MEASURING UP 2004 dealt with affordability, one of five categories of state performance that are examined. Thirty-six of the 50 states received an F in affordability, 27 more than in the 2002 survey. Another 11 states were graded D; one state (Utah) received a C, one (Minnesota) a C-minus and one (California) a B; there were no A grades.

“The affordability grades don’t make sense,” Mark Musick, president of the 16-state Southern Regional Education Board, said in an interview. He noted that Georgia, for example, “has the lowest tuition in the south and a pretty good student financial aid program (though it is based on merit, not financial need), yet it gets an F in affordability.”

“The report has gotten attention,” Musick added, “but the fact that some of it doesn’t seem to make common sense detracts from its credibility and makes it less likely that legislators will do much” to change state policies.

Giving so many Fs “gives the states no idea where they are,” said David A. Longanecker, executive director of the Western Interstate Commission for Higher Education. “Many see it as not a very useful number.”

Several critics found fault with the way Measuring Up 2004 dealt with affordability, one of five categories of state performance that are examined.
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“I have sensed in my life in higher education a good two decades of policy drift in the higher ed arena.”
—David Breneman, dean of the Curry School of Education, University of Virginia

“Low-income youngsters in this country who are performing in the top quarter of all kids nationally are exactly as likely to go on to college as kids from upper-income families performing in the bottom quartile nationally.”
—Kati Haycock, director, The Education Trust

“We want to increase graduation rates with no compromise on quality—that is what we have got to figure out how to do.”
—Paul Lingenfelter, executive director, State Higher Education Executive Officers

“We have made extraordinary strides in improving the quality of our elementary and, increasingly, our secondary institutions. But we have failed woefully, as this report says, in increasing participation and making institutions affordable, and in having our students complete their programs of study.”
—Arturo Madrid, Murchison Distinguished Professor, Trinity University

“I think that this report and today’s data have the potential to do for higher education what the 1983 report, A Nation at Risk, did for K–12.”
—Charles Kolb, president, Committee for Economic Development

“The sum total of institutional self-interest...doesn’t necessarily get you good public policy, and that is the system we have had.”
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example, in New Hampshire it has climbed from 23 percent to 32 percent, and in New Jersey from 24 percent to 34 percent.

The Rocky Mountain News, published in Denver, editorialized, “Since somewhere around 14 million people are attending college right now in the United States, it must be somewhat more affordable nationwide than this measure suggests.”

But the report’s authors pointed out that students, realizing the value of a degree, are working extra hours or taking out large student loans to pay for higher college costs.

Ronald Kerzman, a spokesman for the New York State Higher Education Services Corporation, said that state’s Tuition Assistance Program (TAP) gave $846 million to 390,000 students in public and private schools during the 2003-04 academic year—making it the largest state financial aid program in the nation—yet was graded F in affordability. He said this happened because Measuring Up divides the financial aid money among all of the state’s college students, not just those receiving TAP grants.

The National Center’s Joni Finney said the report considers a state’s entire student population, not just aid recipients, because “we know that many low-income students don’t have the same opportunities” to learn about financial aid plans that might enable them to attend college.

Some state officials supported the report’s approach to the affordability issue. “We don’t like the low grade, but I think it’s an accurate one,” said Patrick Dallet, deputy director of the Council for Education Policy, Research and Improvement in Florida, which received an F in affordability. “Hopefully it will get some folks in states paying attention to the fact that putting a lot of money into merit-based aid isn’t necessarily the most effective strategy if you’re really interested in access and affordability.”

Don Severn, a spokesman for the Illinois Board of Higher Education, said the board was “disappointed that Illinois has gone from being one of the leading states, and, in some aspects of affordability, the leading state, to a grade of D in the four years that have spanned the three report cards.

“All states have declined in this category, and most of them had far greater declines than Illinois has seen. But that really is small solace for the state and for its higher education community, and certainly for the students who are struggling to pay for college.”

William Trombley is editor of National CrossTalk. Lori Valigra is a freelance writer in Boston.

Eight Days a Week

Working your way through college is a thing of the past

By Javier Serrano

Many students would jump at the chance to pay all their college costs by working full-time during summers and holidays. But in today’s environment of skyrocketing tuition and deficit-ridden budgets, working to pay your own way through college is a thing of the past.

In some states, students would have to work full-time up to 17 months—of course a logical impossibility—in order to pay for just one year of college. The harsh truth is that in many states, hard work just isn’t enough to pay for the exorbitant costs of college.

While research was being conducted in higher education finance at the National Center for Public Policy and Higher Education last summer, a seemingly simple question popped up: What would it take for a student to pay for his higher education, after financial aid, if his only source of income was his work wages while in college?

Here is a look at how the “work-to-college ratio” is determined. There are two levels of analysis: national and state. A basic assumption is that college students earn the minimum wage while in college: $5.15 at the national level, and ranging from $2.65 (Kansas) to $7.16 (Washington) at the state level.

Many states, primarily in the South, have no minimum wage, in which case the analysis uses the national minimum wage as a default.

The next step involves finding the “net price” of college (from the family ability to pay indicator in Measuring Up 2004), which is derived by adding up expenses (tuition, fees, room and board), and subtracting financial aid (federal, state and institutional). The tricky part is that net price varies by income group, since lower income students generally receive greater amounts of need-based financial aid. The analysis included the net price for three income groups: the lowest income quintile; the two lowest income quintiles (or poorest 40 percent of the population); and the net price for all income quintiles (which is the average price for the total student population).

Finally, dividing the net price by the minimum wage results in the number of “work hours” necessary to pay for a year of college (with the unrealistic assumptions that no taxes are deducted and that all the income goes toward college costs). This figure is then divided by 40 (the average number of hours in a work week) to get the number of “work weeks” necessary to pay for college. Dividing again by four (to get the number of months of full-time work necessary to pay for one year of college) gives the final work-to-college ratio.

It is not as complicated as it might sound.