

# 60. LAWS OF COLLEGE BENEFITS

Ask yourself what is the best predictor of success in college. Is it motivation, ethnic status, or high school grade point average? Some research suggests it is not any of these factors, but instead the key predictor is income. It has been known for decades that students from high income families have a significantly better chance of getting a college degree than students from moderate income families. Likewise, students from moderate income families have significantly better chances than students from low income families. Not considering family background, Table 31 shows median earnings and unemployment rates for people over age 24 based on the highest degree earned. At all levels of education, men have higher earnings than women.

**TABLE 31** *Earnings and Unemployment Rates by Highest Degree Earned*

	Weekly Earnings	Unemployment Rate
Less than H.S. degree	\$493	8
High school degree	\$678	5
Some college, no degree	\$738	5
Associate's	\$798	4
Bachelor's	\$1,137	3
Master's	\$1,341	2
Professional	\$1,730	2
Doctorate	\$1,623	2

Source: U.S. Bureau of Labor Statistics, 2015.

Many students think money is the only benefit of a college degree. They tend to be relatively unaware of the non-monetary benefits of higher education as opposed to individuals with just a high school degree. Following are 13 factors that apply to people with a college degree.

- 1. Longer life expectancy.** People with a college degree tend to live a couple years longer partly because they have greater ability to interpret symptoms, they consume more nutritious food, they have better health care and they are more likely to seek medical assistance.
- 2. Less likely to get divorced.** Better communication skills and fewer money problems accompany people with a degree. An inability to effectively communicate is a key component in marital unhappiness, domestic violence and divorce.
- 3. Less likely to get dementia.** People exercising their brains during the 4–6 years to earn a B.A. degree have lower rates of Alzheimer’s disease. The website of the Alzheimer’s Association theorizes that higher levels of education can reduce mental decline because brain cells and their connections become stronger with learning.
- 4. Less likely to spend time in prison.** College graduates have significantly lower rates of incarceration than high school graduates. High school dropouts commit about 75 percent of the crime in the U.S.
- 5. Less likely to smoke.** College graduates are less likely to develop more than a dozen medical problems associated with smoking. Cigarette companies are known to target less educated people.
- 6. Less likely to be manipulated.** College graduates are less likely to be deceived or conned by sales personnel, advertisements, and politicians. Millions of people are regularly vulnerable to media scams or slanted messages.
- 7. Make better financial decisions.** Because of considerable analytical thinking required for a degree, college graduates are more apt to make wise decisions in buying a house and making investments. They are less likely to engage in impulse buying.
- 8. Better discipline skills.** The discipline required to earn a degree has a crossover value in daily activities and most jobs. Time management skills are important in college homework and housework.
- 9. Children have a better future.** Children with parents who are college graduates are more likely to live in a better neighborhood, more likely to go to a better school, more likely to have better health care, more likely to go to college, and less likely to be abused.
- 10. More likely to marry someone with a college degree.** People tend to marry people of a similar educational level. This increases the chance that the spouse will have a quality professional career.
- 11. More likely to influence the public.** People with a degree are more apt to speak at public events, hold public positions, write letters to the editor, and appear on the radio or TV. A letter to the editor might reach 5,000 people and a TV talk show might reach five million people.

12. **More chances for creative expression.** In college, one can learn skills in art, photography, languages, writing and multiple other topics. People with a degree are far more likely to attain jobs where they have more autonomy and less daily control by a supervisor.
13. **Better retirement.** High school grads frequently have financial struggles after retirement. College grads can retire earlier, usually have more financial resources, more travel opportunities, and have more resources to assist their grandchildren.

It can be contended that the above non-monetary benefits of college are more important than the monetary benefits. Nevertheless, the monetary benefits of education should not to be minimized. As the above table indicates, earnings increase as higher educational levels are achieved.

**CRITICAL THINKING:** What are three reasons female earnings are less than male earnings at every educational level?

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