

Student Autonomy and Financial Independence in Advanced Education

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INSTITUTIONAL REFORM usually begins because of a financial crisis; indeed revolutions are quite commonly the result of unbalanced budgets. The financial crisis in our colleges and universities, consequently, not only demands that we find more adequate support for higher education but affords us the opportunity of examining whether or not higher education is currently providing the kinds of talents and skills needed in our society and of rationally exploring educational issues in the hope that this exploration will lead to more adequate support of education both by its customers and the broader public.

Education always possesses implications and rewards for both the society and the individual. We know without being told that the price of intelligent political action in a democracy such as ours is widespread and effective popular education. We do not need to be told that there can be a direct relationship between a qualitative improvement in life and increased education, though we ought always to bear in mind the

dictum of Uncle Remus that "being good and being smart ain't the same thing." And, finally, we know that every increase in skill and widening of abilities enriches not only the individual but enriches the whole society of which he is a part.

It has, indeed, been argued that because society benefits in such large measure from the education of the individual, the burden of the costs of education ought to be largely social rather than individual. Higher education at the present time is predicated in large measure on this assumption. Its contrary, that the benefits of education both cultural and economic are so great as to place primary financial responsibility upon the individual for his education, is even more clearly demonstrable.¹ It is impossible, in fact, to determine who benefits most from education, the individual or society in general. Consequently the mechanisms we employ to finance higher education should not be based on an attempt to establish some equitable relationship between costs paid and benefits re-

ceived. More important than equity, where equity is so unclear, must be a concern with providing adequate education, of diverse kinds, in the quantities needed, open to all throughout their working lifetimes and made available in such a way as to increase the autonomy of the individual student and the institutional independence of the school.

I wish to argue that even were the social benefits of education beyond the secondary school level to vastly outweigh benefits to the individual, it would still be desirable to make the individual financially responsible for the education he receives in the adult years of life. For we must be quite clear that when we discuss education beyond the secondary school level we are talking about the education of adults. Colleges and universities have only reluctantly recognized this fact and at present give it only grudging and incomplete assent. Much of the *in loco parentis* debate derives from the failure to recognize that an eighteen-year-old is, in fact, an adult and that his majority ought to be recognized socially, politically and economically. He ought to decide about behavior for himself; he ought to vote and he ought to assume the full financial burden of his support and further education. It seems folly to ask, to require, men and women to behave responsibly until we do in fact make them responsible.

We cannot make men and women who have achieved physiological and sexual maturity responsible if we prolong their dependency and refuse to open up to them opportunities for calculated and rational choices. The sociologist Bennett M. Berger has pointed out that, "the problem of student unrest is rooted in the prolongation of adolescence in industrialized countries."² I believe it is a safe generalization that so long as our young adults are not politically potent in the conventional sense of exercising the franchise, are not identified with a social role which they intend to fill

through socially meaningful work in their adult lives, and are not financially independent and responsible, we cannot expect them to combine their moral enthusiasms with any marked degree of political and social realism. Until, indeed, education is once more linked realistically to vocation and vocation becomes the calculated, unconditioned choice of the individual willing and able to pay the price for the life he wishes to lead in the future, our students will exhibit the same irresponsible and irrational behavior which characterizes all who find themselves in positions of dependency and inequality.³

It has not been sufficiently noted by either neo-conservatism or the New Left that higher education, and indeed the whole structure of middle class family life, provides the perfect paradigm of the welfare state, and it is precisely in these areas that the limitations of welfarism are most clearly evident. The adolescent child and the adult student are asked to postpone a meaningful role in the societies in which they participate. Their roles and identities are undefined, their responsibilities nonexistent. They are excluded from the present work of society and they are asked to prepare for a future not of their own choosing.

The chief purpose of any educational system ought to be the integration of the individual into the work and the cultural activities of the society rather than his effective exclusion from society. That work and those cultural activities must become the center and meaning of the life of the adult individual. The Peace Corps, Vista Volunteers and other such programs (which are at best a kind of outdoor recreation for the displaced young adults of the middle classes) are no substitutes for lifetime vocations which, at one and the same time, fulfill the individual and serve the society. Our educational system must teach

our young adults to deal with the real world in terms of vocation and role, hazard and choice, cost and responsibility. To reiterate, education beyond the secondary level must be genuinely adult education.

Not only must education be adult, but that very demand implies that the potential student must be able to make some rational choices concerning his education. He must be able to calculate in terms of rewards and costs, abilities and limitations, immediate and deferred rewards whether or not he will go on to any kind of education beyond the secondary school. More importantly, he must be capable of choosing between a wide variety of educations beyond the secondary school. The link between social status and the A. B. degree must be broken. While it is true that we cannot have too much education, we do, at the present moment, have too much of the wrong kind of education. We have increasingly penalized variety in our educational system by creating educational monopolies, by rewarding so-called higher education at the expense of apprenticeship programs, craft, technical and semi-professional programs and skills learned on the job or in proprietary institutes and schools. It is the height of unreality to search for a solution to the problem of financing "higher education" without taking into account the educational needs of all adults. After all, those who go on to "higher education" now constitute, and probably always will constitute, far less than half of our secondary education graduates. How can we defend an educational system which will always be elitist in nature and which will guarantee the rewards of social mobility associated with education to what must always remain a minority of the total population? We must either decide to send every man to college or to permit every man to choose and pay for the education he perceives himself as needing and society as willing to recom-

pense adequately. Consequently, any system for financing "higher education" must be capable at the same time of financing the total adult educational needs of the society.

Moreover, those needs must be seen as extending throughout much of the adult life of the individual. It is a truism to assert that knowledge and skills in our culture have a very short half-life. To see education as a once-and-for-all-time process which the young adult is subject to between his 17th and his 25th year is to indulge in pure illusion. We must expect occupation change with increasing frequency as the result of technological innovation. We must also realize that in the past we have limited the social usefulness, the self-esteem and the earning capacities of many of our fellow citizens by foreclosing the possibility of their returning to training or to education except at prohibitive cost to themselves. Is it so unreasonable to ask for an educational system which will continue to educate people so long as they are able to make a convincing case that society will reward them for deepening their capacities and enlarging their skills?

Increasingly the assumption has become "that only government can finance higher education."⁴ This assumption has grown up because the costs of financing higher education alone, to say nothing of other types of adult education, have become so enormous. However, "the truth is that all the finance for education that has been increasingly channelled through government is private in origin. Higher education is financed by private businessmen who pay company taxation and by individuals who pay income, purchase and capital taxes. There is no necessary reason why their moneys should be channelled to the universities indirectly through governments, so that universities are accountable to politicians, and not directly by consumers of university teachings and buyers of univer-

sity services, so that the universities are answerable to them as customers."⁵

The result of relocating the source of payment for the costs of higher education has, as the above quotation suggests, important implications for the reestablishment of institutional responsibility. All of us who are jealous of our liberties regret that our surviving private colleges and universities are increasingly becoming the thralls and dependents of the federal government. They stand now, cup in hand, waiting not only for agency largess but for agency decisions concerning educational philosophy and the conduct of their affairs. At the state universities and colleges matters are in even sadder shape. Dependent upon federal largess, these schools can no longer afford to deal independently with such vital and important issues as research, curriculum, and admissions. Questions in these areas are not resolved on the basis of a rational educational philosophy elaborated by the faculty and administration of a particular university but are the product of federal bureaucratic fiat. We must, it seems to me, not only make the student responsible for and to himself but we must at the same time make the university and the college responsible to and for itself.

Foremost among the results of such a policy will be an almost instantaneous increase in the diversity of methods and ideas in higher education. The outstanding feature of contemporary higher education in America is its homogeneity. There is some justice for the call for the establishment of "free universities" by the New Left. Mistaken as I believe most of their assumptions to be, I think they are accurate in asserting that genuine debate and experimentation is not encouraged at present on our campuses. It is not encouraged because it is expensive to be different, and difference under present circumstances must be paid for by the institution and its faculty

and staff rather than by its customers, the students and the purchasers of its services.

Students should be able to choose between private and state educational institutions (on the basis of religious commitment alone, if for no other reason). Today, even those students fortunate enough to be able to afford a college education are often not wealthy enough to be able to afford to make an institutional choice. How many students would prefer a small, church-connected college but settle for the megalopolitan state university simply because of the marked differential in tuition? How many small schools have been forced to dilute their academic standards and their codes of student conduct in order, quite simply, to stay in business? The private colleges and universities which have had such a long and distinguished history in American education and which have made such important contributions to American life must once more be made competitive with the state institutions.

However, the quest for diversity must go beyond the elementary and simple question of supporting the private sector of American education without turning it into a fiefdom of the federal bureaucracy. Students ought to be able to choose from a variety of institutional forms, curricular models, and instructional methods. There should be available, based upon demand, alternative programs and educational experiences. Dependent upon the student's willingness to pay in the future, he should be enabled to seek out and enjoy the kind of education best fitted to his needs. Conversely, the institution will, under such circumstances, be able to discontinue the practice of being all things to all men. Any institution of higher education ought to be able to counsel the discontented and the dissatisfied student to go elsewhere, to seek in another setting the kind of education which will be for him genuinely relevant. Much of the unrest of

the present hour, I believe, might be handled in just such a fashion. Such a program has the great merit of forcing men to pay the price for being different.

Society preserves its stability, in part, by making radicalism costly. (Here I use "radicalism" broadly to mean any idea which deviates significantly from accepted theory and practice.) Milton Friedman has observed, "Make the advocacy of radical causes sufficiently remunerative, and the supply of advocates will be unlimited." But it is precisely because creative dissent is so costly that a society such as ours, which is so heavily dependent upon reasoned change, must view non-governmental patronage as one of its most important sources of freedom and innovation. I believe that full cost tuitions paid by the student would increase diversity among institutions and improve the quality of debate within institutions.

One of the most interesting analyses of students from poverty backgrounds makes the following striking observation,⁶

Despite their apparant similiarity and readiness with respect to ability, motivational characteristics and values, the *Severe Poverty* students seem to end up at institutions of lower academic standing than the more comfortable students. Our data show a sizeable relationship between family income and academic standing of *both* the schools the students ever considered and the schools they subsequently attended. . . . Yet with respect to their goals and other motivational characteristics, these poverty students would seem ready to handle the highest quality education available, certainly the same quality as other income groups. This disadvantage is highlighted by the fact that certain of the highest ranking schools, which are apparently less available to poverty students, send disproportionately large numbers of students on to graduate

school. So, to be poor means both less chance for the highest quality undergraduate education and less likelihood of getting advanced training and education.

The authors of this study confess an inability to explain these facts. The explanation, I believe, is simple. Poor planning, when it exists at all, is never completely rational. Aspirations are conditioned and hedged around by a thousand qualifications. The poor know that too often opportunities do not match abilities and that the margins dividing success and failure are much narrower for them than those more advantageously placed. If the child of poverty could assure himself that his educational future was in his own hands and that the choice of the school he was to attend was completely dependent on one factor only, his ability to perform, I believe the phenomenon which Gurin and Epps observed would disappear. The behavior of the disadvantaged student is not too different from the behavior of the impoverished shopper. He shops wastefully because he cannot afford the rationality of his middle class counterpart.

Broadening educational choice, then, is one of the most important aspects of any program for financing adult education. But, again, I must insist that "educational choice" must be construed to mean all kinds of education, from vocational crafts and skills through professional and graduate education.

It is quite clear that the American people long ago identified education as the most important single avenue in our society for social mobility. Those of us who have come from backgrounds of poverty know that it was education which made the big difference in our lives. There is general agreement that we must have more, rather than less, education of all descriptions and varieties in the years immediately ahead.

Our educational achievements are the most demonstrable evidence of the success of the American dream and it is for this reason that the crisis which faces the whole of American education from the kindergartens through the graduate schools is so important to America's political and social future.

It is interesting to note that when the public was polled as to whether we should solve the problem of rising costs and inadequate institutional facilities by adopting a policy of limited enrollments or by building more colleges so that more students could attend, 79 percent of those questioned choose the course of building more colleges.⁷ To be sure, these same people were quite uncertain as to how the costs of these additional colleges were to be met. In a sense then, the future of adult education has been in part decided. It is going to grow in quantity and scope. The issues which are undecided are the issues of quality, variety, independence, and accessibility.

To assume that either the state or the federal government can provide the enormous sums necessary for this expansion of the educational program seems to me unrealistic. It is unrealistic, in the first place, because more politically attractive programs in the welfare area compete now and will compete more effectively in the future with educational budgetary needs. Education is, for example, less popular politically than medical programs. It must be remembered, too, that new taxes, either state or federal, are apt to be taxes upon those who already find their salaries so low that they cannot afford to send their children to college or take time and money to improve their own skills. It is a cruel myth to believe that tax support for higher education derived from those who earn less than \$10,000 per year constitutes any social advantage to them.

Finally, it must seem manifestly unjust

to many, in spite of the social utility of improved skills, that the costs of an education which benefits the individual in a very measurable and demonstrable fashion (medical and dental school, for example) should be passed on to the general public. W. Lee Hansen and Barton A. Weisbrod in their study, *Benefits, Costs, and Finance of Public Higher Education*, make this point more than adequately.⁸

The inequities of the situation are set out clearly by these same authors in a short article in the *New Republic*.⁹

Nationally, a larger percentage of low than of high-income youngsters drop out of high school and so are not eligible to receive any higher-education subsidies. Those low-income students who are eligible to go to higher educational institutions most often wind up at institutions where the education subsidy is lowest. And they are more likely to drop out before graduation. For these and other well-known reasons, the cards are stacked against low-income youngsters. Yet because tax revenues are used to support higher education, the anomalous result is lower-income families not only do not receive significant amounts of public higher-education subsidies but actually pay a larger fraction of their income in taxes to support higher education than do more affluent families. At a time when pressures are mounting to reduce disparities between privileged and disadvantaged, it is clear that something has gone awry. The mythology of equal educational opportunity for all is just that: mythology.

The demands of both equity and social mobility can be met only if every student is enabled to assume the financial responsibility of educating himself in a school, apprenticeship, technical institute, college or university of his choice.

I believe it is necessary to point out that any program which enables the student to pursue such diverse alternatives and any

system which rewards increments of ability and skill as lavishly as does ours must be predicated on a national rather than merely a state-wide system of finance. Students must be able to choose from the entire range of educational opportunities available to them in the United States; indeed, with such a program one could make a perfectly good case for use of borrowed money to study abroad. Finally, we must not create a situation where every state which increases its educational opportunities without being able to assess costs against the individual educated would find it had a "brain drain." The English economist Colin Clark has ascribed Britain's "brain drain" to precisely such conditions.

These "radical" thoughts are not nearly so radical as they may at first seem. They lack, indeed, even the distinction of novelty. Nor are they distinctively the product of the ideological right, though market economists have played a leading role in developing them. That these ideas are given serious consideration on the left as well as on the right is attested by the article "Paying for the High Cost of Education, A National Youth Endowment" by James Tobin and Leonard Ross in the May 3, 1969 *New Republic*.¹⁰ The program has been widely studied in both the United States and Great Britain¹¹ and certainly does not suffer from a deficiency of literature on the subject.

It seems to me that the only feasible program is a nation-wide program of loans (what Hansen and Weisbrod describe as a "fixed payment" system),¹² made directly to the student for study in accredited schools and training programs, to be repaid as a tax, or installments, assessed against future earnings once the earnings of the recipient have reached a certain agreed level. The tax form of repayment has the great merit of ease of collection and might be tied either to the income tax or social security systems.

Note, however, that this plan is a loan plan for the repayment of the precise amount borrowed together with interest. The economics of such a program, particularly the economic justification of the program, has been brilliantly worked out by Edward J. Mishan in the March Number of *Encounter* magazine.¹³ Unless a fixed payment system is adopted, all sorts of irrationalities and inequities will become a part of the system. It would, for example, be impossible under what Hansen and Weisbrod denominate a "contingent" system for the individual to calculate the value to him of a particular educational program. It is, of course, possible to argue that the purchase of a life insurance policy is not irrational simply because some individuals will pay more and some individuals will pay less. The difference, I believe, lies in the fact that all men, of necessity, die, and not all men, of necessity, may wish to borrow up to \$15,000 to increase their abilities. Educational success, moreover, is a somewhat more chancy affair than death. Indeed, most major universities do not possess accurate retention figures. One of the major advantages such a program for financing higher education would possess is the tonic effect it would have on business practices within the institution. Colleges and universities would be compelled to arrive at some defensible figures for the full costs of tuition. The practice of subsidizing programs of graduate instruction out of undergraduate tuitions and fees would have to be abandoned, and colleges and universities would have to face up to the problem of honesty in the assessment of costs.

The problem of the education of women is the single most important stumbling block to such a system. As Kingman Brewster has remarked, "no one wants to marry a negative dowry." This, of course, assumes that the education of women is not

really economically rewarding and in the context of current American practice that is all too clearly the case. Women do not aspire to or enjoy careers. The impact of such a program, however, might be wholly different from that anticipated. Women might, just possibly, come to more realistically assess their roles and their opportunities. The emphasis might shift in female education from preparation for matrimony to preparation for a career. Clearly such a system would find it difficult to increase the waste of female talent which is at present characteristic of our society.

Such a system would not be self-liquidating. That should be recognized at the outset. There will be costs of administration and accreditation. There will be major losses with individuals who fail to complete their training or fail after completion of training to achieve a taxable income status. These costs will simply be borne by the federal government. They will not be inconsiderable but will constitute a fraction of the current federal expenditures on subsidies to higher education.

Even were such a program initiated, equality of opportunity would still evade many of the poor. The young adult, whether through his earnings or through his assistance to the family in the form of labor, is still an asset. If he is the eldest child (even among the poor the most likely to continue his education beyond the secondary level) his assistance will be most acutely needed for the care of the family. If the prospective student is older and the head of a household, he will be unable to seek further training or education unless some sort of hardship stipend is available to his family.

Foregone income is a factor in limiting adult education, moreover, not only with the poor and those with established families and continuing needs.¹⁴ These costs, however, are more easily borne by the middle

and upper-middle income groups and do not ordinarily operate as the factor which excludes the potential student from further education. I propose, therefore, that present endowment and loan funds ordinarily used for scholarship and fellowship purposes plus supplementary payments from the state be used to provide payments in lieu of foregone income in such cases where its absence will create hardship. The only equitable way to establish "hardship" is a simple means test.

Such a provision is essential if we are to make any serious attempt to provide educational equality of opportunity. As the result of such a program, the young adult with aspirations for education beyond secondary school would become an asset rather than a liability to his family, for payments would be made to the family rather than directly to the student. Obviously such payments should not be so large as to cover the whole of the hypothetically "foregone" income. As in every choice where venture and risk are involved, the student must be encouraged to put something of himself into the enterprise.

Finally, educational opportunity is limited by the access the student has, even at the elementary school level, to guidance and counseling, to activities and programs which have as their purpose the early establishment of realistic vocational objectives. Such a program on a national scale should be established and funded by the federal government. Perhaps such a program is, at the present moment, one of the most important steps we could as a nation take for the general improvement and upgrading of abilities and talents in the United States. At present the poorest school districts and the smallest schools have, almost universally, the least adequate programs in guidance and counseling. Students make unrealistic assessments not only of their own abilities and aspirations but

of the vocations on which they have set their hearts. There are, in our society, very inexact notions on the part of the young adult about the adult world of work in all of its fulfilling and creative variety. There must be a much more creative and emphatic program for the early identification of vocational objectives than currently exists. The poor and disadvantaged suffer most from our lack of such a program, but much of the restiveness among college and university students is due to their inability to see the A. B. degree as anything meaningful to their adult lives and activities. Too often their vocational choices are initially made by their parents or are the consequence of totally extraneous considerations. As an optimum we wish to create an educational system in which the student knows what he wants to do with his life and has the opportunities to achieve his objectives. The only way to make a rational choice of objectives possible is to provide a realistic assessment of the costs and rewards of every kind of vocational endeavor. I am convinced that when adequate programs of guidance and counseling become available and the hidden costs of "higher education" for the individual are widely known, the link between status and the A.B. degree will at last be broken.

It has been argued that the poor are, because of their poverty, such determined "risk avoiders" that a program which through loans loads the individual with sizeable debts would be so unattractive as to lead to its failure. I believe this assumption to be fallacious. The fact is that loans now constitute the most distinctive way in which the poor finance their educations. "The marked distinguisher," Gurin and Epps write, "between the income groups is the greater importance of loans for the *Severe Poverty Group*. Three times as many of the students in the *Severe Poverty Group* as in the *Comfortable Group* report

having *all* their college costs covered by some kind of loan."¹⁵ As an added incentive, however, repayment of the loan might be pegged to the achievement by the individual of the average income in his particular occupational category or the achievement of a set income figure (\$8,000 per year) whichever is higher. Under such conditions the debt would not be collectable until such time as the student or trainee was capable of paying.

The politics of such a program are complicated but they are, at least, hopeful. Costs are the chief factor and no one, at the present moment, can anticipate with any accuracy what the precise costs of such a program would be. If \$5,000 per year were made available to every eligible student and all of those 3.5 million people who annually become 18 years old took advantage of it, the cost would total \$17.5 billion for loans alone.¹⁶ Not all 18-year-olds would take advantage of the program but to those 18-year-olds who decide to study must be added those who are beyond 18 and wish to change vocations or add to their skills. It seems unlikely to me that the figure would go much beyond \$20 billion and the aggregate before repayments balanced withdrawals would be less than \$100 billion. To be sure, these are large and even frightening sums. Their impact, however, will bring a reduction of political pressure and political debate rather than its increase. For the first time education beyond the secondary level will be taken very largely out of the political sphere. It will, in fact, become private and individual. High and middle income families might still prefer to finance the education of their children. That option will be open to them. Their ability to finance their own education will reduce the pressure on the resources of the National Youth Endowment. Nor can it be argued that the Endowment will compete with other programs for tax funds, for

as an independent corporation the Endowment would borrow funds directly from private lenders and in turn make its resources available to students and trainees registered in accredited programs. If the initial impact of the program is felt to be too great, it could be instituted selectively on a geographic basis or on the basis of national income distribution figures granting priority to those areas where average family incomes are lowest.

From a political standpoint the flaws of the present system of federal support for higher education are serious. The state institutions are placed in direct competition with private educational initiatives. Support is spotty and uneven with a major emphasis on the sciences and areas such as medicine and dentistry. Those studies are most heavily subsidized which will eventually yield the highest incomes to the recipients of the subsidies. Choice is limited by granting the subsidies to the institution rather than to the individual and the large university rather than the smaller school is the chief beneficiary of federal largess. Any program which opens opportunities for larger numbers of potential students and trainees than the present programs is bound in the long run to be politically the more attractive. Programs such as the GI Bill long ago established this point.

In summary, I have been arguing for the establishment of an independent corporation, The National Youth Endowment, which will possess the authority to issue bonds and borrow money and in turn lend money to students and trainees studying in accredited institutions. The credit of the National Youth Endowment would be guaranteed by the United States government. Students might pursue any course of studies or training at any time during their adult lives so long as that course of study was approved by the Endowment and so

long as certain standards of performance were met by the trainee.

The program of the Endowment, I have argued, ought to be accompanied by a federally funded and organized program of guidance and counseling aimed at the early establishment of realistic vocational objectives. Finally, through the use of private and federal funds a system of compensatory payments in lieu of deferred income ought to be established to assist hardship cases as defined by the means test.

The benefits of such a program are numerous. It will, I believe, preserve and increase diversity in our society. It will open up opportunity for those now effectively excluded from adult education and positions of responsibility in the labor market. It will increase the autonomy of the educational and training institutions. It will be far more equitable than the present system which taxes the poor to pay for the educations of the upper income groups. Finally, it will reestablish the responsibility of the individual and will recreate the solid link between vocational choice and education without which education serves to entrench status, increase class rigidities and disrupt social integration.

I have no intention of making adult education free. I do wish to make it responsible. I have no intention of providing a forced and unnatural equality. I do hope to open up opportunity. I have no intention of forcing the affluent to pay for the education of the poor, but I am determined that the poor do not continue to pay for the education of the affluent.

I do not expect any one system to solve all our problems, educationally or otherwise. If the system I propose provides a greater measure of diversity, a greater measure of opportunity, a greater measure of equity and a greater measure of individual and institutional responsibility than the present system, that is enough.

¹Angus Campbell and William C. Eckerman, *Public Concepts of the Values and Costs of Higher Education*, Monograph No. 37. Survey Research Center Institute for Social Research, The University of Michigan, (Ann Arbor, 1964), pp. 8-38.

²Bennett M. Berger, "The New Stage of American Man—Almost Endless Adolescence" in *The New York Times Magazine*, November 2, 1969, p. 32.

³See Gideon Sjöberg, M. Donald Hancock, and Orion White, Jr., *Politics in the Post-Welfare State: A Comparison of the United States and Sweden*, The Carnegie Seminar on Political and Administrative Development, Department of Government, Indiana University, Bloomington, 1967.

⁴H. S. Ferns, *Towards an Independent University*, The Institute of Economic Affairs, Occasional Paper 25, (London, 1969), p. 5.

⁵*Ibid.*

⁶Patricia Gurin and Edgar Epps, "Some Characteristics of Students from Poverty Backgrounds Attending Predominantly Negro Colleges in the Deep South" in *Social Forces*, Vol. 45, No. 1, Sept. 1966, p. 39.

⁷Campbell and Eckerman, *Public Concepts of the Values and Costs of Higher Education*, p. 92.

⁸W. Lee Hansen and Burton A. Weisbrod,

Benefits, Costs and Finance of Public Higher Education, (Markham Publishing Company, Chicago 1969).

⁹W. Lee Hansen and Burton A. Weisbrod, "The Equality Fiction", *The New Republic*, Sept. 13, 1969, pp. 23-24.

¹⁰James Tobin and Leonard Ross, "Paying the High Costs of Education, A National Youth Endowment" in *The New Republic*, Vol. 160, May 3, 1969, pp. 18-23.

¹¹A. R. Prest, *Financing University Education, A Study of University Fees and Loans to Students in Great Britain*, Occasional Paper No. 12, Institute of Economic Affairs, (London, 1966), cites the relevant literature.

¹²Edward J. Mishan, "Some Heretical Thoughts on University Reform, The Economics of Changing the System" in *Encounter*, Vol. 32, No. 3, March, 1969, pp. 3-15.

¹³*Ibid.*

¹⁴Hansen and Weisbrod, *Benefits, Costs and Finance of Public Higher Education*, p. 46.

¹⁵Gurin and Epps, "Some Characteristics of Students from Poverty Backgrounds," in *Social Forces*, p. 31.

¹⁶Tobin and Ross, "A National Youth Endowment" in *New Republic*, p. 21.