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Public Opinion Backs Retaining Gainful Employment Alongside New Earnings Standards

The Department of Education (Department) and committee members are back at the negotiating table this week to iron out the details of higher education's new earnings-based accountability standards in the second week of negotiated rulemaking. While the Department's stated goal of "harmonizing" accountability metrics is important, the current proposal leaves significant gaps in protecting student and taxpayer investment in higher education. This blog outlines three key reminders about Americans' views on higher education accountability, the broad popularity of debt and earnings standards, and greater transparency.

1. Both Sides of the Aisle Want Earnings Thresholds for Higher Education Accountability

Third Way polling from November 2025 found that 74% of voters support the earnings-based accountability included in the *One Big Beautiful Bill Act* (OBBBA), with majorities of both Republicans (84%) and Democrats (64%) in favor. While most (58%) Americans view the higher education system favorably, they still identify major problems: costs and tuition are too high (88%), too many graduates are burdened with student loans (77%), and programs are not adequately preparing students to get good jobs (59%). A majority (54%) view the value of higher education as setting students up for success in their careers, but they also see colleges and universities falling short of that promise.

As a result, 66% of voters agree that too many college programs are saddling students with debt and not adequately preparing them for jobs that will enable them to repay it. They believe that standards tied to graduates' earnings will hold higher education institutions accountable, leading to better outcomes for students. Nearly two-thirds (65%) agree that graduates with a college degree shouldn't be earning poverty-level wages and that this law will help college programs improve their programs and career services while empowering students to choose programs that *will* pay off. Implementation of this popular provision will align the letter of the law with the sentiment undergirding Americans' concerns about the current system.

2. Gainful Employment—Including Debt-to-Earnings—Is *Still* a Winner

While the OBBBA makes significant strides in higher education accountability, it omits undergraduate certificate programs from the earnings premium test—an omission made with the understanding that those programs would be covered through the existing gainful employment (GE) rule. While GE has been rewritten and litigated several times over the years, the rule itself and its two levers—a high school earnings threshold and debt-to-earnings tests—remain broadly popular. Voters recognize that earnings are one important piece of the puzzle, and that career programs should be held accountable for both sufficient earnings *and* students' ability to repay their debt. Yet the Department's current proposal waters down the gainful employment rule by removing the annual and discretionary debt-to-earnings measures—creating additional accountability gaps to the detriment of students.

Third Way polling from June 2022 found that the more voters learned about the debt-to-earnings measure, the more they liked it. Nearly three-quarters (73%) of Americans support (with 35% strongly supporting) the debt-to-earnings measure included in the GE rule so that federal dollars aren't bankrolling programs that leave students worse off than if they had never enrolled. Additional polling from March 2024 found that 64% of voters support requiring programs to demonstrate that their former students can earn enough money to repay their student loans to receive federal financial aid, such as loans and grants. (Notably, the Department has also proposed limiting the consequences of failing the GE test to forfeiture of access to loans only, rather than all federal student aid—a suggestion many negotiators have argued against on substantive grounds, given that GE programs are delineated separately in statute.) If harmony with congressional intent through the *Higher Education Act* and the OBBBA is the goal, the Department should maintain the GE rule with both its debt-to-earnings metric and its earnings premium in its proposed rule.

3. Watering Down Data Reporting Misses the Mark on Transparency

Enrolling in higher education is an investment, and Americans want students to have access to meaningful information to make the best-informed decisions for themselves and their families. Multiple Third Way polling projects—conducted with national samples and among Republican voters specifically—have found strong support for additional transparency in higher education as voters seek more information on costs, debt loads, postgraduate outcomes, and potential earnings:

- 83% of Republican voters support increased financial value transparency by requiring the Department to publish data on college programs' costs, debt, and earnings outcomes. This information helps students and families determine which program would provide the best return on their investment before enrolling.
- 74% of all voters support requiring the Department to publish an annual list identifying college programs that provide a low financial return to students.

- 71% of Republicans agree that the federal government should continue to play a role in higher education by requiring transparency from institutions.
- 65% of all voters agree that increasing transparency by lifting the federal ban on collecting student data like graduation rates, loan repayment rates, job placement rates, and post-college earnings to equip students and parents with the information to determine which school provides the best return on their investment before they enroll would encourage more people to pursue higher education.
- 64% of Republicans agree that more transparency would shed light on underperforming programs that don't lead to good jobs, improve the ability of students to repay their loans, and strengthen the return on investment students get from college.

Any way you look at it, voters want more transparency, not less—and they see the federal government playing a key role in making it happen. Rather than eliminating reporting requirements from the Financial Value Transparency (FVT) rule, which would dilute the available information on college programs, the Department should maintain financial value transparency in its complete, current form to best complement the new statutory accountability measures. [1]

Conclusion

It's a significant week for higher education accountability, with stakeholders all eager to get their accountability wish lists (or lack thereof) across the finish line. The Department and negotiators must keep their eye on the ball and align with the OBBBA statute and existing GE rule—which are collectively in sync with public opinion. Americans want to see more from higher education, and they support earnings- and debt-based accountability measures along with broad transparency on program outcomes to hold institutions to task for preparing students to get good jobs that help them repay their student loans.

ENDNOTES

1. The Department proposed renaming the Financial Value Transparency (FVT) reporting requirement to the Student Tuition and Transparency System (STATS) in its negotiated rulemaking issue paper.