

More Than Tuition and Fees:  
The Real Costs Of Going Away To College

By

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### **Abstract**

Going off to college is a wonderful experience of learning and growth for many people. Many in higher education ask why students skip this experience to attend a community college. The direct, indirect, and social costs of going off to college can far exceed the cost of tuition and fees for many students. The purpose of this study is to fully measure the costs that are avoided by forgoing a move and a community college.

## **More Than Tuition And Fees: The Real Costs Of Going Away To College**

### **Introduction**

Going off to college is a wonderful experience of learning and growth for many people. It is seen by many as a rite of passage into adulthood. The very phrase, going off to college, implies leaving one portion of life for another in both a literal and figurative sense. Most universities see themselves as a destination for students to go to for this experience. For many students, however, the act of going is a very costly endeavor. For those in certain circumstances this cost is higher than for others. This cost can be prohibitive. For these students, there is a clear need for geographically dispersed higher education opportunities that do not require going away from home. The purpose of this paper is to measure the real costs that are incurred through going off to college and to therefore measure the value of offering geographically dispersed education through multi-campus systems.

### **Literature Review**

Higher education has been focused on residential educational experiences since its creation (Geiger, 2014; Owens, 2011). This focus can be easily seen in an examination of the history of higher education in the United States. The institution that would eventually become Harvard University was founded in 1636, but the serious examination of non-residential undergraduate students did not even begin until the 1970's (American College Personnel Association, 2004). This foundational focus on residential students who moved far from home to study was logical considering the historical student body of American higher education. Higher education was only seen to be appropriate for a small number of the sons of elite, Caucasian families and had little connection with economic opportunity (Geiger, 2014). These boys and young men were well-prepared, single wealthy, and intended to become prepared to be the leading men of society, first in the colonies and late in the United States (Owens, 2011). People of different ages, different ethnicities, and poor economic circumstances, simply did not attend college and their needs were not given any consideration. Consequently, going away to a residential college was seen as a privilege rather than a hardship.

Societal expectations of who should go to college have shifted markedly over time. Where higher education was once considered appropriate for only the elite Caucasian male, it is now considered to be an economic necessity throughout the industrialized world (Altbach, Bergdahl, & Gumport, 2005; Fincher, 2007). This expanding definition of an appropriate student body includes many students for whom the process of going off to college is both a privilege and a hardship (Hefling, 2014). This hardship creates a situation where many people who are in need of advanced education may not be willing or able to incur the cost of going off to college.

### *Costs of Going Off to College*

Costs are incurred in most activities. Costs are the tangible and intangible resources that are expended in any activity (Weiler, 1952; Investopedia, 2016). As consumers of higher education, students are bound by the rules of consumer economics. Consumer economics theory dictates that consumers make decisions to use limited resources through a viewpoint of bounded rationality (McConnell, 1984). As consumers, students must make decisions that are logical within their own situation. Costs of deciding to attend an institution come in a variety of forms. The costs incurred by a student going off to college can be understood in three categories. These categories are Direct Costs, Indirect Costs, and Social Costs.

### *Direct Costs*

Direct costs of higher education are well known. These are the charges that are directly paid due to the decision to attend an institution (McConnell, 1984). These costs come principally in the form of tuition, fees, and room and board. In the United States commonality of these three expenses is that they have been rising rapidly in recent years (College Board, 2011). Tuition and fees generally cannot be economized upon without the selection of a different type of institution. However, the cost of room and board varies markedly according to the specific situation of the student. For some traditional students, room and board is the primary form of support that is offered by family (Christi, Munro, & Retig, 2001; Baum & Payea, 2004). Going away to college can eliminate that benefit and replace it with a

substantial expense. For non-traditional students, where on-campus living may not be a viable option, alternative costs are incurred. Moving an actual household with a spouse and children requires a substantial cost incursion. Whether the student is a renter or a homeowner, the cost of changing residences is substantial (Williams, 2014). Consequently, the direct cost of going off to college may be greater for some than others.

### *Indirect Costs*

Indirect costs, also referred to as ancillary costs, are those that are incurred as an indirect result of a decision (McConnell, 1984). Such are costs that must be logically assumed to follow a course of action. These costs can generally be seen in terms of increased expenses and diminished income. Many expenses remain the same after a move. However, expenses that vary based on location, social relationships and familial support can change markedly. Childcare is a major expense that would often change based on a move. A family that is established in an area can often benefit from familial and social connections in terms of childcare (Guillory & Wolverton, 2008). A household move can therefore be expected to lead to increased childcare expenditures for many families. This type of increased expense can be expected in any area where families or individuals receive benefits or advantages from social or familial connections.

Earnings differentials created by a move are another indirect cost of going away to college. A person moving from one location to another for a purpose other than maintaining employment will likely suffer a break in employment (Varelas, 2013). This break in employment will generally lead to a cessation of earnings during the break and an increase in expenses due to the cessation of employee benefits. It is generally expected that higher paying employment will take longer to find than lower paying employment (Varelas, 2013). During this time of lost earnings it should also be expected that additional costs for benefits like health insurance will increase. An additional area of loss may also be seen in the differences of economic conditions between locations. Many universities are in areas with limited industrial activity and may suffer from lower wages than areas with significant industrial

activity.

### **Cultural Costs**

Going off to college is a highly valued experience in the United States (Geiger, 2014). It is seen as an opportunity for the student to grow and mature as an individual and to become their own person free from the restrictions of the home and community they grew up in. This creates a situation where students can rise above the limitations of their upbringing and find their own path in the world. Such an experience has a clear value and the results are especially prized by the culture of the United States.

The precise value of the experience of going off to college, however, varies sharply by sub-culture (Hofstede, 1980). The United States is both blessed and cursed by being a conglomeration of sub-cultures rather than a single unified culture. The American way of doing things is not perfectly aligned with the view of each sub-culture (Hofstede, 1983). Consequently, the perceived costs and benefits of certain activities will vary across sub-cultures. To better understand this phenomenon and to see it in the context of the cost of going off to college it is helpful to explore the concept of cultural dimensions.

### *Hofstede's Dimensions of Culture*

The differences between the cultures of nations and people groups has fascinated and frustrated many for years. The use of the word foreign to describe things that are different and unfamiliar indicates the impact of these cultural differences that we find in foreign lands. International corporations in the for-profit business sector have long struggled with managing employees and serving customers across national lines (Ohmae, 1990). This struggle has led to substantial research on cultures. A strand of this research that is of particular value to the discussion of going off to college is the Hofstede Dimensions of Culture.

Geert Hofstede, Ph.D., is a social psychologist from the Netherlands. He is best known for his work on the different dimensions of culture that can be seen across many different countries and cultures (Hofstede & Bond, 1984). His foundational work, based on an analysis of questionnaires from

IBM employees across 70 countries, established four dimensions of culture where each of the countries varied along a continuum (Hofstede, 1980). These cultural dimensions are Individualism, Uncertainty Avoidance, Power Distance, and Masculinity (Hofstede, 1983). While the people of each nation see their culture as normal in all of these areas, this is not the reality (Hofstede, 1980). There is not a right or optimal combination of cultural dimensions, however, each combination should be seen as having advantages and disadvantages (Hofstede, 1980).

Of particular interest to the consumer choice of going off to college are the dimensions of Individualism and Uncertainty Avoidance. Individualism and its opposing side of collectivism are a measure of the willingness of people to go out on their own and be judged on their merit as individuals as opposed to those who are committed to the greater good of the collective (Tapanes, Smith, & White, 2009). Both of these extremes have value in that the individualistic culture produces people who strive to be the best that they can be and the collectivist culture that produces people who work together for the greater good (Hofstede, 1980). The United States, as a whole, is highly individualistic and its higher education system is an extreme example of an individualistic orientation. Higher education in the U.S. touts removing the student from the home environment and increasing the growth and earning potential of the individual (Margonis, 2011). Becoming fully engaged and integrated into the citadel of learning that is provided by an institution is considered to be critical for success. It is commonly seen as advantageous for colleges and universities to keep students on campus to facilitate engagement (Ku, Kinzie, Buckley, Bridges & Hayek, 2006). This is a perfectly reasonable philosophy when only the overriding culture is considered in that the United States, as a whole, has the most individualistic culture in the world (Hofstede, 1983).

The overriding culture of the United States also has a somewhat low level of uncertainty avoidance (Hofstede, 1980). This characteristic provides an environment where risk is acceptable when it may provide some result of great value (Hofstede & Bond, 1984). People in the U.S., in comparison to those of many countries, are comfortable with risking failure to have a chance for success (Hofstede,

1983). Consequently, many of the great business and political heroes in the United States are people who have tried and failed, but kept trying until they succeeded (Khwaja, 2011). This comfort with risk is reflected in the higher education philosophies of the United States. Colleges and universities in the United States expect students to fully invest themselves in the pursuit of their educations. This investment is often expected to include the exclusion of other priorities and the taking on of high levels of debt. In a society where the potential gain of success is seen to outweigh the damage of failure, this makes it reasonable in certain circumstances for students to make the consumer decision to attend.

The United States, however, is not a monolithic entity when it comes to culture and the Hofstede Cultural Dimensions. The common analogy of cultural melting pot that is commonly used to describe the culture of the United States is a bit of misconception in that cultures of the people groups who have come here seldom truly melted. These sub-cultures still exist in an Americanized form within the greater whole of the United States culture (Smith & Vellani, 1999; Branigan, 1998). For the purposes of examining higher education access, the analogy of a cultural stew is more appropriate (Smith & Vellani, 1999; Branigan, 1998). In the United States the sub-cultures are incorporated into the greater whole without losing most of their individual characteristics. Consequently, people from sub-cultures with substantially different views from the U.S. as a whole on either or both of Hofstede dimensions of Individualism or Uncertainty Avoidance should be expected respond differently to situations relying on that norm.

### *Individualism and Higher Education*

With the United States having the most individualistic culture in the world, it is not surprising that most other cultures diverge sharply from the American norm. The various cultures within Latin America, southern Asia, and Western Africa generally diverge sharply from the culture of the United States on the cultural dimension of Individualism (Hofstede, 1980). The culture of Mexico, for example, is among the more Collectivist cultures in the world even though it is one of the more Individualistic cultures in Latin America (Hofstede, 1984). Similarly, India is in the more collectivist

half of the world's cultures even though it has one of the most Individualist cultures in southern Asia (Hofstede & Bond, 1984). Like many of the national cultures in these regions, the culture of Mexico places the value of the collective far above the value of the individual and the decisions that its individual members make are influenced by this perspective (Hofstede, 1991). Collectivist cultures, however, should not be seen as hostile to the individual pursuit of higher education. A well-educated person can be very valuable to a collective. The sacrifices that seem appropriate in the pursuit of an advanced education for a member of a collectivist may be far different from the sacrifices that would seem appropriate for a person from an individualistic culture (Hofstede & Bond, 1984).

#### *Uncertainty Avoidance and Higher Education*

The over-riding culture United States is far less extreme on the dimension of Uncertainty Avoidance than it is on Individualism (Hofstede, 1980). Changes in the United States approach to providing higher education access may be causing smaller differences in an individual's view of risk to drive the consumer decision on attendance. Educational funding and access policies in the U.S. shifted substantially toward limiting the risk to an individual who chose to pursue an advanced education. People with limited earnings could afford to attend college with relatively low net out-of-pocket costs (Kennamer, Katsinas, & Hardy, 2010). This created a situation where the primary resources being put at risk for students were time and effort. Time and effort have a high value in that they could applied to other applied to other productive activities such as working for wages or starting a business (DeVoe & Pfeffer, 2010; DeVoe & Pfeffer, 2007). This level of sacrifice, however, is easy to justify as the pursuit of an advanced education often the greatest long-term productivity of the ways that people can invest their time. The increasingly high prices of tuition and fees, along with the corresponding increase in the use of debt financing for higher education have drastically increased the risk or uncertainty that comes with the pursuit of a college degree (Hofstede & Bond, 1984; Smit, 2015).

National cultures vary sharply on the dimension of Uncertainty Avoidance (Hofstede, 1980). The over-riding culture of the United States is on the low side of the middle on this dimension in

comparison to the culture of other countries (Hofstede, 1983). Continuing with the example of Mexico, its culture has one of the higher measures in the world on Uncertainty Avoidance even though this measure is lower than some other Latin American cultures (Hofstede, 1980). The culture of Greece is often considered to have the highest level of Uncertainty Avoidance but the cultures of Japan, Portugal, Uruguay, and Belgium are very similar (Hofstede & Bond, 1984). People from cultures that measure high on the cultural dimension of Uncertainty Avoidance are likely to have a greater aversion to taking on debt in the pursuit of long-term gain than those from cultures that are lower in terms of Uncertainty Avoidance (Hofstede, 1980).

There are three major categories of rising costs that have a powerful influence on the consumer choice to attend college. The potential for increased direct, indirect, and social costs associated with the decision to pursue an advanced to deter a potential student is of importance to policy makers (Fincher, 2007). To better understand the relationship of these three costs on the consumer choice of going off to college, it is helpful to examine the impact of these forces on model common students.

## **Methods**

Model students are hypothetical examples that can be used to represent students with similar characteristics in real life. The consumer decision-making conditions of these model students can be useful to higher education strategists and policy makers in predicting the likely outcomes of different courses of action. The forces influencing the direct and indirect costs related to a going off to college move will be calculated in a formula encompassing the potential cost increases of tuition and fee increases, room and board cost increases, lost wages, increased insurance costs, and increased childcare. The likely conditions of each of the model students on each of these five categories will be represented by nationally representative measures. The outcome of this formula will represent to relative increase in the cost of going off to college in comparison to the decision to pursue educational opportunities that are available near a current home. This dollar figure of cost will then be combined with social cost of the decision to go off to college.

### *Model Students*

Three model students are used in this study. They are 1) An unmarried, 18 year-old high school graduate, 2) An unmarried, 30 year-old custodial parent of one child who has full-time employment, and 3) A married, 35 year-old parent of 2 who has full-time employment. Each of these model students will be evaluated under the assumption of both the over-riding culture of the United States and the culture of Mexico. The United States culture is used due it appropriately being the primary decision-making point of view in the U.S. and that of Mexico due to it being a large single-country subculture that is largely dissimilar to the U.S. culture according to the Hofstede cultural Dimensions.

### *Formula*

The monetary costs of the choice to go off to college are expressed as following:

$$\begin{aligned} & \text{Direct}(\text{Tuition and Fees Increase } \langle \text{T\&FI} \rangle + \text{Room and Board Increase } \langle \text{R\&BI} \rangle + \text{Moving Exp} \langle \text{MOV} \rangle) \\ & + \text{Indirect} ( \text{Lost Wages } \langle \text{LW} \rangle + \text{Added Insurance Costs } \langle \text{AIC} \rangle + \text{Increased Childcare Costs } \langle \text{ICC} \rangle \\ & = \text{Total Cost of a Going Off to College Move } \langle \text{TC} \rangle \end{aligned}$$

or

$$\text{T\&FI(A)} + \text{R\&BI(B)} + \text{MOV(C)} + \text{LW(D)} + \text{AIC(E)} + \text{ICC(F)} = \text{TC}$$

### **Data**

#### *Tuition and Fees*

Tuition and Fees Increase (T&FI) will be taken from national averages of the price differential between the average cost of four years at a university and the average cost of two years at a public university combined with two years at a public community college. In-state and in-district tuition and fees averages are used. This amount will be the same for each model student as the cost will not be impacted by their particular circumstances. With the national average for public in-state tuition being \$9,410 and the national average for public in-district community college tuition and fees being \$3,435, the amount of difference over the total four years between those two figures is \$11,950 (U.S. Department of Education, 2012). This can be seen in the comparison of \$9,410 x 4 = \$37,640 and

$$\$9,410 (2) - \$3,435 (2) = \$11,950.$$

$$A = \$11,950 \text{ for all model students}$$

### *Room and Board*

Room and board expenses should vary sharply based on the specific circumstances of the student involved. The provision of room and board by family members is somewhat common but not universal for the 18 year-old recent high school graduate. Such as a provision is, however, very uncommon for older students. While a traditional age student may be forgoing the provision of room and board and therefore adding that expense. Non-traditional aged students probably do not have that option. Consequently, the cost of room and board for the 18 year-old new high school grad will be the full national average cost of room and board of \$10,138 (U.S. Department of Education, 2012) times the four years of attendance for a total of \$40,552. This can be seen in the calculation of  $\$10,138 \times 4 = \$40,552$ . The room and board increase for the 30 and 35 year-old model students will be set at \$0.

$$18 \text{ year-old } B = \$40,552$$

or

$$30 \text{ and } 35 \text{ year-old } B = 0$$

### *Moving Expenses*

The cost of going off to college includes the cost of the physical of a household from one place to another. This cost is often overlooked due to the minimal cost of moving for a traditional student. Moving into a dormitory for a new college graduate is often accomplished by the carload. Consequently, an estimate of only \$50 is assigned to the cost of moving for the 18 year-old model student. Moving a larger and more established household tends to be far more expensive. Moving costs vary sharply from one situation to another, but the national average for an intrastate move has been estimated at \$1,170 (Williams, 2014). This amount is used for both the 30 year-old model student and the 35 year-old model student.

$$18 \text{ year-old } C = \$50$$

or

30 and 35 year-old C = \$1,170

### *Lost Wages*

The change in wage earning varies markedly by individual. The 18 year-old model student, on average, has lower earning potential than 30 and 35 year-old model students (National Center For Education Statistics, 2015). Additionally, lower paying jobs generally take less time to find than higher paying jobs (Varelas, 2013). Using a standard assumption of it taking 1 month to find a job for each \$10,000 in annual salary, and an expectation of a national average minimum wage of \$8.12 per hour on a 20 hour per week job for an 18 year-old. This produces an annual earnings of \$8,445 per year with an expected 0.8 months of job search and corresponding lost wages of \$563. For the 30 and 35 year-old model students, however, the time of unemployment and corresponding lost wages is much higher. An average 30 year-old student would earn \$30,000 per year with an expected 3 month job search time (U.S. Department of Commerce, 2014). This would lead to a 3 month job search with a loss of \$7,500. Similarly, an average 35 year-old student would earn \$37,500 per year (U.S. Department of Commerce, 2014), with an expected 3.75 month job search time. This would lead to a 3.75 month job search with a loss of \$11,719, per employed person in the household. There are likely to be two employed adults in the 35 year-old model student's household so the likely cost would be doubled at \$23,438.

18 year-old D = \$563

or

30 year-old D = \$7,500

or

35 year-old D = \$23,438

### *Insurance Costs*

Insurance costs related to going off to college vary sharply by age. The 18 year-old model

student may not be paying for health insurance so this may be set at zero. The 30 and 35 year-old model students, however, would be assumed to have to take on insurance payments for the time of the job search plus waiting period of one month after employment prior to a new employer funded insurance plan comes into effect. Using sample figures from a state in middle portion of the United States obtained from a personal insurance provider as an example, the 30 year-old model student with one dependent would pay a monthly cost of \$103 for an insurance plan with a \$500 deductible (Healthcare.com, 2016 ). The four month cost of this arrangement would be \$412. The same level of coverage for the 35 year-old model student with three dependents would cost \$374 (Healthcare.com, 2016) per month. An expected five month gap in employer provided insurance would cost \$1,870.

18 year-old E = \$0

or

30 year-old E = \$412

or

35 year-old E = \$1,870

### *Childcare Costs*

The cost of childcare can be a tremendous burden on a household budget. This can be alleviated to some extent by the use of family and social resources to provide free healthcare on some occasions. A lack of family and social network can necessitate a more comprehensive and more expensive level of childcare. This is estimated as a 20% cost premium. Applying this to a national average of \$7,280 for childcare for a single child produces an additional annual cost of \$1,456 (Bugby, K., 2015). Applying the 20% cost premium to the national average annual cost of \$13,884 for two children produces an additional cost of \$2,777 (Bugby, K., 2015). The 18 year-old model student without children will not be burdened by childcare expense.

18 year-old F = \$0

or

30 year-old F = \$1,456

or

35 year-old F = \$2,8777

## ***Results***

The monetary cost of the decision to go off to college is substantial for all three model students. Individual analysis of the three model students will better explain the outcome. It also provides an opportunity to incorporate the social cost of a move into the analysis.

### 18 Year-Old Model Student Result

The 18 year-old model student's decision to go away to college had a Total Cost on the 6 major categories of direct and indirect expenses of \$53,115. This is a substantial cost that is driven largely by the loss of the valuable asset of room and board. This is particularly significant in that this may be the only support provided by the families of many new traditionally aged college students. Many types of support can be traded off for a different asset. If this asset is not used it may not be replaced with another. It is likely that this expense would be added to the level of debt that the model student would incur before the completion of the baccalaureate degree.

$$T\&FI(\$11,950) + R\&BI(\$40, 552) + MOV(\$50) + LW(\$563) + AIC(\$0) + ICC(\$0) = \$53,115$$

### 30 Year-Old Student Results

The 30 year-old model student's decision to go away to college had a Total Cost on the 6 major categories of direct and indirect expenses of \$\$22,488. This model student does not have an option of free room and board but bears a much higher cost related to employment. While the average 18 year-old has little earning potential to leave behind, the 30 year-old does. The process of leaving on job and finding another usually includes a gap in earnings. When earnings are substantial, even a brief interruption of those earnings leads to a large loss. The loss of earnings carries with it a corresponding loss of employer provided insurance benefits. This brings on an additional cos to maintain insurance

coverage.

$$T\&FI(\$11,950) + R\&BI(0) + MOV(\$1,170) + LW(\$7,500) + AIC(\$412) + ICC(\$1,456) = \$22,488$$

### 35 Year-Old Model Student

The 35 year-old model student's decision to go away to college had a Total Cost on the 6 major categories of direct and indirect expenses of \$41,205. This amount is substantially higher than the cost for the 30 year-old model students, largely due to the 35 year-old model student having a larger family. Where the younger model students have only themselves or themselves and a single child to consider, the 35 year-old model student should be expected to incur the loss related to a longer break in employment for two wage earners rather than just one. The increased and doubled cost of the employment break, along with the doubled additional childcare costs incurred by an additional child causes the financial cost of going off to college to be much higher for this model student with a larger family.

$$T\&FI(\$11,950) + R\&BI(0) + MOV(\$1,170) + LW(\$23,438) + AIC(\$1,870) + ICC(\$2,777) = \$41,205$$

### Conclusion

The impact of such an additional debt burden can be a great deterrent for any student considering going off to college. In the most traditional of circumstances this additional financial cost can be a decisive factor in the decision process. These financial costs will vary sharply based on the specific situation of the student in question. Many of these costs, however, are largely predictable.

The social cost, however, could be an additional deterrent for a prospective student from a culture that was both low on Individualism and high on Uncertainty Avoidance in the Hofstede Cultural Dimensions. Going off to college requires a sacrifice of family support and a reduced support of family activities. To a person from such a background, the risk of taking on such a high debt burden while abandoning family resources and responsibilities would not be a very attractive proposition.

It is important to remember that for prospective students like those represented in this study these substantial costs are on top of the high cost of basic tuition and fees. If the student does not have

sufficient funds to pay for the tuition and fees of an educational experience (Hefling, 2014; Baum & Payea, 2004), then each additional dollar spent translates into an additional dollar of debt. The substantial figures of \$53,115, \$22,488, and \$41,205 do not represent the cost to the student of gaining a baccalaureate degree for the model students in this study. These figures are the cost and consequent debt levels that are likely to be incurred by such students who choose to go off to college in addition to all of the costs and debt they incur from simply being a student. Such a debt burden is noticeable for all potential students but may be completely untenable for some students when combined with additional debt and substantial social costs incurred by going off to college.

Tuition and fees are widely seen as the measure of the cost of going off to college. This does not, however accurately reflect the reality for the student of today. The other costs, both social and financial, profoundly impact the decision of a potential student to go off to college. The weight of these costs above and beyond tuition and fees can influence where a potential student is willing and able to go to college. Where education is available can therefore determine if potential students will enroll at all. Rather than choosing the best educational experience, this high financial and social cost of going off to college causes many students to make do with the best education that they can get without moving.

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