



Graduate School of Education
PennGSE

INSTITUTE *for* RESEARCH *on* HIGHER EDUCATION



VANDERBILT
PEABODY COLLEGE



HIGHER EDUCATION
POLICY INSTITUTE

2016 COLLEGE AFFORDABILITY DIAGNOSIS

IDAHO



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IDAHO

Idaho’s complete lack of need-based financial aid for students attending public institutions keeps the state near the national average in overall affordability despite comparatively low tuition.

The absence of need-based aid is one reason why diminishing affordability has disproportionately affected the quarter of Idaho families who make less than \$30,000 a year. These lower-income families would need to spend more than two thirds of their income for their children to attend a public four-year nondoctoral institution, while high-income families—those earning more than \$110,000 annually—would need to spend just 10 percent of their income.

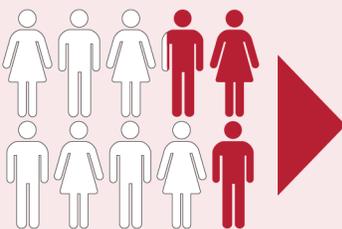
Undergraduate enrollment is spread nearly evenly among all public postsecondary institutions and private four-year nondoctoral institutions. At public two-year colleges, students would have to work 24 hours a week, on average, to pay for annual cost of full-time attendance. In contrast, students would have to work nearly full time or more to pay for annual costs of the other public and private sector institutions.

In order for Idaho to address increasing needs for a highly educated workforce and significant college attainment gaps between White students

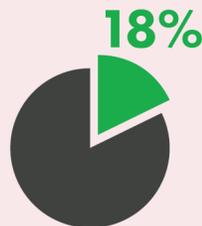
and Hispanic students—who comprise the state’s largest minority population—the state must have a comprehensive strategy in which college affordability is a central policy.

- ▶ The percent of family income that would be required to attend all types of institutions in Idaho, except its private four-year nondoctoral institutions, has increased since 2008.
- ▶ The state has lost ground on college affordability at public four-year colleges and universities. On average, students must work full time to pay for the annual costs of attending these institutions full time.
- ▶ Idaho provides \$0 per student in state need-based financial aid to attend public institutions, compared with the national average of \$474.
- ▶ By 2020, 17 percent of Idaho high school students will be Hispanic. As of 2014, Hispanic college attainment lagged behind Whites (14 percent vs. 39 percent).
- ▶ By 2020, 68 percent of jobs in Idaho will require a postsecondary credential. As of 2014, only 35 percent of young adults in Idaho (age 25–34) and 36 percent of working-age adults in Idaho (age 35–64) had an associate’s degree or higher.

More Idaho students attend **private four-year nondoctoral institutions** than any other kind of institution, with **29 percent enrolled**. Families would spend, on average, **18 percent of annual income** to pay for full-time attendance.



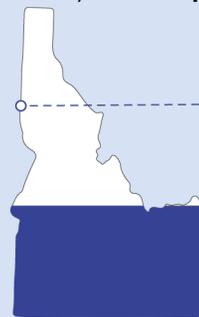
Percentage of students attending private four-year nondoctoral institutions



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

On average, **36 percent** of working-age Idaho state residents (age 25-64) have an associate's degree or higher.

By 2020, **68 percent of jobs will require an associate's degree or higher.**



68%
Jobs requiring associate's degree or higher by 2020

36%
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*
Public Two-Year (24 percent of enrollment) **	15	17	17
Public Four-Year Nondoctoral (25 percent of enrollment)	25	32	39
Public Research (22 percent of enrollment)	25	32	32
Private Four-Year Nondoctoral (29 percent of enrollment)	20	18	1
Private Research (NA percent of enrollment)	NA	NA	NA

* 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.

NOTE: The "net price" reported in the following tables for each sector of higher education includes tuition, mandatory fees, room/board and books *minus* all financial aid (federal, state and institutional).

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.

STATE INCOME PROFILE

Income

\$0—30,000

Average Income in Group

\$18,143

Families in Group

23%

Income

\$30,000 —48,000

Average Income in Group

\$39,033

Families in Group

20%

Income

\$48,000—75,000

Average Income in Group

\$60,884

Families in Group

25%

Income

\$75,000—110,000

Average Income in Group

\$90,456

Families in Group

18%

Income

\$110,000 and above

Average Income in Group

\$176,474

Families in Group

14%

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	6,290	35
\$30,000—48,000	6,980	18
\$48,000—75,000	8,670	14
\$75,000—110,000	10,620	12
\$110,000 and above	10,854	6

Students would have to work 24 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	12,633	70
\$30,000—48,000	13,537	35
\$48,000—75,000	16,013	26
\$75,000—110,000	17,878	20
\$110,000 and above	17,980	10

Students would have to work 39 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	12,331	68
\$30,000—48,000	13,228	34
\$48,000—75,000	16,047	26
\$75,000—110,000	18,048	20
\$110,000 and above	18,420	10

Students would have to work 41 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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STATE INCOME PROFILE

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\$90,456

Families in Group

18%

Income

\$110,000 and above

Average Income in Group

\$176,474

Families in Group

14%

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	6,737	37
\$30,000—48,000	7,402	19
\$48,000—75,000	9,472	16
\$75,000—110,000	11,126	12
\$110,000 and above	11,662	7

Students would have to work 52 hours a week, on average, at federal minimum wage to pay for college expenses to attend a private four-year nondoctoral 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
Need-Based Aid	20	20	0	474
Other Aid	79	5	59	210

TOTAL STATE FINANCIAL AID DOLLARS PER STUDENT AT PRIVATE INSTITUTIONS

	2004	2007	2013	National Average, 2013
Need-Based Aid	3	3	0	644
Other Aid	60	6	28	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 \$4,373 annually.
- ▶ Students who enroll at public four-year nondoctoral institutions typically borrow \$4,742 annually.
- ▶ Students who enroll at private four-year nondoctoral institutions typically borrow \$1,694 annually.
- ▶ Students who enroll at public two-year institutions borrow \$2,576 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, 68 percent of jobs in Idaho will require a postsecondary credential.
- ▶ Idaho is 22nd in terms of states with the highest percentage of jobs that will require a postsecondary credential in the future.

Educational Attainment

- ▶ As of 2014, 35 percent of young adults in Idaho (ages 25-34) had an associate's degree or higher compared to 42 percent nationally.
- ▶ As of 2014, 36 percent of working age adults in Idaho (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 36 percent of working age Idaho state residents (age 25-64) have an associate's degree or higher. However, attainment varies by race: 39 percent of Whites have an associate's degree or higher but the other three most populous racial groups (Hispanics and then Native Americans and Asians with about the same share of the population) have attainment of 14 percent, 24 percent and 49 percent respectively.

Educational Pipeline in Idaho

- ▶ In 2014, Hispanic college attainment lagged behind Whites (14 percent vs. 39 percent).
- ▶ The total number of high school graduates at public institutions in Idaho are projected to grow by 7 percent between 2020 and 2028.
- ▶ However, the percent of graduates that are Hispanic is projected to increase by 3 percent and the percent of graduates who are Native American will remain constant while the percent of graduates who are Asian will increase by 1 percent. White high school graduates are projected to remain constant over the same time period.
- ▶ The flat growth in White graduates is above national trends (nationally White high school graduates are projected to have a 4 percent decline between 2020 and 2028). The growth in Hispanic and Asian graduates in Idaho is similar to national patterns (Hispanics are projected to increase by 2 percent and Asians are projected to increase by 1 percent of graduates nationally). The flat growth in Native American graduates mirrors the national trend (Native American high school graduates are projected to remain constant between 2020 and 2028).

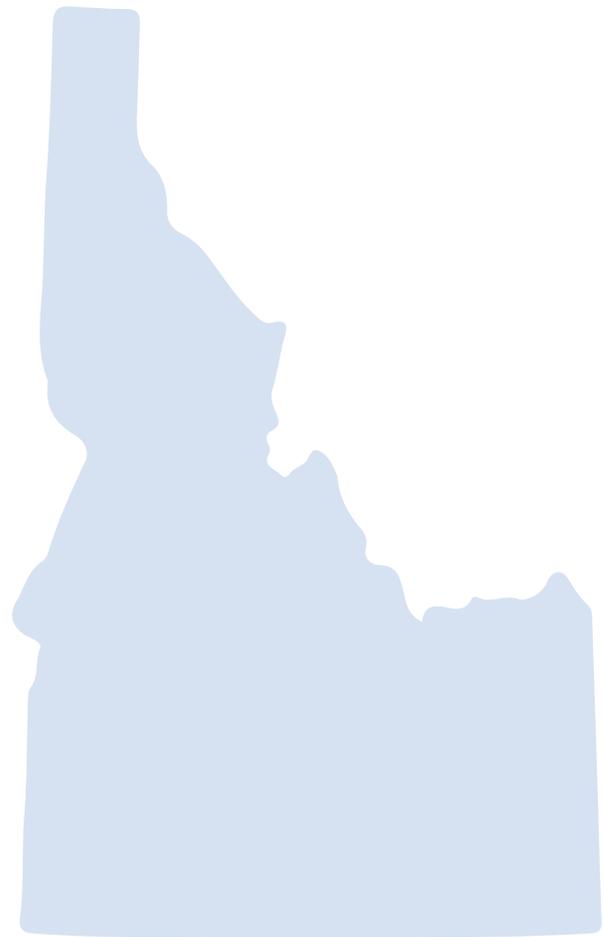
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Children in Poverty

- ▶ The percent of children living in poverty in Idaho increased between 2005 and 2013, from 18 percent to 19 percent.
- ▶ In 2013 Idaho was ranked 21st 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 Idaho, total student share of state and net tuition revenues per full time student was 13 percent in 1989, 19 percent in 2000, and 38 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

- ▶ 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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