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Researchers Help Chart a New Course for California College Affordability

New approach would cover students' total college costs after reasonable student and family contributions

Oakland, CA – With one of the largest economies in the world, keen public attention to issues of college costs and student debt, and an incoming Governor committed to reforming financial aid to better cover total college costs, the decisions California's leaders make in the coming months could help close racial and socioeconomic gaps in college access, affordability, and success for millions of Californians.

Experts across California [agree](#) that insurmountable college costs hold students back from completing college or completing it in a timely way, keep students from focusing on their studies, and contribute to burdensome levels of debt.

In an edited volume released today by The Institute for College Access & Success (TICAS), [Designing Financial Aid for California's Future](#), higher education researchers explore in detail ways that California's policymakers could improve the design and delivery of state financial aid to create more affordable, equitable public higher education opportunities.

Earlier this year, the California Student Aid Commission worked with The Century Foundation to explore how existing financial aid programs [could be consolidated](#) to better serve low- and middle-income Californians. Prior to that effort, TICAS had in 2016 challenged policymakers to [think more boldly about college affordability](#), and the state's Legislative Analyst's Office had in 2017 developed a plan for making public higher education in California [debt free](#). These proposals all arrived at similar conclusions about key weaknesses in current state aid programs and how to address them, as did a [recent proposal](#) from the California Community Colleges Chancellor's Office. The papers released today explore specific policy questions necessary to flesh out an equitable approach to college affordability in line with these conclusions. Specifically:

- *Charlie Eaton* explores what level of student out-of-pocket costs is realistic for California's students to be able to contribute, beyond what their families can afford;
- *Nick Hillman* discusses how the state can ensure that financial aid offices have the resources they need to deliver aid programs effectively and equitably;
- *Su Jin Gatlin Jez* details how we can make financial aid communications and financial aid processes easier to understand and navigate;
- *Robert Kelchen* discusses the pros and cons of incorporating cost of living adjustments into the federal Expected Family Contribution (EFC) formula as well as colleges' costs of attendance estimates;

- *Elizabeth Linos, Vikash Reddy, and Jesse Rothstein* report on original research that demonstrates the powerful effects that redesigned, simplified financial aid communications can have on students; and
- *Amy Rose* examines what it might cost the state to implement a comprehensive financial aid program designed to enable all Californians to attend full time for undergraduate study at any of the state's public colleges and universities.

California has long thought more boldly and expansively than other states about college affordability, and with its size, stature, and diversity has an outsized impact on national debates over higher education. The state faces a crucial opportunity to chart the course of college affordability policy, by moving beyond a focus on tuition towards covering total college costs that impact Californians' ability to enroll and succeed in college.

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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 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](#).