

HOW AFFORDABLE

ARE PUBLIC COLLEGES
IN YOUR STATE FOR
LOW-INCOME
STUDENTS?



Students from low-income backgrounds should be able to attend college without shouldering a debt burden or having to work so many hours that they jeopardize their chances of completing a degree. But that's just not possible today.

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HOW AFFORDABLE ARE PUBLIC COLLEGES IN YOUR STATE FOR LOW-INCOME STUDENTS?

Think students today can work their way through college? Think again.

For millions of college-going students, one of the most urgent concerns is the rising cost of college and how to pay for it — and not just for tuition but other necessities like textbooks, housing, food, and transportation. The idea that one can work one's way through college with a minimum-wage job is, in most cases, a myth. In the vast majority of states, students at public four-year institutions would have to work an excessive number of hours per week to cover such costs. The same goes for students at many public community and technical colleges. In one of the costliest scenarios, students would have to work 45 hours a week to be exact, leaving nearly no time to focus on academics.

Overall, students from low-income backgrounds, despite access to financial aid, are being asked to pay well beyond their means for a college degree. In the following analysis, we look closely at just how much beyond their means.

We first determine the net price at public four-year institutions and community and technical colleges in each state. The net price is the average amount low-income students (i.e., first-time, full-time degree or certificate-seeking undergraduates who received Title IV aid and are from families earning \$30,000 or less) pay after grants and scholarships are subtracted from the total cost of attendance. Then, we calculate the number of hours per week these students must work to pay the net price, while working at the state's minimum wage. To determine

OUR ANALYSIS focuses exclusively on a particular group of students — first-time, full-time degree or certificate-seeking undergraduates who received Title IV aid and are from families earning \$30,000 or less. But what about other groups of students? Public colleges may be even less affordable for them.

affordability, we rely on Lumina Foundation’s “Rule of 10”¹, which states that students from low-income backgrounds should pay no more than what they can earn from working 10 hours a week at the minimum wage (for 50 weeks a year).² The difference between the net price and what these students would earn working 10 hours a week is what we call the “affordability gap.”

In most states, the affordability gap is in the thousands, forcing students from low-income backgrounds to take on crippling amounts of debt that will loom over them and impact their lives for years to come.³ Or, if they don’t borrow, they have to work far too many hours to finance their college education, jeopardizing their chances of completing. Studies suggests that working more than 15 hours per week can slow students’ progress toward a college degree.⁴ In our analysis, we recommend only 10 hours, as a safeguard to ensure students

steer clear from threatening their academic success. Working too many hours not only makes it harder for students to focus on classwork, but it also may force them to take fewer classes each term. This can result in increasing the time it takes to complete a degree and the amount they have to pay for this additional time in school.

Our analysis focuses exclusively on a particular group of students — first-time, full-time degree or certificate-seeking undergraduates who received Title IV aid and are from families earning \$30,000 or less.⁵ But what about other groups of students, particularly those who typically may not qualify for as much financial aid (if any) compared to their full-time peers (e.g., part-time, non-traditional aged, undocumented, student parents)? Public colleges and universities may be even less affordable for them.⁶

THE AFFORDABILITY GAP

After grants, scholarships, and earnings from working 10 hours per week (a reasonable workload that won’t jeopardize academic success), students from low-income backgrounds still have to come up with thousands of dollars to cover the full cost of college at public colleges in just about every state. We call this the “affordability gap.”

**NET PRICE – INCOME EARNED FROM
WORKING 10 HRS PER WEEK =
AFFORDABILITY GAP***

*Net Price -- The average amount low-income students (i.e., first-time, full-time degree or certificate-seeking undergraduates who received Title IV aid and are from families earning \$30,000 or less) pay to attend public institutions in each state, after subtracting grants and scholarships from the cost of attendance.

Income earned is based on a student working 50 weeks a year at state’s minimum wage. Our estimates are conservative since we don’t account for taxes withheld from working.

Affordability at Public Four-Year Institutions by State

For many students, the most affordable (and often the only) option is to attend a public institution where state residents pay less tuition. But public four-year colleges are a long way from being affordable for students from low-income backgrounds. The affordability gap exceeds \$3,000 in nearly every state, and the state average is slightly more than \$6,500 (**Figure 1**). In New Hampshire, Pennsylvania, Alabama, and South Carolina, the affordability gap exceeds \$10,000.

And if these students choose to work their way through college and not take on debt or reduce their course load, they will have to work an excessive number of hours per week, leaving little time to focus on their studies and affecting their chances of graduating. In

47 of 50 states, low-income students need to work more than 15 hours per week to pay the net price for college (**Figure 2**). In the worst scenarios, low-income students would have to work more than 40 hours per week to pay for college in New Hampshire and Pennsylvania. The only states where the number of hours low-income students need to work is reasonably close to 10 hours a week are Washington, California, and New York, which are between 10 and 13 hours of work. Unfortunately, only 15% of families in the U.S. earn \$30,000 or less, which means that for most families, including those in these three states, college continues to be beyond their reach.⁷

The lack of affordability for students from low-income backgrounds is not just prevalent among public four-year colleges and universities. Unfortunately, the trend extends to public community and technical colleges as well.



FIGURE 1:

AFFORDABILITY GAP FOR LOW-INCOME STUDENTS AT PUBLIC FOUR-YEAR INSTITUTIONS (BY STATE)

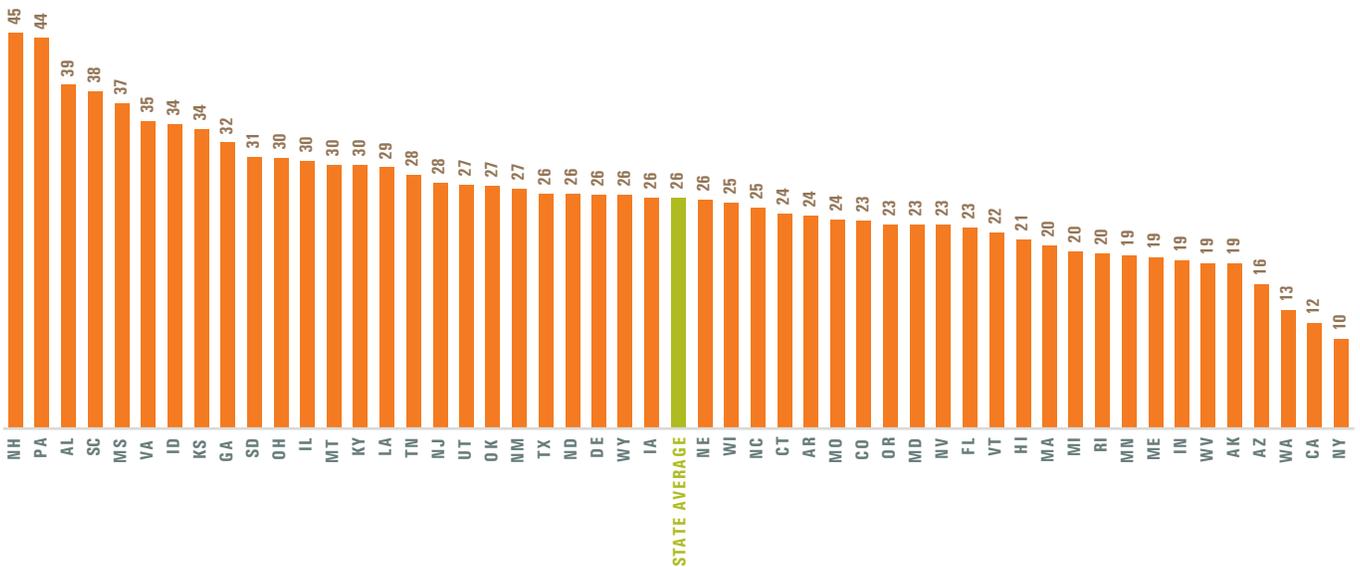
NET PRICE – INCOME EARNED FROM WORKING 10 HRS PER WEEK = AFFORDABILITY GAP



Source: Ed Trust analysis of the Integrated Postsecondary Education Data System (IPEDS), Student Financial Aid Component; National Conference of State Legislatures. State average is the unweighted average of all 50 states.

FIGURE 2:

HOURS NEEDED TO WORK TO PAY THE NET PRICE FOR LOW-INCOME STUDENTS AT PUBLIC FOUR-YEAR INSTITUTIONS (BY STATE)



Source: Ed Trust analysis of the Integrated Postsecondary Education Data System (IPEDS), Student Financial Aid Component; National Conference of State Legislatures. NOTE: Hours of work per week assumes student is paid state minimum wage and works 50 weeks per year. State average is the unweighted average of all 50 states.

Affordability at Public Community and Technical Colleges by State

While both public four-year institutions and community and technical colleges were meant to serve the residents of a state, public community and technical colleges were designed to have an even greater commitment to access and affordability.⁸ And, in most states, public community and technical colleges are the most affordable option for students who hope to earn a degree or certificate. Still, students from low-income backgrounds have to come up with thousands of dollars to cover the *full cost* of attendance. Public community and technical colleges, on average, currently charge fairly low tuition (\$3,670 on average), so typically students from low-income backgrounds are able to pay tuition with grants and scholarships without having to work or take out loans.⁹ But the cost of college is not just tuition; there's the cost of textbooks, online materials, housing, food, healthcare, transportation, and childcare.¹⁰ Provided students don't stay at home, food and housing costs alone can quickly add up to nearly \$9,000 each year, bringing the average cost of attendance to \$12,400.¹¹

As a result, the affordability gap at public community and technical colleges in many states is much larger than many may think (**Figure 3**). For example, the gap exceeds \$7,000 in Vermont and approaches \$11,000 in New Hampshire.

To make matters worse, in almost every state, low-income students who choose to work their way through a public community or technical college need to work more than the recommended 10 hours (**Figure 4**). Even more alarming, students in 8 states (NH, UT, LA, VT, IA, SD, PA, and KS) would have to work more than 20 hours per week. Among those states, New Hampshire stands out, with students having to work 40 hours per week.

For the 36% of community and technical college students who enroll full time¹², some states have worked to make public community college affordable for students from

low-income backgrounds through free college initiatives. But for the majority of community college students who are not first-time students or enrolled full time this may not be true, since they usually don't get access to the same level of financial assistance as full-time students.

Recommitting to Making Public Colleges Affordable

Students from low-income backgrounds should be able to attend college without shouldering a debt burden or having to work so many hours that they jeopardize their chances of completing a degree. But that's just not possible today. College is not just the cost of tuition. And affordability gaps (i.e., what's left after accounting for grants and scholarships as well as any earnings from a reasonable work schedule) exist in just about every state — dispelling any notion that public colleges are affordable for students from low-income backgrounds. Federal and state policymakers and institutional leaders need to do more to offer financial support for students from low-income families that provides them with assistance to cover costs beyond tuition.

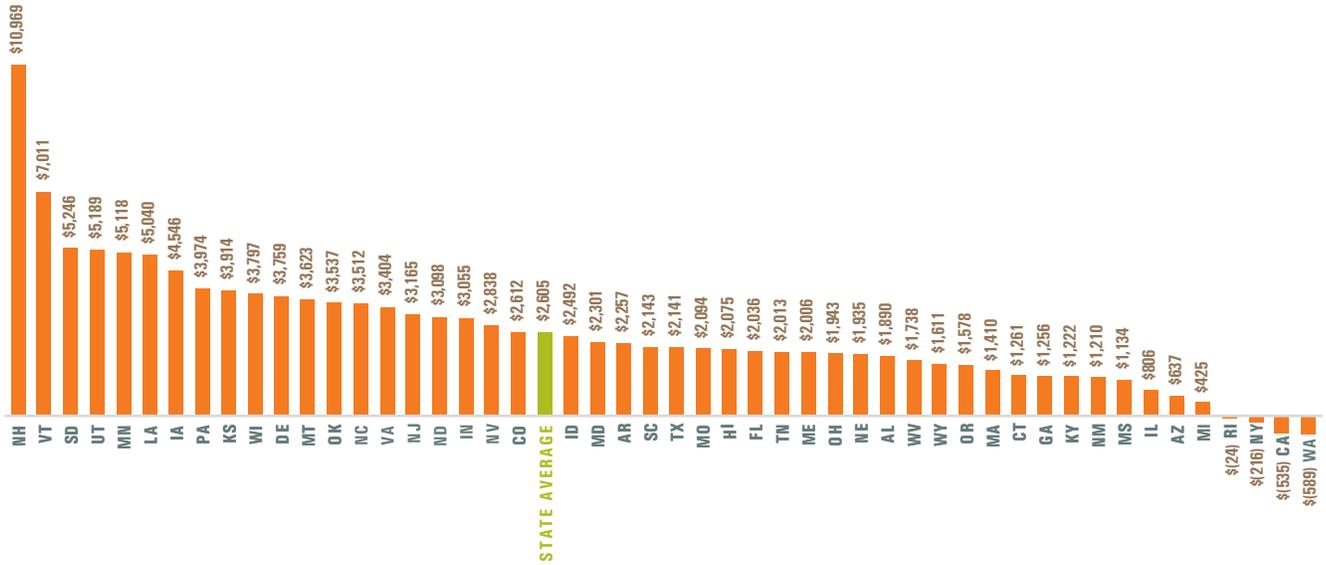
Some state leaders are looking to “free college” programs as a way to make public college affordable. However, too many of these state-run “promise” programs only cover tuition and leave low-income students with few, if any, resources to pay non-tuition expenses.¹³ To be sure, a few state-run free college programs are better designed and make it easier for low-income students to use other grants and scholarships, such as the federal Pell Grant, to pay for non-tuition expenses.¹⁴ However, it is important to note that no state's program met our [proposed framework](#) for a truly equitable free college program.¹⁵

Probably one of the most equitable and cost-effective ways to help students from low-income backgrounds is to expand income-based aid. Investing in and expanding access to programs like

FIGURE 3:

**AFFORDABILITY GAP FOR LOW-INCOME STUDENTS
AT PUBLIC COMMUNITY AND TECHNICAL COLLEGES (BY STATE)**

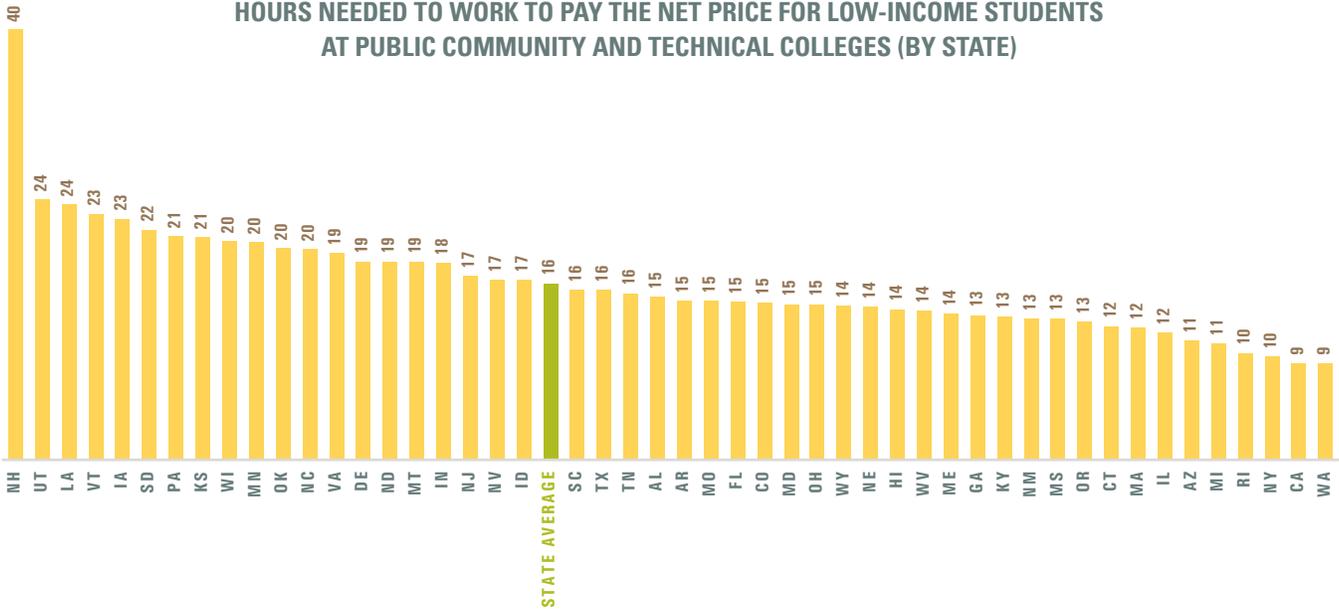
NET PRICE – INCOME EARNED FROM WORKING 10 HRS PER WEEK = AFFORDABILITY GAP



Source: Ed Trust analysis of the Integrated Postsecondary Education Data System (IPEDS), Student Financial Aid Component; National Conference of State Legislatures. State average is an unweighted average of state data.

FIGURE 4:

**HOURS NEEDED TO WORK TO PAY THE NET PRICE FOR LOW-INCOME STUDENTS
AT PUBLIC COMMUNITY AND TECHNICAL COLLEGES (BY STATE)**



Source: Ed Trust analysis of the Integrated Postsecondary Education Data System (IPEDS), Student Financial Aid Component; National Conference of State Legislatures. NOTE: Hours of work per week assumes student is paid state minimum wage and works 50 weeks per year. State average is the unweighted average of state data.

Indiana's 21st Century Scholars, California's Cal Grant, or the Maryland Guaranteed Access Grant would certainly help.¹⁶ State leaders should also invest more state appropriations in public institutions and take steps to ensure that additional funding goes to institutions serving the most students from low-income backgrounds. There's a lot of ground to make up on this front, since state leaders severely cut higher-education funding during the Great Recession, and it has yet to return to pre-recession levels.¹⁷

While states and institutions bear some responsibility, federal solutions to the affordability crisis are also in play. The Education Trust has called for the Pell Grant¹⁸ to be at least doubled and for

state programs to be first-dollar rather than last-dollar programs.¹⁹ In addition, Sen. Brian Schatz (D-Hawaii) proposed a bill in March 2019 that would form a federal-state partnership to cover tuition for all students and pay for support that goes beyond tuition for students who need it most.²⁰ If enacted, this (or similar legislation), would go a long way toward making debt-free public four-year or community and technical college education for students from low-income backgrounds a reality rather than myth.

In the meantime, policymakers can take the following three steps to make college more affordable for students from low-income backgrounds:



1. Invest in need-based aid at the state and federal level. Federal policymakers should at least [double the federal Pell Grant](#) and index it to inflation, which would help eliminate the affordability gap. Because merit-based aid disproportionately benefits students from affluent backgrounds who would have most likely pursued college in the absence of financial assistance, state policymakers should prioritize need-based aid. Unlike merit-based aid, need-based grants are correlated with increases in college enrollment, credit accumulation, and degree completion.²¹

2. Ensure that approaches to free college programs cover the full cost of attendance for students from low-income families. College should be debt-free for students from low-income backgrounds and affordable to all students. Yet, most free college programs today only cover the cost of

tuition at a public community or technical college. Our free college [framework](#) calls for first-dollar, not last-dollar programs, and includes both community and technical colleges, giving students from low-income backgrounds the ability to apply their aid toward non-tuition expenses, such as textbooks, housing, food, and transportation.

3. Reinvest in higher education at the state level. Despite some recent funding increases, state spending for higher education has yet to return to pre-Great Recession levels.²² In fact, state funding cuts are what led to rising tuition, worsening inequities between affluent and low-income students as well as White students and students of color.²³ Reinvesting in higher education means recommitting to a stronger economy and skilled workforce.

KEY METRICS

- **Net price for low-income students:** The average amount that students from low-income backgrounds pay to attend public institutions in each state, after subtracting grants and scholarships from the cost of attendance. For example, a student would have a net price of \$7,000 if the cost of attendance were \$27,000 and the student received \$20,000 in grants and scholarships. The data source for this information is The Integrated Postsecondary Education System (IPEDS).²⁴
- **Hours needed to work:** The number of hours per week that students from low-income backgrounds need to work to pay the net price (referenced above). This data point is aligned with Lumina Foundation’s “Rule of 10” and assumes students work 50 weeks per year at the state’s minimum wage. The data source for net price is IPEDS and the state minimum wage is based on a summary provided by the National Conference of State Legislatures (NCSL).²⁵
- **Affordability gap:** This metric is the gap between (1) the net price for students from low-income backgrounds and (2) what they can earn if they work 10 hours per week for 50 weeks a year at the state’s minimum wage. The larger the gap, the more states need to do to make college affordable for low-income students. This data point is also based on IPEDS and the NCSL analysis.

APPENDIX

Table 1: Affordability for Low-Income Students at Public Four-Year Institutions: 2017

State	Net price for low-income students	State minimum wage	# of hrs per week at minimum wage needed to pay net price	Income earned from working 10 hrs a week at state's minimum wage	Affordability gap (net price minus income earned working 10 hrs at min wage)
NH	\$16,170	\$7.25	44.6	\$3,625	\$12,545
PA	\$15,956	\$7.25	44.0	\$3,625	\$12,331
AL	\$4,041	\$7.25	38.7	\$3,625	\$10,416
SC	\$13,770	\$7.25	38.0	\$3,625	\$10,145
MS	\$13,277	\$7.25	36.6	\$3,625	\$9,652
SD	\$13,895	\$9.10	30.5	\$4,550	\$9,345
VA	\$12,537	\$7.25	34.6	\$3,625	\$8,912
ID	\$2,406	\$7.25	34.2	\$3,625	\$8,781
OH	\$13,014	\$8.55	30.4	\$4,275	\$8,739
KS	\$12,206	\$7.25	33.7	\$3,625	\$8,581
MT	\$12,640	\$8.50	29.7	\$4,250	\$8,390
IL	\$12,396	\$8.25	30.1	\$4,125	\$8,271
GA	\$11,672	\$7.25	32.2	\$3,625	\$8,047
NJ	\$12,250	\$8.85	27.7	\$4,425	\$7,825
CO	\$12,949	\$11.10	23.3	\$5,550	\$7,399
CT	\$12,232	\$10.10	24.2	\$5,050	\$7,182
DE	\$11,534	\$8.75	26.4	\$4,375	\$7,159
KY	\$10,781	\$7.25	29.7	\$3,625	\$7,156
NE	\$11,587	\$9.00	25.7	\$4,500	\$7,087
LA	\$10,652	\$7.25	29.4	\$3,625	\$7,027
OR	\$12,325	\$10.75	22.9	\$5,375	\$6,950
TN	\$10,325	\$7.25	28.5	\$3,625	\$6,700
State Average	\$10,906		26.0	\$4,356	\$6,550
MD	\$11,575	\$10.10	22.9	\$5,050	\$6,525
VT	\$11,893	\$10.78	22.1	\$5,390	\$6,503
AR	\$11,087	\$ 9.25	24.0	\$4,625	\$6,462
NM	\$10,124	\$7.50	27.0	\$3,750	\$6,374
UT	\$9,956	\$7.25	27.5	\$3,625	\$6,331
MA	\$12,293	\$12.00	20.5	\$6,000	\$6,293
OK	\$9,900	\$7.25	27.3	\$3,625	\$6,275
TX	\$9,587	\$7.25	26.4	\$3,625	\$5,962
ND	\$9,575	\$7.25	26.4	\$3,625	\$5,950
WY	\$9,517	\$7.25	26.3	\$3,625	\$5,892
MO	\$10,113	\$8.60	23.5	\$4,300	\$5,813
IA	\$9,424	\$7.25	26.0	\$3,625	\$5,799
HI	\$10,768	\$10.10	21.3	\$5,050	\$5,718
WI	\$9,221	\$7.25	25.4	\$3,625	\$5,596
NC	\$9,012	\$7.25	24.9	\$3,625	\$5,387
FL	\$9,550	\$8.46	22.6	\$4,230	\$5,320
NV	\$9,428	\$8.25	22.9	\$4,125	\$5,303
ME	\$10,565	\$11.00	19.2	\$5,500	\$5,065
RI	\$10,285	\$10.50	19.6	\$5,250	\$5,035
MN	\$9,591	\$9.86	19.5	\$4,930	\$4,661
MI	\$9,220	\$9.25	19.9	\$4,625	\$4,595
AK	\$9,195	\$9.89	18.6	\$4,945	\$4,250
WV	\$8,182	\$8.75	18.7	\$4,375	\$3,807
AZ	\$8,952	\$11.00	16.3	\$5,500	\$3,452
IN	\$6,869	\$7.25	18.9	\$3,625	\$3,244
WA	\$8,006	\$12.00	13.3	\$6,000	\$2,006
CA	\$7,146	\$12.00	11.9	\$6,000	\$1,146
NY	\$5,633	\$11.10	10.2	\$5,550	\$83

Source: Ed Trust analysis of the Integrated Postsecondary Education Data System (IPEDS), Student Financial Aid Component; National Conference of State Legislatures.
 Note: Hours per week assumes students are paid minimum wages and work 50 hours per year. State average is the unweighted average of all 50 states.
 Our estimates are conservative since we don't account for taxes withheld from checks.

Table 2: Affordability for Low-Income Students at Public Community and Technical Colleges: 2017

State	Net price for low-income students	State minimum wage	# of hrs per week at minimum wage needed to pay net price	Income earned from working 10 hrs a week at state's minimum wage	Affordability gap (net price minus income earned working 10 hrs at min wage)
NH	\$14,594	\$7.25	40.3	\$3,625	\$10,969
VT	\$12,401	\$10.78	23.0	\$5,390	\$7,011
SD	\$9,796	\$9.10	21.5	\$4,550	\$5,246
UT	\$8,814	\$7.25	24.3	\$3,625	\$5,189
MN	\$10,048	\$9.86	20.4	\$4,930	\$5,118
LA	\$8,665	\$7.25	23.9	\$3,625	\$5,040
IA	\$8,171	\$7.25	22.5	\$3,625	\$4,546
PA	\$7,599	\$7.25	21.0	\$3,625	\$3,974
KS	\$7,539	\$7.25	20.8	\$3,625	\$3,914
WI	\$7,422	\$7.25	20.5	\$3,625	\$3,797
DE	\$8,134	\$8.75	18.6	\$4,375	\$3,759
MT	\$7,873	\$8.50	18.5	\$4,250	\$3,623
OK	\$7,162	\$7.25	19.8	\$3,625	\$3,537
NC	\$7,137	\$7.25	19.7	\$3,625	\$3,512
VA	\$7,029	\$7.25	19.4	\$3,625	\$3,404
NJ	\$7,590	\$8.85	17.2	\$4,425	\$3,165
ND	\$6,723	\$7.25	18.5	\$3,625	\$3,098
IN	\$6,680	\$7.25	18.4	\$3,625	\$3,055
NV	\$6,963	\$8.25	16.9	\$4,125	\$2,838
CO	\$8,162	\$11.10	14.7	\$5,550	\$2,612
StateAverage	\$6,949		16.5	\$4,344	\$2,605
ID	\$6,117	\$7.25	16.9	\$3,625	\$2,492
MD	\$7,351	\$10.10	14.6	\$5,050	\$2,301
AR	\$6,882	\$9.25	14.9	\$4,625	\$2,257
SC	\$5,768	\$7.25	15.9	\$3,625	\$2,143
TX	\$5,766	\$7.25	15.9	\$3,625	\$2,141
MO	\$6,394	\$8.60	14.9	\$4,300	\$2,094
HI	\$7,125	\$10.10	14.1	\$5,050	\$2,075
FL	\$6,266	\$8.46	14.8	\$4,230	\$2,036
TN	\$5,638	\$7.25	15.6	\$3,625	\$2,013
ME	\$7,506	\$11.00	13.6	\$5,500	\$2,006
OH	\$6,218	\$8.55	14.5	\$4,275	\$1,943
NE	\$6,435	\$9.00	14.3	\$4,500	\$1,935
AL	\$5,515	\$7.25	15.2	\$3,625	\$1,890
WV	\$6,113	\$8.75	14.0	\$4,375	\$1,738
WY	\$5,236	\$7.25	14.4	\$3,625	\$1,611
OR	\$6,953	\$10.75	12.9	\$5,375	\$1,578
MA	\$7,410	\$12.00	12.3	\$6,000	\$1,410
CT	\$6,311	\$10.10	12.5	\$5,050	\$1,261
GA	\$4,881	\$7.25	13.5	\$3,625	\$1,256
KY	\$4,847	\$7.25	13.4	\$3,625	\$1,222
NM	\$4,960	\$7.50	13.2	\$3,750	\$1,210
MS	\$4,759	\$7.25	13.1	\$3,625	\$1,134
IL	\$4,931	\$8.25	12.0	\$4,125	\$806
AZ	\$6,137	\$11.00	11.2	\$5,500	\$637
MI	\$5,050	\$9.25	10.9	\$4,625	\$425
RI	\$5,226	\$10.50	10.0	\$5,250	\$(24)
NY	\$5,334	\$11.10	9.6	\$5,550	\$(216)
CA	\$5,465	\$12.00	9.1	\$6,000	\$(535)
WA	\$5,411	\$12.00	9.0	\$6,000	\$(589)

Source: Ed Trust analysis of the Integrated Postsecondary Education Data System (IPEDS), Student Financial Aid Component; National Conference of State Legislatures.
 Note: Hours per week assumes students are paid minimum wages and work 50 hours per year. State average is an unweighted average of state data.
 Our estimates are conservative since we don't account for taxes withheld from checks.

ABOUT THE DATA

In this brief, we use data from The Integrated Postsecondary Education Data System (IPEDS) and the National Conference of State Legislatures (NCSL) to examine public college affordability for students from low-income backgrounds at the state level. Our analysis focuses exclusively on first-time, full-time degree or certificate-seeking undergraduates (i.e., low-income students) who received Title IV aid and are from families earning \$30,000 or less.

We use the IPEDS variable “institutional category” to identify 1) public four-year institutions and 2) public community and technical colleges. Four-year institutions are defined as degree-granting institutions where greater than 50 percent of credentials awarded are baccalaureate degrees or higher. Community and technical colleges are defined as degree-granting institutions where at least half of the credentials awarded are associate’s degrees or certificates.

We used net price as our main measure to determine college affordability for low-income students at public institutions. Net price is the average amount that in-state students from low-income backgrounds pay to attend public institutions, after subtracting grants and scholarships from the cost of attendance. Since institution-level data are only included in IPEDS, we combined these data to create weighted state-level net price estimates. As described in the brief, we used these state-level data, [Lumina’s Rule of 10](#), and minimum wage data to calculate affordability gaps for four-year institutions and community and technical colleges in each state.

The minimum wage data we use are from the National Conference of State Legislatures (NCSL). For states that don’t have a minimum wage listed, we use the federal minimum wage (\$7.25). Finally, data for Alaska’s community and technical colleges were not included due to data limitations.

Endnotes

1. Lumina Foundation. (2015). *A benchmark for making college affordable: The Rule of 10*. Retrieved from <https://www.luminafoundation.org/files/resources/affordability-benchmark-1.pdf>
2. Lumina Foundation’s Rule of 10 indicates that students should pay no more for college than the savings generated through 10 percent of discretionary income for 10 years and the earnings from working 10 hours a week while in school. However, students and families earning less than two times the poverty rate are not expected to save up to 10% of their income every year for 10 years, making their college contribution equivalent to what they can earn by working 10 hours a week for 50 weeks at minimum wage.
3. National Endowment for Financial Education. (2014). *Money and milestones: The impact of debt on young adults’ financial life transitions*. Retrieved from <https://www.nefe.org/images/research/Financial-Behavior-Debt-Early-Life-Transitions/Financial-Behavior-Debt-Early-Life-Transitions-Executive-Summary.pdf>
4. Burnside, O., Wesley, A., Wesaw, A., & Parnell, A. (2019). *Employing student success: A comprehensive examination of on-campus student employment*. NASPA Student Affairs Administrators in Higher Education. Retrieved from https://www.naspa.org/images/uploads/main/NASPA_EmploymentStudentSuccess_FINAL_April1_LOWRES_REVISED.pdf
5. Data is only available for students enrolled in college for the first time and who are taking a full course load.
6. Gault, B., Reichlin, L., & Román, S. (2014). *College affordability for low-income adults: Improving returns on investment for families and society*. Institute for Women’s Policy Research. Retrieved from <https://iwpr.org/wp-content/uploads/wpallimport/files/iwpr-export/publications/C412-college%20affordability.pdf>
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ABOUT THE EDUCATION TRUST

The Education Trust is a national nonprofit that works to close opportunity gaps that disproportionately affect students of color and students from low-income families. Through our research and advocacy, Ed Trust supports efforts that expand excellence and equity in education from preschool through college; increase college access and completion, particularly for historically underserved students; engage diverse communities dedicated to education equity; and increase political and public will to act on equity issues.

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