

#### **AGENDA ITEM 4.**

#### **CHANGES IN AFFORDABILITY OF A COLLEGE EDUCATION FOR ILLINOIS COMMUNITY COLLEGE AND PUBLIC UNIVERSITY STUDENTS FY2002 – FY2011**

**Submitted for:** Information

**Summary:** From 2000 through 2008 the National Center for Public Policy and Higher Education published a biennial study entitled *Measuring up: the State Report Card on Higher Education* that rated each state in six higher education performance categories. In the first report Illinois received an “A” for affordability; by 2006 that grade descended to an “F” and did not improve in the 2008 report. It is small consolation that only seven states rated better. California and Utah each received a “C” and Hawaii, Idaho, Minnesota, New Jersey, and Washington each earned a “D.” The affordability measurement considered statewide income levels and financial aid as well as the postsecondary opportunities offered in each state.

While the decline in college affordability is practically common knowledge, it is less clear how students from different socioeconomic levels have been affected. This report examines the issue by quantifying changes in affordability for students in income quintiles that receive need-based financial aid at community colleges and public universities in Illinois. Changes in affordability were calculated by comparing costs and resources available to pay for college between FY2002 and FY2011. ISAC has conducted similar affordability studies for many years but recently added analysis for independent students both with and without children to the traditional analysis for dependent students.

This report found the ability of families and students to pay for a college education in Illinois suffered between FY2002 and FY2011. After adjusting for inflation, community college costs increased 21 percent and public university costs increased 57 percent. To make matters worse, family income actually *decreased* 15 percent and household income *decreased* between 4 and 10 percent depending on the quintile. A 19 percent increase in the maximum Pell award increased the total aid package for many students but overall, need-based grant aid failed to keep pace with costs. The maximum Monetary Award Program (MAP) grant amount shrank about 21 percent in inflation-adjusted dollars. From FY2002 to FY2011 college became less affordable for every group of students in this study.

**Action requested:** None requested

## **CHANGES IN AFFORDABILITY OF A COLLEGE EDUCATION FOR ILLINOIS COMMUNITY COLLEGE AND PUBLIC UNIVERSITY STUDENTS FY2002 to FY2011**

### **INTRODUCTION**

Most people know that college is more expensive than it used to be, but it is less clear how students from different socioeconomic levels have been affected. This issue is examined here by quantifying changes in affordability between FY2002 and FY2011 for students receiving need-based financial aid at community colleges and public universities in Illinois. Changes in affordability are defined in this report by changes in the difference between costs and resources. If this difference, known as “remaining need,” increases over time, college is considered to be less affordable.

Average attendance cost estimates were compiled for community college and public university students. Resources 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.

ISAC has conducted similar affordability studies over the years but has recently attempted to quantify changes in affordability for independent students. Basically, a student is considered independent if he or she fits one of these criteria: is twenty-four or older, is married, provides more than half the support for a child, was an orphan or ward of the court, or is a veteran or serving on active duty for the U.S. Armed Forces. 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 also have a different EFC than an independent student without dependents even if their incomes were equal.

One obvious dilemma for independent students, especially those with children, is the challenge of working and attending school at the same time. For many students working full-time and taking a full class load is nearly impossible. Add children to the equation and the odds of success decline further. As a result, many independent students 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 counted. 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; student loans, omitted because they must be repaid; and tax credits. Data in this report were adjusted for inflation using the Consumer Price Index (CPI), which is the broadest measure of prices faced by consumers. Changes in data in inflation-adjusted dollar terms are the result of factors other than inflation.

## COSTS AND RESOURCES

### *College Costs*

In FY2011 the cost of attending community college totaled more than \$9,600 for dependent students and nearly \$12,500 or more, depending on child care, for independent students. These costs have risen nearly 21 percent since FY2002, after adjusting for inflation. Tuition and fees alone increased 54 percent. Tuition and fees made up 34 percent of costs for dependent students and about 27 percent for independent students without childcare in FY2011.

Students at public universities saw a 57 percent increase in costs between FY2002 and FY2011 – from just over \$13,800 to more than \$21,700. Tuition and fees increased 92 percent during that time and made up a higher percent of total costs: 43 percent in FY2002 and 52 percent in FY2011 when child care costs are not considered.

**Chart 1: FY2011 College Costs by Component**

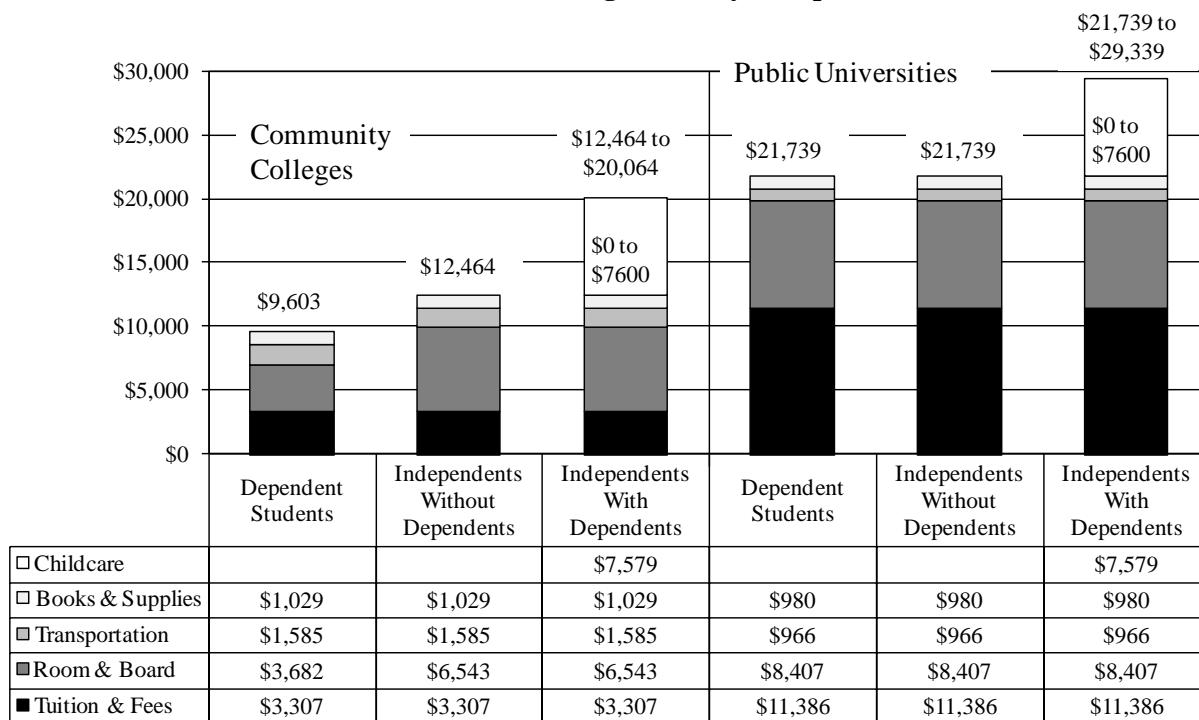


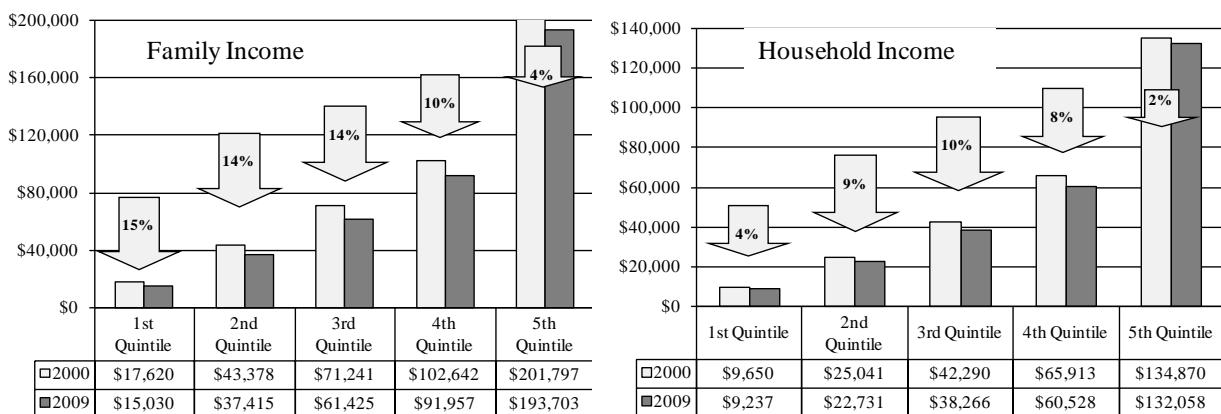
Chart 1 shows how FY2011 college costs were constructed for this study. Costs included tuition and fees, room and board, books, supplies, transportation, and childcare costs for students with children. Dependent students attending community college are assumed to live with their parents, so a “room” cost is not included. Tuition and fees as well as room and board costs at public universities are enrollment-weighted averages of costs reported by schools. 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*. Childcare and co-pay estimates are derived from figures in the *Department of Human Services (DHS) Report on Illinois Child Care* and from an estimator on the DHS Web site.

## **Income and the Expected Family Contribution**

In addition to costs, resources must be quantified to determine college affordability. Illinois income data from the U.S. Census Bureau's annual Current Population Survey were divided into quintiles and mean incomes calculated for each quintile. Family income data was used for dependent students and household income was used for independent students.

The federal formula that calculates the expected family contribution (EFC) uses income from the calendar year prior to the academic year, so income for calendar year 2009 was used to determine the FY2011 EFC. Chart 2 shows that inflation-adjusted family and household incomes *actually decreased* between 2000 and 2009 for all quintiles, reflecting the economic difficulties of the time period.

**Chart 2: Change in Illinois Income by Quintile  
2000 – 2009, Dollars Adjusted for Inflation**

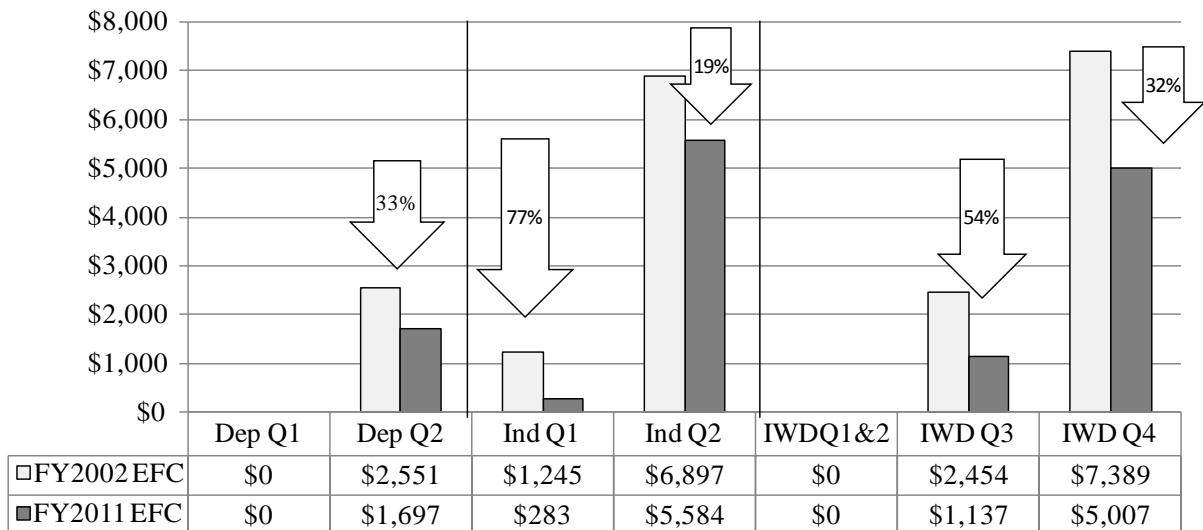


The expected family contribution (EFC) is determined by federal need analysis methodology and is designed to measure a student's ability to pay for college based on factors such as income, assets, family size and number in college. In reality *the student may not have the money represented by the EFC*. Chart 3 shows expected contributions calculated for dependent, independent, and independent students with dependents (IWD) in the income quintiles eligible for need-based aid. The EFC for first quintile dependent and independent with dependents students remained constant at zero and EFCs for every other quintile decreased between FY2002 and FY2011. While some changes in need analysis methodology in FY2010 lowered EFCs overall, lower incomes account for much of the decreases.

In need analysis methodology, independent students providing more than half the support for their children are expected to contribute a smaller percentage of income to college attendance than students without children. Protection allowances are larger and contributions from available income range from 22 to 47 percent compared to 50 percent for independents without children. Expected contributions for the first two income quintiles were zero throughout the time period.

For this study, 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 to contribute to college costs. Independent students were assumed to be unmarried and independent students with dependents were assumed to be unmarried and supporting two children. 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 independents with children.

**Chart 3: EFC Levels for Students Eligible for Need-based Aid  
By Income Quintile, Dollars Adjusted for Inflation**



### ***Need-Based Grant Aid***

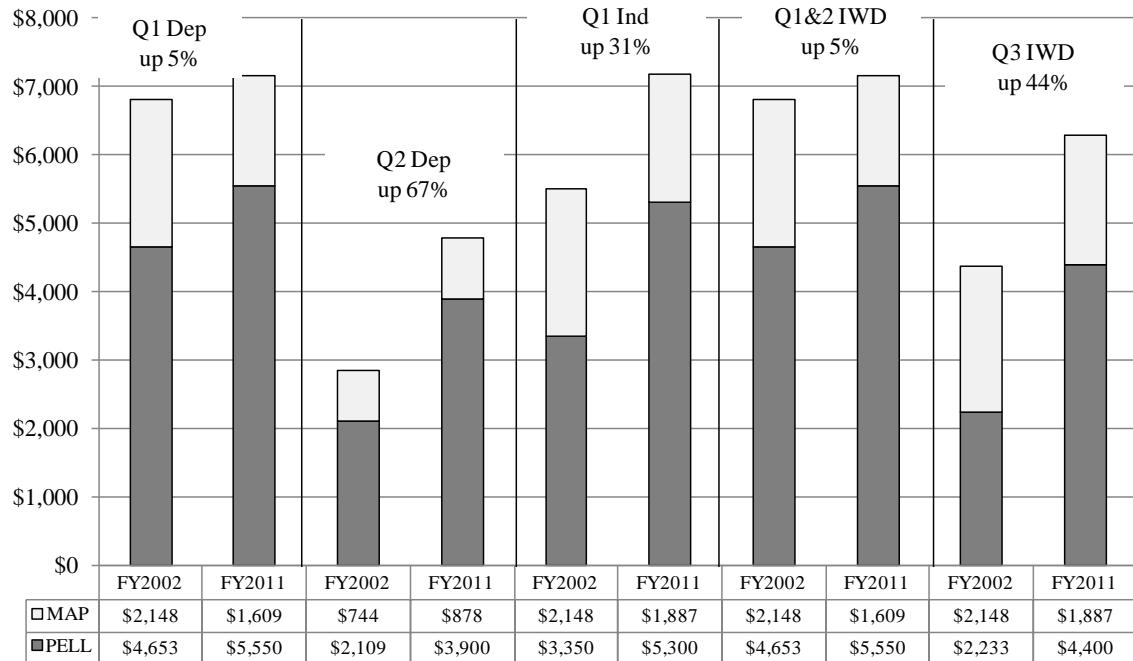
Student financial aid helps fill the gap between college costs and financial resources. This report includes Federal Pell grants and state Monetary Award Program (MAP) grants as they are the primary sources of need-based aid in Illinois. While Pell awards can be used for practically any education-related expense, MAP awards are only applied towards tuition and mandatory fees at approved schools.

ISAC determines a student's maximum MAP eligibility by subtracting 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 this maximum eligibility amount, the tuition and fees used as costs in the formula, or the maximum MAP award. Students with a federal EFC higher than \$8,999 and those who have received the equivalent of four and one-half years of MAP are ineligible.

While the MAP remains one of the largest need-based aid programs in the country, its purchasing power has declined dramatically in the past ten years. Through FY2002, current tuition and fees were used for costs in 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 then, higher application volume and insufficient funding have made updating formula components too expensive so tuition and fees have far surpassed MAP awards. In FY2002 the highest MAP award covered 100 percent of sector-average tuition and fees at community colleges and public universities. By FY2011 coverage had fallen to 57 percent at community colleges and 43 percent at public universities.

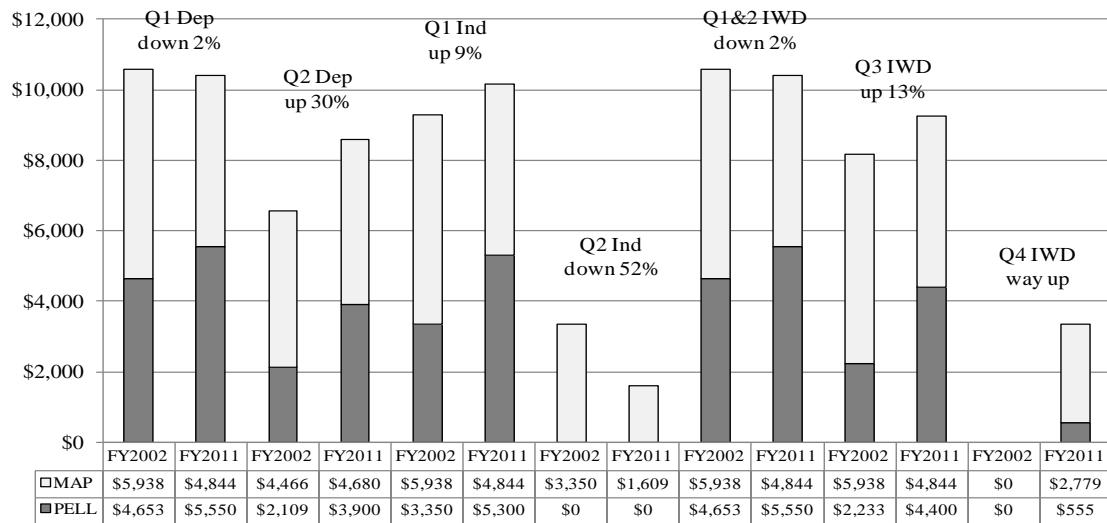
Nevertheless, thanks to a generous increase in Pell, total aid packages increased for many students. In FY2002 the maximum Pell award was \$3,750 in nominal dollars. By FY2011 the maximum increased to \$5,550. Even after adjusting for inflation this increase is nearly 20 percent. As shown in Charts 4 and 5 total aid packages increased for each group of students attending community colleges and four out of seven of the student groups at public universities. Fourth income quintile independent students with dependents were not eligible for aid in FY2002 but gained eligibility at public universities in FY2011 as their income level and EFC decreased.

**Chart 4: Pell and MAP Grant Aid at Community Colleges  
Dollars Adjusted for Inflation**



The students whose aid packages decreased at public universities include first income quintile dependent students, second income quintile independent students, and first and second income quintile independent students with dependents. Pell increased for the dependent and independent with dependents groups but was outweighed by the decrease in MAP for a 2 percent decrease in total aid. The second quintile independent group was ineligible for Pell but eligible for MAP, which decreased 52 percent.

**Chart 5: Pell and MAP Grant Aid at Public Universities  
Dollars Adjusted for Inflation**



## EFFECTS ON AFFORDABILITY

College attendance costs increased 21 percent at community colleges and 57 percent at public universities in inflation-adjusted terms between FY2002 and FY2011. At the same time, real income decreased for families and households in all quintiles rendering students less able to pay for a college education. While a generous boost in Pell grants increased aid for many students, total aid fell far short of filling the cost-resource gap and affordability suffered accordingly.

This report quantifies changes in affordability by subtracting resources; including expected family contribution, Pell, and MAP; from college costs to get remaining need. Higher remaining need indicates decreased in affordability. Remaining need has been calculated for dependent and independent students attending community colleges and public universities for FY2002 and FY2011. The bars in Charts 6A-7C represent total costs and shaded sections represent the amount of Pell eligibility, MAP eligibility, and EFC for an average student in the income quintile. The difference between the total bar and the shaded portions is remaining need. Appendix Tables 2A through 3C contain the data behind the following graphs and discussion.

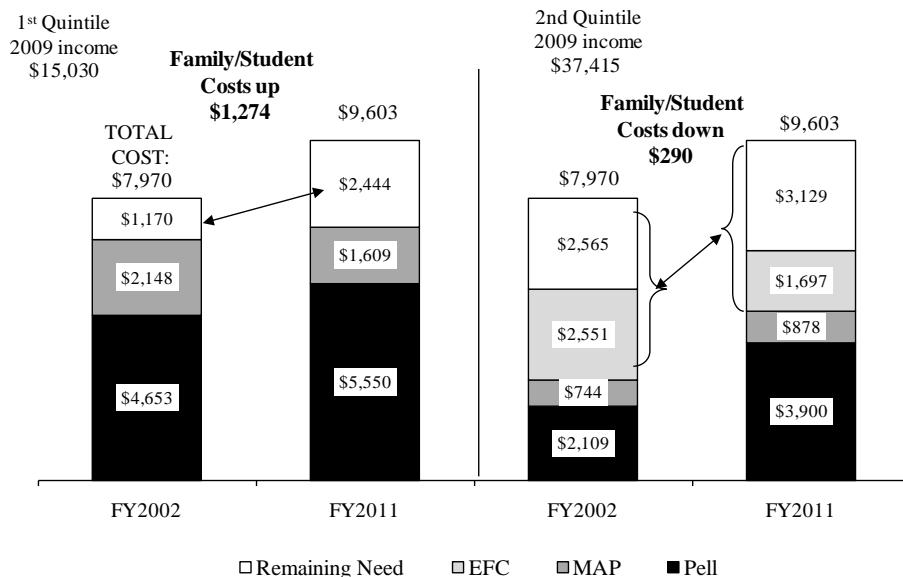
### *Affordability at Community Colleges*

#### Dependent Students

Changes in affordability for dependent students at community colleges are shown in Chart 6A.

Remaining need for first quintile dependent students at community colleges increased 109 percent between FY2002 and FY2011, to \$2,444. A typical first quintile student with a family income just over \$15,000 was expected to cover \$1,274 *more* towards a community college education. While Pell eligibility increased 19 percent (\$897), the effect on remaining need was outweighed by a 21 percent (\$1,633) increase in costs and a 25 percent (\$539) decrease in MAP eligibility. Family/student costs for community college would have taken 16 percent of income.

**Chart 6A: MAP, Pell, EFC, and Remaining Need for Dependent Students at Community Colleges, Dollars Adjusted for Inflation**



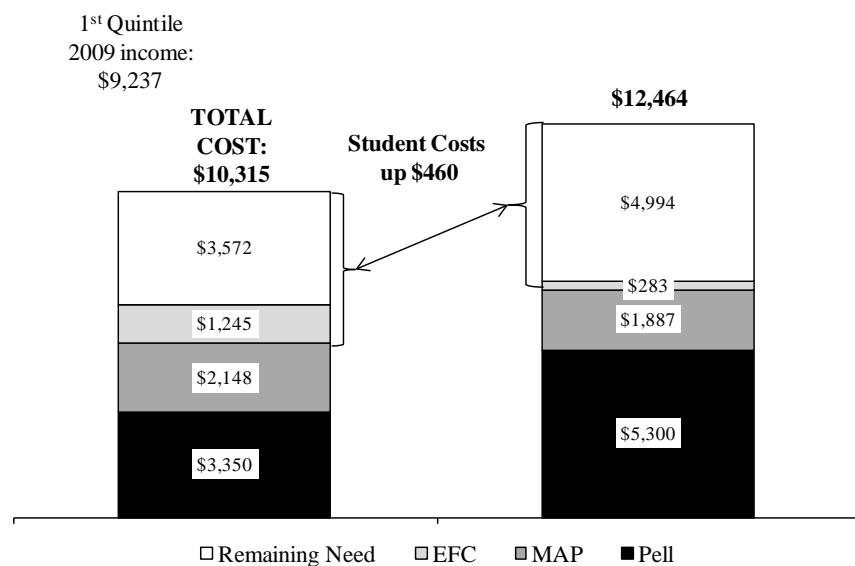
Dependent students from second income quintile families also found community colleges less affordable in FY2011, as remaining need increased 22 percent (\$564) to \$3,129. Their EFC dropped 34 percent. As a result eligibility for aid increased but still did not cover the increase in costs. Family and student costs for this group actually decreased \$290 because their EFC was lower and would have equaled about 13 percent of income. Affordability decreased because remaining need increased.

#### Independent Students without Dependents

Changes in affordability for independent students without dependents attending community colleges are shown in Chart 6B.

First income quintile independent students without dependents saw remaining need increase nearly 40 percent (\$1,422) to \$4,994 at community colleges. Student costs increased \$460 even though their EFC dropped 77 percent. Pell eligibility increased 58 percent but this was outweighed by a smaller MAP award and higher costs. Student costs were about 57 percent of income for this group.

**Chart 6B: MAP, Pell, EFC, and Remaining Need for Independent Students Without Dependents at Community Colleges, Dollars Adjusted for Inflation**



#### Independent Students with Dependents

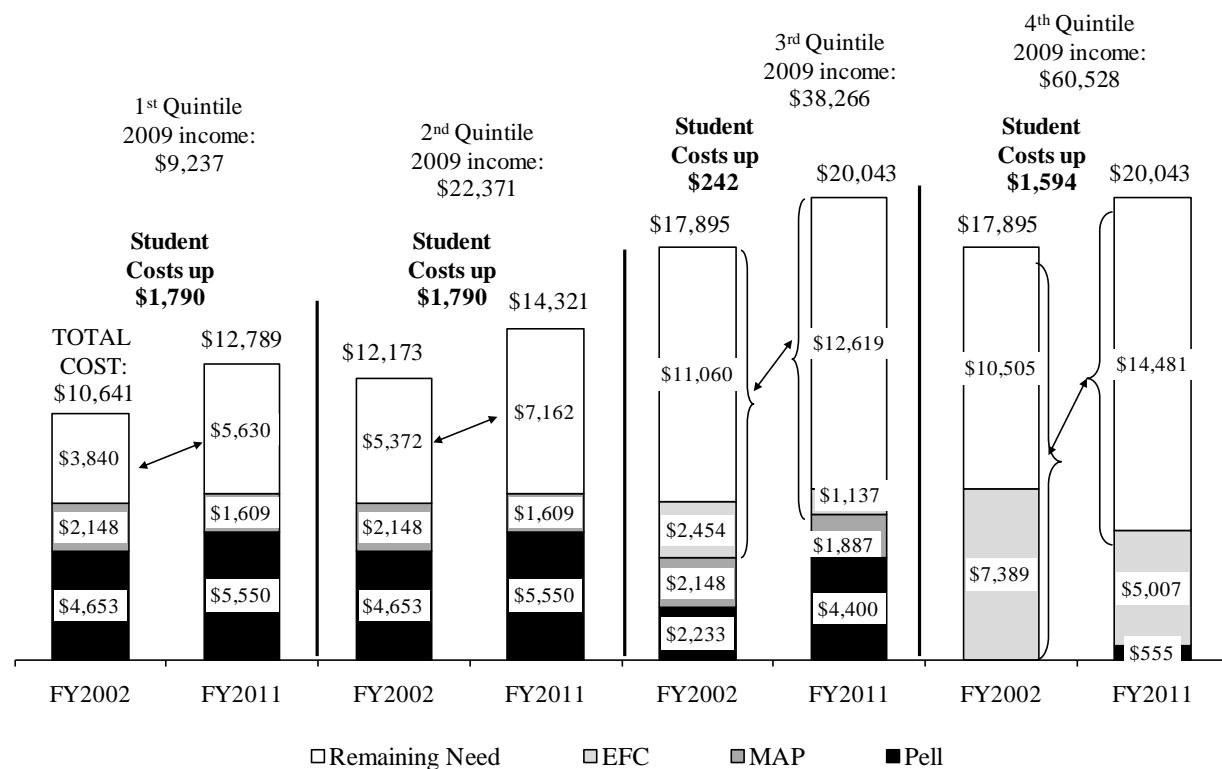
Changes in affordability for independent students with dependents attending community colleges are shown in Chart 6C.

First quintile independent students with dependents attending community colleges saw remaining need increase 47 percent to \$5,630 (61 percent of income) in FY2011. Their Pell eligibility increased 19 percent but MAP decreased and with the 21 percent increase in costs these students were left with \$1790 more to cover. Students with second quintile incomes averaging \$22,371 had the same EFC, MAP, and Pell amounts as first quintile students but their costs were higher due to a higher childcare co-pay. Remaining need for second quintile students also increased by \$1,790 over the time period and totaled 32 percent of income.

Community college affordability also worsened for third quintile students, as their remaining need increased 14 percent to \$12,619. Nearly 38 percent of the cost for this group is for childcare as their income level generally disqualifies them for state assistance. Their Pell eligibility nearly doubled but MAP decreased 12 percent. Their total student costs increased \$242 and totaled 36 percent of income.

Fourth quintile independent students with dependents saw remaining need increase 38 percent to \$14,481. They were ineligible for MAP at community colleges but their EFC was low enough in FY2011 to qualify for a small Pell award. Student costs increased \$1,594 over the time period and were equal to 32 percent of income. Their income was too high to qualify for state-subsidized childcare, which is set at \$7,600 here but could easily run higher depending on circumstances.

**Chart 6C: MAP, Pell, EFC, and Remaining Need for Independent Students With Dependents, at Community Colleges, Dollars Adjusted for Inflation**



### **Affordability at Public Universities**

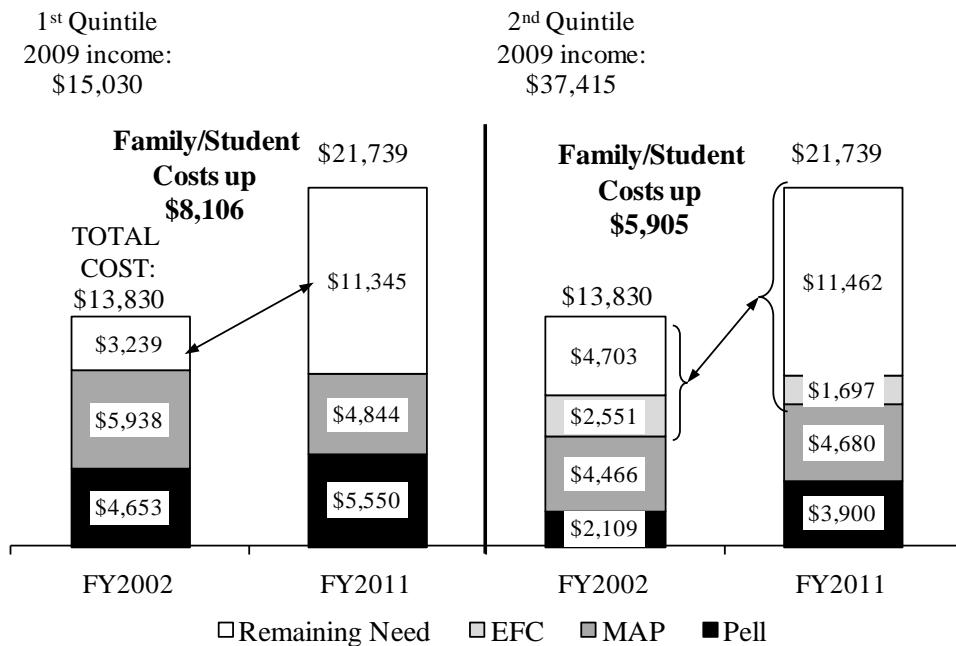
#### Dependent Students

Changes in affordability for dependent students at public universities are shown in Chart 7A.

Remaining need increased 250 percent to \$11,345 in FY2011 for dependent students in the first income quintile, making a public university education much less affordable. These students, from families with incomes averaging \$15,000 were faced with \$8,100 more in additional costs and family/student costs totaled more than 75 percent of income. While Pell eligibility increased \$897 (19 percent) their MAP amount decreased nearly \$1,100 for a \$200 drop in total aid.

Students from second quintile families saw remaining need increase 144 percent to \$11,462 in FY2011 at public universities. While their Pell eligibility increased 85 percent and even MAP increased nearly 5 percent, the \$2,005 increase in aid paled in comparison to the \$7,909 increase in costs. FY2011 family/student costs took up 35 percent of income. While the increase in remaining need was bigger for first quintile students, remaining need for the second quintile students was higher than for first quintile students in both FY2002 and FY2011.

**Chart 7A: MAP, Pell, EFC, and Remaining Need for Dependent Students At Public Universities, Dollars Adjusted for Inflation**



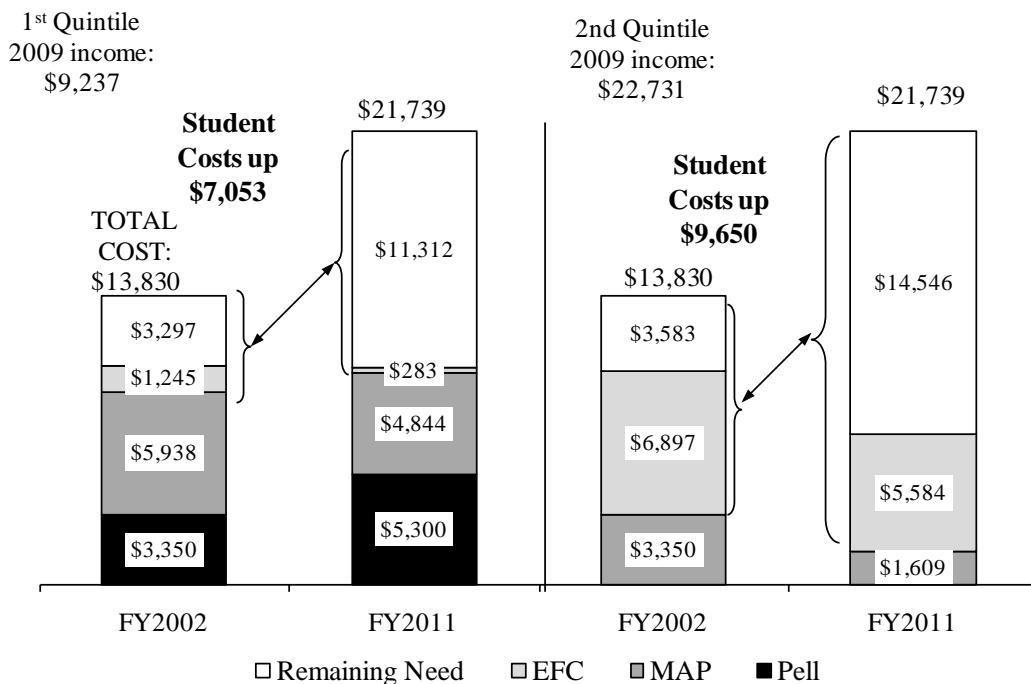
#### Independent Students without Dependents

Changes in affordability for independent students without dependents who attend public universities are shown in Chart 7B.

Public university first quintile independent students with no dependents saw remaining need go up 243 percent to \$11,312 in FY2011 and equaled 126 percent of their income. MAP eligibility decreased 18 percent but Pell eligibility increased 58 percent for an \$856 increase in total aid. The EFC for this group decreased \$963 but remaining need was so much larger that students faced \$7,053 in additional costs in FY2011.

Second quintile students at public universities fared even worse than first quintile students. At \$14,546, FY2011 remaining need was 306 percent higher than in FY2002. Remaining need for this group was also larger than first quintile remaining need and the difference increased by nearly \$3,000 over the time period. Their EFC fell 19 percent but was still too high to qualify for Pell in FY2011. They were eligible for MAP in both years but the FY2011 award was less than half the amount of the FY2002 award. Student costs increased 92 percent and totaled 89 percent of income. Students in this group were responsible for \$9,650 more in FY2011 than in FY2002.

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



#### Independent Students with Dependents

Changes in affordability for independent students with dependents attending public universities are shown in Chart 7C.

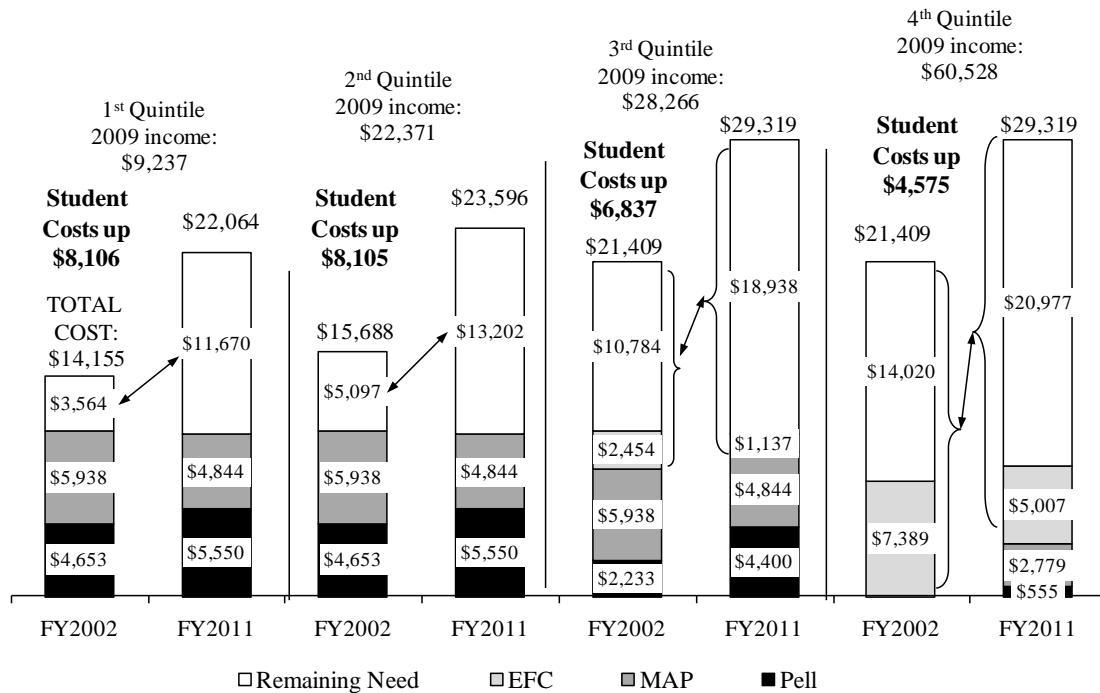
First quintile independent students with dependents attending public universities saw remaining need increase 227 percent to \$11,670 in FY2011. Their Pell eligibility increased \$897 (19 percent) but MAP decreased \$1,094 (18 percent) so they saw a small decrease in their total aid package. Student costs totaled 126 percent of income.

Students in the second quintile have the same EFC (\$0) as first quintile students so their combined MAP and Pell eligibility and the change in their aid package is the same. Their total costs are higher than the first quintile due to childcare. Remaining need for second quintile students increased by \$8,106 which was a 159 percent increase. Student costs were 59 percent of income.

Remaining need for third quintile students went up 76 percent to \$18,938. This group faces higher costs than the lower quintiles because their income is too high to qualify for subsidized child care. Their EFC decreased \$1,317 (54 percent) and MAP eligibility decreased \$1,094 (18 percent). The \$2,167 (97 percent) Pell increase, though appreciated, didn't close the gap and FY2011 costs were \$6,837 higher than in FY2002. FY2011 student costs totaled 71 percent of income.

Fourth quintile students were not eligible for either Pell or MAP in FY2002 but a 32 percent drop in their EFC helped them qualify for \$555 in Pell and \$2,779 in MAP for a \$3,334 increase in aid. In spite of that, their remaining need increased \$6,957 (50 percent) and, at \$20,977 in FY2011 was the highest of any group in the study. Their FY2011 student costs totaled 43 percent of income.

**Chart 7C: MAP, Pell, EFC, & Remaining Need for Independent Students with Dependents at Public Universities, Dollars Adjusted for Inflation**



## SUMMARY

Between FY2002 and FY2011 the cost of attending college in Illinois increased 21 percent at community colleges and 57 percent at public universities after adjusting for inflation. At the same time real incomes decreased between 4 percent and 15 percent for students receiving need-based financial aid. Expected family contributions either decreased or remained steady at \$0 for every group of students in the study. While a 19 percent higher maximum Pell award boosted aid for many, the maximum MAP award decreased 18 percent. Even when the total aid package increased it was dwarfed by higher costs.

Table 1 summarizes inflation-adjusted changes in remaining need between FY2002 and FY2011. When remaining need increased, which it did for every group of students in this study, college became less affordable. Percentage increases in remaining need for community college students ranged from 14 percent for third income quintile independent students with dependents to 109 percent for dependent students from families with first quintile income. At public universities remaining need increases ranged from 50 percent for fourth quintile independent students with dependents to 306 percent for second quintile independent students without dependents.

Percentage increases in remaining need are dramatic but don't provide a complete picture. The table also shows FY2011 family and student costs, which are the sum of remaining need and expected family contribution. These costs represent the amount of money the family and/or student is expected to come up with to attend college whether through savings, student loans, or other means. Family and student costs can also be defined as total costs minus need-based aid. Family/student costs at community colleges varied from \$2,444 for first quintile dependent students (income \$15,030) to \$19,488 for fourth quintile independent students with dependents (income \$60,528.) At public universities family/student costs ranged from \$11,345 to \$25,984 for the same respective groups.

**Table 1: Summary of Changes in Remaining Need (RN), FY2011 Family/Student Costs, and FY2011 Family/Student Costs divided by Income for Students Eligible for Need-Based Aid**

Income Quintile	Community Colleges			Public Universities		
<b>Dependent Students</b>						
	RN	RN + EFC = Student Costs	Costs/ Inc	RN	RN + EFC = Student Costs	Costs/ Inc
1 <sup>st</sup>	 109%	\$2444 + \$0 = \$2444	16%	 250%	\$11,345+\$0=\$11,345	75%
2 <sup>nd</sup>	 22%	\$3129+\$1697=\$4826	13%	 144%	\$11,462+\$1697=\$13,159	35%
<b>Independent Students without Dependents</b>						
	RN	RN+EFC=Student Costs	Costs/ Inc	RN	RN+EFC=Student Costs	Costs/ Inc
1 <sup>st</sup>	 40%	\$4994+\$283=\$5277	57%	 243%	\$11,312+\$283=\$11,595	126%
2 <sup>nd</sup>	--	--	--	 306%	\$14,546+\$5584=\$20,130	89%
<b>Independent Students with Dependents</b>						
	RN	RN+EFC=Student Costs	Costs/ Inc	RN	RN+EFC=Student Costs	Costs/ Inc
1 <sup>st</sup>	 47%	\$5630+\$0=\$5630	61%	 227%	\$11,670+\$0=\$11,670	126%
2 <sup>nd</sup>	 33%	\$7162+\$0=\$7162	32%	 159%	\$13,202+\$0=\$13,202	59%
3 <sup>rd</sup>	 14%	\$12,619+\$1137=\$13,756	36%	 76%	\$18,938+1137=\$20,075	71%
4 <sup>th</sup>	 38%	\$14,481+\$5007=\$19,488	32%	 50%	\$20,977+\$5007=\$25,984	43%

The ratio of family/student costs to income provides a concise picture of affordability and is also shown in Table 1. At community colleges this ratio ranged from 13 percent of family income for second quintile dependent students to 61 percent of income for first quintile independent students with dependents. The student cost/income ratio for public university students varied from 35 percent for second quintile dependent students to 126 percent for first quintiles of independent students both with and without dependents.

Remaining need at community colleges for students without the expense of child care was lower than federal student loan limits which range from \$5,500 to \$12,500 based on dependency status and class level. However, students with child care costs and incomes too high for assistance could have trouble covering community college costs with federal student loans. At public universities remaining need is at least double the \$5,500 dependent freshman limit and higher than the \$12,500 junior/senior independent loan limit for many students.

While this analysis is sobering, reality could be worse. While MAP is counted as a resource for eligible students in this report, not all eligible students can claim their award. In FY2011 MAP awards were suspended for more eligible students than were paid because the appropriation could only cover awards for those who applied through April 18<sup>th</sup>. In FY2012 the suspense date was even earlier. After exhausting grants and federal loans, many students have turned to more expensive alternative loans. Higher costs, insufficient financial aid, and the resulting increase in borrowing could have serious consequences not only for affording a college education but also for quality of life after college.

## TABLES APPENDIX

**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 FY2011 dollars			\$ change	% change
	FY2002	FY2007	FY2011	FY2002	FY2007	FY2011	FY11-FY02	FY11-FY02
<b>1st Quintile</b>								
Cost	\$6,424	\$7,875	\$9,603	\$7,970	\$8,526	\$9,603	\$1,633	20.5%
- EFC	\$0	\$0	\$0	\$0	\$0	\$0	\$0	--
NEED	\$6,424	\$7,875	\$9,603	\$7,970	\$8,526	\$9,603	\$1,633	20.5%
- Pell	\$3,750	\$4,050	\$5,550	\$4,653	\$4,385	\$5,550	\$897	19.3%
- MAP	\$1,731	\$1,650	\$1,609	\$2,148	\$1,786	\$1,609	-\$539	-25.1%
<b>Remaining Need</b>	<b>\$943</b>	<b>\$2,175</b>	<b>\$2,444</b>	<b>\$1,170</b>	<b>\$2,355</b>	<b>\$2,444</b>	<b>\$1,274</b>	<b>108.9%</b>
Family & Student Costs	\$943	\$2,175	\$2,444	\$1,170	\$2,355	\$2,444	\$1,274	108.9%
Family Income	\$14,145	\$16,570	\$15,030	\$17,620	\$16,508	\$15,030	-\$2,590	-14.7%
<b>2nd Quintile</b>								
Cost	\$6,424	\$7,875	\$9,603	\$7,970	\$8,526	\$9,603	\$1,633	20.5%
- EFC	\$2,056	\$2,899	\$1,697	\$2,551	\$3,138	\$1,697	-\$855	-33.5%
NEED	\$4,368	\$4,976	\$7,906	\$5,419	\$5,388	\$7,906	\$2,488	45.9%
- Pell	\$1,700	\$1,200	\$3,900	\$2,109	\$1,299	\$3,900	\$1,791	84.9%
- MAP	\$600	\$0	\$878	\$744	\$0	\$878	\$133	17.9%
<b>Remaining Need</b>	<b>\$2,068</b>	<b>\$3,776</b>	<b>\$3,129</b>	<b>\$2,565</b>	<b>\$4,089</b>	<b>\$3,129</b>	<b>\$564</b>	<b>22.0%</b>
Family & Student Costs	\$4,124	\$6,675	\$4,826	\$5,117	\$7,227	\$4,826	-\$291	-5.7%
Family Income	\$34,824	\$39,812	\$37,415	\$43,378	\$41,093	\$37,415	-\$5,963	-13.7%

**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 FY2011 dollars			\$ change	% change
	FY2002	FY2007	FY2011	FY2002	FY2007	FY2011	FY02-FY11	FY02-FY11
<b>1st Quintile</b>								
Cost	\$8,314	\$10,597	\$12,464	\$10,315	\$11,473	\$12,464	\$2,149	20.8%
- EFC	\$1,004	\$573	\$283	\$1,245	\$620	\$283	-\$963	-77.3%
NEED	\$7,310	\$10,024	\$12,181	\$9,070	\$10,853	\$12,181	\$3,111	34.3%
- Pell	\$2,700	\$3,500	\$5,300	\$3,350	\$3,789	\$5,300	\$1,950	58.2%
- MAP	\$1,731	\$1,935	\$1,887	\$2,148	\$2,095	\$1,887	-\$261	-12.2%
<b>Remaining Need</b>	<b>\$2,879</b>	<b>\$4,589</b>	<b>\$4,994</b>	<b>\$3,572</b>	<b>\$4,968</b>	<b>\$4,994</b>	<b>\$1,422</b>	<b>39.8%</b>
Student Costs	\$3,883	\$5,162	\$5,277	\$4,818	\$5,589	\$5,277	\$460	9.5%
Student Income	\$7,747	\$7,309	\$9,237	\$9,650	\$8,028	\$9,237	-\$413	-4.3%

**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 FY2011 dollars			\$ change	% change
	FY2002	FY2007	FY2011	FY2002	FY2007	FY2011	FY02-FY11	FY02-FY11
<b>1st Quintile</b>								
Cost	\$8,314	\$10,597	\$12,464	\$10,315	\$11,473	\$12,464	\$2,149	20.8%
Childcare co-pay	\$262	\$300	\$325	\$325	\$325	\$325	\$0	-0.1%
- EFC	\$0	\$0	\$0	\$0	\$0	\$0	\$0	--
NEED	\$8,576	\$10,897	\$12,789	\$10,640	\$11,798	\$12,789	\$2,149	20.2%
- Pell	\$3,750	\$4,050	\$5,550	\$4,653	\$4,385	\$5,550	\$897	19.3%
- MAP	\$1,731	\$1,650	\$1,609	\$2,148	\$1,786	\$1,609	-\$539	-25.1%
<b>Remaining Need</b>	<b>\$3,095</b>	<b>\$5,197</b>	<b>\$5,630</b>	<b>\$3,840</b>	<b>\$5,627</b>	<b>\$5,630</b>	<b>\$1,790</b>	<b>46.6%</b>
Student Costs	\$3,095	\$5,197	\$5,630	\$3,840	\$5,627	\$5,630	\$1,790	46.6%
Household Income	\$7,747	\$7,309	\$9,237	\$9,650	\$8,028	\$9,237	-\$413	-4.3%
<b>2nd Quintile</b>								
Cost	\$8,314	\$10,597	\$12,464	\$10,315	\$11,473	\$12,464	\$2,149	20.8%
Childcare co-pay	\$1,497	\$1,715	\$1,857	\$1,857	\$1,857	\$1,857	\$0	0.0%
- EFC	\$0	\$0	\$0	\$0	\$0	\$0	\$0	--
NEED	\$9,811	\$12,312	\$14,321	\$12,172	\$13,330	\$14,321	\$2,148	17.6%
- Pell	\$3,750	\$4,050	\$5,550	\$4,653	\$4,385	\$5,550	\$897	19.3%
- MAP	\$1,731	\$1,650	\$1,609	\$2,148	\$1,786	\$1,609	-\$539	-25.1%
<b>Remaining Need</b>	<b>\$4,330</b>	<b>\$6,612</b>	<b>\$7,162</b>	<b>\$5,372</b>	<b>\$7,159</b>	<b>\$7,162</b>	<b>\$1,790</b>	<b>33.3%</b>
Student Costs	\$4,330	\$6,612	\$7,162	\$5,372	\$7,159	\$7,162	\$1,790	33.3%
Household Income	\$20,103	\$19,470	\$22,731	\$25,041	\$21,384	\$22,731	-\$2,310	-9.2%
<b>3rd Quintile</b>								
Cost	\$8,314	\$10,597	\$12,464	\$10,315	\$11,473	\$12,464	\$2,149	20.8%
Childcare	\$6,109	\$7,000	\$7,579	\$7,579	\$7,579	\$7,579	\$0	0.0%
- EFC	\$1,978	\$1,882	\$1,137	\$2,454	\$2,037	\$1,137	-\$1,317	-53.7%
NEED	\$12,445	\$15,715	\$18,906	\$15,441	\$17,015	\$18,906	\$3,466	22.4%
- Pell	\$1,800	\$2,200	\$4,400	\$2,233	\$2,382	\$4,400	\$2,167	97.0%
- MAP	\$1,731	\$1,935	\$1,887	\$2,148	\$2,095	\$1,887	-\$261	-12.2%
<b>Remaining Need</b>	<b>\$8,914</b>	<b>\$11,580</b>	<b>\$12,619</b>	<b>\$11,060</b>	<b>\$12,538</b>	<b>\$12,619</b>	<b>\$1,560</b>	<b>14.1%</b>
Student Costs	\$10,892	\$13,462	\$13,756	\$13,513	\$14,575	\$13,756	\$243	1.8%
Household Income	\$33,950	\$33,017	\$38,266	\$42,290	\$36,263	\$38,266	-\$4,024	-9.5%
<b>4th Quintile</b>								
Cost	\$8,314	\$10,597	\$12,464	\$10,315	\$11,473	\$12,464	\$2,149	20.8%
Childcare	\$6,109	\$7,000	\$7,579	\$7,579	\$7,579	\$7,579	\$0	0.0%
- EFC	\$5,956	\$5,283	\$5,007	\$7,389	\$5,720	\$5,007	-\$2,382	-32.2%
NEED	\$8,467	\$12,314	\$15,036	\$10,505	\$13,333	\$15,036	\$4,531	43.1%
- Pell	\$0	\$0	\$555	\$0	\$0	\$555	\$555	--
- MAP	\$0	\$0	\$0	\$0	\$0	\$0	\$0	--
<b>Remaining Need</b>	<b>\$8,467</b>	<b>\$12,314</b>	<b>\$14,481</b>	<b>\$10,505</b>	<b>\$13,333</b>	<b>\$14,481</b>	<b>\$3,976</b>	<b>37.8%</b>
Student Costs	\$14,423	\$17,597	\$19,488	\$17,894	\$19,052	\$19,488	\$1,593	8.9%
Household Income	\$52,915	\$51,073	\$60,528	\$65,913	\$56,094	\$60,528	-\$5,386	-8.2%

**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 FY2011 dollars			\$ change	% change
	FY2002	FY2007	FY2011	FY2002	FY2007	FY2011	FY11-FY02	FY11-FY02
<b>1st Quintile</b>								
Cost	\$11,147	\$16,328	\$21,739	\$13,830	\$17,678	\$21,739	\$7,909	57.2%
- EFC	\$0	\$0	\$0	\$0	\$0	\$0	\$0	--
NEED	\$11,147	\$16,328	\$21,739	\$13,830	\$17,678	\$21,739	\$7,909	57.2%
- Pell	\$3,750	\$4,050	\$5,550	\$4,653	\$4,385	\$5,550	\$897	19.3%
- MAP	\$4,786	\$4,968	\$4,844	\$5,938	\$5,379	\$4,844	-\$1,094	-18.4%
<b>Remaining Need</b>	<b>\$2,611</b>	<b>\$7,310</b>	<b>\$11,345</b>	<b>\$3,239</b>	<b>\$7,915</b>	<b>\$11,345</b>	<b>\$8,106</b>	<b>250.2%</b>
Family & Student Costs	\$2,611	\$7,310	\$11,345	\$3,239	\$7,915	\$11,345	\$8,106	250.2%
Family Income	\$14,145	\$16,570	\$15,030	\$17,620	\$18,199	\$15,030	-\$2,590	-14.7%
<b>2nd Quintile</b>								
Cost	\$11,147	\$16,328	\$21,739	\$13,830	\$17,678	\$21,739	\$7,909	57.2%
- EFC	\$2,056	\$2,899	\$1,697	\$2,551	\$3,138	\$1,697	-\$855	-33.5%
NEED	\$9,091	\$13,429	\$20,042	\$11,278	\$14,540	\$20,042	\$8,764	77.7%
- Pell	\$1,700	\$1,200	\$3,900	\$2,109	\$1,299	\$3,900	\$1,791	84.9%
- MAP	\$3,600	\$3,900	\$4,680	\$4,466	\$4,223	\$4,680	\$214	4.8%
<b>Remaining Need</b>	<b>\$3,791</b>	<b>\$8,329</b>	<b>\$11,462</b>	<b>\$4,703</b>	<b>\$9,018</b>	<b>\$11,462</b>	<b>\$6,760</b>	<b>143.7%</b>
Family & Student Costs	\$5,847	\$11,228	\$13,159	\$7,254	\$12,157	\$13,159	\$5,905	81.4%
Family Income	\$34,824	\$39,812	\$37,415	\$43,378	\$43,726	\$37,415	-\$5,963	-13.7%

**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 FY2011 dollars			\$ change	% change
	FY2002	FY2007	FY2011	FY2002	FY2007	FY2011	FY02-FY11	FY02-FY11
<b>1st Quintile</b>								
Cost	\$11,147	\$16,328	\$21,739	\$13,830	\$17,678	\$21,739	\$7,909	57.2%
- EFC	\$1,004	\$573	\$283	\$1,245	\$620	\$283	-\$963	-77.3%
NEED	\$10,143	\$15,755	\$21,456	\$12,584	\$17,058	\$21,456	\$8,872	70.5%
- Pell	\$2,700	\$3,500	\$5,300	\$3,350	\$3,789	\$5,300	\$1,950	58.2%
- MAP	\$4,786	\$4,968	\$4,844	\$5,938	\$5,379	\$4,844	-\$1,094	-18.4%
<b>Remaining Need</b>	<b>\$2,657</b>	<b>\$7,287</b>	<b>\$11,312</b>	<b>\$3,297</b>	<b>\$7,890</b>	<b>\$11,312</b>	<b>\$8,016</b>	<b>243.1%</b>
Student Costs	\$3,661	\$7,860	\$11,595	\$4,542	\$8,510	\$11,595	\$7,053	155.3%
Student Income	\$7,747	\$7,309	\$9,237	\$9,650	\$8,028	\$9,237	-\$413	-4.3%
<b>2nd Quintile</b>								
Cost	\$11,147	\$16,328	\$21,739	\$13,830	\$17,678	\$21,739	\$7,909	57.2%
- EFC	\$5,559	\$5,238	\$5,584	\$6,897	\$5,671	\$5,584	-\$1,313	-19.0%
NEED	\$5,588	\$11,090	\$16,155	\$6,933	\$12,008	\$16,155	\$9,222	133.0%
- Pell	\$0	\$0	\$0	\$0	\$0	\$0	\$0	--
- MAP	\$2,700	\$2,250	\$1,609	\$3,350	\$2,436	\$1,609	-\$1,741	-52.0%
<b>Remaining Need</b>	<b>\$2,888</b>	<b>\$8,840</b>	<b>\$14,546</b>	<b>\$3,583</b>	<b>\$9,572</b>	<b>\$14,546</b>	<b>\$10,963</b>	<b>306.0%</b>
Student Costs	\$8,447	\$14,078	\$20,130	\$10,480	\$15,242	\$20,130	\$9,650	92.1%
Student Income	\$20,103	\$19,470	\$22,731	\$25,041	\$21,384	\$22,731	-\$2,310	-9.2%

**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 FY2011 dollars			\$ change	% change
	FY2002	FY2007	FY2011	FY2002	FY2007	FY2011	FY02-FY11	FY02-FY11
<b>1st Quintile</b>								
Cost	\$11,147	\$16,328	\$21,739	\$13,830	\$17,678	\$21,739	\$7,909	57.2%
Childcare co-pay	\$262	\$300	\$325	\$325	\$325	\$325	\$0	-0.1%
- EFC	\$0	\$0	\$0	\$0	\$0	\$0	\$0	--
NEED	\$11,409	\$16,628	\$22,064	\$14,155	\$18,003	\$22,064	\$7,909	55.9%
- Pell	\$3,750	\$4,050	\$5,550	\$4,653	\$4,385	\$5,550	\$897	19.3%
- MAP	\$4,786	\$4,968	\$4,844	\$5,938	\$5,379	\$4,844	-\$1,094	-18.4%
<b>Remaining Need</b>	<b>\$2,873</b>	<b>\$7,610</b>	<b>\$11,670</b>	<b>\$3,564</b>	<b>\$8,239</b>	<b>\$11,670</b>	<b>\$8,106</b>	<b>227.4%</b>
Student Costs	\$2,873	\$7,610	\$11,670	\$3,564	\$8,239	\$11,670	\$8,106	227.4%
Household Income	\$7,747	\$7,309	\$9,237	\$9,650	\$8,028	\$9,237	-\$413	-4.3%
<b>2nd Quintile</b>								
Cost	\$11,147	\$16,328	\$21,739	\$13,830	\$17,678	\$21,739	\$7,909	57.2%
Childcare co-pay	\$1,497	\$1,715	\$1,857	\$1,857	\$1,857	\$1,857	\$0	0.0%
- EFC	\$0	\$0	\$0	\$0	\$0	\$0	\$0	--
NEED	\$12,644	\$18,043	\$23,596	\$15,687	\$19,535	\$23,596	\$7,909	50.4%
- Pell	\$3,750	\$4,050	\$5,550	\$4,653	\$4,385	\$5,550	\$897	19.3%
- MAP	\$4,786	\$4,968	\$4,844	\$5,938	\$5,379	\$4,844	-\$1,094	-18.4%
<b>Remaining Need</b>	<b>\$4,108</b>	<b>\$9,025</b>	<b>\$13,202</b>	<b>\$5,097</b>	<b>\$9,771</b>	<b>\$13,202</b>	<b>\$8,105</b>	<b>159.0%</b>
Student Costs	\$4,108	\$9,025	\$13,202	\$5,097	\$9,771	\$13,202	\$8,105	159.0%
Household Income	\$20,103	\$19,470	\$22,731	\$25,041	\$21,384	\$22,731	-\$2,310	-9.2%
<b>3rd Quintile</b>								
Cost	\$11,147	\$16,328	\$21,739	\$13,830	\$17,678	\$21,739	\$7,909	57.2%
Childcare	\$6,109	\$7,000	\$7,579	\$7,579	\$7,579	\$7,579	\$0	0.0%
- EFC	\$1,978	\$1,882	\$1,137	\$2,454	\$2,037	\$1,137	-\$1,317	-53.7%
NEED	\$15,278	\$21,446	\$28,181	\$18,955	\$23,220	\$28,181	\$9,226	48.7%
- Pell	\$1,800	\$2,200	\$4,400	\$2,233	\$2,382	\$4,400	\$2,167	97.0%
- MAP	\$4,786	\$4,968	\$4,844	\$5,938	\$5,379	\$4,844	-\$1,094	-18.4%
<b>Remaining Need</b>	<b>\$8,692</b>	<b>\$14,278</b>	<b>\$18,938</b>	<b>\$10,784</b>	<b>\$15,459</b>	<b>\$18,938</b>	<b>\$8,153</b>	<b>75.6%</b>
Student Costs	\$10,670	\$16,160	\$20,074	\$13,238	\$17,496	\$20,074	\$6,836	51.6%
Household Income	\$33,950	\$33,017	\$38,266	\$42,290	\$36,263	\$38,266	-\$4,024	-9.5%
<b>4th Quintile</b>								
Cost	\$11,147	\$16,328	\$21,739	\$13,830	\$17,678	\$21,739	\$7,909	57.2%
Childcare	\$6,109	\$7,000	\$7,579	\$7,579	\$7,579	\$7,579	\$0	0.0%
- EFC	\$5,956	\$5,283	\$5,007	\$7,389	\$5,720	\$5,007	-\$2,382	-32.2%
NEED	\$11,300	\$18,045	\$24,311	\$14,020	\$19,538	\$24,311	\$10,291	73.4%
- Pell	\$0	\$0	\$555	\$0	\$0	\$555	\$555	--
- MAP	\$0	\$2,250	\$2,779	\$0	\$2,436	\$2,779	\$2,779	--
<b>Remaining Need</b>	<b>\$11,300</b>	<b>\$15,795</b>	<b>\$20,977</b>	<b>\$14,020</b>	<b>\$17,102</b>	<b>\$20,977</b>	<b>\$6,957</b>	<b>49.6%</b>
Student Costs	\$17,256	\$21,078	\$25,984	\$21,409	\$22,821	\$25,984	\$4,575	21.4%
Household Income	\$52,915	\$51,073	\$60,528	\$65,913	\$56,094	\$60,528	-\$5,386	-8.2%