# Article information:

"Student Repayment Crisis and the Value of Higher Education" by Elisa P. Queenan and Brian D. Street
<https://ir.library.louisville.edu/jsfa/vol50/iss2/6/>

# Article summary:

1. The cost of post-secondary education in the US continues to increase, leading to a federal loan debt of $1.56 trillion as of Q4 2020.

2. A comparison between two public Hispanic Serving Institutions in central California, Bakersfield College and California State University, Bakersfield, revealed differences in loan default rates despite similarities.

3. Although the top degrees at both institutions did not align well with local labor market demands, completing a degree still provides individual and institutional economic benefits that exceed costs.

# Article rating:

Appears moderately imbalanced: The article provides some useful information, but is missing several important points or pieces of evidence that would be required to present the discussed topics in a balanced and reliable way. You are encouraged to seek a more balanced perspective on the presented issues by exploring the provided research topics and looking at different information sources.

# Article analysis:

The article "Student Repayment Crisis and the Value of Higher Education" by Elisa P. Queenan and Brian D. Street provides a cost-benefit analysis of two post-secondary institutions in central California, Bakersfield College (BC) and California State University, Bakersfield (CSUB), to examine their alignment with the local labor market, institutional economic benefits and costs, and impact of loan default. The authors argue that despite the increasing cost of post-secondary education, both individual and institutional economic benefits exceed the costs.

One potential bias in this article is its focus on only two institutions in a specific geographic location. While BC and CSUB may be representative of other public Hispanic Serving Institutions in central California, they may not be representative of other types of institutions or regions across the US. Additionally, the authors do not provide information on how they selected these two institutions for comparison.

The article also presents some unsupported claims, such as stating that "the top degrees at BC and CSUB did not align well with local labor market demands." However, the authors do not provide evidence to support this claim or explain how they determined what constitutes "local labor market demands."

Furthermore, while the authors acknowledge that completing a degree and entering the labor market are crucial factors in determining individual and institutional economic benefits, they do not explore potential barriers to degree completion or employment opportunities for graduates. For example, they do not consider how systemic inequalities such as race or socioeconomic status may impact students' ability to complete their degrees or find employment after graduation.

The article also does not present counterarguments or alternative perspectives on the value of higher education. While it acknowledges that student loan debt has reached $1.56 trillion in the US, it does not address concerns about whether this debt is worth it for students who may struggle to repay their loans or face limited job prospects after graduation.

Overall, while "Student Repayment Crisis and the Value of Higher Education" provides some useful insights into the economic benefits and costs of post-secondary education, it is limited in its scope and does not fully address potential biases or alternative perspectives.

# Topics for further research:

* Barriers to degree completion for marginalized students
* Impact of race and socioeconomic status on post-secondary education outcomes
* Alternative perspectives on the value of higher education
* Student loan debt and its impact on graduates' financial well-being
* Labor market demands and trends in different regions of the US
* Comparison of economic benefits and costs of different types of post-secondary institutions

# Report location:

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