WHY DO COMMUNITY COLLEGE STUDENTS NEED ACCESS TO robust federal financial aid despite paying lower average tuition and fees than their four-year university counterparts? These costs are only part of the total cost of attending college — with living expenses such as housing, food, and transportation remaining no less expensive for community college students than university students. Given that many community college students have lower household incomes than the average four-year university student, they tend to be at a greater disadvantage when it comes to affording college.

As the lowest cost sector in postsecondary education, it may seem as if community college students do not rely on financial aid as much as their peers at four-year institutions. In 2016-17, the average tuition and fees at public two-year colleges was $3,435, while in-state students at public four-year colleges paid approximately $9,410.

In all states, the average community college tuition is less than what is charged by public four-year colleges, and in 38 states, community college tuition is less than half as expensive. However, costs outside of tuition and fees represent a significant portion of the total cost of enrolling in college and do not vary considerably by sector. Figure 2 shows the estimated non-tuition expenses for students in the 2016-2017 academic year. These estimates, which are provided by colleges, show that living costs — not tuition and fees — make up the bulk of community college students’ cost of attendance, and that those costs are similar to those faced by their peers at four-year colleges. Even if students can afford to pay low tuition prices, the living costs may stand in their way of their enrollment — especially as a full-time student. And even if meeting basic needs doesn’t prevent students from enrolling, it often does affect academic performance, persistence, and completion, as many students have to sacrifice time and effort they would otherwise dedicate to classwork in order to pay for basic living expenses. Federal financial aid is therefore vital to community college students despite their institutions’ low tuition and fees.

While these data describe the cost of college, students’ abilities to pay also factors into college affordability. According to federal data from 2012, half of all students at public two-year colleges had family earnings of less than $30,000. Almost one-third of independent students made less than $10,000. And while most dependent students’ families had incomes at or above the national median of $51,000, those students only represented 40 percent of those enrolled in community colleges. With the average cost of attendance at a community college averaging $17,000 per year, most students and their families do not earn enough to pay students’ ways without assistance.

Today’s students can access financial support from a variety of sources. Federal aid is provided by the U.S. Department of Education in the form of grants, loans, and work-study programs. Most students also can take advantage of education tax credits or deductions, and some may be able to access other public benefits, such as Supplemental Nutrition Assistance Program (SNAP) or Temporary Assistance for Needy Families (TANF). At the state and local levels, students may be able to attend community college tuition-free through a College Promise program or qualify for state grants.


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FIGURE 1: AVERAGE TUITION AND FEES IN 2014-15, BY SECTOR

Note: Figure presented for for-profit colleges is the average for two- and four-year institutions.

FIGURE 2: AVERAGE NON-TUITION COSTS IN 2014-15, BY SECTOR

Note: Budgets for four-year public and private institutions denote on-campus living arrangements. All other sectors reflect students who are living off-campus, not with family. Figure presented for for-profit colleges is the average for two- and four-year institutions.

FIGURE 3: FAMILY INCOME OF STUDENTS IN PUBLIC TWO-YEAR INSTITUTIONS, OVERALL AND BY DEPENDENCY STATUS