College for all?

By Jackson Toby
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The report of the Commission on the Future of Higher Education, released in May 2007, described 17 distinct federal programs of financial aid for college students. The report said that these programs constitute a labyrinth for American college students and advocated consolidating them into one federal grant program, one federal loan program, and one uniform tax benefit schedule. That makes sense. However, the commission, appointed by Secretary of Education Margaret Spellings, tiptoed around a crucial question: Ought every high school graduate who wants to attend college but cannot afford the expense be eligible for federal financial aid?

Almost every politician answers, "Yes, let's maximize access by providing government grants and loans. Young people need enough education to enable them to function well in an information-drenched society; the better-paid and more interesting occupations increasingly require a college education." Most parents agree. Excellent advice though this may be for the majority of American youngsters, insisting that every high school graduate should graduate from college is unrealistic.

Not everyone possessing a high school diploma or a G.E.D. equivalency certificate is ready for college. Sub-prime students lack receptivity for reading and studying for a variety of reasons. Perhaps they have interests that colleges do not ordinarily foster, such as playing rock music. Or maybe they have had unpleasant, previous experiences in the educational system. Perhaps they have personal disabilities or family circumstances that prevented the development of necessary academic skills. Or maybe they were disengaged in high school, unresponsive in class when they came at all, half-asleep, and unwilling to do assigned homework.

Prepared or not, youngsters hear that they ought to go to college for their own good, and, persuaded by adults, a majority of high school graduates apply, regardless of enthusiasm for further education. At the present time, nearly three-quarters of high school graduates enroll in two-year or four-year colleges, although many of those who start as freshmen fail to graduate within six years for four-year colleges and within four years for two-year colleges.
In order to accommodate them, colleges expanded enormously their enrollment capacity in the second half of the 20th century. Moreover, colleges upgraded living arrangements for students, including recreation centers, fitness centers, tennis and basketball courts, and air-conditioned dormitories, some with private baths.

They reduced academic demands for students so that regular class attendance is no longer necessary in most classes. Mandatory courses are few or non-existent, and grade inflation has made studiousness optional.

Federal and state governments provide grants and loans to pay for college expenses, thereby making economic barriers to college enrollment low — despite high tuition. Although scholarships based on superior academic performance still exist, "financial aid" subsidizes many more students than merit scholarships do. "Financial aid," originally justified as providing access to college for bright youngsters from disadvantaged families, now works toward universalizing higher education.

But the educational and economic costs of making college education a universal entitlement outweigh the benefits of exposing most of the age cohort to what, in a verbal stretch, people still call higher education.

One educational cost is to reduce the incentive for students in primary and second schools to study diligently. If admission to college were more difficult than it is now, and if high school students and their parents anticipated that grants and loans depended on good grades, many high school students would study harder. To think otherwise is to assume that incentives don't matter. In short, low or nonexistent admissions criteria at most colleges and promiscuous financial aid contribute to the poor intellectual achievement of high school students.

Eventually, these efforts to promote maximum "access" come back to haunt American colleges. Too many freshmen are underprepared for college. The 2006 ACT college entrance exam found that only 21 percent of students applying to four-year institutions were ready for college-level work in all four areas tested — reading, writing, math and biology.

True, colleges provide remedial courses for the underprepared or undermotivated students that they admit, but such courses are too little, too late, and too expensive. Increasingly, costs are passed along to students and their parents by tuition increases, and tuition increases translate largely into loans that burden students for many years after graduation — or are defaulted on. Debts are especially burdensome for marginally educated college graduates (or college dropouts) who cannot obtain high-paying jobs after leaving college behind.
None of the 17 financial aid programs provided by the federal government make intellectual demands on students beyond the minimal requirement of getting some college to accept them for admission. Nor do most of the financial aid programs by the 50 states.

Even a rich society such as ours does not have endless resources. Shouldn't financial aid out of tax revenues be targeted to truly needy high school graduates who are also intellectually prepared for college education? After graduating, they are the ones who can contribute socially and economically to American society.

That's what scholarships used to be for. Aren't merit scholarships and loans a better investment of taxpayer dollars than financing college for everyone? There are sub-prime student grants and loans as well as sub-prime mortgages.

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