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Tuition Prices are through the Roof

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Keywords

Higher Education, Tuition, Institutions, Expensive, Majors, Education System

Abstract

Tuition prices have increased at a rate that is making it difficult and impossible for students to not accumulate debt. Education is a necessity for society because it gives students opportunities to pursue any career they have interest or desire in. There are many discussions and conversations about the higher education system being too expensive but there have not been any changes or solutions to make college more affordable for students. Loans, federal aid, and other scholarships that help students with the cost of college will never be enough to help with the overwhelmingness of tuition prices and student debt. This essay looks at practical solutions to decrease the price of higher education. It will also discuss the driving factors behind the constant increase in institution prices. Higher education is another steppingstone that someone can take in life. People should not be limited to certain careers or paths because education has become unaffordable for many. Without higher education society would suffer and without the decrease in education costs society is looking at a decrease in enrollment at colleges and higher education.

What if everyone stopped going to college? Would colleges finally lower their prices to make it more affordable? Colleges and universities have driven their prices beyond the

affordability rate. Tuition prices increase at a rate that makes it practically impossible for students not to accumulate debt. There are many factors that go into the increase of tuition. The type of institution it is, the type of facilities that they provide and the housing, and simply raising the sticker price to help reduce debt and financial damage from previous years. There is no definite solution as to why tuition prices increase over the years. There is more to the problem than just one answer. The expense of college can be defined as a wicked problem. Horst Rittel and Melvin Webber, professors of design and urban planning at the University of California at Berkely, compare systems to wicked problems. They explain how systems who have arrogant leaders can cause disruption within the systems and make things complicated and problematic. In this case, the arrogant leaders are the government that controls some institutions and the leaders of the education system. The education system is itself a wicked problem because there are many problems within each level of education. There are constant changes being made to the education system to try and improve the quality and learning experience. The tuition prices for higher education are also its own wicked problem. Wicked problems do not have a definite solution they are made up of many problems with many little solutions that can help the overall wicked problem but not entirely solve it. The constant increase in tuition is making it extremely difficult for students all over the country to receive education. The price of tuition needs to decrease and become more affordable for students.

Receiving higher education at any college is a privilege. Taking the next step in your life and wanting to learn more and find a career that fits you can become very rewarding. Having a higher education degree can result in stability. There are many opportunities and careers that require a degree, and they can all lead to a sense of stability financially. Having a consistent and stable income can reduce stress and increase lifelong earnings. “In a survey that utilized data

from the U.S. General Social Surveys, 94% of people with a bachelor's degree or more reported feeling happy or very happy with their lives" (Steig). Happiness from receiving higher education can come from the increase in money that they are making in their chosen careers. According to *Federal Reserve Bank of New York*, "In recent years, the average college graduate with just a bachelor's degree earned about \$78,000, compared to \$45,000 for the average worker with only a high school diploma" (Abel & Deitz).

Tuition prices can be scary even when you have help from federal aid and loans. According to Jaleesa Bustamante, a researcher for *EducationData.org*, "The average in-state student attending a public 4-year institution spends \$25,615 for one academic year". The average tuition price for private institutions is around \$53,949. With student loan interest and not having a stable source of income while attending college, a bachelor's degree could ultimately cost and exceed over \$400,000 (Bustamante). With institution prices being practically impossible to afford, students can receive loans and scholarships but will still accumulate debt over time. Student debt can become overwhelming and stressful especially if your income is not at a steady rate right out of college. Not everyone can afford to attend college and I think colleges could lower their prices and become more affordable for students all over the country.

Colleges are smaller institutions that offer undergraduate education with broad ranges. A university is a larger institution that can offer both undergraduate and graduate degree programs. A state college or university means that it is a public school that is funded by the state government. When schools get an increase in funds from the government, it can allow institutions to make upgrades to facilities and resources. With these upgrades comes the need to increase tuition so that the institutions do not lose money. A private college or university is an independent school that can make its own policies and goals and is privately funded. Depending

on which institute a student chooses to go to, can depend on how much they would pay in tuition. If colleges were to consistently increase the price of tuition it would cause students to be forced to find jobs that do not require a higher education degree. This would cause many problems in society. This would cause the professors and administration to lose their jobs because there would not be students. Without having students in higher education institutions, the career paths that require a higher education degree would start to decrease in popularity. Careers such as nurses, teachers, pilots, and engineers all require higher education and if college becomes too expensive to the point where students do not attend college then society would suffer. According to Elyssa Kirkham, a personal finance writer who specializes in using data journalism, explains the effects student loans have on the economy. She explains how the growth of small businesses would decrease because if students are busy paying off student debt, then they will have less capital to start a new business. If there is a decrease in businesses, then there would be a decrease in employment and many jobs would be unavailable.

The variation of tuition prices varies from state to state. Like most things in this country, education is overruled by the government. Depending on what state a student lives in and what state the college that they are going to attend is in, effects how much the student is going to pay. People believe that the more expensive an item is the better quality it is. Colleges have been increasing their tuition prices mainly because people believe that the more expensive it is, the more it qualifies as one of the greatest colleges. No matter what the college may or may not have, the fact that the tuition is high can make people interested in that college. One of the most expensive colleges is Columbia University. The annual sticker price for Columbia University is \$83,293. The annual sticker price for a state school such as Kutztown University is \$28,414 for in state residents and \$32,272 for out of state residents. These numbers are significantly lower

than Columbia University however, most students do not pay these full amounts. There are many resources such as federal aid, grants, and scholarships that can help students decrease the amount they pay for college. Federal aid comes from the Department of Education that is connected to the government. Grants are a type of federal aid that in most cases does not have to be repaid because it is based on the student's financial need. Scholarships are given to students to reward them on certain academic achievements which do not have to be repaid. Loans can be obtained by students and they must be paid over a certain period. All of these can help the price of tuition decrease and not be so overwhelming. The sticker price of a college or university includes tuition, housing, books, and other fees that all add up to the terrifying price of college education.

It can be particularly challenging to figure out exactly how much a student must pay for tuition. Many factors go into the tuition price such as where you live, how much money a student's parents make, how much federal aid they receive, and what college they are going to attend and the type of college it is. This can become an extremely complicated and overwhelming process for many families and students. Not only figuring out which college is best for them but also how they are going to afford the next level of education. It can be challenging to find the tuition costs on school websites. Updates have become available where there is a tuition calculator to figure out what you would have to pay in final of tuition. This comes with challenges itself. First, the students or parents must know a lot of information about finances and information about your grades and loans that would be needed. This information can become confusing and entirely inaccurate. The only truthful way people find out how much they must pay in tuition is when they have been accepted into the school. By the time students apply to many different colleges and become accepted they have a short window of time before they must make their decision on what school they choose. Mark Salisbury, who has a Ph.D. in

Higher Education and held many different roles in many universities, explains that by sharing information it can help people to know exactly what they would have to pay without going through the hassle of importing theory information or spending money on applications. This can be a simple hack to make people aware of the prices of tuition at different colleges so they can know and prepare for what they will be paying.

College has become a way of life. People tend to see college and higher education as a must have to be successful and have a decent job. Although this is not true, college does have benefits. Colleges provide people with more opportunities and resources. It gives students a place where they can achieve their goals and future careers. Going to college and receiving a degree can help a student obtain a higher potential income, lower unemployment rate, and acquire skills such as communication and analytical skills that would be beneficial in the workplace. Having professors and advisors that can help students find a career path that best fits them is some of the resources that institutions offer. There are a variety of occupations that a student can obtain through higher education. The question becomes is it affordable and or does it limit people? Many people cannot afford to go into higher education. Although students may be applicable for financial aid, most times it must be paid back which adds to the student's debt. Some students may not qualify for federal aid and may not be able to receive loans based on their financial status. This should not limit students who are seeking to learn at the higher level and receive the benefits that institutions have to offer. There are so many students that come out of college drowning in debt. According to data from the *U.S. Federal Reserve*, "\$1.71 trillion in total U.S. student loan debt". This may not be important to people who can easily pay off the debt with their income, but what about the people who chose careers that are on the lower income level? Student debt increasingly becoming a huge problem. The College Board estimates

that college graduates leave school with an average of \$29,000. The idea of having so much debt after graduating college can leave students feeling anxious and overwhelmed and in some cases dropping out or not even going at all. According to Jeanine Santucci from *USA Today*, Joe Biden has signed an executive order that extended the freeze on student loan payments that was first initiated because of COVID-19. Joe Biden also put into place a 0% interest act on student loans and is actively working to relieve around \$10,000 worth of debt from student loan borrowers. The cancellation of student debt can give millions of people financial relief and it can create more opportunities for students and people who are looking into higher education.

Federal aid comes from the government. Depending on how much money the schools receive from the government can depend on how much federal aid is needed and given to students. However, there have been many reports explaining that federal aid and the increase in tuition have no correlation. Bryan Cook, director of ACE's Center for Policy Analysis, looked at a report that was mandated by Congress in the 1998 reauthorization of the Higher Education Act, that showed no correlation between the aid variables such as federal aid, grants, and student loans, and the increase in tuition. The report states that, "increases in college tuitions are in fact, driven most by public revenue shortfalls and greater institutional spending". Whether the school receives more money or not the increase in tuition does not relate to the amount of money given by the state. Colleges are constantly trying to make up for the loss of money in past years, and it can change every year based on the economy and what is happening around the world.

The idea of having different majors be different prices is being looked upon. The reasoning behind this relates to the income that the majors make. For example, engineering would be more expensive than an education major just based on the average income salaries that each career would make. Jung Cheol Shin, a member of the Department of Education and Sande

Milton, a member of Educational Leadership and Policy Studies, used student's perspective on the effects of making different majors' different prices. "If colleges increase the tuition for a particular academic program or student level according to the costs of the program (or level of student) without considering the students' tuition elasticity, the tuition revenue of the colleges might decrease as a result of students dropping out or moving into other programs (Shin & Milton). This would be extremely limiting to people who cannot afford certain majors. Students should not be limited to what jobs they can do just because they cannot afford the education for it. Having different majors be different prices can create an environment where students will pick majors such as education because it would be cheaper than picking a major such as engineering that would be more expensive. This consideration to tuition prices could cause society and the economy to suffer in the future because there will be less students enrolled in the more expensive majors.

There have been colleges and universities who have tried operating under free tuition. While this may sound great, these colleges are not built with resources that students need. Without resources such as buildings, laboratories, libraries, professors, and administration, students are not getting the full education experience. Having classes that relate to your major in buildings and being able to have hands on experience within your studies can create an environment that motivates students. Having resources such as libraries and administrators that can help students not only with their studies but also in life can help students feel welcomed and comfortable at their institution. Students are not being taught to their full potential and that could affect the way people work in their future careers because of the things they were taught in college. One solution to making tuition prices lower is looking at other countries policies and models for education. Norway and other countries in Europe operate under free tuition public

universities. According to Marnette Federis, an education editor with *Global Nation*, explains that these countries in Europe can make free tuition a possibility because the citizens pay a high tax for their education system. Free tuition can open possibilities for students, but it can also have problems as well. The taxes would have to be raised which would cause people to have to pay more for the education system and people who are not in school or chose not to further their education would be angry with having to pay more for education that they are not pursuing.

Colleges rely heavily on enrollment. Big schools such as Texas A&M had 69,367 students enrolled in the 2019 school year. Due to the pandemic many colleges and universities have been facing enrollment issues. Without full enrollment or even close to the normal enrollment numbers of colleges have been losing money. Having high tuition prices can also cause colleges and universities to lose enrollment because students can choose similar schools that have lower tuition prices. This can cause colleges to be forced to lower tuition prices so that they can receive higher enrollment. Let's face it, without the students, colleges would be nothing. Students are one of the driving factors that keep colleges running.

Sharing information, looking at other countries free tuition systems, and receiving scholarships based on federal aid or grants can all help lower tuition prices. Making education affordable for students would help institutions have a higher enrollment because more students would be able to afford the tuition. Affordable tuition would also help society and the economy. Having more students in the education system can create more business opportunities and employment opportunities.

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