

Educational Debt in America and the Work College Alternative: Focus on Environmentally Strong Colleges

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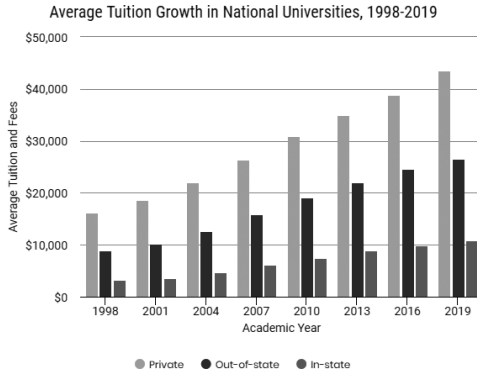
There are more than 2,500 four-year institutions in the United States (“Best 381 Colleges,” n.d.), and the average student loan debt of a college graduate in 2017 is almost \$29,000 (“Project on Student Debt,” n.d.). How does one decide which institution to attend and how much debt to take on? Furthermore, how can one graduate with a concrete skill set to stand out from other college graduates? These questions give pause to any high-school student contemplating higher education, but this can be particularly true for first-generation college attendees. One solution may be to attend a work college.

Work colleges provide an opportunity for students to work on campus in exchange for reduced or free tuition (“Education that works volume 1,” 2011). Students participate in a combination of work and service as an academic requirement, which is overseen by an academic advisor (Pickford, 2018). Not only do students graduate with some practical work experience, but they also graduate with little to no debt from student loans (Raphel, 2015).

This paper looks at the average debt of college graduates in the US today, and then introduces work colleges as an alternative to more costly institutions. Eight work colleges are part of the Work Colleges Consortium (“Member Colleges | Work Colleges,” n.d.). Three that have strong environmental components will be highlighted in this paper: Berea College, Sterling College, and Warren Wilson College. In particular, the cost of tuition, the work, and the service components will be examined.

I . Educational Debt in America

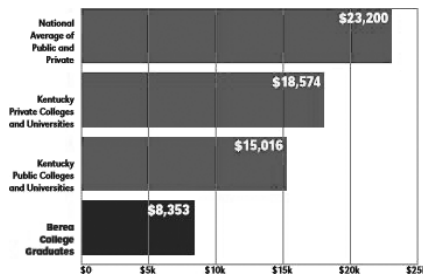
The cost of a tertiary education has more than doubled in the last 20 years. As can be seen in the graph below, the average tuition and fees for an academic year at a pri-



(Source: “See 20 Years of Tuition Growth at National Universities,” n.d.)

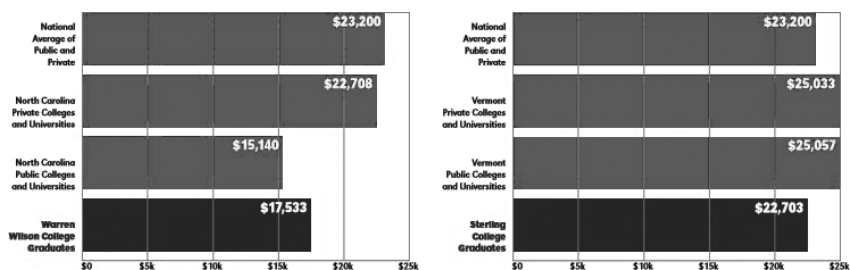
private college was less than \$20,000 in 1998, but will be more than \$40,000 per year in 2019 (“See 20 Years of Tuition Growth at National Universities,” n.d.). According to the Institute for College Access and Success, the typical 2017 college graduate will have a student loan debt of almost \$30,000, with debt as high as \$38,500 for students attending university in Connecticut (“Project on Student Debt,” n.d.). However, for students attending work colleges, all of which are private, the average debt can be significantly less (Raphel, 2015).

As can be seen in the graph below, the national average of public and private school student loan debt in 2011 was \$23,200 (“Education that works volume 1,”



(Source: “Education that works volume 1,” 2011)

2011). In that year, graduates from two work colleges — Alice Lloyd College and College of the Ozarks — had an average debt of less than \$5000, while those from a third—Berea College—had less than \$8400 (“Education that works volume 1,” 2011). At another work college, Warren Wilson College, students graduated with \$17,533 of debt, which is slightly more than that of students attending North Carolina public colleges and universities at \$15,140, but less than that of those attending private colleges and universities at \$22,708 (“Education that works volume 1,” 2011).



(Source: “Education that works volume 1,” 2011)

For students attending Sterling College, a work college in Vermont, the average debt load was \$22,703, which is only slightly less than the national average. Surprisingly, though, this is less than that of students attending public colleges and universities in Vermont, who graduate with an average debt of \$25,057 (“Education that works volume 1,” 2011). The Project on Student Debt states that 60% of students attending colleges and universities in Vermont borrow money, while 74% in the neighboring state of New Hampshire do (“Project on Student Debt,” n.d.). Therefore, the cost of tertiary education in the Northeast is of particular concern.

From this data, it can be seen that even students who attend the most expensive work college graduate with less average debt than students graduating from other public universities in the same state. Furthermore, all students who attend work colleges graduate with less debt than the national average. What then is a work college?

II . Work College Consortium

The Work Colleges Consortium (WCC) is a group of eight colleges that integrate work and service into their academic programs (“What Is a Work College? | Work Colleges,” n.d.). Students at WCC colleges work between 8 to 20 hours per week (Pickford, 2018), with most working between 10-15 hours (Kuh, 2010). Earnings are credited towards tuition, and in some cases, work performed by the students may completely offset the cost of tuition (Raphel, 2015). Work performed by the students is a critical part of the students’ learning and growth (Kuh, 2010). Students develop critical thinking, teamwork, and problem-solving skills through their work experience (“Berea By the Numbers,” n.d.).

The eight colleges in the WCC are Alice Lloyd College and Berea College, both located in Kentucky; Blackburn College in Illinois; Bethany Global College in Minnesota; College of the Ozarks in Missouri; Warren Wilson College in North Carolina; Paul Quinn College in Texas; and Sterling College in Vermont (“Member Colleges | Work Colleges,” n.d.). All of these colleges serve historically poor areas or populations (Raphel, 2015).

All of the work colleges are located in rural areas, except Paul Quinn College, which was founded in Austin but is now located in Dallas. Paul Quinn College was founded for freed slaves in 1872 and is the only work college that has historically served an African-American community (Pickford, 2018).

The work colleges started as a means of allowing students to work towards an education their families could not otherwise afford (“Frontiers Yet Unknown: The History of Warren Wilson College - YouTube,” n.d.). The colleges also benefited from having a labor force to construct and repair buildings, run farms, grow and prepare food, and other services (Pickford, 2018). This continues to the present, as the WCC states that the work colleges “share a core belief: the foundation for advancement should not be a privilege limited to those with financial means” (“Education that works volume 2,” 2012, p. 4). The Dean of the Work Program at Paul Quinn College estimated that the work performed by the students was equivalent to 15 full-time employees (Pickford,

2018). At Sterling College, students and faculty grow 20% of the food served on campus (“The Sterling Kitchen,” n.d.).

Each college decides the amount of work and service that students are required to do and how much students can earn from it. Warren Wilson College requires 100 hours of service across the four years (Smith, 2012). Students at Sterling College earn about \$800 per semester from their work, which is credited towards their tuition (Raphel, 2015). On the other hand, students attending Alice Lloyd College, Berea College, and College of the Ozarks receive free tuition (Raphel, 2015).

In 1995, five of these work colleges formed a consortium and federal guidelines were drawn up (“Brief History | Work Colleges,” n.d.). The US Department of Education (e-CFR, n.d.) defines the purpose of work colleges as follows:

Federal Regulations

§ 675.43 Purpose

The purpose of the Work-Colleges program is to recognize, encourage, and promote the use of comprehensive work-learning-service programs as a valuable educational approach when it is an integral part of the institution’s educational program and a part of a financial plan that decreases reliance on grants and loans and to encourage students to participate in community service activities.

From this regulation, it can be seen that work and service are incorporated into the educational program. The work component defrays student costs while the service component encourages civic involvement.

Furthermore, the electronic code of federal regulations (e-CFR, n.d.) states that

Title 34: Education

PART 675—FEDERAL WORK-STUDY PROGRAMS

Subpart C—Work-Colleges Program

§ 675.41 Special definitions.

The following definitions apply to this subpart:

- (a) *Work-college*: An eligible institution that—
 - (1) Is a public or private nonprofit, four-year, degree-granting institution with a commitment to community service;
 - (2) Has operated a comprehensive work-learning-service program for at least two years;
 - (3) Requires resident students, including at least one-half of all students who are enrolled on a full-time basis, to participate in a comprehensive work-learning-service program for at least five hours each week, or at least 80 hours during each period of enrollment, except summer school, unless the student is engaged in an institutionally organized or approved study abroad or externship program; and
 - (4) Provides students participating in the comprehensive work-learning-service program with the opportunity to contribute to their education and to the welfare of the community as a whole.
- (b) *Comprehensive student work-learning-service program*: A student work-learning-service program that—
 - (1) Is an integral and stated part of the institution's educational philosophy and program;
 - (2) Requires participation of all resident students for enrollment and graduation;
 - (3) Includes learning objectives, evaluation, and a record of work performance as part of the student's college record;
 - (4) Provides programmatic leadership by college personnel at levels comparable to traditional academic programs;
 - (5) Recognizes the educational role of work-learning-service supervisors; and
 - (6) Includes consequences for nonperformance or failure in the work-learning-service program similar to the consequences for failure in the regular academic program

Point (b2) clearly shows that students must participate in the “work-learning-service program” in order to be enrolled at the school and to graduate. Point (b3) shows that the students work performance becomes part of their academic record and (b6) indicates that students can fail as a result of poor performance. Therefore, both work and service are not optional for students attending work colleges. Point (b4) is clarified in the FAQ’s of the WCC website (n.d.) by referring to work advisors as “work deans.” The Sterling College website also clarifies that the faculty behave as work advisors in addition to their teaching duties (“Faculty,” n.d.).

In the next section, three work colleges that have a strong environmental component, either at the university itself or in terms of their educational programs, will be presented, with a key benefit of work colleges highlighted. These three colleges are Berea College in Kentucky, Sterling College in Vermont, and Warren Wilson College in North Carolina.

III. Work College Profiles

A. Cost of Study at Berea College

Berea College was established in 1855 as an abolitionist college modelled on Oberlin College in Ohio. Berea College became the first interracial and coeducational college in the South (Raphel, 2015, para. 5). According to Raphel (2015), “Students worked not only so that they could afford their educations, but so that manual labor would be embraced as a dignified task, thereby destigmatizing the work performed by slaves (para. 5).”

The WCC website states that 75% of Berea’s operating expenses are covered by the College’s endowment (“Berea College | Work Colleges,” n.d.), which Raphel (2015) states is over \$1 billion (para. 10). All of the approximately 1,600 students at Berea receive free tuition, which is valued at \$39,000 per year (“Berea College | Work Colleges,” n.d.). Students work to cover the cost of their books, housing, and meals. More than half of the students are the first generation in their family to attend college and almost 80% are from Kentucky and Appalachia (“Berea College | Work

Colleges,” n.d.). Furthermore, the WCC website states that Berea College was ranked the top liberal arts college for 2016-2017 and first in affordability for 2015-2017 by *Washington Monthly* (“Berea College | Work Colleges,” n.d.).

Although Berea College does not have the environmentally-focused reputation of the two colleges described below, it does have a Department of Agriculture and Natural Resources as well as a Department of Sustainability and Environmental Studies (“Berea College Overview,” n.d.). Furthermore, Berea College has a strong commitment to environmental sustainability. According to the Berea College website, examples include the Deep Green Residence Hall, which is among the highest-scoring LEED-certified residence halls in the world; the Ecovillage, which uses 75% less energy and water per person than “conventional housing”; and 9,000 acres of sustainably-managed forest (“Berea College Quick Facts,” n.d.).

B. Work at Sterling College

Berea College is the largest of the work colleges in the WCC, while Sterling College is the smallest with just 120 students (Raphel, 2015). Sterling College began as a boys’ prep school and gradually changed its focus and purpose over the years. Sterling joined the WCC when it received accreditation as a four-year college in 1997 (Raphel, 2015). Unlike Berea College, which offers a wide range of academic departments, Sterling College focuses exclusively on “environmental stewardship education” (“Life at Sterling- Work College,” n.d.). Sterling College offers five majors: ecology, environmental humanities, outdoor education, sustainable agriculture, and sustainable food systems (“Sterling College Academics,” n.d.). Students are also able to create independent studies, internship opportunities, and self-designed majors as well as choose from a variety of minors (“Sterling College Academics,” n.d.).

According to the WCC website (“Life at Sterling- Work College,” n.d.), Sterling College is rated #2 among colleges in North America for campus sustainability, 80% of its electricity is produced by solar power, and it was also the first college in Vermont and third in the United States to divest of fossil fuels. Furthermore, Sterling is ranked #13 among “Best Liberal Arts Colleges” by *Washington Monthly* (“Life at Sterling-

Work College,” n.d.).

One out of five students are first-generation college students (“Life at Sterling-Work College,” n.d.). Similar to Berea College, almost 80% of the student body comes from the surrounding area: in this case, the Northeast (“Life at Sterling- Work College,” n.d.). Students are required to perform chores as part of the work program. Students work in the kitchen, on the farm, or in the residence halls (Raphel, 2015). As much as 20% of the food that is served in the dining hall is grown by the students and faculty, which is the highest proportion of any college or university in the US (“Sterling College Campus Food,” n.d.).

Students attend a job fair at the beginning of the academic year and submit applications for the positions they want (Raphel, 2015). Over time, they move from entry-level jobs to supervisory positions and gain management experience (“Life at Sterling- Work College,” n.d.). The work experience gives students an opportunity to link their jobs to their academic interests so that they graduate with experience related to their fields (Pickford, 2018). According to the WCC website, “98% of Sterling graduates credit their work program experience for positively impacting how they work cooperatively in groups and as a team member, as compared to 85.2% of private college graduates” (“Life at Sterling- Work College,” n.d.).

C. Service at Warren Wilson College

Warren Wilson College began as a farm school for boys in 1894 and still has a farm that produces food for the college and the community today (“Frontiers Yet Unknown: The History of Warren Wilson College - YouTube,” n.d.). Environmental sustainability is part of the core mission of the college. According to the college’s website, Warren Wilson’s undergraduate education “combines academics, work, and service in a learning community committed to environmental responsibility, cross-cultural understanding, and the common good” (“Our Philosophy & Mission,” n.d.). Some ways that this is demonstrated include fossil fuel divestment, responsible investment, and habitat preservation (“Environmental Sustainability,” n.d.). There is also a zero waste initiative, which aims to “divert 90% of all waste from the landfill by 2032” (“Environmental Sus-

tainability,” n.d.).

As at other work colleges, service is required. Students at Warren Wilson must “track and measure their progress in four key growth areas: self-knowledge, understanding complex issues, capacity for leadership, and their overall commitment to community engagement” (“Warren Wilson College | Work Colleges,” n.d.). According to Warren Wilson Colleges Service Program Annual Report 2014-2015, the five major service areas that students work in are the environment, such as weatherizing homes, cleaning rivers, and removing invasive plants; food security, such as working in community gardens or local food banks; housing and homelessness, such as building houses, collecting furniture donations, and working at a day shelter; race and immigration, such as participating in community dialogues on race, mentoring Latino youth, and sharing meals at a weekly community gathering; and youth and education, which includes mentoring elementary and middle school children with Asheville City schools, Buncombe County schools, and Big Brothers Big Sisters (Warren Wilson College, 2015). Other service areas include animal welfare, arts and culture, health, and relationship violence (Warren Wilson College, 2015).

According to the same report, the majority of service hours are completed by upperclassman (juniors and seniors), which is attributed to internships of several hundred hours (Warren Wilson College, 2015). For 2014-2015, a total of more than 58,000 hours of service were completed by 824 students (Warren Wilson College, 2015, p.18). The college has received recognition in *US News and World Report* “Top 25 Service-Learning Programs to Look For” and *Princeton Review’s* Top 10 for students “most engaged in community service” (“Community Engagement,” n.d.). Furthermore, 86% of college alumni stated that community service “prepared them for social and civic involvement” and 75% of the class of 2015 stated that “service contributed ... to their learning and personal development” (“Community Engagement,” n.d.).

IV. Conclusion

Tertiary education in the United States has become extremely expensive. Some

measures for students to reduce costs might include living at home and completing general education requirements for some degrees or programs at local community colleges before transferring to four-year institutions. Students may also qualify for scholarships or grants that do not need to be repaid. Many students choose to work. According to Kuh (2010), “at least two-thirds of students at four-year colleges...work at some point during college, either on or off campus (p. 14).” Loans are, as we have seen, common.

However, another option might be to attend a work college. Three colleges in the Work College Consortium—Alice Lloyd College, Berea College, and College of the Ozarks—offer free tuition to their students (Raphel, 2015). While students may need additional loans for some expenses, the average amount taken by graduates of these three colleges was less than \$8500 (“Education that works volume 1,” 2011). Furthermore, even for the more expensive work colleges—Warren Wilson College and Sterling College—the average amount of loans was less than that of private institutions in the same states, and for Sterling College, was even less than that of public institutions in the same state (“Education that works volume 1,” 2011).

Lower tuition costs, and lower loan amounts, are not the only advantages of work colleges. Work colleges also give students practical work experience from their work on campus. Furthermore, they are evaluated on this work, the same as with their academic requirements. Therefore, students acquire additional responsibilities during the four years of their education and learn important work skills, such as communication and getting along with others (“Education that works volume 2,” 2012).

Students also complete a service requirement, which instills in them a sense of civic duty. While the requirement might seem low, such as 100 hours over four years at Warren Wilson College (Smith, 2012), the cumulative service comes to more than 58,000 hours in one academic year (Warren Wilson College, 2015).

One question that arose during the course of this research is whether a sense of environmental stewardship would be stronger among students who attend work colleges. One might expect that Sterling College and Warren Wilson College, both of which have strong environmental programs, would attract environmentally active stu-

dents. The work college model provides students with ample opportunity to engage in work and service related to their environmental studies. It might be expected, therefore, that students who enroll in environmental programs at work colleges would have a particularly strong sense of environmental stewardship. This is an area for future study.

This paper has shown that students engage in a substantial amount of work and service during their four-year educations at work colleges. The work results in a tuition reduction or waiver for the students, and both the work experience and the community service benefit the students, the colleges, and the surrounding areas. Students from work colleges graduate with a substantial amount of experience from both work and service that appeals to future employers (Kuh, 2010). Between lower costs, work experience, and service learning, the benefits of attending a work college are clear. Work colleges provide a viable and meaningful alternative to taking on educational debt in America.

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