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# **A FAILING SAFETY NET: DECLINING COMMUNITY COLLEGE AFFORDABILITY**

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# FOREWORD

For the first time in a generation, issues of college affordability permeated the presidential election. Candidates from both major political parties acknowledged the pressure that students and families face in paying for college.

The nation's community colleges serve as the educational safety net for millions of students. While the safety net is showing signs of wear, it can be restored within current state and federal policies guiding higher education. Bipartisan support can and should be developed for this agenda because it cuts across the desire within both major political parties to create opportunities for those left behind.

As policymakers consider how to make a community college education affordable to people across all walks of life, I encourage them to consider the policy questions that appear later in this report.

The analyses that follow are drawn from **College Affordability Diagnosis: A National Report** and the **state-by-state data** released in the spring of 2016. College Affordability Diagnosis is a project of the Institute for Research on Higher Education at the Graduate School of Education at the University of Pennsylvania, the Peabody College of Education at Vanderbilt University, and the Higher Education Policy Institute in San Jose, California.

The authors extend their thanks to Patrick Callan of the Higher Education Policy Institute and William Doyle from the Peabody College of Education at Vanderbilt University for their constructive comments on the analysis and findings.

The Institute for Research on Higher Education welcomes the reactions of readers to this publication.

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## EIGHT IMPORTANT FINDINGS

States lean heavily on community colleges to provide essential postsecondary education and workforce training for their residents—especially those from low-income families. But today, even this lower cost college pathway is a significant financial burden for many families. At a time when family incomes for low- and middle-class families have been stagnant or in decline, total educational costs (tuition + mandatory fees + room and board + books minus all financial aid from institutions, states, and the federal government) at community colleges have gone up.

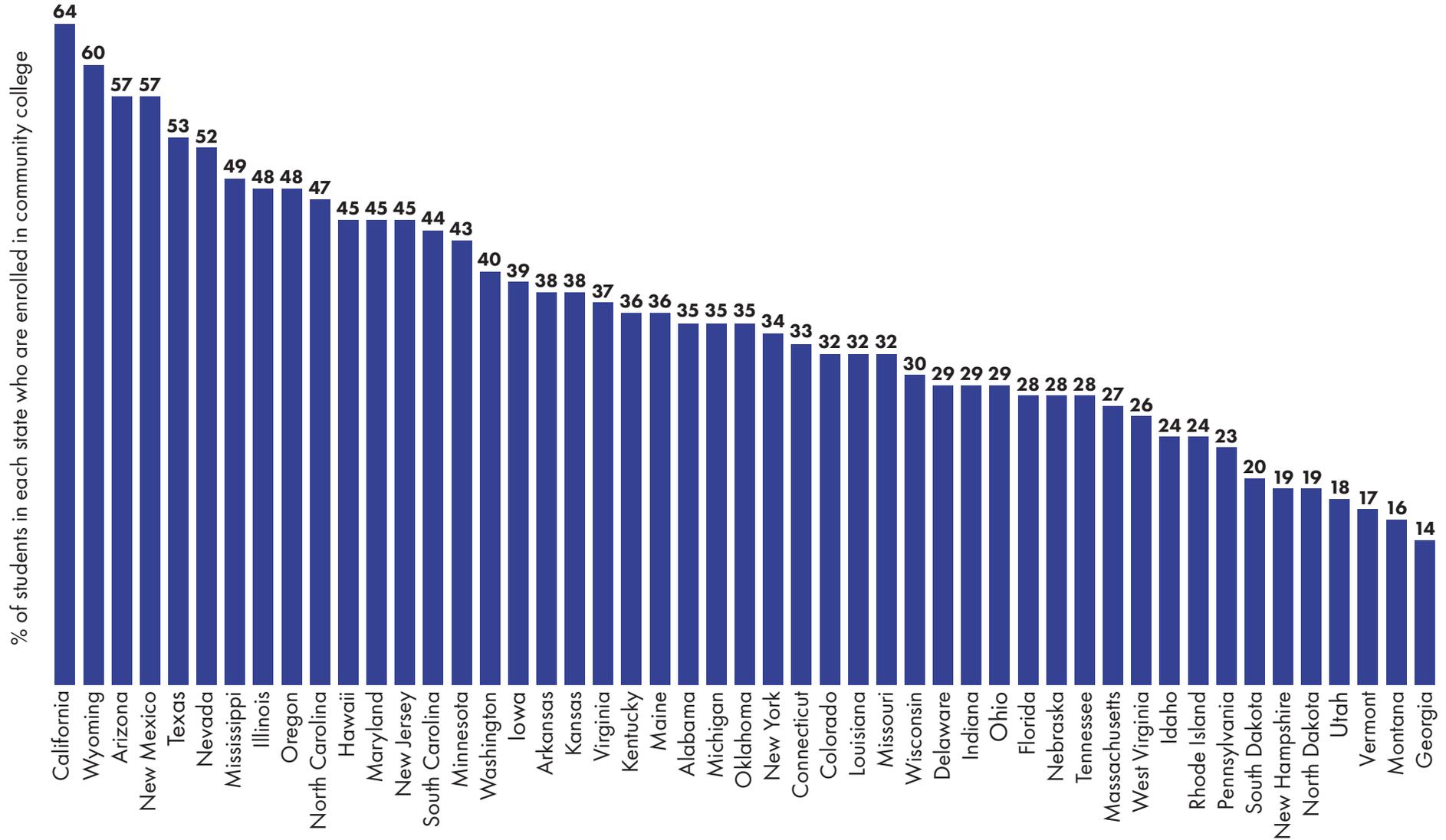
Consider the following:

- ▶ Community colleges provide education and workforce training for over one third of students in 28 states.
  - ▶ Community college affordability decreased in over two thirds of states between 2008 and 2013.
  - ▶ In most states (37), many full-time students would be required to work more than 20 hours a week to pay for tuition, fees, room/board, and books—even after accounting for all federal, state, and institutional financial aid.
  - ▶ Four of ten of the poorest states—based on the proportion of families earning \$30,000 or less—rank poorly on community college affordability.
- ▶ Of the ten states projected to have the most high school graduates by 2028, five rank in the bottom half of all states on community college affordability.
  - ▶ Of the ten states projected to have the most nonwhite graduates by 2028, four rank in the bottom half of all states on community college affordability.
  - ▶ Six of the ten states with the greatest projected demand for workers with some education and training beyond high school rank poorly on community college affordability.
  - ▶ The notion that community colleges serve as a more affordable postsecondary education option in states with expensive 4-year colleges is no longer true. Many states have both expensive community colleges and expensive public 4-year colleges.

These findings make it clear that community colleges are no longer the educational safety net they once were. Far too many American families must contribute a significant portion of their income to keep up with rising costs. This is particularly troubling considering that to meet workforce demands and to achieve educational equity, we need to lower barriers to education and training beyond high school.

# 28 States Enroll at Least One Third of Their Students in Community College

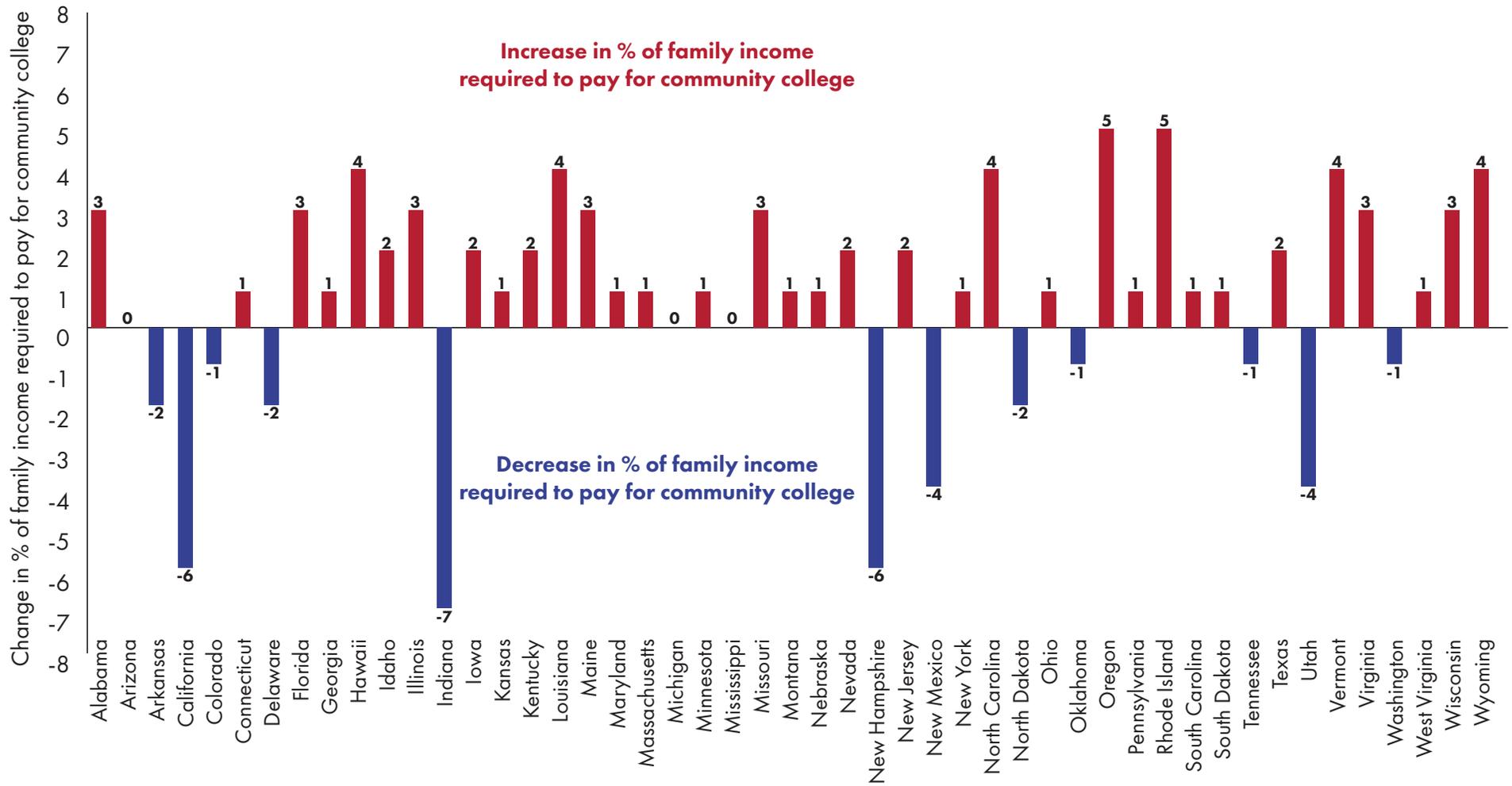
The proportion of students in each state enrolled in community college in 2013



Note: Alaska is excluded from the data due to the small number of community colleges and missing data elements.

# Most States Require a Greater Portion of Family Income to Attend a Community College

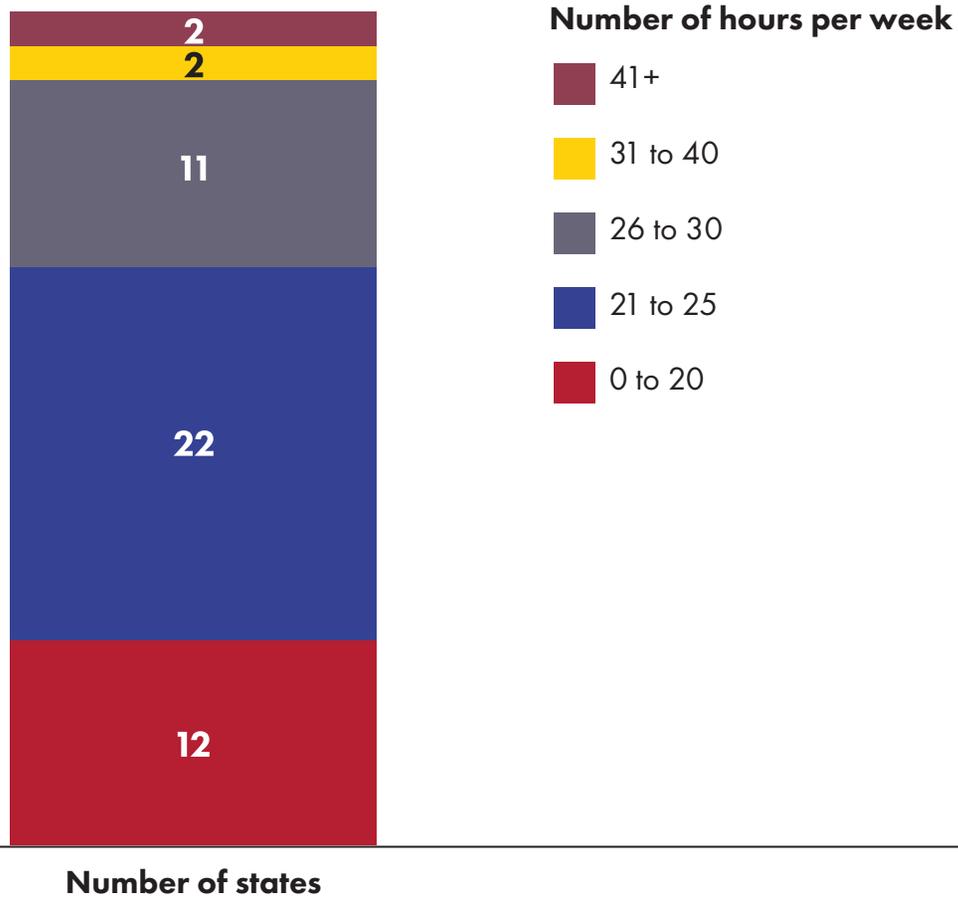
The % of family income required to pay the total educational costs of attending community college full-time has increased (between 2008 and 2013)



Note: The “total educational costs” of college, referred to throughout this report, includes tuition, mandatory fees, room/board and books *minus* all financial aid (federal, state, and institutional). Alaska is excluded from the data due to the small number of community colleges and missing data elements.

# In 37 States, Full-Time Students Would Have to Work More Than 20 Hours a Week to Cover the Cost of Attending Community College

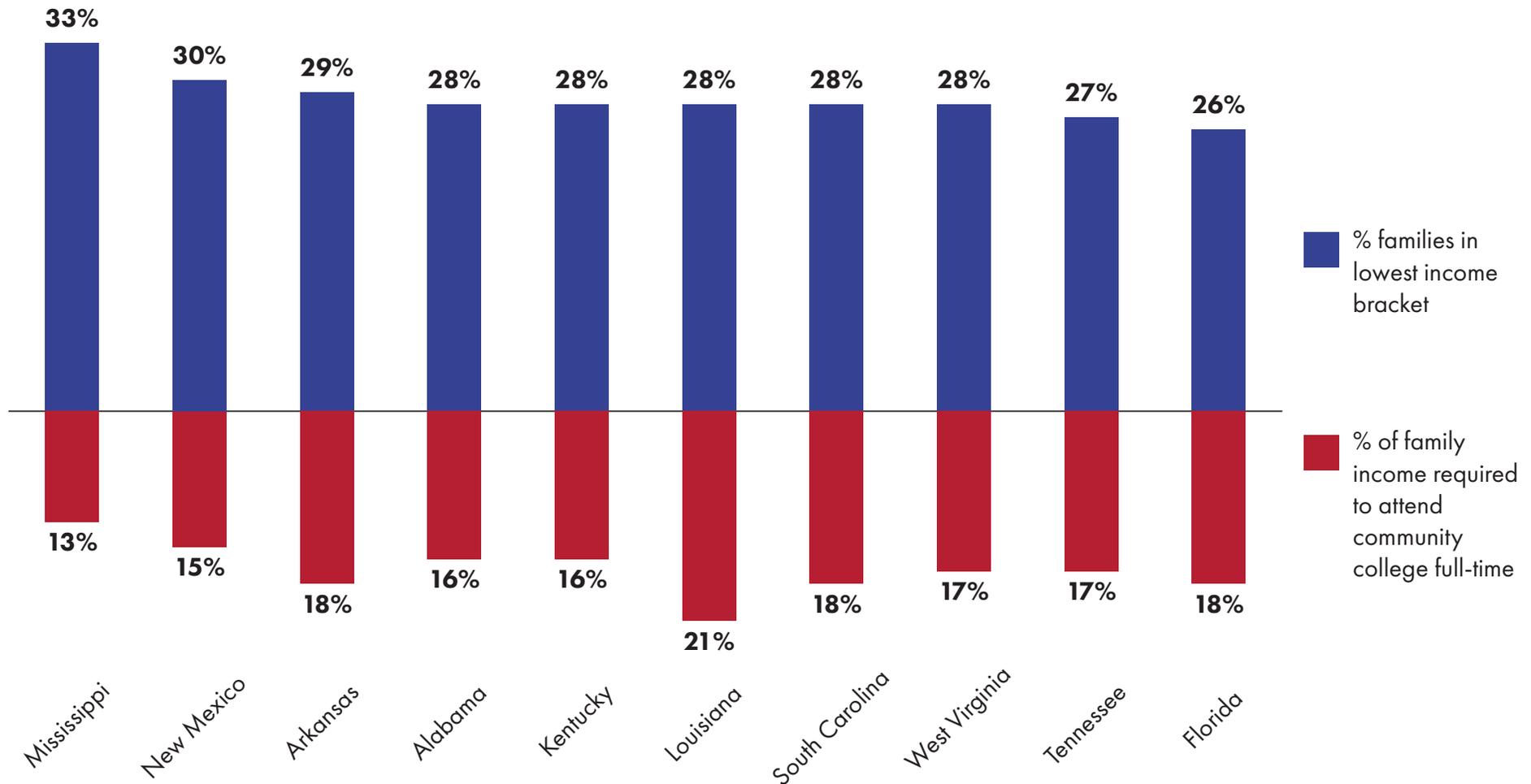
The number of states by the number of hours per week that students would need to work at the federal minimum wage in order to meet the total educational costs of studying full-time at community college in 2013



Note: Alaska is excluded from the data due to the small number of community colleges and missing data elements.

# Many of the Nation's Poorest States Rank Poorly on Community College Affordability\*

The % of family income needed to pay the total educational costs of attending community college full-time (2013) in the ten states with the highest % of families in the lowest income quintile (\$0-\$30,000)

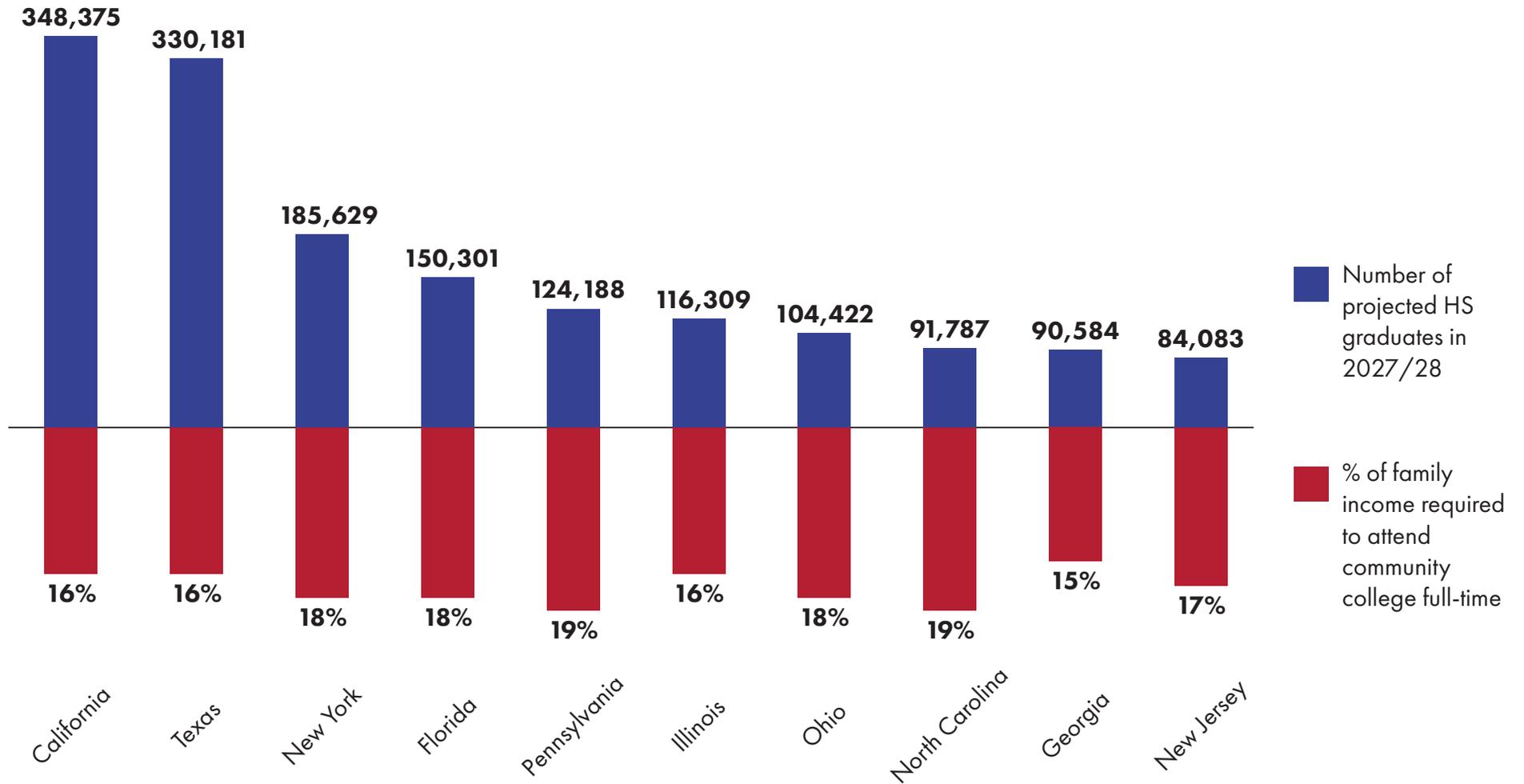


Note: The “total educational costs” of college, referred to throughout this report, includes tuition, mandatory fees, room/board and books *minus* all financial aid (federal, state, and institutional). Alaska is excluded from the data due to the small number of community colleges and missing data elements.

\* See [page 10](#) for “State Rankings: Percent of Income Needed to Pay for Community College (2013).”

# Families in Big States Face a Community College Affordability Crunch\*

The % of family income required to pay the total educational costs of attending community college full-time (2013) in the ten states with the greatest projected number of public high school graduates in 2027/28

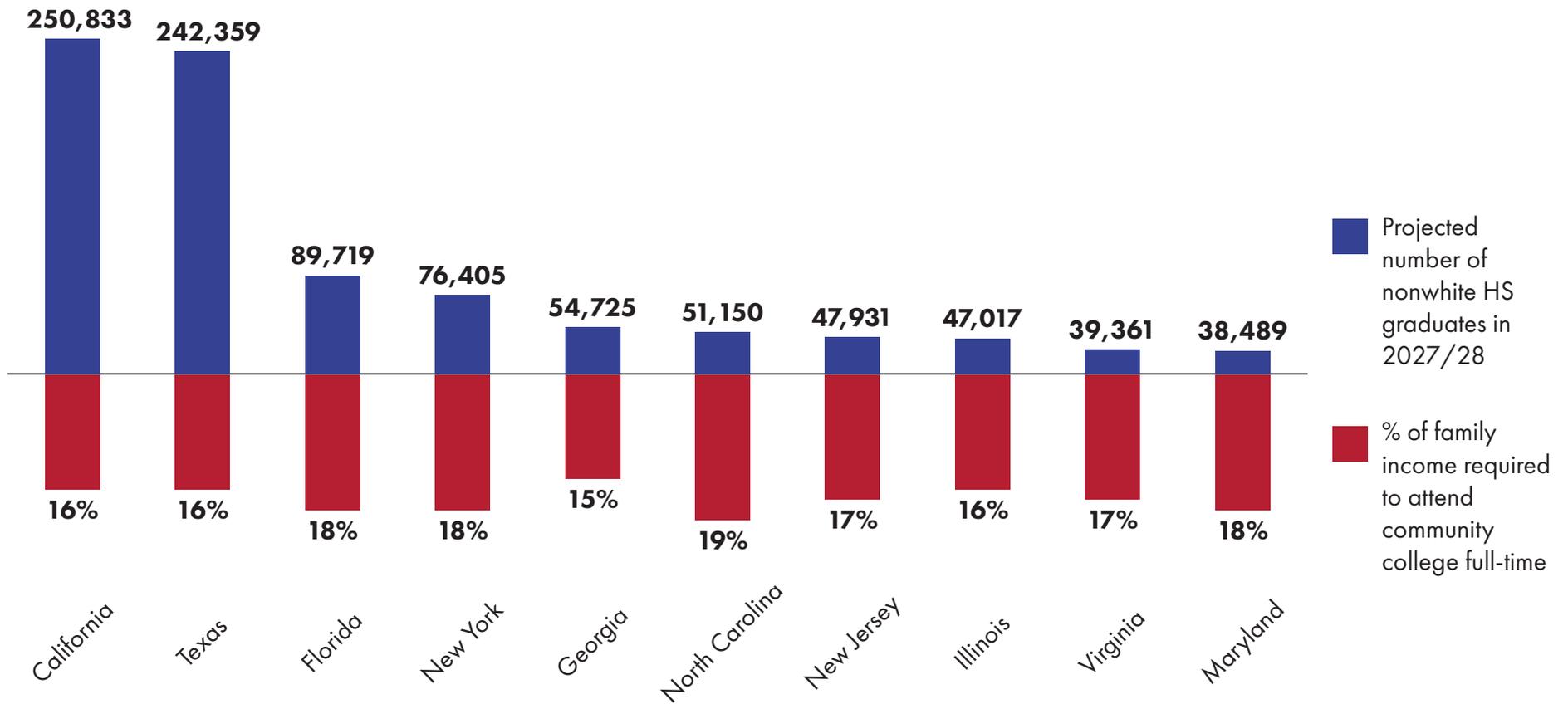


Note: The “total educational costs” of college, referred to throughout this report, includes tuition, mandatory fees, room/board and books *minus* all financial aid (federal, state, and institutional). High School projections from *Knocking at the College Door* (Western Interstate Commission for Higher Education, 2012). Alaska is excluded from the data due to the small number of community colleges and missing data elements.

\* See [page 10](#) for “State Rankings: Percent of Income Needed to Pay for Community College (2013).”

# Shifting Demographics Signal Affordability Challenges for Nonwhite Students\*

The % of family income required to pay the total educational costs of attending community college full-time (2013) in the ten states with the greatest projected number of nonwhite high school graduates by 2028

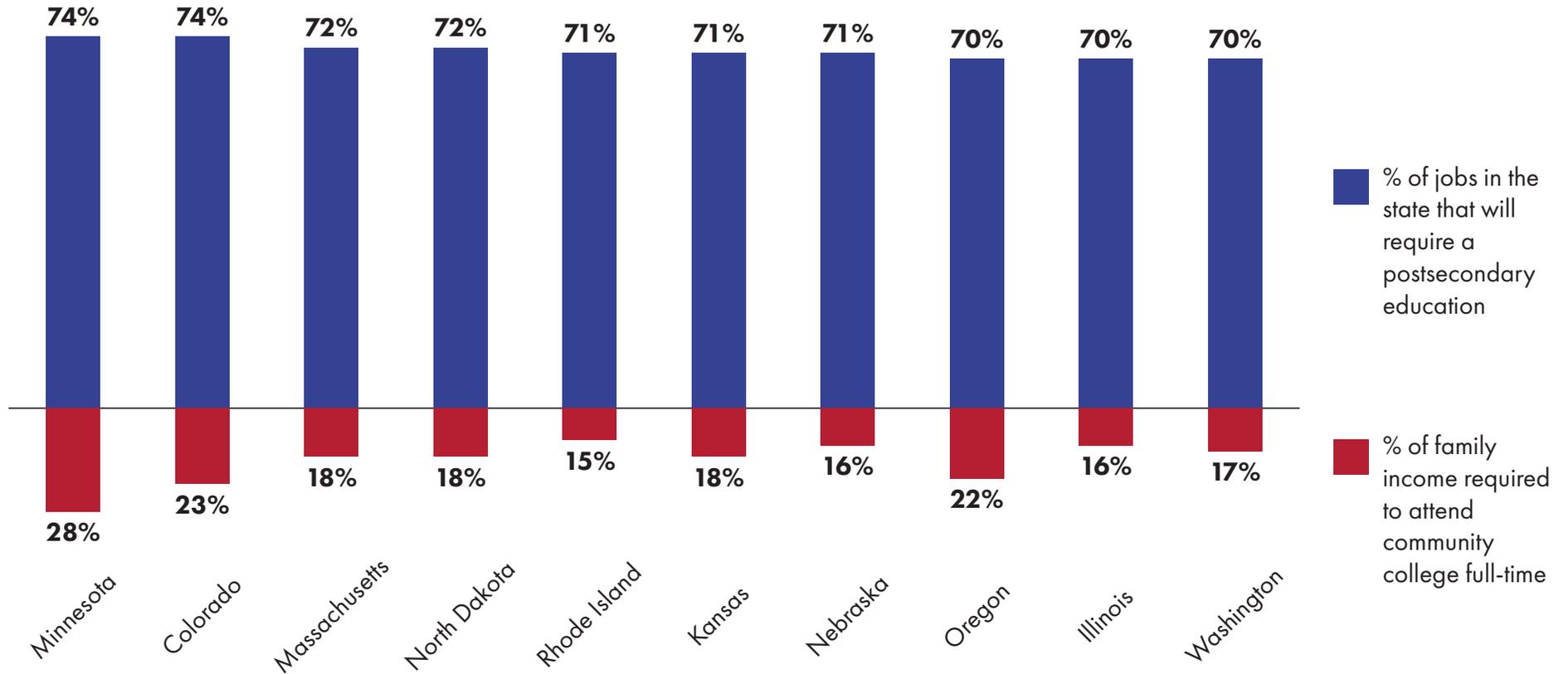


Note: The “total educational costs” of college, referred to throughout this report, includes tuition, mandatory fees, room/board and books *minus* all financial aid (federal, state, and institutional). High School projections from *Knocking at the College Door* (Western Interstate Commission for Higher Education, 2012). Alaska is excluded from the data due to the small number of community colleges and missing data elements.

\* See [page 10](#) for “State Rankings: Percent of Income Needed to Pay for Community College (2013).”

# States Facing High Workforce Needs Must Address Affordability Challenges\*

The % of family income required to pay the total educational costs of attending community college full-time (2013) in the ten states with the highest % of jobs that will require education and training beyond high school by 2020

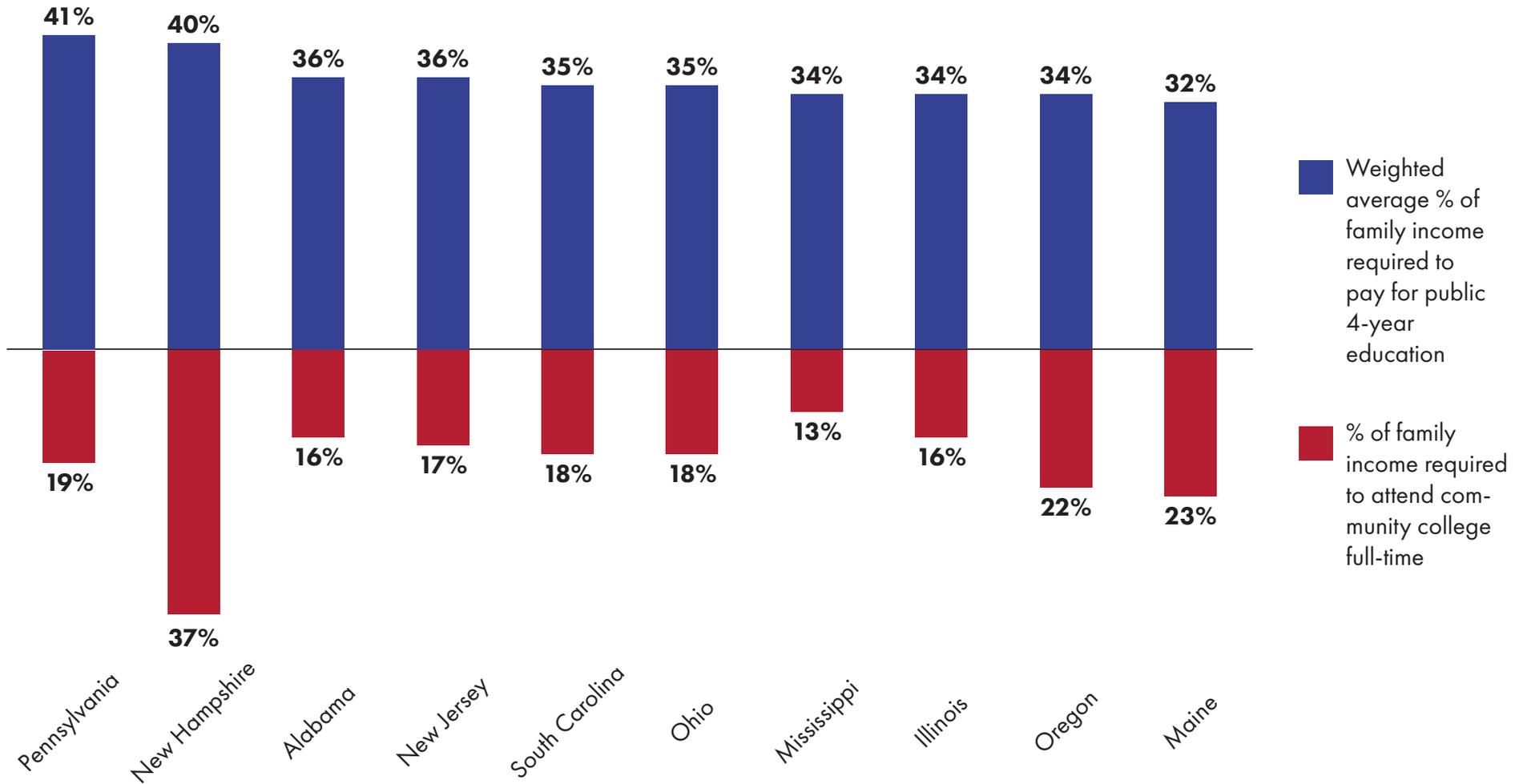


Note: The “total educational costs” of college, referred to throughout this report, includes tuition, mandatory fees, room/board and books *minus* all financial aid (federal, state, and institutional). Alaska is excluded from the data due to the small number of community colleges and missing data elements.

\* See [page 10](#) for “State Rankings: Percent of Income Needed to Pay for Community College (2013).”

# In Many States Where Public 4-Year College Is Most Expensive, Community College Is Also Expensive

The % of family income required to pay the total educational costs of attending community college full-time (2013) in the ten states that require the highest percentage of family income to pay for college in the public four-year sector



Note: Graphic shows weighted average percent of family income required to pay for public 4-year nondoctoral and public research universities in each state. The percent of income is weighted by the percent of enrollment in either type of institution. The “total educational costs” of college, referred to throughout this report, includes tuition, mandatory fees, room/board and books *minus* all financial aid (federal, state, and institutional). Alaska is excluded from the data due to the small number of community colleges and missing data elements.

# STATE RANKINGS: Percent of Income Needed to Pay for Community College (2013)

<b>1</b>	Hawaii	<b>13%</b>	<b>26</b>	South Carolina	<b>18%</b>
<b>2</b>	Mississippi	<b>13%</b>	<b>27</b>	Arkansas	<b>18%</b>
<b>3</b>	Michigan	<b>14%</b>	<b>28</b>	Ohio	<b>18%</b>
<b>4</b>	Georgia	<b>15%</b>	<b>29</b>	New York	<b>18%</b>
<b>5</b>	New Mexico	<b>15%</b>	<b>30</b>	Florida	<b>18%</b>
<b>6</b>	Connecticut	<b>15%</b>	<b>31</b>	Kansas	<b>18%</b>
<b>7</b>	Rhode Island	<b>15%</b>	<b>32</b>	Massachusetts	<b>18%</b>
<b>8</b>	Nebraska	<b>16%</b>	<b>33</b>	Maryland	<b>18%</b>
<b>9</b>	Kentucky	<b>16%</b>	<b>34</b>	Indiana	<b>18%</b>
<b>10</b>	Wyoming	<b>16%</b>	<b>35</b>	Nevada	<b>19%</b>
<b>11</b>	Texas	<b>16%</b>	<b>36</b>	Pennsylvania	<b>19%</b>
<b>12</b>	Illinois	<b>16%</b>	<b>37</b>	North Carolina	<b>19%</b>
<b>13</b>	California	<b>16%</b>	<b>38</b>	Utah	<b>19%</b>
<b>14</b>	Alabama	<b>16%</b>	<b>39</b>	Montana	<b>20%</b>
<b>15</b>	New Jersey	<b>17%</b>	<b>40</b>	Louisiana	<b>21%</b>
<b>16</b>	West Virginia	<b>17%</b>	<b>41</b>	Wisconsin	<b>21%</b>
<b>17</b>	Idaho	<b>17%</b>	<b>42</b>	Oregon	<b>22%</b>
<b>18</b>	Virginia	<b>17%</b>	<b>43</b>	Iowa	<b>22%</b>
<b>19</b>	Tennessee	<b>17%</b>	<b>44</b>	Colorado	<b>23%</b>
<b>20</b>	Delaware	<b>17%</b>	<b>45</b>	South Dakota	<b>23%</b>
<b>21</b>	Washington	<b>17%</b>	<b>46</b>	Maine	<b>23%</b>
<b>22</b>	Oklahoma	<b>17%</b>	<b>47</b>	Minnesota	<b>28%</b>
<b>23</b>	Missouri	<b>17%</b>	<b>48</b>	Vermont	<b>29%</b>
<b>24</b>	Arizona	<b>18%</b>	<b>49</b>	New Hampshire	<b>37%</b>
<b>25</b>	North Dakota	<b>18%</b>	<b>N/A</b>	Alaska	

**#** States ranking in top half of all states  
**#** States ranking in bottom half of all states

Note: The “total educational costs” of college, referred to throughout this report, includes tuition, mandatory fees, room/board and books *minus* all financial aid (federal, state, and institutional). Alaska is excluded from the ranking due to the small number of community colleges and missing data elements.

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# POLICY QUESTIONS

## for State and National Leaders

As states consider how to restore the educational safety net to provide millions of Americans—across all walks of life—with affordable community college education, they should consider the following policy questions:

- ▶ What is the family income of students attending community colleges in the state? What are the implications for community college affordability?
- ▶ To what extent are state financial aid programs targeted for community college students and those most economically vulnerable?
- ▶ What steps can be taken to maintain the purchasing power of financial aid programs for these students?
- ▶ What is the state role in establishing community college tuition and fees? Are tuition and fees linked to the income of families served by community colleges?
- ▶ In what ways does the state influence local decisions about tuition and fees? How can the state ensure that community college is affordable across local jurisdictions of the state?
- ▶ In what ways do tuition and fee policies encourage access to and completion of workforce certificates and degrees? Do these policies address both young and working-age adults?
- ▶ To what extent can the state alleviate the need for full-time students to work more than half time to complete their certificate and degree programs?
- ▶ To what extent can the state alleviate borrowing for low-income students enrolled in community colleges?
- ▶ To what extent is the state fully utilizing its community college capacity in order to reduce the costs of completing a degree? Should that capacity be increased?
- ▶ To what extent can 4-year institutions provide the final 2 years of baccalaureate degree instruction on community college campuses to reduce the costs?

## NOTES

- ▶ The “total educational costs” of college, referred to throughout this report, includes tuition, mandatory fees, room/board and books *minus* all financial aid (federal, state, and institutional).
- ▶ The rankings are based on the price of community colleges as a percent of family income for all states—the states where community colleges would take the smallest percent of family income are ranked the highest.
- ▶ Alaska is excluded from the data in this report due to the small number of community colleges and missing data elements.
- ▶ With the exception of projections for high school graduates, all data in this report are from the 2016 *College Affordability Diagnosis* published by the Institute for Research on Higher Education at the University of Pennsylvania, Peabody College at Vanderbilt University, and the Higher Education Policy Institute in San Jose, California.

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# REFERENCES

Institute for Research on Higher Education. (2016). *College affordability diagnosis: National report*. Philadelphia, PA: Institute for Research on Higher Education, Graduate School of Education, University of Pennsylvania. <http://www2.gse.upenn.edu/irhe/affordability-diagnosis>.

Western Interstate Commission for Higher Education (WICHE). (2012). *Knocking at the college door: Projections of high school Graduates*. Boulder, CO: WICHE.