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# 2016 COLLEGE AFFORDABILITY DIAGNOSIS

## CONNECTICUT



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# CONNECTICUT

COLLEGE  
AFFORDABILITY  
RANKING

21

Connecticut has a largely knowledge-based economy that requires well-educated workers across all levels of society. Meeting that need will be a challenge if the state continues on its current split path. Although it has some of the most affordable two-year colleges and private research universities in the nation, its public four-year colleges and universities are among the nation's least affordable.

One third of Connecticut students are enrolled in public two-year institutions. Students would have to work, on average, 17 hours a week to attend these colleges full time. That weekly workload would more than double for students attending four-year public institutions in the state full time.

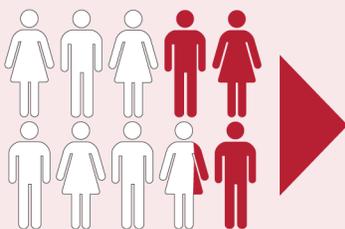
The state contributes below the national average for per-student financial aid, an affordability factor that hits the neediest families the hardest. Lower income families would need more than two thirds of their family income to pay for full-time expenses at four-year public colleges and universities.

By 2020, 70 percent of jobs in Connecticut will require a postsecondary credential. But the state's inconsistent performance on college affordability will make it difficult to meet this need, or to close

substantial gaps in college attainment between Hispanics and Whites in the state.

- ▶ In Connecticut, the percent of family income needed to attend college has increased since 2008 at all but private research institutions, which enroll the smallest number of students.
- ▶ Connecticut enrolls a third of its students in its public two-year institutions. Students would have to work 17 hours a week while attending full time to pay for annual educational costs.
- ▶ Connecticut contributes \$290 per student need-based financial aid for students to attend public institutions, compared to the national average of \$474.
- ▶ Projections show that 16 percent of Connecticut's public high school graduates will be Hispanic by 2020. In 2014, Hispanic higher educational attainment substantially lagged behind White attainment, 23 percent versus 54 percent.
- ▶ By 2020, 70 percent of jobs in Connecticut will require a postsecondary credential. As of 2014, 48 percent of young adults (age 25–34) and 48 percent of working-age adults in (age 35–64) had an associate's degree or higher.

More Connecticut students attend **public two-year institutions** than any other kind of institution, with **33 percent enrolled**. Families would spend, on average, **15 percent of annual income** to pay for full-time attendance.

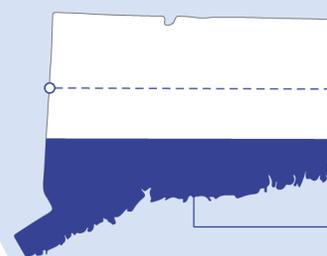


Percentage of students attending public two-year institutions



Percentage of family income required to pay for full-time attendance

On average, **48 percent** of working-age Connecticut state residents (age 25–64) have an associate's degree or higher. By 2020, **70 percent of jobs will require an associate's degree or higher**.



**70%**

Jobs requiring associate's degree or higher by 2020

**48%**

Workforce with associate's degree or higher, as of 2014

# WHAT PERCENT OF FAMILY INCOME would be needed to attend college full time?

	Percent of Income 2008	Percent of Income 2013	Ranking*
<b>Public Two-Year</b> (33 percent of enrollment)**	<b>14</b>	<b>15</b>	<b>6</b>
<b>Public Four-Year Nondoctoral</b> (23 percent of enrollment)	<b>27</b>	<b>30</b>	<b>35</b>
<b>Public Research</b> (12 percent of enrollment)	<b>22</b>	<b>36</b>	<b>45</b>
<b>Private Four-Year Nondoctoral</b> (23 percent of enrollment)	<b>48</b>	<b>56</b>	<b>45</b>
<b>Private Research</b> (9 percent of enrollment)	<b>50</b>	<b>37</b>	<b>10</b>

\* This measure ranked states 1-50. The lower the ranking on this measure, the better a state performed on overall college affordability.

\*\* Enrollment may not add up to 100% due to rounding.

For information on how these measures were calculated or which institutions were included, please see the technical report, available at [www2.gse.upenn.edu/irhe/affordability-diagnosis](http://www2.gse.upenn.edu/irhe/affordability-diagnosis).

## STATE INCOME PROFILE

Income

**\$0—30,000**

Average Income in Group

**\$16,985**

Families in Group

**15%**

Income

**\$30,000 —48,000**

Average Income in Group

**\$39,190**

Families in Group

**12%**

Income

**\$48,000—75,000**

Average Income in Group

**\$61,448**

Families in Group

**18%**

Income

**\$75,000—110,000**

Average Income in Group

**\$91,981**

Families in Group

**20%**

Income

**\$110,000 and above**

Average Income in Group

**\$216,464**

Families in Group

**35%**

# PERCENT OF FAMILY INCOME needed to attend full time:

## PUBLIC TWO-YEAR INSTITUTION

	Net Price	% of Income Needed to Pay Net Price
\$0—30,000	5,734	<b>34</b>
\$30,000—48,000	6,253	<b>16</b>
\$48,000—75,000	6,891	<b>11</b>
\$75,000—110,000	9,182	<b>10</b>
\$110,000 and above	11,715	<b>5</b>

Students would have to work 17 hours a week, on average, at federal minimum wage to pay for college expenses to attend a public two-year institution full time.

## PUBLIC FOUR-YEAR NONDOCTORAL INSTITUTION

	Net Price	% of Income Needed to Pay Net Price
\$0—30,000	11,328	<b>67</b>
\$30,000—48,000	12,560	<b>32</b>
\$48,000—75,000	14,550	<b>24</b>
\$75,000—110,000	17,562	<b>19</b>
\$110,000 and above	19,329	<b>9</b>

Students would have to work 35 hours a week, on average, at federal minimum wage to pay for college expenses to attend a public four-year nondoctoral institution full time.

## PUBLIC RESEARCH INSTITUTION

	Net Price	% of Income Needed to Pay Net Price
\$0—30,000	12,936	<b>76</b>
\$30,000—48,000	14,904	<b>38</b>
\$48,000—75,000	17,957	<b>29</b>
\$75,000—110,000	21,656	<b>24</b>
\$110,000 and above	24,608	<b>11</b>

Students would have to work 49 hours a week, on average, at federal minimum wage to pay for college expenses to attend a public research institution full time.

Source: Income data: U.S. Census Bureau; Net price data: U.S. Department of Education.

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Average Income in Group

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Families in Group

**20%**

Income

**\$110,000 and above**

Average Income in Group

**\$216,464**

Families in Group

**35%**

# PERCENT OF FAMILY INCOME needed to attend full time:

## PRIVATE FOUR-YEAR NONDOCTORAL INSTITUTION

	Net Price	% of Income Needed to Pay Net Price
\$0–30,000	22,109	<b>130</b>
\$30,000–48,000	23,621	<b>60</b>
\$48,000–75,000	25,986	<b>42</b>
\$75,000–110,000	29,899	<b>33</b>
\$110,000 and above	37,330	<b>17</b>

Students would have to work 68 hours a week, on average, at federal minimum wage to pay for college expenses to attend a private four-year nondoctoral institution full time.

## PRIVATE RESEARCH INSTITUTION

	Net Price	% of Income Needed to Pay Net Price
\$0–30,000	13,953	<b>82</b>
\$30,000–48,000	15,175	<b>39</b>
\$48,000–75,000	16,685	<b>27</b>
\$75,000–110,000	21,456	<b>23</b>
\$110,000 and above	31,550	<b>15</b>

Students would have to work 56 hours a week, on average, at federal minimum wage to pay for college expenses to attend a private research institution full time.

Source: Income data: U.S. Census Bureau; Net price data: U.S. Department of Education.

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## WHAT INVESTMENT DOES THE STATE MAKE to financial aid programs to make college more affordable?

### TOTAL STATE FINANCIAL AID DOLLARS PER STUDENT AT PUBLIC TWO- AND FOUR-YEAR INSTITUTIONS

	2004	2007	2013	National Average, 2013
<b>Need-Based Aid</b>	228	221	290	474
<b>Other Aid</b>	52	85	47	210

### TOTAL STATE FINANCIAL AID DOLLARS PER STUDENT AT PRIVATE INSTITUTIONS

	2004	2007	2013	National Average, 2013
<b>Need-Based Aid</b>	0	387	0	644
<b>Other Aid</b>	412	50	356	221

Data Source: National Association of State Student Grant and Aid Programs and the U.S. Department of Education.

## HOW MUCH IS ANNUAL UNDERGRADUATE BORROWING for students who earn and do not earn degrees?

- ▶ Students who enroll in public research institutions typically borrow \$3,337 annually.
- ▶ Students who enroll at private research institutions typically borrow \$3,244 annually.
- ▶ Students who enroll at public four-year nondoctoral institutions typically borrow \$4,511 annually.
- ▶ Students who enroll at private four-year nondoctoral institutions typically borrow \$4,277 annually.
- ▶ In contrast, students who enroll at public two-year institutions borrow \$288 annually.

Data Source: U.S. Department of Education.

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# WHAT CONSIDERATIONS SHOULD STATES take into account in establishing policies on college affordability?

## Workforce Needs

- ▶ By 2020, 70 percent of jobs in Connecticut will require a postsecondary credential.
- ▶ Connecticut is 13th in terms of states with the highest percentage of jobs that will require a postsecondary credential in the future.

## Educational Attainment

- ▶ As of 2014, 48 percent of young adults in Connecticut (ages 25-34) had an associate's degree or higher compared to 42 percent nationally.
- ▶ As of 2014, 48 percent of working age adults in Connecticut (ages 35-64) had an associate's degree or higher, compared to 40 percent nationally.

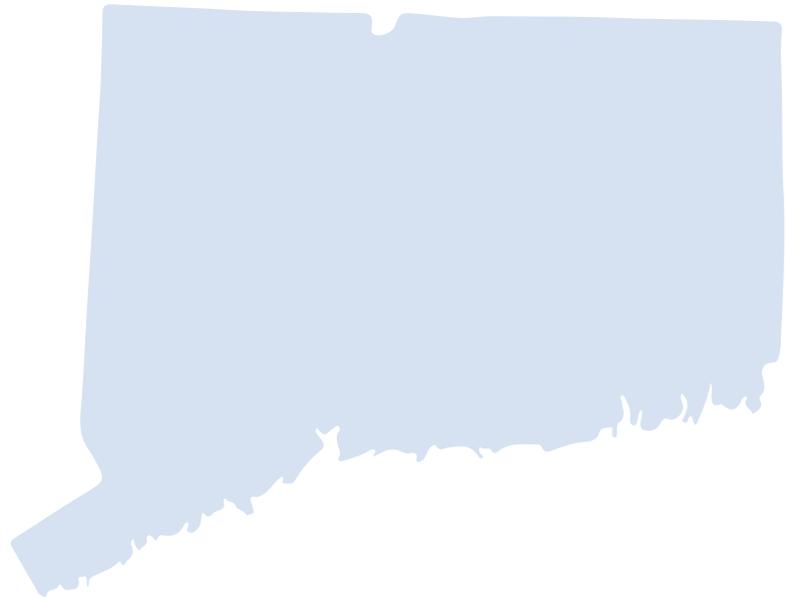
## Educational Attainment by Race/Ethnicity

- ▶ As of 2014, on average 48 percent of working age Connecticut state residents (age 25-64) have an associate's degree or higher. However, attainment varies by race: 54 percent of Whites have an associate's degree or higher but the other two most populous racial groups (Hispanics and Blacks) have attainment of only 23 percent and 30 percent respectively.

## Educational Pipeline in Connecticut

- ▶ In 2020, Connecticut's public high school graduates are projected to be 16 percent Hispanic and 12 percent Black.
- ▶ The total number of high school graduates at public institutions in Connecticut are projected to decline by 10 percent between 2020 and 2028.
- ▶ However, the percent of graduates that are Hispanic are projected to increase by 5 percent and the percent of graduates that are Black in Connecticut is projected to increase by 1 percent. White high school graduates are projected to decline by 8 percent over the same time period.
- ▶ While the decline in White graduates is similar but more pronounced than projections for the nation (4 percent decline in White graduates between 2020 and 2028), the growth in Hispanics in Connecticut is above national patterns (Hispanics are only projected to increase by 2 percent of national high school graduates by 2028), and increase in Blacks is similar to national patterns (Black high school graduates are projected to increase 1 percent nationally).

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### **Children in Poverty**

- ▶ The percent of children living in poverty in Connecticut increased between 2005 and 2013, from 12 percent to 14 percent.
- ▶ In 2013 Connecticut was ranked 4th in terms of percent of children living in poverty. Rank order is from lowest to highest percentages of poverty.

### **Student Share of Total State and Tuition Revenues for Public Higher Education**

- ▶ In Connecticut, total student share of state and net tuition revenues per full time student was 20 percent in 1989, 30 percent in 2000, and 52 percent in 2014, adjusted for inflation. This pattern shows that net tuition revenues were increasing as a share of higher education funding from 1989 to 2000 but after the 2007-08 recession net tuition revenues increased even more rapidly.

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# POLICY QUESTIONS FOR STATE LEADERS

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- ▶ In what types of higher education institutions (sectors) has the state lost ground in college affordability?
- ▶ What are the economic circumstances of families in the state (by income quintiles, by different regions of the state, etc.)? What are the implications for college affordability?
- ▶ What is the projected demand for an educated workforce in the state? How far is your state from addressing this demand? To what extent is college affordability one of the barriers in educating more state residents?
- ▶ What are the gaps in college attainment between Whites and minority groups in your state? How can state policies on college affordability help to narrow these gaps?
- ▶ How is tuition policy related, if at all, to the income of the students and families that the state must educate?
- ▶ If tuition policy is delegated to public institutions, how does the state provide oversight to ensure that tuition and other educational costs are affordable for students and families?
- ▶ In what ways can state policies related to tuition be more tightly coupled with state policies on institutional appropriations and financial aid to address college affordability?
- ▶ To what extent do tuition policies encourage access to higher education and completion of certificates and degrees? How do financial aid policies address the needs of both young and working-age students?
- ▶ In what ways has the state provided incentives for institutions to improve efficiency and productivity in order to reduce the overall costs to students?
- ▶ Research shows that students who work more than 20 hours a week are less likely to make progress toward or complete their certificate or degree programs. How is the state alleviating the need for students to work more than 20 hours a week so that they can focus more on earning their certificates and degrees?
- ▶ How much are students borrowing relative to the percent of family income needed to pay for postsecondary education?
- ▶ Are all state policies that influence college affordability inadvertently stratifying higher education by income or race?

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