



***Environmental Scanning Report***

**Affordability and Access to  
Postsecondary Education**

*Assessment & Institutional Research Office*  
March 2004

## ***Background and Purpose***

It is the responsibility of the 108<sup>th</sup> Congress to review and consider extending the Higher Education Act (HEA), which was first introduced in 1965. This would be the eighth reauthorization of the HEA, scheduled to take place in 2004. The act, like many laws, is not permanent, and each reauthorization gives Congress an opportunity to review the programs that are included in the act and the purposes they serve. Increasing access to postsecondary education is a primary objective of the HEA. The University and the students that it serves receive benefits provided by the HEA, which come in the form of Federal Work Study funding, Pell Grants, Supplemental Educational Opportunity Grants, Perkins Loans and Stafford Loans. Families feel that they are facing the price of college without the funds to pay for it. Reauthorization of the HEA comes at a time when their salaries are flat, jobs are scarce, investments haven't fully recovered, and increases in college prices have exceeded the growth in inflation.

There are many issues for Congress to consider, including but not limited to: (1) factors influencing college prices and the appropriate role, if any, that Congress should take in addressing price increases; (2) measures that might be used to hold participating institutions accountable for educational outcomes; and (3) whether the federal investment in student aid may have had an adverse impact on access by leading to increases in college prices. Recognizing the issues that may be relevant to The University of Scranton is critical in meeting the University Planning Committee's goal to identify and analyze external opportunities and threats.

This report seeks to:

- Provide a brief summary of the pending reauthorization of the Higher Education Act, which expires September 30, 2004
- Summarize the congressional analysis of "The College Cost Crisis"
- Offer a glimpse into the American public's perceptions relative to the cost of and access to a postsecondary education
- Present a synopsis of the recommendations for reauthorization submitted by 49 associations, including the Association of Jesuit Colleges and Universities (AJCU) and the National Association of Independent Colleges and Universities (NAICU)
- Identify possible implications for The University of Scranton relative to the reauthorization of the Higher Education Act

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## ***Cost versus Price***

There has been some confusion between the words "cost" and "price" as they relate to higher education. Section 131 of the 1998 Amendments to the Higher Education Act required that the National Center for Education Statistics (NCES) standardize these definitions.

This scan uses the definitions provided by NCES (US Dept of Education, 2003):

- Cost: The amount institutions spend to provide education and related educational services to students (measured through expenditures).
- Price: In general, price is the amount students and their families are charged and what they pay for educational services. There are different types of prices depending on what is included.
  - Sticker Price: The tuition and fees that institutions charge (the published price).
  - Price of Attendance: The tuition and fees (sticker price) that institutions charge students plus other expenses related to their education. These expenses may include housing (room and board if the student lives on campus, or rent or related housing costs if the student does not live on campus), books, and transportation. This term is often referred to as the “cost of attendance.”
  - Net Price: The amount students and their families pay after financial aid is subtracted from the total price of attendance.

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### **Reauthorization of the Higher Education Act**

Topics for reauthorization of the Higher Education Act were announced in July 2003:

- 1) Holding colleges accountable for cost increases
- 2) Removing barriers for nontraditional students
- 3) Improving quality and innovation by empowering consumers
- 4) Realigning student aid programs to ensure fairness for America’s neediest students and families

College cost and affordability will dominate the agenda for reauthorization of the HEA. House GOP education leaders have identified four principles that will guide their work as Congress overhauls the higher education legislation:

- 1) Accountability – Rep. McKeon’s proposal (HR 3311) would hold institutions accountable for rising tuitions. (Some members of Congress are uncomfortable about imposing federal cost controls.)
- 2) Accessibility – Congress is considering various proposals that would remove barriers to distance education and expand access to higher education by helping minority-serving institutions.
- 3) Quality – Increased consumer information and transparency are goals that may result in more stringent higher education reporting requirements.
- 4) Affordability – Various proposals to “realign” the federal student assistance program are under consideration, including changes to the Pell Grant program that would “front-load” or target more of the grant funds for students entering higher education.

Also important in the reauthorization of the HEA are loan limits and whether they should be increased. An increase in the student loan limit would permit students to borrow more money to pay the increasing cost of tuition and fees. An increase in borrowing capacity

translates into an increase in a student's debt burden – a double-edged sword (Public Policy Paper Series).

Realignment of the student aid programs will also be a topic of debate for federal lawmakers. The funding for campus-based student aid programs -- College Work Study, Perkins Loans, and SEOG – is awarded to institutions of higher education based on a formula that was set more than twenty years ago. Student demographics have changed over the past twenty years, and a greater proportion of financially needy students are attending two- and four-year public colleges. However, institutions – whether public or private – are currently guaranteed the same proportion of aid money as they received in the past. Federal lawmakers are using the reauthorization as an opportunity a) to review (realign) this guarantee, b) to redistribute the funds to more accurately reflect the distribution of need among institutions, and c) to ensure fairness for low income students and their families.

Most higher education associations (including AJCU and NAICU) are opposed to realignment. These associations are requesting a) an increase in authorized funding levels, b) a name change from “Campus-Based” aid programs to “Institutional Partnership” programs, and c) a 25% institutional match of **all** funds received, so as to increase the impact of the federal allocations.

### **The College Cost Crisis**

Released on September 4, 2003, a report written by Representatives Howard McKeon (R-Calif) and John Boehner (R-Ohio) places the responsibility for recent tuition increases on the shoulders of higher education. This report – The College Cost Crisis – was the prelude to legislation introduced by Rep. McKeon, which was released several weeks later on October 16, 2003.

Rep. McKeon is currently chairman of the House subcommittee with jurisdiction over higher education. Introduced as Bill Summary 3311, Rep. McKeon's bill would establish a college affordability index, determined by comparing tuition and fee increases over a three-year period to increases in the rate of inflation over the same time period. Beginning in 2008 colleges and universities would be held accountable for an index score that exceeds 2.0. The first applicable index score would be determined for the years 2005/06, 2006/07, and 2007/08. Institutions that exceed an index score of 2.0 would be in jeopardy of losing federal funding for the students that they serve.

If Bill Summary 3311 went into effect in October 2003, no fewer than 225 public, 470 private, and 625 for-profit trade schools would be placed on the watch list. This is according to the American Council on Education. These institutions would have been in jeopardy of losing federal money that helps pay for student workers, scholarships, and low-interest loans to those in need of financial aid. There is an assumption that 550 institutions could meet the tuition index test because of increased administrative efficiency, cost reductions measures, and other various measures by which costs could be

reduced. The institutions with tuition increases above the affordability index are assumed to have been deficient in holding costs down.

Total charges at four-year institutions as a share of family income have increased dramatically for families in the lowest income quintile between 1976-77 and 2003-04, but they have remained relatively stable for families in the highest income quintile. A recent federal report indicates that 22 percent of low-income students are shut out of college by cost alone. Despite significant increases in the Pell Grant in recent years, this federal aid has gone from covering 77 percent of the cost of a four-year public college to 40 percent today. The students hurt most by rising tuition are those with family incomes less than \$25,000.

The U.S. economy is in the middle of a growing federal deficit (President Bush's 2004 budget included a budget shortfall of \$304 billion; the shortfall for 2005 is expected to be \$520 million) and priorities are moving toward national defense and homeland security. It is unlikely that the current level of federal funding for higher education can be sustained, and even more remote is the possibility for an increase in federal financial aid. Colleges say that failure to increase federal financial aid would hurt poor students, yet it is already the poor students who experience the majority of barriers to a higher education. Results from a survey conducted by the Century Foundation indicate that "at the nation's 146 most competitive schools, 74 percent of the students came from middle-class and wealthy families; only about 5 percent came from families with incomes less than \$35,000 (Tyre, 2003)."

Three bills were introduced in the October/November 2003 timeframe pertaining to the college cost crisis. The major provisions of these bills can be found in the Appendix, Table A.

### **The American Public's Perceptions**

Reauthorization of the Higher Education Act comes at a time when investments haven't fully recovered and increases in college prices have exceeded the growth in inflation. The price of tuition has increased in good economic times and in bad. Tuition at private colleges rose 6% in 2003/04, to an average of \$19,700, and it has increased at a rate greater than inflation for the last 100 years.

According to a recent survey completed by the Educational Testing Service (ETS), Americans believe wasteful spending by institutions is the number one reason for skyrocketing college costs:

Thirty-three percent of those polled identified college waste as one of the two primary factors driving tuition rates to unacceptable levels, with another 26 percent indicating institutions are engaging in too much spending on construction projects such as student common areas, dormitories, and sports facilities.

Recent construction projects include the \$28 million State Street Village residence hall at the Illinois Institute of Technology, the \$19 million Everglades Hall at Florida

International University, and \$14.4 million for Seattle Pacific University's ski-lodge-style Emerson Hall. According to Sandy Baum, conductor of the annual survey for The College Board, it is "an arm's race," and campuses need to spend these dollars on construction in order to stay competitive. For the ivy league schools, however, the situation is somewhat different in that they don't need resort-type accommodations to attract students. But even with the benefit of attracting students without offering Jacuzzi's and 14-foot ceilings, several of the Ivies are in the midst of renovation projects, including Cornell, Dartmouth, and University of Pennsylvania (Time, December 22, 2003). Recent construction projects in Pennsylvania include \$75 million to construct housing for 800 juniors and seniors at Penn State-University Park, and \$42.3 million to build two student housing projects at West Chester University of Pennsylvania.

The view of the media has not changed much, if at all, since 1996. A series of articles that ran in The Philadelphia Inquirer and Newsweek attributed the rising price of tuition to mismanagement, bloated administrative staffs, and the tenure system. Articles written in 2003 mention the same reasons for the rising cost of providing a postsecondary education and the resulting increases in the price paid by students.

Republicans believe that one of the primary reasons for tuition increases is that consumers – parents and students – lack the information they need to fully exercise their power in the higher education marketplace. In recent congressional hearings, the need has been expressed for more institutional accountability and transparency in reporting college costs. The problem reportedly is that most institutions don't know how much they spend to educate a student. In 1998, the National Commission on the Cost of Higher Education concluded that many institutions have permitted "a veil of obscurity to settle over their financial operations." The college affordability index proposed by Rep. McKeon would be a measure by which the consumers of higher education could understand and compare tuition in real terms.

A survey conducted by The Chronicle of Higher Education shows that nearly 40% of respondents indicated that the quality of education at public or private institutions is generally the same; 41% indicated that quality was somewhat better at private institutions. When faced with the choice between public and private, and price is the deciding factor, many parents and students opt for the lesser-priced institution.

Recent surveys regarding the public's ability to estimate the price of college indicate that most Americans overestimate the price of a higher education, with some estimates as much as 212% greater than the actual price of tuition. Results from a study conducted by the American Council on Education found that the "knowledge gap" is higher now than it was two years ago regarding the public's ability to estimate the price of college; however, this same survey indicates the intensity of the public's concern in recent years regarding the price of college has diminished. There is presently a continuum of feelings with regard to the price of college: on one end there is the camp that espouses that students and their families will find the money to attend college, and the other end is the camp that espouses that more and more students will be shut out of a higher education if measures are not taken to control costs and price. In between those two camps are a host of other

opinions with regard to the price of college and the ability to attend, such as some students being required to attend a less-pricey community college.

### **AJCU and NAICU Recommendations for Reauthorization**

The Association of Jesuit Colleges and Universities, along with the National Association of Independent Colleges and Universities and 47 other associations, has provided recommendations to Congress regarding the Reauthorization of the Higher Education Act. These recommendations have been grouped around nine basic goals:

- Expanding access to higher education for low-income students by increasing grant aid and support for early intervention programs
- Improving terms and conditions of student loans
- Reducing the regulatory burden on colleges and universities
- Enhancing international education
- Increasing support for graduate and professional students
- Improving teacher education
- Ensuring accountability of institutions through high-quality information for students
- Enhancing the application of technology in higher education
- Increasing awareness about the value of higher education and the availability of student aid.

### **Implications for The University of Scranton**

#### ***Summary Bill 3311***

The National Association of College and University Business Officers (NACUBO) expects very little turnaround time on the legislation that may be introduced via a hearing and voted on. If Summary Bill 3311 is passed, beginning in 2008 institutions with a college affordability index greater than 2.0 must provide the following information to the Department of Education:

- (1) an explanation of the factors contributing to the increase in the institution's costs and in tuition and fees charged to the students;
- (2) a management plan stating the steps the institution is and will be taking to reduce its college affordability index; and
- (3) an action plan, including a schedule, by which the institution will maintain or reduce increases in costs and the price of tuition and fees.

Compliance with a management plan is progressive and allows up to three years for an institution to reduce its respective index. If an institution with an affordability index greater than 2.0 does not comply with its own management plan after two academic years, additional action will be taken including the requirement of an accounting of all costs and expenses. If efforts fail for an additional academic year, the institution will be

notified and an opportunity for a hearing will be granted. Institutions with an index greater than 2.0 would be removed from participating in programs within Title IV of the Higher Education Act, excluding direct aid to students in the form of Pell Grants, and Stafford and Direct Loans.

### ***College Opportunities On-Line (COOL) Website***

Understanding that there are differences in reporting models for non-profit and for-profit institutions, the National Center for Education Statistics (NCES) has recently proposed that a calculation representing instruction expenses per full-time equivalent (FTE) student be displayed on the College Opportunities On-Line (COOL) website. This calculation would be based on data submitted to the Integrated Postsecondary Education Data System (IPEDS) on the Finance, Enrollment, Employees by Assigned Position, and Institutional Characteristics components. The formula for calculating instruction expenses is proposed as:

$$\text{Instruction expenses / FTE (undergraduate + graduate + first professional)}$$

The definition of instruction expenses as proposed by NCES includes:

- Expenses for all activities that are part of an institution's instruction program.
- Expenses for credit and noncredit courses; academic, vocational, and technical instruction; remedial and tutoring instruction; and regular, special, and extension sessions should be included.

In addition to financial information being posted on the COOL website, action by the federal government could chip away the deep-rooted academic autonomy of colleges and universities.

In its *Projections of Education Statistics to 2013*, NCES has summarized the current fund expenditures and the education and general expenditures per FTE at public 4-year degree-granting institutions for the years 1988 through 2007. Data for private 4-year degree-granting institutions is not available from NCES. Private institutions began using a new model in 1996-97, and there is not enough data to produce projections. The information for public institutions, however, may be useful to The University of Scranton in comparing its own current fund expenditures and education and general expenditures per FTE for the years that have been chosen to be included in this document. This information can be found in the Appendix, Table B.

It is important to note that NACUBO does not support the NCES proposal to display a calculated amount representing instruction expenses per FTE on the COOL website. In a letter written to NCES on December 1, 2003, Mr. Matthew W. Hammill, Vice President for External Affairs at NACUBO, sought instead an opportunity to work with NCES to develop definitions and standards that will tell the story to the stakeholders of higher education. A copy of this letter can be found at [www.nacubo.org/public\\_policy/comment\\_letters/](http://www.nacubo.org/public_policy/comment_letters/).



### ***Changing Demographics***

With the passage of the *No Child Left Behind Act* in K-12, the number of high school students who will be prepared for college will increase. It is expected that the overall number of undergraduates nationwide will increase by 19 percent from 1995 to 2015:

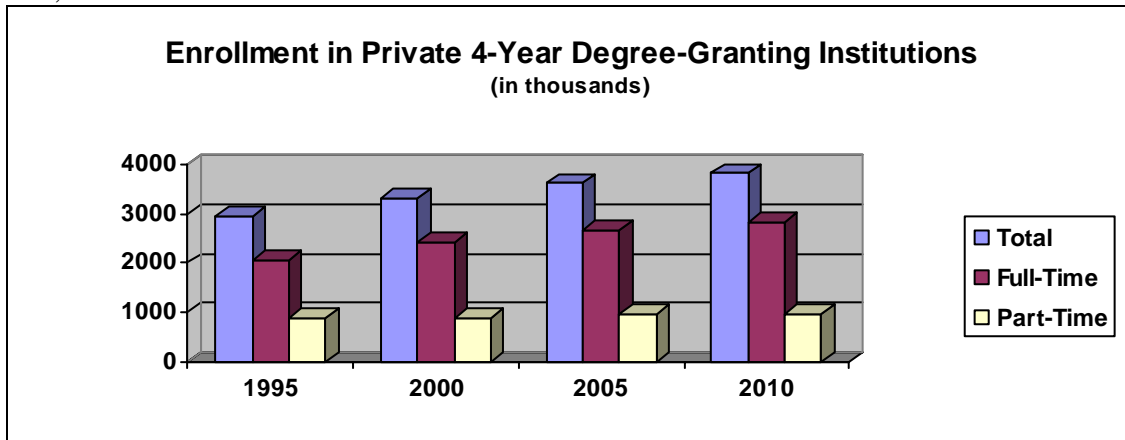
	<b>1995</b>	<b>2015</b>
Undergraduates Nationwide	13.4 million	16 million

	<b>Percentage of Student Population</b>	
	<b>1995</b>	<b>2015</b>
African-American	12.8%	13.2%
Asians	5.4%	8.4%
Hispanic	10.6%	15.4%

SOURCE: Public Policy Paper Series, No 03-02, Association of Governing Boards of Universities and Colleges.

While the percentage of minority students is expected to increase from 1995 to 2015, the percentage of white students is expected to decrease by 7.8% over the same period.

Total enrollment in private 4-year degree-granting institutions is expected to increase by 200,000 from 2005 to 2010:



Source: NCES Projections of Education Statistics to 2013, US Dept of Education, Institute of Education Sciences, NCES 2004-013

### ***Meeting Unmet Need***

Unmet financial need for a higher education consumes a greater percentage of income for a low-income family than for a middle- or high-income family. Students are limited to working twenty hours per week under the federal work-study program, and these twenty hours do not always provide the income needed to close the gap for unmet financial need. Students who must work more hours or seek other job opportunities must report this income on the next year's financial aid application, thereby reducing their eligibility for aid in subsequent years.

Retention rates are often used as a measure of institutional quality. Students who experience a reduction in or lose federal financial aid have a higher probability of stopping out, which affects retention rates for universities and creates social and economic consequences for the future.

### ***What's a university to do?***

In light of the current state of the economy and the reauthorization of the Higher Education Act, the Association of Governing Boards of Universities and Colleges has identified many questions that university boards should consider, including but not limited to:

- Has our institution reviewed student-aid needs in light of a struggling economy and in response to declining federal and state aid?
- Has our academic affairs division explored new ways of meeting accountability standards by measuring student learning outcomes?
- Have our institution's endowment managers and development officers considered new approaches to fund-raising?

Based on contemporary literature, other items for discussion may include:

- What is the University's definition of a "diverse" student population?
- What should the University's mission include with regard to enrolling a diverse student population?
- Is the current ratio of merit versus need-based aid adequate enough to enroll a diverse student population?

### **Summary**

In closing, the general perception of the American public and the government is that the college cost crisis is a result of wasteful spending by institutions of higher education, and that no easily identifiable method exists to measure the cost of a higher education. The recent reductions in state aid are forcing public institutions to consider privatization – the business and law schools at the University of Virginia, for example, no longer depend on state aid. Federal aid doesn't buy as much education as it used to: for students, the gap in unmet need translates into fewer students graduating with a college degree; for institutions, this gap may translate into a reduction in retention rates. These are all pieces of the bigger puzzle that Congress hopes to address through the Reauthorization of the Higher Education Act.

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### **Legislative Update – January 2004**

In an omnibus spending bill passed by the Senate on January 22, spending for education increased only 4 percent over 2003 levels. This is the lowest increase in eight years. Spending for higher education programs will remain flat.

-- The Pell Grant program will receive an additional \$642 million, but this spending will go toward the current budget shortfall. The maximum Pell Grant award will remain at the 2003 level of \$4,050.

-- Funding for campus-based programs for Federal Work Study and Perkins Loans was cut by less than one percent. The largest decrease in the 2004 spending bill was for the

Fund for the Improvement of Postsecondary Education with a 7.8% reduction over 2003 levels.

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### **News of Local Interest**

In addition to cost containment, two other issues regarding access to a postsecondary education – articulation agreements and transferability of credits – are on the minds of legislators as they review the reauthorization of the Higher Education Act.

Release date December 14, 2003, The Sunday Times, Scranton, PA: Luzerne County Community College and College Misericordia announced an agreement that will permit students seamless entry from LCCC into College Misericordia with junior status. Students with an associate of science degree in education from LCCC can obtain a bachelor's degree in elementary or special education by taking no more than 66 credits at College Misericordia. Further information can be obtained by visiting [www.misericordia.edu](http://www.misericordia.edu) and [www.luzerne.edu](http://www.luzerne.edu).

## Appendix

Table A.  
Bills introduced in October/November 2003.

Bill	Sponsor(s)	Major Provisions
HR 3311	Rep. Howard McKeon Rep. John Boehner	Addresses increases in college tuition by enacting a college affordability index. Institutions with an index greater than 2.0 may be removed from participating in programs within Title IV of the HEA, excluding direct aid to students in the form of Pell Grants, and Stafford and Direct Loans.
HR 3519	Rep. John F. Tierney	Addresses increases in college tuition by “strengthening the compact between the states, the federal government, and institutions of higher education to make college more affordable.” This bill would provide incentives and promote best practices among institutions to keep tuition low. Major provisions include (56): <ul style="list-style-type: none"> <li>- gaining state commitments to affordable college education and encouraging implementation of cost-containment strategies</li> <li>- development of cost-containment strategies and improved consumer information about college prices</li> <li>- incentives and rewards would be provided to colleges with low tuitions</li> <li>- cooperative education rewards to encourage the creation and implementation of in-school career-related work experience</li> <li>- institutions would be encouraged to enter into articulation agreements or consortia as a means of lowering tuition prices</li> </ul>
S 1793	Sen. Edward Kennedy	Focuses on state cuts in higher education appropriations. This bill would: <ul style="list-style-type: none"> <li>- increase the Pell Grant award from \$4,050 to \$4,500</li> <li>- double the HOPE Scholarship tax credit to \$3,000</li> <li>- establish a Direct Loan Reward program</li> <li>- authorize competitive grants to consortia participating in cost saving efforts</li> <li>- create new reporting requirements regarding prospective students</li> </ul>

Table B.  
Expenditures per full-time equivalent student at **public** 4-year degree-granting institutions in current and constant dollars:

Year Ending	Current Fund Expenditures per FTE		Education & General Expenditures per FTE	
	Constant 2001-02 Dollars	Current Dollars	Constant 2001-02 Dollars	Current Dollars
1995	\$23,668	\$19,980	\$17,948	\$15,151
2000	\$26,581	\$25,256	\$19,961	\$18,966
2005	\$27,353	\$29,015	\$19,991	\$21,205
2007	\$28,459	\$31,550	\$20,778	\$23,035

Source: NCES Projections of Education Statistics to 2013, US Dept of Education, Institute of Education Sciences, NCES 2004-013 Middle alternative projections are shown for years ending 2005 and 2007. Low alternative and high alternative projections are also available. Projections past the year ending 2007 are not available due to the uncertain behavior of inflation over the long term. Data for private 4-year degree-granting institutions is not available from NCES. Private institutions began using a new model in 1996-97, and there is not enough data to produce projections.

## Glossary of Terms

### **College Affordability Index**

Equal to the percentage increase in the tuition and fees charged for a first-time, full-time, full-year undergraduate student during the first of the three preceding academic years, divided by the percentage increase in the CPI-U from July of the first of those three years to July of the last.

### **Constant Dollars**

Dollar amounts that have been adjusted by means of price and cost indexes to eliminate inflationary factors and allow direct comparison across years.

### **Current Dollars**

Dollar amounts that have not been adjusted to compensate for inflation.

### **Current-fund expenditures**

Money spent to meet current operating costs, including salaries, wages, utilities, student services, public services, research libraries, scholarships and fellowships, auxiliary enterprises, hospitals, and independent operations. Excludes loans, capital expenditures, and investments.

### **Educational and general expenditures**

The sum of current funds expenditures on instruction, research, public service, academic support, student services, institutional support, operation and maintenance of plant, and awards from restricted and unrestricted funds.

### **First-professional degree**

A degree that signifies both completion of the academic requirements for beginning practice in a given profession and a level of professional skill beyond that normally required for a bachelor's degree. By NCES definition, first professional degrees are awarded in the fields of dentistry, medicine, optometry, osteopathic medicine, pharmacy, podiatry, veterinary medicine, chiropractic, law, and theological professions.

### **Full-time equivalent (FTE) enrollment**

For institutions of higher education, enrollment of full-time students, plus the full-time equivalent of part-time students as reported by institutions.

### **Undergraduate students**

Students registered at an institution of higher education who are working in a program leading to a baccalaureate or other formal award below the baccalaureate, such as an associate's degree.

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