University of Missouri grad students threaten walkout if demands are not met

A group of University of Missouri-Columbia graduate students have threatened to walk out of class next week if the university doesn’t meet its demands for improved benefits for student workers.

The demands come in response to the university’s announcement that graduate assistants would no longer receive subsidies to pay for health insurance.

The group is called the Forum on Graduate Rights. Members say they are over 1,200 strong and include graduate teaching and research assistants, faculty and alumni.

They are demanding the university restore the health insurance subsidies to students by the spring semester, provide more affordable housing and childcare facilities and guarantee no graduate student earns below the federal poverty line.

In a written statement delivered to Mizzou leadership this week, the group said students will walk out of their classrooms, laboratories and offices in protest unless the university responds with concrete plans addressing their demands by Tuesday.

A Mizzou spokesman said the university has received the demands and is currently reviewing them.

For its part, Mizzou’s administration says the Affordable Care Act is to blame. They say the law prevents employers from giving employees money specifically to buy health insurance on the individual market. Because the IRS classifies graduate teaching and research assistants as employees, they fall under this ruling.

But other schools, including Washington University provide graduate students with subsidized health care assistance and have not moved to take those benefits away from students.

Students said they believe Mizzou is trying to save costs. The university spend nearly $4 million on graduate student health care subsidies in 2014.
For Mizzou graduate research assistant Matt McCune, the worst part of losing his $3,000 a year health care subsidy was being notified on Aug. 14 — just 13 hours before his student health insurance expired. International students, he said, found out 13 days after their coverage started they would no longer get the subsidy.

“The timing was horrendous,” McCune said.

A notice from the university explaining the situation says administrators discovered the issue on July 21 but students weren’t immediately notified because the university was hoping “national groups lobbying on (its) behalf would motivate the IRS to issue an alternate ruling or exception.” In contrast, the University of Missouri-St. Louis, notified students on July 24.

To make up for the short notice, Mizzou is providing graduate students with a one-time fellowship this fall semester to help defray the costs of health care coverage.

MU graduate students demand changes from university administration

COLUMBIA, Mo. - A large group of University of Missouri students are making demands after their health insurance was suddenly taken away last week.

Wednesday, the Forum on Graduate Rights, a group of about 1,200 MU graduate students, released a list of seven demands to the university administration.

If they do not get a response by Tuesday, they said graduate students along with some faculty members across campus will walk out of their classrooms, labs and offices next Wednesday. And they will meet by the columns in front of Jesse Hall from 12 p.m. to 1 p.m. in an act of solidarity.

The first demand is a fully-subsidized health care plan in place by the start of the spring semester. That is why this all started when MU gave domestic graduate students just 13 hours notice before their student health insurance expired, and 13 days after mandatory insurance coverage started and then cancelled for international grad students.
Some graduate students said the health insurance was one of the reasons they chose to come to Mizzou.

"Let's face it, grad students do not make a lot," MU graduate student Jacob Brown said. "So this subsidy was very vital for me to come here. It was one of the decisions that actually made me want to come to Mizzou cause I knew my health insurance would be covered while I was here."

But the graduate students are asking for other things beyond health insurance, saying this brought several other issues to the forefront.

"So if you have one major financial burden and then add another one, such as losing your health insurance on top of it, it's almost impossible to live on the stipend that we're given here at the university," MU graduate student Carrie Miranda said.

Other demands include: a guarantee no grad student is paid below the poverty line, a guarantee all graduate student employees get full tuition waivers, more and affordable university-sponsored grad student housing, to bring back affordable on-campus childcare facilities for grad students, an elimination of fees imposed by colleges and departments, and immediate action to ease the burden on international students who lost their health insurance subsidy.

"They consistently have demonstrated that they view us as mere sources of labor," MU graduate student Alex Howe said. "And not as individuals to take into account for how we are affected by their budget balancing, because that's their focus is balancing budgets."

Chancellor R. Bowen Loftin apologized for the lack of communication and late notice Monday. Loftin also appointed a task force to come up with affordable health care options for graduate students. The deadline for the task force is October 31.

Abc 17 reached out to the university Wednesday for its response to these demands. It said the letter of demand is being reviewed.

COLUMBIA MISSOURIAN

Graduate students to stage walkout protest unless MU meets insurance demands

GEOFF WEST, 10 hrs ago

COLUMBIA — MU graduate students are organizing a walkout of classrooms, libraries and laboratories next week unless the university guarantees fully subsidized health
insurance for graduate student-employees, more affordable housing and a return of university child care, along with other demands delivered Wednesday to administrators.

School officials have until Tuesday to respond, according to representatives of the Forum on Graduate Rights, which outlined the demands in a letter addressed to Leona Rubin, MU’s associate vice chancellor for graduate studies. Otherwise, students will gather at noon Wednesday at the MU Columns on Francis Quadrangle for an hour-long demonstration. The walkout won the unanimous endorsement of the Missouri School of Journalism graduate faculty, which announced it would not punish students who participated.

Other demands in the letter included a promise of living wages for graduate student-employees, broader tuition waivers and an elimination of additional fees from individual colleges and departments. The letter also calls for help for international students who lost their health insurance subsidies.

MU administrators notified graduate students Friday that, effective the next day, the university would no longer subsidize student health insurance plans due to an IRS interpretation of the Affordable Care Act that would result in fines for doing so.

MU Chancellor R. Bowen Loftin later issued an apology, promised one-time fellowships to graduate student-employees for temporary coverage and announced a task force would be created to explore affordable insurance options. On Wednesday, MU increased fellowships to $1650 for domestic students with 20-hour assistantships and $825 for those with 10-hour positions; international students will receive $925 or $825.

Losing insurance subsidies with little notice is part of a larger trend of disregard for graduate students, said Kenneth Bryant Jr., president of MU’s Graduate Student Association. The Graduate Student Association has joined the Graduate Professional Council in supporting the walkout.

“In addition to a loss of our health care, students have recently endured a reduction in university housing options, the elimination of on-campus child care facilities, increased departmental and
college-level fees and stagnant stipends. These issues have been affecting us for years,” Bryant said.

Forum representatives settled on an hour-long walkout to demonstrate solidarity while minimizing disruption, said Matt McCune, a Graduate Professional Council board member.

“Some people called for a week-long walkout; others wanted it to be all day,” McCune said in an email. “We want to show them that we have the ability to organize.”

Forum members have asked the MU Faculty Council and Missouri Students Association to support canceling classes during the hour-long demonstration, he said.

“We love the university and do not want to disturb education on campus, but we do not feel that we will be taken seriously unless we demonstrate what the lack of graduate student labor means to the research and teaching efforts at Mizzou,” McCune said.

The Journalism School’s graduate faculty are the only members of an MU college to formally announce its support of the walkout.

“The surprising and distressing announcement that master’s and doctoral students will no longer receive subsidies for the student health insurance program is a matter of grave concern,” according to the resolution, which passed during an emergency meeting Wednesday.

“The Graduate Faculty members of the Missouri School of Journalism have voted to strongly support our students. We will impose no sanctions on students who choose to participate in the scheduled walkout on Wednesday, August 26, 2015, if it occurs. Our graduate students are crucial to our AAU mission and a tremendous source of pride to the Journalism School.”
Schaefer says MU documents don't answer Planned Parenthood questions

By Rudi Keller

Wednesday, August 19, 2015 at 2:00 pm

JEFFERSON CITY — Documents provided by the University of Missouri do not include an agreement required by law guaranteeing treatment at MU Health Care for patients experiencing complications from abortions at Planned Parenthood’s Columbia clinic, state Sen. Kurt Schaefer said Wednesday.

In response to a request sent Monday, Chancellor R. Bowen Loftin wrote to Schaefer that Colleen McNicholas, the St. Louis doctor performing abortions in Columbia, was granted “refer and follow privileges” on Dec. 15. Those privileges “do not allow the physician to admit patients to MU Health Care facilities or to write orders, prescribe treatment, or perform procedures for patients at any MU Health Care facility,” Loftin wrote.

State law defines abortion clinics as ambulatory surgical centers. The law governing surgical centers says doctors must have privileges to perform surgery at a hospital in the community or that the center must have a written agreement with a hospital to take patients for emergency services.

The “refer and follow” privilege, which allows McNicholas to refer patients to a “hospitalist” or other physician at MU Health and receive updates about their treatment, falls short of that standard, Schaefer said.

“Nothing has been produced to date that would establish that they meet that requirement,” said Schaefer, R-Columbia, chairman of the Senate Interim Committee on the Sanctity of Life.

Schaefer’s committee is investigating whether Planned Parenthood is providing fetal tissue for research from abortions performed in Missouri and whether the Columbia clinic license dated July 15 meets the requirements of state law.

The committee’s next hearing is set for Tuesday.

Two House panels, the Ways and Means Committee and the Children and Families Committee, held a joint hearing Wednesday on the same issues.
The hearing opened with organizational matters and discussion of the scope of its work. Witnesses from the Department of Health and Senior Services, which licensed the Columbia clinic and regulates abortion clinics, were set to appear in the afternoon, said Ways and Means Committee Chairman Rep. Andrew Koenig, R-Manchester.

In his letter to Loftin, Schaefer asked whether the university was spending any money “for the assistance or promotion of abortion procedures.” State law bars the use of public funds for abortions or for abortions to be performed at public hospitals or medical clinics, except to save the lives of mothers.

Four abortions, all to save the lives of mothers, have taken place at MU Health Care facilities since the beginning of 2013, spokeswoman Mary Jenkins said. MU has spent no money to support Planned Parenthood’s Columbia clinic, is not associated with Planned Parenthood and is not enabling abortion services there, Jenkins said.

MU Health has a public responsibility to provide care to patients who have emergency medical needs, but that does not replace the requirement for a written agreement to accept patients from the Columbia clinic, Schaefer said.

Schaefer questioned whether the requirement for doctor’s privileges or a written agreement was met when Gail Vasterling, director of the health department, refused to provide the information during testimony Thursday.

The response from the university needs clarification, Schaefer said. He said he planned to request more details from Loftin.

The department “clearly relied on something to satisfy all the legal requirements,” Schaefer said. “It should not be the job of the legislature to play 20 questions and figure out how a public agency issued a license to Planned Parenthood based on some agreement with a state university.”

Add ages and sexes to locate health risks

A new book offers a way to identify when specific traits—like height or language ability—are more vulnerable in either of the sexes or at particular ages.
Historically, males have been considered the vulnerable sex, sometimes called “male vulnerability.” Charles Darwin noted that boys are more likely to die in infancy than girls and have a higher risk of premature death throughout their lifetimes.

David Geary, professor of psychological sciences at the University of Missouri, now suggests that research in “male vulnerability” should be expanded to include “female vulnerability.”

Using evolutionary theory and basic biological principles, he proposes a method for identifying when specific traits, such as height or language abilities, are more easily compromised in one sex or the other or at some ages but not others.

Identification of age-, sex-, and trait-specific sensitivities will enable a more comprehensive assessment of how disease, poor nutrition, social abuse, and environmental toxins undermine human wellbeing.

The right time, the right sex

“If we want to fully understand risks to people, then we have to understand the traits that are most likely to be compromised by these risks, the ages at which stressors are most likely to compromise them, and the different ways in which boys and girls and men and women can be affected,” says Geary.

“Most previous studies of risk, such as toxin exposure or social maltreatment, have thrown males and females or young and old people together in ways that fail to recognize age-, sex-, and trait-specific vulnerabilities.

“If we don’t measure the right trait or measure it at the wrong time or in the wrong sex, we’ll miss many negative consequences of risk exposure. The method I’m proposing will allow researchers to identify these very specific risks ahead of time and ultimately prevent or ameliorate their expression.”

From animals to people

To evaluate the method, Geary reviewed thousands of studies across 125 species of birds, fish, insects, and mammals, documenting age- and sex-specific vulnerabilities in key traits.

The specific vulnerabilities can vary across species and sex, but are tied together with a simple concept: the development and expression of traits that have been elaborated over evolutionary time are easily disrupted by exposure to environmental and social stressors.

Geary applied the same concept to people identifying age- and sex-specific vulnerabilities including physical traits, such as pelvic development; behavioral traits, such as children’s play; social traits, such as development of social relationships; and cognitive traits, such as language and spatial abilities. He found that exposure to risks, such as environmental toxins or extreme social stress, will compromise these traits and more so for one sex or certain ages.
In the book, Geary uses this method to address questions about vulnerabilities. Among other topics, he discusses why women’s language competencies are more affected than men’s during the early stages of Alzheimer’s disease; why adolescent boys’ height but girls’ pelvic development is more compromised by poor nutrition; why boys’ play behavior is more easily compromised by prenatal exposure to toxins; and, why anorexia compromises girls’ and women’s ability to read social cues.

“This seemingly arbitrary mix of age, sex-, and species-specific vulnerabilities should be viewed with different filters for future research,” Geary says.

“By identifying and studying these traits, researchers should be able to determine specific impacts caused by disease, poor nutrition, social stressors, and exposure to man-made toxins and draw better conclusions for individuals based on age, sex-, and species-specific traits.”

Geary’s book, *Evolution of Vulnerability: Implications for Sex Differences in Health and Development* (Elsevier 2015), outlines the list of sex- and age-specific traits that he feels will be important for future study.

COLUMBIA, Mo. - The University of Missouri police department has a new member of the police force - bomb sniffing dog, Brass.

The department hasn’t had a bomb sniffing dog for the past year. It's old trainer left, so they needed to wait until they had the funds for a new trainer and dog.

MUPD received a donation from a local family. They combined that donation with its own funds to bring back the bomb sniffing dog.

Last spring, the lack of the dog became apparent when there was a bomb threat at the student center on campus.
MUPD had to call Capitol Police in Jefferson City for help. Captain Brian Weimer said they have had to have a partnership for the past year.

The dog sniffs out odors bombs give off. It generally checks the football stadium before game days.

MUPD has used the capitol police dog to help with the football games for the past year.

It is now the only one in the county, so Weimer said they will be working with the county to be able to use Brass all over.

Joan Haaff astrained Brass, who was born in Holland. After Brass moved to the United States, he was trained in Pennsylvania and introduced to Haaff.

The two started refining his training together June 29 and finished around the first week of August.

According to Haaff, bomb sniffing dogs are more friendly than other K9 units because they work on praise as opposed to aggression.

When Brass is off duty, he lives with Haaff and her other dogs.

**Bomb sniffing K-9 unit joins MUPD**

Watch story: [http://www.komu.com/player/?video_id=30110&zone=5&categories=5](http://www.komu.com/player/?video_id=30110&zone=5&categories=5)

COLUMBIA - After about a year without a bomb-sniffing dog, the University of Missouri Police Department has added a new K-9 to its force.

Brass, a two-year-old German shepherd bred in Holland, recently completed a six week course at a police dog training center in western Pennsylvania.

Brass went through the program with his handler, Officer Joan Haaf.
At Shallow Creek Kennels in Sharpsville, Penn. Brass was trained to sniff out explosives and alert Haaf, while Haaf learned how to recognize signals from the dog.

The addition of an explosive-sniffing dog to MUPD comes after not only a near long gap, but also a bomb threat at the MU Student Center and Memorial Union in April.

Because MUPD did not have a bomb-sniffing dog at the time of the bomb threat, the buildings could not be cleared until a trained dog with the Jefferson City Police Department arrived.

According to Captain Brian Weimer, Brass is now the only trained explosive-sniffing police dog in Boone County.

Weimer said that MUPD will work with other local departments like always in emergencies, and pool their resources, including the new dog.

COLUMBIA MISSOURIAN

Top dog: MU police introduce newest member of the force

JENNIFER LU, 13 hrs ago

COLUMBIA — The youngest and newest member of the MU Police Department made his public debut Wednesday morning.

Brass, a 2-year-old German shepherd with a black coat and a small white patch across his chest, comes from a breed known for its olfactory prowess.

He was hired this August to replace Truman, who retired in 2014, leaving MU police without a full-time bomb detection dog. Brass will work with his handler, MU Officer Joan Haaf, to patrol campus, provide security sweeps at public events such as football games and respond to bomb threats, Captain Brian Weimer said.

Haaf and Brass met six weeks ago at a police service dog training program for handlers and canines in Pennsylvania. They took to each other right away, Haaf said.
Originally from Holland, Brass was selected for special training because of his drive and “wanting to play,” Haaf said. She speaks to Brass in English, but said Brass also understands Dutch commands.

While Haaf’s job is to “read the dog,” Brass will jerk his head and yank at his leash to alert her of any volatile odors he has been trained to recognize by smell. Once Brass has pinpointed the source, he will sit and stare at it until he is rewarded with praise and treats.

“He works on praise,” Haaf said. Her otherwise brisk voice shifts into a gooey croon when she does compliment Brass. “You love on him.”

Brass was full of energy during a demonstration on Wednesday morning at MU police headquarters. He identified every spot that Haaf rapped with her knuckles: against the baseboards where the carpet ends, under tables and chairs and along the metal rims of picture frames.

He sniffed, tracked, sniffed, tracked and then sniffed again. Brass only stopped when he was rewarded with an “attaboy” and a quick pat on the belly.

The demand for bomb detection dogs has been on the rise since 9/11. Dogs are ideal for the job because they have up to 300 million olfactory receptors in their noses; 50 times as many as humans.

Labrador retrievers, Belgian Malinois and German shepherds such as Brass are particularly suited for the task because of their diligent and playful personality.
Missouri State Fair director, vet and animal trainer respond to online backlash over tiger welfare


SEDALIA, Mo. - After a continued onslaught of its Facebook page, the Missouri State Fair is responding to calls to stop a popular attraction at the fair: The animal show at the Amazing Rainforest Experience.

“If you haven't been here to see the show up close and personal, then what you’re seeing in pictures and things... doesn't carry a lot of weight," says Missouri State Fair Director Mark Wolfe. "I know a lot of what we've gotten back, and what people are hearing is people from New Hampshire and Utah that aren't even here, haven't seen it. It's more like a movement.”

Wolfe says the fair does take animal welfare seriously, however. He says there is a team of veterinarians examining all fair animals, including the tigers.

"There’s no way in the world we would condone the mistreatment of animals,” said Wolfe.

41 Action News talked with one of those vets, Loren Schultz of the free animal clinic at the University of Missouri.

"We've been observing them at least once, twice, sometimes more a day, and all the animals in this exhibit have been healthy and well cared for," said Schultz, whose assessment contradicts many of the claims made about the health of the Bengal tigers Jai and Raji.

"They’re at a normal, good body condition score, which is considered an ideal weight for an animal of their type," said Schultz.

Spectators 41 Action News talked with at the 1 p.m. animal show seemed to agree with Schultz.
“They seemed healthy, they did. Big,” said Sedalia resident Cindy Didzfeld.

"I don't think there is any abuse that I could see, and the way they were affectionate toward their trainer..." said spectator Jim Roe.

One World lead trainer Robert Mullen says that affection has been developed by spending between 14 and 16 hours with the two tigers since they came to him as cubs without a home.

“To do the kind of show that we do, which was just all hugging and playing and giving meat treats, it requires that we have a relationship that’s very trusting both ways,” says Mullen.

He says the motivation for doing the shows is conservation and awareness, hoping that seeing the animals up close will spark an interest in young kids in the crowds.

However, despite the positive in-person reviews, the ones online continue, with many commenters saying they filed complaints with USDA.

The USDA has confirmed receiving numerous complaints.

In a statement, a spokesperson for the USDA’s animal and plant health inspection service says the agency “will be looking into allegations of possible Animal Welfare Act non-compliances that have been brought to our attention.”

Director Wolfe says he has seen evidence first hand that the tigers are being properly fed. "I can tell you right now that they have thrown away food. They're not eating everything that's put in front of them, so they get all they want," said Wolfe.

**THE CHRONICLE OF HIGHER EDUCATION**

August 19, 2015

**Why College Affordability Is So Difficult to Define**

By Beckie Supiano

**NO MU MENTION**

When Gavin Flood started looking at colleges, he wasn’t thinking much about how they might stack up financially. He was still figuring out his own preferences. Did he want to attend a big college or a small one? Study medicine, or political science?
But as college has drawn closer for Gavin, a high-school senior, his parents have included the 17-year-old in more conversations about paying for it. "College is just a big financial step for us," he says.

Gavin and his younger sister go to Allendale Columbia School, a private school in Rochester, N.Y. Gavin receives a partial scholarship, but even so, paying for private school has cut into the family’s college savings, says his mother, Jane Laskey.

Not all of Gavin’s classmates are affluent, Ms. Laskey says, but there are some who simply don’t have to worry about finding a financial fit. Some have the means to pay for just about any college, while others stand to receive a tuition break because their parents are college employees. Both of Gavin’s parents work for the local government in their hometown, Webster. Paying $60,000 a year for college, Ms. Laskey says, is out of the question for them. This reality is "not easy for him to hear," she says. "Who wouldn’t want endless money?"

As it is for many traditional students, Gavin’s college choice will be his biggest financial decision to date. "It’s definitely hard for me to put it in perspective," he says.

College affordability has become a nearly universal concern among American families — even those, like Gavin’s, with two parents working in good jobs. Despite this, it’s a slippery concept to pin down.

Other industries offer consumers affordability benchmarks, like the rule of thumb not to spend more than a third of one’s income on housing. There’s nothing quite like that for college — though one new effort hopes to change that.

Part of the problem is that there are really two college-affordability conversations happening, says Justin Draeger, president of the National Association of Student Financial Aid Administrators — one among policy wonks, and another among the public. "For students and families, statistics don’t mean a lot," Mr. Draeger says. "What matters is your story."
It wasn’t intentional, but the association’s recent national conference ended up providing one illustration of that dichotomy. The conference featured a formal debate on whether or not student-loan debt is a crisis for students and the economy. To a room full of subject-matter experts, the winning debaters’ points about typical debt loads and which borrowers struggle were reasonable evidence that loans, while certainly a problem for some, don’t amount to a crisis.

A group of debt strikers who staged a protest to coincide with the conference, however, seemed to take the debate’s outcome as an insult.

For all the presidential campaign talk about making college more affordable, there’s nothing approaching consensus on what that would actually mean. Even the narrower conversation about making college free or debt-free often finds people talking past each other. What would be covered: tuition, or all expenses? At an in-state public college, or any college? And for whom?

Complicated Calculations

This confusion is understandable. Now that college affordability hits home for families most of the way up the income spectrum, it’s hard to craft a universally applicable message. It’s probably good policy to encourage middle- and upper-income families to save for college, for instance. But what if doing so discourages low-income students from believing that college is possible for them?

For now, college comes at a price. And figuring out how much is reasonable to pay, and what kind of financing makes sense, is often complicated for families.

Many are scared off by high sticker prices. That leaves student advocates with the task of explaining net price, which is "not a household term," says Kim Cook, executive director of the National College Access Network. Besides, she says, the admissions and financial-aid timeline does not work in families’ favor. Almost every decision about preparing for college must be made before families have a good sense of what it will cost.
Timing also makes some expert advice on paying for college difficult to apply in real life. Take the mantra, "Don’t borrow more than you’ll make in your first job." That’s reasonable, except that it requires incoming students to make good guesses about what they’ll end up studying — many students change majors — their chances of success, and how the job market will perform years down the road.

While the federal financial-aid formula produces an expected family contribution, it’s hard to find anyone who sees it as a realistic measure of what families can afford. The Lumina Foundation set out to create a better college affordability benchmark, which it released on Wednesday. It suggests families should have to pay no more for college than the amount they save by putting aside 10 percent of their discretionary income for 10 years, plus what each student earns working 10 hours a week during college. The foundation isn’t making a policy recommendation for how to align college prices with this notion of affordability. It’s simply trying to steer the conversation away from the interests of institutions and governments to those of families.

It’s not the first attempt to create a student-centered measure. UA aspire, a nonprofit that works with low-income students, has created one to help families who are considered unable to contribute anything for college under the federal formula. The guidelines look at what UA spire calls the "estimated bill": direct college costs (including room and board for residential students) minus grants, scholarships, and federal loans in the student’s own name.

Avoiding Surprises
Estimated bill isn’t necessarily a measure colleges use, but it’s one UA spire thought families should consider. The reason? Even after going over colleges’ aid awards with the nonprofit, some students were still surprised by what they owed. For low-income students, a discrepancy of a few hundred dollars can be enough to derail college plans.

Under UA spire’s guidelines, estimated bills of up to $2,000 get a green light, says Aki Peterson, the organization’s training and technical assistance manager. Those from
$2,000 to $5,000 get a yellow, proceed with caution. Anything higher than that opens a conversation into ways to keep costs down, such as commuting (though students have to be careful, Ms. Peterson notes, because doing so can reduce the amount of aid they will receive).

The green-, yellow-, and red-light estimated-bill levels are just a starting point, though. UAspire believes each student is unique, and that college decisions are ultimately theirs to make.

It’s true, of course, that students’ financial lives vary greatly both before and after college. There’s a reason financial-aid administrators joke that the answer to every paying-for-college question families pose is "it depends."

Ms. Laskey has developed some financial strategies for her son’s search. She is looking for colleges with large endowments, figuring that they’ll be able to provide more financial aid. And she is encouraging Gavin to apply for local scholarships, rather than the national ones where "you feel like you’re just a number."

Being proactive seems to help. Ms. Laskey recalled with pride the way that Gavin, following the advice of his school’s college adviser, asked for a meeting with an admissions representative at one college he visited. He ended up hearing about a music scholarship the college hadn’t publicized.

Ms. Laskey has a rough sense of how the family will foot Gavin’s college bill. She and her husband can probably contribute $10,000 to $15,000 a year. And she hopes Gavin won’t have to take out more than $10,000 per year in loans.

Maybe a benchmark like Lumina’s could help policy makers and the public get on the same page about what affordable higher education would look like. For now, parents like Ms. Laskey are left to come up with their own gauge of what they can afford. And cross their fingers that it will match up with what colleges ask them to pay.
Beckie Supiano writes about college affordability, the job market for new graduates, and professional schools, among other things. Follow her on Twitter @becksup, or drop her a line at beckie.supiano@chronicle.com.