



College Affordability

- ★ Many students are not able to keep pace with rising tuition, because family earnings have lost ground over the past decade.
- ★ Tuition at two-year and four-year institutions has outpaced median family income in the majority of states—and in all states where community colleges are most critical to access to college opportunity and to the baccalaureate degree.
- ★ Student financial aid did not keep pace with tuition costs, exacerbating the college affordability problem.
- ★ Forty-four percent of low-income students (those with a family income of less than \$25,000 per year) attend community colleges as their first college after high school.
- ★ The most underserved populations are among the least able to afford steeply rising tuition, least likely to enroll in college, and least likely to complete degree and certificate programs if they do enroll.

Affordability and Transfer: Critical to Increasing Baccalaureate Degree Completion

LOW RATES of college completion have long been a major deficiency in the performance of American higher education. Over the last decade, the extent and importance of the problem was documented by the National Center for Public Policy and Higher Education in the *Measuring Up* national and state report cards on higher education, and by international comparisons of educational performance.

This *Policy Alert* addresses baccalaureate degree completion and the vital role of community colleges as the entry point for many students seeking bachelor's degrees. It focuses particularly on states with rapidly growing young populations, where ethnic groups and low-income students with low rates of college participation and completion are most concentrated. The report notes that community colleges are more crucial than ever, but that state financial aid and transfer policies that enable students to move from two-year colleges to baccalaureate-granting institutions are not keeping pace with current needs.

The White House, national foundations, and states have recently launched important initiatives to increase the number of Americans who complete college programs leading to associate and baccalaureate degrees and postsecondary certificates. These initiatives seek improvements in state policy and budgeting, including better tracking of college completion rates, and financial incentives for colleges to employ educational practices that will improve the success of students in completing degrees and certificate programs. However, these policies may fall short of expectations if they fail to improve the affordability of two- and four-year colleges and the transfer pathway from community colleges to four-year colleges and universities. These issues—

which significantly influence student completion rates—matter a great deal to student success, but policymakers have often found them difficult to address.

States, in particular, must confront the challenges of college affordability. Their most underserved populations are among the least able to afford the continuous escalation of tuition, the least likely to enroll in college, and the least likely to complete degree and certificate programs if they do enroll. The students from these groups who do enroll usually choose the most affordable postsecondary education option—community colleges. Once enrolled, the strategies many of these students use to pay for college include reducing course loads in order to work more hours; “stopping out” of college to earn money to return; or working excessive hours while maintaining a full-time course load—all responses that significantly reduce the likelihood of completing a baccalaureate degree or any college program.¹

Equally important, in many states the effectiveness of the transfer path from community colleges to four-year baccalaureate-granting colleges and universities is particularly critical to improving college completion rates and raising the proportion of residents who earn baccalaureate degrees.

Because so many students who seek a bachelor's degree begin at community colleges, initiatives to improve baccalaureate completion should incorporate policies and practices that explicitly address college affordability and transfer. Even the most thoughtful and well-intentioned policies will be very limited in their effectiveness if they fail to address these critical issues that reflect the real life circumstances and constraints confronting students seeking, often struggling, to earn bachelor's degrees.

The nation and the states rely increasingly upon lower-division education in the community colleges and effective transfer pathways to improve baccalaureate completion rates and raise higher education attainment.

Community colleges account for approximately 40 percent of all enrollments in American higher education. The proportion of students enrolled in community colleges varies from one state to another. Table 1 shows the proportion of enrollment accounted for by community colleges in selected states and in the nation. States like California, Arizona, Texas, and Illinois account for a large part of all students enrolled in higher education. These states also have among the highest levels of participation in the community colleges.

Enrollment in community colleges is closely related to several background characteristics of students. Students who enroll in community colleges are more likely to be low-income, the first in their families to go to college, and members of underrepresented racial or ethnic groups. The most recent national data on college

enrollment and income show that 44 percent of low-income students (those with family incomes of less than \$25,000 per year) attend community colleges as their first college after high school. In contrast, only 15 percent of high-income students go to community colleges initially. Similarly, 38 percent of students whose parents did not graduate from college choose community colleges as their first institution, compared with 20 percent of students whose parents graduated from college.²

In addition, several studies have confirmed that students who enroll in community colleges are less likely to complete their educational objectives. Students

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who intend to complete a bachelor's degree but enroll in a community college as their first institution are about 15 percent less likely to complete their degree, even after background characteristics are taken into account. Given that these institutions are the destination of choice for many students who seek a bachelor's degree, more must be done to ensure that these students have every opportunity to succeed.³

Most of the states where the increases in high school graduates will be the greatest rely upon community colleges as the entry point for large proportions of students.⁴

As Table 2 shows, several states—including Arizona, California, and Texas—will experience rapid growth in high school graduates in the next decade, and therefore depend even more heavily on community colleges to serve these students. These states will continue to rely on community colleges as the point of entry for these students, many of whom will be first-generation students from traditionally underserved groups. Failure to improve current rates of transfer and bachelor's degree completion in these states will mean that many of these students will not reach their educational goals, and the states and the nation will risk a shortage of baccalaureate degree holders.

TABLE 1
Undergraduate Enrollment in States with High Community College Participation (2007-08)

State	4-year institutions	2-year institutions	Total FTE enrollment	Percent enrolled at 2-year institutions
Wyoming	9,616	22,006	31,622	70%
California	772,629	1,298,067	2,070,696	63%
Arizona*	136,298	204,731	341,029	60%
New Mexico	50,800	61,400	112,200	55%
Mississippi	71,791	81,417	153,208	53%
Illinois	363,131	409,491	772,622	53%
Washington	173,074	176,080	349,154	50%
Texas	533,910	540,497	1,074,407	50%
Oregon	98,131	97,978	196,109	50%
New Jersey	171,821	157,129	328,950	48%
Kansas	95,681	78,954	174,635	45%
Maryland	143,246	105,324	248,570	42%
Nebraska	72,394	52,600	124,993	42%
North Carolina	250,551	172,662	423,213	41%
South Carolina	117,293	78,658	195,951	40%
Michigan	315,775	208,767	524,542	40%
Minnesota	185,122	115,668	300,790	38%
Kentucky	130,986	81,119	212,105	38%
Arkansas	84,874	50,855	135,729	37%
Virginia	248,154	147,687	395,841	37%
United States (50 States + D.C.)	9,612,034	6,288,866	15,900,900	40%

*University of Phoenix Online and Western International University are excluded from Arizona's results, but included in the national total. Undergraduate enrollments and completions at these institutions are not representative of Arizona's performance, as most first-time undergraduates are not state residents.

Source: NCES, IPEDS, 2007-08 Enrollment File, all public, private non-profit, and private for-profit 2-year and 4-year institutions.

Racial and ethnic groups with a history of poor college completion are concentrated in community colleges and dependent upon effective transfer to earn bachelor's degrees.⁵

Students from underrepresented racial or ethnic groups are more likely to enroll in community colleges as their first postsecondary institution. Nationally, 50 percent of Hispanic students start at a community college, along with 31 percent of African American students. In comparison, 28 percent of white students begin at community colleges. This picture is even clearer when viewed in terms of race and income. For example, among low-income students from underrepresented racial and ethnic groups, half begin at community colleges—more than double the rate of their peers from high-income families.

There is almost no difference in the proportion of these students who want to go on to complete college compared to their peers.⁶

Table 3 shows the proportion of black, Hispanic, American Indian, and Asian students who enroll in community colleges in states with large minority populations. In Arizona, more than two-thirds of Hispanic students are enrolled in community colleges. In California, more than 70 percent of African American students are enrolled in community colleges. Similarly, in Illinois, 65 percent of Hispanic students are enrolled in community colleges. Raising the rates of educational attainment of students from these racial and ethnic groups is central to the larger objective of maintaining a well-educated population and workforce. Because these students begin higher education at a community college, ensuring an affordable and efficient path for those who aspire to a baccalaureate degree or higher must be a key goal for state higher education policy.

Unfortunately, many students are not able to keep pace with rising tuition, because family earnings have lost ground over the past decade. Median family income, adjusted for inflation, declined in the United States over the last decade. At the same time, tuition at two- and four-year colleges increased at a rate faster than inflation or family income, and student financial assistance did not keep pace with college costs, exacerbating the college affordability and college completion problems.

Student financial aid at the federal, state, and institutional level has increased in the past decade. However, the investments

State	Projected number of high school graduates in 2022	Annual undergraduate FTE enrollment for all races/ethnicities (2007-08)		Percent of students enrolled at 2-year institutions
		2-year institutions	4-year or more institutions	
Arizona*	110,650	204,731	136,298	60%
California	362,658	1,298,067	772,629	63%
Florida	191,608	230,768	589,330	28%
Georgia	101,108	145,253	266,297	35%
Illinois	118,463	409,491	363,131	53%
New York	135,742	325,272	689,702	32%
North Carolina	107,628	172,662	250,551	41%
Ohio	106,672	204,649	358,557	36%
Pennsylvania	123,462	172,417	453,884	28%
Texas	338,181	540,497	533,910	50%
United States	3,041,417	6,288,866	9,612,034	40%

*University of Phoenix Online and Western International University are excluded from Arizona's results, but included in the national total. Undergraduate enrollments and completions at these institutions are not representative of Arizona's performance, as most first-time undergraduates are not state residents.

Sources: Western Interstate Commission for Higher Education, *Knocking at the College Door* (2008); NCES, IPEDS, 2007-08 Enrollment File, all public, private non-profit, and private for-profit 2-year and 4-year institutions.

in student financial aid have not kept pace with college prices in all sectors of higher education. In the face of escalating costs, one strategy for many students is to attend a community college for the first few years of college enrollment.

However, even at community colleges, Figure 1 shows that from 1999–2009 tuition increases outpaced median family income in states where community colleges are most critical to college opportunity and to achieving a baccalaureate degree. In most states, median family income has remained constant or declined.⁷ According to the College Board, tuition at public two-year institutions has increased much more rapidly than the general rate of inflation for the past two decades.⁸

In addition, 68 percent of community college students report that they chose their college because of the cost, compared with 58 percent of attendees at public four-year institutions and only 30 percent of students at private four-year institutions.⁹ Concerns about college affordability have most likely been driving many students to community colleges. If current trends continue, more students will be priced out of higher education

Concerns about college affordability have most likely been driving many students to community colleges. If current trends continue, more students will be priced out of higher education altogether.

TABLE 3
Percent of Undergraduate Enrollment in States with Large Minority Populations (2007-08)

State	Percent of students enrolled at 2-year institutions				Percent of students enrolled at 4-year institutions			
	Black non-Hispanic	Hispanic	American Indian or Alaska Native	Asian or Pacific Islander	Black non-Hispanic	Hispanic	American Indian or Alaska Native	Asian or Pacific Islander
Alabama	32%	28%	41%	26%	68%	72%	59%	74%
Arizona*	61%	69%	74%	55%	39%	31%	26%	45%
California	71%	70%	67%	55%	29%	30%	33%	45%
Colorado	24%	47%	24%	25%	76%	53%	76%	75%
Delaware	34%	35%	32%	28%	66%	65%	68%	72%
Florida	29%	24%	30%	27%	71%	76%	70%	73%
Georgia	45%	35%	34%	27%	55%	65%	66%	73%
Hawaii	23%	26%	27%	47%	77%	74%	73%	53%
Illinois	54%	65%	46%	45%	46%	35%	54%	55%
Louisiana	40%	29%	33%	24%	60%	71%	67%	76%
Maryland	46%	46%	43%	38%	54%	54%	57%	62%
Mississippi	55%	47%	61%	42%	45%	53%	39%	58%
Nevada	15%	14%	21%	10%	85%	86%	79%	90%
New Jersey	53%	53%	55%	38%	47%	47%	45%	62%
New Mexico	50%	53%	75%	45%	50%	47%	25%	55%
New York	38%	38%	44%	26%	62%	62%	56%	74%
North Carolina	41%	44%	52%	29%	59%	56%	48%	71%
South Carolina	46%	44%	49%	37%	54%	56%	51%	63%
Texas	55%	52%	43%	46%	45%	48%	57%	54%
Virginia	39%	45%	45%	38%	61%	55%	55%	62%
United States (50 States + D.C.)	43%	52%	46%	41%	57%	48%	54%	59%

*University of Phoenix Online and Western International University are excluded from Arizona's results, but included in the national total. Undergraduate enrollments and completions at these institutions are not representative of Arizona's performance, as most first-time undergraduates are not state residents.

Source: NCES, IPEDS, 2007-08 Enrollment File, all public, private non-profit, and private for-profit 2-year and 4-year institutions.

altogether. Even if students do manage to pay the cost of tuition at community colleges, their ability to pay the cost of completing a bachelor's degree at a four-year college or university is in doubt.

State Policies for Improving Affordability, Transfer, and Baccalaureate Degree Completion

The primary goal of state policies for transfer should be to ensure that community colleges are a viable route to the bachelor's degree, and that students who begin at community colleges can complete their educational goals with no greater difficulty than students who start at four-year colleges. The guiding principle of the strategies outlined below is to maximize students' opportunities to succeed.

Affordability

States should assure that tuition and student financial aid policies do not discourage full-time attendance at two- and

four-year colleges; state policies should encourage and enable expeditious completion of college programs by full- and part-time students. Tuition increases that outpace family income, particularly at community colleges and regional state colleges and universities, discourage enrollment, transfer, full-time enrollment, and degree completion. These problems are compounded by a weak economy and high unemployment. Need-based financial aid, targeted to low-income students, plays a critical role. Financial aid should be available for students who transfer, to enable them to attend full-time; aid should also be available for those students who enroll part-time due to the need to work and

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support their families. However, student financial aid by itself will not effectively address the affordability issue if tuition increases consistently exceed the growth of family income.

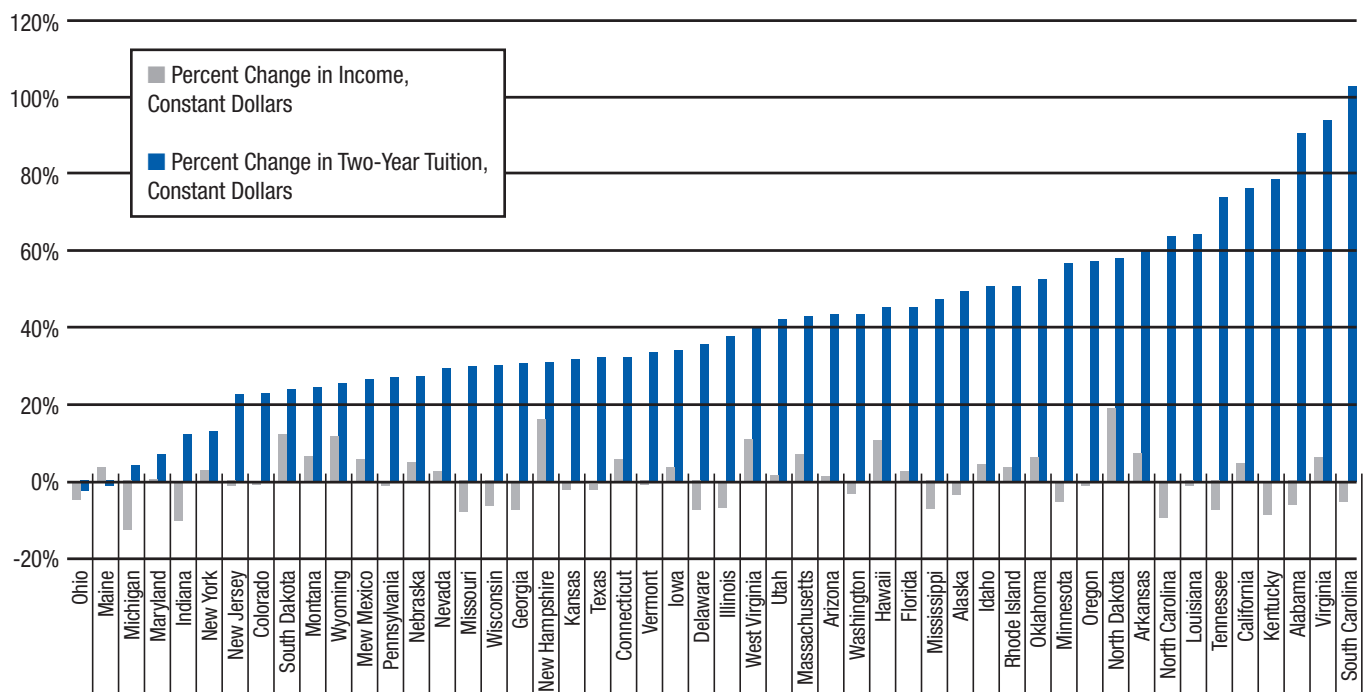
Transfer and Completion

In addition to affordability, states must assure, as the Southern Regional Education Board has advocated, “a reliable, robust college transfer system,” with a clear and efficient route through the community colleges to the bachelor’s degree.¹⁰ In the absence of comprehensive, integrated statewide transfer policies, many students will find that credits they have accumulated at a community college will not count toward their bachelor’s degree at a four-year institution. Overall completion rates among students who lose significant credits in the transfer process are low, and it is

not difficult to see why. Students are often required to enroll again in courses they have already taken, incurring significant costs in terms of tuition and time. In the absence of effective statewide policies, the burden of negotiating transfer, often between large, complex institutions, falls primarily on students seeking to transfer. Additionally, the costs of inefficiencies in the transfer process (e.g., credits not transferable; excessive credits taken after transfer because community college credits are not applied to degree requirements) are borne by students and states. One test of the effectiveness of transfer policies is whether students who transfer from community colleges complete bachelor’s degrees with the same number of credit hours as “native students” who receive their lower-division instruction from a four-year college or university.

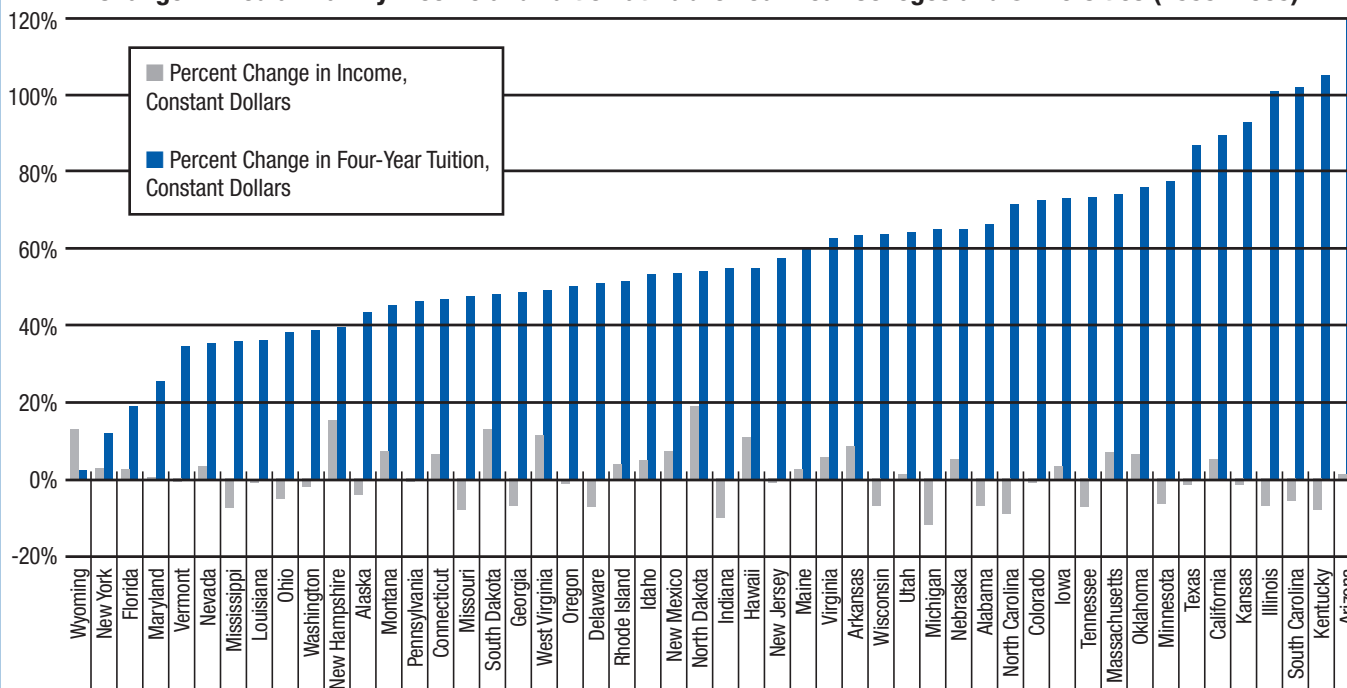
- States should require a statewide standardized lower-division transfer core curriculum and transfer associate’s degrees with courses accepted by all public two- and four-year institutions (and private institutions that choose or can be induced to participate) for general education and prerequisite courses for majors.
- States should consider guaranteeing admission with junior status for students who have met the designated lower-

FIGURE 1
Two Key Indicators of Declining College Affordability:
Change in Median Family Income and Tuition at Public Two-Year Colleges (1999–2009)



Sources:
Tuition data, 2009: Thomas D. Snyder and Sally A. Dillow, *Digest of Education Statistics 2010* (NCES 2011-015), (Washington, D.C.: National Center for Education Statistics, Institute of Education Sciences, U.S. Department of Education, 2011), Table 346, http://nces.ed.gov/programs/digest/d10/tables/dt10_346.asp?referrer=list.
Tuition data, 1999: Thomas D. Snyder and Charlene M. Hoffman, *Digest of Education Statistics 1999* (NCES 2000-031), (Washington, DC: National Center for Education Statistics, U.S. Department of Education, 2000), Table 314, <http://nces.ed.gov/programs/digest/d00/dt314.asp>.
Income data: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement, *Three-Year-Average Median Household Income* (2009), <http://www.census.gov/hhes/www/income/data/statemedian/index.html>.
Consumer Price Index: Bureau of Labor Statistics, Consumer Price Index, All Urban Consumers, <ftp://ftp.bls.gov/pub/special.requests/cpi/cpiat.txt>.

FIGURE 2
Two Key Indicators of Declining College Affordability:
Change in Median Family Income and Tuition at Public Four-Year Colleges and Universities (1999–2009)



Sources:
 Tuition data, 2009: Thomas D. Snyder and Sally A. Dillow, *Digest of Education Statistics 2010* (NCES 2011-015), (Washington, D.C.: National Center for Education Statistics, Institute of Education Sciences, U.S. Department of Education, 2011), Table 346, http://nces.ed.gov/programs/digest/d10/tables/dt10_346.asp?referrer=list.
 Tuition data, 1999: Thomas D. Snyder and Charlene M. Hoffman, *Digest of Education Statistics 1999* (NCES 2000-031), (Washington, DC: National Center for Education Statistics, U.S. Department of Education, 2000), Table 314, <http://nces.ed.gov/programs/digest/d00/dt314.asp>.
 Income data: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement, *Three-Year-Average Median Household Income* (2009), <http://www.census.gov/hhes/www/income/data/statemedian/index.html>.
 Consumer Price Index: Bureau of Labor Statistics, Consumer Price Index, All Urban Consumers, <ftp://ftp.bls.gov/pub/special.requests/cpi/cpiiai.txt>.

division transfer requirements and earned the associate’s degrees.

- Common course numbering system across two- and four-year institutions for the designated transfer curriculum should also be in place. Common course numbering ensures that all institutions recognize credits from courses that cover the same material.
- Articulation agreements between individual two- and four-year institutions or groups of institutions can be helpful, but

they should be developed in the context of statewide transfer policy. Several states have established such policies, ensuring successful transfer of credits and high completion rates among community college students.

- States should require the components of this framework be put in place through statewide agreements. Faculty from four-year institutions and community colleges should develop the transfer curriculum collaboratively to assure that the transfer courses are equivalent across all institutions.

State Transfer Policies

State transfer policies are in place and evolving in several states. For example, Florida, New Jersey, Rhode Island, and Washington offer transfer associate’s degrees. Ohio and Texas have standard general education curricula for transfer. Florida and Texas use common numbering of lower-division courses for all public colleges and universities. Arizona is establishing six transfer pathways leading to associate’s degrees that provide a way for students to maximize transfer credits as they move from an Arizona public community college to an Arizona public university.

To increase completion in Massachusetts, state lawmakers are advancing a new “Mass Transfer” bill, which would establish a more efficient and seamless student transfer

system for all public higher education students. Based on the recommendations of a statewide advisory group submitted to the Massachusetts Board of Higher Education in June 2008, the bill calls for developing more streamlined and automated transfer systems among the state’s community colleges and universities.

Recent legislation enacted by California will create a transfer degree and guarantee junior status to those transferring between the community college system and the state college system.¹¹ Students in Florida who transfer from community colleges graduate with the same number of credits as “native” students. In Arizona, there are discipline-specific task forces where faculty from two- and four-year colleges and universities agree on common core courses and discuss curricular changes.

TABLE 4
Transfer and Completion Rates at Two-Year Colleges
Students Starting at Two-Year Colleges

State	Graduated from a 2-year institution	Enrolled in a 4-year institution in year 3	Enrolled in a 4-year institution in year 4	Graduated from a 4-year institution	Graduated from a 2-year or 4-year institution*
Alabama	19%	18%	19%	14%	33%
Arizona	22%	11%	14%	11%	33%
Arkansas	24%	12%	14%	10%	33%
California	14%	8%	13%	11%	25%
Colorado	28%	17%	18%	10%	38%
Connecticut	21%	8%	10%	7%	28%
Florida	32%	11%	14%	13%	45%
Georgia	24%	20%	25%	22%	46%
Hawaii	22%	13%	13%	11%	33%
Idaho	16%	14%	16%	15%	31%
Illinois	26%	13%	15%	15%	41%
Indiana	8%	5%	5%	5%	13%
Iowa	29%	19%	19%	17%	46%
Kansas	25%	28%	28%	21%	46%
Kentucky	29%	11%	12%	9%	38%
Louisiana	16%	10%	11%	7%	23%
Maine	36%	9%	10%	5%	41%
Maryland	21%	14%	17%	15%	35%
Massachusetts	21%	10%	14%	8%	29%
Michigan	20%	10%	14%	12%	32%
Minnesota	39%	15%	17%	12%	51%
Mississippi	32%	17%	18%	15%	46%
Missouri	21%	15%	18%	15%	35%
Montana	24%	18%	19%	12%	36%
Nebraska	34%	14%	15%	12%	46%
Nevada	13%	8%	10%	7%	20%
New Jersey	22%	10%	15%	13%	34%
New Mexico	18%	8%	9%	5%	24%
New York	27%	16%	20%	16%	43%
North Carolina	27%	11%	12%	9%	36%
North Dakota	55%	24%	22%	19%	74%
Ohio	15%	11%	12%	9%	25%
Oklahoma	19%	10%	12%	9%	27%
Oregon	19%	10%	13%	10%	30%
Pennsylvania	26%	12%	15%	13%	38%
Rhode Island	18%	12%	14%	8%	26%
South Carolina	27%	10%	11%	9%	36%
South Dakota	56%	10%	9%	3%	59%
Tennessee	14%	14%	17%	14%	28%
Texas	12%	12%	15%	12%	23%
Utah	25%	15%	18%	13%	38%
Vermont	45%	21%	30%	20%	65%
Virginia	21%	15%	17%	15%	36%
Washington	32%	14%	17%	15%	47%
West Virginia	14%	14%	14%	9%	23%
Wisconsin	29%	16%	18%	12%	41%
Wyoming	20%	17%	19%	15%	36%
United States	21%	12%	15%	12%	33%

*Students with both 2-year and 4-year degrees are double counted.
Note: Data are unavailable for Alaska, Delaware, and New Hampshire.
Source: NCHEMS analysis of National Student Clearinghouse data (September 2009).

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² Based on an analysis of Education Longitudinal Study, ELS: 2002-06 public release data. Source data available at: <http://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2010338>. Full analysis available upon request.

³ Bridget Terry Long and Michal Kurlaender, "Do Community Colleges Provide a Viable Pathway to a Baccalaureate Degree?" *Educational Evaluation and Policy Analysis* 31, 1 (March 2009), pp. 30-53.

⁴ NCES, IPEDS, 2007-08 Enrollment File, all public, private non-profit, and private for-profit 2-year and 4-year institutions.

⁵ NCES, IPEDS, 2007-08 Enrollment File, all public, private non-profit, and private for-profit 2-year and 4-year institutions.

⁶ ELS: 2002-06 data.

⁷ Census Bureau, Median Income for Four-Person Families.

⁸ Sandy Baum and Jennifer Ma, *Trends in College Pricing 2010* (New York, NY: College Board, 2010).

⁹ ELS: 2002-06 data.

¹⁰ Southern Regional Education Board, *No Time to Waste: Policy Recommendations for Increasing College Completion* (SREB: September 2010), p. 17.

¹¹ http://info.sen.ca.gov/pub/09-10/bill/sen/sb_1401-1450/sb_1440_cfa_20100420_111951_sen_comm.html.

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