



Higher Education Access, Affordability, and Completion: By the Numbers

To adequately address challenges facing students, it is important to first recognize that today’s students do not fit the profile of the students in the 1970s when the Pell Grant was created.

Students in Higher Education	1970s	2014
Students of color	14%	30%
Low-income students immediately enrolling in college after high school	32%	57%
Adult learners	28%	41%
Attending part-time	32%	38%

Access

- Of the 2.9 million high school graduates in 2014, [68% enrolled in college by the fall semester](#).
- Students from economic and racially diverse groups are immediately enrolling in college after high school at higher rates than before. However, low-income students and students of color are more likely to attend open-access institutions.¹
 - For-profit institutions: Among all black and Latino undergraduate students, 18% and 12%, respectively, are enrolled in a for-profit college, compared with 7% of white students. Among all Pell recipients, 20% attend a for-profit institution, compared with only 8% of non-Pell recipients.
 - Community colleges: Nearly one out of two Latino students (45%), two out of five black students (39%), and one out of three (35%) Pell recipients begin at a community college.

Affordability

- Tuition and fees:
 - While tuition and fees continues to increase, on average, this decade has seen a slower growth rate than the past two decades. The increase throughout various decades has led to today’s high tuition, [especially when compared with the 1970s](#).

Average Tuition & Fees (2016 Dollars)	Community Colleges	Two-Year For-Profit Colleges	Public Four-Year Universities	Private Nonprofit Four-Year Universities
1976-77	\$1,193	--	\$2,600	\$10,680
2016-17	\$3,520	\$14,445 (2014-15) ²	\$9,650	\$33,480
40-Year Percent Change	195%	--	271%	213%

- Using the latest data available, the average tuition and fees from one year to the next increased by³
 - 1.7% at community colleges;
 - -0.34% at two-year for-profit institutions.
 - 1.6% at public four-year institutions; and
 - 2.7% at private nonprofit four-year universities.

- Pell Grants:
 - Nearly 8 million students receive a Pell Grant.
 - The 2016-17 maximum Pell Grant award is \$5,815.
 - The maximum Pell Grant award in 2016-17 [covers just 29%](#) of average tuition, fees, room and board at an in-state four-year public university.
 - For 2017-18, [the maximum Pell Grant award will be \\$5,920](#) due to the automatic annual increase based on estimated changes to the Consumer Price Index.

- [Federal loans](#):
 - For the fifth consecutive year, total annual education borrowing declined. In 2015-16, undergraduate students and parents borrowed 18% less than in 2010-11 and graduate students borrowed 6% less.
 - The average full-time undergraduate student in 2015-16 borrowed \$4,720 in federal loans for that year – down from the \$5,680 (in 2015 dollars) in 2010-11. Federal loans per full-time graduate student also fell from \$18,700 to \$17,460.
 - In 2014-15, 61% of all bachelor’s degree recipients from public and private nonprofit institutions who borrowed graduated with an average of \$28,100 in debt.
 - In 2016, one in four Direct Loan borrowers in repayment was enrolled in an income-driven repayment plan.
 - Borrowers who left college without a degree or certificate are more likely to default than those who completed their program (24% compared with 9% respectively).
 - Default rates are highest for borrowers who leave school owing less than \$5,000 and decline as loan balances increase.

Completion

- Students of color graduate at lower rates than other students.⁴

	Bachelor’s Degree Completion
White	63%
Black	41%
Latino	54%
Asian	71%
American Indian	41%

- Low- and middle-income students have been earning bachelor's degrees at increasing rates in recent years. However, the low- and high-income gaps in college attainment have worsened slightly since 1970. Students whose families are in the bottom half of the income distribution [earned 23% of the bachelor's degrees in 2014, compared with 28% in 1970](#), while students in the upper half of the income distribution fared better.

¹ Ed Trust analysis of IPEDS Fall enrollment, Fall 2012 (by race) and NPSAS: 2011-12 (by Pell recipient status). IPEDS does not collect data for Pell recipients and the latest NPSAS survey was used. To ensure comparability between race data and Pell data, 2012 data was used for both.

² Due to data limitations, this data represents the average tuition and fees for the academic year 2014-15 at two-year for-profit institutions in 2016 dollars.

³ For public four-year, public two-year, and private nonprofit institutions, the change in tuition and fees were calculated using academic years 2015-16 and 2016-17. Data was retrieved from College Board’s 2016 Trends in College Pricing. For for-profit two-year institutions, academic years 2013-2014 and 2014-2015 were used, and the data was retrieved from the U.S. Department of Education’s National Center for Education Statistics 2016 Digest of Education Statistics (Table 330.10).

⁴ These data represent the six-year bachelor’s completion rates for first-time, full-time freshmen who started with Fall 2008 cohorts at four-year institutions. These data can be found in the U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics. (2015, Dec). Graduation Rates for Selected Cohorts, 2006-11; Student Financial Aid, Academic Year 2013-14; and Admissions in Postsecondary Institutions, Fall 2014. First Look (Provisional Data).