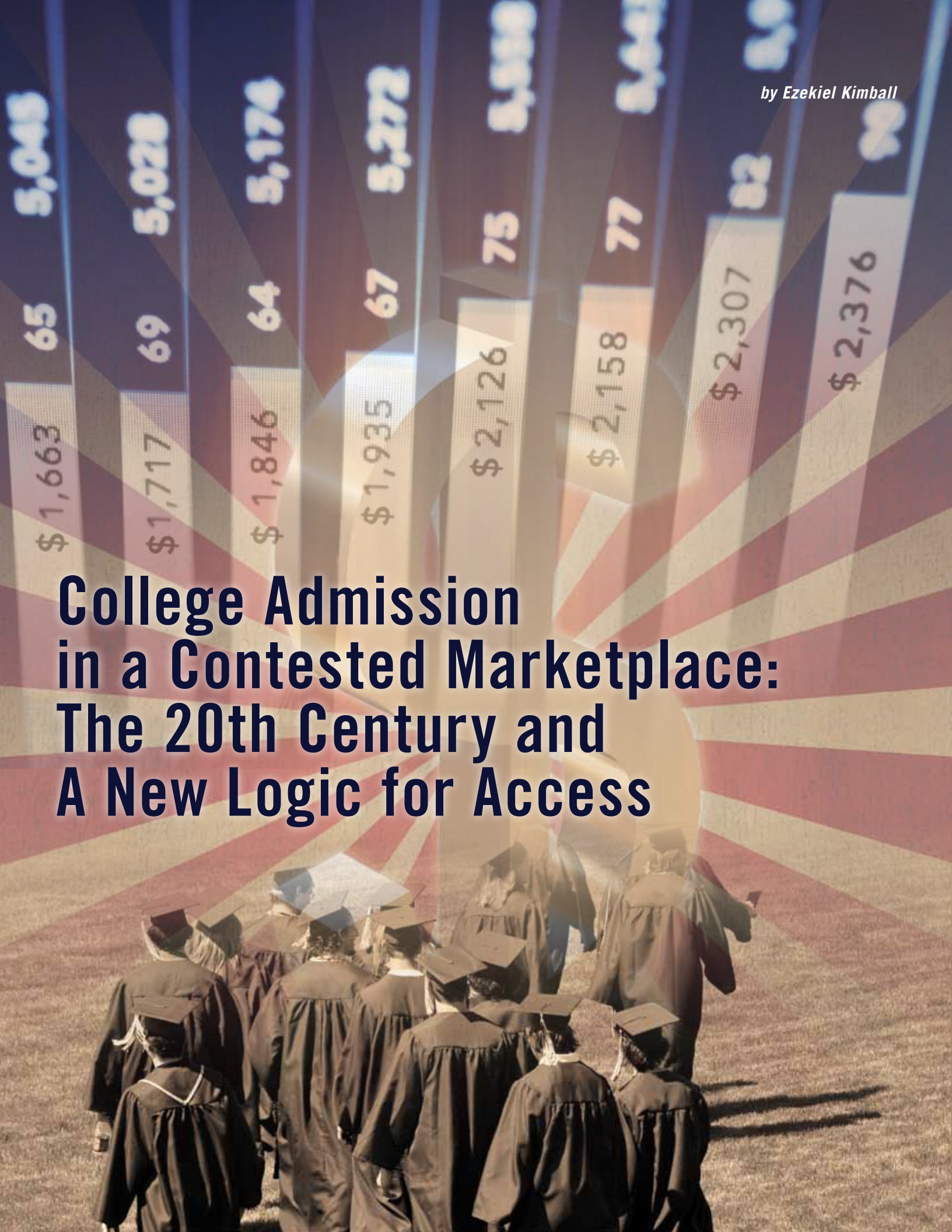


by Ezekiel Kimball

College Admission in a Contested Marketplace: The 20th Century and A New Logic for Access



Introduction

The premise of this work is simple: the history of college admission since World War II is a consumer history.¹ The way in which this history unfolds is far more complex. College admission is a contested good. It is simultaneously a consumable good (students purchase a college education for personal and familial reasons) and a social good (various governments and eleemosynary organizations pursue a variety of funding strategies to achieve desired enrollment patterns for specific social ends). In this same market, however, colleges are at once producer and consumer. They are producers in the sense that they offer the college education that students consume. Yet, the colleges are consumers when they compete against one another for students—a scarce input (particularly when we speak of highly-talented students) that allows the college to compete in secondary markets tied to prestige.² In this formulation of the market, students have increasingly come to see themselves as producers who can package their saleable product (their future academic and professional selves) in order to achieve optimal outcomes. Likewise, while government and eleemosynary organizations can be thought of as consumers when they act to achieve specific social ends, they are also producers who sometimes benefit from the sale of things like student loans, the marketing of college preparation products and the administration of standardized tests.³

The process of college admission thus exists in a highly-contested marketplace. Given the complexity of the marketplace, the way in which assumptions about college admission are articulated through government policy becomes particularly important. Further, given that much of the government aid provided to students historically has come from student loans, the history of college admission since World War II is inextricably linked to the growth of a credit culture. Consequently, while the history of higher education provides much of the structure for this article, consumer credit is discussed at length whenever it bears on the changing nature of college admission.

By the early 20th Century, there was an ongoing attempt to democratize higher education. This debate remained largely

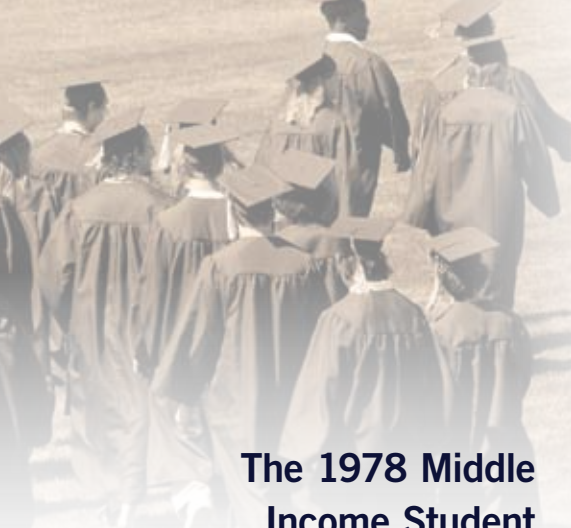
social in nature and did not involve governmental intervention. It was not until World War II and the passage of the GI Bill in 1944 that the federal government began to actively intervene in higher education. Action at this time suggested the importance of both access, defined as the ability to attend college, and equity, defined as the decision about who should attend college. Attempts to broaden access and equity can be seen as part of an effort to democratize higher education in the sense that they were fundamentally redistributive acts designed to change the way that the positive outcomes of higher education were structured in society.

In the period from the passage of the GI Bill in 1944 until the passage of the first Higher Education Act in 1965, access

¹ "College" is used throughout to refer to both colleges and universities.

² These markets include the competition for: federal research dollars, private foundation funding, promising graduate students, and star faculty members—all of which have been shown to be related to the common variable prestige. For more information, see: Roger Geiger, *Knowledge and Money* (Stanford, CA: Stanford University Press, 2004).

³ The social history of standardized testing in college admission is a particularly fascinating subject. Unfortunately, it is largely beyond the scope of this study. For a comprehensive treatment, see: Rebecca Zwick, *Fair Game?: The Use of Standardized Admissions Tests in Higher Education* (New York: Routledge, 2002); and Nicholas Lemann, "The Structure of Success in America: The Untold Story of How Educational Testing Became Ambition's Gateway—and a National Obsession," *The Atlantic Monthly* (1995): 41–60.



The 1978 Middle Income Student Assistance Act was ostensibly designed to address a “middle income squeeze” that prevented middle-income students from attending the best institutions by eliminating income requirements for student aid.

broadened due to governmental funding for some students. The concept of equity espoused through legislation during this time period suggested that access programs might be focused on specific populations in order to advance governmental aims. The GI Bill can thus be seen as a reward for service while the National Defense Education Act of 1958 was a reward for talent. In both cases, this new funding source served to increase both total enrollments and the number of qualified applicants at many institutions. With the passage of the 1965 Higher Education Act, however, the definition of equity began to change. While access programs were still targeted at specific population groups, they no longer were associated with reward. Instead, the government began to utilize access programs to redistribute economic wealth to lower socioeconomic classes. As this change occurred, the rapidity and scope of institutional changes accelerated as well.

Following the passage of the second Higher Education Act in 1972, which broadened access programs to target additional low-income individuals, public debate began to focus on the access component of democratization without a related notion of equity. The 1978 Middle Income Student Assistance Act was ostensibly designed to address a “middle income squeeze” that prevented middle-income students from attending the best institutions by eliminating income requirements for student aid. In fact, evidence suggests that the benefits of higher education have become even more socially stratified since the passage of this legislation. Absent a notion of equity—that

is, who should benefit from aid programs—democratization became associated solely with access; the real economic benefits or remaining social stratification of higher education mattered little so long as everyone technically had the ability to participate.

As a result of the disassociation of access and equity from the late 1970s and early 1980s onward, students and institutions have come to view one another differently. Students have become increasingly commoditized—a valuable resource that institutions compete for through complex enrollment management techniques. In response, a sophisticated culture of college admission guides for students developed; these materials, the publication of which began to climb ever more rapidly as access and equity were disassociated from one another, depict college admission as a zero-sum game. Further, they suggest that, given institutional agendas, the rules to the admission game are largely hidden, but through the utilization of these materials, students can regain some measure of power in the relationship between students and institutions. While one might dismiss this premise as a marketing ploy on the behalf of guides, the rate at which they have appeared and their social resonance suggest otherwise.

Access and Equity
Debt and the American Dream

Both the thought that higher education could be democratized and the eventual vehicle for its democratization existed long before the two were unified by the GI Bill in 1944. In the early 20th Century, unified by the gospel of progress, liberal culture and credit emerged as viable logical systems

that would eventually come to underpin the democratization of higher education. Liberal culture centered on the belief that we, as a society, must bring the world under rationalized control (Rubin 1992). This culture was diffused through an educated elite and powerfully influenced by the colleges themselves, but it extended into the mass marketplace as well. The democratization of access to information was embodied in a dramatic proliferation of free and low-cost adult education programs in the early 20th Century (Kett 1994). As the growth of these programs accelerated, they increasingly came to mirror college programs. Former Harvard University (MA) President Charles Eliot's five-foot shelf of literature classics was, for example, intimately connected to the professionalization of business and the need for those without college degrees to seem more like college graduates. Even seemingly social programs like the Chautauqua adult education movement came to embrace the college logic and provide college degrees through distance education.

Contemporaneously, the logic of debt, credit and investment were being redefined. Beginning with the early 20th Century, the historiography of credit is that of normalization. From a largely obscure phenomenon at the turn of the 20th Century to the present, credit grew in popularity as it became increasingly implicated in the definition of American progress. By the end of the 1920s, the association of credit with progress had become normative (Olney 1991). As Lendol Calder has claimed, it was in the 1920s that consumer credit became the agent for realizing the American dream:

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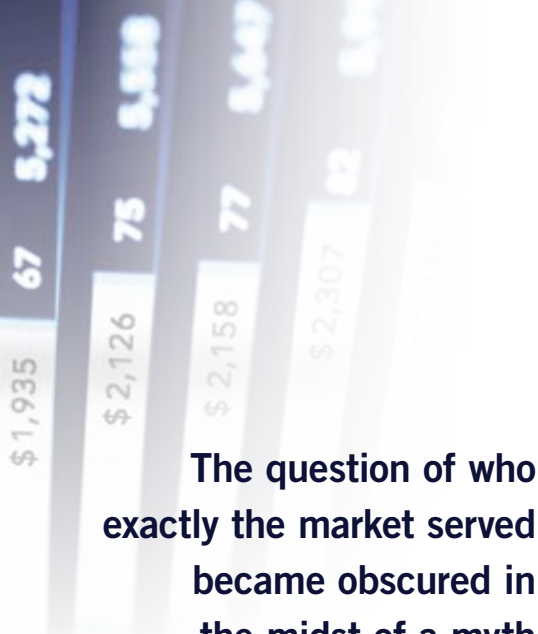
But since the 1920s the most crucial element in the pursuit of the good life has been access to consumer credit. Consumer credit finances American dreams; by means of it, money is loaned out to car buyers and home furnishers, travelers and vacations, diners and shoppers, hospital patients and public utilities customers—nowadays to almost anyone for virtually any purpose (Calder 2001).

Though now pervasive, credit was at first seen as an investment in the future; this ideology of investment persists to the present day. Both Gary Cross and Lewis Mandell have shown that in 1924 and 1925 at least 70 percent of all major durable goods were purchased on time and argued that this evidence suggests a new logic for purchasing (Cross 2002; Mandell 1990). Given that consumers had a limited window to pay back this credit, purchases were still part and parcel of typical household budgets. It was, in fact, a form of modern fiscal discipline that heightened the connection among producers and purchasers (Calder 2001). Through this association, credit began to emerge as a socially acceptable extension of household means—an investment—rather than a more pernicious form of debt (Geisst 2009). This growing social acceptance of credit was both accelerated and reinforced by the increasing popularity of the automobile, with sales being stimulated by dealer credit and trade-ins (Mandell 1990).

The increasingly normative nature of both higher education (or at least elements thereof) and credit provide the backdrop for the dramatic post-World War II changes to American higher education. In her far-ranging study of the changes in sexuality after the war, Beth Bailey has suggested that a confluence of federal action, market forces and new institutions served to radically remake American society (Bailey 2002). Others have found that similar forces in the postwar era served to remake American moral attitudes toward goods through the tight con-

nection between consumerist logic and modernization.⁴ Another moral stricture that fell after the war—that against credit—had a far more direct impact on higher education. Prior to the war, borrowing on time was seen by some as a form of debt. After the war, it became part of a nationalized plan for a better tomorrow; installment credit had ceased entirely to be a form of debt and instead became an investment in future prosperity

⁴ For one such example, see: Allan Brandt, *The Cigarette Century* (New York: Basic Books, 2007).



The question of who exactly the market served became obscured in the midst of a myth of unending prosperity (Donohue 2006, 6). In this environment, the role of the government shifted profoundly. Rather than policing the economy, as was the case prior to World War II, the government emerged as an active agent that made investments to achieve specific social ends in order to create a “balanced abundance” (Donohue 2006, 247).

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The GI Bill: Normalizing College Attendance and Credit in the 1940s

The most significant of these investments was the GI Bill, which provided unemployment insurance, subsidized home loans and educational benefits. In this economy of wealth for all, everyone could be middle class; the GI Bill provided a pathway to this reality through secure income, home ownership and college (Cohen 2003). Though it took some time, advertising came to reinforce the triumvirate of careers, homes and education as the hallmark of the middle class—providing the overarching logic for subsequent debates about access and equity in democratized higher education (Clark 1998).⁵ However, the symbolic artifacts of the postwar era obscure the reality of the GI Bill’s impact.

Though it became associated with higher education when former soldiers began reappearing on college campuses, the difference in total college population pre- and post-war was small—roughly 10 percent of the total population in 1940 and 15 percent in 1948 (Cohen 2003). In truth, the GI was a national obsession, so it was only natural that headlines would document their return to the classroom.⁶ Stories chronicled the transition from battlefield to classroom to the middle class. It hardly mattered that the behavior of most of those returning veterans had changed little; the connection between the colleges and the GI Bill had become a national story.⁷ The GI Bill became associated with the democratization of higher education, and despite having been credited with achieving social ends it never achieved, it planted the germ of an idea that would become a new marketplace for college admission in subsequent decades.⁸

Though the GI Bill actually provided direct subsidies for higher education, its legacy in providing low interest home loans actually has a far more profound impact on higher education. Government loan programs aimed at encouraging home ownership through

⁵ It is particularly worthy of note that, while it was suggested that the GI Bill made the American dream available to all, it actually seems to have widened racial economic disparity—suggesting the very specific white point-of-view it embraced. For more information, about the differences in economic gains by race that resulted from the GI Bill, see: Sarah E. Turner and John Bound, *Closing the Gap or Widening the Divide: The Effects of the G.I. Bill and World War II on the Educational Outcomes of Black Americans* (Washington, DC: National Bureau of Economic Research, 2002).

⁶ In point of fact, the return of veterans did have a destabilizing influence on colleges in at least one sense: “The rapid expansion of American universities after World War II created conditions that made students’ attacks on the practice of ... possible” (Bailey, *Sex in the Heartland*, 83). This redefinition of the student eventually had a profound impact on what one could and could not ethically do to these students in the marketplace.

⁷ Perhaps 20 percent of the veterans who utilized the GI Bill would not have attended college without its benefits, and of those veterans who did access services, only one-third received a four-year degree. For more information, see: Glenn C. Altschuler and Stuart M. Blumin, *The GI Bill: The New Deal for Veterans* (New York: Oxford University Press, 2009) and Suzanne Mettler, *Soldiers to Citizens: The GI Bill and the Making of the Greatest Generation* (New York: Oxford University Press, 2005).

⁸ For an account of true impact of GI Bill, see Cohen, *A Consumers’ Republic*, 156. Equally important, though beyond the scope of this paper, a new generation of leaders came to higher education as the leaders of the war era—many who had prolonged their careers to see their institutions through the crises of the time—began to retire. These new leaders were heavily influenced by the social sciences perspectives that characterized the scientific management programs of the armed forces during the time period and sought to further regulate the student body through these innovations. Among the most significant of these efforts was the attempt by established institutions to upgrade their student body by employing scientific measures like standardized testing to identify and admit only the best students. This pattern is particularly important given that institutions had historically admitted virtually all applicants due to limited, largely geographic markets. For the first time, institutions could select the students that they wanted to admit, and for the time being at least, they used a doctrine of merit to select these students.

subsidy created an exceptionally low barrier to entry into the housing market (Cohen 2003). Through the introduction of such a massive loan program, the federal government swiftly made large-scale borrowing—in monetary volume, duration and market penetration—into normative behavior (Geisst 2009). Elizabeth Cohen has suggested that this redefinition of consumer credit became the mechanism for economic growth once wartime savings were depleted.⁹ The acquisition of goods became indicative of upward mobility and the vehicle for the mobility became credit. The low barrier to this credit grew to be associated with democratic participation in the American dream. For a brief moment, it appeared that the middle class life was within everyone's reach in postwar America (Cohen 2003).

of combining politics and financial aid continued with the 1965 Higher Education Act—which established Educational Opportunity Grants, created a guaranteed student loan program and redefined the federal work-study program.¹² Here once again, loans were the dominant vehicle for achieving social ends.

The passage of the 1965 Higher Education Act was part of larger pattern of democratization that swept over college campuses in the 1960s. Community colleges and branch campuses of state institutions grew at a rapid pace, and as they did so, they assumed an increasingly large role in vocational adult education (Kett 1994). Selective institutions, finding increased competition in the marketplace, saw their yields plummet as many good students looked to increasingly high quality state

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Government Intervention to Promote Access

As the role of credit in democratizing the experience of the American dream became normative, it also became the overarching logic for expanded financial aid programs in the postwar era. The GI Bill had represented a reward for service, and at least at the most prestigious institutions, admission was supposed to be selective based upon academic talent.¹⁰ This logic underwent a subtle shift in 1958 with the passage of the National Defense Education Act (NDEA)—adopted in the post-Sputnik panic over academic achievement. Providing loans to students with science, mathematics and language aptitudes, the NDEA rewarded students not for prior service, as was the case with the GI Bill, but to address a future societal need (Cohen 2003). For the first time, aid was being used in a systematic way to very specific patterns of access in pursuit of social goals and coupled with credit in the service of this goal.¹¹ This trend


flagship institutions for their education (Geiger 2000). In time, this redistribution of students led to rhetoric about the “middle class squeeze” and the growth of sophisticated admission techniques (pp. 95–96). For the short run, however, the period from the passage of the 1965 Higher Education Act and the 1978 Middle Income Student Assistance Act marked a period of increased access and equity in higher education (Astin and Oseguera 2004). It led briefly to a moment where national debates about access to students of all socioeconomic classes united with debates about access to students of all races and ethnicities as part of a larger societal conversation centered on President Johnson's Great Society programs. While it was by no means a perfect meritocracy, for a short time, virtually any student who wished to could be admitted to an institution of higher learning of some type. Further, the barriers to access at the best institutions seemed briefly to decline.

⁹ Cohen, *A Consumers' Republic*, 123.

¹⁰ Elizabeth Duffy and Idana Goldberg, *Crafting a Class: College Admissions and Financial Aid, 1955-1994* (Princeton, NJ: Princeton University Press, 1998).

¹¹ This usage stands in stark contrast to the GI Bill, which utilized student aid as a means of social control—a reactive rather than proactive measure.

¹² The Educational Opportunity Grants would later become the Supplemental Educational Opportunity Grants with the addition of the Pell program. The College Work Study Program was originally established by Economic Opportunity Act of 1964 but became a fundamental part of the student aid program with the 1965 Higher Education Act.



Whereas the government loans in postwar America had a low barrier to entry, one of the most distinguishing things about this new culture of consumer credit was that there was functionally no barrier to entry: all had the right to participate independent the wisdom of the investment (Cohen 2003).

These new patterns of access and mobility destabilized higher education and resulted in the growth of a culture of student recruitment. High school visits became the norm and marketing initiatives began to appear in earnest (Duffy and Goldberg 1998). In the late 1960s, financial aid offices began to appear—both as a reaction to the federal legislation and to coordinate institutional efforts to attract applicants. This event marked a radical departure from previous practices and pointed to a growing professionalization in the admissions marketplace. As yields continued to fall at most institutions throughout the 1970s, admission became an increasingly stratified market. Institutions of all types used increasingly sophisticated mechanisms to increase total applications—with most institutions moving toward open admission and the best institutions using this increased yield to become ever more selective (Duffy and Goldberg 1998). This trend continued in the early 1970s with the passage of the 1972 Higher Education Act, which established Pell Grants and provided additional support for low-income students. Effectively, this funding allowed more low-income students to attend colleges of all types—giving selective institutions more students from which to choose.

Revisiting Debt and the American Dream: Education as an Investment

As these changes were occurring in higher education, social changes regarding the nature of credit continued. The 1920s popularized the notion of installment credit and the postwar era suggested the possibility that this credit might be used by almost anyone to purchase

very expensive tangible goods. In the period from the late 1950s through the 1970s, consumer credit was further redefined in such a way as to disassociate it from specific goods and make it a social concept all its own.¹³ The vehicle for this transformation was the credit card and led directly to the notion that something as insubstantial as an “education” could be purchased on credit so long as it was part of a larger logic of investment. Whereas the government loans in postwar America had a low barrier to entry, one of the most distinguishing things about this new culture of consumer credit was that there was functionally no barrier to entry: all had the right to participate independent the wisdom of the investment (Cohen 2003, 124). Like student loans in ensuing decades, the credit card was unsecured by personal collateral and required no stringent approval process; it was highly democratic in the sense that one needed only to ask to participate in order to be able to make the investment that was credit (Cross 2002). By this time, the credit card had also served to introduce nearly all consumers to this new logic for credit.

Beyond Access & Equity
The Middle Income Student Assistance Act

In 1978, with the passage of the Middle Income Student Assistance Act, the changes in higher education and credit connected in a major way. By the mid-1970s, a new argument emerged for expanded student aid. Its basic claim was that middle-income students were being restricted by economic circumstance from attending the most expensive

¹³ Though Diner's Club was founded 1949, it remained strikingly similar to earlier merchant-based credit systems. It was not until the appearance of American Express in 1958 and Visa in 1966 that the credit industry began to gain ground in the consumer credit market. The entire industry saw rapid growth in the 1960s and 1970s.

private institutions. While this claim may or may not have been true, it reflects the victory of the view that credit should be available to all. The government was called upon to solve the inequity of access—the same logic that had earlier led to aid for poor students—through active intervention. Whether real or imagined, the “middle income squeeze” led to the passage of 1978 Middle Income Student Assistance Act, which broadened Pell eligibility and removed loan restrictions. Effectively, this legislation allowed all institutions to compete for all students due to a guaranteed funding base. Predictably, given free student choice, it also favored the best institutions and lessened the price sensitivity of high-income students by adding a subsidy to their family’s ability to contribute. Given that a program of universal access lacks an explicit equity argument, the Middle Income Student Assistance Act became the cornerstone of a growing pattern of stratification in college choice.

In fact, the close of the 1970s saw the equity component of democratized higher education under assault on several fronts. The *Bakke* case restricted programs that attempted to broaden access based upon race (*Bowen and Bok* 1998). Selective colleges, now playing with the house money provided by the Middle Income Student Assistance Act, began to increase their selectivity while at the same time repackaging equity as a matter of strategic enrollment (Robertson 1989). Rather than allowing the federal government to control patterns of access, institutions began to do so. Far from reducing the “middle

Selective colleges, now playing with the house money provided by the Middle Income Student Assistance Act, began to increase their selectivity while at the same time repackaging equity as a matter of strategic enrollment (Robertson 1989, 12). Rather than allowing the federal government to control patterns of access, institutions began to do so.

income squeeze,” total institutional control over the admission marketplace actually served to restrict the participation of middle-income students at elite institutions. As indicated by Alexander Astin and Leticia Oseguera, the participation of medium income students has fallen at highly-selective institutions since the passage of the Middle Income Student Assistance Act

while the participation of high-income students has expanded (Astin and Oseguera 2004). Based on this trend, it appears that institutions have responded to the demand for increased access by admitting those students who fulfill institutional goals. The disassociation of access and equity from the passage of the Middle Income Student Assistance Act onward thus appears to have realized the opposite effect that was intended. This stratification amounts to what Alicia Dowd and Tatiana Melguizo have called the upper class takeover of higher education. Though likely unintentional, this trend is part of a pattern of strategic enrollment management practices that came to dominant higher education in the 1980s. Direct mailings, which treated students as part of a segmented market, became the norm, as did the use of market research firms to further refine this targeted advertising (Duffy and Goldberg 1998). Taken as a whole, these changes represent an institutional attempt to shape the incoming class consistent with institutional goals rather than an overachieving social definition of equity.

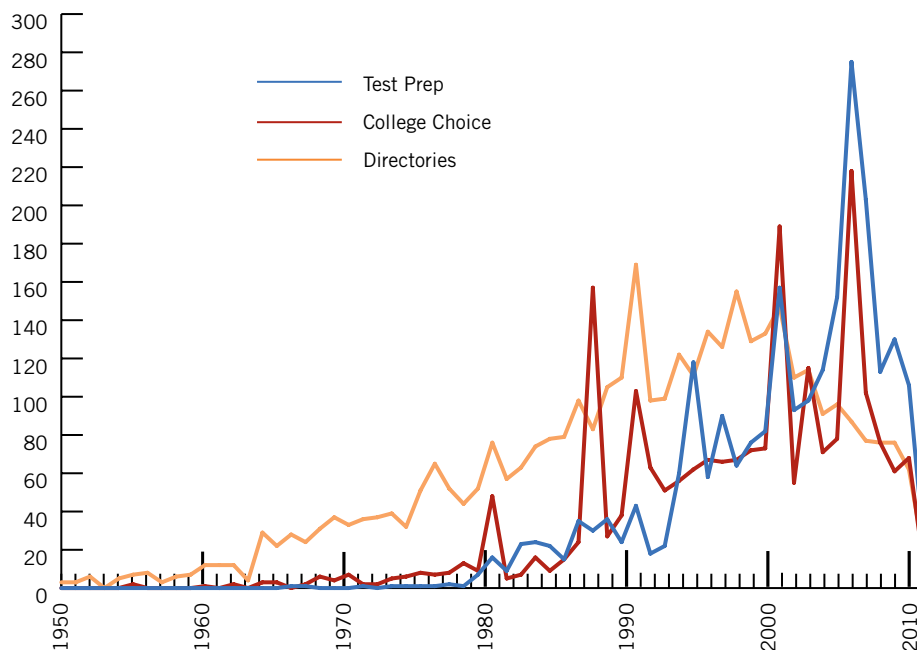
A New Logic for College Admission

As the disassociation of access and equity became more pronounced, students have turned to an array of secondary materials in an attempt to rationalize the complexity of the system. Among the better-known examples, *U.S. News & World Report* released its first rankings in 1983, which it repeated in 1985 and 1987. Though *U.S. News* initially consisted only of reputational rankings, seemingly objective measures like

acceptance rates and per pupil expenditures became a component of the rankings—now released yearly—in 1988. Giving students and their families a partial image of the admission marketplace, these rankings provided institutions a compelling incentive to manipulate those variables that would lead to higher rankings. Consequently, colleges began to seek excess applications in order

Given the growth of these guides in recent years, it seems fair to suggest that the disassociation of access and equity has been profoundly felt. With the decline of equity-based programs after 1972, students increasingly turned to college guides to help them compete in an institutionally-dominated marketplace.

Figure 1. College Guide Publications by Year Listed by Library of Congress Subject



to lower their acceptance rate. Further, in order to increase per pupil expenditures, institutions began to charge higher tuitions—subsidized as they were via government intervention. Interestingly, these increased tuition rates led not only to higher *U.S. News* rankings through increased spending but also to the public perception that institutions that cost more are better.

In addition to rankings, students have increasingly turned to college guides to assist them in the admission process. As can be seen in figure one, college guides began to appear in significant numbers as government aid programs broadened the population they served from the 1965 Higher Education Act onward and accelerated even more rapidly following the passage of the Middle Income Student Assistance Act in 1978.

These trends reflect a growing perception that, despite government aid programs

designed to broaden access to higher education, true democratization of higher education has not come to pass. Given the growth of these guides in recent years, it seems fair to suggest that the disassociation of access and equity has been profoundly felt. With the decline of equity-based programs after 1972, students increasingly turned to college guides to help them compete in an institutionally-dominated marketplace.

Further, though descriptive, the graph obscures the real qualitative changes that have occurred in these guidebooks since the postwar era. Prior to the growth of widespread enrollment management practices, the general belief was that the college admission process could be rationally described and that, through this description, those who merited admission would be admitted. In 1968, for example, Clodus Smith described his work as follows: “The thesis of this book is that more of today’s youth

can succeed in college than think they can. It will show that a typical high school student can present a forceful application and be admitted to an accredited institution of higher education” (Smith, 1968, foreword). The implication here is that, if we cast admission as a game, the rules are relatively straightforward and can be learned by all. To this end, Smith’s work is largely concerned with providing factual information about calculating college costs, applying for financial aid and typical college schedules. Much of the book is simply reproductions of college applications and financial aid forms—reflecting the assumption that students who have traditionally not been successful in college admission simply need more information.

By the early 1980s, this tone began to shift. Students increasingly arrived at the realization that college admission in the selective, prestigious sector was a competitive process—effectively a “zero sum” game—that resulted in winners and losers. They thus began to seek out any possible advantage. Colleges likewise began to focus increasingly on their selectivity and prestige relative to both real and aspirational peers. As with the students, colleges increasingly came to believe that the prestige market was a zero sum game—one that some colleges would win at the expense of others. As a result, colleges began to compete aggressively with one another—primarily through extensive marketing and recruitment efforts. As the colleges geared up their efforts, college guides began to emphasize the complexity and vast investment of time and emotional energy that college admission required. They also began to suggest a dirty secret to readers: college admission was not the meritocratic system it appeared. The introduction to a 1981 college guide—written by Princeton University’s (NJ) Director of Admission James W. Wickenden—stated, “readers of this book should realize that all admission officers have biases and that recognizing these may increase one’s chances of admissions” (Hayden, 1981, xv). Far from the meritocracy-based messages of earlier college admission, by the 1980s college admission guides depicted the process as zero-sum game that students had to win. A bias was a weakness that could be exploited in one’s application rather than a failure of rational management. While the guide still has the boilerplate information on how to apply, its focus was on packaging the applicant relative to the institution. The change reflects a new logic for college admission—one in which democratization has become a matter of access absent equity and individual institutions are allowed to choose amongst applicants according to their own social aims.

Recent guides continue to reflect the logic of individual choice and the need for applicant packaging. With Douglas Asher’s *Cool Colleges*, published in 2000, we find the entire higher education market split into segments that are commoditized for every possible student. Work colleges, great books, scholarly institutions, business focus, military academies, and more “cool” ideas are but a few of the categories from the work (Asher 2000). The logic of admission is no longer that of a simple meritocracy or one of gaming system; it is one of fit: students must find the institution that is a uniquely good fit for them and go there. By their very nature, these college guides are designed to introduce students to a process that seems unequal.

A Growing Gap Between Access & Equity

To a very real extent, the market that existed by the mid-1980s exists today. Subsequent alterations have served to enhance the power of individual institutions rather than students or the federal government. In 1986, students received the right to consolidate student loans at capped interest rates. While helpful to the individual student, it also solidified the logic of the loan culture in the marketplace (Williams 2004, 78). In effect, it institutionalized the gap between access and equity in democratized higher education. Further, since the 1991 legal action that dismantled the Overlap Group—a consortium of 22 of the country’s most selective institutions that met to discuss student aid and pricing policies—increased competition among these highly-selective institutions has led to a tuition and financial aid arms race (Geiger, 2004). Overall, these institutions’ actions have been distributed throughout the entire system of higher education due to their role as price and product leaders.

Recent attempts to reform this system—to reunite access and equity once again—have largely been unsuccessful. The abject failure of President Clinton’s efforts at student loan reform in 1993 in the midst of opposition from the banking industry signaled the defeat of a strong federal role in the college admission marketplace (Williams 2004). Federal reports aimed at reforming the entire system of higher education—most recent among them, the Spellings Commission report—have gone largely unheeded and would pose their own set of problems if implemented. It remains too early to determine whether President Obama’s actions to reform student loan culture will be sustainable and whether these changes will reunite access and equity once again.

Conclusion

It is clear, however, that the present day college admission marketplace is part of an extensive historical evolution. Beginning in the 1920s, we find evidence of both broadened interest in higher education and a burgeoning credit industry. In the postwar era, access to higher education was enhanced through direct government intervention in accordance with a broader social goal. It was also accompanied by the mobilization and rapid growth of the credit industry. Beginning with the National Defense Education Act of 1958, these two trends were united. As consumer credit became an increasingly normative part of American life, it became part of the underlying logic of democratized college admission. With the passage of the 1965 and 1972 Higher Education Acts, access and equity programs were fully embodied in a student loan culture. With the passage of the Middle Income Student Assistance Act in 1978, however, access to these student loans was broadened to include all. Though this broadened access to credit might at first seem democratic, absent a prevailing social definition of equity—that is who should attend college—admission became increasingly stratified. This trend is found through both demographic analysis and a discussion of college guides.

Taken as a whole, the changing definition of democratized higher education embodied by student loan programs, the actions of institutions and the actions of students suggests that the history of college admission since World War II is part of a consumer history. The history of higher education is inextricably linked to the history of credit. To a very real extent, it is the profound influence of the credit culture and not government action that has created the modern admission marketplace.



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