

TRANSPARENCY

# The cost of college and need for a Career Transparency Act

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President

FEBRUARY 2024



**MOUNTAIN STATES**  
POLICY CENTER





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## Introduction

According to the Education Data Initiative, the average student loan debt in the United States currently totals \$37,338.<sup>1</sup> The average student borrows more than \$30,000 to pursue a bachelor's degree. And more than 45 million Americans have student loan debt.

High school students considering whether it is worth it to pursue a college degree usually consider two major questions: how much debt will I incur, and how much will I make when I finally achieve graduation and a career? Unfortunately, it can be very difficult to easily find the answers, which can result in students taking out large college loans for careers that might not provide the adequate salary to pay down the loans.

Many colleges and universities have been criticized for offering classes and degrees that put students little in the way of career benefit. At the University of Houston, you can obtain a degree in foresight – or the ability to predict the future.<sup>1</sup> At Georgetown, you can take classes called “Philosophy and Star Trek.”<sup>1</sup>

A recent survey by the Wall Street Journal found that 56% of Americans believe a four-year college degree isn't worth the cost.<sup>1</sup> Depending on the career choice, they may be right. Attendance at universities throughout the region and nation show precipitous declines.

College may not be for everyone, but helping young adults and prospective students make a better career and financial decision should be a priority for policymakers. One option to make the decision easier is a Career Transparency Act or CTA.

## KEY INFORMATION COLUMN

*Over the past 50 years, the cost of attendance at a four-year college has risen 165%.*

### The cost of college

The cost of tuition at a college or university has dramatically increased, especially over the past 20 years. The amount a student pays typically depends on the type of institution or the degree that is being pursued. Typically, average tuition and fees are the highest at four-year private colleges. But tuition is just one part of the picture. Students living on campus are also seeing increases in the cost of room and board. Students choosing to live off campus can save between \$6,000 and \$9,000 per year.<sup>1</sup>

Between 1963 and 2021, cost of attendance at a four-year college rose 165%.<sup>2</sup> Increases can be found in both public institutions, where the average cost is now \$19,374, and private, where students can now pay \$45,920. Interestingly, private, for profit colleges have been successful in *lowering* their costs, from a peak of \$31,709 in 2004, to \$27,470 today.<sup>3</sup>

Throughout the Mountain States, the cost of college varies. At the time of this study, Boise State's tuition is \$8,364 for in-state students and \$25,701 for those out of state. The numbers are nearly identical at the University of Idaho.

At Washington State University, in-state students pay \$12,701, while out of state students see a cost of \$28,385. In state tuition at the University of Washington is actually lower than WSU – \$12,242, but rises to \$40,740 for those out of state.

## Tuition Costs

IN-STATE, 2023

|                             |          |
|-----------------------------|----------|
| Boise State University      | \$8,364  |
| Idaho State University      | \$7,958  |
| University of Idaho         | \$8,396  |
| Washington State University | \$12,701 |
| University of Washington    | \$12,242 |
| Montana State University    | \$7,727  |
| University of Montana       | \$7,719  |
| University of Wyoming       | \$6,621  |

<sup>1</sup> National Center for Education Statistics, Average total cost of attendance for first time students, available at [https://nces.ed.gov/programs/digest/d21/tables/dt21\\_330.40.asp?current=yes](https://nces.ed.gov/programs/digest/d21/tables/dt21_330.40.asp?current=yes)

<sup>2</sup> National Center for Education Statistics, Average undergraduate tuition, by level, 1963-2021, available at [https://nces.ed.gov/programs/digest/d21/tables/dt21\\_330.10.asp](https://nces.ed.gov/programs/digest/d21/tables/dt21_330.10.asp)

<sup>3</sup> Ibid

## KEY INFORMATION COLUMN

*A Career Transparency Act would require information and stats on costs, debt and future job earnings be made readily available for high school students considering a college path.*

In Montana, in-state students attending the University of Montana pay \$7,719, while those out of state dish out \$29,634. At Montana State University, the costs are nearly identical.

Private colleges in Idaho, Montana and Washington have higher costs. Carroll College in Helena charges tuition and fees approaching \$40,000. The cost of Gonzaga University in Spokane, Whitworth University in Spokane and Seattle University all approach or exceed \$50,000 per year.

### **The Career Transparency Act**

Are the costs of college worth it?

In addition to adopting policies that make tuition more affordable, policymakers can help provide data that informs a student's decision. One such idea is a Career Transparency Act or "CTA."

The CTA requires the state to make a variety of statistics and information publicly available to high school students considering a college path. The information would include:

- A listing of the state's future workforce needs*
- Starting wage information and education requirements for the top 25 high demand jobs in the state*
- A listing of the 40 baccalaureate degree programs with the highest average annual wages following graduation*
- A listing of the 20 associate degree programs with the highest average annual wages following graduation*
- The cost of obtaining the degree or certificate at state institutions of higher education, including;*
  - Tuition and fees*
  - Room and board*
  - Books and supplies*
  - Transportation*
  - Other costs*
- The median wage earned by students who graduated with the certificate or degree*

**KEY INFORMATION COLUMN**

*Data shows dramatic decline in student enrollment at universities in Washington state, while enrollment in Idaho remains flat.*

- The median student debt of those who graduated with the certificate or degree*
- Progress on repaying student loans by those who graduated with the certificate or degree*
- The percentage of students who withdraw from the institution and do not enroll in the program at another higher education institution*

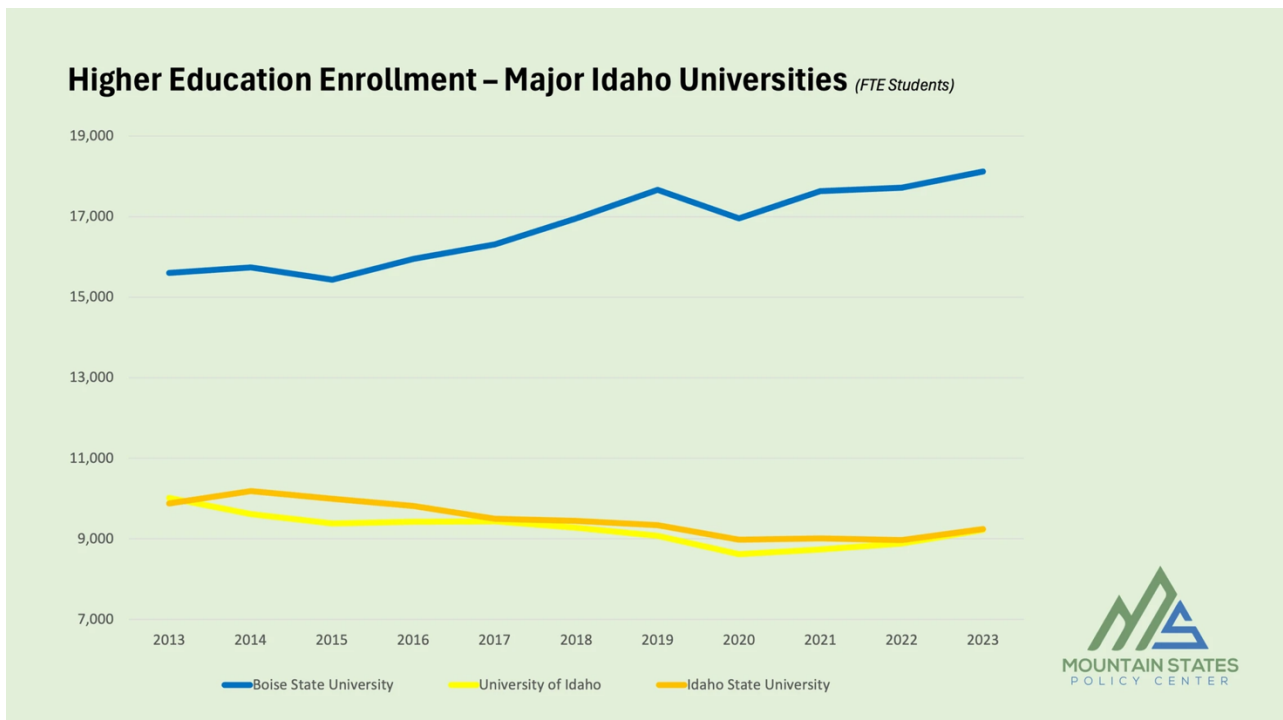
With this information readily available, students could better understand whether the long term career benefit would be worth such a large financial burden.

**The enrollment decline**

The data shows dramatic declines in student enrollment at public universities and colleges in Washington state, consistent declines at higher education institutions (as a whole) in Montana, and stagnation at those in Idaho.

As policymakers determine the budgets and staffing at higher education institutions, it is important to consider the size of the student population.

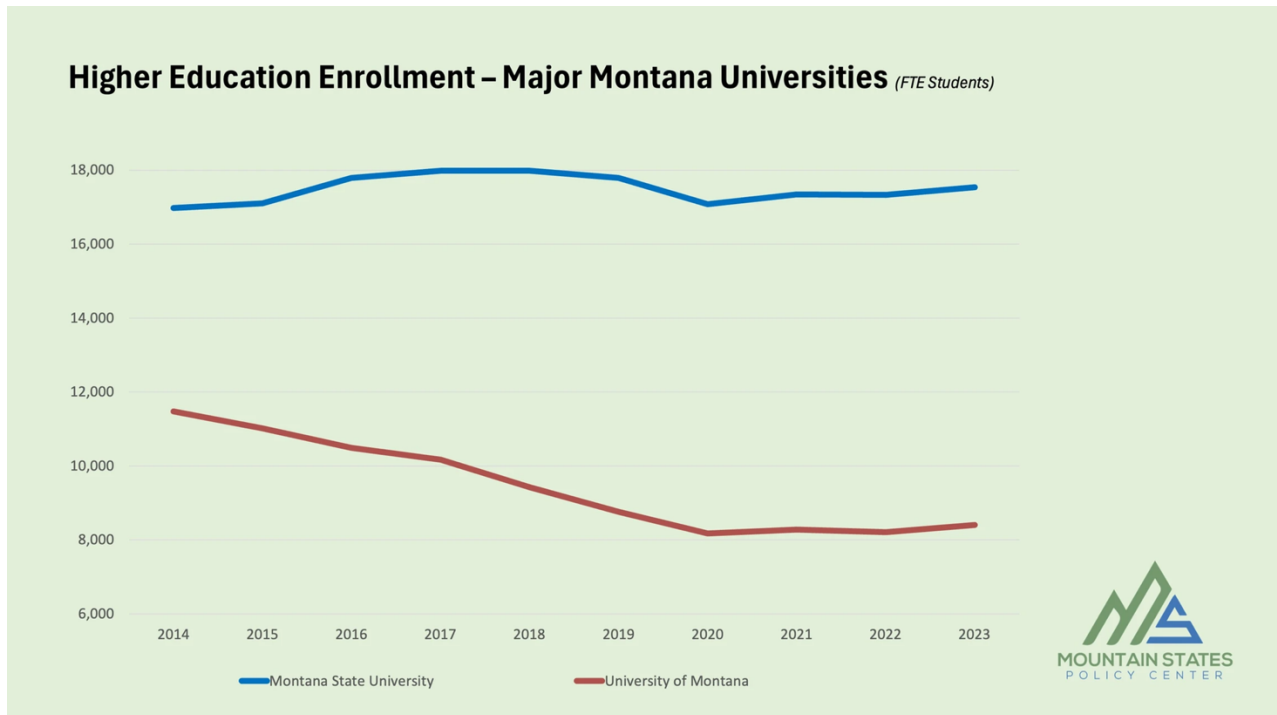
For example, the number of full time students attending college – both university and community – in Idaho is 51,537 this year. Ten years ago, there were 52,621 full time students.



**KEY INFORMATION  
COLUMN**

Idaho’s largest university remains Boise State, where 18,119 students attend. BSU has seen an increase in enrollment every year since 2013. But both Idaho State University and the University of Idaho have seen consistent drops in attendance. Each institution now serves roughly 9,200 students.

More troubling numbers come out of Montana, where the number of students attending college or university has declined eight percent since 2014, to 33,603.



*Policymakers determine budgets and staffing at higher education institutions.*

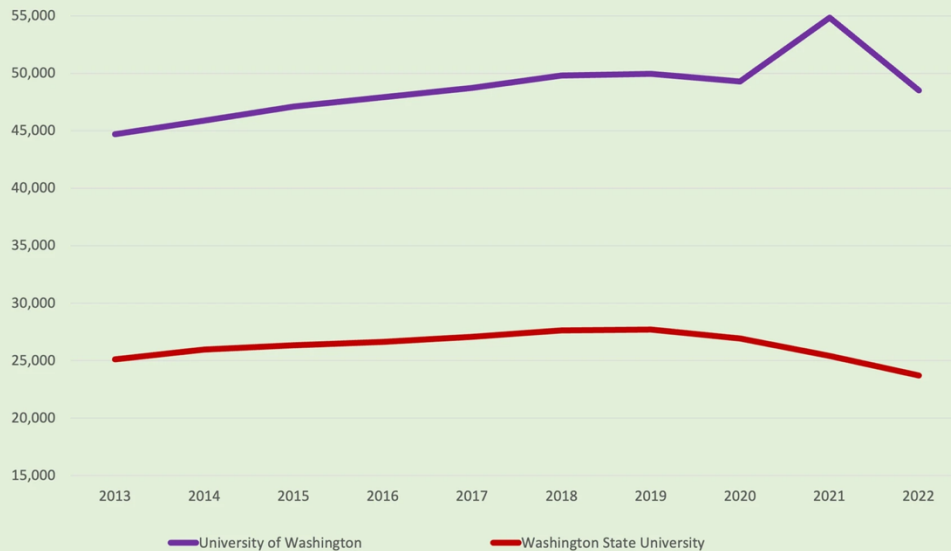
Montana State University serves the most students. At its main campus in Bozeman, the number of students attending has actually increased to 14,633. But the number of students attending the University of Montana has fallen to 7,218 – a drop of 29% in less than 10 years.

In Washington state, the total number of students in higher education has declined to 204,956. A decade ago, it was 249,330 – representing a decline of nearly 18%. Despite that decline, Washington state has never spent more on higher ed.

The number of students at the University of Washington has increased over the past decade to 48,501. But all other universities have seen a decline – and in some cases, a dramatic decline.

Why do these numbers matter? Policymakers determine the budgets and

## Higher Education Enrollment – Major Washington Universities (FTE Students)



*Policymakers should be hesitant about distributing the entire cost of college onto taxpayers, whether it be via student loan relief or legislation to make college tuition free.*

staffing at higher education institutions, so it is important to consider the size of the student population.

Additionally, in the last Idaho legislative session, proposals were floated to freeze tuition and create a working group to consider a new funding formula.

Given the decline in student populations across the region, as well as the heavy burden on taxpayers and students, it may be time to bring back that conversation. But policymakers should be hesitant about distributing the entire cost of college onto taxpayers, whether it be via student loan relief or legislation to make college tuition free.

### **The Purdue example**

It is not a given that the cost of college increases. Purdue University has kept its tuition frozen for 13 years – at less than \$10,000 per year.<sup>4</sup> Former Indiana Governor Mitch Daniels – who became President of Purdue – says it has been a top priority to keep the number affordable for families. As a result, student loan borrowing at Purdue has decreased by 40% since 2012.

Now, 11 graduating classes at Purdue have never experienced a tuition increase.

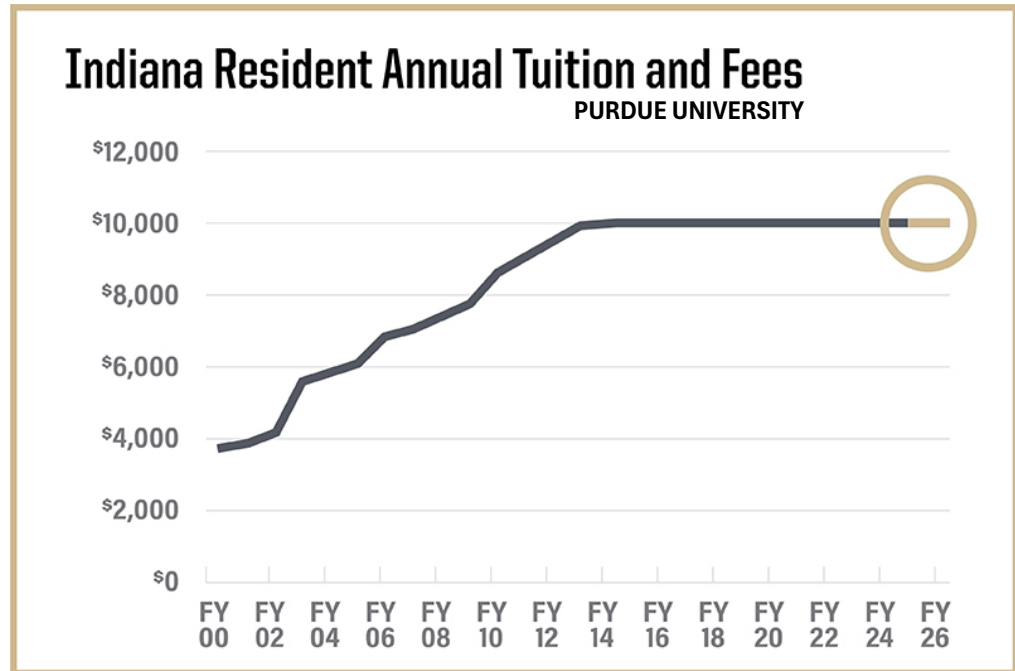
<sup>4</sup> Purdue trustees endorse 13<sup>th</sup> consecutive tuition freeze, Purdue University, December 8, 2023, available at <https://www.purdue.edu/newsroom/releases/2023/Q4/purdue-trustees-endorse-13th-consecutive-tuition-freeze-approve-updated-housing-dining-plans.html#:~:text=Tuition%20freeze%202025%2D26,state%20students%20through%202025%2D26>.



**KEY INFORMATION COLUMN**

*Purdue University has kept tuition and fees flat for a decade.*

Daniels says the key has been an effort to manage expenses, and asking alumni for more contributions. But as Purdue has kept tuition frozen, student enrollment has increased, allowing the university to more easily balance its books.<sup>5</sup>



**Conclusion**

The average student borrows more than \$30,000 to pursue a bachelor’s degree. And more than 45 million Americans have student loan debt.

According to a new Gallup poll, only 36% of Americans have confidence in higher education.<sup>6</sup> Undergraduate enrollment since 2011 has results in three million fewer students on campus, according to the Wall Street Journal.<sup>7</sup>

Policymakers may not be able to control all college costs, but they can help inform better career and financial decisions by students considering higher ed. Workforce needs, a listing of wages, clear information about the cost of obtaining a degree, and more should all be made readily available via a Career Transparency Act.

<sup>5</sup> Purdue’s reputation for affordability results in substantial growth for the school, NPR, September 6, 2022, available at <https://www.npr.org/2022/09/06/1121201296/purdue-reputation-for-affordability-results-in-substantial-growth-for-the-school>

<sup>6</sup> Americans confidence in higher education down sharply, Gallup, July 11, 2023, available at <https://news.gallup.com/poll/508352/americans-confidence-higher-education-down-sharply.aspx>

<sup>7</sup> Why Americans have lost faith in the value of college, Wall Street Journal, January 19, 2024, available at [https://www.wsj.com/us-news/education/why-americans-have-lost-faith-in-the-value-of-college-b6b635f2?fbclid=IwAR2T7A7V2gxRoSaYOfq4Lbe6ULMeFGOr5KV8cTCnX-PQAc8Uzwe\\_g-BI9w](https://www.wsj.com/us-news/education/why-americans-have-lost-faith-in-the-value-of-college-b6b635f2?fbclid=IwAR2T7A7V2gxRoSaYOfq4Lbe6ULMeFGOr5KV8cTCnX-PQAc8Uzwe_g-BI9w)

**Nothing in this publication shall be construed as an attempt to aid or hinder the passage of any legislation.**

# ABOUT THE AUTHOR

For more than 20 years, Chris Cargill has worked in communications and public policy. Chris has deep roots in our region and is a graduate of Gonzaga University with a degree in broadcast communications and political science. His experience includes a decade in television news as well as 13 years for another state based think tank.



Chris' work has been published in the Idaho Statesman, The Coeur d'Alene Press, The Helena Independent Record, the Spokesman-Review, The Seattle Times, the Tri-City Herald and Real Clear Policy, as well as many other regional newspapers. He is also a familiar voice on radio stations throughout the region.

Chris is a member of the Heritage Foundation's Project 2025 Advisory Board, which is focused preparing comprehensive policy recommendations for the next conservative presidential administration.

Chris & his wife Lisa are the proud parents of two boys, including one who has special needs - one of the many reasons why he is so passionate about education choice options for families.

In his spare time, Chris spends time with family, serves on his local city council, and enjoys whatever down time he can in the great outdoors on his family property in North Idaho.

