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Recent Study: Nearly Half of Young Americans See College as Superfluous

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For generations, the model was the same: Attend a major four-year college right out of high school, work hard, get good grades, perhaps intern at a great company, land a job, work your way up in the company, retire, and live happily ever after. While that model didn't always work for everyone, and some elected for joining the military or learning a trade or some other model for chasing the American Dream, the college model remained nearly unchallenged for several decades.

Recent developments — including the rapidly escalating cost of college and the disappointing experience of those who have followed that model — have knocked that model from its long-held perch. [A recent study](#) shows that almost half (49 percent) of young millennials said their college degree was “very or somewhat unimportant” to their current job. In other words, they believe they could have gotten and performed those jobs without having spent four years and multiple thousands of dollars for a degree that seems superfluous.

The study — commissioned by TD Ameritrade and conducted by The Harris Poll during the first two weeks of March — surveyed more than 3,000 teens and adults in the United States. Broken down into three nearly equal groups — GenZ (15 to 21), young millennials (22 to 28), and parents (30 to 60) — the study shows that while parents tend to hang onto the college-equals-success model, their kids are looking beyond that model for other options.

About 20 percent of GenZ say they may not even go to college at all, while 30 percent say they will likely take a year in between high school and college. Since many of those who do not go to college right after high school wind up never going to college, the number of GenZ that may never darken the hallowed halls of traditional higher learning approaches 50 percent.

In fact, 89 percent of GenZ and 79 percent of young millennials say their plans include a path that does not follow the generations-old traditional education path followed by their parents and grandparents. Explaining that, Dara Luber, a senior retirement manager at TD Ameritrade, [told MarketWatch](#), “There are more options today,” adding, “More students are looking at online courses, doing classes at community college, commuting from home, or going to a trade school.”

And that may be just as well since the skyrocketing cost of a college degree means that those who still choose that model end up saddled with student loan debt that limits their choices after college. On



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average, college grads now leave school with a degree (that may or may not help them) in one hand and a loan repayment book totaling roughly \$37,000 in the other. That average debt is more than \$10,000 higher than it was just a decade ago, with no sign of slowing down its growth.

In a disappointing paradox, young people who go to college in an effort to broaden their career choices are finding that the mountain of debt that comes along with their degrees is actually limiting those choices. Having loans coming due and needing to make those payments, many are finding that they have to accept whatever job offers come along, rather than having the luxury of waiting for the job they really want. And as noted above, many of those jobs have little or nothing to do with their degrees.

Of course, a degree in Feminine Studies and Transgender Norms is not likely to prepare anyone for the real world very far beyond serving coffee at Starbucks. And a Starbucks salary isn't likely to allow a grad to pay off that voluminous student loan debt without continuing to live at home with mom and dad.

But even poor choices of majors set aside, the college model just seems out of kilter with the modern reality. As more and more companies are outsourcing more and more jobs to overseas countries where employees are willing — nay, *glad* — to work for far less than an American college grad can afford to, the reality is that many young people are asking whether college is worth it.

Consequently, there is an uptick in enrollment at trade schools. After all, skills such as carpentry, welding, plumbing, and truck driving are protected from overseas outsourcing. And many of those jobs — requiring six months to a year of training — pay better than many jobs requiring a degree.

This study seems to indicate that the indomitable American Dream may soon have a new model that looks surprisingly like an older model: well-paid, solvent blue-collar workers whose children may see college as a luxury.

Given that college is where many young people adopt liberal ideologies, perhaps this shifting trend is a move in the right direction for America.

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