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# Creating an Affordable-College Model for California Preliminary Estimates

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# Why Create an Affordable-College Model for California?

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- Increasing college affordability is essential to creating a well-educated workforce
- Current state and federal funding for college students falls short of need
  - Aid primarily linked to tuition
- Understanding the full cost of attendance provides context and helps frame the discussion around college affordability and addressing students' unmet financial needs



# An Affordable-College Model for California: Two Formulas

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## Option #1: Shared Responsibility

Cost of Attendance

-

Expected Family Contribution

Federal Financial Aid

State & Institutional Financial Aid

=

Unmet Financial Need

## Option #2: Government Responsibility

Cost of Attendance

-

Federal Financial Aid

State & Institutional Financial Aid

=

Unmet Financial Need



# Annual Cost of Attendance at California's Public Universities

Cost Per Student, 2018-19

	UC	CSU	CCC
<b>Institutional Costs</b>			
Tuition & Fees	\$14,400	\$7,300	\$1,100
<b>Living Costs*</b>			
Food and Housing	\$13,000	\$12,600	\$9,200
Books and Supplies	\$2,000	\$2,000	\$1,000
Transportation	\$1,100	\$1,200	\$1,200
Personal/Miscellaneous	\$3,600	\$3,700	\$3,800
<i>Total Living Costs</i>	<i>\$19,500</i>	<i>\$19,500</i>	<i>\$15,200</i>
<b><u>Total Cost of Attendance Per Student</u></b>	<b>\$34,100</b>	<b>\$26,800</b>	<b>\$16,300</b>

\*Figures are inflation-adjusted to 2018-19 dollars

Note: The following categories were weighted to reflect the shares of students living on-campus, off-campus, and with family: Food and Housing, Transportation, Personal/Misc. Figures are rounded to the nearest hundred. Source: Budget Center analysis of data from the California State University, the California Student Aid Commission, and the University of California



# Paying for College: Annual Expected Family Contribution (EFC)

Per Student Costs, 2018-19\*

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	UC	CSU	CCC
Parent Contribution	\$7,200	\$6,500	\$1,000
Student Contribution	\$7,000	\$7,000	\$7,000
<b><u>Total EFC Per Student</u></b>	<b>\$14,200</b>	<b>\$13,500</b>	<b>\$8,000</b>

\*Figures are inflation-adjusted to 2018-19 dollars

Note: Parent contribution figures are weighted to reflect national public four-year and two-year institutions median EFC amounts for independent and dependent students from all income levels. All students are assumed to contribute the same amount, which could come from work and/or student loans.

Source: Budget Center analysis of data from the California Employment Development Department and National Postsecondary Student Aid Study



# Paying for College: Annual Federal Financial Aid

Per Student Costs, 2018-19\*

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	UC	CSU	CCC
Pell Grant	\$3,900	\$3,700	\$2,800
Supplemental Educational Opportunity Grant	\$400	\$400	\$200
<b><u>Total Federal Financial Aid Per Student</u></b>	<b>\$4,300</b>	<b>\$4,100</b>	<b>\$3,000</b>

\*Figures are inflation-adjusted to 2018-19 dollars

Note: Figures are weighted to reflect national median grant award amounts for independent and dependent students from all income levels at public four-year and two-year institutions.

Source: Budget Center analysis of National Postsecondary Student Aid Study data



# Option #1: Shared Responsibility

Per Student Costs, 2018-19\*

## PRELIMINARY ESTIMATES

	UC	CSU	CCC
Cost of Attendance	\$34,100	\$26,800	\$16,300
Less Expected Family Contribution	-\$14,200	-\$13,500	-\$8,000
Less Federal Financial Aid	-\$4,300	-\$4,100	-\$3,000
<b>Unmet Financial Need</b>	<b>\$15,600</b>	<b>\$9,200</b>	<b>\$5,300</b>

\*Figures are inflation-adjusted to 2018-19 dollars

Source: Budget Center analysis of data from the California Employment Development Department, California Student Aid Commission, California State University, National Postsecondary Student Aid Study, and University of California



# Option #1: Shared Responsibility

Per Sector Costs, 2018-19\*

## PRELIMINARY ESTIMATES

	UC	CSU	CCC
Cost of Attendance	\$5.8 B	\$9.1 B	\$7.2 B
Less Expected Family Contribution	-\$2.4 B	-\$4.6 B	-\$3.5 B
Less Federal Aid	-\$740 M	-\$1.4 B	-\$1.3 B
<b>Unmet Financial Need</b>	<b>\$2.6 B</b>	<b>\$3.1 B</b>	<b>\$2.3 B</b>
Less State & Institutional Aid	-\$1.8 B	-\$1.4 B	-\$340 M
<b>Unmet Financial Need</b> <i>Including Existing State &amp; Institutional Support</i>	<b>\$845 M</b>	<b>\$1.7 B</b>	<b>\$2.0 B</b>

\*Figures are inflation-adjusted to 2018-19 dollars

Source: Budget Center analysis of data from the California Employment Development Department, California Student Aid Commission, California State University, National Postsecondary Student Aid Study, and University of California





# Option #2: Government Responsibility

Per Student Costs, 2018-19\*

## PRELIMINARY ESTIMATES

	UC	CSU	CCC
Cost of Attendance	\$34,100	\$26,800	\$16,300
Less Expected Family Contribution	-\$0	-\$0	-\$0
Less Federal Financial Aid	-\$4,300	-\$4,100	-\$3,000
<b>Unmet Financial Need</b>	<b>\$29,800</b>	<b>\$22,700</b>	<b>\$13,300</b>

\*Figures are inflation-adjusted to 2018-19 dollars

Source: Budget Center analysis of data from the California Employment Development Department, California Student Aid Commission, California State University, National Postsecondary Student Aid Study, and University of California



# Option #2: Government Responsibility

Per Sector Costs, 2018-19\*

## PRELIMINARY ESTIMATES

	UC	CSU	CCC
Cost of Attendance	\$5.8 B	\$9.1 B	\$7.2 B
Less Expected Family Contribution	0	0	0
Less Federal Aid	-\$740 M	-\$1.4 B	-\$1.3 B
<b>Unmet Financial Need</b>	<b>\$5.1 B</b>	<b>\$7.7 B</b>	<b>\$5.8 B</b>
Less State & Institutional Aid	-\$1.8 B	-\$1.4 B	-\$340 M
<b>Unmet Financial Need</b> <i>Including Existing State &amp; Institutional Support</i>	<b>\$3.3 B</b>	<b>\$6.3 B</b>	<b>\$5.5 B</b>

\*Figures are inflation-adjusted to 2018-19 dollars

Source: Budget Center analysis of data from the California Employment Development Department, California Student Aid Commission, California State University, National Postsecondary Student Aid Study, and University of California



# Total Affordable-College Model Costs

Dollars in Billions, 2018-19\*

Option #1: Shared Responsibility	
	CA
Cost of Attendance	\$22.1
Less Expected Family Contribution	-\$10.5
Less Federal Financial Aid	-\$3.5
Less State & Inst. Aid	-\$3.6
<b><u>Unmet Financial Need</u></b>	<b>\$4.5 B</b>

Option #2: Government Responsibility	
	CA
Cost of Attendance	\$22.1
Less Expected Family Contribution	-\$0
Less Federal Financial Aid	-\$3.5
Less State & Inst. Aid	-\$3.6
<b><u>Unmet Financial Need</u></b>	<b>\$15.0 B</b>

**PRELIMINARY ESTIMATES**

\*Figures are inflation-adjusted to 2018-19 dollars





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