



Breaking Point: The College Affordability Crisis and Our Next Financial Bubble

Kevin W. Connell

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In recent decades, the crisis of college affordability has emerged as one of the defining challenges of our era. Since 1978, college tuition and fees have soared by 1,120 percent, growing at three times the rate of housing prices and four times the rate of the increase in the hourly wage. The inevitable consequence has resulted in a national student debt that surpassed \$1.3 trillion in 2015, crushing the average household under \$35,000 in student debt.

Breaking Point explains flaws in the structure of higher education that have caused college prices to soar over our lifetime, including “prestige maximization,” a perpetual “amenities war,” and a predatory lending industry that has not only fostered but encouraged the explosion of college costs. To counter this trend, Kevin Connell proposes several bold solutions that are intended to induce colleges and lenders alike to redefine the structure, price, and ultimate purpose of higher education in America.



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