In a survey released last week, the Public Policy Institute of California detailed the decline in the state’s middle class.

A similar note also was sounded by President Barack Obama in a political speech aiming to build support for tax hikes on higher income earners.

The middle-class that once differentiated our country and state from much of the rest of the world — where it’s often a few havens and mostly have nots — is under assault. And nowhere is that clearer than in the rising costs of a college education.

In a Senate special report that began Saturday and concludes Monday, our reporters detail the challenges facing students and families in an era of rapidly spiraling college costs.

Although the value in terms of employment and lifetime earnings of a four-year degree has perhaps never been so pronounced, students and publicly supported state universities and colleges are struggling to find a way to pay for higher costs almost unmanageable a generation ago.

The college system is an essential investment in the well-being of our state and our country.

Without such a system — with its emphasis on access, affordability and accountability — we would face a future where the majority of our citizens are simply not prepared with the critical skills required to compete in today’s complex economy.

In the face of the significant challenges we have identified, we urge the leaders of our state to build on the momentum we are already seeing through the new UC-UCSF-UCSD partnership and continue to develop strategies that fulfill the promise of a college education for all California students.

And in addition to leaving our students with the burden of unforeseeable debt, the rising cost of college is not just about the students who are enrolled.

It is also about the taxpayers who have paid for decades to support higher education and are now seeing the benefit of higher education as an investment.

We urge lawmakers to take the necessary steps to ensure that higher education is accessible and affordable to all Californians.

We must continue to support and invest in our college system and work together to ensure that it remains strong and continues to provide opportunity for all.

As we see it, higher ed’s paying customers spiraling college costs shutting out middle class

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The main driver in higher public higher education costs, however, is declining state support. UC officials cite a $600 million cut in state funding last year. Then there are higher costs in health care benefits, the price of keeping up with technology, salary increases, and restarting contributions to the pension system — with an overall impact of $1 billion in costs and new costs.

About a quarter of the loss in funding has been made up in tuition increases; the rest has to come elsewhere. College and university students and their parents are essentially now being seen as paying customers.

Nationwide, tuition has risen at a faster rate than costs have risen on any other major product or service, including gasoline and health care. If UC’s fees had increased with the rate of inflation, students who paid $770 in 1990 would be paying $2,200 this year.

What are the options, besides corporate donations and cutting administrative spending?

While local schools and the higher ed system are doing a better job of preparing R 13 students for college academics, there needs to be an emphasis as well on the financial challenges.

One way to cut costs is for students to finish in four years, though with class offerings reduced, this isn’t easy. At UC Santa Cruz, about half the students currently graduate in four years. At Cal Poly San Luis Obispo, part of the CSU system, it’s 39 percent.

Community colleges are another option — students can cut costs by attending a two-year school like Cabrillo College and then transfer. But community colleges are also under assault by legislative budgetteers.

If you’re a parent, apply for need-based student financial aid by filling a form, simplified, from known as FAFSA, which can be done as early as January of a student’s senior year. There are also outside scholarships available.

For all this, public higher ed in California needs to find a guaranteed, and consistent source of funding. One way would be to ask voters to mandate money that would go to UC, CSU and community colleges.

Higher education needs to be affordable. The alternative is unaffordable for a state in need of an economic future based on innovation and entrepreneurship brought by a college-educated workforce.