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Choosing a College Major: For Love or for the Money?

By DAVID KOEPPPEL

Like countless other college students, Susannah Lloyd-Jones struggled with her choice of major. Finally, in junior year at Loyola University in Chicago, she picked sociology, a decision that "opened my mind and introduced me to other cultures," she said. More than two years after graduation, though, Ms. Lloyd-Jones, a 24-year-old paralegal from Maplewood, N.J., occasionally wonders if she made the right decision. "It might have been easier if I had been a business major," she said, "because that's where the money is."

Ms. Lloyd-Jones says if she had it to do over, she would probably still study sociology but take more business classes and work some internships. She said students feel tremendous pressure over the choice of a major, which could be an important career decision, when many are just beginning to understand themselves.

Many students and career counselors say the pressure to choose the "right" major is more intense than ever because of factors like rising tuition costs and the uncertain economy. Parents and students today often consider college more an investment than a time of academic and personal exploration. Some students say they are education consumers seeking the best return on that investment, which is often financed with a student loan.

The annual cost of a four-year public college averages \$11,354, a 7.8 percent increase from 2003-4, according to the College Board; a four-year private college averages \$27,516, a 5.6 percent increase.

In their recently published "College Majors Handbook With Real Career Paths and Payoffs" (Jist Publishing), three economists from Northeastern University in Boston try to quantify just how much students with a variety of majors can expect to earn in their careers. The authors concluded that choosing a major was more crucial to future financial success than the college attended.

One of the authors, Paul E. Harrington, an economist and associate director at the Center for Labor Market Studies at Northeastern, said that, on average, humanities and education majors fared far worse financially than students in business or engineering.

In 2002, workers with degrees in chemical engineering and accounting were on the high end, earning an average of \$75,579 and \$63,486, respectively. On the low end, philosophy majors made an average of \$42,800 and elementary education graduates \$38,746.

Mr. Harrington said the research was not intended to dissuade sociology majors from following their passion. Instead, he hopes the information will help students prepare carefully when choosing a major. He recommends that students contemplating majors in the liberal arts or humanities also take some business-oriented courses. A philosophy major, Mr. Harrington said, should probably get some real-world internship experience.

"The world is a more unforgiving place than it used to be, and investment costs are too high for four years of drift," he said. "If a student doesn't take the right sequence of math courses in high school, they can lose out on the best jobs."

But some people worry that choosing a career based primarily on economic factors can lead students to make poor choices. Jieun Chai, a 2000 Stanford University graduate, for instance, deeply regrets not majoring in Asian languages.

"I'm so angry at myself for giving in to peer pressure, parental pressure and societal pressure," Ms. Chai wrote on her Web journal. "Why are you taking only language classes? Think about your career in consulting, engineering, medicine or law."

Alysha Cryer, who was Ms. Lloyd-Jones's roommate at Loyola, withstood pressure from classmates and fan members who urged her to attend law school or study business.

Ms. Cryer said that sticking with sociology was the most satisfying, if not financially rewarding, decision she could have made.

After graduating in 2002, she took a public relations and marketing job at a nonprofit organization in Chicago called Little Brothers, a group that matches volunteers with elderly clients. Her starting salary was \$24,000, barely enough to survive in Chicago. In 2003, she moved to Manhattan to work for Catalyst, a nonprofit research and advisory organization. "With education so expensive, many in my generation are mired in debt," Ms. Cryer said. "Some people choose to sacrifice personal happiness to make money."

Peter Vogt, a career counselor in Minneapolis and the moderator on the Career Planning for College Students message board at Monster.com, a Web site for job seekers, says many of his 20-something clients think they have squandered their college years on the wrong studies.

"They think they only have one chance and that they've blown it," Mr. Vogt said. "I should have picked X instead of Y. I should have taken the unpaid internship instead of working at T.G.I. Friday's to pay for tuition."

He tells graduates they should think of themselves not as psychology or sociology majors, but as workers with marketable skills like research, writing and communications.

A danger in the Northeastern economists' research, he said, is that it adds to the "mythology" that only dollar figures are important in choosing a field of study, and it does not account for differences in personality, aptitude, interest and values. Mr. Vogt considers the pressures facing current students far greater than those of generations past.

Trudy Steinfeld, director of career services at New York University, tells students that majors should be less about preparing for one career and more about preparing for many options, and probably several careers, over a lifetime. She agrees with the Northeastern data showing that finance, accounting and technology degrees will lead to higher salaries. But she says she also sees liberal arts majors who become equally successful.

"College should be about stretching yourself and discovering who you are and what you want," Ms. Steinfeld said. "Schools should not become factories. There are hundreds of majors out there, and it's almost always a mistake to base the decision on money alone."

Ms. Steinfeld agrees, though, that students can run into overwhelming pressure from many sources.

Parents paying even a portion of college costs may wonder if a major in philosophy will pay the bills. And if their children change majors, it could extend college from 8 semesters to 9 or 10, at an additional cost.

Nevertheless, Priscilla Molina, 18, an N.Y.U. sophomore, is taking her time choosing a major. Many of her friends are pursuing business careers, but that, she said, will not affect her decision. She is fascinated by international relations and is leaning toward anthropology.

"I want to pick a path that I'm interested in, one that opens my mind," she said. "You're only in college once, so you don't want to regret why I didn't major in something I enjoy."