

# The Issues with the Traditional Undergraduate College System in Modern-day Capitalist America

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Bayla Sandman

Mentor: Professor Matthew Holbreich, Political Theory

## **Introduction:**

The United States of America currently has a conventional model of an undergraduate college system, which entails a four-year college degree to be a prerequisite for success socially and economically. This model is wrong. This paper will present an overview of the history of the typical American undergraduate college system, namely what the expectations of the traditional model in capitalist America was supposed to be, and what the current situation is today in twenty-first century America. It will then enumerate the problems with this traditional model, including its lack of necessity, its wastefulness in terms of time, and its harmfulness due to the amount of debt it incurs. Finally, I will go over potential solutions to this problem, starting first and foremost with broad based societal changes that will allow for the four-year undergraduate college system to no longer be considered a necessity for every American to join the workforce, and ending with more immediate and short term solutions to this problem.

## **The History:**

The idea of an undergraduate college is one of the purely American innovations, one that is as old as the United States itself. The idea of the American college was brought over to America with the English Protestants, the Puritans, to compete with the universities offered to the scholars of England, like Oxford and Cambridge. According to Delbanco, “[F]ounded in the thirteenth century, the earliest English colleges were essentially retreats for scholars of divinity whose duties included celebrating mass for the soul of the benefactor

who had endowed the college and thereby spared them from menial work.”<sup>1</sup> American colleges were founded in this vein.

Following this early conception of the college, the idea of the “undergraduate” was born when the “resident scholars”<sup>2</sup> would teach the younger students to help monetarily with room and board. Essentially, the original college was a community of men cloistered from society, who spoke around round tables and listened to the heads or officers of this college debate about various intellectual topics. This community of men was largely insulated from the rest of the world, where a rigorous and pre-determined study of religion, “history and natural philosophy – a tripartite division of knowledge corresponding roughly to today’s triumvirate of humanities, social sciences and natural sciences”<sup>3</sup> were learned by the men in the college. It was in these early colleges that the modern idea of a general and core curriculum was born.

These colleges were born out of the idea to create a certain kind of man, one that is adept in the Divine, proficient in the material, and has been well molded in character. There was the sense that community was one of the most important things holding the college together and it was with the company of this group of like-minded and curious men that someone with the right character would be formed. Additionally, one was only accepted into the various colleges “on the recommendation of some trusted schoolmaster who spoke for their character and competence in Latin. There were no entrance exams.”<sup>4</sup> Lifelong friends

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<sup>1</sup> Andrew Delbanco, *College: What It Was, Is, and Should Be* (Princeton, NJ: Princeton University Press, 2012), 36.

<sup>2</sup> Andrew Delbanco, *College: What It Was, Is, and Should Be*, 36.

<sup>3</sup> Andrew Delbanco, *College: What It Was, Is, and Should Be*, 40 – 41.

<sup>4</sup> Andrew Delbanco, *College: What It Was, Is, and Should Be*, 37.

were made in college, born of connections from previous generations, and then further cemented by a tight-knit group of similarly aged and similarly minded men. These connections were meant to last generations.

These colleges were solely for men and were created in the “relatively homogenous society of colonial New England”, so their “aspiration toward unity in multiplicity... was doubtless more fanciful than actual.”<sup>5</sup> Colleges slowly began to spring up. This was partially due to a disenchantment with the franchises of the two colleges available, Harvard and William and Mary. Yale began in 1701 because “a member of Harvard’s governing board, became so unhappy with the fall from orthodoxy in Cambridge that encouraged the formation of a new college... that would cleave more closely to the faith.”<sup>6</sup> Other colleges began because of the distance needed to travel. In the early nineteenth century, there were a meager fifty colleges in the United States, allowing for less than three percent of the population to attend the colleges, all of the white, all of them male. This continued until the late nineteenth century.

During the second half of the 1800s, many colleges shut their doors. This was due in part to many young men being pulled away to fight in the military for the Civil War. However, the primary reason was that the college system and the college education was receiving major criticism both from many within the walls of the college campus, as well as the public. This disapproval largely stemmed from its foundation in Protestantism. America was becoming a country that was increasingly ethnically and religiously diverse, so that the majority was no longer Protestant. Additionally, Darwin published *The Origin of Species*

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<sup>5</sup> Andrew Delbanco, *College: What It Was, Is, and Should Be*, 54.

<sup>6</sup> Andrew Delbanco, *College: What It Was, Is, and Should Be*, 68.

“whose enervating effect on religious orthodoxy had been anticipated as early as the 1830s by geologists who estimated that the age of the earth to be much older than what the Bible seemed to warrant”,<sup>7</sup> which further eroded the Christian, and the Protestant, faith.

Conversely, the careers of law medicine began to need a professional degree as apprenticeships began to dwindle. The colleges began to change and became individualized to suit each of its student’s needs, “The number of elective courses in specialized subjects multiplied, students were assigned to recitation sections according to their proficiency as demonstrated by examination or by passing a prerequisite course.”<sup>8</sup> This furthered the colleges in the direction of the present-day American undergraduate college system.

The final piece of the puzzle came in the form of the university. Many of the American colleges began transforming into universities, which differs from a college in that a university “encompassed research and professional training alongside the teaching of ‘undergraduates’.”<sup>9</sup> The university became a more expanded form of the college where some students were going onto getting advanced degrees, such as medicine and law, while others pursued research as their intellectual field of choice. One of the major changes that the colleges had undergone, or were born into, was that there became an emphasis on the scholarly pursuits and academic freedom, one that encouraged a secular authority over education, moving from the religious leaders to academic associations. The faculty themselves changed from a group of men who were a part of the university as researchers or students themselves, not really caring about the studies that the undergraduates were

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<sup>7</sup> Andrew Delbanco, *College: What It Was, Is, and Should Be*, 76.

<sup>8</sup> Andrew Delbanco, *College: What It Was, Is, and Should Be*, 77.

<sup>9</sup> Andrew Delbanco, *College: What It Was, Is, and Should Be*, 78.

involved in, to a team of “certified professionals complete with a peer review system and national standards for accreditation.”<sup>10</sup>

Another step in the evolution of the undergraduate college system was the initiation of the belief that college is a place for everyone, regardless of race, class, or gender, otherwise known as the GI Bill. The GI Bill of Rights, introduced to Congress in 1944, promised “four years of higher education funding – and not just to the most academically proficient soldiers, but to any veteran who had signed up or been drafted before his twenty-fifth birthday.”<sup>11</sup> This meant that any soldier was able to attend college, without any worry of tuition or other fees. Despite this, Congress did not expect many soldiers to attend college after the war. They were sorely mistaken: “Fifty-one percent of the returning veterans enrolled in some kind of education or training, and a total of 2.2 million of them attended college or university. The American undergraduate population more than doubled in just a few years.”<sup>12</sup> These veterans then went on to be excellent students, who finished their bachelor’s degrees with honors, many of them deciding to major in the humanities. The result of the GI Bill was that there was a large portion of the working-class population who left their vocational jobs for professional and academic careers. Suddenly the American undergraduate college was no longer confined to the elites; it was open to the working-class too. This, coupled with our current job market that largely necessitates a bachelor’s degree to

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<sup>10</sup> Andrew Delbanco, *College: What It Was, Is, and Should Be*, 80.

<sup>11</sup> Paul Tough, *Years That Matter Most: How College Makes or Breaks Us* (Houghton Mifflin Harcourt Trade & Reference Publishers, 2019) 313.

<sup>12</sup> Paul Tough, *Years That Matter Most: How College Makes or Breaks Us*, 315.

apply for a job, has led the American college to become the necessity that it is currently believed to be.

Despite the liberalization of the American undergraduate college, it has continued to run in its original model, tasking students with both a core curriculum that gives a general higher education covering the humanities, social sciences, and natural sciences, and a more focused path, dependent on the students choosing. This curriculum of the liberal arts college is widespread, and one that is currently the traditional and conventional model in modern-day America.

### **Expectations:**

The expectations that the American people have about the undergraduate college system are threefold: it is the catalyst for character development; it allows for the realization of inherent talent and interest; and it facilitates upward mobility. While this may prove to be true in cases, undergraduate college is by no means the only method for achieving this goal.

Following in the vein of the original American college, there is a standing belief that going to an undergraduate college is necessary purely because it builds character. There is the understanding that college is a transformative experience, which in some instances can teach students how to enjoy life and become a well-rounded character. Delbanco writes of this concept, one that he heard from an alumnus of Columbia University:

What he meant was that college had opened his senses as well as his mind to experiences that would otherwise be foreclosed for him. Not only his capacity to read demanding works of literature and to grasp fundamental political ideas, but also his

alertness to color and form, melody and harmony, had been heightened and deepened.<sup>13</sup>

There is some form of temperament, that supposedly develops during four years at undergraduate college that seems to be elitist. While the idea of debating in a Socratic style, around a table, with equally intelligent young people might provide this sense of character that the traditional American college model so strongly stakes its fundamental necessity on, this ideal falls short in most cases. Perhaps this is true in some colleges, but there are plenty of colleges that do not have debates and strolls on the green lawn of campus where the discussion of philosophy rings so strongly in the air. There is something fantastical and utterly nostalgic about that vision of undergraduate college, one that does not hold true in the age of virtual classrooms and night school. Additionally, those students who do have the privilege to engage in such leisure would oftentimes rather go to frat parties, rather than participate in the character development that the colleges preach.

Another expectation is that college will prepare our youth for success in the world. There is the belief that college will allow young people to realize their potential, find out what they are supposed to do in this world, and couple that with the things that they are good at. College is supposed to be this magical crucible where people find themselves and learn how they are supposed to impact the world in their own unique way. Delbanco writes in his book, *What It Is, Was, And Should Be*, “[college is a] process whereby young people take stock of their talents and passions and begin to sort out their lives in a way that is true to themselves and responsible to others.”<sup>14</sup> This is what the American people believe, and, frankly, what the whole system is built on. Students are not exposed to a vast amount of

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<sup>13</sup> Andrew Delbanco, *College: What It Was, Is, and Should Be*, 32.

<sup>14</sup> Andrew Delbanco, *College: What It Was, Is, and Should Be*, 16.



intellectual subjects and job prospects until college, so how are they supposed to know “what they want to be when they grow up” until they are taught the limitless nature of their potential? College is supposed to be the answer to the reduced academic freedom of high school, one that corrects for it.

The final and perhaps most fundamental expectation of college is that it grants a pass to social and economic mobility. It is supposed to equalize the field and allow for anyone with an education to rise to the top. College is supposed to weed out the people who only have money and connections but no inherent talent, and allow anyone, even from the lowest economic sector to have the ability to rise to the same level as a Harvard legacy. However, this idea of social mobility was not always associated with college, in fact, it was not always associated with education. In order to fully understand the hope and expectation that Americans have in college, and how it is not living up to these expectations, one must understand the history of social mobility in America and why it is such a fundamental aspect of the American identity.

The United States of America was built on the premise that social and economic mobility would be possible for every American citizen, no matter what class of society they were, if they were male and white. It is important to understand the mindset of the English Protestants when they were coming to America, in order to completely understand the country that they founded and the importance they placed on the idea of mobility in their country. The Puritans were fleeing a regime where they were religiously oppressed, one of strict aristocracy, and no economic mobility. In England, the rich got richer, and the poor stayed in the slums of the city drinking in the smog and pollution. When they came to America and decided to break free from their English rule, they created a country that

abjured the aspects of the country that they ran from. They declared that America would have no official religion, and everyone would be free to practice whatever religion that they should choose. They did not create a strict social hierarchy, other than the African Americans labeled as the white man's property and women considered second-class citizens. Lastly, they made sure that economic mobility would be ingrained into the idea of America, so much so, that there were rumors of gold lining the streets and "The American Dream" became America's slogan. They created a free market, a capitalist society in a democratic country.

Initially, the concept of social mobility was contingent on how hard someone worked. In the democracy and capitalist society, rising above one's social and economic class only necessitated being a little bit lucky and working extremely hard to get there. In Paul Tough's words, "...in the United States, upward mobility was available to all, the natural product of a person's ingenuity, appetite for risk, and willingness to work hard."<sup>15</sup> This was true when one was able to work in manufacturing, when all someone needed to open up a factory was a good idea and some money. However, this process became infinitely more complicated when the expectation of a higher education began to sew its seeds in the minds of Americans.

Suddenly, to work in a factory and make money, one had to finish high school, middle school was not enough. This period, from 1910 to 1940 is "known to educational historians as the era of the high school movement".<sup>16</sup> Prior to 1910 in order to live a successful life in America, one that meant having the means to comfortably raise a family, one only needed a middle-school education. The jobs that would allow for anyone to live a typical middle-class life did not need the mental training that one got post-middle school, so

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<sup>15</sup> Paul Tough, *Years That Matter Most: How College Makes or Breaks Us*, 12.

<sup>16</sup> Paul Tough, *Years That Matter Most: How College Makes or Breaks Us*, 324.

only 9% of Americans graduated from high school. However, the factories and offices began to evolve and became more technologically advanced. Repetitive basic movements and skills did not work anymore:

Employers now wanted to hire machinists and electricians and technicians who knew algebra and geometry, who could read manuals and blueprints, who understood the basics of chemistry and electricity. In white-collar offices, new technologies like typewriters and adding machines and dictating machines made employers eager to hire clerks and bookkeepers and stenographers with the mathematical and grammar skills required to put those machines to most effective use. And if you wanted to master these new, suddenly valuable skills, a sixth-grade or even an eighth-grade education just wasn't enough. You had to go to high school.<sup>17</sup>

Americans did not shirk their responsibility. They understood that a better education would be beneficial for all Americans and would improve America both as a society and a country. So, every local community, one after another, created public high schools for their citizens and residents. They created schools where the children could succeed in the workplace, instead of balking at the amount of money and resources it would take to get there. America stepped up. They did what they needed and because of that “the American educational landscape was transformed.”<sup>18</sup> By 1940, more than half of the American youth was graduating from school, more than five times the amount that graduated just thirty years prior.

The same educational push that happened in 1910 is happening now as well. Today, to live a successful life, defined in the same way that it was in 1910, as being able to support a family and live a middle-class life, is no longer possible with just a high school education. New technologies have entered the field and knowing basic “algebra and geometry”,

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<sup>17</sup> Paul Tough, *Years That Matter Most: How College Makes or Breaks Us*, 325.

<sup>18</sup> Paul Tough, *Years That Matter Most: How College Makes or Breaks Us*, 326.

“chemistry and electricity” is no longer enough; the youth of America need to get an even higher education.<sup>19</sup> This is no phenomenon; we have seen it happen in the past and we have risen to the occasion as a people and as a nation. To have social and economic mobility, one must go to college; however, the expectation that college automatically translates into greater social and economic mobility is not true. In the hierarchy and elitism of the American undergraduate college system, just getting an undergraduate degree does not mean that you will be successful.

### **Reality:**

In today’s time when the youth of our country suddenly need to increase their education to maintain a comfortable and successful economic life, America did not do what they did in the high school movement. Rather than realizing that having a youth that has the education to succeed nationally and globally is beneficial to its citizens, and that a higher education will not only benefit the social mobility that we so prize as Americans, but it will also benefit the country’s international standing and success, America and Americans turned a blind eye to this crisis. As Paul Tough writes, “this time around, our message to those young people is: You’re on your own. *You* figure out how to get the skills you’re going to need. And by the way, here’s the bill.”<sup>20</sup> We did not make higher education free, nor did we even try to make it minutely more accessible and economically manageable. Instead, the college prices went up, people started taking out student loans, and decades after they

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<sup>19</sup> Paul Tough, *Years That Matter Most: How College Makes or Breaks Us*, 325.

<sup>20</sup> Paul Tough, *Years That Matter Most: How College Makes or Breaks Us*, 327.

completed a degree that does not even have to do with the job they currently have, they are racked in debt and interest by our own government.

We tell our youth that having an undergraduate college degree is a necessity. This prompts our young people in high school to spend every waking moment consumed by the thought of the college they are going to go to. For the lucky few, this means which tutors they are going to hire to help them get there, who they get letters of recommendations from, what community services may give them a leg up. They may be consumed by that anxiety that they might not even succeed even after putting in years and thousands of dollars in effort to get that acceptance letter. However, this is the privileged part of society, who has a guidance counselor and parents and teachers who want to help them succeed and who know how to assist them. This does not speak to the millions of our American youth who may not have access to the disposable income and connections to lend them those advantages and certainly does not speak to those who drop out of high school and who were never told that they could succeed.

Even the lucky child who manages to rise to the occasion, takes their SATs or ACTs, and gets accepted to college has a myriad of impediments to successfully complete a degree. There are thousands of other factors involved that must be thought about before that child even dreams of accepting that letter. First comes the monetary aspect of the college, the classes, the dorms, the books, the living expenses. Second comes the worry that this child will no longer be able to support the family with the money that came from the job done while in high school. Finally comes the most unsettling possibility; that this will not actually make a difference in this child's life. There is an overwhelming and constant underlying possibility that the undergraduate degree will not even help, because everyone that applies

for a job has the same degree. While having the degree may have helped this child land the interview, it will not guarantee the job. Even with a job and four-year degree, there is a possibility that a person's earning potential will not be greater than without the diploma.

This dilemma is what is currently facing our youth. When they see millions of people in constant debt for a degree that did not help them land a job, why should they seek this degree? When they see millions of people who received a degree, but the job that they have has nothing to do with what they studied in their time in a four-year undergraduate college, why would that college degree be necessary? When there are so many options other than the traditional model of a college, why shouldn't they take those choices? Why shouldn't they take courses that specifically align with their interests and then seek a job once they have the skills necessary for the career that they want to pursue? Why should the only way to succeed be unambiguous and uniform for every child in a country of over three hundred million people? Why is there the idea and expectation that the only way for one's character to shine, for one to realize one's talents and potential, for one to have social and economic mobility, is through the traditional four-year undergraduate college? Why is there believed to be a one-size-fits-all model of success in America when it simply does not work?

### **Problems:**

The belief that the four-year undergraduate college degree is a prerequisite for success socially and economically in the United States of America posits three things. The first is that the traditional model of college is a necessary tool for success with both social mobility and economic comfort. The second is that this degree is beneficial for the success of

the American youth. The third is that it effectively functions as a conventional model for all Americans, a belief that this paper already mentioned and negated completely. The next section of this paper will examine and disprove the belief that the traditional undergraduate college degree is necessary to be successful in the American workforce and that it is always beneficial for the student to receive an undergraduate college degree.

The supposition that the four-year undergraduate college is necessary as a tool for all the American youth to succeed in the workforce is undeniably wrong. While there are some jobs that necessitate an undergraduate degree to attain the knowledge that is necessary for their career, these jobs are only a select few from the thousands of jobs and careers available. Largely, the degrees that necessitate an undergraduate degree are clinical degrees, such as a career in medicine, law, and the sciences. If someone wants to be a doctor, one must know basic biology and chemistry. The same holds true for someone who wants to be a lawyer, one must learn how to research, write papers, and construct a rational and logical argument. However, while some sort of undergraduate degree is beneficial for people who are looking to have a certain career, this is not true in many other cases. There are many jobs that necessitate a particular set of skills that can be learned in a more focused and narrow way, perhaps by going to a few sessions and classes rather than the generalized four-year education that is pushed by the traditional college model.

Warren Buffet mirrors this claim in a speech he gave to a group of students from Ivey Business School at Western University saying, “I don’t think college is for everyone.”<sup>21</sup> He believes that “The best education you can get is investing in yourself. But this doesn’t always

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<sup>21</sup> Ali\_Montag, “Warren Buffett: Here's How Much College and Grad School Matter,” CNBC (CNBC, October 24, 2017), <https://www.cnbc.com/2017/10/24/warren-buffett-on-how-much-college-and-business-school-matter.html>

mean college or university.”<sup>22</sup> Buffet claims that the best education doesn’t always mean college. For some, perhaps, college is the right path; however, for others, college doesn’t always mean the most useful education. There are skills in college that can be beneficial for some, but they are not necessary for everyone. Furthermore, the skills that are beneficial to learn in college, such as management for a business major, can be found on many online courses that can be taken individually, outside of the general undergraduate college degree. It is no longer necessary to go to a typical four-year undergraduate college to gain the skills that will be beneficial in the workforce. Anyone can learn the particular skills that they individually need in a more cost-efficient way: by taking courses that specifically teach the skills that are necessary and nothing else.

Moreover, the students who are trying to get their undergraduate degrees in clinical studies, such as medicine and law, don’t need to complete a four-year undergraduate program, with general and core requirements in order to get the skills that they need to be successful in their chosen career path. If a student who plans to apply to law school can take any major and still get into law school, regardless if their major is Greek Mythology or Food Anthropology, the undergraduate degree is unnecessary. The skills that they are said to pick up in undergraduate school, such as reason and logic, can be taught in a more focused approach. Perhaps if pre-med students were to hop online and take a course in organic chemistry they would not be getting the skills that are necessary to be a successful doctor; however, learning the general core curriculum is not necessary in their career as a successful doctor. The traditional undergraduate college model is one that has a liberal arts education,

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<sup>22</sup> Ali\_Montag, “Warren Buffett: Here's How Much College and Grad School Matter,” CNBC (CNBC, October 24, 2017), <https://www.cnbc.com/2017/10/24/warren-buffett-on-how-much-college-and-business-school-matter.html>



which covers the humanities, social sciences, and natural sciences, something that comes from the origins of the first colleges in America. However, just because it is a longstanding tradition that this is how the college system has worked, does not mean that it is necessary to continue working this way. The college landscape has changed drastically since the first undergraduate students; therefore, the college knowledge requirements should change as well. While learning music and art history will expand their breadth of general knowledge, it will not impact their success as a skillful doctor.

The skills and knowledge that one learns in college may not have any impact on the job that a student receives after college. A study from the Federal Reserve Bank done in 2013 shows that only “a little more than a quarter [of American college graduates] work in a job that is directly related to their college major.”<sup>23</sup> This study specifically analyzed college graduates in metropolitan areas, so that factors that might conflict with the study in a less populated area, such as a lack of jobs in the field of one’s college major, would not arise. Yet there were only a little more than a quarter of college graduates that found a job that correlated with their major. If someone cannot find a job in the field that one spends four years focusing on, why get the degree and go to the undergraduate college? If someone studies art history, but cannot find a job relating to that major, and becomes an event planner, why study art history at all?

Despite all of this, the workforce still necessitates a college degree for someone to apply for interviews. Society still believes that to receive the skills for an office job or a market manager, one must sit through all four years of an undergraduate degree, sociology,

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<sup>23</sup> “Do Big Cities Help College Graduates Find Better Jobs?,” Liberty Street Economics, <https://libertystreeteconomics.newyorkfed.org/2013/05/do-big-cities-help-college-graduates-find-better-jobs.html>

and all. Society still posits that to be a successful doctor, one must learn music and political science, but where is the proof to that? To become skilled in a field, the only abilities that need to be mastered are the ones that pertain to that specific field, nothing more. If it is not necessary to have a complete four-year undergraduate education to have the skills to be successful in a specific career, then why does society believe that this traditional college degree necessitate success in a specific career? If someone can find the skills elsewhere, not bogged down by all the other general requirements, then a four-year undergraduate college degree should not be necessary to be successful.

The second problem with the traditional model of the American undergraduate college system is it assumes that it is beneficial; however, it is, in fact, wasteful. In many cases, going to a four-year undergraduate degree wastes the student's time. The general requirements cause the degree to extend for a lot longer than it must. Essentially, the undergraduate college degree takes too much time. There is no need for it to take four years.

To receive a typical bachelor's degree, Stern College for Women, under Yeshiva University, requires its undergraduate students to complete 128 credits. It also requires its students to take a minimum of 49 credits in the general requirements and core category.<sup>24</sup> A student's typical semester consists of 6 classes in Stern College, more than the typical American undergraduate college, such as Cornell,<sup>25</sup> whose semester is 4 classes, which is due to the additional Jewish Studies requirement. A student in Stern College for Women averages

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<sup>24</sup> "Current General Education Requirements B.A. Degree," Yeshiva University Files (Yeshiva University, n.d.), [http://www.yu.edu/sites/default/files/legacy/uploadedFiles/Academics/Undergraduate Studies/Stern College for Women/Catalog/General Ed Reqs BA 128 Credits Fall-2014.pdf](http://www.yu.edu/sites/default/files/legacy/uploadedFiles/Academics/Undergraduate%20Studies/Stern%20College%20for%20Women/Catalog/General%20Ed%20Reqs%20BA%20128%20Credits%20Fall-2014.pdf)

<sup>25</sup> "Block Plan and Semester Comparison," Semester Schedule vs. the Block Plan | Cornell College, accessed May 4, 2020, <https://www.cornellcollege.edu/one-course-at-a-time/semester-comparison/index.shtml>

about 18 credits per semester or 3 credits per class. Therefore, a minimum of 2.7 semesters are completely focused on classes that have nothing to do with the student's major, or what degree the student will graduate with. Following this calculation, more than a year of the student's time is focused solely on general requirements. In order to graduate from Stern College for Women with a Bachelor of Arts, its students must complete a major in the humanities, the average credits of which is 30 – 33 credits.<sup>26</sup> To receive a Bachelor of Science, the average amount of credits to complete for a science major is 44 – 47 credits.<sup>27</sup> The students of Stern College for Women are actually required to take fewer classes in their area of focus than in the core requirements that the college dictates are necessary for the students to take. This is typical in many American undergraduate colleges.

This is an utter waste of time for the students who cannot work until they complete their degree. Why are medical students studying music and philosophy when they can be in medical school, training to save lives? This is not to say that learning the general requirements are useless. Being exposed to subjects other than the ones that a student chooses to focus in definitively opens the mind. However, why is this considered a necessity for all students to learn? Historically, in the earliest American colleges, all the subjects that the students learned were chosen for them, but why does that mean that we must follow the same path? There is no reason why we must continue the way things were simply because we have always done so. In fact, when the public became tired with the idea of only taking a

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<sup>26</sup> “Academic Advising: Major/Minor Factsheets: Stern College for Women: Yeshiva University,” Stern College for Women | Yeshiva University, accessed May 4, 2020, <https://www.yu.edu/Advising/Stern-Academic-Advising/sheets>

<sup>27</sup> “Academic Advising: Major/Minor Factsheets: Stern College for Women: Yeshiva University,” Stern College for Women | Yeshiva University, accessed May 4, 2020, <https://www.yu.edu/Advising/Stern-Academic-Advising/sheets>

myriad of subjects, the undergraduate colleges introduced the concepts of majors and minors, areas to focus on, so that the students could become proficient in specific subjects, one that would help the students with their future careers. Why did the colleges decide to stop innovating after that brief interlude? They should have furthered the model to allow for students to solely be focused in the subjects that they wanted to be proficient in, one that would allow for the students to only receive the skills that are necessary for their future success.

Moreover, the four-year undergraduate college system in America is not only wasteful, but it is harmful to the students. This college system causes an enormous amount of debt to be leveraged on the students who are participating in the traditional college model. While some students have parents who pay for their college and others receive scholarships that allow them to attend college for little or no cost, most undergraduate students in America are in a tremendous amount of debt due to their undergraduate studies, even decades after they have completed college and have started their careers.

According to a study done by US News, the average annual cost of college tuition for 2019-2020, excluding housing fees, books, and other general living expenses, is \$10,116 for a public, in-state college, \$22,577 for a public, out-of-state college, and \$36,801 for a private college.<sup>28</sup> These prices have increased since 2018-2019, according to US News: a 4% increase of public colleges and a 3% increase of private college tuition. While the tuition has been going up, the average income per household is the same, according to a study done by

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<sup>28</sup> “The Cost of College Continues to Rise,” U.S. News & World Report (U.S. News & World Report), accessed May 4, 2020, <https://www.usnews.com/education/best-colleges/paying-for-college/articles/paying-for-college-infographic>

the Federal Reserve Bank of St. Louis.<sup>29</sup> Students are paying more for their tuition than ever before, while the income they expect to see four years into the future does not seem to be rising. These students cannot hope to pay this tuition, unless they take out student loans, which are exponentially increased with the interest. According to the Office of Federal Student Aid, the loans they give out have a fixed rate of 4.53% for undergraduate students, while a private competitor, Perkins Loans, have a fixed rate of 5% interest for undergraduate student loans.<sup>30</sup> Consequently, in addition to students worrying about the tuition fees and other costs, such as textbooks, housing, and living expenses, they are also concerned with a high level of interest that adds to the debt that they will be paying for years to come.

These numbers in mind, many might be persuaded to choose a less expensive option, such as a community college or an online college. However, following the reasoning that a college degree is necessary for one to be successful in the American workforce, the college degrees that come at a cheaper price point, often don't succeed in doing the base requirement that the typical undergraduate college promises to do: land the student that interview. Many in the workforce do not see these alternative and less expensive options as efficient in giving students the necessary skills that are needed for the career they choose to pursue. Society believes in the concept that the traditional model of undergraduate school is necessary to give the student the skills they need to succeed. They believe that there is something in the conventional model that gives the student a better focused skill set than an alternative four-year undergraduate education. Perhaps it is the superfluous general requirements or the

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<sup>29</sup> "Real Median Household Income in the United States," FRED, September 10, 2019, <https://fred.stlouisfed.org/series/MEHOINUSA672N>

<sup>30</sup> "Federal Interest Rates and Fees," Federal Student Aid, May 1, 2020, <https://studentaid.gov/understand-aid/types/loans/interest-rates#rates>

enormous expense that the typical college offers, regardless of the reasoning, or lack thereof, society's belief is that these alternatives are not the right prerequisite to success in the American workforce.

This belief causes trillions of dollars and millions of Americans to be in constant debt due solely to their student loans. According to a study done by Forbes, there are 44.7 million Americans who have student loan debt, totaling \$1.56 trillion in debt.<sup>31</sup> In fact, "U.S. Student loan debt is now the second highest consumer debt category - behind only mortgage debt - and higher than both credit cards and auto loans."<sup>32</sup> This debt follows undergraduate students years into their careers. This harm is being done by the undergraduate college system. While it is necessary for some students to have a large degree of higher education, it is not the case for everyone, which is the belief that American society currently holds. The students who need to have many years of higher education in order to have the skills to succeed in their careers, careers with clinical degrees, do not need to spend as much time in higher education nor do they need to spend the additional money that comes with the additional time.

Essentially, the biggest and most underlying problem with the four-year undergraduate college system is that society believes that it is a prerequisite for everyone to succeed socially and economically. In fact, more than half of the "good jobs" in the marketplace, the ones whose salaries are more than \$35,000 a year, require that the candidate

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<sup>31</sup> Zack Friedman, "Student Loan Debt Statistics In 2020: A Record \$1.6 Trillion," Forbes (Forbes Magazine, February 5, 2020), <https://www.forbes.com/sites/zackfriedman/2020/02/03/student-loan-debt-statistics/#e72db74281fe>

<sup>32</sup> Zack Friedman, "Student Loan Debt Statistics In 2020: A Record \$1.6 Trillion," Forbes (Forbes Magazine, February 5, 2020), <https://www.forbes.com/sites/zackfriedman/2020/02/03/student-loan-debt-statistics/#e72db74281fe>

have a bachelor's degree.<sup>33</sup> Therefore, the first thing that must change is: a societal understanding of the problems of the four-year undergraduate system and that the beliefs of the system are not meeting their expectations. Including the belief that the conventional American college model is a one-size fits all and that everyone can benefit from it. However, "College is not one-size-fits-all. For some people it works, and for some people it doesn't."<sup>34</sup>

In fact, college was never supposed to be an all-encompassing model. Before the GI Bill, the undergraduate college was for the elites of society, while the rest of the American youth entered the workforce without a higher education:

Before the war, higher education in the United States had been the province almost exclusively of the rich and the upper middle class. But most of the students who attended college on the GI Bill came from low-incomed or working-class families. The bill's impact was limited by the presiding biases and divisions of the day: white students benefited more than black students, and men benefited more than women.... Sympathetic profiles of this new generation of working-class students appeared not only in the *New York Times* but also in *Life* and the *Saturday Evening Post* and *Time*, and that coverage helped to create a new and enduring consensus in the country that the potential pool of college ready people were much larger than was previously thought. In the public imagination, college came to be seen, for the first time, not as an exclusive privilege of the moneyed elite but as the most promising path for ordinary Americans to reach new opportunities in life.<sup>35</sup>

Things should not go back to the way they were before, with the elites having an education while the working-class labors under the workforce that pays them less. However, this shows that the present-day American model of undergraduate college was not always thought of as a model for everyone. There is something to be said about some people learning a curriculum that gives them general knowledge on a variety of subjects; however, there are other options,

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<sup>33</sup> Anthony P Carnevale et al., "Three Educational Pathways to Good Jobs," Georgetown University (Georgetown University Center on Education and the Workforce, n.d.), <https://cew.georgetown.edu/wp-content/uploads/3ways-FR.pdf>

<sup>34</sup> Paul Tough, *Years That Matter Most: How College Makes or Breaks Us*, 255.

<sup>35</sup> Paul Tough, *Years That Matter Most: How College Makes or Breaks Us*, 315-317.

such as a system where students can receive a higher education in a much more focused and efficient way. This model would not teach a lower level; however, it would allow for a lowered expense and time in the undergraduate college.

### **Solutions:**

Implementing something to that degree of change might be hard to initially conceive. However, the first step in this process is to change the mindset and societal beliefs of what the four-year undergraduate college is beneficial and necessary for. There needs to be a broad-based societal change on how we, as Americans, view the four-year undergraduate college, one that acknowledges the problems within the system and allows for other alternatives and options to be accepted as the prerequisite for some careers in the workforce. There needs to be a general recognition that the typical model of the American college system is not necessary for success. To counter the problems that come from society believing that the four-year undergraduate college is necessary and beneficial for success socially and economically, there must be an acknowledgment of the problems that stem from that belief.

On a smaller scale, the belief that a community college or online college does not present its students with the same degree of skills and benefits that its counterparts do must change. For the issue of student loan debt to minimize, students should feel like they can find success in the workforce if they go to a college that costs less or provides them with a scholarship. Community colleges and online colleges should no longer be considered the school of those who cannot get into other schools. There must be a shift in the thinking that



just because a school has a higher acceptance rate than others, which these community and online colleges do have, does not mean that it has a lower level of education. In fact, colleges are ranked on a higher degree based on how low their acceptance rate is. In US News they describe it as “Student Selectivity”,<sup>36</sup> which is just another name for a low acceptance rate. This must end. Society should no longer rank schools based on the students they reject or the expense of their tuition, instead, society should look at colleges who provide many students with more opportunity to increase their skills and mastery in their subject of choice as capable and efficient.

While a change in societal mindset may be hard to achieve and is something we can aspire to do as a long-term goal, there are more realistic and short-term goals that colleges can implement as well. To combat the increasing debt that undergraduate students incur, colleges should focus their efforts on decreasing the tuition and fees that students pay. Many colleges mandate campus housing. However, there is no need for that. While colleges have made the argument that campus housing increases the benefits of the college and allows for a closer-knit community, this should be the students’ choice. Campus housing is extremely expensive, and students should be able to look for housing that suits their budget and needs. Additionally, colleges should stop requiring students to pay for mandatory meal plans, which does nothing other than control where students buy their food and allows for colleges to profit off the students’ need to eat. There are more economic ways to eat, other than using the prepared food available to the students in the cafeteria.

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<sup>36</sup> “A More Detailed Look at the Ranking Factors,” U.S. News & World Report (U.S. News & World Report), accessed May 4, 2020, <https://www.usnews.com/education/best-colleges/articles/ranking-criteria-and-weights>)

Additionally, textbooks for colleges are extremely expensive. Colleges should work to reduce the amount that students pay for books. The reduction of costs can come in many forms, one might be that colleges could add textbooks to their online library database. This will allow for students to access the materials they need to succeed in class without paying exorbitant costs. These suggestions do not affect the tuition that the colleges charge the students, which has been steadily increasing.<sup>37</sup> However, they do allow for colleges to change something immediately that will beneficially affect the students who currently are and will be attending the typical American college.

Another short-term solution that colleges can implement instantly is to become more transparent with the students who wish to attend an undergraduate college. Colleges should release data that tells potential students how they will benefit if they attend that college. Data such as graduation rates, average student loan debt incurred, and the average employment rate of their alumni can help on a broader level. Colleges should also break down the data based on major and be transparent about the job opportunities for the major studies they provide and the job rate after completing an undergraduate degree in specific majors. This will allow for potential students to make informed choices about the education they will receive in their colleges. And will help them understand whether the education they will potentially be pursuing will, in fact, benefit their success socially and economically.

An important note to remember is that the four-year undergraduate system has many merits. It broadens the student's general knowledge and can provide a community where students make connections that last for many generations. There are many students that enjoy

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<sup>37</sup> "The Cost of College Continues to Rise," U.S. News & World Report (U.S. News & World Report), accessed May 4, 2020, <https://www.usnews.com/education/best-colleges/paying-for-college/articles/paying-for-college-infographic>

and can gain from the typical college model. The problem comes when society presumes that this is the only model that fits every one of our American youth. The typical American four-year undergraduate system is one that can only be accessed by the people in our society who are either privileged, lucky, or willing to incur tremendous amounts of debt, just to receive a degree that may not win them the job that they went to school for. For the students who are either able or willing to spend the money, time, and energy, it can be a very fulfilling and enjoyable experience. However, it is imperative to remember that while this system works for some, it does not work for all, and, in fact it may not be the most efficient system either. Believing that the four-year undergraduate college system is the only sufficient higher education is not only a false assumption, but it is also a privileged and elitist view. The flaw with the four-year undergraduate college is not within the system itself. The flaw comes when society believes that it is a prerequisite for *every* American to find success socially and economically.

This paper is not trying to remove the four-year undergraduate college system from American higher education. Rather, it is trying to highlight the flaws within the system, flaws that can be changed. By opening and analyzing a model that for so long was taken for granted as the best system, as the most efficient one, we can better our society together. We can fix the bad parts of the system and make higher education, whatever form that comes in, more accessible for everyone. We can allow more people to succeed without incurring a lifetime of debt, while ensuring that our people, our nation, stays technologically, socially, and culturally advanced. Through understanding that different people have different talents and can flourish in different areas, and by placing people in a career with the skills they need to succeed in their field, we can reach heights in our society that we never dreamed possible.

America was always supposed to be the land of opportunity, the country where anyone can dream big and live that dream. Let us further that dream and continue to make it a reality. Let us open our workforce to everyone, from all walks of life. Let us, let others, be successful as long as they have the skills that they need for the job that they want.

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