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New Study: Out-of-pocket Costs at UC, CSU Actually Lower than Community Colleges

Oakland, CA – California students might be surprised by the findings of a new study on college costs. [What College Costs for Low-Income Californians](#), released today by The Institute for College Access and Success (TICAS), finds that low-income students and families actually pay less to attend each of the nine University of California (UC) campuses than they would at Cal State (CSU) or California Community Colleges (CCC) in the same region.

Students pay more at community colleges despite lower published tuition – called the “sticker price” – because tuition and fees only tell part of the story when it comes to college costs. Books, meals, housing, and other costs add to the overall price tag. More importantly, grant aid to help students cover costs varies widely across the three California college systems. Despite paying less in tuition, community college students face similar living expenses and receive substantially less financial aid. The findings of this report have vital implications for both students and policymakers.

"Don't assume a college is or isn't affordable based on the sticker price; find out what you'll actually pay including financial aid and living expenses. A four-year degree at UC or CSU might be more affordable than the local community college," said TICAS executive vice president **Debbie Cochrane**. "This should also be a wake-up call in Sacramento. Most full-time California community college students pay no tuition, but there isn't nearly enough financial aid to bring their other costs of college in reach. It's time to prioritize true college affordability for low- and middle-income Californians."

Net Price of California Public Colleges by Region									
Region	Berkeley	Davis	Irvine	Los Angeles	Merced	Riverside	San Diego	Santa Barbara	Santa Cruz
UC	\$8,800	\$8,000	\$9,000 - \$10,000	\$8,800	\$8,500 - \$9,500	\$9,700	\$9,900	\$10,500	\$10,300 - \$13,300
CSU	\$13,100	\$10,400	\$13,300	\$13,100	\$8,700	\$10,700	\$11,800	\$12,300	*
CCC	\$14,200	\$19,600	\$14,500	\$13,800	\$12,800	\$17,200	\$14,500	\$18,000	\$12,900

Notes: Prices reflect the colleges' own estimates of what low-income students pay in tuition, fees, living expenses, and other costs of attendance after grant aid, for students who live independently off-campus as most students do.
* Publicly available cost calculator does not include net price.

Because California state financial aid has historically been tied to tuition, UC students receive three times the amount of grant aid. This means that students at California community colleges – which disproportionately serve low-income families – are stuck footing higher bills. While experts agree that students should not work more than 20 hours per week while enrolled, the net prices at the vast majority of public colleges surveyed – including most UC campuses – would require a typical low-income student to work more than this amount.

There is increasing consensus that California’s financial aid programs need reform to better meet student needs. In recent years, TICAS, the California Student Aid Commission (in collaboration with The Century Foundation) and the Legislative Analyst’s Office have proposed ways to reform and expand financial aid to better support students in paying for the full costs of college.

California lawmakers can take immediate steps towards reform by expanding need-based aid to serve all eligible applicants and better covering non-tuition costs like housing, meals, and school supplies. Currently, fewer than 5 percent of CCC students receive a Cal Grant, even though many more are eligible. Legislators can help by immediately increasing the number of competitive Cal Grants available to students who have been out of high school for more than a year and increasing the Cal Grants’ maximum award to better cover non-tuition costs.

“College costs are holding too many students back from earning the credentials they seek and that the state needs,” said **Laura Szabo-Kubitz**, associate California program director at TICAS. “Our new governor takes office facing many critical challenges, but he must make it a priority to put college truly within reach for every Californian.”

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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](#).