

The Lowering of Higher Education in America: Why Financial Aid Should Be Based on Student Performance, by Jackson Toby. Santa Barbara, CA: Praeger Publishers, 2010, 208 pp., \$34.95 hardbound.

Negative Incentives

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I'd guess that all professors, regardless of ideology, whether at Harvard or Dystopia Community College, have wondered why many or even most students bother with college today. Given that warm bodies, even if slightly comatose, put bread on the table, such doubts are heresy if publicly stated, but just wait until the semester ends when grades have to be given after reading jumbled, semi-literate exams, many turned in late or downloaded from the Internet. Jackson Toby's *The*

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Lowering of Higher Education in America: Why Financial Aid Should Be Based on Student Performance addresses this uncomfortable question and does so admirably, marshalling copious empirical evidence to explain today's surfeit of unprepared students.

For Professor Toby, incentives are decisive: American universities are overwhelmed by hoards of uninterested, inadequately prepared students who snooze through Mickey Mouse courses while often accumulating huge debt and learning little of vocational value because it is effortless to waddle down this path. It is not that students are innately stupid or lazy; rather, there is no sensible reason to be intellectually diligent or to skip the B.A. altogether and become a first-rate, highly-paid electrician. For those unhappy with today's colleges, Pogo had it right: We have met the enemy, and he is us.

Begin with students themselves. Relying on the work of Sanford Dornbush, Bradford Brown, and Lawrence Steinberg, Toby points out that sizable numbers of high school students don't care about academics and while many work hard, it is more often to support a car than to master calculus. Nor are Junior's parents inclined to crack the whip, turn off the TV, and

insist that homework be finished. Nevertheless, indolent youngsters somehow come to believe that they really are college-ready, and having been endlessly told that the degree brings in tons more money, it's off to the campus.

Happily, for those youngsters accustomed to intellectual mediocrity, thousands of cash-strapped colleges are thrilled to accept these warm bodies despite their faint intellectual pulses. Professors only suspect these machinations; Toby makes the racket depressingly clear. In some instances “we-must-uplift-the-bottom” political pressure forces colleges to admit students because of, not in spite of, their academic insufficiency. (Since some colleges in some states are legally required to admit a certain percentage from the very bottom, I wouldn't be surprised if savvy high school students may now rationally fail exams to boost the odds of getting admitted as “academically disadvantaged.”) Elsewhere colleges entice prospective but academically weak enrollees and their bill-paying parents with resort-like recreational facilities, gourmet food, free massages, and other luxury amenities once available only to the wealthy. The life of the mind has never been more fun.

Yet, even with dumbed-down courses and administrators fixated

on retention (after all, tuition is tuition), many students fail to survive. If this revolving door enterprise were a weight-loss gimmick, consumer protection agencies would undoubtedly close thousands of schools and incarcerate administrators for fraud. And this lemming-like behavior only seems to be growing—between 1960 and 2000, the higher education enrollment per 1,000 population has doubled and many of today's education champions speak of college degrees for everyone. I personally recall former Florida governor Jeb Bush being honored at a tony Park Avenue club for insisting that every young Floridian was college material.

And what if professors demand that unprepared students actually do college-level work? No problem: first send them off to remediation, a win-win financial game, since tuition is tuition and government or naïve foundations often pay. That these good-hearted ventures almost always fail is irrelevant—surely these youngsters deserve a second, third, or even fourth chance. Chapter two alone is worth the price of purchase for documenting this wasteful, pointless enterprise, and the numbers are staggering. Almost every student at two-year public “colleges” must be remediated, but even at private four-year schools, 46 percent get remedial work in writing,

49 percent in mathematics, and 30 percent in reading. Include countless introductory courses that just re-hash high school material and it is obvious why so few students are inclined to learn the first time around. Add generous school policy that permits dropping courses and re-enrolling until a passing grade is in sight, and it is no wonder that anybody bothers to show up. There is always next semester—or next year—to get serious, and hearing the same lecture three times always helps. This endless re-doing of basic material is hardly cheap. The estimated cost is between \$2.3 and \$2.9 billion annually, figures that exclude private sector catch-up instruction plus a military struggling to recruit literate soldiers. That many of these enrolled in remedial courses don't think they need it and are dumbfounded about why they are there only adds insult to injury.

In fact, Professor Toby's account of how colleges try to create the illusion of education can be downright comical. For those stumped by remedial instruction, enroll in James Madison College and receive thirty credits for "life experiences." Even Mickey Mouse might be embarrassed to have his name associated with Bloomfield College's "Introduction to Circus Arts," where the 1993 midterm consisted of juggling three balls and balancing a six-foot pole on

one's chin for twelve seconds. Tellingly, the particular course was justified as enhancing the self-image of those arriving with dreadful SATs and low self-esteem. Perhaps the faculty anticipated graduates joining the circus and running away and never troubling the Newark, New Jersey, area again. But klutzes take heart—Occidental College (where Obama first matriculated) offers "The Phallus," which teaches students to master the Jewish phallus, the lesbian phallus, and the Latino phallus.

Sadly, professors are very much part of this farce, and consciously so. Rampant grade inflation is the chief culprit in the debasement of learning and Professor Toby catalogues this sell-out in shocking detail. "A" grades are everywhere and coupled with painless ways to drop courses; getting an F takes industry. Several schools now exclude grades below a C on the student's transcript—transcripts are only records of "accomplishment" in this New World Order. This certainly helps keep the campus peace and deters grade-grubbing students from complaining, but it is not without cost; for example, students are oblivious to their weaknesses, graduate schools cannot distinguish the brilliant from the decent, and inflated grades

permit professors to neglect teaching skills. Worse, trolling for snap courses pushes students into fields with scant intellectual value.

Now, one would think that with this abundant “kindness” graduation rates would soar. Hardly. Dozens of colleges have four-year graduation rates in the single digits and even adding an additional two-year window only pushes completion rates into the teens. Professor Toby naturally asks how students spend their time since they are obviously not hitting the books. For my money, the answer is simple and well-documented: recall the out-of-control Delta Tau Chi fraternity in the movie *Animal House*. Toga, toga, toga. So much for pouring yet more money into higher education, and a clear-eyed cynic like me might argue that if there is an active ingredient in America’s higher education, it is beer.

But, all the remedial classes, easy grades, and binge drinking aside, is the sheepskin worth it? This is a complicated question, especially considering that college does seem to pay off in greater opportunity, but Professor Toby is skeptical. The B.A./income link certainly exists for top students in the most-demanding fields, but once ordinary students and less-than-stellar institutions are included, becoming an electrician

may be a wiser choice. Moreover, a worthless sheepskin is only the beginning of woe for today’s “graduate.” Thanks to the mistaken belief that if a college degree is good for some, awarding everybody a B.A. must be great, financial aid has now become “need” versus merit driven. In 2004 more than five times as much was given to “needy” students than those with outstanding academic records. That college tuition is rising faster than inflation may only exacerbate indebtedness. Given the paltry financial benefits of a degree in “Communication Studies” from “Faber College” (home to Animal House), a graduate who wasted ten years to acquire a piece of paper with minimal monetary value may now spend decades hiding from the repo man.

Professor Toby concludes with some advice, all of it sensible, though he is also grimly realistic about the obstacles. Clearly, Americans must be weaned from the fantasy that a B.A. is the guaranteed ticket to wealth while government should stop subsidizing college tuition as an entitlement. At a minimum, government largess can be fine-tuned to discourage the hopeless from painlessly loading up on debt. Toby offers Georgia’s Hope Scholarship Program, where students with a B average would receive generous financial incentives to

continue at a Georgia public institution as one attractive model. Actually, tinkering with various grant and loan programs is the Great Quest for Professor Toby, an approach that can hardly be faulted if one assumes that today's youngsters are rational actors capable of adjusting indolence in light of an obscure provision of some federal loan program or state merit-based scholarship.

The Lowering of Higher Education in America is a fine book, a cornucopia of facts about today's colleges and the fun-loving unprepared youngsters struggling to obtain degrees to nowhere. But it is also an incomplete analysis, and while it's always a bit unfair to say "more should be said," our admonition is justified. The author's acknowledgments make it clear that this book had a long gestation (fifteen years) and received generous financial support. Two insufficiencies stand out.

First, if incentives to be a slacker are as powerful as Professor Toby claims, what drives thousands of youngsters to be high school grinds and continue their nerdy ways in college? Yes, they may be a minority of all students, but there are thousands of them and they make America's

universities world-class. Put another way, what is their immunity system? Incentive-driven theories can easily become tautological and Professor's Toby's analysis occasionally drifts in this direction. This is akin to saying that drunks become drunks since they are addicted to booze without explaining why millions resist the temptation.

Second, and related to the above point, is our storehouse of available cognitive talent. A graph on page 70 shows a sharp decline in average critical readings scores between 1967 and 2008, and this is the dog that does not bark in Professor Toby's analysis. Conceivably, and at least in my opinion, Americans today are collectively dumber than we were the 1960s, so it is no accident that youngsters gravitate to Mickey Mouse courses once they have passed remedial Minnie Mouse instruction. To be impolite: *They just can't do the real stuff, so what do you expect?* This interpretation is certainly plausible and deserves its day in court, but, alas, not here. Still, when all is said and done, this book is a gem and may be ideal vacation reading for professors still in shock after handing in the final grades.