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New Report Documents How Community College Students Struggle to Cover College Expenses and Stay in School, Even When Tuition is Very Low or Free

In a [new report](#) released today by The Institute for College Access & Success (TICAS), financially strapped community college students reveal their struggles to cover college expenses beyond tuition, their experiences with financial aid, and the troubling tradeoffs they face when available resources do not stretch far enough. [On the Verge: Costs and Tradeoffs Facing Community College Students](#) shows that even in California, where community college tuition is the lowest in the country and waived for all students with financial need, the financial obstacles to low-income students' success are high and widespread.

The report includes results and personal stories from TICAS' survey of thousands of California students, as well as key facts about community college students' costs, aid, and outcomes both nationally and in California. Common themes in students' survey responses include food and housing insecurity, not being able to afford gas or required textbooks, and the need to work long hours to meet basic needs even after receiving available aid. These themes are consistent with a growing body of national research showing that students' ability to pay for non-tuition costs is central to their academic progress and success. This is particularly true at community colleges, where low-income students are most likely to enroll.

"With limited hours in the day, the tradeoffs between work and school are crystal clear for students, and research confirms that having to put work first makes them much less likely to reach their college goals. When financial aid helps cover costs beyond tuition, students can spend more time in class and studying instead of working longer hours to pay the bills," said Debbie Cochrane, TICAS research director and primary author of the report. "Even with free or very low tuition, students are facing serious financial challenges that undermine college affordability and completion."

Nationally, tuition composes only 20 percent of a full-time community college students' total cost of attendance, which also includes textbooks, transportation, and living costs. California's low tuition is just 10 percent of total costs, and tuition is waived for all low-income students and many moderate-income students.

TICAS partnered with 22 California community colleges to survey students about their costs and tradeoffs, and the implications for their ability to succeed in school. About 12,000 students from across the state responded, and more than 4,400 shared personal stories about their struggles to get by while enrolled, such as:

- "I feel as though my efforts are futile. I end up worrying far too much about money and not my education."
- "Financial aid helps me so much; however, I still am homeless because it is not enough to pay for housing, even if you work part time."
- "I need gas and food to get to school. I have to pay credit cards bills – plus interest – for the gas, food, and school supplies I purchased on a high-interest credit card when there was no financial aid money."

For many students, the process of applying for financial aid is part of the challenge. One-quarter (24%) of financial aid recipients surveyed had difficulty completing the Free Application for Federal Student Aid

(FAFSA), and almost half (45%) of financial aid recipients surveyed experienced long lines at their financial aid office. Community colleges in California have much less per-student funding for financial aid administration than California's public universities, contributing to long wait times.

Survey respondents overwhelmingly cited the need to work and earn money as holding them back from achieving their academic goals:

- "I pay for all of my bills, school, and personal needs with the hours I work. Because of this, it's taking me much longer to get through school than I would like, and I struggled a lot my first two years with the balance of work and school."
- "If I didn't have to work so many hours to keep my basic needs met I would have a 4.0 GPA. I've studied for two tests in my entire student career here. Not because I didn't want to study, but because there physically weren't enough hours in the day for me to work, eat, attend class, do homework, study, and sleep."
- "Currently I'm working full time, which is hindering my academic progress. In the summer I got good grades when I was not working much, but in the fall and spring my grades dropped. My job is necessary to help me pay for the basic necessities in my life: food, shelter, and transportation."

More than one-third (36%) of survey respondents cited the need to work as keeping them from taking as many credits per term as they would like, and the majority of financial aid recipients would be extremely or very likely to take more credits per term (66%) or spend more time studying (76%) if they got additional grant aid.

"Enabling students to take and pass more classes will help more students complete the degrees and certificates that the economy needs," said Laura Szabo-Kubitz, California project manager at TICAS and report coauthor.

The report includes key findings and quotes from the survey, organized into 12 categories including different aspects of student costs, the challenges they face in accessing available aid, and the role that work plays in making ends meet. It also includes policy recommendations to address the report's findings and better support student success:

- Financial aid needs to help students cover the total costs of attendance. Covering needy students' tuition or making college tuition-free for everyone may help more students enroll, but will not enable low- and moderate-income students to complete.
- The financial aid process needs to be simplified and better communicated, and college financial aid offices sufficiently funded, so that students can access available aid.
- The federal government, states and institutions must all work together and be held accountable for adequately and consistently funding higher education and financial aid to support academic success.

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An independent, nonprofit organization, The Institute for College Access & Success (TICAS) works to make higher education more available and affordable for people of all backgrounds. Our Project on Student Debt works to increase public understanding of rising student debt and the implications for our families, economy, and society. For more information see www.ticas.org or follow us on [Twitter](#) and [Facebook](#).