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November 22, 2010, 9:00 pm

College Costs, the Sequel

By [STANLEY FISH](#)



[Stanley Fish](#) on education, law and society.

Tags:

[college costs](#), [education](#), [Reader Comments](#)

The questions readers put to [my previous column](#) on the supposed college cost crisis are best answered by economists. Accordingly, the editors and I have asked the economists whose book formed the basis of my remarks, Robert B. Archibald and David H. Feldman, to reply. — Stanley Fish

Robert B. Archibald and David H. Feldman:

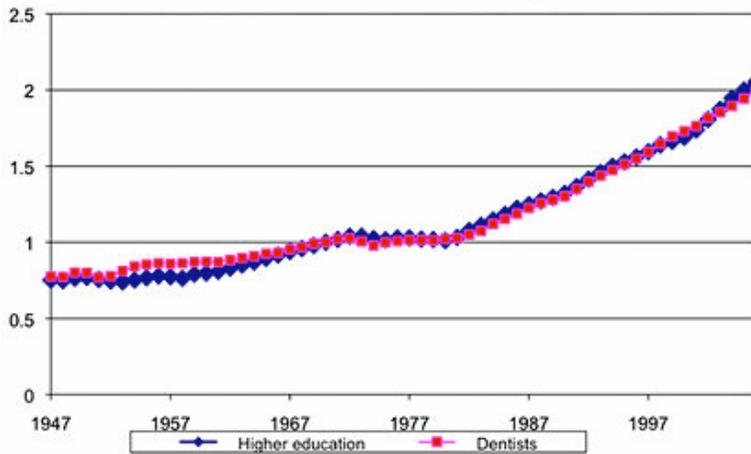
We would like to thank Stanley Fish for allowing us to respond to reader comments regarding his column about [our new book](#). Reading them felt like working through the worst set of course evaluations a professor ever received.

The power of the dysfunction narrative was on full display in the responses. Stories of waste and inefficiency in higher education have a strong appeal, and they are deeply embedded in our public understanding of rising college cost.

Many who wrote took issue with us based on their personal experience. Although this is perfectly natural, generalizing from experience is not always sound. We need to stand back and take a broad look at the economic landscape of higher education.

At the core of the dysfunction narrative you will find a college-centric view of the world. If something unpleasant is happening, like rising cost, then the reasons must lie within the institutions themselves. We take a different approach, and the diagram below helps explain why we argue for a broader aerial view of the higher education industry.

Comparing the Real Price of Higher Education with Real Prices of Dental Services, 1947-2006



The Bureau of Economic Analysis

Between the late 1940s and today, the inflation-adjusted prices of dental services and of higher education have behaved in a strikingly similar way. A wide variety of other personal services (ranging from the services of lawyers and physicians to bank service charges and life insurance) also display this same basic pattern of price change. These similarities could be coincidences. Perhaps each industry requires its own separate explanation. We don't think so. We think one explanation fits them all.

College cost, and cost in the other similar industries, is rising for three broad reasons. First, over time we have found ways to reduce the number of labor hours and kilowatts of power needed to produce most manufactured goods and agricultural products. By contrast, many services remain artisan-like. The time of the service provider is the service itself, and labor-saving productivity gains are very hard to achieve. As a result, the cost of a year of college or an hour of a lawyer's time must rise compared to the price of a ton of steel or a bushel of wheat.

This is "cost disease," which is sometimes called Baumol's disease, and [a comment by AI](#) zeroed in on it quite accurately. Rising productivity elsewhere in the economy generates this "disease," while creating the growth that pays the costs for these more artisan-like services. The college-centric view of the world does not accord this argument the central place the data say it deserves.

Second, the upward trend of college cost has been accelerated by changes in income distribution over the last 30 years. People with high levels of education have seen big income gains. Universities rely on highly educated people, as do hospitals, law offices and dental practices, to name a few. Rising income inequality is a force for rising cost in any industry like higher education. And rising income inequality also drives affordability problems. We will have more to say on affordability later.

Third, technology is a double-edged sword in many industries. For the most part, technological changes in how we teach, how we do research and how we equip our facilities have come at a cost. Some new technologies do make us more efficient. We no longer employ typing pools. But other new techniques, like computer-aided design in architecture classes or [pulsed lasers in physics labs](#), have increased cost.

A number of our critics noted that distance learning has the potential to revolutionize higher education. We wish we were as sanguine as the distance-learning optimists. The best evidence suggests that course work that blends face-to-face instruction with distance components yields the best outcome. The best courses for this are introductory classes with relatively static knowledge. Many universities already are well down the path of incorporating these approaches.

Perhaps the most controversial portion of Professor Fish's column concerns the buzzword "affordability." To many, our claims about affordability seem to defy common sense.

Tuition is increasing at a faster *rate* than income. As a result the share of the family budget that must be set aside to buy a year of college education is rising, and this is taken as firm evidence that college is becoming less affordable. Although it seems very simple, this measure lacks any foundation in economic theory. Something becomes less affordable over time if you cannot buy the same amount of it without spending less on other things.

Here are the facts.

Between 1990-92 and 2003-05, the family at the 40th percentile of U.S. income distribution saw its real income measured in constant 2005 dollars rise from \$41,072 to \$44,834. This is roughly a 9 percent gain. Over the same period, net tuition and fees at public four-year schools rose from \$1,529 to \$2,089, also measured in constant 2005 dollars. This is a 37 percent increase. Net tuition is the correct measure because it includes all tuition discounting and grants students receive if their income is at the 40th percentile of the income distribution.

So, paying for this higher tuition does indeed eat up a greater fraction of the family budget; it grows from 3.73 percent to 4.65 percent. But after paying net tuition and fees, this family had \$3,202 more to spend on other things. The language is being tortured to suggest that this is an affordability crisis.

In fact, for families at the 40th, 60th and 80th percentiles of the income distribution there is more purchasing power left over for the representative family after subtracting net tuition and fees, and this is true at private as well as public four-year institutions. The only affordability problem we found was for families at the 20th percentile who send their children to private four-year schools.

The rising price of college does mean that it becomes more expensive *compared* with other things. This could be called a *relative* affordability problem. But if we somehow banned relative affordability changes, a market economy could not allocate resources efficiently.

In our book, we do not make light of affordability problems. Many families are indeed priced out of the market or forced to choose education options that are less desirable. Anyone who loses a job is a prime example. We have no doubt that the recent recession has made college and university charges less affordable no matter how one measures affordability.

In addition, rising income inequality in the United States drives longer-term affordability problems as the unskilled fall further behind the well-educated. For these families, affordability is a real issue. Solving these real affordability problems is hard. Blaming dysfunctional universities for cost increases is easy.

Two confusions crop up regularly in the commentary we received. First, people use cost and price interchangeably. Sometimes this is innocuous, but sometimes the distinction is crucial. Next, many people do not distinguish between list price and net price. No one should feel ashamed for mistaking these terms. These confusions bedevil much of the public discussion of affordability.

Cost is what the universities spend to provide their service. [Caren in Berlin](#) writes, "Yet... education in Europe is virtually free and it's not like we don't also use computers and don't have buildings here." She is talking about price, not cost. Education in Europe is not costless. It is heavily subsidized. Even in the U.S., most families pay *much* less than the full cost of the education they receive. Universities get significant subsidies from state government and from private donations.

Our aerial view of the higher education industry is designed to explain the evolution of cost, not price. If states reduce their support, or if endowment earnings fall, this can lead to higher prices for students even if cost is not

changing.

The list price is the tuition published in the catalog, and frequently this list price bears little relationship to the price that the student's family actually pays. Much of this charge is covered by grants of some kind: private scholarships, and tuition discounts offered by the schools themselves. The net tuition is the price paid after all discounts. [DGA explained this](#) very well. Alarm over rising list price is misplaced angst.

In addition, much of the "crisis" people perceive is driven by stories of astronomical tuition at elite private schools. But fewer than 10 percent of the students enrolled at four-year universities attend schools whose list-price tuition and fees exceed \$33,000. Over 47 percent attend schools whose published tuition and fees total less than \$9,000 per year.

We frequently encounter the claim that government grants and loans are at the root of rising price. The very first response by [F. Smith makes this argument](#). [R. Lamar Smith concurs](#), adding that he "did take Econ 101 and learned that lots of new money in a market, like these loans and grants, is certain to entice price increases." In brief, government support for students expands demand, and up goes the price.

The evidence tells a different story. Most colleges and universities can add students without seeing their costs *per student* go up. Buildings often can be utilized more intensely and the extra students can be absorbed without needing a significant increase in the size of the faculty. For some smaller schools, adding enrollment actually could lower the cost per student. And new schools can be created entirely from scratch if the demand is there. In other words, the long-run supply curve in higher education is not upward-sloping. It is flat. Costs in this important industry are rising over time because this flat supply curve is drifting upward for the three reasons we discussed earlier, not because government subsidy raises demand.

And finally, is college cost driven upward needlessly because universities over-invest in fancy food plans and plush dorms? [Eric complains](#) of "country club amenities" and "gourmet food service," while [Kate complains](#) about "unnecessary comforts." This gold-plating argument suffers from two defects. First, for most students these are optional charges. Off-campus housing, local restaurants and grocery stores offer competitive alternatives. Secondly, there is no good evidence that quality-adjusted room and board costs are going up any faster than their private sector counterparts. If readers are interested in a more complete analysis of gold plated room and board, see our forthcoming article in the January 2011 issue of [Change magazine](#).

These issues are simply too large to handle with any completeness in an Op-Ed format. We invite interested readers to dive into the book for the full story.

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[1.](#)

Winning Progressive
Chicago, IL
November 23rd, 2010
6:18 am

I still don't buy the point on affordability. The fact that families at the 40th percentile have more dollars of income left after paying for college today than they did in the early 1990s means little given that college expenses are consuming a larger proportion of that income. The reason for this is because other things that families need, such as a house or health insurance, are also increasing.

So, for example, if in 1990 your income was \$50,000 and college cost \$5,000, college would be 10% of your annual income, and you'd be left with \$45,000 to spend on other things. If in 2000 your income had doubled to \$100,000 and your college costs had increased to \$50,000, you would have \$50,000 left to spend on other things after the college costs. However, college would then be 50% of your annual income. I doubt that anyone would say that college had become more affordable.

<http://www.winningprogressive.org>
[Recommend](#) Recommended by 39 Readers

[2.](#)

MJ
Milano
November 23rd, 2010
6:18 am

What a pleasure to read this cogent, simple and elegant piece. If only all public discourse were so!

[Recommend](#) Recommended by 8 Readers

[3.](#)

Paul

California

November 23rd, 2010

6:18 am

More of the same. Tuition costs are out of this world.

Simply consider the price shock of a low SES student, with non-English speaking parents (low social capital). All this scientific rhetoric is useless.

[Recommend](#) Recommended by 10 Readers

[4.](#)

[Paul](#)

Bellerose Terrace

November 23rd, 2010

6:19 am

No, I won't be diving into the authors' book to read more manipulation of numbers designed to produce a particular result, particularly since next year, my younger daughter will be heading off to college, with a 50% chance of going to a college where we will be compelled to pay a bust-out retail price, and one in excess of \$50,000, including room and board, which seems to have evaded evaluation in your analysis.

You further have made no allowance for the fact that since the financial crisis of 2008, there has been a significant upward pressure on college costs, whether it is from the 20%+ losses in the multi billion dollar endowments of Ivy League schools, or in loss of both federal and state subsidy to public colleges. This public subsidy is only likely to further decline as pretty much every state in our union struggles to reduce multibillion dollar budget shortfalls.

Dr. Fish's economists also fail to address the decreasing value of a college education. While they glibly refer to the increased cost of computer aided design programs in architecture and pulsed lasers in physics labs, what percentage of college students either study architecture or are in physics lab with a pulsed laser? I would assume that we're talking about a number well below 10% of undergraduate enrollment. And, Dr. Fish, as a law professor, what say you to the articles in this very paper that pay you about the difficulties in gaining employment for newly minted JDs, after paying for four years of undergraduate AND three more years of graduate education? Your economists also fail to assess the increased costs (as well as price) of graduate education over undergraduate, as well as the diminution of non-loan financial aid for graduate school versus the availability of it for undergraduate education.

Finally, your economists choose an odd comparison in the cost of higher education versus the cost of dental care. It is particularly odd because they are inextricably linked. My wife is a dentist, who managed to graduate dental school in 1983 with only \$10,000 in student loans (Fully paid off in ten years, as contracted). Now, at Columbia College of Dental Medicine, her alma mater, TUITION and FEES ALONE are OVER \$60,000/year, before considering the cost of room and board in Manhattan. (She WAS in a combined degree program at NYU, and their tuition is also over \$60K/year.) So you are looking at a cost of some \$80K/ year, WITHOUT considering the costs of books and instruments, which could add another 10-20K over the four years graduate school. So graduate costs of around \$350K for four years ON TOP of the cost of one's undergraduate education. Now there is an additional requirement in New York State of a one year dental residency, and following those nine years post high school education, my wife's clinic can afford to start a Dentist at a salary of \$80K. Tough to make a go of that. No wonder these Fishy economists have found a price curve to match the college cost curve!

This apologia earns the same evaluation as the last in Fish's series: Lies, Damned Lies, and Statistics. ..

[Recommend](#) Recommended by 41 Readers

[5.](#)

[srfcas](#)

santa rosa

November 23rd, 2010

6:19 am

I'm sorry but I don't buy it. I am in one of those positions where I do pay full freight because colleges think I can afford to pay it and subsidize others. It's funny to go to those orientation sessions where I hear the college tell their student tour guides that all need will be covered and we should not worry about the cost only to find out that their definition of what I could afford is not the same as a reasonable persons. My son could not go to his first choice school because despite my work to save for college and do the right thing I could not responsibly afford to send him. I find it infuriating that colleges - particularly that school think I can and with self-righteousness that I should risk my retirement and my ability to put my other child to college to do so.

In my industry comments about the cost of technology, the cost of an educated workforce, etc. - a labor intensive service industry did nothing to allow my company to increase prices to cover those costs. No - in a competitive market they ended up cutting prices and to survive increasing my and my coworkers healthcare costs, taking away any pensions and laying off my peers. Now I have to fund my own retirement - put my kids through college and do so at prices that subsidizes prices for other kids.

I'M SORRY BUT I JUST CANNOT AFFORD TO DO THAT. Colleges need to come to the table with more efficiencies - they need to change their model and their priorities. I really don't care if distance learning is "less effective" if that is what we can afford then colleges need to figure out how to make it work. I am hitting my limit - this society is hitting its limit and the academic arrogance that is the college community in this country has simply got to end. They need to join the new reality cut costs and figure out how to do it better.

[Recommend](#) Recommended by 34 Readers

[6.](#)

[Marie Burns](#)

Fort Myers, Florida

November 23rd, 2010

6:19 am

Thanks for elaborating. You make some excellent points, & I expect in your book you delve into the points you make in this overview with a great deal more detail. But the generalizations this limited space permits obviously are not universally applicable.

For instance, "People with high levels of education have seen big income gains." That depends on the course of study. Someone who studies sociology with the idea of becoming a social worker after spending a few years in the Peace Corps will not see the same economic return on educational investment as will her fellow student who studies, well, economics, with the idea of becoming a hedge fund trader. Assuming both realize their goals, the sociologist got a relatively bad deal.

Or "technology is a double-edged sword." Certainly it costs more today to run a university science lab, but the technological costs of running the history department are probably pretty minimal.

And "frequently this list price bears little relationship to the price that the student's family actually pays." Right. The advice used to be, "Apply for the best school you can get into, because no matter how much the tuition, the university will consider family income in doling out grants." Thus, a student whose family income was only \$50,000 could as easily afford to go to Brown as to Podunk Junior College, because Brown would lavish the student with grants & scholarships, whereas Podunk would not. But the fact is that applicants are justifiably angst-ridden because they cannot count on receiving aid. I might get a non-resident tuition scholarship for some fairly subjective reason (e.g., I wrote a super essay in my application) while the next equally-qualified student might not receive student aid. So even though college price IN GENERAL is not the same as cost, for the student who didn't get that grant, price equals cost. It's no solace to him that for someone else, the same educational privileges came at a cheaper price.

And this: "Over [sic.] 47 percent attend schools whose published tuition and fees total less than \$9,000 per year." Yeah but that's not Harvard & Yale. For the person who thinks she can get away with matriculating at a \$9,000/year university & still become a Supreme Court Justice, good luck. We currently do not have a single Supreme who did not attend Harvard or Yale (Law).

Finally, I'm glad you touch on increasing income inequality, because that is the elephant in the room. As the rich get richer & the poor get poorer -- which is what is happening in the real world -- the cost of a high-quality education becomes prohibitively expensive for more and more families. Those pricey, elite schools are simply out-of-bounds for all but the progeny of the already-elite. Upward mobility, that great American ideal, is becoming a great American myth. The next general of rich people will be either legacies or hucksters. That is the real gripe of many of the commenters to Stanley's recent columns on the cost of higher education.

The Constant Weader at www.RealityChex.com

[Recommend](#) Recommended by 39 Readers

[7.](#)

GL

Missouri

November 23rd, 2010

6:20 am

So, in effect, what the authors are saying is that the cost of higher education is actually a perfect analog for social mobility - there are those in the middle to top income brackets for whom college cost isn't a problem, and there are the lucky few at the bottom who get swept into college through grants and scholarships. However, those lucky few from the bottom who do make it into college are still starting from scratch, since they don't have the same highly-developed networks of contacts and powerful friends.

The only deviation from this pattern that I can recall (and admittedly I'm neither an economist or an historian) is the period directly after WWII, when thousands of men came home and used the G.I. Bill to go to school. That moment in history is a significant one - men (and sadly, nearly all men) from all social classes who'd served together went to school together, or at similarly ranked institutions. There were no fly-by-night schools like Kaplan or Phoenix then - soldiers came home and went to Ivy League schools or big State schools on the G.I. Bill. Quality education, subsidized by Uncle Sam, plus a network of soldier-colleagues allowed that generation to flourish, which led to the generation that would become the baby boomers.

Not to say that we need another world war to start another boom in prosperity, but this does show that whether by intent or by accident, there was a moment when access to good higher education was successfully increased. The entire country went on to reap the benefits.

[Recommend](#) Recommended by 19 Readers

[8.](#)

Jon

Pittsburgh

November 23rd, 2010

6:20 am

It is unconvincing to say "There is no college cost crisis because college costs are only going up at the same pace as is (a component of) healthcare costs" [dental services in this case]. Healthcare costs and college costs are two of the biggest sources of anxiety and budget pressure for typical Americans.

Also, you defend gold plated amenities on the grounds that "there is no good evidence that quality-adjusted room and board costs are going up any faster than their private sector counterparts". I don't think the knock on amenities is that they are provided inefficiently; the point is that college students are consuming more such amenities than in the past (e.g., private dorm rooms vs. two people per room).

I am happy to believe that the cost drivers are not primarily industry specific, but that does not mean there is not reason to slow the cost increases. I think we all agree that the average parent has to work more hours to pay for the average residential 4-year degree than in the past.

Aside: I know nothing about dentistry beyond personal experience, but I would have guessed there are some clear improvements in what you get for your now-more-expensive hour of time with a dentist. Don't we have fewer dental carries, longer retention of natural teeth, less painful procedures, shorter time in braces to get same effect, etc.? Clearly computer science students in 2010 know things that CS students in 1950 did not, but can higher ed point to advances in the benefit per hour of humanities instruction, say, that are comparable to what dentists could point to?

[Recommend](#) Recommended by 20 Readers

[9.](#)

Cathy

ME

November 23rd, 2010

6:21 am

Um, adjuncts? I laughed out loud when I read: "People with high levels of education have seen big income gains. Universities rely on highly educated people, as do hospitals, law offices and dental practices, to name a few."

Tell that to the adjunct professor making \$1200-\$2000 per course. I have more education than almost anyone on the planet, but when I worked as an adjunct I made \$4000. That was my income for an entire semester. I worked at least 50 hours a week and made \$4000. The students paid over \$40,000 in tuition and fees (or, put another way, \$20,000 for the semester) and I made \$4000. In that time the university hired two more vice presidents who made six-figure salaries. Their paltry bachelor's degrees got them that, while my doctorate from the best university in my field got me squat. I didn't even have health insurance.

The university offered to hire me for the next semester, but I figured I'd make more money bagging groceries or begging on street corners. While it was tempting to make a whopping \$8000 in a whole year, I said no thanks. But most adjuncts keep going back for more.

Adjuncts make up more than half of all faculty members in the US. Do they not? I don't know, but I do know that their numbers are growing. How can the cost of instruction be so cheap and the price of college be so high? Please account for that.

[Recommend](#) Recommended by 80 Readers

[10.](#)

Steve Burns

Madison, WI

November 23rd, 2010

6:24 am

The authors write:

"Between 1990-92 and 2003-05, the family at the 40th percentile of U.S. income distribution saw its real income measured in constant 2005 dollars rise from \$41,072 to \$44,834. This is roughly a 9 percent gain. Over the same period, net tuition and fees at public four-year schools rose from \$1,529 to \$2,089, also measured in constant 2005 dollars. This is a 37 percent increase.

[snip]

But after paying net tuition and fees, this family had \$3,202 more to spend on other things."

But couldn't every other sector of the economy that has rapidly growing costs make the same claim on the family's income? The health insurance company, can say, for example, 'Yes, the rate of increase in the cost of our

insurance is much greater than the rate of increase in the family's income, but even after paying our inflated costs, they still have money left over to spend on other things!"

How is the insurance-company apologist supposed to know that the increase in the family's income has already been claimed by the higher-education apologists?

[Recommend](#) Recommended by 34 Readers

[11.](#)

Jason Elsome

Austin, Texas

November 23rd, 2010

6:24 am

What I fail to see mentioned with respect to state schools is the continuing cutbacks in funding from the state and the impact on the cost of college. Here in Texas, the ledge (all three branches of government are controlled by the republicans) is already targeting education (along with medicaid) for the bulk of cuts to balance the budget.

Why is this never mentioned?

[Recommend](#) Recommended by 17 Readers

[12.](#)

paisana

atlanta

November 23rd, 2010

6:24 am

When graduates are starting out with debt loads so heavy they may be repaying loans for years, and since so many of them can not ever possibly find a job that would justify the costs they have incurred, it is hard to avoid the conclusion that the price paid is more than the product is worth and that many many students and their families have indeed been scammed.

[Recommend](#) Recommended by 23 Readers

[13.](#)

taylor

ny

November 23rd, 2010

6:25 am

I will not be taking the time to read your book when two authors could not use the space of an op-ed and articulate their main points clearly. College costs are rising and not everyone goes to a public school. This is pathetic research and analysis for a book.

[Recommend](#) Recommended by 18 Readers

[14.](#)

Ted Morgan

Baton Rouge

November 23rd, 2010

6:25 am

Well after decades of assault on my income by brain dead but greedy (fellow)

Republicans, I can no longer afford anything I had earlier in my life. I suppose university would be one of them.

As costs rise, my income declines even now from middle class status to near poverty. Well, further formal

education is one of those things I no longer can afford. I had hoped to do graduate work after retirement. Now, I

cannot even afford busfare to the university.

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Stanley Fish is a professor of humanities and law at Florida International University, in Miami, and this semester is Floersheimer Distinguished Visiting Professor of Law at Cardozo School of Law. He has also taught at the University of California at Berkeley, Johns Hopkins, Duke University and the University of Illinois, Chicago. He is the author of 13 books, most recently "Save the World On Your Own Time." "The Fugitive in Flight," a study of the 1960s TV drama, will be published in October. "How to Write a Sentence," a celebration of sentence craft and sentence appreciation, will be out in January 2011.

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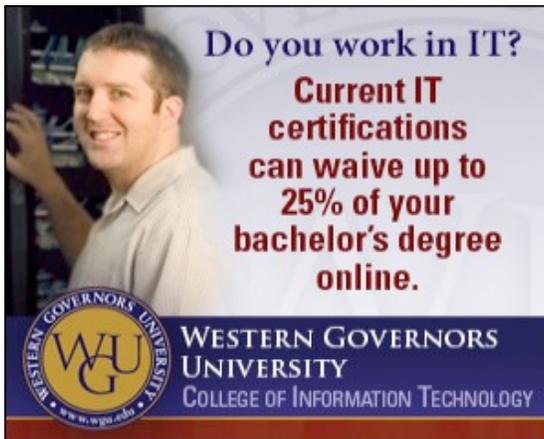
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