

High Cost of Education Forcing Colleges, Students to Make Difficult Decisions

by Adrienne T. Washington and Barrington M. Salmon

Mike Wilson was not surprised when his 18-year-old daughter called him to say that she had a 4.0 grade point average for her first semester at college. What has surprised him is the high cost of keeping her in college.

“She really loves it and has become so active in everything that she could be a poster student for the school, so we’d hate for her not to be able to go back,” said Wilson.

Wilson, an Internet technology specialist, said he worked with his daughter over the summer to prepare her for college-level courses at Virginia Commonwealth University (VCU), but now they spend time searching for grants, scholarships and other financial assistance to keep her in school. For the 2012/2013 school year, the annual cost to attend VCU for in-state students was \$22,549. Wilson’s daughter is an in-state student because she lived with a relative in Virginia before college. Out-of-state students faced a total one-year cost of \$35,964.

“I wish I had the maturity when I was younger to have saved more money for her, but I didn’t,” said the 42-year-old, African-American father who lives in Baltimore, Md. “Now the bigger issue is finding the resources.” (He asked that his daughter’s name and her mother’s not be used to protect her privacy.)

In 2004–2005, the total costs for a typical full-time, in-state, undergraduate living on campus amounted to \$12,058, a 4-percent increase over 2003-2004 charges. Full-time, out-of-state students living on campus paid \$24,322 in 2004–2005, an increase of 1.6 percent over the 2003–2004 academic year.

Over the past 30 years, the average tuition at a public four-year college has risen by more than 250 percent, while family income has only gone up 16 percent, according to College Board and U.S. Census data. Meanwhile, states have been cutting back on their higher education budgets, institutions are reducing financial aid packages, and students are going into deeper debt to pay for college, \$26,000 on average, according to a White House fact sheet.

After several years of increasing college enrollment, the U.S. Census Bureau reported in the fall semester of 2013 that college enrollment nationwide, including undergraduate and graduate schools, declined by nearly half a million students from 2012.

Education advocates like Lezli Baskerville, president of the National Association for Equal Opportunity in Higher Education (NAFEO), and a survey included in a 2009 article by Public Agenda titled “With Their Whole Lives Ahead of Them” point out that the primary reason students give for leaving college without a college credential is that they cannot pay for their college expenses.

Colleges Make Cuts

Colleges and universities whose mission is to serve minority students are especially struggling, in part because of dwindling government assistance to students, states cutting funding and low endowments. Some institutions are cutting back programs and areas of study, employing more part-time adjunct faculty or resorting to furloughs for faculty and staff, as Fisk University did in 2013, to keep costs down.

However, the high costs also affect non-minority students and institutions, and intense debate is raging in education, academic and political circles about the causes of the spiraling costs. Daemen College President Gary A. Olson believes that, as a society, we have lost sight of the value of higher education, as evidenced by the dramatic reversal

of state support for public universities. Daemen is a private liberal arts college in Amherst, N.Y.

“At one time, many state universities could expect to receive 70 percent or more of their funding from the state,” said Olson on a Huffington Post blog. “Today, it is as low as 20 or 30 percent (or less in a few states)—this, while countries like Thailand and China are pouring funding into their own higher education systems.”

Recently, President Barack Obama announced proposals aimed at curbing the costs of securing a higher education, but these have been received with a mixture of support and derision. Raising the nation’s college graduation rate to 60 percent in just 10 years by adding at least 8 million graduates is a goal President Obama has set. The U.S., he said, has fallen within a generation from first place to 12th place among nations in the world in the percentage of young adults who hold at least an associate degree.

However, unless the graduation rates rise for students of color and low-income students, especially as the demographics shift, the president’s goal cannot be met.

Baskerville was among those testifying at a congressional hearing to reauthorize the Higher Education Act of 1965 last year, which works “to strengthen the educational resources of our colleges and universities and to provide financial assistance for students in postsecondary and higher education.” The law, which is under consideration for a five-year renewal this year, is the major legislation governing how federal dollars are awarded to colleges and students. In the past, the law increased money from the federal government given to universities to create scholarships and provide low-interest loans for students. In addition, Baskerville attended the White House Summit on Higher Education in January.

“The federal government must invest more, not less, in student financial aid given the substantial return on investment in higher education, not only to individuals but also to society,” she said.

Serving Poor Students

Geoffrey Philp chairs the College Preparatory Department at Miami Dade College in Miami, Fla. He also graduated from the institution before earning a master’s degree in creative writing from the University of Miami.

“The issue of college affordability regularly comes up with colleagues and students,” said Philp. “Miami Dade is low-income. We have a number like 25 percent of our students living below the poverty line, and so many households are headed by women and single mothers. All of these things play into our being able to help our students.”

Philp is a poet and fiction writer who also teaches English at the college. He said that Pell Grants have been a way for students to finance their education without loans, but currently there’s a huge backlog of applicants.

“There are more stringent guidelines,” he said. “Now, the grant will only cover 60 credits.”

A change in Pell Grant rules in 2012 cut the number of years students are eligible to receive the funds, a primary source of financial aid for students from lower-income families, from 18 semesters—nine years—to 12 semesters. The rationale for the change was to get students to complete degrees more quickly, while trimming soaring costs of the program. It also was an attempt to trim a program for which costs have soared in the past decade.

“You used to have people going to Dade for nine million semesters,” he joked. “Those days are over. There’s no wiggle room.”

Miami Dade, which has a student population of 175,000, is the largest institution of higher education in the United States. At its North Campus, more than 54 percent of the 41,000 students are first-generation college students, 65 percent of them come from low-income households, 63 percent are working while in college, and 71 percent of first-year students are coming in unprepared for the college workload.

Eight percent of the college’s students are White non-Hispanic; 17 percent are Black non-Hispanic; 71 percent are of

Hispanic heritage; and 4 percent represent other ethnicities, according to the college website. In addition, 58 percent of Miami Dade students are female, and 42 percent are male.

“We really are democracy’s college,’ as (Miami Dade President) Dr. Eduardo Padrón says,” Philp said. “We have poor, poor kids from all over, and somehow, somehow, we still find a way to move them along. I’ve seen it so many times over. Miami Dade is a real success story, and we’ll keep on doing it.”

As administrators and academics try to devise ways to head off what some call the “college-affordability crisis,” students and their parents also are looking for ways to cut down on costs.

Some students are attending community colleges before transferring to traditional four-year universities to cut college costs, while some matriculating at nearby schools have opted to commute to reduce the cost of room and board.

Proactive Parents

Anniken Davenport, a White parent in Harrisburg, Pa., purchased a condominium apartment for her son near American University in Washington, D.C., where he had received an academic scholarship, because it was cheaper in the long run than paying boarding costs of about \$12,000 a year at the school. Davenport is a lawyer who writes and publishes law-related newsletters and textbooks.

“It allowed him to have a roommate to help pay half the mortgage,” she said. It was also a good investment; Davenport sold the unit to her son once he graduated and found a job at a federal government agency. He majored in justice, law and society at AU and now works in the intelligence community.

For Sheila Price, a mother in Houston, Texas, the cost of putting three of her four children through college has reached more than \$120,000 and is still climbing. All of her children worked summer jobs and found other ways to offset the price of tuition, books and dorms, but still the amount they now owe in student loans is staggering.

“It was a stretch, talking about putting three kids through school,” said Price, a Jamaican native married to a Harris County deputy. “They did get a few scholarships, but most of it came from my husband, Lee, and me. So far, they’ve spent about \$120,000 not including school loans.”

“Education is very important,” Price said. “I commend them though because they had the major initiative and incentive to go to college. They were committed, and we came in behind them. If they slacked off, they wouldn’t get our support.”

One son, Lee, studied electrical engineering at the University of Texas in Austin; Philip is studying neuroscience at Emory University in Atlanta; and Jackie hopes to pursue a business career after she graduates this May from Texas State University in San Marcos.

Had she realized how much educating them would cost, Sheila Price said: “I would have stayed after them more and stayed on them to get scholarships. There’s a lot of scholarships out there. You have to take the time to seek them out, write essays. My advice is for parents to go in to the guidance counselors and be a part of the process.”

Maybe Devang Joshi, an entrepreneur and student attending George Mason University in Fairfax, Va., could point students and parents in the right direction to find scholarships. As an international student from India, he was so frustrated when he tried to locate various student services he needed that he recently developed an interactive website called BUZZWINK.com.

It’s an online clearinghouse to answer students’ questions and locate resources, especially financial assistance. Joshi used \$8,000 seed money of his own to start the free student-help service that he hopes to launch soon. Volunteer “community helpers,” such as student mentors, faculty and administrators, will staff the website. His plans are to make BUZZWINK available to other schools once the kinks are worked out at GMU.

“No matter what questions, BUZZWINK will help find quick answers, and accurate answers,” Joshi said .

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