

# Citizenship and National Service

*Does your country owe you a college education  
or the opportunity to own a home?*

*And what do you owe your country in return?*

*Hard questions are being asked, and there are no easy answers.*

by REPRESENTATIVE DAVE McCURDY

*EDITOR'S NOTE: To post-World War II Sooners who routinely programmed a period of military service into their post-graduate plans, the notion of "national service" is an old refrain. To veterans who attended OU on the G.I. Bill or bought their homes with VA loans, such financial assistance was an earned benefit of their service. But to the young people of the '80s, the Citizenship and National Service Act of 1989 (H.R. 660) is a startling proposal.*

*Alarmed by rapidly escalating college tuitions, student loan defaults and the cost of home ownership on one hand, and the myriad of civic and social needs on the other, Congressman Dave McCurdy in January 1989 introduced his controversial bill in the U.S. House of Representatives, where after considerable national attention, it has been stalled in committees. Other bills incorporating the national service idea also have surfaced; a Senate version having passed through committee is now awaiting floor action.*

*McCurdy has defended the national service thesis in many forums, including a public meeting last spring with students at the University of Oklahoma, his alma mater as well as a part of his district. With many of his student questioners regarding financial aid for education as an entitlement, he has received the mixed response he had anticipated. But the subject is on the table, and with economic pressures mounting, the debate is far from over.*

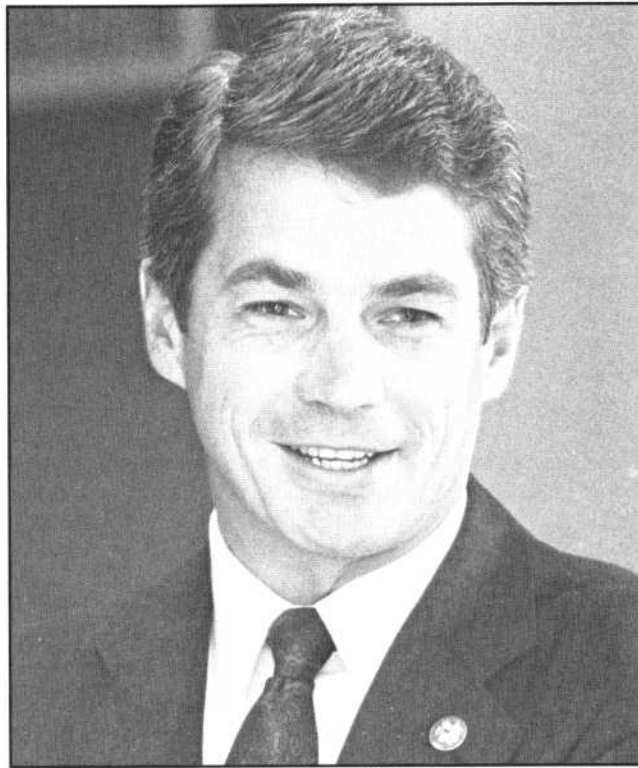


**By participating  
in a program  
such as this, a  
young person  
can gain a  
sense of pride  
and civic  
responsibility.**

**F**or the past several months, the Citizenship and National Service Act, H.R. 660, has been the focus of a great deal of debate. This bill has gained so much attention because it is a radical departure from traditional service and education assistance programs. It addresses many social concerns in a direct and effective manner, and it requires a fundamental change in the way Americans view their role in society. Most importantly, this plan offers citizenship and opportunity to our young people.

The results of this debate have been very positive. There has been useful input from community service groups, the educational community and the military. The U.S. Junior Chamber of Commerce has endorsed the plan. We have had the opportunity to hear the criticisms and consider their value. I am well aware that no legislation as comprehensive as this is flawless when introduced. With these constructive criticisms, we are developing an effective proposal to best address the issue of national service.

National service presents a framework to effectively address many concerns. Among these are rising postsecondary tuition costs, the skyrocketing default rates on student loans, the declining pool of youth available for military recruitment, the decreasing ability of many young Americans to purchase homes and the multitude of social needs to be met. This country faces concerns with care of the elderly, illiteracy, health care, child care and conservation efforts, to name a few. The Citizenship and National Service Act is a way for individuals to



Oklahoma Congressman Dave McCurdy

**“I do not apologize for proposing a program of mutual obligation.”**

serve their country's needs and earn something for themselves in return.

By serving for one or two years in community service or two years in the Armed Forces, an individual can earn vouchers to defray college expenses, pay for vocational or job training, or use as a down payment on a home. By participating in a program such as this, a young person can gain a sense of pride and civic responsibility. These are very important considerations.

However, the debate surrounding this issue does not revolve around whether or not civic duty and service to the nation are vital tenets of our society. Rather, the debate rests on what the terms of that national service should be.

I would like to discuss some of the concerns which have been raised regarding this proposal.

One of the most frequently voiced concerns relates to the education title. *Questions focus on the appropriateness of tying federal educational assistance to the performance of national service.* I do not apologize for proposing a program of mutual obligation.

Democracy is the cornerstone of our great nation, but it is not free. For each right that is bestowed by democratic principles, there is an obligation owed in return. Federal aid for education

should be an earned benefit, not an entitlement.

As an entitlement program, federal college assistance has created a dilemma for many students who otherwise cannot afford college. Since 1980, college costs have risen by about 40 percent, while median family income has grown by only 5 percent. Simultaneously, the emphasis of federal aid has shifted from grants and work-study to guaranteed student loans, which account for 66 percent of all aid today as opposed to 21 percent in 1976. Since 1980, student indebtedness has increased by 60 percent. A new class of “indentured students” is being created.

There are those who would argue that we need to work for changes within the existing framework of financial aid programs, that the system in place is effective. However, in the face of budget constraints that threaten the very existence of federal educational assistance, it is time to seek a new solution. What we really need is a fundamental restructuring of the system. We have some real obstacles to overcome, and small adjustments are not the answer.

H.R. 660 proposes a positive overhaul. By tying receipt of federal educational assistance to national service,

this legislation allows students the possibility of financing their entire education without incurring debt. It makes educational assistance an earned benefit through service to the nation. This legislation requires a change in our fundamental perception of federal financial aid. I submit that it is time we made that change.

The current financial aid programs are not reaching all of those in need. From 1980 to 1986, the proportion of students from blue collar families enrolling in college dropped by one-fifth. Black enrollment dropped from 34 percent in 1976 to 25 percent in 1985; Hispanic enrollment declined from 36 percent to 27 percent. This trend must be reversed.

The Citizenship and National Service Act opens new doors of opportunity for these students. It affords the chance to gain a postsecondary education to many individuals who might otherwise not be able to do so. At the same time, it increases the benefits available for those already planning to attend.

*There also have been suggestions that this legislation targets low-income youths.*

In addition to providing educational benefits for students from all economic backgrounds, the legislation also

greatly improves opportunities for students from low- and middle-income families. The average Pell grant award for fiscal year 1989 is \$1,459. This means that an individual eligible for such a grant is likely to receive only \$6,000 for four years of college. That amount covers less than 29 percent of the average tuition bill. Any additional federal assistance would be in the form of loans. But the young people incurring this debt are those least able to repay. This is evidenced by the increasing student loan default rate. Last year, student loan defaults cost the federal government \$1.6 billion.

*There also have been concerns expressed regarding the possible hardships this bill might place on non-traditional students.*

One important point to remember is the flexibility of the Citizenship and National Service Act. Tying federal student financial aid to national service is a constructive measure. It is not meant to unfairly discriminate against non-traditional students. The bill contains language to allow individuals over the age of 25 the option of applying directly for guaranteed student loans without having performed national service.

There is also a provision to exempt individuals from service if they are deemed to show "compelling personal circumstances" or have a physical or mental handicap. Compelling personal circumstances include considerations for such things as age, family size or status and income. For instance, if an individual is 18 years of age and has a child, then the Corporation for National Service likely would deem that person to have compelling personal circumstances. It would not be feasible for that young parent to perform national service and live on subsistence wages. This is just one example to show how the bill considers an individual's particular situation.

It is important to realize that this legislation does not eliminate all existing federal financial aid programs. It simply narrows the eligibility criteria for those who may receive the funds.

*Another concern relates to the time frame for implementation of this program.*

The transition period is an important provision of the legislation. It allows for a five-year phase-in period,

during which time the program will run on a graduating scale. During this period, national service positions in local communities will be created and filled with volunteer applicants as they are available. If a position is not available, then an individual can apply for federal assistance. This will be a period during which the program can build a strong base of support, and young people can plan ahead for participation in national service.

*Many people have asked us: "What about those who don't intend to pursue any form of postsecondary education?"*

These individuals often are referred to as the "forgotten half," and they have needs that are just as important. That issue is addressed through use of the voucher as a down payment on a home. Home ownership is one of the American dreams, but it is becoming less of a financial reality for many young Americans.

From 1973 to 1987, the percentage of those under age 25 owning their own home decreased from 23.4 percent to 16.1 percent. The Joint Center for Housing Studies of Harvard University in its publication, *The State of the Nation's Housing 1988*, stated that "lower home ownership rates for young adults are found in all regions of the country, not just the high-cost Northeast or West. The continuing high after-tax cash cost of home ownership, and the growing rental payments burden are preventing renters in all regions of the country from accumulating the resources needed to make the down payment and meet the initial year carrying costs of homes of their own."

The Citizenship and National Service Act will make it possible for young Americans to overcome the greatest burden of home ownership. It will allow them to earn a voucher for a home down payment. The legislation is a mechanism to assist the "forgotten half" in achieving what may be their greatest hope in life. It will help them own a home. National service can help meet the needs of these young people, and the opportunity should not be missed.


*Another of the most frequently heard concerns relates to the effects this legislation would have on the Armed Forces.*

The potential benefits of this legislation for the military are enormous. As

we enter into the 1990s and beyond, the Armed Forces will be faced with a declining pool of available youth. This means that the military will need to recruit increasingly higher percentages of the available young adult population.

The G.I. Bill has worked and will continue to work exceedingly well as a recruiting tool for the Armed Forces. H.R. 660 is not a replacement for that program. It is simply an additional enlistment benefit option. The military would be able to recruit larger numbers of young people in order to maintain and possibly strengthen its personnel needs.

National service is an idea whose time has come. The principle is a solid one. I offer complete support of initiatives to encourage volunteer participation in kindergarten through the 12th grade. I believe that altruism is a quality which we must instill in our young people at an early age. Part-time service also has its place. This legislation, however, goes one step further. It identifies sources of funding, which is the key to an effective piece of legislation. When asked where funding will come from, I can point to identifiable sources of funding for this program, unlike other national service bills being proposed. That's an important factor.

In order to deal effectively with the issues facing our nation today, a broad structural change must be affected. It is simply not enough to hope for change. We must cause it to happen. The Citizenship and National Service Act provides the necessary motivating factor. 

---

**ABOUT THE AUTHOR:** *Oklahoma's 4th District Congressman since 1980, Dave McCurdy is the second ranking Democrat on the House Permanent Select Committee on Intelligence and chairs the subcommittee on oversight and evaluation. A specialist in defense and foreign policy, he serves on the House committees on the armed services and science, space and technology. He holds a 1972 OU B.A. and a 1975 J.D. and was a graduate student in international economics at the University of Edinburgh. A captain in the U.S. Air Force Reserves, McCurdy was named one of 1984's 10 outstanding young men in America by the U.S. Jaycees. His wife Pam, a child psychiatrist, also holds two OU degrees.*