



# Column: Yes, a college education is worth the costs

By Rodney K. Smith

Updated 12/6/2011 5:29 PM

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I can imagine a frustrated graduate in an [Occupy Wall Street](#) protest carrying a placard reading, "Worthless degree. Will not repay my student loan debt."

By Butch Dill, AP

Tough entry into the job market: The national unemployment rate is 5.4% among those with a bachelor's degree and 4% for those with a master's degree.

A recent [Pew Research Center](#) survey revealed that 57% of Americans [rate the job](#) that our higher education system is doing in providing value for money spent by students and their families as only fair (42%) or poor (15%); only 53% of families report that they are saving to help pay for their children's education. More than half of those ages 18 to 34 who do not have a bachelor's degree say they would rather work and make money than pursue higher education.

Concerns regarding student indebtedness and educational quality are legitimate, but we are losing our appreciation for education as an investment and stewardship. Many are more inclined to spend money on a fancy car or on a less-than-modest home than to invest in education. Many in the rising generation fail to see education as a stewardship worthy of investment on their part.

We face major unemployment in the [United States](#) today. We talk of jobs bills but fail to see the value of education in this calculation. Who populates the ranks of the unemployed? According to Bureau of Labor Statistics (BLS) for 2010:

- 14.9% of those without a high school diploma
- 10.3% of those with a high school education
- 7% of those with an associate degree
- 5.4% of those with a bachelor's degree
- 2.4% of those with a professional degree
- 1.9% of those with a doctoral degree.

See a trend here?

We talk about stimulating the economy by increasing the tax base. Once again, educational attainment correlates

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That leaves plenty of room for other views from across the nation by well-known and lesser-known names alike.

Columnists

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with income, according to BLS. Here's the average weekly income for those who have jobs:

- \$444 for those with less than a high school degree
- \$626 for those with a high school degree
- \$767 for those with an associate degree
- \$1,038 for those with a bachelor's degree
- \$1,550 for those with a doctoral degree

To worldly wealth, education adds richness. As president of a small liberal arts college with a strong core curriculum, I remember when one of our football players stopped by my office to complain about having to take music history. I urged him to give it his best effort. He was required to attend four concerts. I observed him at each one. At the first, he was disengaged. At the second, he was mildly attentive. At the third, he was enjoying the music. At the fourth, he approached me during intermission and said, "Wasn't the dissonance in the third movement of that last piece wonderful?" Today, as an investment banker, his education provides him with a job and the love of music fills his home.

Graduates enjoy increased opportunities for employment at higher rates of pay, providing them with the wherewithal to pay off debt, if they are wise stewards of that debt. It also brings joy into lives in a world that is increasingly stressful.

Our family views education as an investment and stewardship. My father grew up in Oklahoma during the early years of the [Great Depression](#). He was the only living child of a hardworking farmer and a devoted mother. When Dad completed eighth grade, my grandfather believed his only son would work on the farm. My grandmother, however, understood the door that an education could open even in tough economic times. She persuaded Grandfather to permit Dad to finish high school.

Dad worked hard and completed high school at the age of 16. At last, Grandpa was to have his wish. Dad would work on the farm, easing the economic and physical burdens Grandpa carried.

But Grandmother intervened again. She begged Grandpa to permit my father to go to college.

After reflection, Grandpa made the most difficult walk of his lifetime. He walked to the chicken coop, where he did his banking. Taking a shovel in his work-worn hands, Grandpa dug up a mason jar that held all the family's savings. He offered the jar and its precious contents to Dad, saying, "Here boy, go make something of yourself."

Realizing that his family was sacrificing all their savings by investing in his education, Dad became a steward of those funds. He received his bachelor's degree and then went on to the [University of Oklahoma](#), where he graduated second in his law school class in 1936. Dad flipped hamburgers to ensure that the family savings would suffice for him to obtain his education. Jobs were hard to come by when Dad graduated, so he opened his own practice and lived in a home with a dirt floor. He worked long hours, but I remember him sharing the great books he discovered in the course of his education with me.

Our family was changed by the long walk Grandpa took to the chicken coop. Education is more than an investment in our family. It is a treasure. I followed my father to college and law school, and my children have sought higher education. We have been transformed by a sacrifice made two generations ago by a loving, if not fully convinced, grandfather and a persistent grandmother.

*Rodney K. Smith is a law professor at [Thomas Jefferson School of Law](#) and formerly served as president of [Southern Virginia University](#).*



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**Kevin Nability** · Des Moines CC

What you forget to mention is that yes, you are more likely to be employed with a degree...but at the same time is that job that you obtain with the degree going to pay back for the education? I hear stories of people getting \$80,000 degrees, but winding up with minimum wage jobs unable to pay back loans. Realistically, those people would have been better off without the degree and without the crappy job they managed to get with it...that way they wouldn't be making \$500 a month with \$400 in student loans consistently taken out. I have a degree, but I often question that it was worth it...I also face the issue of being overqualified for most of the jobs in the area now.

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**Todd Young** · New York, New York

Well said.

[Reply](#) · [1](#) · [Like](#) · February 23 at 11:51pm



**Ryan Kirk** · [Subscribe](#) · Iowa State

I feel like employers are creating education inflation. A lot of jobs seem to require a degree for no reason other than that every other job requires a degree.

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**Kevin Nability** · Des Moines CC

The government has given out far too many loans, and the education bubble is finally about to burst. People used to have to save up for college...now everybody jumps in for a party without thinking about where it will take them or how they will pay for it. This will also really backfire on the people that actually planned things out and took a responsible route when the government tries to fix another one of its mistakes. Several of these degrees are just worthless and were never worth the funding in the first place.

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**Dick Fowler** · Top Commenter · Mr. Mom and now retired soccer coach. at Retired. Now Mr. Mom & soccer coach

The one thing this government cannot take away from you is what you place in your brain. Go to college!

[Reply](#) · [6](#) · [Like](#) · [Follow Post](#) · December 6, 2011 at 8:02pm



**Chris Triplet** · Top Commenter

You don't need to attend college in 2011 to acquire knowledge. Just look at iTunes University, Youtube University, the Teaching company and countless other online options to obtain knowledge.

[Reply](#) · [2](#) · [Like](#) · December 7, 2011 at 12:01am



**James Needham** · Bartender at Texas Music Theater San Marcos

You use iTunes and Youtube to obtain knowledge? .....

[Reply](#) · [1](#) · [Like](#) · February 20 at 8:59am



**Chris Triplet** · Top Commenter

James Needham , where have you been living? Haven't you seen the iTunes University, Youtube University channel and the free Khan Academy?

[Reply](#) · [Like](#) · February 20 at 7:37pm

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**Bill Boyd** · Top Commenter · Bladensburg High

Ref USA today's "Yes, college is worth it...."

The graduate with a science degree asks, "Why does it work?"  
The graduate with an engineering degree asks, "How does it work?"  
The graduate with accounting degree asks, "How much will it cost?"  
The graduate with an arts degree asks, "Do you want fries with that?"

US Census stats say only 27.5% of all adult Americans have a four-year degree. Too many of those degrees are in fields that don't lead to a job in that field of study. Not too many jobs for those with a degree in art history, woman's studies, ancient Aztec pottery, etc. Too many US jobs with "degree holders" can be outsourced or done by those in or from other countries...

As a former high school teacher I believe that US high schools should bring back vocational classes in mass. Learn a skill than can't be outsourced. The American Dream should be for all, and not just for those with a four-year degree! My area plumber has a better chance of employment with a steady income than a neighbor's son with a degree in archaeology.

[Reply](#) · [4](#) · [Like](#) · [Follow Post](#) · December 7, 2011 at 1:38pm



**Dustin Bell** · Top Commenter

Exactly!

[Reply](#) · [Like](#) · December 7, 2011 at 2:00pm



**Cheryl Rockwood** · Top Commenter

It depends on the degree. Liberal Arts degrees are totally worthless.

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**Barb Schuyler Algeo**

Art History is a close second...

[Reply](#) · [Like](#) · December 7, 2011 at 4:49pm



**Rodney Smith** · Southern Virginia

This is the article that I mentioned. I hope you find it to be worthwhile.

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**Jerry Floyd** · Top Commenter · University of Georgia

A college degree is a waste of time for the majority . Trade schools need to replace many of them. Most colleges are concerned more about sports than an education, plus most courses are just filler so you spend 4-5 years there.

[Reply](#) · [3](#) · [Like](#) · [Follow Post](#) · December 7, 2011 at 11:37am



**Chris Triplet** · Top Commenter

You are an example of a person in this country who has real wisdom and common sense. College is a business and that business is to make money. I attended a private Christian university and while there the tuition rate was \$300 per credit hour. In less than 5 years it had jumped to \$500 a credit hour. One of my classes was a general marketing class. The professor spent most of the semester talking about his son's corvette and how their ice cream business failed. No Joke! I made sure to give him a terrible review on his instructor review at the end of the semester.

[Reply](#) · [Like](#) · December 7, 2011 at 12:51pm



**M Alan Dorsey** · The Pig at Farm

Chris Triplet, you sir, are a wonderful reminder of what education, with no real common sense, will get you. You chose to go to a private institution of higher learning, and I'm guessing because you felt you would obtain a better education. The same education was available for half the cost ( or maybe even less). I hope you did not major in, or take an economics class....

You were not forced to seek higher education. You chose too. You probably, or maybe someone pointed out to you, knew the importance of setting yourself apart from the masses. Part of the higher education process is simply a matter of one's willingness to 'stick with it'. Earn that degree. Do not discourage those that still understand that....

[Reply](#) · [Like](#) · December 7, 2011 at 4:52pm



**Chris Triplet** · Top Commenter

'En R. Jeehog, yea, people really need to take advice from someone with a facebook profile that showcases a pig anus and whose life activity is to play Mafia wars.

[Reply](#) · [1](#) · [Like](#) · December 8, 2011 at 8:47pm



**Bryan M. Griffith** · Attorney at Sanborn Brandon Duvall & Bobbitt Co Lpa

This is wonderful wisdom, thanks for sharing your story!

I am concerned about the rising costs of college education, but most of that can be explained by the unfortunate interference of the federal government in the market for student loans, and does

not diminish the value of post-secondary education over the long-run.

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**Bright Botchway**

This is a great article and i love it with the personal family story. Thanks for what you did for me and family so i can get my degree.

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**Dustin Bell** · Top Commenter

Once I got to the part about music education and liberal arts I stopped reading this garbage. The liberal donkey had such a good start and then he started talking about music at home. Yeah, that is a great investment. Liberals are destroying college. Wait until it is free and we start handing out degrees to people who can't even spell "stoopid libaral".

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**Andrew Miller** · Top Commenter · University of Cincinnati

first, waaay too expensive (thanks government involment!), second, more than half get worthless degrees that in no way will ever pay for the debt. my two, maybe three, cents

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