

A Review of *Paying the Price* by Sara Goldbrick-Rab.

Though the generic title of this book that was published in 2016 reveals little, the subtitle speaks volumes; i.e., “College Costs, Financial Aid and the Betrayal of the American Dream.” I think our colleagues in higher education and the general public should digest and be aware of its conclusions.

I wrote my dissertation while serving as a research assistant for a nationwide study focusing on statewide higher education planning at the Center for Research and Development in Higher Education directed by Clark Kerr at UC Berkeley. Though our research and subsequent publication (Ernest Palola, Timothy Lehmann and William Blischke, [Higher Education by Design: The Sociology of Planning](#)) focused on four states (California, New York, Illinois and Florida), my dissertation concentrated on our home state and covered the decade leading to the California Master Plan for Higher Education and the decade following its implementation. Edmund G. Brown, the father of our current governor, was the major architect and progenitor of our tripartite system of higher education. This historic evolution of post-secondary institutions provided collegiate opportunities for all high school graduates in our state. The system of community colleges, state universities and the University of California offered free or low cost post-secondary education throughout California to any high school graduate interested in climbing the next rung on the educational ladder. When it was approved by the legislature and implemented, it was unprecedented and replicated in many other states and internationally. It created a system that offered equality of opportunity unlike any the world had ever seen!

Sara Goldbrick-Rab’s book updated the research we conducted a half-century ago. Her first paragraph summarized the situation well, “There is a new economics of college in America. In the past, students and families who worked hard stood a real chance of attaining a college degree, a ticket to the good life. But then the world shifted. Today, the promise of a college degree in exchange for hard work and dedication no longer holds true. Instead, students encounter a price so high that it has changed what it means to attend college.” (p 1) Her six-year, nationwide study concluded that many students are paying a hefty price and many are simply priced out of the market! She calls the book a wake-up call and an effort to improve our collective understanding of college affordability. I think she achieved her goal!

One of the attributes of the book that impressed me was the combination of state and national data as well as an in-depth and very personal look at six typical students and the obstacles they faced in trying to earn their college degrees.

Sara analyzes the early federal financial aid system including the GI Bill and its successors, the Truman Commission, the National Defense Education Act and the Higher Education Act of 1965 as well as the Pell Grant program created in 1972. The Truman Commission in its 1947 report was incredibly ahead of its time when it stated, “For the great majority of boys and girls, the kind and amount of education

they may hope to attain depends, not on their own abilities, but on the family or community into which they happened to be born or, worse still, on the color of their skin or the religion of their parents.” Seventy years later this is all too true. Sara concludes that we have built a financial aid system “with lofty ambitions and few teeth” (p. 17) and as a result “income inequality is starker than it has been since the Gilded Age.” (p. 22).

In assessing the source of funds for public colleges and universities, she concludes that a generation ago the states covered about 75% of the operating budgets and that today that number is closer to 50%. The CSU certainly fits that pattern! Students pay a much greater portion of the costs than they did just a decade ago. As a result, as the recent Chancellor’s Office-sponsored study concluded, many of our students are homeless and/or hungry. The State funds constitute a much smaller proportion of the UC budget as well and, to a lesser extent, that of the community colleges. I thought this was much more prevalent in California due to the high cost of living but it is a serious problem in many other parts of the country as well. There is now a College and University Food Bank Alliance with chapters all over the country designed to mitigate student hunger pangs. I don’t know if any CSU campuses participate in this student hunger-abating program but, if not, they should look into it.

Due to the financial pressures, family obligations, limited course availability and other factors, nationwide only 19% of the students at public universities complete the baccalaureate within four years and only 5% of community college students finish an associate degree in two years (p. 44). CSU students do somewhat better and our initiative to raise our four-year graduation rate is exemplary.

Financial aid, especially Pell Grants, is a major key to attendance and success for middle and lower class students. However, according to Goldrick-Rab, increases in college costs have far-outstripped increases in grant aid at a time when real family income for most Americans has declined. This is particularly the case in terms of living costs and books and supplies. Nationally, 70% of undergraduate students work at least one, if not two, or even three jobs and still have to take out student massive loans. In 2014, total student loan debt in the US reached an all-time high of \$1.1 trillion! In addition, working decreases the chance of graduating and prolongs the time to degree.

Chapter 6 is titled, “Family Matters.” Sara indicates that “it costs the average middle-class family nearly \$250,000 to raise a child to age 18 - and that figure does not include a dime for college.” She points out that over the last five decades the income gap between the wealthiest families and everyone else has grown dramatically and that these changes have hit African American and Hispanic families particularly hard. Since the CSU serves many middle and lower class families as well as minorities, we are especially burdened by these social class inequities. She poignantly concludes that: “The result is de facto economic segregation in higher education” and “diversity without equity.” (p.204)

The author recommends substantial increases in state funding, decreases in student fees and tuition, and a much more equitable and need-based financial aid system. Her concluding statement summarizes this crisis well: "The new economics of college is undermining the fundamental connection between education and democracy that has helped our nation thrive." (p. 260)

This book is definitely worth reading. One caveat: the author does not connect these dramatic changes in higher education to a crucial syndrome of changes in our society. Namely, we are privatizing not only institutions like the CSU but many other formerly public sectors. These include K-12 charter schools, private for-profit universities, private for-profit prisons, private toll roads and security protection, etc. Diminishing the role of publically-financed governmental entities and replacing them with for profit organizations beyond taxpayers control is a very serious and often overlooked societal trend.

What can emeritus and retired faculty do about it? As president of CSU-ERFA and a member of the Dominguez Hills campus community, I will work to encourage our members to contribute time and money to strengthen our institutions and help our students. Our system-wide organization has delineated eighteen ways in which we can assist students and our faculty colleagues. Each campus has established one or more scholarships and faculty support programs such as the Faculty Legacy Fund. CSU-ERFA will continue to cooperate with other organizations to increase state funding.

Based on the incredible needs of our students, I strongly encourage each of you to help them **PAY THE PRICE** and reverse the **BETRAYAL OF THE AMERICAN DREAM** in 2017!!!!

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