Higher Education for the Middle Class Hypertext

Introduction:

 In a society where higher education has become a necessity, the ability to pay for such a higher education has become more and more difficult. With the upper class being able to afford tuition and the working class receiving aid, it is those in the middle that find themselves unable to continue their education due to finances. While there are options for those in this situation, such as loans, it's usually the parents of middle class students who end up taking the brunt of their children's continuing education costs, leaving parents working second jobs or taking out loans themselves. This project aims to look at how more than half the country provides higher education for their children, especially at the most elite universities in the United States.

Socioeconomics:

 The socioeconomics in the United States can be broken up into three broad social classes: upper class, middle class, and working class. The unique distinctions each bring, including each of their sub-categories, makes each group different in how they are able to pay for their children's higher class education. However, the group that faces the most difficulties is the middle class, the other two receiving enough benefits that they are able to provide for their children much easier than those in the middle class can.

The Upper Class:

 The upper class is the elite social class in the United States. Families from the upper class are classified by those who make over $100,000 a year, which leads them to be working the most elite jobs in the country. This creates a huge disparity among the other classes and the upper class because in the upper class, they make enough money to comfortably survive and do other things, such as save. This allows for students of these families to have money available to them when they are ready to attend college, but allows them to blindly attend whatever college they want without worrying about the price tag. These students have both private and public institutions available to them, most of them opting to go private because those are where the most elite schools lie in this country. Without the fear of not being able to pay tuition, these students are able to focus on school and their parents are able to continue to live the life they are used to, the tuition for school's not seriously affecting their daily lives because of their status in society. This freedom is something that middle class parents cannot have, because even though they tend to make significantly more than those in the working class, the sheer cost of any school, especially private schools, can easily be their entire income for the year. With receiving no or little aid, these families are not able to continue living the same, comfortable lifestyle they have become accustomed to if they want to be able to pay for their children's higher education.

The Middle Class:

 The middle class in the United States is the most vague social class, with their income being upwards of $75,000, according to Robert Reich, a former Secretary of Labor. This vagueness makes up over 50% of the United States population. This, however, leads to over 50% of families in the United States feeling as though they are unable to provide for their children's higher education based on their one income alone, leading them to turn to other options if they want their children to continue to maintain their middle class standing. This leads many students unable to attend elite universities in this country because of their parent's financial status. According to the Wall Street Journal, this could lead to the middle class being "priced out of top schools". This is a cause for concern because if this starts to happen, the middle class will no longer be receiving the same access to education as those in the other social classes who are either desperately unable to pay for their children's education or completely able to pay for their children's education at the most elite schools in the United States. This, as a result, creates the idea that these student's will not receive the same types of opportunities because of their social class, and idea this country strives to break the image of every day. According to a recent survey, 72% believe that the American Dream is still available to those who are hardworking. However, even if the children of the middle class are hardworking, their inability to receive aid from school's and their parent's inability to pay the cost of school's tuition leaves them unable to achieve the American Dream they desire. Student’s are then forced to attend public universities, which as long as they are in-state, are affordable, however come with their own set of problems because they are not all at the same level as the elite universities with the unaffordable price tags, creating a cause for even more concern.

The Working Class:

 The working class is the lowest social class in the United States, making around $35,000 a year according to William Thompson and Joseph Hickey, two sociologists. That type of income allows for little to no comfortable living scenarios, families using every cent of their income to pay bills and stay afloat. This creates difficulties for students born into the working class who wish to attend a university in this country in hopes to ascend to a higher social class. Luckily, there are plenty of schools in the United States who are willing to offer aid to students in this situation, taking pressure of their parents as long as their children get into these colleges. According to a recent study, about 67% of students in the working class are able to receive at least some financial aid to be able to attend college. Middle class families, however, are not as fortunate, receiving only a fraction of that at 30%. With the large disparity between these two percentages, but little difference between the two's incomes, it becomes difficult to understand why those who cannot afford college for their children are granted the ability to gain higher education, while those who aren't able to afford college but are in a better situation than those in the working class based on income, are forced to find other options for their children in order to give them an equivalent life to their own.

The Cost of College:

 With the price of college being the highest it's ever been (even factoring in inflation), student's are forced to choose between public and private institutions. The difference seems small, but it couldn't be any bigger. Public institutions, on average, are much more affordable for families, especially if the institution is in state for the student. However, private institutions, which are what most of the elite colleges across the country are, tend to offer more lucrative financial aid packages for students, enticing them to come to those schools. However, for middle class families, it becomes impossible to afford private institutions tuition costs, which can be upwards of $20,000 on average, especially when they are not considered for financial aid. This leaves students from middle class families deciding between affordable public schools or the elite private schools, a decision that not only effects them, but effects their parents as well.

Public Institutions:

 Public universities are controlled by the state which they reside in, but that doesn't exclude them from being elite schools. Public universities allow for students, typically in the state they live in, to receive an education at a fraction of the price of private institutions. On average, not including housing, in-state tuition for a four-year public university costs $7,500. A major problem with public universities is that in order to receive a substantial price reduction for tuition, the student must reside in the state of that school. That becomes problematic because there's an obvious divide between the top public schools and their location: most of them being located in California. Out of the top ten public universities in the United States, five of them are located in California. This leads to problems because for students who are unable to afford the cost of an education at the elite private universities in this country, they still will not be able to afford an education at the top public universities solely because of their location. According to the Washington Post, "most students who receive money from public schools get less than $9,000," so going out of state for a public university seems impractical, especially when only "roughly 30 percent" receive any financial aid to begin with. With this, there is a resurgence of middle class families having to send their children to community college, another facet oft he public universities. However, of those who plan on attending community college for two years, most don't end up transferring for up to six years after they start community college. This creates the idea that the middle class, who are trying to just continue to live as they normally do, are unable to give their children the same education, even if they do attend a public community college for two years, because they will end up spending longer at the community college than they would at a public four year university. The impracticality of public universities, even in the state which the student resides in, leaves the middle class being unable to attend such schools because of the high tuition prices and the geographic division of said elite public universities.

Private Institutions:

 Private universities are controlled by themselves, leaving them up to their own devices when it comes to how to spend money. They can receive money from the government, but it is up to them about how they disperse the aid they receive. This creates a divide between many private universities, some of which offer financial aid to any student who proves need, but also creates many private universities that do not offer as much aid to their students as they could. Private universities such as New York University, are notorious for dispersing aid to people who many school's would not consider giving aid to. According to CBS News, the school was even using the money they allotted for tuition aid for students and giving "sweetheart loans" to people such as the president of the university to help him buy a house. While this is an extreme case, this is one problem that occurs when looking at private institutions. Those who are able to afford it (typically the upper class), are able to attend the elite colleges of their choice without having to worry about what the financial aid office gives them. The lower class is taken care of, usually because the school's need to make sure that they are not biased towards their students. However, it is the middle class that ends up suffering because of this disparity because they fall into neither of those categories financially, and are therefore unable to afford to go to private universities without extreme measures being taken by their family to send them there. This also creates a problem because most of the best school's in the United States are private, which therefore limits students further in their life, the chances of them gaining the education they deserve being taken away due to financial restrictions.

Parental Impact:

 For students to be able to afford college in middle class families, parents ability to pay for their education becomes necessary. While parents may receive help in other forms, such as family members or merit scholarships their children apply for, most parents are forced to rely on taking out loans for their children or finding additional jobs in order to be able to afford the cost of their children's tuition.

Multiple Jobs:

 If parents want their children to have the opportunities that those that can afford tuition easily or receive enough aid to not have to worry about, an option many take is working multiple jobs in order to help their children. On average, 31% of parents are working jobs solely to put their children through school, according to the Huffington Post. This creates a terrifying idea that parents are overworking themselves in order to give their children a good education, especially if those parents already work one job that makes them not qualify as working class to receive aid. For parents, this falsely makes it appear as if they are earning more money than they are, with the extra money from another job going straight to their children's tuition, moving them into a higher social class when they aren't meant to be there. This does, however, allow their children to attend private, elite universities, thus giving them an even better opportunity to move upward in social class later on in life, something that has become necessary. This gives parent's the hope that once their children are able to support themselves and then some, they will also help support their parents, making it worth it to work multiple jobs if only temporarily.

Loans:

 The ability for middle class parent's to take loans out for their children in order to attend elite universities in the United States has also become commonplace. With private loans and loans from the government solely for parents becoming more and more common, this seems like a viable option for parents. Not only are they helping their children get through whatever college they want to attend, but they are also helping them get through college with no debt to carry with them into their lives post-college. This does create many problems for parents, however, because according to the LA Times, more than 7 million families have defaulted on their loans from the government or private institutions. This may allow children of these families to leave college debt free, but it can cause disastrous results for those families. A major impact is the lowering of credit scores, which will make it impossible for those families to move on after the loans have been paid off because no one will be willing to offer them loans at lucrative rates anymore for things such as cars and mortgages. While middle class parent's can take the brunt of their children's tuition so they are able to attend elite private universities, the reality of the sacrifice becomes real when said loans are not able to be paid.