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Remarks at a Town Hall Meeting and a Question-and-Answer Session at Binghamton University, State University of New York, in Binghamton, New York

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The President. Hello, Binghamton! Well, it is good to see all of you. Thank you so much. Now, go ahead and have a seat; I'm going to be here a while. [*Laughter*]

Well, first of all, let me thank the university and your president, Harvey Stenger, for having me here today. Give your president a big round of applause; there he is. A couple other people I want to recognize: Mayor Matt Ryan is here; two wonderful Congressmen, Richard Hanna and Paul Tonko; your former Representative, Maurice Hinchey, is here as well.

So, first of all, thank you, because it's really nice outside, so for you to be willing to come inside, I greatly appreciate. And I'm not going to do a lot of talking at the top because I want to have a conversation with you about a range of issues, but in particular, something that is personal for me.

A lot of you know that I wasn't born into a lot of wealth or fame; there wasn't a long Obama dynasty. And so the only reason I'm here today, the only reason Michelle and I have been able to accomplish what we accomplished is because we got a great education. And I think the essence of the American Dream is that anybody who's willing to work hard is able to get that good education and achieve their dreams.

And central to that is the issue that—you've got a big sign there—we try to message effectively—[*laughter*]—college affordability, making sure that people can afford to go to college.

I'm on a road trip from New York to Pennsylvania. Yesterday I was at the University of Buffalo. I visited students at Syracuse. Later today I'm going to meet Joe Biden in Scranton, his hometown. But I decided to stop here for a couple of reasons. Number one, I've been told that it's very important for me to get "a spiedies" while I'm here. [*Laughter*] So we're going to pick one up and try it on the road. Number two, I'm excited because of the great work that SUNY campuses like Binghamton are doing to keep costs down for hard-working students like so many of you.

Chancellor Zimpher is making sure that hundreds of thousands of SUNY students all across the State are getting a world-class higher education, but without some of the debt and financial burden that is stopping too many young people from going to college. And that's what we want for all of our students and all of our families all across the country.

Over the past month, I've been visiting towns throughout America, and I've talked about how do we secure a better bargain for the middle class and everybody who's trying to work their way into the middle class.

We've fought our way through a very brutal recession, and now we're at a point where we're creating jobs, the economy is growing, budget deficits are falling, health care inflation has been reduced, and yet there are still a lot of working families out there who are having a tough time in this competitive global economy that we live in.

And the fact is even before this last financial crisis, we had increasingly an economy where folks at the top were doing better and better and better, but the average individual or family was seeing their incomes and their wages flatlining. And you start getting a tale of two Americas. And the whole premise of upward mobility in this country, which is central to who we understand ourselves to be, was being diminished for too many people. So, from my perspective, reversing that trend should be Washington's highest priority. It's certainly my highest priority.

Unfortunately, what we've seen in Washington all too often is, instead of focusing on how do we bring good middle class jobs back to America, how do we make sure the economy is growing robustly and that growth is broad based, we've been spending a lot of time arguing about whether we should be paying our bills that we've already accrued. Or the discussion has been about slashing spending on education and basic research and science, all the things that are going to make sure that we remain competitive for the future.

Most recently, there's been threats that we would shut down the Government unless we agree to roll back the health care reform that's about to provide millions of Americans with health care coverage for the first time. And that's not an economic plan. That's not going to grow the economy. That's not going to strengthen the middle class, and it's not going to create ladders of opportunity into the middle class.

What we need to do is focus on the pocketbook, bread-and-butter issues that affect all of you: making sure we've got good jobs with good wages, a good education, a home of your own, affordable health care, a secure retirement, and a way for people who are currently in poverty to get out of poverty. That's what we should be spending our time thinking about when it comes to domestic policy. That's what's always made America great. And nothing is more important to that process than what we're doing in terms of K-through-12 education and higher education.

Now, here's the challenge: At the time when higher education has never been more important—and when I say higher education, I mean 2-year, 4-year, technical colleges; it doesn't all have to be 4-year, traditional bachelor of arts or sciences—at a time when that's never been more important, college has never been more expensive.

And in fact, what you've seen is, is that over the last three decades, the cost of higher education has gone up 260 percent, at a time when family incomes have gone up about 16 percent. So I'm not a math major—there are probably some here—but if you've got one line going up 260 percent and another line going up 16 percent, you start getting a bigger and bigger gap. And what's happened as a consequence is that either college has become out of reach for too many people or young people are being loaded up with more and more debt.

Now, we've tried to close that gap. When I came into office, we reformed our financial aid system. So the student loan programs were being run through banks, and banks were making billions of dollars on it. And we said, let's just give the money directly to students, cut out the middleman. And we then were able to refunnel billions of dollars to provide more students with more grants and more assistance. We've done our best to keep interest rates on student loans as low as possible.

But even with all the work that we're doing there, the fact is, is the average student is still coming out with $26,000 worth of debt when they graduate. And for a lot of students, it's much more than that. And particularly, for those young people who are choosing careers where—like teaching, where they may not make a lot of money, if they're burdened with tens of thousands

of dollars of debt, in some cases, it's impossible for them ever to pay it off, or they have to put off buying a home or starting a business or starting a family. And that has a depressive effect on our economy overall. So it's not just bad for the students, it's also bad for the economy as a whole.

The bottom line is this: We can't price higher education so prohibitively that ordinary families can't afford it. That will ruin our chances to make sure the 21st century is the American century just like the 20th century was.

So what we've done—and I announced this yesterday—is propose three basic reforms to try to shake the system up.

Number one, we want to start rating colleges based on how well they're doing in providing good value and opportunity for students. I mean, right now you've got a bunch of ranking systems—some of them commercial—and when you look at what's being rated, it's typically how selective the schools are, how few students they take in, and how expensive they are and what are their facilities like. And what we want to do is to start looking at factors like how much debt do students leave with and do they actually graduate and do they graduate in 4 years as opposed to 6 or 8 or 10 and do they find a job after they graduate: so giving some concrete measures that will allow students and families to gauge, if I go to this school, am I going to get a good deal?

And since taxpayers are often providing those families and students assistance, we want to make sure taxpayers are getting a good deal as well. And that will create an atmosphere in which college presidents and trustees start thinking about affordability and don't just assume that tuition can keep on going up and up and up.

Now, what we're also going to be doing is putting pressure on State legislatures to rebalance because part of the reason so many State universities have had to increase tuition is because State legislative priorities have shifted all across the country: more money into prisons, less money into schools. That money—that means that costs are passed on to students in the form of higher tuition. So we've got to do something about that.

And we're also going to ask a little more from students. What we're going to say to students is, you need to actually finish courses before you take out more loans and more grants. And we want to say that to students not to be punitive, but instead, to prevent a situation where students end up taking out a lot of debt, but never actually getting the degree, which puts them in a deeper financial hole than they otherwise would be.

All right, so that's point number one. Second, we want to jump-start competition among colleges and States to think of more innovative ways to reduce costs. And there are schools that are doing some terrific work in reducing costs while maintaining high-quality education. So, for example, there are some schools that are experimenting, where you can get credits based on your competency, as opposed to how much time you're spending in the classroom.

So there's no law that says you have to graduate—that for you to be in school for 4 years rather than 3 or 3½ somehow automatically gives you a better education. And so schools are experimenting with how can we compress the time and thereby reduce the costs. Are there ways that we can use online learning to improve the educational quality and, at the same time, make things a little cheaper for students?

So we're going to work with States, schools, university presidents to see what's working and what's not. And let's spread best practices all across the country.

And then the third thing we want to do is to is to expand and better advertise a program that we put in place and expanded when I came into office, and that is a program that says, for college graduates who do have debt, we're going to cap the monthly payments that you have to make to 10 percent of your income.

And the notion is that that way it's manageable and you're not going to have to make career decisions simply based on how much money can I make to pay off those student loans. If I want to be a teacher, if I want to be a social worker, if I want to go into public service, then I can do that, and I'm still going to be able to act responsibly and pay off my debt. We already have that program in place, but it's not as widely known as it needs to be, and not as many young people are eligible for it as we want them to be. So we're going to work to improve on that front.

Bottom line is, we need to stop taking the same business-as-usual approach when it comes to college education. Not all the reforms that we're proposing are going to be popular. I mean, there are some who are benefiting from the status quo. There will be some resistance. There's going to have to be a broad-based conversation, but part of our goal here is to stir a conversation because the current path that we're on is unsustainable. And it's my basic belief—and I suspect the belief of most people here—higher education shouldn't be a luxury. It's an economic necessity in this knowledge-based economy. And we want to make sure that every family in America can afford it.

So I'm interested if you guys have other ideas—[*applause*]—if you have other ideas about things that we should be looking at, we want to hear them. And that's part of the purpose of this town hall discussion. I'm interested in hearing your stories, getting your questions. And this will be a pretty informal affair—well, as informal as it gets when the President comes—[*laughter*]—and there are a bunch of cameras everywhere.

So with that, I'd just like to start the discussion. And what I'm going to do is I'm just going to call on folks. Just raise your hand. I would ask you to stand up, introduce yourself. There are people with mikes, and they'll bring the mike to you. And I'm going to go girl, boy, girl, boy, to make sure that it's fair. [*Laughter*] All right?

So we'll start with this young lady right here in the striped top.

Nurses and Allied Health Care Workers/Education/Veterans Employment

Q. Thank you. It's an honor to have you here today.

The President. Hold on a second. I think—here we go.

Q. Thank you. It's an honor to have you here today, Mr. President. My name is Nicole Rouhana. I'm from the Decker School of Nursing here, which is an outstanding school of nursing that has excellent outcomes.

My question today is, because advanced practice nurses, primarily nurse practitioners and nurse midwives, have such an outstanding reputation, we have good outcomes. And the Affordable Care Act is ready to be rolled out soon. Nurse practitioners and advanced practice nurses are in an excellent position to really serve vulnerable populations——

The President. Right.

Q. ——and people who don't have care. I'm wondering if there's any provisions within your educational act that would support health care workers and nurse practitioners to create a

sustainable workforce that would be able to support caring for people as we roll out the Affordable Care Act.

The President. It is a great question. Now, first of all, let me—without buttering you up—I love nurses. And the—[*laughter*]. Michelle and I have been blessed, we haven't been sick too much, but—knock on wood. But every interaction we've had at the hospital, doctors are wonderful and we appreciate them, but I know when Malia and Sasha were being born, we spent 90 percent of the time with the nurses and 10 percent with the ob-gyn. When my grandmother got sick and was passing away at the end, it was nurses who were caring for her in an incredibly compassionate, but also professional way.

And you're absolutely right that one of the keys to reducing our health care costs overall is recognizing the incredible value of advanced practice nurses and giving them more responsibilities because there's a lot of stuff they can do that—in a way that, frankly, is cheaper than having a doctor do it, but the outcomes are just as good.

The challenge we have is, we still have a nursing shortage in too many parts of the country. My understanding—you probably know this better than I do—part of the problem is, is that too many professors of nursing or instructors in nursing are getting paid less than actual nurses. So what ends up happening is, we don't have enough slots in some of the nursing schools. That may not be true here, but there are parts of the country where that's true.

So we have to upgrade a little bit the schools of nursing and make sure that they're properly resourced so that we have enough instructors. And in fact, as part of the Affordable Care Act, one of the things that we thought about was, how are we going to expand and improve the number of nurses and making sure that they can actually finance their educations. And so there are some special programs for nurses who are committing themselves—as well as doctors who are committing themselves—to serving in underserved communities. And we will be happy to get that information to the school of nursing here.

One other element to this that I think is really interesting: We've been spending a lot of time thinking about making sure that our veterans coming back from Iraq and Afghanistan are getting the opportunities they need. So we instituted something called the post-9/11 GI bill that provides the same kind of support that my grandfather got when he came back from World War II.

And the young people who have served in our Armed Forces are—just do extraordinary work. One of the problems, though, is, is that they don't always get credit for the skills that they already possess when they come home. So one—and we've got a gentleman here who's a veteran—and one great example actually is in the medical profession, when you get Army medics coming back who served in the worst possible circumstances, out in theater, having to make life-or-death decisions. I met a young man up in Minnesota. He had come back, wanted to continue to pursue his career and become a professional nurse, and he was having to start from scratch, taking the equivalent of Nursing 101.

And what we're trying to do is to make sure that States and institutions of higher learning recognize some of the skills, because as we bring more and more of our veterans home—we'll be ending the war in Afghanistan by the end of next year—we want to make sure that those folks have the opportunity to succeed here in America. So great question though.

All right. It's a guy's turn. Right here, yes. Hold on, let's get a mike all the way to the back.

Civil Rights

Q. Hello, Mr. President. I'm glad for you to come to Binghamton University. I'm the director of Rainbow Pride Union here, and it's the largest LGBT organization on campus. And my main concern is that I know a lot of stories for—of people who are LGBT who come out to their parents, and their parents are supporting them financially for college, and when they come out, their parents cut off that support. I was wondering if maybe, in the future, part of your affordability for college would be able to include LGBT people.

The President. Well, first of all, the programs that we have in place don't discriminate and shouldn't discriminate. And the good news is, I think the phenomenon that you just described is likely to happen less and less and less with each successive year. I mean, think about the incredible changes that have been made just over the last decade. DOMA is gone. "Don't ask, don't tell" is gone. But more importantly, people's hearts and minds have changed. And I think that's reflective of parents as well.

That doesn't mean that there aren't still going to be struggles internally, but I think, more and more, what we recognize is, is that just as we judge people on—should judge people on the basis of their character and not their color or religion or gender, the same is true for their sexual orientation.

So I don't suspect that we'll have special laws pertaining to young people who are cut off from support by their parents because their parents hadn't gotten to the place, I think, they should be when it comes to loving and supporting their kids regardless of who they are, but we are going to make sure that all young people get the support that they need so that if their parents aren't willing to provide them support, and they're functionally independent, that they're able to still go to college and succeed. All right?

Right here, in the Obama T-shirt. [*Laughter*] You know, so if you—here's a general rule in the Presidential town hall: If you want to get called on, wear the President's face on your shirt. [*Laughter*]

Early Childhood Education/Federal Budget

Q. Good afternoon, President Obama. My name is Ivanna Smith. I'm a graduate student in the College of Community and Public Affairs. I study student affairs administration. With that being said, as we're all students, we know how vital it is to have a good foundation in your education. How does your administration plan to address the major budget cuts that are happening with Head Start schools around the U.S.?

The President. Well, this is a great question. And this will be a major topic over the next several months. First of all, I want to expand early childhood education so that it's accessible for every young person in America.

And I talked about this in my State of the Union Address. It is just common sense. We know—study after study has shown—that the biggest bang for the buck that we get when it comes to education is to invest early.

If we get 3-year-olds, 4-year-olds well prepared when they start school, that momentum continues. If they start behind, too often they stay behind. Kids are resilient, and they can make up for some tough stuff early on in life, but it's a lot harder for them than if we get them young.

In fact, studies have shown that there's some very smart programs out there where you identify low-income single moms in the maternity ward, and nurses talk to them immediately not just about the health of their child, but also parenting, and create a little packet with some

books and some toys and talk about engagement and expanding vocabulary. All that can make a difference. And high-quality early childhood education can continue that process so that by the time the kid starts school, they know their colors, they know their letters. They're ready to go.

Now, unfortunately, right now the Federal budget generally has been a political football in Washington. Partly, this came out of the financial crisis. We had a terrible crisis. We had to immediately pump money into the system to prevent a Great Depression. So we cut taxes for middle class families. We initiated programs to rebuild our roads and our bridges. We helped States so that they wouldn't have to lay off as many teachers and firefighters and police officers. And that's part of the reason why we avoided a depression, although we still had a terrible recession.

But the combination of increased spending and less revenue meant that the deficit went up. And by the time the Republicans took over the House in 2011, they had made this a major issue. And a lot—understandably, a lot of families said, well, we're having to tighten our belts—Federal Government should too. Although, part of what you want the Federal Government to do when everybody else is having a hard time is to make sure that you're providing additional support.

As the economy has improved, the deficit has gone down. It's now dropped at the fastest rate in 60 years. I want to repeat that, because a lot of people think that—if you ask the average person what's happening with the deficit, they'd tell you it's going up. The deficit has been cut in half since 2009 and is on a downward trajectory. And it's going down faster—it's gone down faster than any time since World War II.

So we don't have a problem in terms of spending on education. We don't have a problem when it comes to spending on research and development. We do have a long-term problem that has to do with our health care programs, Medicare and Medicaid. The good news is, is that, in part because of the Affordable Care Act—Obamacare—costs have actually gone down—the health care inflation has gone down to the slowest rate that we've seen in a long time.

So we're starting to get health care costs under control. We'll still have to make some modifications when it comes to our long-term entitlement programs so that they're there for young people here when they are ready for retirement.

But we don't have an urgent deficit crisis. The only crisis we have is one that's manufactured in Washington, and it's ideological. And the basic notion is, is that we shouldn't be helping people get health care and we shouldn't be helping kids who can't help themselves and whose parents are underresourced; we shouldn't be helping them get a leg up. And so some of the proposals we've seen now are talking about even deeper cuts in programs like Head Start, even deeper cuts in education support, even deeper cuts in basic science and research.

And that's like eating your corn seed. It's like being penny wise and pound foolish. Because if young people aren't succeeding, if we're not spending on research and maintaining our technological edge, if we're not upgrading our roads and our bridges and our transportation systems and our infrastructure—all things that we can afford to do right now and should be doing right now and would put people to work right now—if we don't do those things, then 20 years from now, 30 years from now, we will have fallen further and further behind.

So when we get back to Washington—when Congress gets back to Washington—this is going to be a major debate. It's the same debate we've been having for the last 2 years. The

difference is, now deficits are already coming down. And what we should really be thinking about is, how do we grow an economy so that we're creating a growing, thriving middle class, and we're creating more ladders of opportunity for people who are willing to work hard to get into the middle class?

And my position is going to be that we can have a budget that is sensible, that doesn't spend on programs that don't work, but does spend wisely on those things that are going to help ordinary people succeed. All right? Good.

Let's see. It is a gentleman's turn. This gentleman right here. He's had his hand up for a while.

Audience member. Yay! [*Laughter*]

Postsecondary Education/Affordability

The President. Well, that's interesting. You have——

Q. Hello Mr. President.

The President. You have a little cheering section there. [*Laughter*]

Q. I'm a faculty member of the computer science department. I'm very excited and encouraged by your plan on the affordability—reform it. My question is related about the quality of future higher education. As you know, many universities are trying their best to do—to provide the best value by doing better with less. But the challenges are real, and they're getting tougher and tougher as the budget cuts are getting tougher and tougher. So my question is, what your administration will do to ensure the best American universities remains to be the best in the world in the 21st century? Thank you.

The President. Well, the—first of all, what's really important is to make sure that we're supporting great teachers. And since you got an applause line, you must be a pretty good one. [*Laughter*] And I don't think that there is a conflict between quality and paying attention to costs as it's affecting students.

Now, I mentioned earlier, one of the big problems that we've seen in public universities is a diminished level of support from States—State legislatures. And part of what we're going to try to do is to provide more incentives to States to boost the support that they're giving to colleges and universities.

Traditionally, when you think of the great State university systems, it was because those States understood, if we invest in our people, we'll have a better trained workforce, which means companies will want to locate here, which creates a virtuous cycle and everybody benefits.

But starting, let's say, 15 years ago, 20 years ago, you saw a trend in which State legislatures who were trying to balance their budgets kept on cutting support to State education. What happened was that—and I don't know whether this is true, Mr. President, for SUNY, but around the country, on average, what you've seen is a drop from about 46 percent of the revenues of a public college coming from States down to about 25 percent. It's almost been cut in half. And essentially, the only way these schools have figured to make it up is to charge higher tuition.

So States have to do their jobs. But what is true also, though, is that universities and faculty need to come up with ways to also cut costs while maintaining quality, because that's

what we're having to do throughout our economy. And sometimes, when I talk to college professors—and keep in mind, I taught in a law school for 10 years, so I'm very sympathetic to the spirit of inquiry and the importance of not just looking at X's and O's and numbers when it comes to measuring colleges. But what I also know is, is that there are ways we can save money that would not diminish quality.

This is probably controversial to say, but what the heck; I'm in my second term so I can say it. [*Laughter*] I believe, for example, that law schools would probably be wise to think about being 2 years instead of 3 years, because by the third year—in the first 2 years young people are learning in the classroom—the third year they'd be better off clerking or practicing in a firm even if they weren't getting paid that much. But that step alone would reduce the cost for the student.

Now, the question is, can law students—can law schools maintain quality and keep good professors and sustain themselves without that third year? My suspicion is, is that if they thought creatively about it, they probably could. Now, if that's true at a graduate level, there are probably some things that we could do at the undergraduate level as well.

That's not to suggest that there aren't some real problems. Colleges, for example, they've got health care costs like everybody else. Personnel is one of the most important—it's the biggest cost you've got. And if health care costs to provide insurance for your employees is going up as fast as it's been going up, that affects folks.

But—so our idea is not to just have some cookie-cutter approach that doesn't take quality into account. The idea is, understanding we've got to maintain high quality, are there ways that we can reorganize schools, use technology, think about what works so that, overall, we're creating a better value for the student?

And one of the best things that we could do for students is to make sure that they graduate in a more timely fashion. And unfortunately, too many young people go to schools where they're not getting the kind of support and advice on the front end that they need, and they drift, and 4 years, 5 years, 6 years into it, they've got a bunch of credits, but it all doesn't result in actual graduation. And then they get discouraged. And that's an area where we know we can be making improvement as well.

Okay? And if you've got any other ideas, let me know. All right?

Okay. Let's get a young person in here. Right there, yes.

Q. Welcome to Binghamton——

The President. Thanks.

Q. ——President Obama.

Postsecondary Education/For-Profit Institutions

Q. I'm Camasin. I'm a doctoral student here as well as a writing instructor at Syracuse University. And I'm interested in the giving of Federal funds to students who are going to for-profit colleges or colleges I might even call predatory. And I'm very conflicted about this issue, and so I'd like to hear your insight. Thank you.

The President. Well, you probably know more about it than I do since you've written about it. But let me describe for the audience what the challenge is.

For-profit institutions in a lot of sectors of our lives obviously is the cornerstone of our economy. And we want to encourage entrepreneurship and new ideas and new approaches and new ways of doing things. So I'm not against for-profit institutions generally. But what you're absolutely right about is, is that there have been some schools that are notorious for getting students in, getting a bunch of grant money, having those students take out a lot of loans, making big profits, but having really low graduation rates. Students aren't getting what they need to be prepared for a particular field. They get out of these for-profit schools loaded down with enormous debt. They can't find a job. They default. The taxpayer ends up holding the bag. Their credit is ruined, and the for-profit institution is making out like a bandit. That's a problem.

I was mentioning veterans earlier. Soldiers and sailors and marines and coast guardsmen, they've been preyed upon very badly by some of these for-profit institutions. And we actually created a special task force inside our consumer advocate protection organization that we set up just to look out for members of the Armed Forces who were being manipulated. Because what happened was, these for-profit schools saw this post-9/11 GI bill, that there was a whole bunch of money that the Federal Government was committed to making sure that our veterans got a good education, and they started advertising to these young people, signing them up, getting them to take a bunch of loans, but they weren't delivering a good product.

This goes to, then, the point I made earlier about how we can rate schools. We're going to spend some time over the course of the next year talking to everybody—talking to university professors, talking to faculty members, talking to students, talking to families—but if we can define some basic parameters of what's a good value, then it will allow us more effectively to police schools whether they're for-profit or non-for-profit—because there are some non-for-profit schools, traditional schools that have higher default rates among their graduates than graduation rates—and be able to say to them, look, either you guys step up and improve, or you're not going to benefit from Federal dollars.

Because there are a bunch of schools like this one that are doing a good job, and we don't want money being funneled to schools that aren't doing a good job. We want to encourage students to be smart shoppers, to be good consumers.

So there are probably more problems in the for-profit sector on this than there are in the traditional not-for-profit colleges, universities and technical schools, but it's a problem across the board, and the way to solve it is to make sure that we're—we've got ways to measure what's happening and we can weed out some of the folks that are engaging in bad practices. All right.

Great question.

All right, this corner of the room has been neglected. So gentleman right there, right in the corner there. Yes.

Postsecondary Education/International Students

Q. Thank you for taking the time to visit Binghamton University. I'm—[*inaudible*]—a sophomore student of Binghamton University. I am from Turkey, and I want to ask something about the international students. Most of my friends' families have been facing some hardships to support them financially. For example, when we consider the—two Turkish lira equals one American dollar, this situation is getting more important for us. We think that the most reason of this situation is the high level of payment. What do you think, and do you have any working about this issue? Thank you.

The President. Well, first of all, we're glad you're here, and we hope you're having a wonderful experience. One of the great things about American universities is, they are magnets for talent from around the world. And that has enriched us immeasurably. It enriches us in part because students who come here and study and excel may end up staying here and working and starting businesses, and that's always been part of the American experience, is smart, striving immigrants coming here and succeeding. And that makes everybody better off, which is part of the reason why we've got to get immigration reform done so that if we're taking the time to train a great computer scientist or engineer or entrepreneur, we're not, then, just sending them back to their country. Let's invite them, if they want to stay, to succeed here and start jobs here and create businesses here.

Now, obviously, when it comes to Federal grants, loans, supports, subsidies that we provide, those are for our citizens. And a lot of Americans are having a tough time affording college, as we talked about, so we can't spread it too thin. What we can do, though, is to make sure that if tuition is reasonable for all students who enroll, then it makes it easier for international students to come and study here as well.

So all the things that I talked about before apply to foreign students as well as American students. We need to make sure that college is affordable, that it's a good value. The good news is that there are schools out there that are doing a great job already. And we just need to make sure that we're duplicating some of those best practices across the country.

All right, who's next? Let's see, it's a young lady's turn, isn't it? Okay. Go ahead, right there in the red—or orange.

Civil Rights/Education

Q. My name is Anne Bailey, and I am a faculty member in the History and Africana Studies department here. And I teach African American history and African diaspora studies. And tomorrow, I'm going to the 50th anniversary of the March on Washington. And I'm going and I'm going with my son because I'm here, as you said, because of a good education, and that good education came—became possible because of that faith-inspired movement that really reached such an important milestone 50 years ago.

And I'm so grateful for the fact that I had that opportunity and that my son and that these young people will have these opportunities. But I still kind of wonder where we are now in terms of education and civil rights. Have we—where do you think we are? What do we need to do to kind of make sure that it is education for all, including underrepresented groups? That's just my question.

The President. Well, 50 years after the March on Washington and the "I Have a Dream Speech," obviously, we've made enormous strides. I'm a testament to it. You're a testament to it. The diversity of this room and the students who are here is a testimony to it. And that impulse towards making sure everybody gets a fair shot is one that found expression in the civil rights movement, but then spread to include Latinos and immigrants and gays and lesbians.

And what's wonderful to watch is that the younger generation seems—each generation seems wiser in terms of wanting to treat people fairly and do the right thing and not discriminate. And that's a great victory that we should all be very proud of.

On the other hand, I think what we've also seen is that the legacy of discrimination—slavery, Jim Crow—has meant that some of the institutional barriers for success for a lot of

groups still exist. African American poverty in this country is still significantly higher than other groups. Same is true for Latinos. Same is true for Native Americans.

And even if there weren't active discrimination taking place right now—and obviously, we know that some discrimination still exists, although nothing like what existed 50 years ago—but let's assume that we eliminated all discrimination, magically with a wand, and everybody had goodness in their heart. You'd still have a situation in which there are a lot of folks who are poor and whose families have become dysfunctional because of a long legacy of poverty and live in neighborhoods that are run down and schools that are underfunded and don't have a strong property tax base. And it would still be harder for young people born into those communities to succeed than those who were born elsewhere.

So if, in fact, that's the case—and that is what I believe—then it's in all of our interests to make sure that we are putting in place smart policies to give those communities a lift and to create ladders so that young people in those communities can succeed.

Well, what works? We've already talked about what works. Early childhood education works. We know that can make a difference. It's not going to solve every problem, but it can help level the playing field for kids early in life so that—they're still going to have to work hard. Not everybody is going to succeed, but they'll have a better chance if we put those things in place.

Making college affordable, that makes a difference. Because we know, in part because of the legacy of discrimination, that communities of color have less wealth. If they have less wealth, it means that mom and dad have a more difficult time financing college. Well, we should make sure that every young person, regardless of their color, can access a college education.

I think the biggest challenge we have is not that we don't know what policies work, it's getting our politics right. Because part of what's happened over the last several decades is, because times have been tough, because wages and incomes for everybody have not been going up, everybody is pretty anxious about what's happening in their lives and what might happen for their kids, and so they get worried that, well, if we're helping people in poverty, that must be hurting me somehow, it's taking something away from me.

And part of what I think we have to understand is that America has always been most successful, we've always grown fastest, and everybody's incomes have gone up fastest when our economic growth is broad based, not just when a few people are doing well at the top, but when everybody is doing well.

And so if working people and folks who are struggling—whether they're White, Black, Hispanic, Asian, Native American, disabled, LGBT—if working folks join together around common principles and policies that will help lift everybody, then everybody will be better off, including, by the way, the folks at the top. Because when the economy is growing and people have jobs and people are seeing better incomes, they go out, and they shop more. And that means businesses are doing better. And you buy a new iPod, and Apple is happy, and shareholders are pleased, and—[*laughter*].

But unfortunately, we've got politics sometimes that divides instead of bringing people together. And we've seen that over the last couple of years: the tendency to suggest somehow that government is taking something from you and giving it to somebody else and your problems will be solved if we just ignore them or don't help them. And that, I think, is

something that we have to constantly struggle against, whether we're Black or White or whatever color we are.

All right? Thank you.

How much time have we got? I want to make sure that I get a couple more questions in here. Two more. We'll make it three. [*Laughter*] We'll make it three. This gentleman right here in the front. Here, we got a mike right here.

Alternative Energy Sources/Energy Efficiency

Q. Thank you, Mr. President. My name is Adam Flint. I work currently at Cooperative Extension, but I've been connected to this institution since 1966. And I want to tell you about the Broome Energy Conservation Corps where we are educating, training and also employing Binghamton University graduates and current students to really take the vision that, well, Kennedy and others advanced of service to the problems of the community and to the country.

And at Cooperative Extension, our energy corps students are helping people who could not benefit from energy efficiency, they're helping getting people employed with local home performance contactors. And we could do so much more if it were possible for programs like ours across the country to be able to know that we're going to be here in 2014, which we don't right now.

And so I guess we've been in discussions with Harvey and with many of the people in this room, with Matt Ryan, with many of the senior Binghamton University folks, and we'd really like to see coming out of Washington some good news about funding for the green economy for the future and for our ability to give a future to our children that right now I'm doubtful about.

You have two girls. I've got two girls. And this is the last century of fossil fuels, so we've got to make it happen. With this energy corps, we could move to food corps and on and on and on. I've said enough. I'm afraid it's one of the family business of the professoriate to say too much. And I'm going to shut up and listen to the wisdom that I hope you will bring to my question.

The President. Well, the—as you indicated in your remarks, we are going to have to prepare for a different energy future than the one we have right now.

Now, we're producing traditional energy—fossil fuels—at record levels. And we've actually achieved—or are on the verge of achieving—about as close as you can get to energy independence as America is going to see. I mean, natural gas, oil, all that stuff is going up.

In some cases, what you've seen is that, for example, transitional fuels like natural gas have replaced coal, which temporarily are reducing greenhouse gases. But the bottom line is, those are still finite resources. Climate change is real. The planet is getting warmer. And you've got several billion Chinese, Indians, Africans, and others who also want cars, refrigerators, electricity. And as they go through their development cycle, the planet cannot sustain the same kinds of energy use as we have right now. So we're going to have to make a shift.

That's why when I came into office, we made record investments in green energy. And that's why I think it's critical for us to invest in research and development around clean energy. And that's why it sounds like programs like yours need to take advantage of technologies that already exist.

We're going to have to invent some new technologies to solve all of our energy problems. But we know, for example, the low-hanging fruit of energy efficiency. We know that if we design our schools, homes, hospitals more efficiently, that as a country, we could probably cut our power usage by 20, 25, 30 percent, with existing technologies and without lowering our standard of living.

And by the way, we can put a whole bunch of folks to work doing it right now. We could gather up a whole bunch of young people here in this community, train them for insulation, for energy-efficient construction, and redo a whole bunch of buildings and institutions right here, and eventually, it would pay for itself. So it's a win-win across the board.

Unfortunately, what we've seen too often in Congress is that the fossil fuel industries tend to be very influential—let's put it that way—on the Energy Committees in Congress. And they tend not to be particularly sympathetic to alternative energy strategies. And in some cases, we've actually been criticized that it's a socialist plot that's restricting your freedom for us to encourage energy-efficient light bulbs, for example. I never understood that. [*Laughter*] But you hear those arguments. I mean, you can go on the web, and people will be decrying how simple stuff that we're doing, like trying to set up regulations to make appliances more energy efficient—which saves consumers money and is good for our environment—is somehow restricting America's liberty and violates the Constitution.

So a lot of our job is to educate the public as to why this can be good for them in a very narrow self-interested way. This is not pie in the sky. This is not tree-hugging, sprout-eating university professors. [*Laughter*] This is a practical, hardheaded, smart, business-savvy approach to how we deal with energy. And we should be investing it and encouraging it and expanding it. And so I budgeted for it. I will fight for it.

But just as I will be advocating and fighting for Head Start or increases in our science and technology funding, the challenge is going to be that my friends in the other party right now in Congress seem less interested in actual governing and taking practical strategies and seem more interested in trying to placate their base or scoring political points. Or they're worried about primaries in the upcoming election.

That can't be how we run a country. That's not responsible leadership. And my hope is, is that we'll see a different attitude when we get back. But we'll only see a different attitude if the public pushes folks in a different direction.

Ultimately, what has an impact on politicians is votes. And that influence is not only—it can't just come from districts that are strongly Democratic. We need voices in Republican districts to say this is a smart thing to do. And we can make—and by the way, businesses can make money doing it, and people can get jobs doing it. And it's just sensible. And it's good, by the way, for our national security because those countries that control the energy source of the future, they're the ones that are going to be in a position to succeed economically.

So all right. I've got time for a couple more. Yes, right here.

Q. Good afternoon, Mr. President. My name is Lauren Villalva. I'm an integrative neuroscience major, and——

The President. That sounds very impressive. [*Laughter*] What was that again?

Q. Integrative neuroscience.

The President. Okay, so tell me about that. What——

Q. It's not——

The President. ——explain that to me. It has something to do with the brain and nerves and——

Q. It's a mix between psychology and biology.

The President. Okay.

Q. So it's not as impressive as you think.

The President. No, it's very impressive. [*Laughter*] Come on. Absolutely. Anyway, what's the question?

Postsecondary Education/Affordability

Q. Well, my question today is about financial aid.

The President. Yes.

Q. Currently, financial aid eligibility is based on—or heavily based on a student's parents' income. Now, there are many middle class families that send their students to State schools like Binghamton, who live in high-cost regions such as New York City. Now, do you think it's possible for the financial aid formula to include the living costs of the region that applicants live in?

The President. It's an interesting question, and sounds like it's got some sympathy. What's absolutely true is that what it means to be middle class in New York is going to be different than what it means to be middle class in Wyoming, just in terms of how far your dollar goes. And I think it is a relevant question.

It is a challenging problem because if you start getting into calibrating costs of living just in a State like New York—a big State that has such diversity in terms of cost of living—then it might get so complicated that it would be difficult to administer. But I—why don't I just say this: I think it is a important question, and I'm going to talk to Secretary Arne Duncan about it and find out what kind of research and work we've done on that issue to see if we can potentially make a difference.

Now, one way of handling this would not be at the Federal level, but potentially at the State level. So you could manage something at the State level, where people may have a better sense of the differences in cost of living in a State, and say, we'll make some adjustments for students who are coming from higher cost areas versus lower cost areas. That might be easier to do than to try to administer it at the Federal level from Washington for all 50 States.

But I'll check with the Department of Education. And I'll make sure my team gets your e-mail so that you get a personal answer from the Secretary. All right? Okay.

All right. I've got one last question, and I want to make sure it's a student. Are you a student?

Q. Maybe.

The President. Maybe? No, that doesn't count. If he said maybe—[*laughter*]

Q. I am.

The President. All right. You are?

Okay, this young man right here. [*Laughter*] I just wanted to make sure. He might have been a young-looking professor. [*Laughter*]

Postsecondary Education

Q. Mr. President, I'm Danny. I'm from here—I'm a student here. I'm from the high school to college, which I'm sure that you know. My question is—you spoke about increasing financial aid for college students. However, I feel that with the competitive job market, a bachelor's will not be enough to secure a job. My question is will any of these funds go towards grad school programs? Or will it be strictly limited to undergraduate education?

The President. Well, first of all, a good undergraduate education means you are much more employer—employable and you're much more likely to get a job. Each additional chunk of education that you get—if done well, if you're getting good value—is going to enhance your marketability. And we see that in the statistics. That's not just talk.

The fact is, is that the average American who has more than—a college education or greater is a third less likely to be unemployed than somebody who just graduated from high school. So don't underestimate the power of an undergraduate education. It can make a difference.

Now, what's true is that if you, for example, in computer sciences want to get a master's in computer science or a Ph.D. in computer science, presumably that will make you even more marketable. And we want to make sure that financial aid is also available for graduate students. And the way programs currently exist, that financial aid does exist, although typically you get fewer subsidies and a less favorable interest rate for graduate education.

We're probably not going to be able to completely solve that, and here's the reason why. I got a lot of scholarships and grant money for my undergraduate education, so I didn't have a lot of debt when I got out. I then decided to go to law school. And I went to a very good law school that was very expensive. Most of my debt when I graduated was from law school; I had about $60,000 worth of debt. But the truth was, I was able to—if I wanted to, at least—earn so much money coming out of law school that I really didn't need a subsidy. I could pay it back. It took me a little longer to pay it back than some of my friends because I went into public service and I didn't try to maximize my income. But if I had been a partner at a law firm pulling down half a million dollars a year, there's no reason why I should necessarily have gotten a subsidy for that.

The one area where I think we can make a big difference goes back to the very first question I asked—that was asked of me when it came to schools of nursing. Across the board in graduate school, what we want to do is to provide incentives for folks who need specialized education, but are willing to give back something to the community, to the country: doctors who are willing to serve in underserved communities; nurses who are willing to serve in underserved communities; lawyers who are willing to work in the State's Attorney's Office or as a public defender. Right?

So the more we can do around programs for graduate studies where we say to you, if you're willing to commit to 5 years working in a place that doesn't have a doctor and you're studying to be a doctor, we're going to forgive you a bunch of those loans. I'd like to see more programs like that. And I've asked the Secretary of Education to see how we can make those more accessible to more students. All right?

Well, listen, everybody, this has been a great conversation. And I—let me just say that you will be hearing more about this debate over the course of the next year. We will be talking to your university president. We'll be talking to the chancellor of the entire system. We'll be talking to faculty. We'll be talking to students. If you have ideas or questions that were not somehow addressed, then we'd like to hear from you. And go to whitehouse.gov. There's a whole section where we can get comments, ideas. And that—I promise you, we actually pay attention when you guys raise questions.

And for those of you who are still sorting out student aid—if you're still in high school, for example, and you're thinking about going to college and you don't know exactly what makes sense for you—we do have a web site called studentaid.gov—studentaid.gov—that can be very helpful to you in identifying what you should be thinking about when it comes to financing your college education.

But we're going to do everything we can to make sure that not only are you able to succeed without being loaded up with debt, but hopefully, you're going to be able to afford to send your kids to college as well. All right?

Thank you for your great hospitality. I appreciate it. Thank you.

NOTE: The President spoke at 12:48 p.m. in the Mandela Room of the University Union.

Categories: Addresses and Remarks : Binghamton University, State University of New York in Binghamton, NY, town hall meeting and question-and-answer session.

Locations: Binghamton, NY.

Names: Biden, Joseph R., Jr.; Duncan, Arne; Hanna, Richard L.; Hinchey, Maurice; Obama, Malia; Obama, Michelle; Obama, Natasha "Sasha"; Ozdemir, Engin Gokhan; Ryan, Matthew T.; Stenger, Harvey G.; Tonko, Paul; Zimpher, Nancy L.

Subjects: Budget, Federal : Deficit and national debt; Civil rights : Civil rights movement; Civil rights : Lesbian, gay, bisexual, and transgender persons, equality; Civil rights : Racial equality; Economy, national : Household incomes, decline; Economy, national : Poverty :: Efforts to combat; Economy, national : Strengthening efforts; Education : Early childhood education programs; Education : Foreign exchange programs; Education : Global competitiveness; Education : Postsecondary education :: Affordability; Education : Postsecondary education :: Career training and continuing education; Education : Postsecondary education :: Federal assistance; Education : Postsecondary education :: For-profit institutions; Education : Postsecondary education :: Improvement efforts; Education : Postsecondary education :: Student loans, elimination of subsidies to private providers; Education : Postsecondary education :: Student loans, repayment options; Education, Department of : Secretary; Energy : Alternative and renewable sources and technologies :: Promotion efforts; Energy : Domestic sources; Energy : Energy efficiency and weatherization :: Homes and buildings; Environment : Climate change; Health and Human Services, Department of : Head Start programs; Health and medical care : Cost control reforms; Health and medical care : Health insurance reforms; Health and medical care : Nurse remuneration and education; Holidays and special observances : March on Washington for Jobs and Freedom, 50th anniversary; New York : Binghamton University, State University of New York, in Binghamton; New York : President's visits; Veterans : Job training and education assistance.

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