

**CHANGES IN AFFORDABILITY
OF A COLLEGE EDUCATION FOR ILLINOIS
COMMUNITY COLLEGE AND PUBLIC UNIVERSITY
STUDENTS**

FY1997 to FY2007

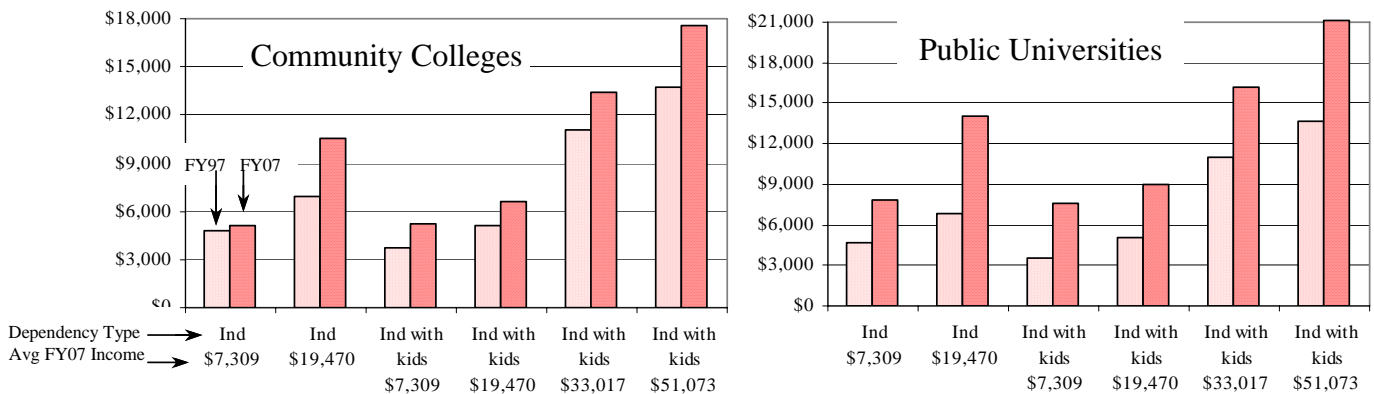
**Illinois Student Assistance Commission
Research, Planning and Policy Analysis
January 2008**

CHANGES IN AFFORDABILITY OF A COLLEGE EDUCATION FOR ILLINOIS COMMUNITY COLLEGE AND PUBLIC UNIVERSITY STUDENTS FY1997 to FY2007

Highlights of Findings for Independent Students

College has become less affordable for low to middle-income independent* students at Illinois community colleges and public universities. After subtracting need-based aid from college costs students paid from \$1,400 to \$6,900 more at community colleges and \$4,200 to \$10,400 more at public universities in FY2007 than in FY1997. Even after adjusting for inflation, out-of-pocket costs increased by \$400 to \$3,800 at community colleges and by \$3,200 to \$7,400 at public universities. These inflation-adjusted cost changes are shown in the graph below.

**Independent Student Out-of-Pocket Costs (total costs minus aid) by School Type and Income Quintile
FY1997 Compared to FY2007, Inflation-adjusted Dollars**

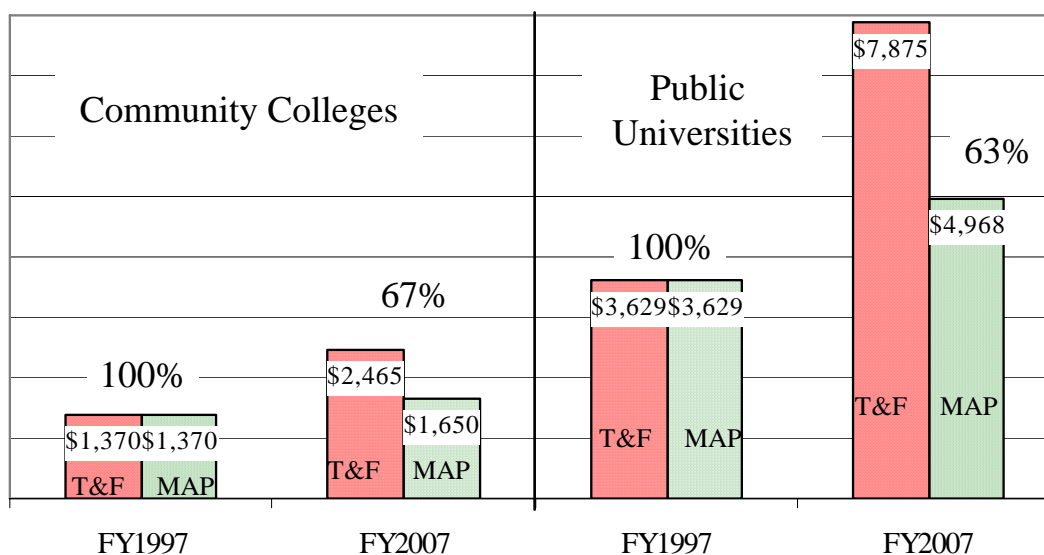


Here's why college affordability is suffering:

- College attendance **costs increased** more than \$4,100 (64 percent) at community colleges and nearly \$7,700 (89 percent) at public universities between FY1997 and FY2007 (excluding childcare.) This represents a 27 percent and a 47 percent increase over inflation.
- **Tuition and fees drove the increased costs.** Enrollment-weighted average tuition and fees increased nearly \$1,100 (80 percent) at community colleges and \$4,200 (117 percent) at public universities over the same time period. In inflation-adjusted dollars the increases were 40 percent at community colleges and 69 percent at public universities.
- Changes in **income failed to keep up** with college costs. Income increases for Illinois households headed by a single person, the population of independent students considered in this study, ranged from \$2,000 (38 percent) to \$14,500 (40 percent) depending on the income quintile. Adjusted for inflation, income increases ranged from 8 to 15 percent.

- Inflation-adjusted **MAP awards were smaller** for many independent students. Awards decreased between FY1997 and FY2007 for second income quintile independent students without dependents and fourth quintile independent students with dependents at community colleges and public universities as well as first and second quintile independent students with dependents at community colleges.
- The percentage of **tuition and fees covered by MAP declined** over the past ten years. Coverage for the lowest income students at community colleges fell from 100 percent in FY1997, and as recently as FY2002, to 67 percent in FY2007. MAP coverage of public university tuition and fees declined from 100 to 63 percent.

MAP Coverage of Tuition and Fees for the Lowest Income Independent Students



- The percentage of **total costs covered by Pell and MAP decreased** over time for most students. Coverage of public university attendance costs dropped from 58 to 52 percent for the lowest-income independent students without dependents and coverage decreased from 69 to 54 percent for the lowest-income independent students with children.
- In FY2007 **remaining need exceeded the annual maximum** Stafford loan amount for freshmen and in many cases also exceeded the sophomore limit, forcing many students to rely on more costly alternative loans.

* An “independent” student meets one of these requirements: is age 24 or older, married, providing more than half the support for children or other dependents, was an orphan or ward of the court, or is a veteran or serving on active duty other than training for the U.S. Armed Forces.

CHANGES IN AFFORDABILITY OF A COLLEGE EDUCATION FOR ILLINOIS COMMUNITY COLLEGE AND PUBLIC UNIVERSITY STUDENTS FY1997 to FY2007

INTRODUCTION

It is no secret that college has become less affordable. What is not clear is *how much* less affordable college has become and how students from different socioeconomic levels are affected. This report attempts to address these issues by quantifying changes in affordability between FY1997, FY2002, and FY2007 for students receiving need-based financial aid at community colleges and public universities in Illinois. Affordability levels were determined by comparing college costs and available resources in each of the three years. Average attendance cost estimates were compiled for community college and public university students; these costs include tuition and fees, room and board, books, supplies, transportation, and childcare cost estimates where appropriate.

Resources available to help pay for college were calculated for Illinois families and students using the average income for each income quintile. These resources included eligibility for need-based federal Pell and Illinois Monetary Award Program (MAP) grant aid as well as a federally determined contribution from family and student income. Changes in affordability were then defined by changes over time in the difference between costs and resources. If this difference, known as “remaining need,” increased over time, college was considered to be less affordable.

ISAC has conducted similar studies over the years but this is the first attempt to quantify changes in affordability for independent students. A student is considered independent if he or she is twenty-four or older, is married, provides more than half the support for children or other dependents, was an orphan or ward of the court, or is a veteran or serving on active duty other than training for the U.S. Armed Forces. The Federal Need Analysis formulas that calculate the expected family contributions (EFCs) to determine Pell eligibility vary according to dependency type. A dependent student and an independent student with the same income level would have different EFCs, and therefore different aid eligibility and remaining need. An independent student with children would have a different EFC than an independent student without dependents even if their incomes were equal.

One obvious dilemma for independent students, particularly those with children, is the challenge of working and attending school at the same time. For most students working full-time and taking a full class load is logistically impossible. Add children to the equation and the odds of success decline further. As such, many independent students, particularly those with children, attend college part-time. However, to maintain consistency with the dependent student affordability methodology, the costs and resources used for independent students in this study represent full-time attendance.

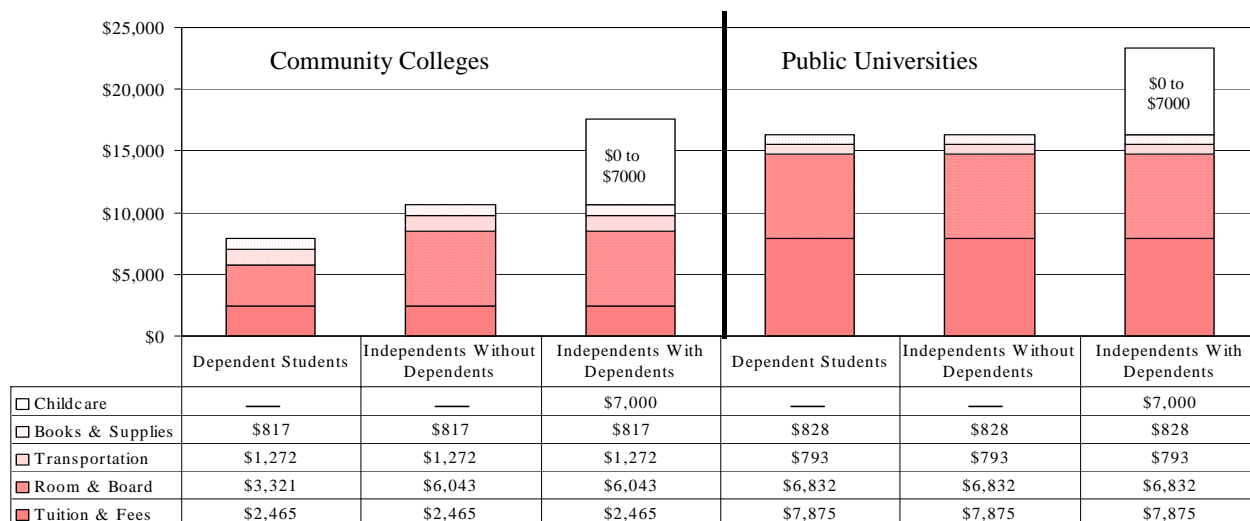
Limitations of this study include the use of *average* data for costs as well as resources. In reality, students face costs that could be very different than the averages used here. Students will incur personal expenses and opportunity costs that are not considered. Childcare costs for independent students with children vary widely from the figures used in this report. The costs used here are conservative, however, they are consistent across time so should provide a fair assessment of *changes* in affordability. Some forms of student financial aid other than Pell and MAP have also been left out; these include institutional aid, which is more common to the private sector; student loans, omitted because they must be repaid; and Hope Scholarship and Lifetime Learning Tax Credits. Data in this report have been adjusted for inflation using the Consumer Price Index (CPI), which is the broadest measure of prices faced by consumers. Changes in data in constant (inflation-adjusted) dollar terms are the result of factors other than inflation.

COSTS AND RESOURCES

College Costs

Tuition and fees, room and board, books, supplies, transportation, and childcare costs for students with children are included as costs in this study. A “room” figure is not used for dependent community college students because it is assumed that they live with parents. Tuition and fees as well as room and board costs at public universities are enrollment-weighted averages of costs reported by schools to ISAC. Transportation, books, and supplies costs are Midwest Region averages from the College Board’s *Annual Survey of Colleges*, as reported in the *College Costs & Financial Aid Handbook*. Room and board for independent and board costs for dependent community college students were estimated using College Board data. Childcare and co-pay estimates are derived from figures in the *Department of Human Services 2005 Report on Illinois Child Care* and from an on-line estimator on the DHS Web site. Tuition and fees make up a large portion of costs (without childcare): 23 percent for independent and 31 percent for dependent community college students, and 48 percent for students at public universities. Chart 1 shows FY2007 costs by dependency status and school type.

Chart 1: FY2007 College Costs by Component

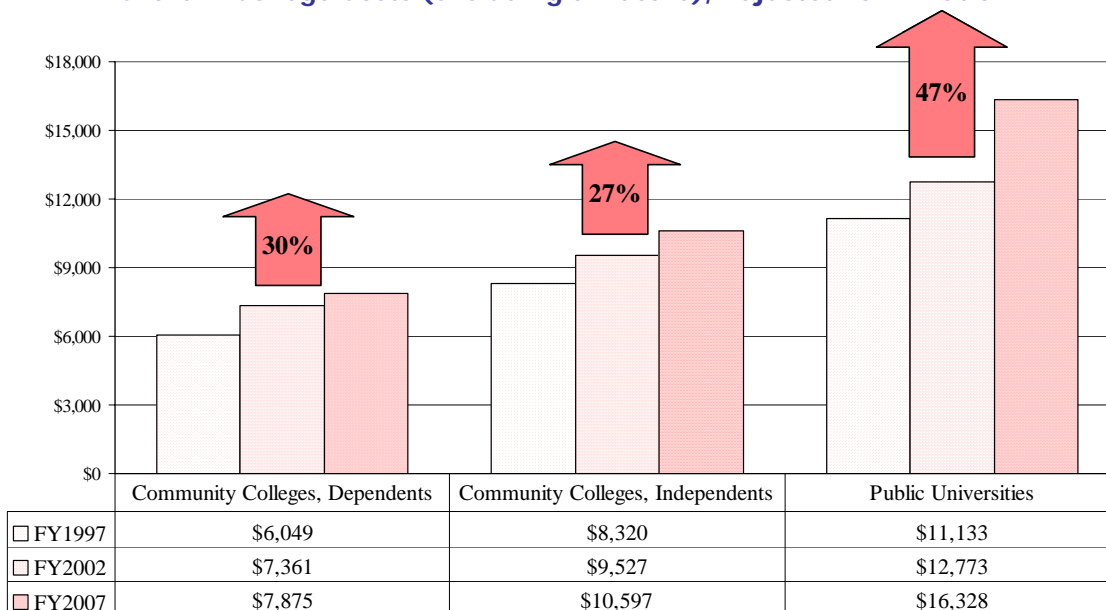


Excluding childcare, inflation-adjusted college costs increased more than 27 percent at community colleges and 47 percent at public universities between FY1997 and FY2007 as shown in Chart 2. Much of the increase comes from tuition and fees, which rose 40 percent at community colleges and 69 percent at public universities. Public university room and board costs increased 34 percent over the decade. Constant dollar increases in books and supplies costs were 9 percent at community colleges and 12 percent at public universities. Appendix Table 1 contains costs by component for each year and school sector in both current and constant dollars.

In addition to the costs shown in Chart 1 and Chart 2, many independent students with dependents also have to pay for childcare while they attend school. Costs vary widely depending on location, type of care, and age and number of children. The Illinois Department of Human Services administers a Child Care Assistance Program (CCAP) that provides childcare subsidies for low-income families. The academic year childcare co-pays used in this report were derived from an on-line estimator for the CCAP; \$300 for first income quintile and \$1,715 for second income quintile students. Childcare costs for students ineligible for CCAP were estimated at \$7,000 using average amounts paid by CCAP plus estimated co-pay amounts. In reality childcare costs vary dramatically; some students are fortunate

enough to have family or friends watch children for free while others may face costs much higher than shown in this report.

Chart 2: College Costs (excluding childcare), Adjusted for Inflation

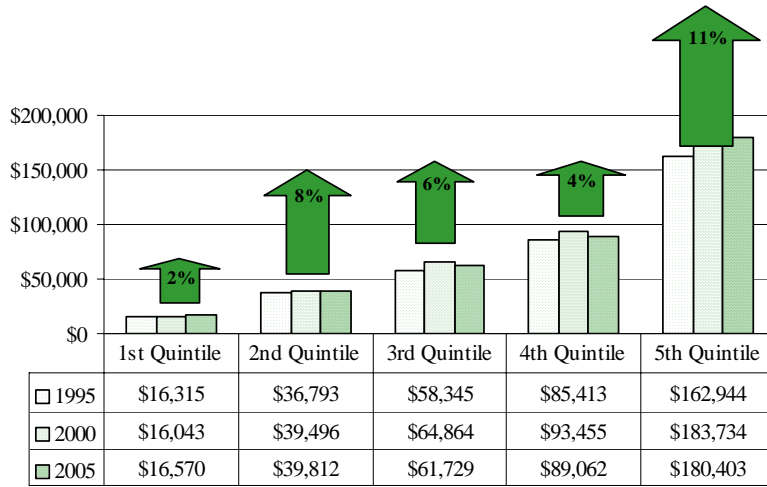


Income and the Expected Family Contribution

Financial resources are also needed to determine college affordability. Income, which is the starting point for calculating need-based grant eligibility, was derived from the U.S. Census Bureau’s annual Current Population Survey. Illinois family income and household income data were divided into quintiles and mean incomes calculated for each quintile; these are shown in Charts 3A and 3B. Family income data was used to determine quintiles for dependent students. Household income for households headed by an unmarried person was used for the independent student quintiles. The first quintile represents families or students with incomes in the lowest 20 percent of their respective population and the fifth quintile is comprised of families or students with incomes in the highest 20 percent. This report focuses on students who are typically eligible for need-based aid at public schools -- the first two quintiles of dependent students and independent students without dependents and the first four quintiles of independent students with children.

The expected family contribution (EFC) is a federally determined measure of a family or student’s ability to pay for college based on income, assets, family size, number in college, and income tax obligations. The EFC is an amount that the student is assumed to be able to pay and it cannot be replaced with need-based aid. In reality, *the student may not have the money represented by the EFC*. For this study, EFCs were calculated for the mean income of each quintile using federal need analysis formulas. Dependent students were assumed to come from a family of four with married parents, one child in college, and with assets worth less than the asset protection allowance. It was also assumed that the dependent student did not earn enough income to contribute towards college costs. Independent students were assumed to be unmarried and independent students with dependents were assumed to be unmarried and supporting two children.

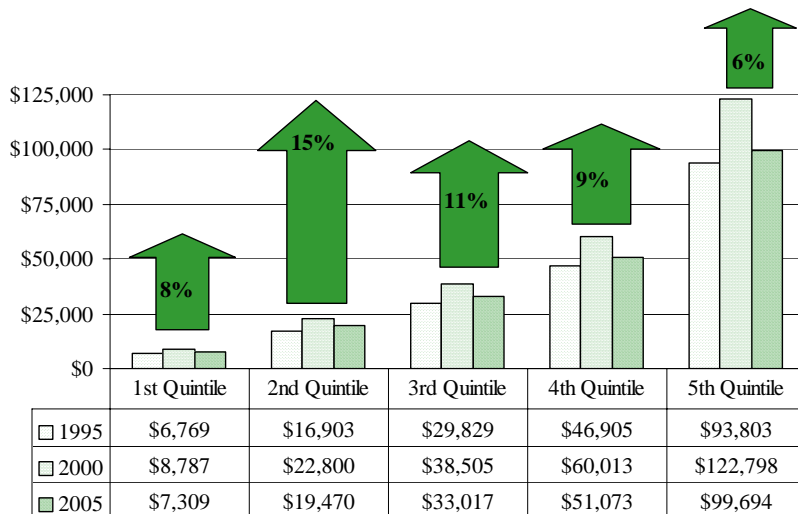
**Chart 3A: Change in Average Illinois Family Income 1995 – 2005
Used for Dependent Student Analysis, Dollars Adjusted for Inflation**



Because of the timing of the application process, the federal formula that calculates the expected family contribution (EFC) uses income from the calendar year prior to the academic year. For example, income for calendar year 2005 was used to determine the 2006-2007 EFC. Chart 3A shows average family incomes for all five quintiles for each year studied. When converted to constant dollars, income only increased 2 percent for families in the first income quintile between 1995 and 2005. Families in the second through fifth quintiles fared a little better, with constant dollar increases of 8 percent, 6 percent, 4 percent, and 11 percent. Income for the third, fourth, and fifth quintiles decreased between 2000 and 2005, reflecting the economic difficulties of the time period.

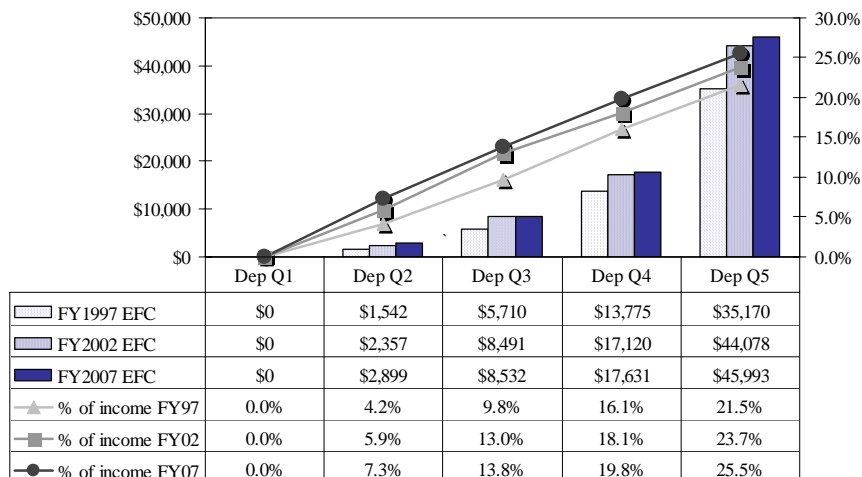
Chart 3B contains household income by quintile for the independent student population analyzed in this study; single persons both with and without children. Income increases between 1995 and 2005 ranged from 6 percent for the fifth quintile to 15 percent for the second. For each quintile, income fell between 2000 and 2005. Income for this group was much lower than family income.

**Chart 3B: Change in Average Illinois Household Income 1995 – 2005
Used for Independent Student Analysis, Dollars Adjusted for Inflation**



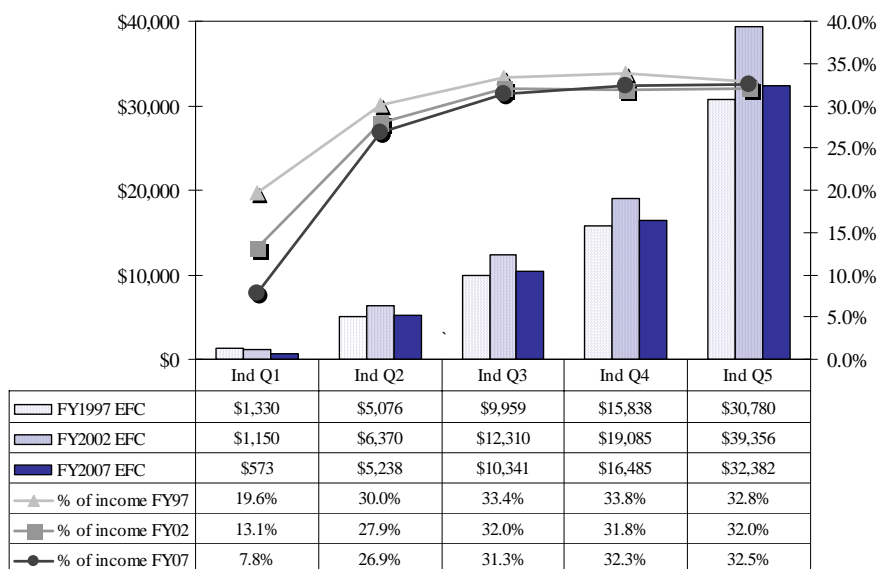
Charts 4A-4C show expected contributions calculated with the average income for each quintile and the EFC as a percentage of income. The EFC for first quintile dependent students remained constant at zero, while EFCs for the second through fifth quintiles increased 88 percent, 49 percent, 28 percent, and 31 percent in constant dollars. EFC as a percentage of income increased from FY1997 to FY2007 for each quintile except the first, even though income decreased in real terms between 2000 and 2005. Part of this increase resulted from changes in federal child tax credits and a smaller allowance for state taxes.

Chart 4A: EFC and EFC/Income for Dependent Students By Income Quintile, Dollars Adjusted for Inflation



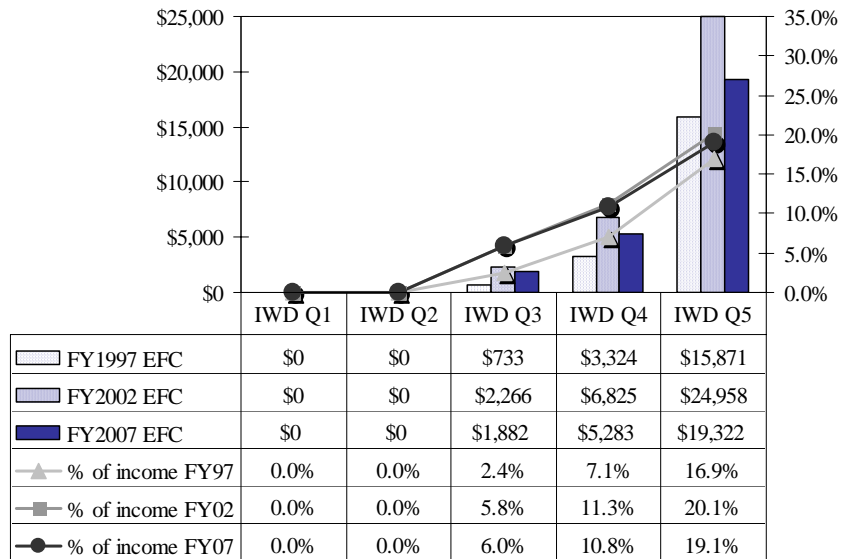
With the exception of the first quintile, expected contributions for independent students without dependents follow the pattern of income, rising between FY1997 and FY2002 then falling to a level higher than FY1997 in FY2007. Single independent students with no dependents are expected to contribute half of available income to college costs. Several allowances are subtracted from total income to get available income; as a result expected contributions max out at about one-third of total income.

Chart 4B: EFC and EFC/Income for Independent Students Without Dependents By Income Quintile, Dollars Adjusted for Inflation



Independent students supporting children are understandably expected to contribute less of their income to college attendance than students without children. Their income protection allowances are larger and their contribution amounts from available income range from 22 to 47 percent depending on the level of available income. Expected contributions for the first two income quintiles were zero throughout the time period. As shown in Chart 4C the EFC for students in the highest income quintile equals roughly 20 percent of income.

**Chart 4C: EFC and EFC/Income for Independent Students With Dependents
By Income Quintile, Dollars Adjusted for Inflation**

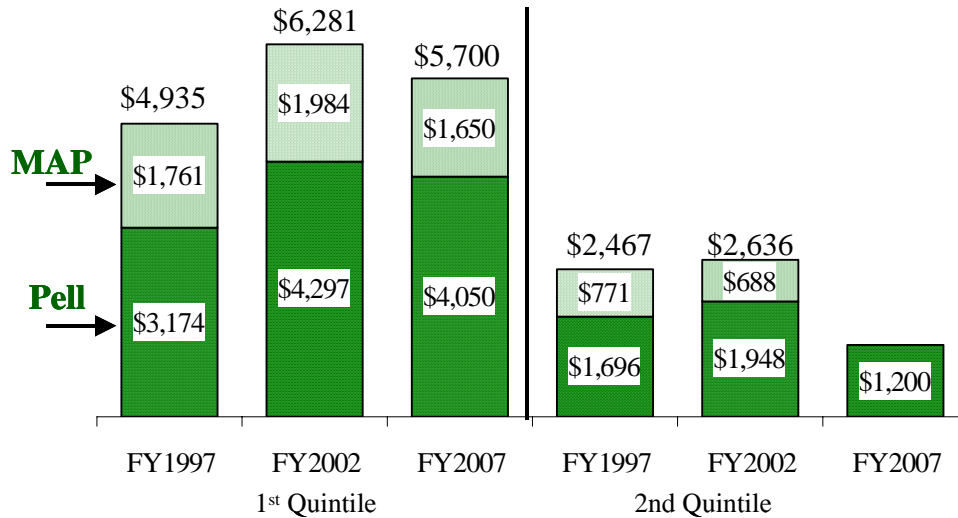


Need-Based Grant Aid

Need-based student aid is a crucial link in affordability analysis because it helps fill the gap between college costs and financial resources. Federal Pell grants and state MAP grants comprise the need-based aid in this report, as they are the principal sources of aid available to Illinois students. MAP awards are applied towards tuition and fees at approved schools. Maximum MAP eligibility is determined by subtracting student resources (Pell eligibility plus an inflated EFC) from the cost of attending college (tuition and fees plus a living allowance.) The award is then set to the lowest of a student's maximum eligibility amount, tuition and fees, or the maximum MAP award that is determined by the legislature. Students with a federal EFC of \$9,000 or higher and those who have already received four and one-half years worth of MAP are not eligible.

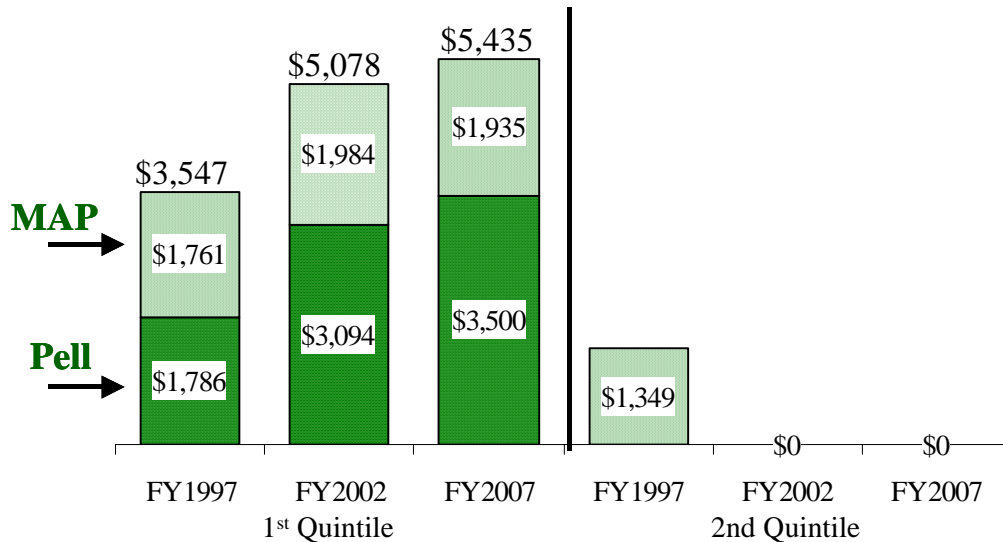
Prior to FY2003, current tuition and fee amounts were used in the cost portion of the MAP formula, so increases in MAP eligibility at schools with tuition and fees below the maximum award occurred at the same rate as tuition and fee increases. Since FY2003, insufficient funding and higher application volume have precluded the use of current tuition and fees in the MAP formula, so tuition and fee increases have outstripped increases in students' MAP eligibility. From FY2003 through FY2006 a reduction factor was added to the formula to make funding available to more students. This reduction, which started at 5 percent in FY2003, increased to 10 percent then decreased to 9 percent in FY2006, widened the gap between awards and tuition and fees even further. Additional funding in FY2007 made it possible for the Commission to remove the reduction factor but tuition and fees as well as other formula components remain outdated.

**Chart 5A: Pell and MAP Grant Aid at Community Colleges
Dependent Students, Dollars Adjusted for Inflation**



Charts 5A through 5C show the combined constant dollar Pell and MAP eligibility amounts for students at community colleges. First income quintile dependent students, with a zero EFC, received a larger total package in FY2007 (\$5,700) than in FY1997 (\$4,935) but less than in FY2002. FY2007 MAP awards were even smaller than FY1997 awards when adjusted for inflation. FY2007 total aid for second income quintile students was lower in constant dollar terms than both the FY1997 and FY2002 aid packages. The 8 percent increase in second quintile family income increased their EFC enough to eliminate MAP eligibility at community colleges and to decrease Pell eligibility 38 percent from FY2002.

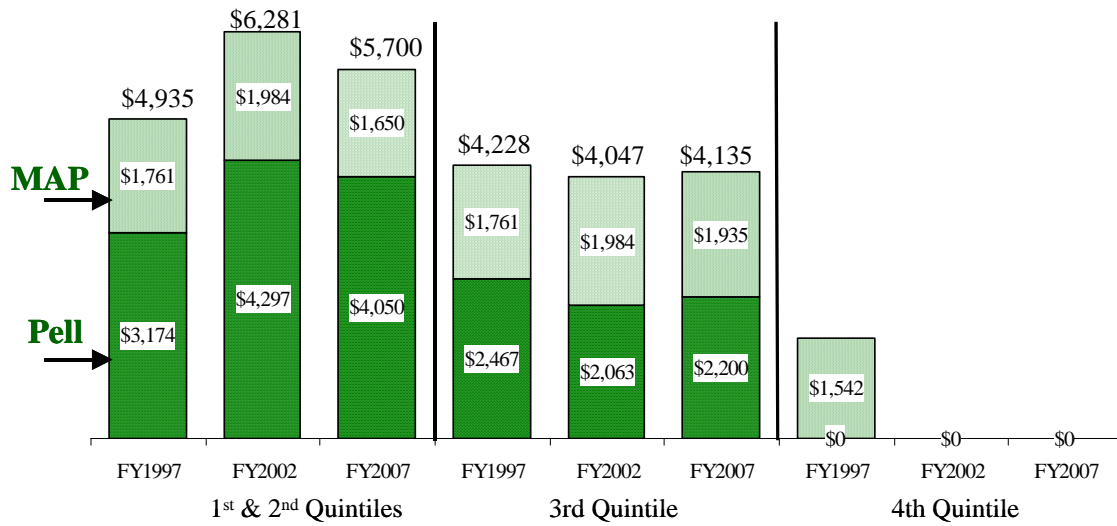
**Chart 5B: Pell and MAP Grant Aid at Community Colleges
Independent Students Without Dependents, Dollars Adjusted for Inflation**



Students with first quintile incomes were the only independent students without dependents eligible for Pell, as shown in Chart 5B. Their average total aid package at community colleges increased each year, from \$3,547 in FY1997 to \$5,435 in FY2007, in spite of a slight decrease in MAP eligibility between FY2002 and FY2007. Students in the second income quintile were eligible for \$1,349 MAP in FY1997 but lost eligibility thereafter because their income increased.

Chart 5C shows total need-based grant aid for independent students with dependents attending community colleges. Expected contributions for students in the first two income quintiles were zero throughout the time period, so they received the maximum Pell grant each year. The total aid package for zero EFCs increased between FY1997 and FY2002 due to an increase in the Pell maximum and higher MAP awards, but decreased by FY2007 as Pell failed to keep up with inflation and their MAP award decreased even in nominal terms.

**Chart 5C: Pell and MAP Grant Aid at Community Colleges
Independent Students With Dependents, Dollars Adjusted for Inflation**



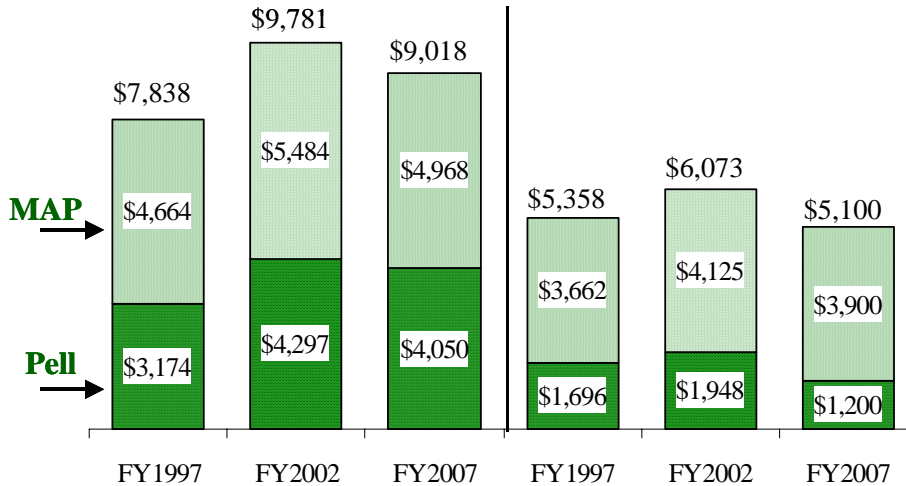
Total aid for third income quintile independent students with dependents remained relatively constant in real terms, though it was slightly lower in FY2007 (\$4,135) than in FY1997 (\$4,228). Their EFCs were low enough to receive “full” MAP awards each year; in FY2007 the MAP awards for this group were actually larger than for zero EFCs. This occurred because the Pell amount received by the zero EFC students was high enough to make the MAP eligibility amount lower than the (outdated) tuition and fee amount used in the formula. The Pell award for third quintile students was low enough that their MAP award was still determined by the tuition and fees designated in the MAP formula. Fourth income quintile independent students with children were eligible for MAP at community colleges in the first year of the study but were ineligible in subsequent years and their EFCs were too high to qualify for Pell.

The MAP maximum award has remained at \$4,968 since FY2002 and constrains MAP awards for many public university students. In FY2002, the University of Illinois Chicago and Urbana campuses were the only public universities with tuition and fees greater than the maximum. By FY2006, tuition and fees at all public universities exceeded the maximum MAP award. While using current tuition and fees in the formula would help students at the two universities where FY2004 tuition and fees were below the maximum, the maximum award would need to increase along with an increasing the maximum award would help. FY2007 tuition and fees averaged \$7,875, more than \$2,900 higher than the maximum award. Students at the state’s highest cost public university faced tuition and fees more than twice the MAP maximum award amount.

Charts 6A through 6C show total MAP and Pell packages in inflation-adjusted dollars for public university students. Total aid to first quintile dependent students decreased from \$9,781 in FY2002 to \$9,018 in FY2007 but was still 15 percent higher than in FY1997. Constant dollar MAP awards for first quintile students decreased from \$5,484 in FY2002 to \$4,968 in FY2007. Dependent students from families with second quintile incomes received \$5,100 of aid in FY2007, which was less than either

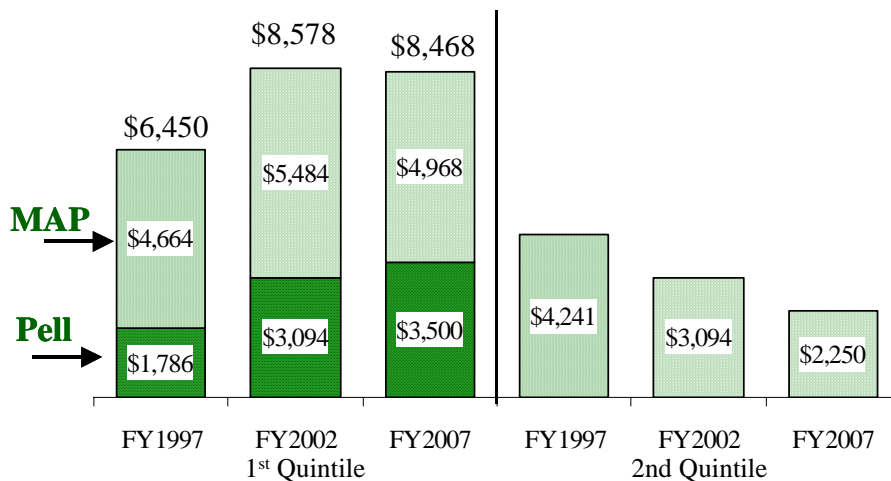
FY1997 (\$5,358) or FY2002 (\$6,073). Their FY2007 EFC was more than \$500 larger than in FY2002, reducing Pell eligibility.

**Chart 6A: Pell and MAP Grant Aid at Public Universities
Dependent Students, Dollars Adjusted for Inflation**



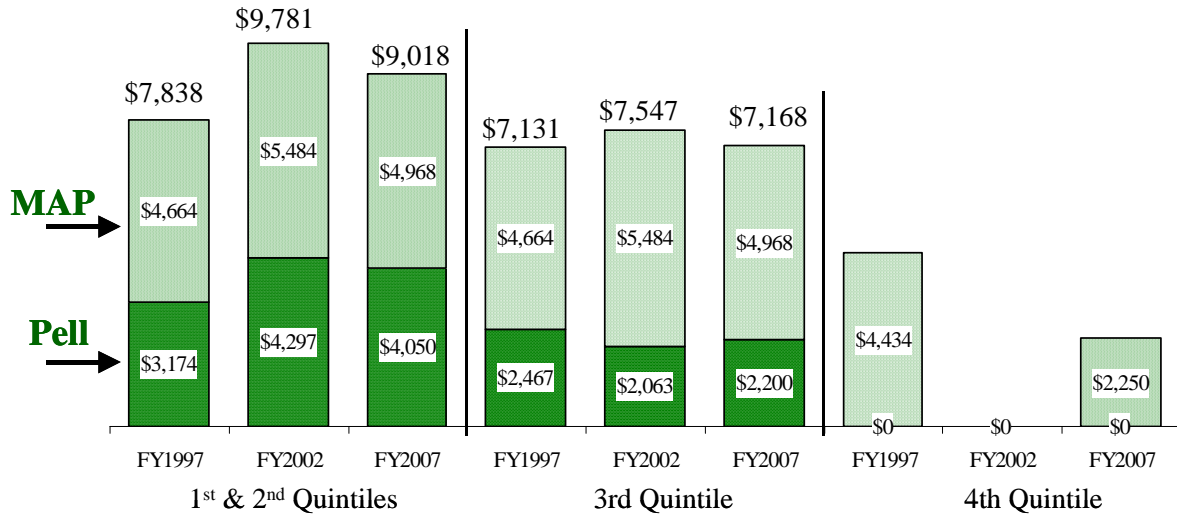
MAP and Pell amounts for public university independent students without dependents is shown in Chart 6B. First quintile students saw aid packages increase in FY2002 but drop slightly by FY2007 as a \$516 decrease in MAP between was not quite offset by a higher Pell award. Second quintile students were ineligible for Pell and their MAP eligibility decreased 47 percent over the time period, from \$4,241 in FY1997 to \$2,250 in FY2007.

**Chart 6B: Pell and MAP Grant Aid at Public Universities
Independent Students Without Dependents, Dollars Adjusted for Inflation**



Independent students with dependents who had incomes in the first and second quintiles were eligible for the same aid package as first quintile dependent students because their EFCs were also zero. Third quintile students received a slightly larger aid package in FY2007 than in FY1997 though it was five percent lower than in FY2002. Expected contributions for fourth quintile students were too high to qualify for Pell. Due to fluctuations in income, fourth quintile students were eligible for \$4,434 MAP in FY1997 and eligible for about half that amount in FY2007. In FY2002 their income and EFC were too high for MAP eligibility at public universities.

**Chart 6C: Pell and MAP Grant Aid at Public Universities
Independent Students with Dependents, Dollars Adjusted for Inflation**



EFFECTS ON AFFORDABILITY

Between FY1997 and FY2007, college attendance costs increased 27 percent or more at community colleges and 47 percent at public universities, after adjusting for inflation. At the same time, family income increased by 8 percent or less for low to middle income families and by 15 percent or less for households headed by a single person. Need-based student aid fell far short of filling the gap between costs and resources and affordability suffered accordingly. To measure changes in affordability the sum of resources; including expected family contribution, Pell, and MAP eligibility amounts; was subtracted from the total cost of college attendance for FY1997, FY2002, and FY2007. This difference is called “remaining need.” The direction of change in remaining need is inversely related to changes in affordability. Remaining need has been calculated for dependent and independent students attending community colleges and public universities for each of the three years in the study. Tables 2A through 3C in the appendix contain the data behind Charts 7A through 8C and the following discussion. Appendix Table 4 shows the percentage of tuition and fees covered by MAP as well as the percentage of costs covered by aid, EFC, and remaining need.

Affordability at Community Colleges

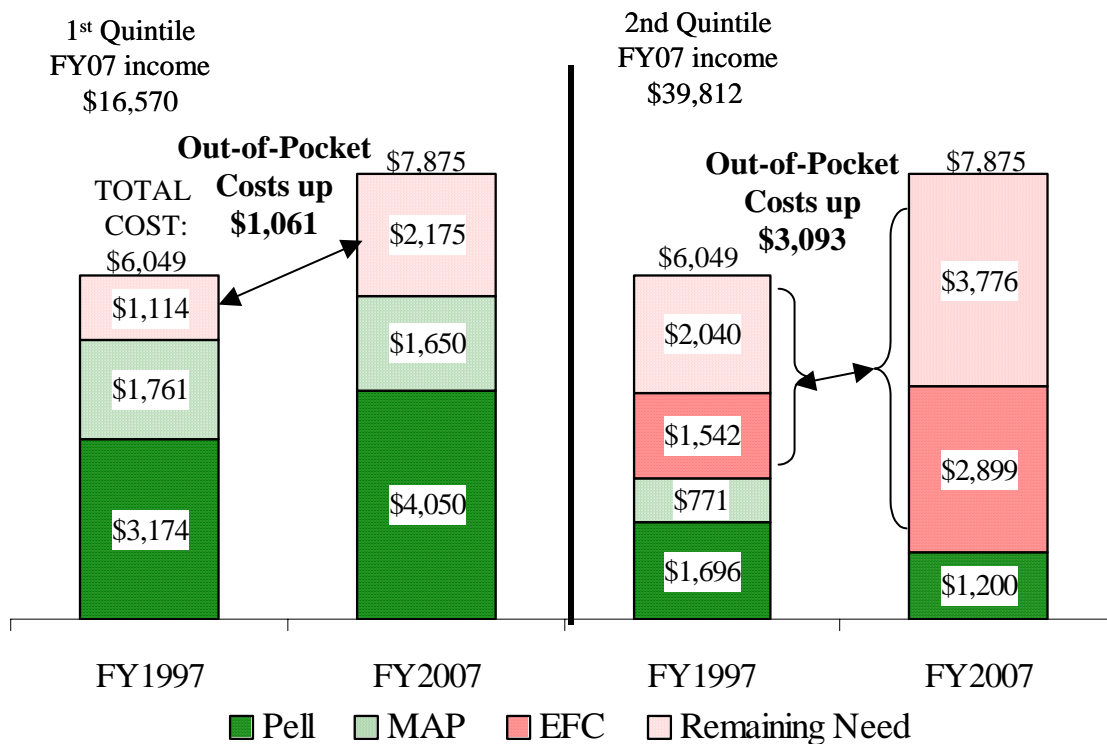
Dependent Students

Remaining need for first quintile dependent students at community colleges increased 95 percent in constant dollars from \$1,114 in FY1997 to \$2,175 in FY2007. So a typical first income quintile student with a family income less than \$17,000 was expected to cover \$1,061 *more* towards a community college education in FY2007 than in FY1997. While Pell eligibility increased \$876 (28 percent), the effect on remaining need was outweighed by a \$1,826 (30 percent) increase in costs and a \$111 (6 percent) decrease in MAP eligibility. Students from first income quintile families could cover 82 percent of community college costs with grant assistance in FY1997. This coverage increased to 85 percent in FY2002 but diminished to 72 percent by FY2007. MAP coverage of tuition and fees decreased from 100

percent in FY1997 and FY2002 to 67 percent in FY2007 due to outdated components in the MAP formula. Chart 7A shows the amount of total community college costs covered by MAP, Pell, and EFC, as well as the remaining need that lower income dependent students and their families are faced with.

Dependent students from second income quintile families also found community colleges less affordable in FY2007 than in FY1997. Their remaining need increased more than \$1,700, or 85 percent, from \$2,040 to \$3,776. Second quintile family income rose 8 percent over the time period, resulting in a higher EFC, but this increase was more than offset by a total loss of MAP eligibility and a \$496 (29 percent) decrease in Pell eligibility. Pell and MAP covered 41 percent of community college costs for second income quintile students in FY1997; by FY2007 only 15 percent of total costs were covered. MAP coverage of tuition and fees fell from 44 percent to 0 percent. While theoretically the EFC represents what a family could contribute to higher education, it is really an allocation mechanism to distribute federal aid. Many families do not have the money set aside. Therefore, it may be more realistic to consider changes in “out-of-pocket costs”, which is the sum of EFC and remaining need. This amount is represented by the light and dark red sections of the bars in Chart 7A. Out-of-pocket costs grew \$3,093 from \$3,582 to \$6,675 between FY1997 and FY2007 for second quintile community college students.

Chart 7A: MAP, Pell, EFC, and Remaining Need for Dependent Students at Community Colleges, Dollars Adjusted for Inflation

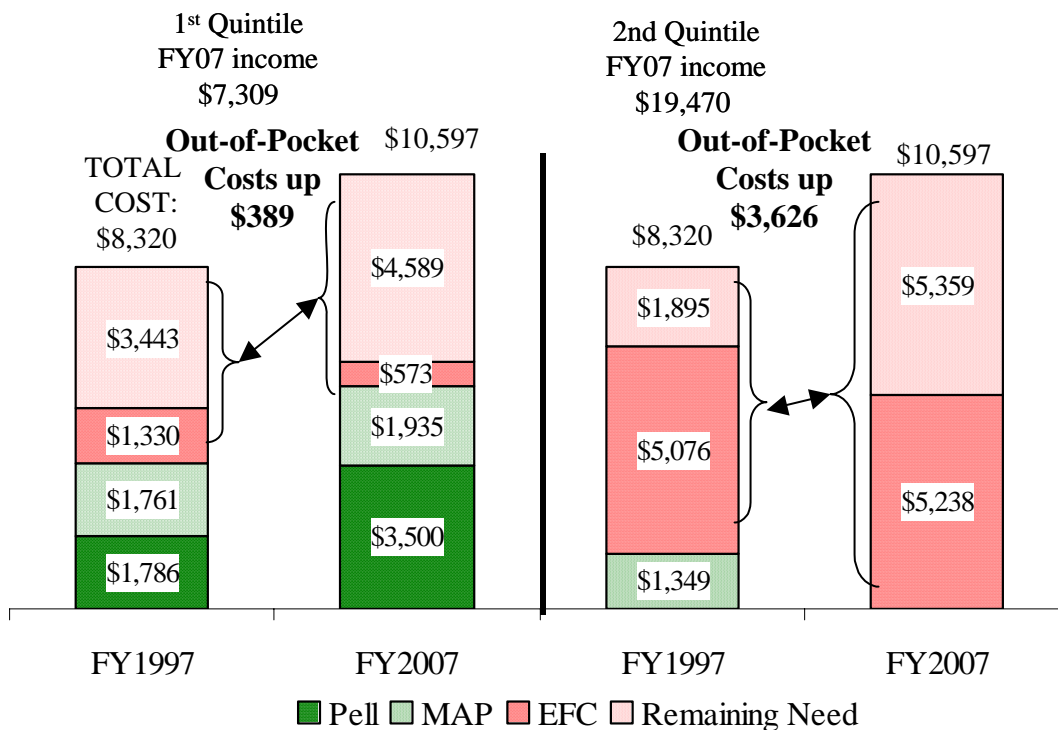


Independent Students Without Dependents

Independents students without dependents with first quintile incomes attending community colleges is a unique group because a higher percentage of costs was covered by aid in FY2007 (51 percent) than in FY1997 (43 percent). However their MAP tuition and fee coverage declined from 100 percent to 78 percent and remaining need increased from \$3,443 in FY1997 to \$4,589 in FY2007. With a \$7,300 income these students were expected to contribute \$1,146 more to their education in FY2007 than ten years prior. The federal need analysis formula for an independent student with no children includes smaller allowances than for other dependency types and a higher percentage of available income goes toward their EFC. As a result, students with average first quintile incomes do not have zero EFCs in spite of their low income level. Between FY1997 and FY2007, Pell eligibility nearly doubled and MAP eligibility increased \$174. However, costs grew by \$2,277 and their EFC decreased \$757 leading to the \$1,146 increase in remaining need. Out-of-pocket costs (remaining need plus EFC) increased \$389.

Community college affordability also worsened for independent students with second quintile incomes. Remaining need increased \$3,465; from \$1,895 to \$5,359. Second quintile household income rose 15 percent over the time period and their EFC increased 3 percent, but this gain was more than offset by \$2,277 in higher costs and a complete loss of MAP eligibility. In FY1997 grant aid covered 16 percent of costs but by FY2007 students in this group were typically ineligible for grant aid. Their out-of-pocket costs grew \$3,626; from \$6,971 in FY1997 to \$10,597 in FY2007. Chart 7B shows community college costs covered by MAP, Pell, and EFC, and resulting remaining need for the first two quintiles of independent students without dependents.

Chart 7B: MAP, Pell, EFC, and Remaining Need for Independent Students Without Dependents at Community Colleges, Dollars Adjusted for Inflation



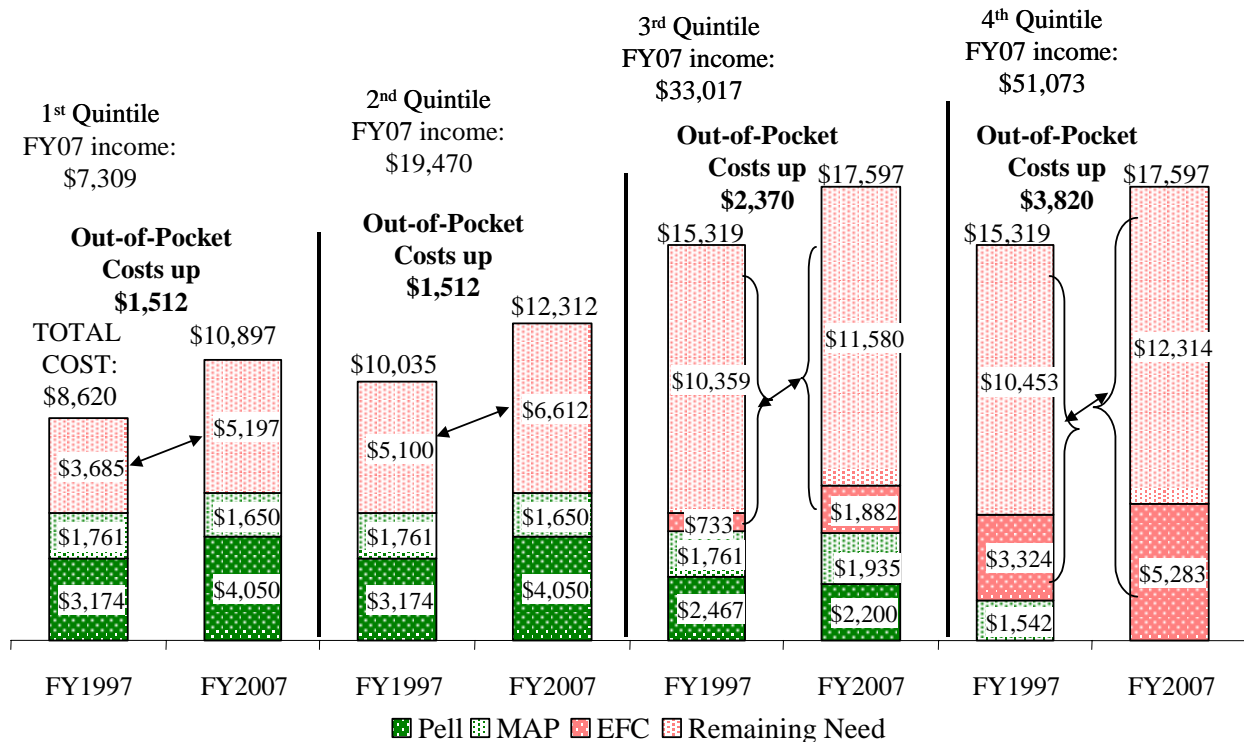
Independent Students With Dependents

First quintile independent students with dependents attending community colleges saw constant dollar remaining need increase \$1,512 (41 percent); from \$3,685 in FY1997 to \$5,197 in FY2007. They received \$765 more in need-based aid in FY2007, but costs increased \$2,277 leaving these students with \$1,512 in additional costs. Costs covered by aid decreased from 57 to 52 percent and MAP tuition and fee coverage dropped from 100 to 67 percent. Students with second quintile incomes averaging \$19,470 had the same EFC, MAP, and Pell amounts as first quintile students but their costs were higher due to a higher childcare co-pay. Their total cost coverage by aid decreased from 49 to 46 percent.

Community college affordability also worsened for third quintile students, whose average FY2007 income was \$33,000. Remaining need increased \$1,221, from \$10,359 to \$11,580. Seven thousand dollars of the remaining need was due to childcare costs, as students with this quintile's average income may not qualify for state assistance. Need-based aid decreased about \$100 and cost coverage declined from 27 percent in FY1997 to 22 percent in FY2007. Out-of-pocket costs increased \$2,370; from \$11,092 to \$13,462.

Fourth quintile independent students with dependents, whose incomes averaged \$51,000 in FY2007, were not eligible for Pell but did receive \$1,542 in MAP at community colleges in FY1997. In subsequent years their higher EFCs precluded need-based aid eligibility leaving them to cover all educational costs. Their out-of-pocket costs increased \$3,820 over the time period. As with students in the third income quintile, these students earned too much to qualify for state-subsidized childcare, which could easily exceed \$7,000 for two dependents. Chart 7C shows how community college costs are covered for independent students with dependents.

Chart 7C: MAP, Pell, EFC, and Remaining Need for Independent Students With Dependents, at Community Colleges, Dollars Adjusted for Inflation



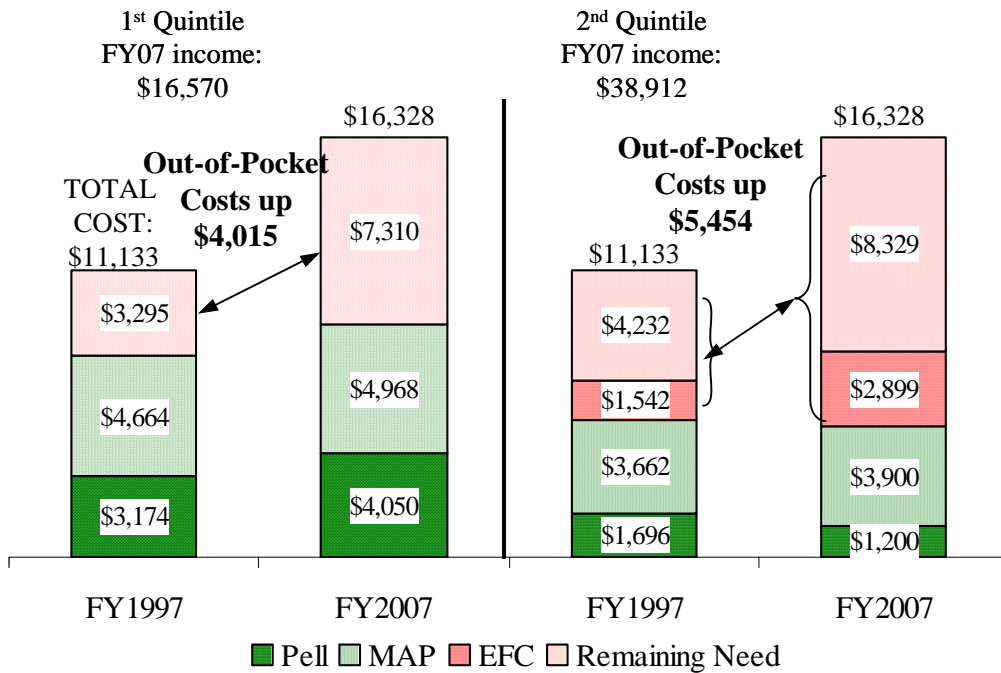
Affordability at Public Universities

Dependent Students

Remaining need more than doubled from \$3,295 in FY1997 to \$7,310 in FY2007 for dependent students in the first income quintile, making a public university education much less affordable. These students, from families with income averaging less than \$17,000, were faced with more than \$4,000 in additional costs at the end of the time period. They received \$304 more in MAP and \$876 more Pell, which helped limit the decline in affordability but did not offset the \$5,195 increase in costs. First quintile students could meet 77 percent of costs with grant assistance in FY2002; up from 70 percent in FY1997, but by FY2007 cost increases reduced the portion of costs covered by aid to 55 percent. MAP coverage of tuition and fees decreased from 100 percent in FY1997 and FY2002 to 63 percent in FY2007.

Students from second income quintile families, with average income under \$40,000, saw remaining need nearly double from \$4,232 in FY1997 to \$8,329 in FY2007 at public universities, leaving them responsible for \$4,097 in additional costs. This decreased affordability can be attributed to \$5,195 in higher costs combined with a \$496 decrease in Pell. While their EFC increased \$1,357 and MAP was \$238 larger, it was not enough to make up the difference. Out-of-pocket costs (remaining need plus EFC) increased \$5,454. Total grant aid covered 48 percent of costs in FY1997 and FY2002 but only 31 percent in FY2007, while MAP coverage of tuition and fees decreased from 79 percent to 50 percent. Remaining need for second quintile students at public universities was consistently higher than for first quintile students. Chart 8A illustrates these figures.

Chart 8A: MAP, Pell, EFC, and Remaining Need for Dependent Students at Public Universities, Dollars Adjusted for Inflation

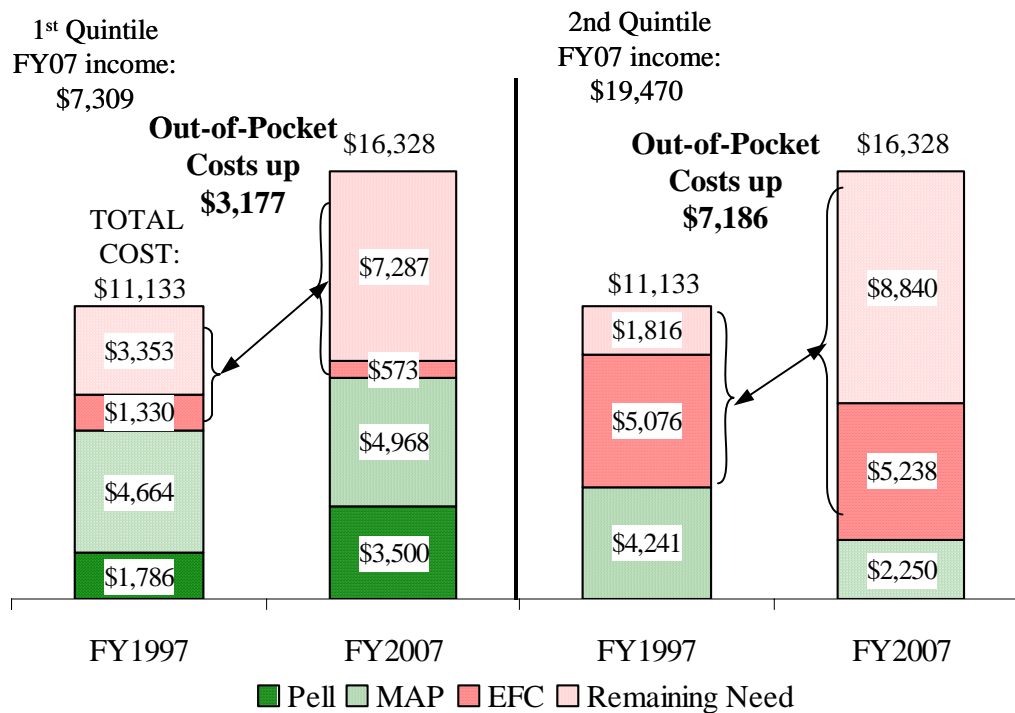


Independent Students Without Dependents

Public university first income quintile independent students with no dependents saw remaining need increase \$3,934, from \$3,353 in FY1997 to \$7,287 in FY2007, making remaining need nearly equal to their \$7,309 income. While MAP eligibility increased \$304 and Pell eligibility was \$1,714 higher, their EFC decreased \$757 so resources did not keep up with costs. Their out-of-pocket costs increased \$3,177 over the time period. Total aid covered 58 percent of costs in FY1997; by FY2007 aid covered 52 percent of costs. MAP took care of all of tuition and fees through FY2002 but only 63 percent in FY2007.

Remaining need for second-quintile independent students at public universities was nearly five times higher in FY2007 (\$8,840) than in FY1997 (\$1,816). While their EFC increased \$162 MAP eligibility was cut \$1,991; from \$4,241 in FY1997 to \$2,250 in FY2007. They were ineligible for Pell. In FY2002 and FY2007 remaining need for second quintile students at public universities was higher than for first quintile students. Out-of-pocket costs more than doubled from \$6,892 to \$14,078 over the time period. MAP covered 38 percent of costs and 91 percent of tuition and fees in FY1997 but only 14 percent of costs and 29 percent of tuition and fees in FY2007. Chart 8B shows the portion of public university total costs made up by independent students without dependents' EFCs, MAP eligibility, Pell awards, and remaining need.

Chart 8B: MAP, Pell, EFC, and Remaining Need for Independent Students Without Dependents, at Public Universities, Dollars Adjusted for Inflation



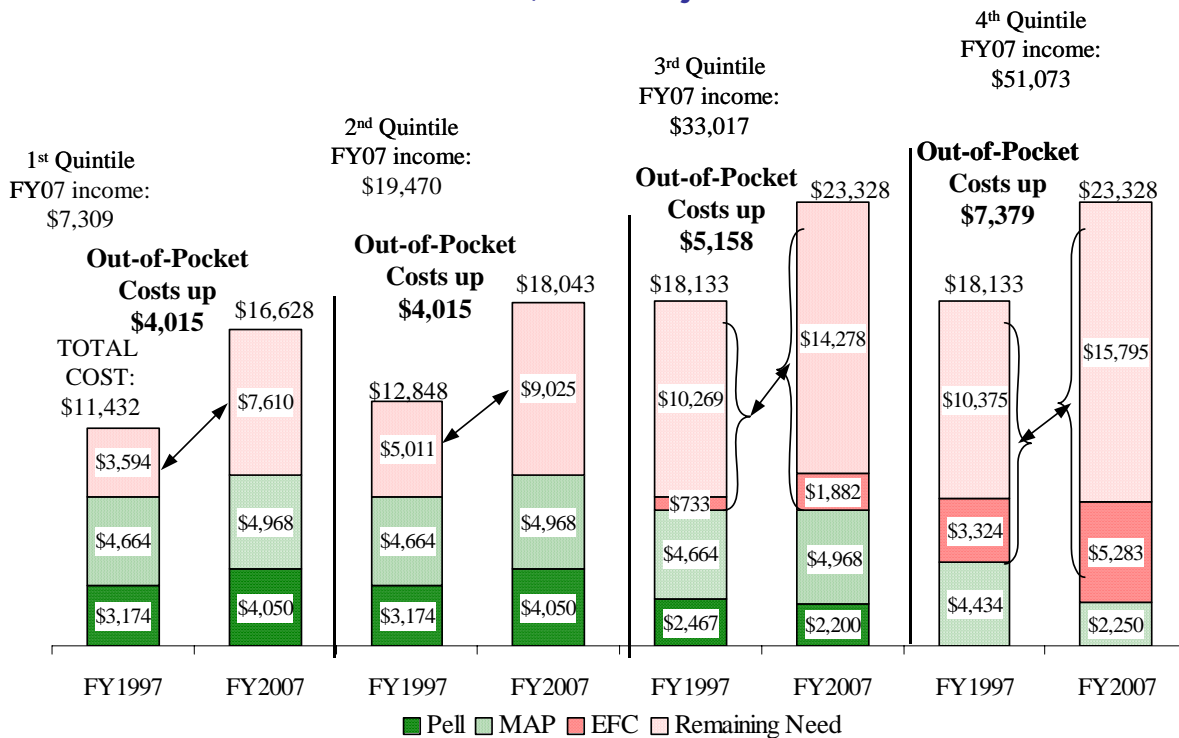
Independent Students With Dependents

Remaining need for first quintile independent students with children more than doubled, from \$3,594 in FY1997 to \$7,610 in FY2007, making a public university education much less affordable. These students' incomes averaged \$7,309 yet they were faced with more than \$4,000 in additional costs. MAP increased \$304 and Pell increased \$876 for an aid package that was \$1,180 higher in FY2007 but this increase was no match for higher costs. Need-based aid covered 69 percent of costs in FY1997 but only 54 percent in FY2007. Second income quintile students had the same EFC, MAP, and Pell amounts but their childcare co-pay was higher so aid covered only 61 percent of costs in FY1997 and 50 percent in FY2007. MAP coverage of tuition and fees decreased from 100 percent to 63 percent.

Third quintile independent students with children, with average income around \$33,000, saw remaining need increase more than \$4,000 at public universities. Their EFC increased \$1,149; Pell decreased \$267 and they received \$304 more MAP. Total costs were much higher for this group than for students with lower incomes because they were ineligible for childcare assistance. Grant aid covered 39 percent of costs in FY1997 but only 31 percent by FY2007 and MAP tuition and fee coverage fell from 100 to 63 percent. Their out-of-pocket costs increased \$5,158.

Average income for fourth quintile independents with children was just over \$51,000 in FY2007. This was too high to qualify for Pell but they were eligible for MAP at public universities in FY1997 and FY2007. Remaining need increased \$5,420 and was higher than remaining need for lower-income students. Their EFC was \$1,959 higher but they received \$2,184 less MAP in FY2007. Grant aid covered 24 percent of costs in FY1997 and 10 percent in FY2007. Out-of-pocket costs increased \$7,379. Chart 8C shows total public university cost coverage for public university independent students with children.

Chart 8C: MAP, Pell, EFC, & Remaining Need for Independent Students With Dependents at Public Universities, Dollars Adjusted for Inflation



SUMMARY

The ability of families and students to pay for a postsecondary education in Illinois suffered between FY1997 and FY2007. After adjusting for inflation community college costs increased 27 to 30 percent (\$1,826 for dependents and \$2,277 for independents) and public university costs increased 47 percent (\$5,195). Family and household income did not keep up with college costs; constant dollar family income increased 8 percent or less and single-person-headed household income increased 15 percent or less over the time period. Grant aid did not grow enough to meet rising demand. The maximum Pell award increased 28 percent (\$876) but the maximum MAP award was actually smaller in constant dollars in FY2007 than in FY1997. Grant aid coverage of college costs fell for each case studied except first income quintile independent students without children attending community colleges.

Chart 9A summarizes how the constant dollar change in college attendance costs for students from each income quintile receiving need-based aid at community colleges. The size of each bar represents the change in costs between FY1997 and FY2007; \$1,826 for dependent students and \$2,277 for independent students. The green section of the bar represents the change in need-based financial aid (Pell and MAP). First quintile dependent students, and first and second quintile independent students with children received \$765 more in aid. First quintile independent students without dependents saw aid increase \$1,888. Third quintile independent students with dependents saw their aid package decrease \$93 while second quintile dependents, second quintile independents without children, and fourth quintile independents with children received much smaller aid packages (\$1,267; \$1,349; and \$1,542 respectively). The red sections of the bars show the change in out-of-pocket costs, or the change in the sum of the federal expected contribution and remaining need. Increases range from \$389 for first quintile independents without children to \$3,819 for fourth quintile independents with children.

Chart 9A: FY1997 to FY2007 Inflation-Adjusted Dollar Community College Cost Changes Covered by Changes in Aid (Pell+MAP) and Out-of-Pocket Costs (EFC+Remaining Need)

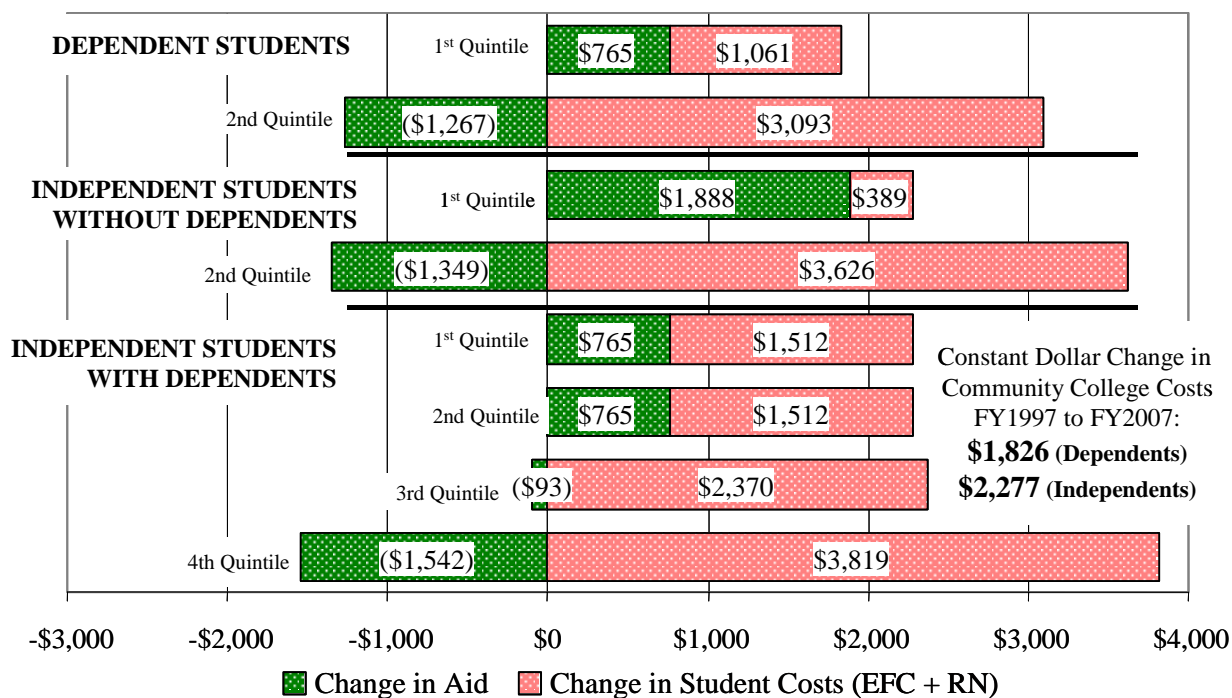
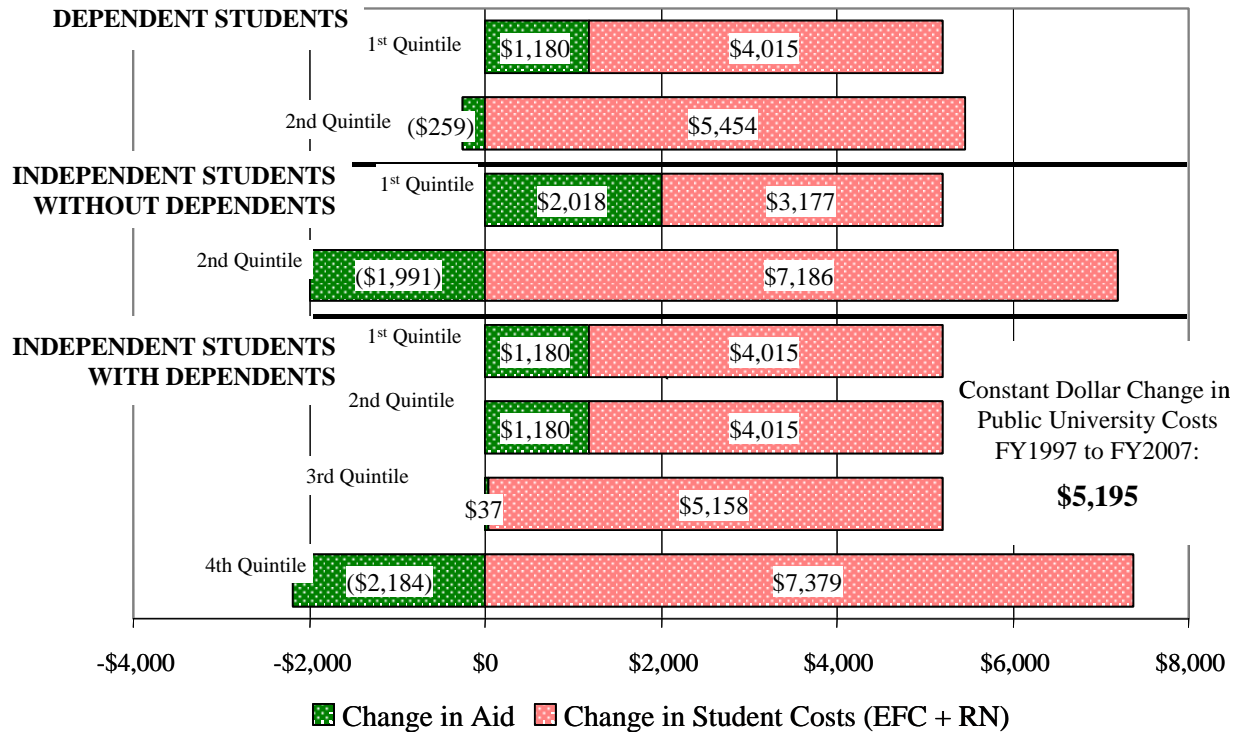


Chart 9B shows the changes in the public university costs and the amount covered by changes in need-based aid. The remainder consists of an increase in out-of-pocket costs, represented by the red portion of the bar. FY2007 public university costs were \$5,195 higher than FY1997 after adjusting for inflation. Need-based aid increased \$1,180 for first quintile dependent students, and first and second quintile independent students with children. First quintile independent students without children received \$2,018 more in aid in FY2007. Third quintile independent students with children received only \$37 more in aid. Three groups of students saw their aid package decrease; second quintile dependents by \$259, second quintile independents without children by \$1,991, and fourth quintile independent students with children by \$2,184. Out-of-pocket cost increases ranged from \$3,177 for first quintile independent students without children to \$7,379 for fourth quintile independent students with children.

Chart 9B: FY1997 to FY2007 Inflation-Adjusted Dollar Change in Public University Costs as Covered by Changes in Aid (Pell+MAP) and Out-of-Pocket Costs (EFC+Remaining Need)



In FY2007 remaining need at community colleges could for the most part be covered by federal Stafford loans; annual limits were \$3,500 for freshmen, \$4,500 for sophomores, and \$5,500 for upper classmen, while independent students could borrow an additional \$4,000. Exceptions include dependent students with families whose incomes fall in the second quintile, whose FY2007 remaining need was \$3,776 and EFC was \$2,899 for a total cost of \$6,675. Independent students with childcare costs and incomes too high to qualify for assistance would also have had trouble covering community college costs with Stafford loans.

At public universities, however, remaining need for all students except first quintile independents with children was higher than the freshmen Stafford loan limit and the problem worsens when out-of-pocket costs are considered. Having exhausted their need-based grants and lower-cost Stafford loans, many students have needed to turn to more expensive alternative loans to fund their college education. Higher college costs, insufficient levels of need-based financial aid, and the resulting increase in borrowing could have serious consequences not only for affordability of a postsecondary education but also for the students' quality of life after college.

TABLES APPENDIX

Table 1: Illinois College Costs by Dependency Status and Sector

	FY1997	FY2002	FY2007	\$ Change FY97-FY07	% Change FY97-FY07
COMMUNITY COLLEGE COSTS IN CURRENT DOLLARS					
Tuition and Fees	\$1,370	\$1,731	\$2,465	\$1,095	79.9%
Room and Board	\$3,534	\$4,789	\$6,043	\$2,509	71.0%
Board Only	\$1,767	\$2,899	\$3,321	\$1,554	87.9%
Transportation	\$987	\$1,090	\$1,272	\$285	28.9%
Books and Supplies	\$583	\$704	\$817	\$234	40.1%
1st Quintile Childcare co-pay	\$233	\$262	\$300	\$67	28.8%
2nd Quintile Childcare co-pay	\$1,335	\$1,497	\$1,715	\$380	28.5%
Childcare without co-pay	\$5,447	\$6,109	\$7,000	\$1,553	28.5%
TOTAL CURRENT DOLLAR COSTS:					
Dependent Students	\$4,707	\$6,424	\$7,875	\$3,168	67.3%
Independents Without Dependents	\$6,474	\$8,314	\$10,597	\$4,123	63.7%
1st Quintile Independent Students With Dependents	\$6,707	\$8,576	\$10,897	\$4,190	62.5%
2nd Quintile Independent Students With Dependents	\$7,809	\$9,811	\$12,312	\$4,503	57.7%
3rd Quintile Independent Students With Dependents	\$11,921	\$14,423	\$17,597	\$5,676	47.6%
COMMUNITY COLLEGE COSTS IN CONSTANT FY2007 DOLLARS					
Tuition and Fees	\$1,761	\$1,984	\$2,465	\$704	40.0%
Room and Board	\$4,541	\$5,488	\$6,043	\$1,502	33.1%
Board Only	\$2,271	\$3,322	\$3,321	\$1,050	46.3%
Transportation	\$1,268	\$1,249	\$1,272	\$4	0.3%
Books and Supplies	\$749	\$807	\$817	\$68	9.0%
1st Quintile Childcare co-pay	\$300	\$300	\$300	\$0	0.0%
2nd Quintile Childcare co-pay	\$1,715	\$1,715	\$1,715	\$0	0.0%
Childcare without co-pay	\$7,000	\$7,000	\$7,000	\$0	0.0%
TOTAL CONSTANT DOLLAR COSTS:					
Dependent Students	\$6,049	\$7,361	\$7,875	\$1,826	30.2%
Independents Without Dependents	\$8,320	\$9,527	\$10,597	\$2,277	27.4%
1st Quintile Independent Students With Dependents	\$8,619	\$9,827	\$10,897	\$2,278	26.4%
2nd Quintile Independent Students With Dependents	\$10,035	\$11,242	\$12,312	\$2,277	22.7%
Independents With Dependents	\$15,319	\$16,527	\$17,597	\$2,278	14.9%
PUBLIC UNIVERSITY COSTS IN CURRENT DOLLARS					
Tuition and Fees	\$3,629	\$4,786	\$7,875	\$4,246	117%
Room and Board	\$3,983	\$5,154	\$6,832	\$2,849	72%
Transportation	\$476	\$532	\$793	\$317	67%
Books and Supplies	\$575	\$675	\$828	\$253	44%
1st Quintile Childcare co-pay	\$233	\$262	\$300	\$67	29%
2nd Quintile Childcare co-pay	\$1,335	\$1,497	\$1,715	\$380	28%
Childcare without co-pay	\$5,447	\$6,109	\$7,000	\$1,553	29%
TOTAL CURRENT DOLLAR COSTS:					
Dependent Students	\$8,663	\$11,147	\$16,328	\$7,665	88%
Independents Without Dependents	\$8,663	\$11,147	\$16,328	\$7,665	88%
1st Quintile Independent Students With Dependents	\$8,896	\$11,409	\$16,628	\$7,732	87%
2nd Quintile Independent Students With Dependents	\$9,998	\$12,644	\$18,043	\$8,045	80%
3rd Quintile Independent Students With Dependents	\$14,110	\$17,256	\$23,328	\$9,218	65%
PUBLIC UNIVERSITY COSTS IN CONSTANT FY2007 DOLLARS					
Tuition and Fees	\$4,664	\$5,484	\$7,875	\$3,211	69%
Room and Board	\$5,118	\$5,906	\$6,832	\$1,714	33%
Transportation	\$612	\$610	\$793	\$181	30%
Books and Supplies	\$739	\$773	\$828	\$89	12%
1st Quintile Childcare co-pay	\$300	\$300	\$300	\$0	0%
2nd Quintile Childcare co-pay	\$1,715	\$1,715	\$1,715	\$0	0%
Childcare without co-pay	\$7,000	\$7,000	\$7,000	\$0	0%
TOTAL CONSTANT DOLLAR COSTS:					
Dependent Students	\$11,133	\$12,773	\$16,328	\$5,195	47%
Independents Without Dependents	\$11,133	\$12,773	\$16,328	\$5,195	47%
1st Quintile Independent Students With Dependents	\$11,432	\$13,074	\$16,628	\$5,196	45%
2nd Quintile Independent Students With Dependents	\$12,848	\$14,489	\$18,043	\$5,195	40%
3rd Quintile Independent Students With Dependents	\$18,133	\$19,774	\$23,328	\$5,195	29%

Table 2A: Remaining Need as a Function of College Costs, Expected Family Contribution, and Grant Aid for Dependent Students at Community Colleges

	current dollars			constant FY2007dollars			\$ change FY97-FY07	% change FY97-FY07
	FY1997	FY2002	FY2007	FY1997	FY2002	FY2007		
1st Quintile								
Cost	\$4,707	\$6,424	\$7,875	\$6,049	\$7,361	\$7,875	\$1,826	30.2%
- EFC	\$0	\$0	\$0	\$0	\$0	\$0	\$0	--
NEED	\$4,707	\$6,424	\$7,875	\$6,049	\$7,361	\$7,875	\$1,826	30.2%
- Pell	\$2,470	\$3,750	\$4,050	\$3,174	\$4,297	\$4,050	\$876	27.6%
- MAP	\$1,370	\$1,731	\$1,650	\$1,761	\$1,984	\$1,650	-\$111	-6.3%
Remaining Need	\$867	\$943	\$2,175	\$1,114	\$1,081	\$2,175	\$1,061	95.2%
Out-of-Pocket Costs	\$867	\$943	\$2,175	\$1,114	\$1,081	\$2,175	\$1,061	95.2%
Family Income	\$12,731	\$14,145	\$16,570	\$16,315	\$16,043	\$16,570	\$255	1.6%
2nd Quintile								
Cost	\$4,707	\$6,424	\$7,875	\$6,049	\$7,361	\$7,875	\$1,826	30.2%
- EFC	\$1,200	\$2,056	\$2,899	\$1,542	\$2,357	\$2,899	\$1,357	88.0%
NEED	\$3,507	\$4,368	\$4,976	\$4,507	\$5,005	\$4,976	\$469	10.4%
- Pell	\$1,320	\$1,700	\$1,200	\$1,696	\$1,948	\$1,200	-\$496	-29.3%
- MAP	\$600	\$600	\$0	\$771	\$688	\$0	-\$771	-100.0%
Remaining Need	\$1,587	\$2,068	\$3,776	\$2,040	\$2,369	\$3,776	\$1,736	85.1%
Out-of-Pocket Costs	\$2,787	\$4,124	\$6,675	\$3,582	\$4,726	\$6,675	\$3,093	86.4%
Family Income	\$28,711	\$34,824	\$39,812	\$36,793	\$39,496	\$39,812	\$3,019	8.2%

Table 2B: Remaining Need as a Function of College Costs, Expected Family Contribution, and Grant Aid for Independent Students Without Dependents at Community Colleges

	current dollars			constant FY2007dollars			\$ change FY97-FY07	% change FY97-FY07
	FY1997	FY2002	FY2007	FY1997	FY2002	FY2007		
1st Quintile								
Cost	\$6,474	\$8,314	\$10,597	\$8,320	\$9,527	\$10,597	\$2,277	27.4%
- EFC	\$1,035	\$1,004	\$573	\$1,330	\$1,150	\$573	-\$756	-56.9%
NEED	\$5,439	\$7,310	\$10,024	\$6,990	\$8,377	\$10,024	\$3,034	43.4%
- Pell	\$1,390	\$2,700	\$3,500	\$1,786	\$3,094	\$3,500	\$1,714	95.9%
- MAP	\$1,370	\$1,731	\$1,935	\$1,761	\$1,984	\$1,935	\$174	9.9%
Remaining Need	\$2,679	\$2,879	\$4,589	\$3,443	\$3,299	\$4,589	\$1,146	33.3%
Out-of-Pocket Costs	\$3,714	\$3,883	\$5,162	\$4,773	\$4,450	\$5,162	\$389	8.2%
Student Income	\$5,282	\$7,747	\$7,309	\$6,769	\$8,787	\$7,309	\$540	8.0%
2nd Quintile								
Cost	\$6,474	\$8,314	\$10,597	\$8,320	\$9,527	\$10,597	\$2,277	27.4%
- EFC	\$3,950	\$5,559	\$5,238	\$5,076	\$6,370	\$5,238	\$162	3.2%
NEED	\$2,524	\$2,755	\$5,359	\$3,244	\$3,157	\$5,359	\$2,115	65.2%
- Pell	\$0	\$0	\$0	\$0	\$0	\$0	\$0	--
- MAP	\$1,050	\$0	\$0	\$1,349	\$0	\$0	-\$1,349	--
Remaining Need	\$1,474	\$2,755	\$5,359	\$1,895	\$3,157	\$5,359	\$3,465	182.9%
Out-of-Pocket Costs	\$5,424	\$8,314	\$10,597	\$6,970	\$9,527	\$10,597	\$3,627	52.0%
Student Income	\$13,190	\$20,103	\$19,470	\$16,903	\$22,800	\$19,470	\$2,568	15.2%

Table 2C: Remaining Need as a Function of College Costs, Expected Family Contribution, and Grant Aid For Independent Students With Dependents at Community Colleges

	current dollars			constant FY2007 dollars			\$ change FY97-FY07	% change FY97-FY07
	FY1997	FY2002	FY2007	FY1997	FY2002	FY2007		
1st Quintile								
Cost	\$6,474	\$8,314	\$10,597	\$8,320	\$9,527	\$10,597	\$2,277	27.4%
Childcare co-pay	\$233	\$262	\$300	\$300	\$300	\$300	\$0	0.0%
- EFC	\$0	\$0	\$0	\$0	\$0	\$0	\$0	--
NEED	\$6,707	\$8,576	\$10,897	\$8,619	\$9,827	\$10,897	\$2,278	26.4%
- Pell	\$2,470	\$3,750	\$4,050	\$3,174	\$4,297	\$4,050	\$876	27.6%
- MAP	\$1,370	\$1,731	\$1,650	\$1,761	\$1,984	\$1,650	-\$111	-6.3%
Remaining Need	\$2,867	\$3,095	\$5,197	\$3,684	\$3,547	\$5,197	\$1,513	41.1%
Out-of-Pocket Costs	\$2,867	\$3,095	\$5,197	\$3,684	\$3,547	\$5,197	\$1,513	41.1%
Household Income	\$5,282	\$7,747	\$7,309	\$6,769	\$8,787	\$7,309	\$540	8.0%
2nd Quintile								
Cost	\$6,474	\$8,314	\$10,597	\$8,320	\$9,527	\$10,597	\$2,277	27.4%
Childcare co-pay	\$1,335	\$1,497	\$1,715	\$1,715	\$1,715	\$1,715	\$0	0.0%
- EFC	\$0	\$0	\$0	\$0	\$0	\$0	\$0	--
NEED	\$7,809	\$9,811	\$12,312	\$10,035	\$11,242	\$12,312	\$2,277	22.7%
- Pell	\$2,470	\$3,750	\$4,050	\$3,174	\$4,297	\$4,050	\$876	27.6%
- MAP	\$1,370	\$1,731	\$1,650	\$1,761	\$1,984	\$1,650	-\$111	-6.3%
Remaining Need	\$3,969	\$4,330	\$6,612	\$5,101	\$4,962	\$6,612	\$1,511	29.6%
Out-of-Pocket Costs	\$3,969	\$4,330	\$6,612	\$5,101	\$4,962	\$6,612	\$1,511	29.6%
Household Income	\$13,190	\$20,103	\$19,470	\$16,903	\$22,800	\$19,470	\$2,568	15.2%
3rd Quintile								
Cost	\$6,474	\$8,314	\$10,597	\$8,320	\$9,527	\$10,597	\$2,277	27.4%
Childcare	\$5,447	\$6,109	\$7,000	\$7,000	\$7,000	\$7,000	\$0	0.0%
- EFC	\$570	\$1,978	\$1,882	\$733	\$2,266	\$1,882	\$1,149	156.9%
NEED	\$11,351	\$12,445	\$15,715	\$14,587	\$14,261	\$15,715	\$1,128	7.7%
- Pell	\$1,920	\$1,800	\$2,200	\$2,467	\$2,063	\$2,200	-\$267	-10.8%
- MAP	\$1,370	\$1,731	\$1,935	\$1,761	\$1,984	\$1,935	\$174	9.9%
Remaining Need	\$8,061	\$8,914	\$11,580	\$10,359	\$10,215	\$11,580	\$1,221	11.8%
Out-of-Pocket Costs	\$8,631	\$10,892	\$13,462	\$11,092	\$12,481	\$13,462	\$2,370	21.4%
Household Income	\$23,277	\$33,950	\$33,017	\$29,829	\$38,505	\$33,017	\$3,187	10.7%
4th Quintile								
Cost	\$6,474	\$8,314	\$10,597	\$8,320	\$9,527	\$10,597	\$2,277	27.4%
Childcare	\$5,447	\$6,109	\$7,000	\$7,000	\$7,000	\$7,000	\$0	0.0%
- EFC	\$2,587	\$5,956	\$5,283	\$3,324	\$6,825	\$5,283	\$1,959	58.9%
NEED	\$9,334	\$8,467	\$12,314	\$11,995	\$9,703	\$12,314	\$319	2.7%
- Pell	\$0	\$0	\$0	\$0	\$0	\$0	\$0	--
- MAP	\$1,200	\$0	\$0	\$1,542	\$0	\$0	-\$1,542	-100.0%
Remaining Need	\$8,134	\$8,467	\$12,314	\$10,453	\$9,703	\$12,314	\$1,861	17.8%
Out-of-Pocket Costs	\$10,721	\$14,423	\$17,597	\$13,777	\$16,527	\$17,597	\$3,820	27.7%
Household Income	\$36,602	\$52,915	\$51,073	\$46,905	\$60,013	\$51,073	\$4,168	8.9%

Table 3A: Remaining Need as a Function of College Costs, Expected Family Contribution, and Grant Aid For Dependent Students at Public Universities

	current dollars			constant FY2007dollars			\$ change FY97-FY07	% change FY97-FY07
	FY1997	FY2002	FY2007	FY1997	FY2002	FY2007		
1st Quintile								
Cost	\$8,663	\$11,147	\$16,328	\$11,133	\$12,773	\$16,328	\$5,195	46.7%
- EFC	\$0	\$0	\$0	\$0	\$0	\$0	\$0	--
NEED	\$8,663	\$11,147	\$16,328	\$11,133	\$12,773	\$16,328	\$5,195	46.7%
- Pell	\$2,470	\$3,750	\$4,050	\$3,174	\$4,297	\$4,050	\$876	27.6%
- MAP	\$3,629	\$4,786	\$4,968	\$4,664	\$5,484	\$4,968	\$304	6.5%
Remaining Need	\$2,564	\$2,611	\$7,310	\$3,295	\$2,992	\$7,310	\$4,015	121.9%
Out-of-Pocket Costs	\$2,564	\$2,611	\$7,310	\$3,295	\$2,992	\$7,310	\$4,015	121.9%
Family Income	\$12,731	\$14,145	\$16,570	\$16,315	\$16,043	\$16,570	\$255	1.6%
2nd Quintile								
Cost	\$8,663	\$11,147	\$16,328	\$11,133	\$12,773	\$16,328	\$5,195	46.7%
- EFC	\$1,200	\$2,056	\$2,899	\$1,542	\$2,357	\$2,899	\$1,357	88.0%
NEED	\$7,463	\$9,091	\$13,429	\$9,591	\$10,417	\$13,429	\$3,838	40.0%
- Pell	\$1,320	\$1,700	\$1,200	\$1,696	\$1,948	\$1,200	-\$496	-29.3%
- MAP	\$2,850	\$3,600	\$3,900	\$3,662	\$4,125	\$3,900	\$238	6.5%
Remaining Need	\$3,293	\$3,791	\$8,329	\$4,232	\$4,344	\$8,329	\$4,097	96.8%
Out-of-Pocket Costs	\$4,493	\$5,847	\$11,228	\$5,774	\$6,700	\$11,228	\$5,454	94.5%
Family Income	\$28,711	\$34,824	\$39,812	\$36,793	\$39,496	\$39,812	\$3,019	8.2%

Table 3B: Remaining Need as a Function of College Costs, Expected Family Contribution, and Grant Aid For Independent Students Without Dependents at Public Universities

	current dollars			constant FY2007dollars			\$ change FY97-FY07	% change FY97-FY07
	FY1997	FY2002	FY2007	FY1997	FY2002	FY2007		
1st Quintile								
Cost	\$8,663	\$11,147	\$16,328	\$11,133	\$12,773	\$16,328	\$5,195	46.7%
- EFC	\$1,035	\$1,004	\$573	\$1,330	\$1,150	\$573	-\$756	-56.9%
NEED	\$7,628	\$10,143	\$15,755	\$9,803	\$11,623	\$15,755	\$5,952	60.7%
- Pell	\$1,390	\$2,700	\$3,500	\$1,786	\$3,094	\$3,500	\$1,714	95.9%
- MAP	\$3,629	\$4,786	\$4,968	\$4,664	\$5,484	\$4,968	\$304	6.5%
Remaining Need	\$2,609	\$2,657	\$7,287	\$3,353	\$3,045	\$7,287	\$3,934	117.3%
Out-of-Pocket Costs	\$3,644	\$3,661	\$7,860	\$4,683	\$4,195	\$7,860	\$3,177	67.8%
Student Income	\$5,282	\$7,747	\$7,309	\$6,769	\$8,787	\$7,309	\$540	8.0%
2nd Quintile								
Cost	\$8,663	\$11,147	\$16,328	\$11,133	\$12,773	\$16,328	\$5,195	46.7%
- EFC	\$3,950	\$5,559	\$5,238	\$5,076	\$6,370	\$5,238	\$162	3.2%
NEED	\$4,713	\$5,588	\$11,090	\$6,057	\$6,403	\$11,090	\$5,033	83.1%
- Pell	\$0	\$0	\$0	\$0	\$0	\$0	\$0	--
- MAP	\$3,300	\$2,700	\$2,250	\$4,241	\$3,094	\$2,250	-\$1,991	-46.9%
Remaining Need	\$1,413	\$2,888	\$8,840	\$1,816	\$3,309	\$8,840	\$7,024	386.7%
Out-of-Pocket Costs	\$5,363	\$8,447	\$14,078	\$6,892	\$9,679	\$14,078	\$7,186	104.3%
Student Income	\$13,190	\$20,103	\$19,470	\$16,903	\$22,800	\$19,470	\$2,568	15.2%

Table 3C: Remaining Need as a Function of College Costs, Expected Family Contribution, and Grant Aid for Independent Students With Dependents at Public Universities

	current dollars			constant FY2007 dollars			\$ change FY97-FY07	% change FY97-FY07
	FY1997	FY2002	FY2007	FY1997	FY2002	FY2007		
1st Quintile								
Cost	\$8,663	\$11,147	\$16,328	\$11,133	\$12,773	\$16,328	\$5,195	46.7%
Childcare co-pay	\$233	\$262	\$300	\$300	\$300	\$300	\$0	0.0%
- EFC	\$0	\$0	\$0	\$0	\$0	\$0	\$0	--
NEED	\$8,896	\$11,409	\$16,628	\$11,432	\$13,074	\$16,628	\$5,196	45.4%
- Pell	\$2,470	\$3,750	\$4,050	\$3,174	\$4,297	\$4,050	\$876	27.6%
- MAP	\$3,629	\$4,786	\$4,968	\$4,664	\$5,484	\$4,968	\$304	6.5%
Remaining Need	\$2,797	\$2,873	\$7,610	\$3,594	\$3,292	\$7,610	\$4,016	111.7%
Student Costs	\$2,797	\$2,873	\$7,610	\$3,594	\$3,292	\$7,610	\$4,016	111.7%
Household Income	\$5,282	\$7,747	\$7,309	\$6,769	\$8,787	\$7,309	\$540	8.0%
2nd Quintile								
Cost	\$8,663	\$11,147	\$16,328	\$11,133	\$12,773	\$16,328	\$5,195	46.7%
Childcare co-pay	\$1,335	\$1,497	\$1,715	\$1,715	\$1,715	\$1,715	\$0	0.0%
- EFC	\$0	\$0	\$0	\$0	\$0	\$0	\$0	--
NEED	\$9,998	\$12,644	\$18,043	\$12,848	\$14,489	\$18,043	\$5,195	40.4%
- Pell	\$2,470	\$3,750	\$4,050	\$3,174	\$4,297	\$4,050	\$876	27.6%
- MAP	\$3,629	\$4,786	\$4,968	\$4,664	\$5,484	\$4,968	\$304	6.5%
Remaining Need	\$3,899	\$4,108	\$9,025	\$5,011	\$4,707	\$9,025	\$4,014	80.1%
Student Costs	\$3,899	\$4,108	\$9,025	\$5,011	\$4,707	\$9,025	\$4,014	80.1%
Household Income	\$13,190	\$20,103	\$19,470	\$16,903	\$22,800	\$19,470	\$2,568	15.2%
3rd Quintile								
Cost	\$8,663	\$11,147	\$16,328	\$11,133	\$12,773	\$16,328	\$5,195	46.7%
Childcare	\$5,447	\$6,109	\$7,000	\$7,000	\$7,000	\$7,000	\$0	0.0%
- EFC	\$570	\$1,978	\$1,882	\$733	\$2,266	\$1,882	\$1,149	156.9%
NEED	\$13,540	\$15,278	\$21,446	\$17,400	\$17,508	\$21,446	\$4,046	23.3%
- Pell	\$1,920	\$1,800	\$2,200	\$2,467	\$2,063	\$2,200	-\$267	-10.8%
- MAP	\$3,629	\$4,786	\$4,968	\$4,664	\$5,484	\$4,968	\$304	6.5%
Remaining Need	\$7,991	\$8,692	\$14,278	\$10,269	\$9,961	\$14,278	\$4,009	39.0%
Student Costs	\$8,561	\$10,670	\$16,160	\$11,002	\$12,227	\$16,160	\$5,158	46.9%
Household Income	\$23,277	\$33,950	\$33,017	\$29,829	\$38,505	\$33,017	\$3,187	10.7%
4th Quintile								
Cost	\$8,663	\$11,147	\$16,328	\$11,133	\$12,773	\$16,328	\$5,195	46.7%
Childcare	\$5,447	\$6,109	\$7,000	\$7,000	\$7,000	\$7,000	\$0	0.0%
- EFC	\$2,587	\$5,956	\$5,283	\$3,324	\$6,825	\$5,283	\$1,959	58.9%
NEED	\$11,523	\$11,300	\$18,045	\$14,808	\$12,949	\$18,045	\$3,237	21.9%
- Pell	\$0	\$0	\$0	\$0	\$0	\$0	\$0	--
- MAP	\$3,450	\$0	\$2,250	\$4,434	\$0	\$2,250	-\$2,184	-49.3%
Remaining Need	\$8,073	\$11,300	\$15,795	\$10,375	\$12,949	\$15,795	\$5,420	52.2%
Student Costs	\$10,660	\$17,256	\$21,078	\$13,699	\$19,774	\$21,078	\$7,379	53.9%
Household Income	\$36,602	\$52,915	\$51,073	\$46,905	\$60,013	\$51,073	\$4,168	8.9%

Table 4: Financial Aid Coverage of College Costs

Dependent Students	COMMUNITY COLLEGES			PUBLIC UNIVERSITIES		
	FY1997	FY2002	FY2007	FY1997	FY2002	FY2007
1st Quintile						
% of Tuition and Fees Covered by MAP	100%	100%	67%	100%	100%	63%
% of Total Costs Covered by MAP and Pell	82%	85%	72%	70%	77%	55%
% of Costs Covered by Remaining Need	18%	15%	28%	30%	23%	45%
% of Costs Covered by Student/Family (EFC + RN)	18%	15%	28%	30%	23%	45%
2nd Quintile						
% of Tuition and Fees Covered by MAP	44%	35%	0%	79%	75%	50%
% of Total Costs Covered by MAP and Pell	41%	36%	15%	48%	48%	31%
% of Costs Covered by Remaining Need	18%	15%	28%	38%	34%	51%
% of Costs Covered by Student/Family (EFC + RN)	59%	64%	85%	52%	52%	69%
Independent Students						
	COMMUNITY COLLEGES			PUBLIC UNIVERSITIES		
	FY1997	FY2002	FY2007	FY1997	FY2002	FY2007
1st Quintile						
% of Tuition and Fees Covered by MAP	100%	100%	78%	100%	100%	63%
% of Total Costs Covered by MAP and Pell	43%	53%	51%	58%	67%	52%
% of Costs Covered by Remaining Need	41%	35%	43%	30%	24%	45%
% of Costs Covered by Student (EFC + RN)	57%	47%	49%	42%	33%	48%
2nd Quintile						
% of Tuition and Fees Covered by MAP	77%	0%	0%	91%	56%	29%
% of Total Costs Covered by MAP and Pell	16%	0%	0%	38%	24%	14%
% of Costs Covered by Remaining Need	23%	33%	51%	16%	26%	54%
% of Costs Covered by Student (EFC + RN)	84%	100%	100%	62%	76%	86%
Independent Students With Dependents						
	COMMUNITY COLLEGES			PUBLIC UNIVERSITIES		
	FY1997	FY2002	FY2007	FY1997	FY2002	FY2007
1st Quintile						
% of Tuition and Fees Covered by MAP	100%	100%	67%	100%	100%	63%
% of Total Costs Covered by MAP and Pell	57%	64%	52%	69%	75%	54%
% of Costs Covered by Remaining Need	43%	36%	48%	31%	25%	46%
% of Costs Covered by Student (EFC + RN)	43%	36%	48%	31%	25%	46%
2nd Quintile						
% of Tuition and Fees Covered by MAP	100%	100%	67%	100%	100%	63%
% of Total Costs Covered by MAP and Pell	49%	56%	46%	61%	68%	50%
% of Costs Covered by Remaining Need	51%	44%	54%	39%	32%	50%
% of Costs Covered by Student (EFC + RN)	51%	44%	54%	39%	32%	50%
3rd Quintile						
% of Tuition and Fees Covered by MAP	100%	100%	78%	100%	100%	63%
% of Total Costs Covered by MAP and Pell	28%	24%	23%	39%	38%	31%
% of Costs Covered by Remaining Need	68%	62%	66%	57%	50%	61%
% of Costs Covered by Student (EFC + RN)	72%	76%	77%	61%	62%	69%
4th Quintile						
% of Tuition and Fees Covered by MAP	88%	0%	0%	95%	0%	29%
% of Total Costs Covered by MAP and Pell	10%	0%	0%	24%	0%	10%
% of Costs Covered by Remaining Need	68%	59%	70%	57%	65%	68%
% of Costs Covered by Student (EFC + RN)	90%	100%	100%	76%	100%	90%