our curricula, as well as our research centers and faculty, are dedicated to evidence-based practice and to creating a more equitable society.

Additionally, while the US is seeing a decrease in international students studying in the United States (Patel, 2018), we continue to create opportunities for international students to become part of the Brown School. While other schools in public health are seeing a decline in international students, the Brown School is staying steady with around 35% of each incoming cohort comprised of international students.

Options

We are focused on maximizing the value of a Brown School education to students and society. If we want to reduce costs and debt to increase value, we need to have more flexible programming, and more scholarships. To this end, we offer the following options:

1. **Improve marketing of the Brown School to clearly show the societal value of the programs.**

- a. Develop a communication strategy that emphasizes and reinforces how a Brown School education enhances training and preparation for future practice at all levels. We need to identify target audiences and prepare materials for specific use with each target audience.
 - b. Provide an overview of our competitive advantages and talking points for all three program.
 - c. Enhance the marketing and branding of our Masters programs with attention to the on-the-job training aspect of the educational experience.
 - d. Improve students' knowledge of the value, cost and debt of their education.
2. **Identify opportunities to integrate courses across the three curriculums to capitalize on our One School initiatives to build marketable skill sets for students.**
 - a. Create courses that are team taught by professors with different areas of disciplinary training with integration of technology as a pedagogical element.
 - b. Embed transdisciplinary courses within concentrations and specializations when it could be a true value-added educational experience for the students.
 - c. Focus on specific areas where there are natural overlaps, such as research methods, program evaluation and Planning, Implementation and Evaluation.
3. **Capitalize on the social justice lens of the school given current environment as well as opportunities in the region.**
 - a. Strengthen knowledge and skills training in the curriculum to enhance students' abilities to engage in social justice, diversity, inclusion and equity work within their areas of practice.
 - b. Create a Social Justice Human Diversity course that tangibly enhances the knowledge and skills of students across disciplines.
4. **Take advantage of growth opportunities in the mental health and health sectors to train students.**
 - a. Identify the skill sets needed to work in the mental health and health care sectors across micro, mezzo and macro levels of practice.

Short- and Long-term plans

In support of the options presented, the following plans should be considered:

- Improve marketing emphasis on the value of the Brown School. Evaluate effectiveness of marketing materials for target audiences
- Start to build pipeline to health and mental health organizations.
- Evaluate student workforce preparedness for public health and social work practice.
- Review and Initiate curriculum changes to support innovation and use of technology, one school and social justice emphasis. Evaluate impact of curricular changes on career opportunities.
- Hire and retain faculty with competencies in social justice/diversity, technology, one school abilities.
- Continue to integrate and modify curriculum where it meaningfully enhances knowledge, skills and career opportunities.
- Reassess the market landscape and evolving workforce needs to modify and enhance the curriculum to address societal needs.

Estimated Costs

Marketing, communications, curriculum, teaching and related costs will need to be determined.

Cost

Background

Brown School MSW Tuition has increased by 43.2% since FY 2009, while overall inflation increased by only 19.4% nationally (US Inflation Calculator, 2019) and by 16% in St. Louis (In 2013 Dollars, 2019).

The average cost of attendance, including an average cost of living to participate in our full-time graduate program, is \$28,909 a semester for students in both the MSW or MSP programs and \$26,524 a semester for MPH students, equating to roughly \$57,818 for the MSP degree, \$115,636 for the MSW degree and \$106,096 for the MPH degree.

In addition to tuition, students are paying \$1,942/year for health insurance and \$600 a year in student fees. On average, students are spending \$7,740 in rent/year plus \$1,000 a year in transportation expenses related to practicum. In a survey conducted in fall of 2018, students who relocated to attend School reported an average of \$872 on moving costs.

External Environment

The cost of graduate school tuition has grown over the last decade (Digest of Education Statistics, 2016). Our MPH and MSW program tuition rates are comparable to our top peer competitors; however, all of these peer institutions offer a variety of enrollment options for admitted students from evening and part-time programs to accelerated and reduced residency study.

For the MSW, according to the 2018 survey of applicants who declined admission to the Brown School, the top five competitor schools all report higher tuition than the Brown School in their full-time, two-year program options. Conversely, the Brown School has the highest tuition rate for similar programs in the St. Louis Metro area. Four semesters at the Brown School at the 2019-2020 tuition rate costs a student \$85,220 in tuition alone, while our top competitors' total program tuition ranges from \$91,804 to \$97,704. Locally, students can earn an MSW from UMSL for \$30,018 as a resident (\$73,692 as a non-resident) and from SLU for \$56,430 in their equivalent full-time programs. The cost of completing the MSW in a full two year program at our competitor schools ranges from \$91,804 at the University of Michigan to the highest of \$99,468 at the University of Chicago.

Beyond these full-time options, these schools offer a range of program structures that allow students flexibility when earning their degree so they can also earn an income. Every one of our top competitor schools offer at least one of the following alternatives programs: extended evening program, part-time day program, 12 month, 16 month, 20 month, micro-masters, extended degree program, online, and/or reduced residency for employed practitioners.

For the MPH, the Brown School's tuition remained at the lower end of top five peer schools, although Emory, our top competitor, had the lowest tuition rate. The MPH at the Brown School cost \$75,680 across two years, while our competitor's tuition ranges from \$69,680 at Emory to \$94,084 at the University of Michigan.

Beyond these full-time options, these schools offer the following range of structures: executive with distance learning, one year accelerated MPH, online executive MPH, part-time, hybrid, online, advanced processional. The Brown School's tuition is competitive and the cost of living (including housing and food) in St. Louis is lower than all cities represented by our peers.

The Loss of Cost of Living Value

The cost of living in competitor school cities ranges from 7% to 35% higher than the cost of living in St. Louis. This lower cost of living means our loan limits are lower than these schools since a school's loan lending amount per student is directly correlated to cost of living. This does ultimately save our students money if they are using loans to cover cost of living; however, since our competitor schools provide programs where students can maintain a full-time job, our students may not be benefitting as much from this cost comparison as we initially think. Brown School students on the other hand cannot maintain full-time jobs while in school and so often must take out up to \$14,000 in student loans in a given year on top of loans covering tuition to pay for rent and other living expenses while attending our full-time program. Our students could more greatly benefit from St. Louis' low cost of living if they could successfully complete our program while working.

Strategic Themes

It is widely recognized that online, part-time, and accelerated degree programs can help meet the flexibility needs of adult learners and are highly attractive to working professionals. Online and part-time education can also offer some flexibility in total costs and debt incurred by students. In 2019, the Brown School was the only one of the top 20 schools and programs in public health that did not offer some type of online course or degree options. Seventy-five percent offered part-time and/or accelerated degree programs. The Brown School currently offers no online course options and no formal part-time program. However, we do have an accelerated program for MD/MPH students and will start offering advanced standing to undergraduates with a public health degree starting in Fall 2020.

Options

1. Recognizing the demand for a part-time option, the MPH administrative team is currently developing a part-time program plan to increase the flexibility in degree options for students. The plan will be proposed for approval in the 2019-2020 academic year. Students will be able to take 6-8 credit hours per semester and finish the program in 3-4 years rather than in the traditional 2 years. We will also be working with field education to propose an alternate plan for completing practicum between the first and second years depending on student progress through the program.
2. If successful, continue to expand the program at specified levels based on resource constraints for the next ten years.
3. Provide a part-time option for the MSW & MSP programs so that students could continue jobs while going to graduate school, thus reducing the amount of debt they incur.
4. Look into hybrid options for the MSW and MPH programs to increase flexibility.
5. Complete a benefit/cost analysis to re-evaluate the current semester charge fee to ensure it is providing the expected results.

Short- and Long-term plans

In support of the options presented, the following plans should be considered:

- Begin to explore options for a part-time program for the MSW program. Consider piloting part-time programs in a couple of concentrations such as Leadership and Management, Mental Health or Children, Youth and Family in order to manage resource constraints. Also, utilize weekend, evenings and summer options with these part-time programs.
- Explore the impact of part-time programs on global programs and international students.
- Conduct a benefit/cost analysis to figure out if our current fee schedule works or if we should restructure to allow for more flexibility.
- Evaluate the effectiveness of the part-time MPH Program.
- Implement a part-time MSW Program.
- Consider the options of a part-time MSP Program and implement if the options make sense.
- Evaluate the effectiveness of all part-time programs. Identify if students are leaving with less debt and if there are fewer mid-year financial emergencies.
- Evaluate the student demographics of the programs including non-traditional, local geographic and diversity.

Estimated Costs

1. Identify costs of part-time options for the MSW, MPH & MPH programs that would include faculty costs, staff time to manage the program and any costs associated with space.
2. Identify costs of hybrid options for the MSW and MPH programs, particularly technology costs as well as training costs.

Debt

Background

Many of our students are already carrying a debt burden from their undergraduate studies before starting graduate school. For the incoming cohort of Brown School students in fall 2018, 33% came in with some debt. Table 1 below shows the incoming debt percentages, averages and medians based on 2012-2018. The average amount of undergraduate debt for Brown School students has ranged from approximately \$21,800 to \$27,400, while the national average is \$29,800 (public school =\$25,550; private schools=\$32,000).

Incoming Cohort	Percent w/debt	Average	Median
Fall 2013	40%	\$21,773	\$21,500
Fall 2014	40%	\$27,355	\$24,297
Fall 2015	31%	\$26,741	\$26,444
Fall 2016	42%	\$24,587	\$20,359
Fall 2017	43%	\$27,048	\$24,999
Fall 2018	33%	\$23,472	\$22,444

More than 95% of students who come to the Brown School with student loan debt will take out additional student loans (Table 2). Historically, this percentage has remained consistent, ranging from 95-99%, over the last five years.

For Fiscal Year 2019, first year students borrowed an average of \$30,864 (this does not include federal parent PLUS loans). Students continue to borrow more money for their second year. When students leave the Brown School, their **average debt from graduate school is \$61,979** (See Table 3). The average debt is \$60,822 for MSW graduates, while the MPH average is \$67,811, based on FY 2018 data, compared to the national average for MSW graduates of \$44,296 and for MPH graduates of \$25,544.

External Environment

Student loan debt is a major problem for most people with college, graduate/professional degrees in the U.S. Even if students were able to make it through college with few loans, many will borrow for graduate school due to fewer grants and scholarships available. In the U.S., of the \$1.5 trillion dollars in student debt, about 40% of this debt is attributed to graduate and professional school debt. Of students who have borrowed previously for college, the majority are likely to borrow for graduate tuition and living expenses increasing their total debt burden.

The current administration has a track record of mismanaging loan forgiveness programs and reducing protections for students. Education Secretary Betsy DeVos is currently being sued again for mismanagement of Public Service Loan Forgiveness (PSLF), threatening the faith of our applicants in PSLF. Social Work students in particular consider the option of PSLF when determining whether to take on additional debt. Many of our graduates work in non-profits and are eligible to apply for this loan forgiveness. A roll back of this program, as well as continued bad press about the ability to use the program, could hurt enrollments in the future.

With Democrats bringing the student loan crisis to the forefront of the debate, we should anticipate a backlash from Republicans. DeVos seems intent on placing the blame for high student loan debt on the rising cost of tuition and on the students themselves. With DeVos' rollback of protections against predatory for-

profit colleges, she has shifted the narrative to blame students for the debt crisis (Thomsen, 2017). Her characterization of students as swindlers shows scorn for student borrowers, foreshadowing policies that could hurt lending practices and schools as well. DeVos’ rhetoric additionally shifts blame onto Universities and the move to direct lending practices (Bidwell, A., 2019). Were she to continue in this vein, we could see proposals and caps to not only loan forgiveness programs but to stricter annual caps on individual graduate borrowing, directly impacting the ability for lower income students to pursue high tuition, full-time graduate programs.

Options

1. Continue to create strong financial aid information that is disseminated to prospective and incoming students.
2. Increase financial literacy workshops for students so that they truly understand their debt. Financial Aid would work with students to minimize their debt and understand how to live with and manage debt.
3. Ensure students are trained in salary negotiation to help them understand their value and get salaries consistent with this value.
4. We are currently piloting the “No Debt Cohort” program to eliminate the student debt burden for tuition for students with incoming loans. The goal of this program is for these students not to take on any more debt for graduate school tuition. The amount of students in the program is based on 42% of students with incoming debt. However, to get to the total number of students, we will take an incremental approach over 5 years while allowing for a small increase in the number of students. FY 20 will be 15% of 137; FY 21 will be 25% of 141, FY 22 will be 50% of 145, FY 23 will be 75% of 149 and FY 24 will be 100% of 149 (staying flat). Tuition is based on the MSW tuition level and it is estimated to increase 3.5% each year. Table 2 shows the amount needed based on 38% remission and scholarships over the same time period.

Short- and Long-term plans & Estimated Costs

In support of the options presented, the following plans should be considered:

- Expand the No Debt Cohort pilot to the projected numbers (see Table 2). Review student debt numbers and evaluate whether programs have made an impact on decreasing amount of debt
- Continue to increase financial literacy programs for prospective and current students to understand their debt and implications. Evaluate effectiveness of financial literacy tools.
- Provide and expand training for salary negotiation for students.
- Find alternatives for student financial emergencies such as short term, no-interest loans.
- Evaluate how effective all of the part-time programs are and if students are leaving with less debt.

Table 2 summarizes increments over a 5-year period with 38% remission:

Table 4: Amount required for program with 38% Remissions & Scholarships										
Incoming Cohort	FY 2020		FY 2021		FY 2022		FY 2023		FY 2024	
	1 st years	2 nd years	2 nd year	1 st year						
# students	20	0	20	35	35	73	73	112	112	149
Amount to raise	530,943	0	549,531	961,679	995,336	2,075,986	2,148,628	3,296,525	3,411,865	4,539,091

NOTES

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