

The Cost of Higher Education

by Ginger Semko

I found the most meaningful part of this essay to be the fact that the entire process and experience of writing it was completely different from every other essay I've done before. In previous work, I typically relied on my existing knowledge and opinions to come up with ideas before I began writing. With this essay, my final conclusion emerged solely out of, and because of, the research I did, and I had no clue where I was going to end up when I first started to work on it.

When selecting the controversy, I was initially concerned that I wouldn't be able to push my thinking regarding the value of college past the concept of the American Dream. I was aware that there had already been an extensive conversation and general consensus within academia that colleges do enable the American Dream. I also knew that because of this existing consensus, choosing to make the American Dream the final landing point of my essay would be the easy thing to do. However, this wouldn't fulfill the point of the assignment, which was to reframe the controversy we selected in an entirely new light. Thus, I pushed myself to dig deeper, knowing that American Dream in and of itself wasn't the end, but also simultaneously having no idea what that end was supposed to be.

After sorting through countless articles online, I finally stumbled upon the piece by Matthew Desmond in which he traced the roots of America's modern capitalism back to slavery. This article drove me to realize that American capitalism was designed from the very beginning to benefit certain groups of people—specifically those who are white and male. Tying this idea into the previous research I had done, I was able to eventually see American systems of higher education, and the college tuition controversy, as the natural result of both the American Dream and our overarching racist, capitalistic system.

—Ginger Semko

I still remember the very first college admissions decision I received. I was at a dance practice for my friend Ara's cotillion, and as usual, somehow we all ended up on our phones instead of actually practicing. A quick refresh of my email revealed a new message: "There has been an update to your application portal." I logged into my portal to be greeted with a blast of virtual confetti and the words, "Congratulations! You have been offered early acceptance to San Diego State University!" Overwhelmed with excitement, I, along with some friends who had also just received the same news, began to leap up and down proclaiming, "We're going to college!" At

that moment, we didn't care about anything else. It didn't matter to us if we got rejected at every other school because *we were going to college*—we had gotten in *somewhere*. And after months of convincing ourselves that we weren't “good enough,” this was a glimmer of hope that, maybe, we were.

For high school seniors, March is a whirlwind of highs and lows, of acceptances and rejections. However, the stakes rise even higher in April. April is the season of decision making, in which students are forced to consider not only what college they want to attend, but also how much they are willing to spend. As I started to do more in-depth research on my top choices, and with the excitement that had come with the initial notification of admission long gone, it became hard to determine exactly how much money I could ask my parents to spend on my education. I half wished I didn't make it into some of the schools I was considering so I wouldn't have to make the decision myself.

In the past twenty years alone, the total cost of college tuition has risen by 154% for private universities, and by 221% for public universities (Boyington and Kerr). This has caused a major acceleration in the number of students who rely on loans to finance their educational experience. According to the US Department of Education, 45 million borrowers in the United States collectively owe over 1.5 trillion dollars in student loan debt, making it the second highest category of consumer debt in the US after mortgage debt (Friedman). The student debt crisis also shows no signs of slowing down in the future. As Daniel M. Johnson, Professor of Public Policy and Economic Development at the University of Toledo, warns in the *Harvard Business Review*, “economists project an accumulated student loan debt of \$2 trillion by 2021,” and “\$3 trillion or more by the end of the next decade.” As conversations about student debt and the rising costs of college have started to enter mainstream media, politicians and the public alike have begun to ask: should tuition at all public colleges be free?

The main goal of making college tuition free is to offer all students, regardless of socioeconomic background and financial situation, easier access to higher education. Many high profile Democrats, including Bernie Sanders, Elizabeth Warren, and Alexandria Ocasio-Cortez, have already promoted the idea of free public college on their platforms, with Sanders also calling for the forgiveness of all existing student loans. On Twitter, Ocasio-Cortez argues that “public goods” like public schools, libraries, and fire departments are designed to serve all citizens, regardless of income. She further explains, “Universal systems that benefit everyone are stronger bc everyone's invested!” (@AOC). Sociologist Tressie McMillan shares a similar sentiment, stating that even though free college will not completely eliminate structural and socioeconomic inequality, it should still be implemented regardless, as it “reintroduces the concept of public good to higher education discourse—a concept that fifty years of individuation, efficiency fetishes, and a rightward drift in politics have nearly pummeled out of higher education altogether” (McMillan Cottom). The long-term hope is that the free college debate will help break what McMillan Cottom calls the “language of competition” in America, and further open up the conversation about supporting the collective good in other ways, such as “Medicare for all, a jobs guarantee, basic income and free child and elder care” (Kim). Two colleges in Kentucky have also shown that free college is more than just a concept—it's something that can actually work in the real world. NPR reporter Jeff Tyler writes that Berea College has kept itself

tuition-free since 1892 by building up a \$1.2 billion-dollar endowment fund which covers costs for 1,600 students, all of whom are from low income families. Alice Lloyd College has a much smaller endowment, at \$44 million, but uses an “unconventional budgeting method.” While most colleges use tuition to cover institution costs and debt, Alice Lloyd secures investors to fully fund construction before breaking ground. Both colleges utilize a work-study program, with students required to work at least ten hours a week (Tyler).

However, not everyone supports making college tuition-free. As Matthew M. Chingos, a researcher at the Brookings Institution in Washington, DC, argues, many low-income students are already able to substantially decrease their tuition costs through existing grants and financial aid programs, and it is often the non-tuition costs of attending college, such as housing, meal plans, transportation, and textbook fees, that end up outweighing the costs of tuition. Since current policy proposals regarding free college tuition do not address these non-tuition fees, low-income households are still left with disproportionately large out-of-pocket costs. Specifically, his research reveals that “families from the bottom half of the income distribution” will be left with “nearly \$18 billion in annual out-of-pocket college costs that would not be covered by existing federal, state, and institutional grant programs” (Chingos). According to Sandy Baum and Sarah Turner, two scholars in finance and higher education, this means that a “national free-tuition plan would provide disproportionate benefits to the relatively affluent . . . exacerbat[ing] inequality even as they promise to level the playing field.” David Deming, a Harvard Economics Professor, also points out that making college free and focusing solely on the cost of attendance “will push us toward an outcome where college is cheap but also relatively low quality.” If more students enroll in public college but state funding for educational institutions does not increase, “the same pool of resources will then be spread across many more students,” leading to “larger classes, less guidance and mentoring, and a generally lower quality experience” (Deming qtd. in Bayer). In turn, Beth Akers, a labor economics researcher at the Manhattan Institute, disagrees with McMillan’s belief that competition is a bad thing, suggesting that competition between colleges is actually a positive because it forces schools to continually innovate to attract students. As it stands now, Akers argues, public colleges have “less incentive to innovate because they have less to gain by improvements in quality and less to lose from falling short.” Thus, to make public college free would mean a “shift in incentives [that] would necessarily threaten innovation and quality.” The current competitive system, according to Akers, rewards public and private colleges alike for becoming better, something which ultimately benefits all students, regardless of what school they attend.

Even though there have been hundreds of articles and opinions issued regarding the cost of college, currently nothing has actually been *implemented* on a federal level to shift the way students pay for college in the future. Thus, students and their families are still willing to go hundreds of thousands of dollars into debt to attend schools they cannot afford, knowing that financial relief is unlikely to come. Caitlyn Zaloom, anthropologist and professor at New York University, explains that for middle class parents, “the requirement to help pay for college is seen not merely as a budgetary challenge, but also as a moral obligation.” A college degree has become closely linked to the concept of the “American Dream,” the promise of social mobility if you just work hard enough, causing middle class families to focus on finding the school “that best promises to help build a social network [and] generate life and career opportunities” for their child first, and then figure out how to pay for it after the fact (Zaloom). To these families,

financial insecurity is inevitable in the pursuit of a better future. It is also important to note that supporters and opponents of tuition-free plans don't dispute that college is valuable, nor do they dispute that college helps people succeed in America—both buy into the American Dream and the hope it provides. Therefore, any plans of transforming college into a “public good” where tuition is free for everyone, like Alexandria Ocasio-Cortez and Traci McMillan suggest, or instituting new grants and programs to cover the gap between tuition and non-tuition fees that Chingos points out, only reinforce the illusion that college is an equalizer—and the illusion that society can be equalized in the first place.

Matthew Desmond, a sociologist at Princeton University, offers some insight into why Americans work so hard to protect this concept of social mobility. As he explains, clinging to the American Dream and the idea that society can eventually be equal for all—by way of education or some other structure—is more palatable than acknowledging that our society is ruled by a “winner take all capitalism” full of “poverty wages, gig jobs and normalized insecurity.” Further challenging this illusion, Desmond traces the formation of American capitalism back to Southern slave plantations in the nineteenth century, where cotton, picked by black slaves, fueled both the Northern and Southern economies. Desmond points out, “historians have tended to connect the development of modern business practices to the 19th-century railroad industry, viewing plantation slavery as precapitalistic, even primitive,” preferring the “more comforting origin story, one that protects the idea that America’s economic ascendancy developed not because of, but in spite of, millions of black people toiling on plantations.” However, according to Desmond, “management techniques used by 19th-century corporations were implemented during the previous century by plantation owners.”

He reminds us that only “two average American lifetimes (79 years) have passed since the end of slavery,” and so “it is not surprising that we can still feel the looming presence of this institution, which helped turn a poor, fledgling nation into a financial colossus” (Desmond). In order to increase profits, white Southern planters developed meticulous systems to cruelly optimize efficiency from the individuals they enslaved. “Like today’s titans of industry,” Desmond argues, “planters ... paid close attention to inputs and outputs by developing precise systems of record-keeping.” Desmond concludes that although “there is some comfort... in attributing the sheer brutality of slavery to dumb racism,” in reality the inhumanity of the slavery system was “rational, capitalistic, all part of the plantation’s design.” In this way, the concept of American “freedom” became “defined as the opposite of bondage... a malnourished and mean kind of freedom that kept you out of chains but did not provide bread or shelter” (Desmond).

Perhaps it has always been easier to cling to simple notions of the American Dream than admit the crueler reality. But when we ignore the more brutal aspects of the country’s history and focus solely on the most visible blockade to education—cost—we ignore all the invisible factors such as race, citizenship status, geographical location, and bias that can disadvantage people before they apply to college, while they attend, and long after they leave. The college accessibility debate shouldn’t be, and isn’t, only about money. As Desmond argues, the American economy is built on “a winner-take-all capitalism of stunning disparities not only permitting but awarding financial rule-bending; a racist capitalism that ignores the fact that slavery didn’t just deny black freedom but built white fortunes.” We should focus on challenging a system of education where

people may earn degrees to believe in and to fall back upon, but America's structural barriers still remain unchanged and unacknowledged, holding these same people back regardless of their accomplishments.

So, in 2020, is it still worth it to buy into the American Dream through education? In the midst of all the changes brought to academia by the coronavirus pandemic, it seems like for many, the answer is a resounding no. As NYU Marketing professor Scott Galloway puts it, “[What] we’re about to see in education is the disruption that we’ve been predicting for decades, as parents see via Zoom classes that paying \$68,000 for their tuition, and what is actually going on in universities is no longer worth it” (qtd. in La Roche). Students from Columbia University have begun suing their school for tuition refunds, explicitly stating in their class-action lawsuit that “tuition for in-person instruction . . . covers not just the academic instruction,” but also “face-to-face interaction with professors, mentors, and peers, access to facilities, extra-curricular activities, social development and independence, [and] networking and mentorship opportunities,” acknowledging that a large majority of the money they pay is for their personal college experience, not just their educational one (Rizzi, Student A. qtd. in Rizzi). Without being immersed in an academic bubble, many students now believe the high price tag for tuition is no longer worth paying. Furthermore, as *Change.org* petitions for Universal Pass have popped up all over the internet, and universities are now forced to consider students who may not have safe spaces to go home to, reliable (or any) access to the internet, and those who may have increased family responsibilities, it seems like we’re only made more and more aware of all the economic disparities that advertisers of higher education have promised to bridge, but have not.

Galloway explains “what people are really paying for five-figures a year in tuition is not an education, but a ‘certification’ that accelerates some ‘into the upper echelons of what is a caste system’” (La Roche). *Some*, not all. The “American Dream” is not a given, nor does a college degree guarantee success, regardless of how much we want to believe it does. And yet, I, along with hundreds of thousands of students around the US, will continue to pay to go to college, despite the fact that it may not actually be worth it. Because at the end of the day, whether we like it or not, for the majority of professions, that “certification” is still necessary to convince employers to let you into those companies, jobs, and rooms that will eventually allow you to make your mark on society. That piece of paper tells them, I may not be white, I may not be male, I may not look like you or believe in the same things as you, but regardless of all of that, *I went to college; I am educated, I am smart, I am hireable, and you can trust me*. A college degree doesn’t remove society’s biased, institutional structures, but it does offer the hope that maybe other individuals will overlook their own biases. However, if this is still the only path to ‘freedom,’ where people have to prove that—*despite* who they are, instead of *because* of who they are—they are worthy of success and respect, perhaps we haven’t really moved far from the plantation after all.

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