



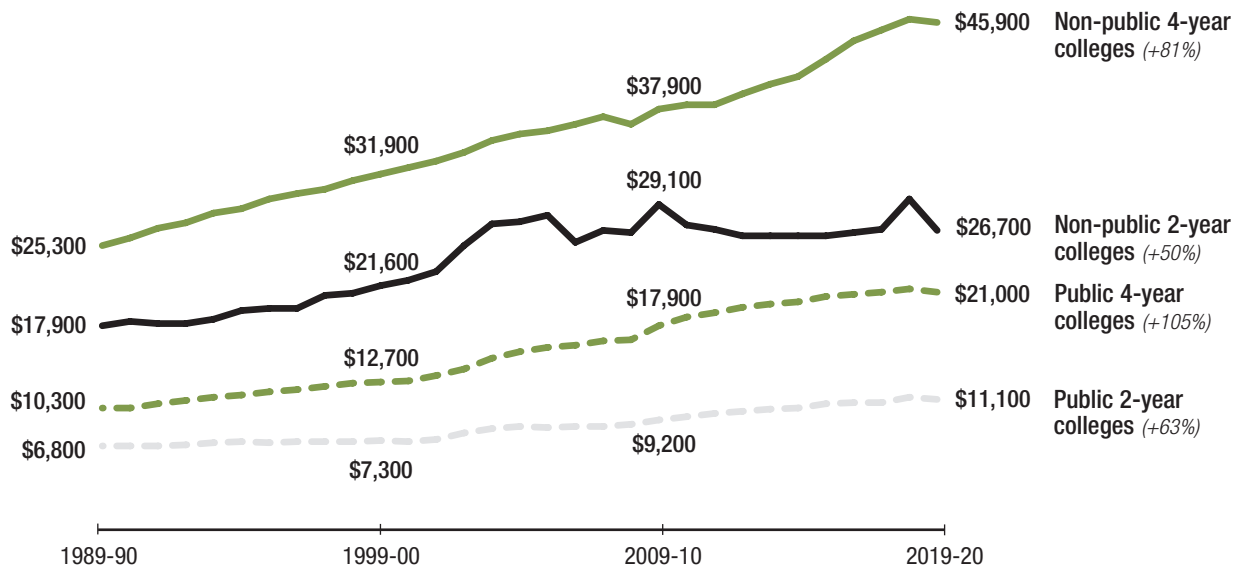
# College Affordability

## College costs continue to rise, but not in the private two-year sector

Nationwide, the average annual costs for an in-state undergraduate to attend a public four-year college reached \$21,000 in 2019-20 — more than double the 1989-90 average. Since 2009-10, that amount increased by 17 percent. Over that period, average costs at public two-year colleges rose 21 percent to \$11,100 for the 2019-20 school year. At non-public four-year colleges, average costs increased by 21 percent to \$45,900 between 2009-10 and 2019-20. Costs at non-public two-year colleges averaged \$26,700, down 8 percent since 2009-10.

## Annual Undergraduate Costs of College Attendance

United States (in 2019-20 dollars)



Note: Costs of college attendance include tuition, required fees, room and board.

Source: SREB analysis of National Center for Education Statistics data.

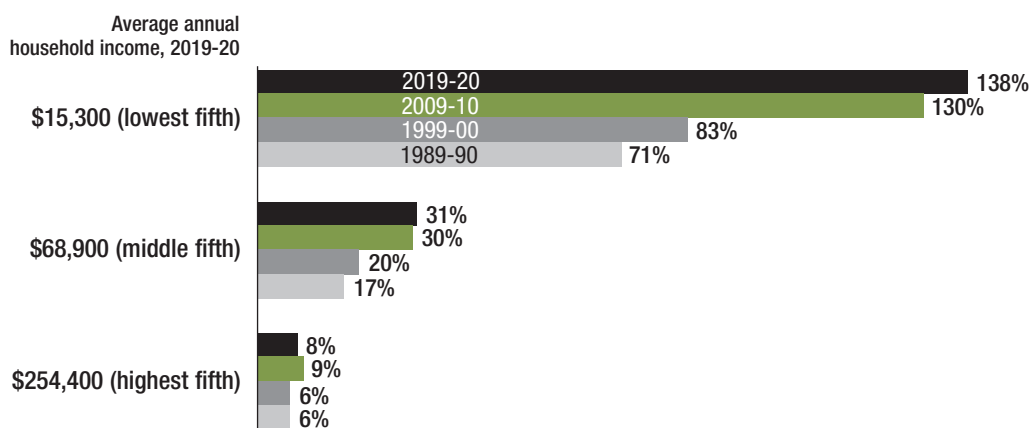
Students from families with low to middle incomes are often more affected by the rising costs of college than their counterparts. One way to compare costs and show these disparities is to compare annual income with annual college costs, even though many families save for college over several years and do not pay annual costs from a single year of income. Using annual income as a point of comparison is especially useful to show the relative impact of college costs on families at different income levels.

For students from U.S. households in the lowest fifth of incomes, one year’s costs to attend a public four-year college in 2019-20 equaled 138 percent of the average annual household income — almost 8 percentage points higher than just 10 years earlier and almost double the proportion of income required in 1989-90. In short, paying for a year of college for one child in these households would require the household’s entire income for almost a year and a half. College costs for households in the middle fifth of incomes equaled 31 percent of the average household income in 2019-20 — less than 1 percentage point higher than in 2009-10. In contrast, costs amounted to 8 percent of the average income for households in the top fifth of incomes, decreasing by 1 percentage point since 2009-10 and increasing by 2 percentage points since 1989-90.

### The increase in tuition and fees affects the lowest-income families more than others

For median-income households, in-state undergraduate tuition and fees at public four-year colleges and universities as a percentage of household income remained the same for the SREB region (15) but decreased slightly nationwide (from 14 to 13) between 2018-19 and 2019-20. In 2019-20, tuition and fees accounted for as little as 10 percent of household income in Florida and Maryland and as much as 19 percent in Alabama and South Carolina. The percentages were at or above the national average of 13 percent in 10 SREB states — Alabama, Arkansas, Delaware, Kentucky, Louisiana, Mississippi, South Carolina, Tennessee, Virginia and West Virginia — as well as in two states in the West, six in the Midwest and seven in the Northeast.

### Percent of Average Annual Household Income Required to Pay for One Year at a Public Four-Year College, United States



Sources: SREB analysis of National Center for Education Statistics and U.S. Census Bureau data.

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State comparisons for the lowest-income families show in-state undergraduate tuition and fees at public four-year colleges and universities decreased to 42 percent of median annual income in the SREB region in 2019-20, compared with 44 percent in 2018-19. In 2019-20, college costs for these families required a portion of annual income that ranged from 27 percent in Florida to 58 percent in Alabama and South Carolina. The percentages were at or above the national average of 39 percent in 11 SREB states — Alabama, Arkansas, Delaware, Kentucky, Louisiana, Mississippi, South Carolina, Tennessee, Texas, Virginia and West Virginia.

In 2019-20, the median annual cost of tuition and required fees for in-state undergraduates at public four-year colleges and universities in the SREB region was \$8,600 — less than 1 percent higher than the year before when adjusted for inflation. The U.S. median annual cost also increased less than 1 percent over the period. In the West, the increase was 3 percent, while the median costs decreased in the Midwest and Northwest by 1 percent. The median cost of tuition and fees in the Northeast was the highest of any region, and that in the West the lowest, at \$11,000 and \$8,200, respectively.

The median costs for out-of-state students in the SREB region were \$19,500 — over 2 times as much as for in-state students. In the West, out-of-state students paid almost three times as much as in-state students. In the Midwest and Northeast, they paid about twice as much.

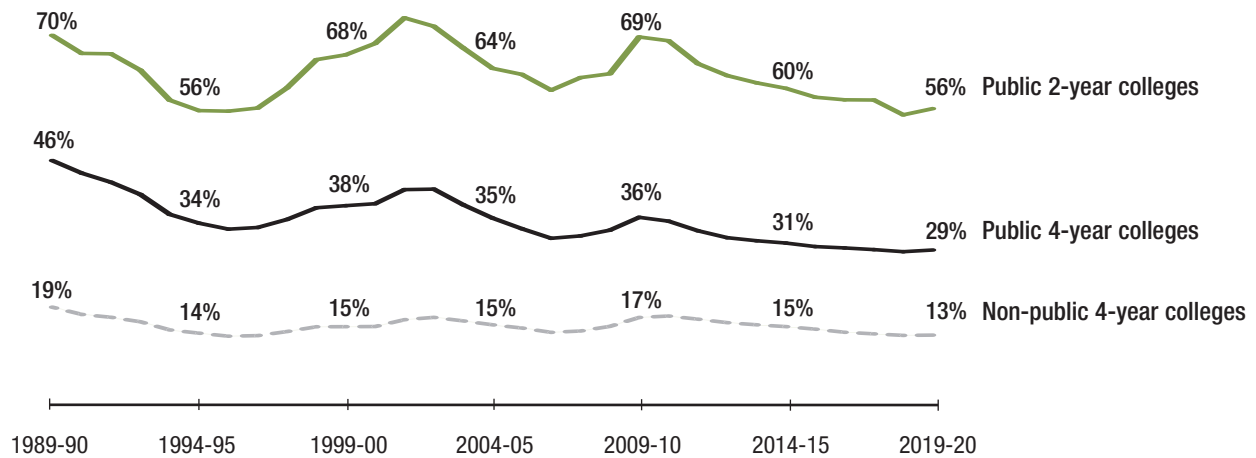
### Pell Grant awards are covering a decreasing proportion of education expenses

The federal Pell Grant program is the nation's largest need-based grant aid program for college students. The neediest students could receive a maximum grant of \$6,195 in the 2019-20 school year. Students in SREB states received more than \$10.5 billion in Pell Grants in 2019-20 — an over 2 percent decrease since 2014-15. Overall Pell grant funding in the region decreased in large part because the number of students in SREB states receiving Pell grants during that five-year period dropped by 16 percent. Public colleges saw a decrease of 14 percent in the number of Pell Grant recipients. However, recipients received larger grants, on average, in the 2019-20 school year. The average grant amount per recipient at public colleges in SREB states was \$4,121 — 16 percent more than five years earlier.

Pell Grants have lost buying power over the last 30 years. The maximum Pell Grant in 1989-90 covered 46 percent of the average annual costs of attending a public four-year college and 19 percent at private four-year colleges. In comparison, the maximum grant in 2019-20 covered just 29 percent of the average annual costs of attending public four-year colleges and 13 percent at private four-year colleges.

In addition to Pell Grants, students attending college in SREB states in 2018-19 received \$315.5 million through the federal College Work-Study Program and \$336.2 million through the Supplemental Educational Opportunity Grant program. The average amount that students in SREB colleges received from each of these programs increased between 2013-14 and 2018-19, with the largest increase — 16 percent — occurring in the Supplemental Educational Opportunity Grant program.

## Percent of Tuition, Fees, Room and Board Covered by Maximum Federal Pell Grant, United States



Note: The maximum Pell award was \$2,300 in 1989-90 and \$6,195 in 2019-20.

Sources: SREB analysis of College Board and National Center for Education Statistics data.

## SREB states award more state scholarships and grants than other regions

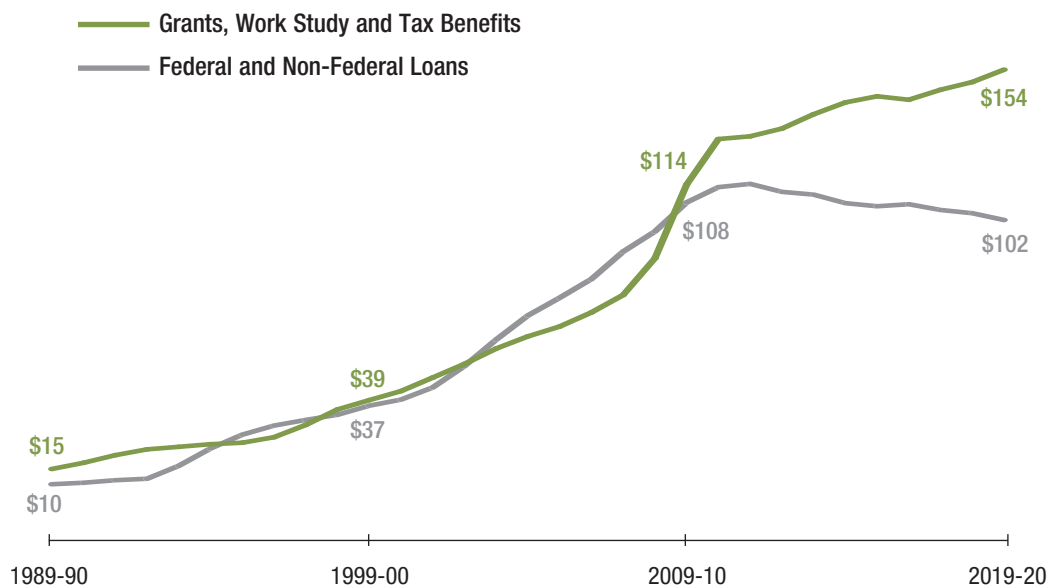
State scholarships and grants in SREB states reached nearly \$6.4 billion in 2018-19, accounting for 45 percent of the nation's total. From 2013-14 to 2018-19, need-based aid to undergraduate students in the SREB region increased 39 percent, compared to the national increase of 21 percent. SREB states accounted for 29 percent of the nation's total state need-based financial aid for undergraduate students in 2018-19 and 88 percent of the total for state scholarships and grants not based on need.

## Students borrow more using subsidized, unsubsidized and parent loans

Nationwide, the total amount borrowed to finance postsecondary education in 2014-15 was 75 percent of the total received through other types of financial aid (e.g., grants, work-study and tax benefits). In 2019-20, the amount borrowed dropped to 66 percent of the other types of aid. Over the last 30 years, the total amount students and their parents borrowed peaked at \$115 billion in 2011-12 and has since decreased to \$102 billion in 2019-20. Despite the recent decrease in total loans, the amounts of financial aid both borrowed and received have grown substantially over this period. In 1989-90, students and their parents borrowed over \$10 billion and received almost \$15 billion in other financial aid. By 2019-20, borrowing was at almost \$102 billion and other forms of financial aid totaled \$154 billion.

Federal loan programs supplied over \$28 billion in loans to students in SREB states in 2019-20. The average amount received through Stafford subsidized loans was up almost 2 percent from 2014-15 and averaged \$3,700 per recipient. Average Stafford unsubsidized loan amounts increased nearly 5 percent during that same period and averaged over \$6,900 per recipient. Parent Loans for Undergraduate Students (PLUS) grew by almost 11 percent and averaged more than \$15,000 per recipient in the region.

## Student Financial Aid and Loan Trends United States (in billions)



Source: SREB analysis of College Board data.

The percentage of first-time, full-time, degree- or certificate-seeking freshmen in SREB states who took out loans in their first year of college decreased 2 percentage points during the five-year period between 2013-14 and 2018-19. In 2018-19, 47 percent of these freshmen at public four-year institutions in the SREB region and in the nation took out loans that averaged \$7,000. In SREB states, students' loans in 2018-19 were more than \$400 larger on average than those taken out in 2013-14.

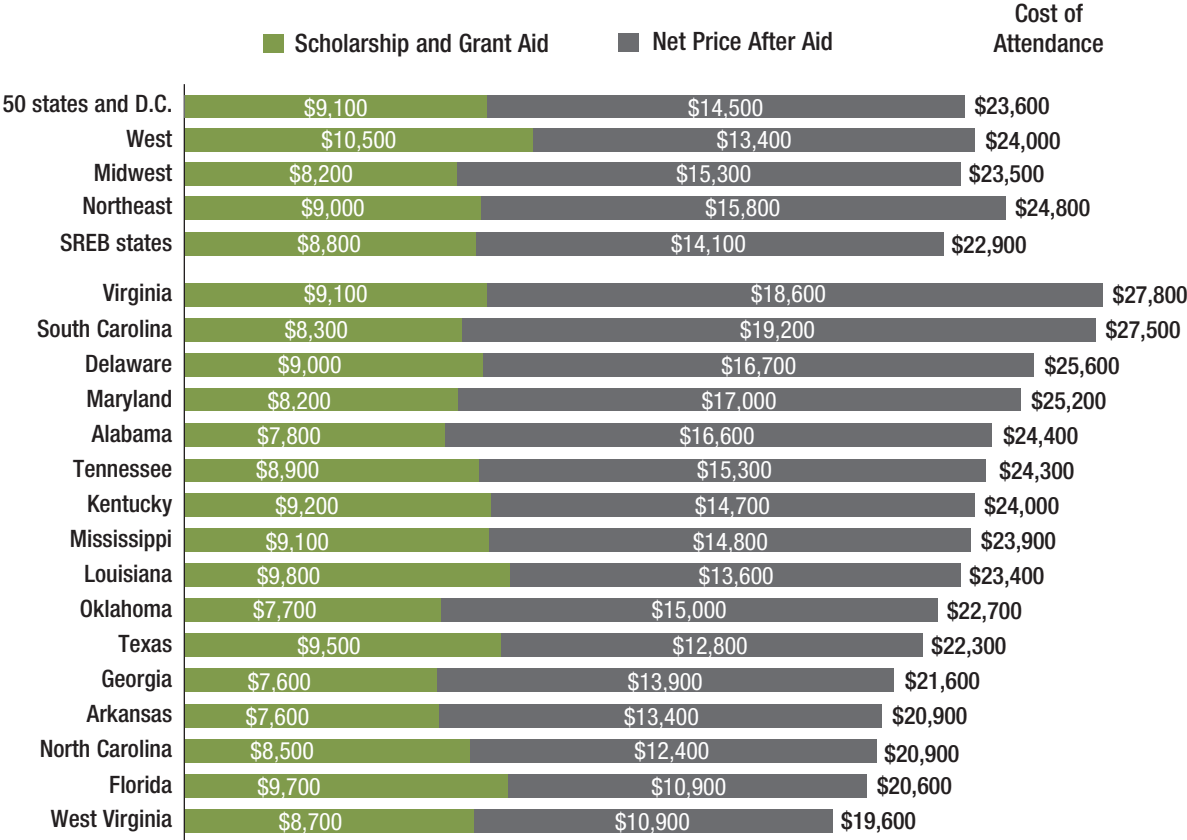
Eighteen percent of first-time students at public two-year colleges in the SREB region took on debt in 2018-19, a rate less than half that of students at public four-year colleges. This percentage was 7 percentage points lower than in 2013-14. The average loan disbursed to these students was just over \$4,700, up \$41 for the period.

### Nationwide, students are responsible for 61 percent of net price

Is a college education in the United States affordable? The answer depends on the cost of attendance (tuition and fees, room and board, books and supplies), the ability of students and their families to pay, and the amount of financial aid and scholarships available. In 2018-19, the average amount of grant and scholarship aid amounted to 39 percent of the total cost of attendance for full-time, degree- or certificate-seeking, beginning college students nationwide and 38 percent in the SREB region. That left a net price of 61 percent of the total cost nationwide and 62 percent in the SREB region, which must be covered using loans or cash. Loans help students and their families break the cost of college attendance into monthly payments and stretch it over multiple years, but they raise college costs in the long term by adding interest.

# What Students and Their Families Pay<sup>1</sup>

## Public Four-Year Colleges and Universities, 2018-19



<sup>1</sup> For full-term, full-time, first-time degree- or certificate-seeking undergraduates who paid in-state or in-district tuition and who received grant or scholarship aid from federal, state or local governments, or the institution.

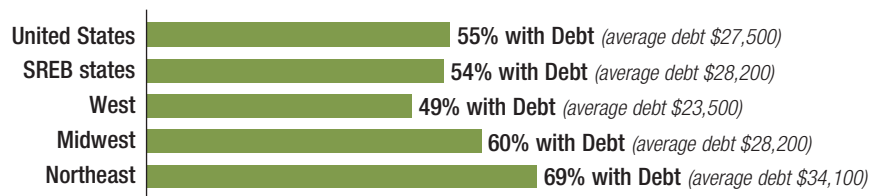
Note: Because of rounding, Cost of Attendance might not equal the sum of Scholarship and Grant Aid plus Net Price After Aid.

Source: SREB analysis of National Center for Education Statistics student financial aid database.

Nationwide, the average one-year cost for full-time, first-time degree- or certificate-seeking undergraduates paying in-state or in-district tuition at a public four-year college or university in 2018-19 was \$23,600. Among U.S. regions, the cost of attendance for these students ranged from \$22,900 in SREB states to \$24,800 in the Northeast. Average scholarship and grant aid for these students ranged from \$8,200 in the Midwest to \$10,500 in the West. The resulting “net price” (what’s left for students and their families to pay after state and federal scholarships and grants) ranged from \$13,400 in the West to \$15,800 in the Northeast. Among SREB states, the gap between the cost of attendance and public grant and scholarship aid was lowest in Florida and West Virginia (\$10,900) and highest in South Carolina (\$19,200). To meet this “net price,” students and their families had to turn to private grant aid, take out loans, raise the amounts they contributed, or find ways to cut expenses.

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## Percentage of Bachelor's Degree Graduates with Debt Public Four-Year Colleges, 2018



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Sources: SREB analysis of Institute for College Access & Success College InSight database.

In 2019, 55 percent of the undergraduates receiving bachelor's degrees at public four-year colleges in the United States graduated in debt for their college education, owing \$27,500 on average. In the SREB region, the percentage of these graduates was slightly smaller — 54 percent of graduates in the region had outstanding college loans, with an average debt of \$28,200. Since 2014, the percentage of college graduates in the nation who left school with student loan debt decreased by 5 points, and the average amount owed increased by 6 percent. In SREB states, this increase in debt was almost 8 percent. The West had the lowest percentage of graduates with loans and the lowest average debt, followed by the SREB region.

### Changing demographics will make affordability a challenge

Demographic shifts are under way across the nation and in SREB states. With many states setting high goals for college completion and educational attainment, making and keeping college affordable will be increasingly important.

Non-white students will make up a larger portion of the college-bound group in the coming decades. They were 49 percent of the nation's public high school graduates in 2018-19 and are projected to increase to 57 percent by 2035-36, according to the Western Interstate Commission on Higher Education. Students in these groups more often come from middle- and lower-income families, which will have the most difficulty meeting rising costs.

**Table 62**

**Median Annual Tuition and Required Fees for Full-Time Undergraduate Students<sup>1</sup>**

Public Four-Year Colleges and Universities								
	In-State Students				Out-of-State Students			
	2019-20	Percent Change 2018-19 to 2019-20		As Percentage of Median Household Income		2019-20	Percent Change 2018-19 to 2019-20	
		Not Adjusted for Inflation	Adjusted for Inflation <sup>2</sup>	2018-19	2019-20		Not Adjusted for Inflation	Adjusted for Inflation <sup>2</sup>
50 states and D.C.	\$8,954	1.8	0.01	13.9	13.0	\$19,738	1.8	0.01
SREB states as a percent of U.S.	8,594 96.0	2.7	0.8	15.3	14.9	19,482	0.5	-1.3
Alabama	10,700	6.0	4.1	20.2	19.0	20,155	6.4	4.5
Arkansas	8,856	3.9	2.1	17.1	16.2	14,167	3.4	1.5
Delaware	11,269	4.6	2.7	16.6	15.2	26,502	3.5	1.6
Florida	5,964	2.5	0.6	10.7	10.2	18,658	0.0	-1.8
Georgia	5,918	-3.5	-5.3	11.0	10.5	16,640	-1.7	-3.4
Kentucky	10,086	2.4	0.6	18.1	18.1	22,524	1.9	0.05
Louisiana	8,549	6.1	4.2	16.1	16.5	16,599	-5.2	-6.9
Maryland	9,410	-0.9	-2.7	11.0	9.8	21,456	5.7	3.8
Mississippi	8,058	5.4	3.5	17.9	18.0	8,558	-4.2	-5.9
North Carolina	6,905	0.8	-1.0	12.8	11.3	20,339	0.3	-1.5
Oklahoma	7,470	3.8	1.9	13.2	12.6	15,810	1.7	-0.1
South Carolina	11,670	-0.2	-2.0	20.4	18.8	25,227	1.2	-0.6
Tennessee	9,259	4.5	2.7	15.8	16.4	24,798	0.8	-1.0
Texas	8,690	4.1	2.3	14.0	12.9	20,182	3.9	2.0
Virginia	12,564	-0.4	-2.2	16.4	15.5	29,480	1.7	-0.1
West Virginia	7,887	3.6	1.7	15.1	14.7	17,864	1.1	-0.7
West as a percent of U.S.	8,154 91.1	4.8	2.9	11.3	11.2	22,221 112.6	2.7	0.8
Alaska	8,484	2.9	1.1	12.0	10.8	25,398	5.1	3.2
Arizona	10,973	3.9	2.0	17.0	15.5	28,708	3.8	2.0
California	7,510	2.1	0.3	10.4	9.6	19,390	0.8	-1.0
Colorado	9,429	-2.6	-4.3	13.3	13.0	21,722	1.5	-0.3
Hawaii	7,792	0.9	-0.9	9.6	8.9	20,752	0.3	-1.5
Idaho	7,970	5.5	3.6	12.9	12.1	24,578	5.2	3.3
Montana	6,640	0.6	-1.2	11.4	11.0	20,926	0.1	-1.7
Nevada	8,171	3.9	2.0	12.7	11.5	23,222	3.7	1.9
New Mexico	6,450	3.9	2.1	12.9	12.1	13,538	0.0	-1.8
Oregon	10,482	3.6	1.7	14.6	14.1	28,658	8.5	6.5
Utah	6,378	1.0	-0.8	8.2	7.5	18,578	0.7	-1.1
Washington	9,867	21.5	19.3	10.2	12.0	26,978	4.5	2.6
Wyoming	4,747	3.3	1.4	7.3	7.3	14,803	3.7	1.9
Midwest as a percent of U.S.	9,320 104.1	0.5	-1.3	14.7	13.9	16,974 86.0	4.4	2.5
Illinois	12,382	1.1	-0.8	17.5	16.6	18,545	4.0	2.1
Indiana	8,292	-0.7	-2.5	13.9	12.4	19,978	3.0	1.1
Iowa	9,320	-35.0	-36.2	20.9	14.1	24,508	70.9	67.8
Kansas	7,819	0.4	-1.4	12.2	10.7	19,069	-1.7	-3.5
Michigan	13,180	5.1	3.2	20.7	20.6	23,331	0.0	-1.8
Minnesota	9,310	2.8	0.9	12.6	11.4	15,699	2.3	0.5
Missouri	8,043	4.3	2.4	12.5	13.3	15,171	5.4	3.5
Nebraska	7,704	-1.1	-2.9	11.5	10.5	14,901	3.9	2.0
North Dakota	7,746	5.5	3.6	11.0	11.1	11,582	1.5	-0.3
Ohio	10,395	3.3	1.4	16.3	16.1	18,026	-2.1	-3.8
South Dakota	9,223	3.5	1.6	15.0	14.4	12,598	3.4	1.5
Wisconsin	8,037	-0.5	-2.3	12.9	11.9	16,091	2.4	0.6
Northeast as a percent of U.S.	11,013 123.0	1.2	-0.6	15.5	14.8	21,185 107.3	0.6	-1.2
Connecticut	13,237	5.9	4.0	17.2	15.2	31,051	3.7	1.9
Maine	8,778	-2.7	-4.4	15.4	13.2	18,926	14.6	12.6
Massachusetts	11,015	2.7	0.9	12.4	12.6	18,970	2.1	0.3
New Hampshire	14,568	2.5	0.7	17.5	16.8	23,756	2.5	0.7
New Jersey	14,048	2.2	0.4	18.5	16.0	22,832	2.2	0.4
New York	8,508	2.7	0.9	12.3	11.8	18,412	2.3	0.5
Pennsylvania	13,710	0.1	-1.7	21.2	19.4	22,302	-0.4	-2.2
Rhode Island	12,072	4.7	2.8	18.5	17.2	27,365	4.1	2.3
Vermont	13,881	1.2	-0.6	19.6	18.7	28,869	2.9	1.1
District of Columbia	6,020	2.2	0.4	6.9	6.5	12,704	2.3	0.5

"NA" indicates not applicable. There was no institution of this type in the state during the specified years.

<sup>1</sup> The medians for the United States and each region are the middle values of all four-year colleges and universities. The median for each state is the middle value of the institutions in that state. Tuition and fees reported for the SREB states represent an annual course load of 30 credit-hours — the number to keep a student on track for on-time graduation. The non-SREB states report is based on an annual course load of 24 credit-hours — the minimum number required to qualify as a full-time student for federal student financial aid programs.

<sup>2</sup> The cost of living (academic-year Consumer Price Index) increased by 1.8 percent from 2018-19 to 2019-20

Sources: SREB analysis of National Center for Education Statistics institutional characteristics surveys — [www.nces.ed.gov/ipeds](http://www.nces.ed.gov/ipeds).

U.S. Census Bureau median household income data — [www.census.gov](http://www.census.gov).

National Center for Higher Education Management Systems (NCHEMS) unpublished analysis of U.S. Census Bureau median household income data.



**Table 62**  
*continued*

Public Two-Year Colleges								
In-State Students					Out-of-State Students			
2019-20	Percent Change 2018-19 to 2019-20		As Percentage of Median Household Income		2019-20	Percent Change 2018-19 to 2019-20		
	Not Adjusted for Inflation	Adjusted for Inflation <sup>2</sup>	2018-19	2019-20		Not Adjusted for Inflation	Adjusted for Inflation <sup>2</sup>	
\$4,000	1.8	0.01	6.2	5.8	\$8,302	2.1	0.3	50 states and D.C.
3,309	0.9	-0.9	6.0	5.8	8,715	0.5	-1.3	SREB states as a percent of U.S.
4,800	1.3	-0.5	9.5	8.5	8,730	1.4	-0.4	Alabama
3,003	3.4	1.5	5.8	5.5	4,578	-0.1	-1.9	Arkansas
4,945	0.8	-1.0	7.5	6.7	11,808	-30.1	-31.4	Delaware
2,838	0.1	-1.7	5.2	4.9	10,347	0.7	-1.1	Florida
3,360	-1.6	-3.4	6.1	5.9	9,662	1.9	0.04	Georgia
4,368	2.8	1.0	7.8	7.8	14,808	2.8	1.0	Kentucky
4,175	0.2	-1.6	8.3	8.1	8,123	0.0	-1.8	Louisiana
4,083	3.0	1.2	4.6	4.3	8,659	1.4	-0.4	Maryland
3,280	3.8	1.9	7.4	7.3	5,830	-5.5	-7.2	Mississippi
2,547	0.1	-1.7	4.8	4.2	8,691	0.0	-1.8	North Carolina
4,662	2.0	0.1	8.4	7.8	8,880	-9.5	-11.1	Oklahoma
4,785	3.8	1.9	8.0	7.7	9,496	3.1	1.3	South Carolina
4,344	2.3	0.4	7.6	7.7	16,920	2.3	0.4	Tennessee
2,560	0.0	-1.8	4.3	3.8	5,220	0.0	-1.8	Texas
4,795	0.0	-1.8	6.2	5.9	10,798	0.7	-1.1	Virginia
4,169	1.2	-0.6	8.1	7.8	9,517	3.1	1.3	West Virginia
2,004	6.7	4.8	2.7	2.8	7,854	1.4	-0.4	West as a percent of U.S.
50.1					94.6			
4,300	0.0	-1.8	6.3	5.5	4,300	0.0	-1.8	Alaska
2,070	0.0	-1.8	3.3	2.9	7,854	0.0	-1.8	Arizona
1,220	-0.2	-2.0	1.7	1.6	7,963	3.2	1.4	California
4,000	0.4	-1.4	5.5	5.5	14,826	-0.2	-2.0	Colorado
3,209	2.1	0.2	3.9	3.6	8,345	0.8	-1.0	Hawaii
3,348	0.0	-1.8	5.7	5.1	7,092	0.0	-1.8	Idaho
3,437	2.3	0.5	5.8	5.7	8,588	10.5	8.5	Montana
3,338	6.2	4.3	5.1	4.7	10,611	6.4	4.5	Nevada
1,878	3.6	1.8	3.8	3.5	4,605	0.0	-1.8	New Mexico
5,018	5.2	3.3	6.9	6.7	8,971	-1.0	-2.8	Oregon
3,883	2.4	0.5	4.9	4.6	12,668	2.3	0.5	Utah
4,148	-0.8	-2.6	5.2	5.0	4,991	-14.3	-15.8	Washington
4,170	33.7	31.3	5.0	6.4	10,110	32.5	30.1	Wyoming
4,491	2.0	0.2	7.0	6.7	6,909	2.3	0.5	Midwest as a percent of U.S.
112.3					83.2			
4,098	3.0	1.2	5.7	5.5	11,712	0.9	-0.9	Illinois
5,287	21.0	18.9	7.3	7.9	11,513	37.0	34.6	Indiana
5,614	4.7	2.9	7.8	8.5	6,470	3.3	1.4	Iowa
3,390	4.2	2.4	5.1	4.6	4,495	5.1	3.2	Kansas
4,130	3.0	1.1	6.6	6.4	7,552	2.4	0.6	Michigan
5,545	2.8	0.9	7.5	6.8	5,686	2.5	0.6	Minnesota
3,523	4.9	3.0	5.4	5.8	6,608	1.8	0.02	Missouri
3,300	4.1	2.3	4.7	4.5	4,500	7.1	5.2	Nebraska
4,408	3.9	2.0	6.4	6.3	5,017	2.6	0.8	North Dakota
5,228	1.5	-0.3	8.4	8.1	9,452	5.8	3.9	Ohio
5,514	-4.7	-6.4	9.7	8.6	5,514	-4.7	-6.4	South Dakota
4,440	0.7	-1.1	7.0	6.6	10,585	63.7	60.7	Wisconsin
5,289	2.0	0.2	7.4	7.1	10,585	0.6	-1.2	Northeast as a percent of U.S.
132.2					127.5			
4,511	2.0	0.1	6.1	5.2	13,463	2.1	0.2	Connecticut
3,784	1.1	-0.7	6.4	5.7	6,604	0.2	-1.6	Maine
5,304	2.8	0.9	6.0	6.0	10,532	1.4	-0.4	Massachusetts
7,090	-6.9	-8.6	9.4	8.2	15,340	-6.6	-8.2	New Hampshire
4,852	0.7	-1.1	6.5	5.5	8,659	1.6	-0.3	New Jersey
5,520	3.9	2.0	7.9	7.7	10,186	3.3	1.5	New York
6,180	6.2	4.3	9.0	8.8	14,370	1.9	0.1	Pennsylvania
4,700	3.0	1.1	7.3	6.7	12,544	3.2	1.3	Rhode Island
6,654	-6.5	-8.2	10.2	9.0	13,398	-4.9	-6.6	Vermont
NA	NA	NA	NA	NA	NA	NA	NA	District of Columbia

AFFORDABILITY

**Table 63**

**Percent of Median Family Incomes Required to Pay Median Annual Tuition and Fees<sup>1</sup>**

	2018-19									
	Four-Year Colleges and Universities					Two-Year Colleges				
	Family Income					Family Income				
	Lowest Fifth	Second Fifth	Middle Fifth	Fourth Fifth	Highest Fifth	Lowest Fifth	Second Fifth	Middle Fifth	Fourth Fifth	Highest Fifth
<b>50 States and D.C.</b>	<b>40.9</b>	<b>18.2</b>	<b>11.5</b>	<b>7.7</b>	<b>4.3</b>	<b>18.3</b>	<b>8.1</b>	<b>5.1</b>	<b>3.4</b>	<b>1.9</b>
<b>SREB states</b>	<b>43.7</b>	<b>20.3</b>	<b>12.8</b>	<b>8.7</b>	<b>5.1</b>	<b>17.1</b>	<b>8.0</b>	<b>5.0</b>	<b>3.4</b>	<b>2.0</b>
Alabama	58.2	25.5	15.9	10.7	6.4	27.4	12.0	7.5	5.0	3.0
Arkansas	49.5	23.4	14.6	9.6	5.7	16.9	8.0	5.0	3.3	1.9
Delaware	42.5	20.2	13.5	9.7	5.8	19.4	9.2	6.1	4.4	2.6
Florida	28.7	13.4	8.7	5.7	3.3	14.0	6.5	4.2	2.8	1.6
Georgia	30.6	13.9	8.6	5.7	3.2	17.0	7.7	4.8	3.2	1.8
Kentucky	58.2	25.1	15.9	10.5	6.2	25.1	10.8	6.8	4.5	2.7
Louisiana	49.7	22.2	13.1	8.4	4.8	25.7	11.5	6.8	4.3	2.5
Maryland	31.3	14.5	9.4	6.4	3.8	13.0	6.1	3.9	2.7	1.6
Mississippi	52.4	21.9	13.5	9.1	5.3	21.7	9.1	5.6	3.8	2.2
North Carolina	33.8	16.1	10.1	6.8	3.9	12.6	6.0	3.7	2.5	1.4
Oklahoma	38.6	17.5	11.3	7.6	4.5	24.5	11.1	7.2	4.8	2.8
South Carolina	59.5	28.4	17.9	12.2	7.1	23.5	11.2	7.1	4.8	2.8
Tennessee	48.6	21.7	13.5	9.2	5.5	23.3	10.4	6.5	4.4	2.6
Texas	42.2	18.6	11.6	7.6	4.3	13.0	5.7	3.6	2.3	1.3
Virginia	48.1	22.2	14.0	9.4	5.4	18.3	8.4	5.3	3.6	2.0
West Virginia	45.8	20.7	12.8	8.6	5.4	24.8	11.2	6.9	4.6	2.9
<b>West</b>	<b>31.7</b>	<b>15.0</b>	<b>9.8</b>	<b>6.9</b>	<b>4.3</b>	<b>7.7</b>	<b>3.6</b>	<b>2.4</b>	<b>1.7</b>	<b>1.0</b>
Alaska	29.8	13.8	9.2	6.4	4.0	15.5	7.2	4.8	3.3	2.1
Arizona	49.4	23.2	15.1	10.3	5.9	9.7	4.5	3.0	2.0	1.2
California	32.4	14.1	8.5	5.5	3.1	5.4	2.3	1.4	0.9	0.5
Colorado	35.4	16.6	11.0	7.6	4.5	14.6	6.9	4.5	3.1	1.9
Hawaii	27.2	12.6	8.0	5.7	3.4	11.1	5.1	3.3	2.3	1.4
Idaho	33.4	17.3	11.5	8.0	4.7	14.8	7.6	5.1	3.6	2.1
Montana	26.9	13.8	9.6	6.6	3.9	13.7	7.0	4.9	3.4	2.0
Nevada	36.3	17.0	11.1	7.7	4.5	14.5	6.8	4.4	3.1	1.8
New Mexico	44.7	18.1	10.7	7.1	4.0	13.1	5.3	3.1	2.1	1.2
Oregon	41.6	19.8	12.7	8.8	5.2	19.6	9.3	6.0	4.1	2.4
Utah	21.6	11.3	7.8	5.6	3.5	13.0	6.8	4.7	3.4	2.1
Washington	29.7	13.9	9.2	6.3	3.7	15.3	7.2	4.7	3.2	1.9
Wyoming	17.9	8.9	5.8	4.2	2.7	12.1	6.0	3.9	2.9	1.8
<b>Midwest</b>	<b>40.2</b>	<b>18.6</b>	<b>12.3</b>	<b>8.7</b>	<b>5.3</b>	<b>19.1</b>	<b>8.9</b>	<b>5.8</b>	<b>4.1</b>	<b>2.5</b>
Illinois	53.8	24.2	15.1	10.1	5.8	17.4	7.9	4.9	3.3	1.9
Indiana	39.1	18.0	11.9	8.4	5.2	20.4	9.4	6.2	4.4	2.7
Iowa	59.0	28.3	18.9	13.4	8.4	22.0	10.6	7.0	5.0	3.1
Kansas	33.4	15.9	10.4	7.2	4.3	14.0	6.6	4.3	3.0	1.8
Michigan	59.0	27.0	17.4	11.9	7.1	18.8	8.6	5.6	3.8	2.3
Minnesota	31.9	15.6	10.3	7.2	4.4	19.0	9.3	6.1	4.3	2.6
Missouri	35.4	17.3	11.2	7.6	4.5	15.4	7.5	4.9	3.3	2.0
Nebraska	32.0	15.4	10.3	7.5	4.5	13.0	6.3	4.2	3.0	1.9
North Dakota	25.9	13.0	8.4	6.0	3.7	15.0	7.5	4.9	3.5	2.2
Ohio	48.7	21.8	13.9	9.6	5.8	24.9	11.2	7.1	4.9	3.0
South Dakota	40.0	19.1	12.4	8.9	5.7	26.0	12.4	8.0	5.8	3.7
Wisconsin	31.9	15.6	10.4	7.4	4.7	17.4	8.5	5.7	4.0	2.5
<b>Northeast</b>	<b>41.3</b>	<b>19.7</b>	<b>12.9</b>	<b>8.5</b>	<b>5.0</b>	<b>19.7</b>	<b>9.4</b>	<b>6.1</b>	<b>4.1</b>	<b>2.4</b>
Connecticut	47.5	20.6	12.7	8.5	4.8	16.8	7.3	4.5	3.0	1.7
Maine	36.5	18.6	12.3	8.7	5.3	15.1	7.7	5.1	3.6	2.2
Massachusetts	40.4	17.0	10.6	7.1	4.1	19.4	8.2	5.1	3.4	2.0
New Hampshire	46.3	23.1	15.1	10.7	6.6	24.8	12.4	8.1	5.8	3.5
New Jersey	52.2	22.0	13.6	9.0	5.1	18.3	7.7	4.8	3.2	1.8
New York	40.9	16.4	9.9	6.5	3.6	26.2	10.5	6.3	4.2	2.3
Pennsylvania	57.6	27.0	17.5	12.1	7.1	24.4	11.5	7.4	5.1	3.0
Rhode Island	52.7	20.9	13.7	9.5	5.7	20.9	8.3	5.4	3.8	2.3
Vermont	51.3	26.0	16.9	12.3	7.8	26.6	13.5	8.8	6.4	4.0
District of Columbia	36.1	10.1	5.2	3.0	1.8	NA	NA	NA	NA	NA

"NA" indicates not applicable. There was no institution of this type in the state during the specified years.

<sup>1</sup> Figures are based on median annual tuition and required fees for full-time, in-state undergraduate students at public colleges and universities.

Sources: SREB analysis of National Center for Education Statistics institutional characteristics surveys — [www.nces.ed.gov/ipeds](http://www.nces.ed.gov/ipeds).

National Center for Higher Education Management Systems (NCHEMS) unpublished analysis of U.S. Census Bureau American Community Survey data — [www.higheredinfo.org](http://www.higheredinfo.org).

**Table 63**  
*continued*

2019-20										
Four-Year Colleges and Universities					Two-Year Colleges					
Family Income					Family Income					
Lowest Fifth	Second Fifth	Middle Fifth	Fourth Fifth	Highest Fifth	Lowest Fifth	Second Fifth	Middle Fifth	Fourth Fifth	Highest Fifth	
38.5	17.5	11.1	7.4	4.2	17.2	8.2	5.2	3.4	2.0	50 states and D.C.
42.4	19.2	12.3	8.4	4.8	16.3	7.4	4.7	3.2	1.8	SREB states
57.9	26.1	16.3	10.7	6.4	26.0	11.7	7.3	4.8	2.9	Alabama
46.6	22.5	14.1	9.7	5.7	15.8	7.6	4.8	3.3	1.9	Arkansas
40.7	19.8	13.0	8.9	5.3	17.9	8.7	5.7	3.9	2.3	Delaware
27.5	13.0	8.4	5.6	3.1	13.1	6.2	4.0	2.7	1.5	Florida
27.6	12.4	7.9	5.3	2.9	15.7	7.1	4.5	3.0	1.7	Georgia
55.8	24.0	15.1	10.3	6.2	24.2	10.4	6.6	4.5	2.7	Kentucky
54.2	22.1	13.0	8.5	5.0	26.5	10.8	6.4	4.1	2.4	Louisiana
31.1	13.7	8.9	6.1	3.6	13.5	5.9	3.9	2.7	1.6	Maryland
50.5	22.2	13.8	9.3	5.4	20.6	9.0	5.6	3.8	2.2	Mississippi
32.6	15.2	9.6	6.5	3.7	12.0	5.6	3.5	2.4	1.4	North Carolina
37.2	17.2	10.9	7.4	4.5	23.2	10.7	6.8	4.6	2.8	Oklahoma
57.8	25.9	16.5	11.2	6.5	23.7	10.6	6.8	4.6	2.7	South Carolina
45.6	20.8	13.3	9.1	5.2	21.4	9.8	6.2	4.3	2.4	Tennessee
41.6	18.3	11.3	7.5	4.3	12.2	5.4	3.3	2.2	1.3	Texas
45.6	20.8	13.4	9.0	5.1	17.4	7.9	5.1	3.4	2.0	Virginia
42.7	19.5	12.8	8.6	5.3	22.5	10.3	6.8	4.6	2.8	West Virginia
32.3	14.8	9.8	6.8	4.4	7.9	3.6	2.4	1.7	1.1	West
30.2	14.0	9.5	6.3	3.7	15.3	7.1	4.8	3.2	1.9	Alaska
48.4	22.6	14.9	10.1	5.9	9.1	4.3	2.8	1.9	1.1	Arizona
30.1	13.3	8.2	5.3	3.0	4.9	2.2	1.3	0.9	0.5	California
31.1	15.0	9.8	6.9	4.1	13.2	6.3	4.2	2.9	1.7	Colorado
25.7	12.1	8.1	5.7	3.6	10.6	5.0	3.3	2.3	1.5	Hawaii
31.6	15.8	10.9	7.6	4.7	13.3	6.6	4.6	3.2	2.0	Idaho
29.3	13.8	9.3	6.4	4.0	15.2	7.1	4.8	3.3	2.1	Montana
35.2	16.6	10.8	7.5	4.5	14.4	6.8	4.4	3.1	1.8	Nevada
38.7	16.0	10.0	6.8	3.9	11.3	4.6	2.9	2.0	1.1	New Mexico
39.6	19.4	12.7	8.8	5.3	19.0	9.3	6.1	4.2	2.5	Oregon
21.3	10.6	7.4	5.3	3.4	13.0	6.4	4.5	3.2	2.1	Utah
34.5	16.1	10.4	7.2	4.2	14.5	6.8	4.4	3.0	1.8	Washington
18.8	8.6	5.9	4.3	2.8	16.5	7.5	5.2	3.8	2.4	Wyoming
36.8	17.8	11.8	8.4	5.1	17.7	8.6	5.7	4.0	2.5	Midwest
49.0	22.5	14.2	9.6	5.6	16.2	7.5	4.7	3.2	1.8	Illinois
34.2	16.8	11.2	7.8	4.8	21.8	10.7	7.1	5.0	3.1	Indiana
36.9	18.1	11.9	8.6	5.3	22.2	10.9	7.2	5.2	3.2	Iowa
30.7	15.0	10.0	7.0	4.3	13.3	6.5	4.3	3.1	1.9	Kansas
57.7	26.5	17.3	11.9	7.1	18.1	8.3	5.4	3.7	2.2	Michigan
30.7	14.7	10.0	7.1	4.3	18.3	8.7	6.0	4.2	2.6	Minnesota
36.2	16.7	11.0	7.6	4.7	15.9	7.3	4.8	3.3	2.0	Missouri
29.1	14.7	9.8	7.0	4.3	12.5	6.3	4.2	3.0	1.8	Nebraska
28.4	13.5	8.7	6.3	3.7	16.2	7.7	5.0	3.6	2.1	North Dakota
46.8	21.3	13.9	9.5	5.7	23.5	10.7	7.0	4.8	2.9	Ohio
33.1	16.9	11.6	8.3	5.4	19.8	10.1	6.9	5.0	3.2	South Dakota
29.2	14.4	9.8	7.1	4.4	16.1	7.9	5.4	3.9	2.4	Wisconsin
41.9	19.0	12.2	8.0	5.0	20.1	9.1	5.9	3.9	2.4	Northeast
50.4	20.8	13.0	8.7	4.9	17.2	7.1	4.4	3.0	1.7	Connecticut
34.8	17.5	11.6	8.1	4.7	15.0	7.6	5.0	3.5	2.0	Maine
37.6	16.0	10.2	6.9	4.0	18.1	7.7	4.9	3.3	1.9	Massachusetts
42.4	22.5	15.1	10.5	6.6	20.6	10.9	7.3	5.1	3.2	New Hampshire
48.0	20.9	13.1	8.9	5.1	16.6	7.2	4.5	3.1	1.8	New Jersey
38.6	15.7	9.5	6.2	3.4	25.1	10.2	6.2	4.0	2.2	New York
58.5	26.2	16.9	11.6	6.8	26.4	11.8	7.6	5.2	3.1	Pennsylvania
47.1	20.9	13.4	9.5	5.8	18.3	8.1	5.2	3.7	2.3	Rhode Island
51.9	25.7	16.6	11.5	7.1	24.9	12.3	8.0	5.5	3.4	Vermont
27.1	8.8	4.6	3.0	1.7	NA	NA	NA	NA	NA	District of Columbia

**Table 64**

**Median Annual Tuition and Required Fees for Full-Time Undergraduate Students at Public Universities, Colleges, and Technical Institutes or Colleges<sup>1</sup>**

2019-20								
SREB Categories of Universities and Colleges <sup>2</sup>								
Four-Year								
	1		2		3		4	
	In-State	Out-of-State	In-State	Out-of-State	In-State	Out-of-State	In-State	Out-of-State
50 states and D.C.	\$11,044	\$28,906	\$10,004	\$24,139	\$8,806	\$19,146	\$8,343	\$17,157
SREB states as a percent of U.S.	9,648 87.4	28,042 97.0	9,166 91.6	22,956 95.1	8,825 100.2	19,678 102.8	7,605 91.2	16,721 97.5
Alabama	10,780	30,250	9,759	19,905	10,322	19,427	9,844	18,844
Arkansas	9,384	25,872	9,512	21,767	8,900	15,860	8,811	13,480
Delaware	14,280	35,710	NA	NA	8,258	17,294	NA	NA
Florida	6,396	20,323	NA	NA	5,785	18,658	5,970	20,949
Georgia	10,683	27,819	12,682	33,794	6,460	17,578	5,883	16,605
Kentucky	12,144	29,317	NA	NA	9,876	20,256	8,090	11,940
Louisiana	11,962	28,639	9,615	16,356	8,652	18,650	7,791	18,131
Maryland	10,779	36,891	10,019	23,072	9,647	22,895	8,984	19,623
Mississippi	8,896	23,950	8,445	9,445	NA	NA	7,408	7,408
North Carolina	8,192	25,891	7,238	23,515	6,657	20,167	5,274	16,882
Oklahoma	9,046	24,492	NA	NA	7,334	16,978	7,223	14,993
South Carolina	14,123	36,239	NA	NA	12,939	33,269	11,640	27,394
Tennessee	11,588	22,218	9,070	27,406	8,934	24,798	NA	NA
Texas	10,932	24,939	8,961	22,397	8,587	18,819	6,905	17,033
Virginia	13,691	35,904	22,922	46,854	11,778	26,269	NA	NA
West Virginia	8,976	25,320	NA	NA	8,412	19,266	NA	NA
West as a percent of U.S.	12,044 109.1	34,440 119.1	8,186 81.8	25,193 104.4	7,419 84.2	19,299 100.8	8,375 100.4	23,060 134.4
Alaska	NA	NA	8,757	25,398	8,103	28,084	NA	NA
Arizona	11,859	32,045	11,142	25,398	9,123	19,560	10,803	27,988
California	14,122	43,876	10,524	31,341	7,368	19,248	6,973	18,853
Colorado	11,901	30,622	13,538	39,762	10,728	21,526	8,965	21,332
Hawaii	12,186	34,218	NA	NA	NA	NA	NA	NA
Idaho	NA	NA	8,068	24,988	NA	NA	NA	NA
Montana	NA	NA	7,354	26,218	NA	NA	6,682	20,926
Nevada	8,178	23,229	NA	NA	NA	NA	NA	NA
New Mexico	7,481	23,184	NA	NA	6,318	10,590	7,303	15,986
Oregon	12,218	33,965	7,872	22,938	NA	NA	10,479	27,678
Utah	8,615	27,220	7,659	22,197	NA	NA	6,378	18,278
Washington	11,653	32,293	NA	NA	7,900	24,506	11,390	38,091
Wyoming	4,747	14,803	NA	NA	NA	NA	NA	NA
Midwest as a percent of U.S.	11,084 100.4	28,348 98.1	10,559 105.6	20,836 86.3	9,767 110.9	17,289 90.3	8,114 97.3	15,473 90.2
Illinois	14,968	29,210	12,836	20,427	11,462	17,582	NA	NA
Indiana	10,470	32,653	9,701	26,800	8,066	17,308	7,527	19,978
Iowa	9,463	28,039	NA	NA	8,938	21,222	NA	NA
Kansas	10,983	27,175	8,299	17,480	6,797	18,682	8,704	19,456
Michigan	15,092	35,942	14,520	24,735	13,180	18,610	11,595	18,889
Minnesota	15,027	33,325	NA	NA	8,656	16,948	8,940	15,428
Missouri	10,477	28,348	10,575	29,295	7,800	15,171	8,015	14,366
Nebraska	9,366	25,806	7,980	21,244	NA	NA	7,325	10,939
North Dakota	9,619	13,757	9,736	15,895	NA	NA	7,592	7,592
Ohio	11,084	22,406	11,316	18,286	8,949	9,309	NA	NA
South Dakota	NA	NA	9,223	12,698	NA	NA	10,770	15,080
Wisconsin	10,162	29,477	NA	NA	9,463	17,430	7,955	16,254
Northeast as a percent of U.S.	14,987 135.7	30,784 106.5	15,237 152.3	33,480 138.7	11,068 125.7	20,786 108.6	9,638 115.5	18,413 107.3
Connecticut	17,226	39,894	NA	NA	11,344	24,028	NA	NA
Maine	NA	NA	11,438	31,748	9,226	22,050	NA	NA
Massachusetts	16,389	35,710	15,131	34,325	11,284	18,065	10,791	16,901
New Hampshire	NA	NA	18,879	35,409	14,440	23,330	NA	NA
New Jersey	15,407	32,189	16,250	32,497	13,370	21,768	13,231	21,778
New York	10,176	27,791	NA	NA	7,490	15,440	8,717	18,627
Pennsylvania	18,450	33,746	13,354	19,107	11,863	21,503	10,958	15,726
Rhode Island	14,566	31,686	NA	NA	9,578	23,043	NA	NA
Vermont	NA	NA	18,802	43,690	NA	NA	NA	NA
District of Columbia	NA	NA	NA	NA	6,020	12,704	NA	NA

<sup>1</sup> "NA" indicates not applicable. There was no institution of this SREB category in the state during the specified years.

<sup>2</sup> "NR" indicates not reported. Insufficient number of states reported to provide a median.

<sup>1</sup> The medians for the United States and each region are the middle values of all four-year colleges and universities. The median for each state is the middle value of the institutions in that state. Tuition and fees reported for the SREB states represent an annual course load of 30 credit-hours — the number to keep a student on track for on-time graduation. The non-SREB states report is based on a 12 credit-hours per term basis — the minimum number required to qualify as a full-time student for federal student financial aid programs.

<sup>2</sup> SREB classifies four-year colleges into six categories based on number of degrees awarded and number of subjects in which degrees are awarded. (See Appendix A.)

Sources: SREB analysis of National Center for Education Statistics institutional characteristics surveys — [www.nces.ed.gov/ipeds](http://www.nces.ed.gov/ipeds).

**Table 64**  
*continued*

2019-20									
SREB Categories of Universities, Colleges, and Technical Institutes or Colleges <sup>2</sup>									
Four-Year				Two-Year		Technical Institutes or Colleges			
5		6							
In-State	Out-of-State	In-State	Out-of-State	In-State	Out-of-State	In-State	Out-of-State		
\$8,377	\$17,756	\$8,168	\$17,187	\$4,000	\$8,302	\$3,664	\$5,610	50 states and D.C.	
7,887	16,563	7,286	14,463	3,309	8,715	3,188	5,527	SREB states	
94.2	93.3	89.2	84.2	82.7	105.0	87.0	98.5	as a percent of U.S.	
12,349	23,409	7,710	13,890	4,800	8,730	4,815	8,670	Alabama	
NA	NA	6,909	13,800	3,003	4,578	2,195	2,195	Arkansas	
NA	NA	NA	NA	4,945	11,808	NA	NA	Delaware	
5,587	16,502	4,940	16,580	2,838	10,347	3,585	11,102	Florida	
5,902	16,624	3,861	10,767	3,360	9,662	3,073	5,473	Georgia	
NA	NA	NA	NA	4,368	14,808	4,408	14,848	Kentucky	
7,169	16,070	6,758	14,024	4,175	8,123	4,098	7,612	Louisiana	
8,964	15,361	15,124	31,200	4,083	8,659	NA	NA	Maryland	
NA	NA	NA	NA	3,280	5,830	NA	NA	Mississippi	
4,716	11,839	5,246	15,920	2,547	8,691	NA	NA	North Carolina	
6,751	15,327	7,470	15,810	4,662	8,880	NA	NA	Oklahoma	
11,110	21,647	11,159	21,538	4,785	9,496	NA	NA	South Carolina	
9,748	15,788	NA	NA	4,344	16,920	NA	NA	Tennessee	
8,442	21,877	NA	NA	2,560	5,220	NA	NA	Texas	
13,137	25,611	10,252	28,661	4,795	10,798	NA	NA	Virginia	
7,887	17,426	7,524	16,022	4,169	9,517	5,419	5,419	West Virginia	
8,309	21,674	5,955	18,665	2,004	7,854	NR	NR	West	
99.2	122.1	72.9	108.6	50.1	94.6	0.0	0.0	as a percent of U.S.	
8,484	24,962	NA	NA	4,300	4,300	NA	NA	Alaska	
9,291	33,845	NA	NA	2,070	7,854	NA	NA	Arizona	
5,354	5,354	7,116	18,996	1,220	7,963	NA	NA	California	
8,543	21,674	6,746	15,350	4,000	14,826	NA	NA	Colorado	
7,792	20,752	7,584	20,544	3,209	8,345	NA	NA	Hawaii	
NA	NA	6,982	19,978	3,348	7,092	NA	NA	Idaho	
NA	NA	5,840	17,926	3,437	8,588	NA	NA	Montana	
NA	NA	5,663	18,162	3,338	10,611	NA	NA	Nevada	
6,305	13,538	5,220	5,220	1,878	4,605	NA	NA	New Mexico	
9,084	21,729	10,485	29,637	5,018	8,971	NA	NA	Oregon	
5,820	16,570	5,496	15,792	3,883	12,668	NA	NA	Utah	
8,217	27,537	NA	NA	4,148	4,991	NA	NA	Washington	
NA	NA	NA	NA	4,170	10,110	NA	NA	Wyoming	
7,920	13,246	7,049	12,255	4,491	6,909	8,212	9,704	Midwest	
94.5	74.6	86.3	71.3	112.3	83.2	224.1	173.0	as a percent of U.S.	
NA	NA	NA	NA	4,098	11,712	NA	NA	Illinois	
7,527	19,978	7,782	17,168	5,287	11,513	NA	NA	Indiana	
NA	NA	NA	NA	5,614	6,470	NA	NA	Iowa	
NA	NA	480	480	3,390	4,495	7,824	7,824	Kansas	
NA	NA	12,255	12,255	4,130	7,552	7,448	10,808	Michigan	
9,270	12,320	12,944	12,944	5,545	5,686	NA	NA	Minnesota	
NA	NA	6,387	12,347	3,523	6,608	10,298	10,298	Missouri	
7,704	12,650	NA	NA	3,300	4,500	NA	NA	Nebraska	
7,707	12,120	7,417	10,495	4,408	5,017	NA	NA	North Dakota	
7,204	13,842	6,700	15,942	5,228	9,452	11,150	11,150	Ohio	
9,009	12,155	NA	NA	5,514	5,514	NA	NA	South Dakota	
7,777	15,698	6,750	6,750	4,440	10,585	NA	NA	Wisconsin	
9,486	19,369	13,710	22,302	5,289	10,585	18,561	18,561	Northeast	
113.2	109.1	167.9	129.8	132.2	127.5	506.6	330.9	as a percent of U.S.	
11,846	24,806	14,638	37,306	4,511	13,463	NA	NA	Connecticut	
NA	NA	8,313	16,727	3,784	6,604	NA	NA	Maine	
10,474	22,814	NA	NA	5,304	10,532	NA	NA	Massachusetts	
7,791	9,015	15,127	27,976	7,090	15,340	NA	NA	New Hampshire	
16,923	28,901	NA	NA	4,852	8,659	NA	NA	New Jersey	
7,990	18,278	8,560	15,308	5,520	10,186	18,561	18,561	New York	
11,266	20,702	14,158	23,466	6,180	14,370	NA	NA	Pennsylvania	
NA	NA	NA	NA	4,700	12,544	NA	NA	Rhode Island	
12,422	26,126	13,881	28,869	6,654	13,398	NA	NA	Vermont	
NA	NA	NA	NA	NA	NA	NA	NA	District of Columbia	

AFFORDABILITY

**Table 65**  
**Federal Pell Grants<sup>1</sup>**

	Amount (in thousands)							
	Total		Public Colleges		Private Colleges		Proprietary Colleges	
	2019-20	Percent Change 2014-15 to 2019-20	2019-20	Percent Change 2014-15 to 2019-20	2019-20	Percent Change 2014-15 to 2019-20	2019-20	Percent Change 2014-15 to 2019-20
50 states and D.C.	\$27,562,539	-7.1	\$19,577,280	-3.2	\$4,419,362	2.9	\$3,565,897	-30.7
SREB states as a percent of U.S.	10,554,269 38.3	-2.4	8,167,549 41.7	0.0	1,379,959 31.2	-4.2	1,006,761 28.2	-16.7
Alabama	445,337	-17.5	365,878	-2.0	45,259	-10.5	34,200	-70.6
Arkansas	262,596	-9.8	223,136	-12.4	29,895	13.6	9,565	-4.7
Delaware	64,987	1.0	45,537	8.8	16,376	-7.9	3,074	-35.3
Florida	2,010,047	-0.9	1,368,058	3.0	392,860	-9.3	249,129	-6.3
Georgia	916,375	-1.8	757,653	3.8	94,276	3.9	64,446	-42.6
Kentucky	372,686	-9.1	265,683	-16.1	61,732	16.7	45,270	12.5
Louisiana	455,117	10.6	373,636	13.3	28,210	7.4	53,272	-3.9
Maryland	379,103	-5.9	318,582	-5.0	30,151	5.8	30,370	-21.8
Mississippi	331,867	-5.6	304,759	-4.8	23,366	-11.8	3,743	-24.9
North Carolina	819,777	-7.8	692,964	-7.8	107,376	-8.7	19,437	0.3
Oklahoma	350,879	8.4	240,811	-5.4	27,512	-12.5	82,556	119.4
South Carolina	353,231	-13.4	272,910	-16.8	65,776	-1.0	14,544	10.5
Tennessee	512,584	-9.6	375,834	-3.5	95,304	-8.5	41,447	-43.5
Texas	2,422,333	7.5	2,042,222	10.6	176,435	-1.0	203,676	-10.7
Virginia	668,206	-7.6	410,769	-6.2	173,125	-2.2	84,313	-22.0
West Virginia	189,145	-13.8	109,119	-13.9	12,307	-3.2	67,719	-15.5
West as a percent of U.S.	7,392,515 26.8	-5.1	5,232,335 26.7	-0.4	748,729 16.9	26.7	1,411,451 39.6	-29.6
Alaska	22,550	-15.5	20,182	-17.0	1,199	60.3	1,169	-27.6
Arizona	1,136,182	-17.3	473,906	5.2	4,902	86.9	657,374	-28.6
California	3,934,274	-2.6	3,173,175	5.7	257,901	0.4	503,199	-35.4
Colorado	453,037	-0.2	276,716	-4.7	21,996	-15.2	154,325	12.1
Hawaii	66,677	-17.4	52,792	-20.2	11,143	-5.4	2,742	0.3
Idaho	169,147	-4.8	83,288	-20.3	77,716	22.3	8,144	-16.2
Montana	54,724	-23.4	49,202	-22.8	4,478	-21.9	1,044	-46.8
Nevada	151,887	2.7	133,913	4.0	1,514	-66.5	16,460	12.6
New Mexico	158,442	-19.5	151,648	-18.7	1,574	9.8	5,220	-41.3
Oregon	268,804	-26.5	228,290	-24.0	24,411	-27.3	16,103	-49.3
Utah	543,154	31.3	217,717	0.1	304,518	125.7	20,919	-65.8
Washington	406,125	-13.3	344,853	-11.7	37,378	-17.0	23,894	-28.0
Wyoming	27,511	-12.3	26,653	0.7	NA	NA	858	80.3
Midwest as a percent of U.S.	4,768,005 17.3	-22.6	3,354,639 17.1	-13.7	917,281 20.8	-10.0	496,084 13.9	-58.0
Illinois	904,997	-20.0	540,972	-14.6	204,381	0.4	159,644	-45.7
Indiana	534,506	-32.0	398,235	-0.5	94,266	-6.3	42,005	-85.3
Iowa	218,808	-44.5	151,316	-14.6	58,252	-4.7	9,241	-94.1
Kansas	230,383	-18.1	174,020	-11.8	31,315	-24.5	25,049	-41.5
Michigan	679,742	-24.0	549,289	-18.1	76,174	-53.0	54,279	-12.3
Minnesota	417,376	-15.7	258,757	-16.3	61,921	7.8	96,698	-24.7
Missouri	423,338	-22.1	276,035	-17.8	123,176	-16.9	24,128	-59.6
Nebraska	134,525	-3.1	101,272	-5.3	30,794	10.5	2,459	-39.5
North Dakota	44,484	2.6	35,996	1.3	7,566	14.6	922	-24.6
Ohio	782,923	-11.0	564,772	-13.4	146,587	-1.3	71,564	-9.7
South Dakota	56,347	-36.4	44,213	-10.1	6,235	-5.2	5,899	-82.0
Wisconsin	340,575	-17.0	259,763	-18.8	76,613	38.6	4,199	-88.1
Northeast as a percent of U.S.	4,621,063 55.4	-3.1	2,815,191 14.4	-3.0	1,330,673 30.1	10.5	475,200 13.3	-28.9
Connecticut	303,655	9.1	153,974	3.6	55,710	8.8	93,971	19.9
Maine	91,129	-12.6	64,470	-15.8	17,912	8.5	8,746	-21.9
Massachusetts	455,514	-8.7	278,328	-9.9	169,163	4.4	8,023	-71.4
New Hampshire	199,123	63.4	38,208	-16.2	159,043	127.5	1,872	-70.5
New Jersey	671,624	1.8	503,575	2.5	93,550	18.1	74,498	-16.6
New York	1,942,491	-3.2	1,251,053	-0.1	480,071	0.9	211,367	-23.8
Pennsylvania	810,581	-14.9	443,585	-10.4	295,730	3.7	71,266	-58.7
Rhode Island	109,456	-1.2	58,481	2.3	45,907	-7.4	5,068	25.8
Vermont	37,491	-10.7	23,516	-12.2	13,585	-3.6	390	-65.4
District of Columbia	226,687	66.8	7,566	-20.5	42,721	2.1	176,400	108.6

<sup>1</sup> Pell Grants generally are awarded only to undergraduate students who have not earned bachelor's or advanced degrees. The amount a student may receive depends on the expected family contribution, the cost of attendance, whether the student attends full time or part time, and whether the student attends for a full academic year or less. The maximum award for the 2019-20 academic year was \$6,195.

Sources: Office of Postsecondary Education, U.S. Department of Education: 2014-15 Award Year Grant Volume by School (2016), and 2019-20 Award Year Grant Volume by School (2020) — <http://federalstudentaid.ed.gov/datacenter>.

**Table 65**  
*continued*

Average Amount Per Recipient								
Total		Public Colleges		Private Colleges		Proprietary Colleges		
2019-20	Percent Change 2014-15 to 2019-20	2019-20	Percent Change 2014-15 to 2019-20	2019-20	Percent Change 2014-15 to 2019-20	2019-20	Percent Change 2014-15 to 2019-20	
\$4,098	14.6	\$4,058	14.1	\$4,313	12.9	\$4,071	17.5	50 states and D.C.
4,168	16.6	4,121	16.3	4,507	16.5	4,122	18.7	SREB states
101.7		101.6		104.5		101.2		as a percent of U.S.
4,307	17.3	4,290	16.6	4,754	14.4	3,988	14.8	Alabama
4,249	12.2	4,218	11.4	4,579	17.0	4,024	14.7	Arkansas
3,881	12.2	3,916	14.5	3,810	7.7	3,758	6.8	Delaware
4,237	20.3	4,101	19.4	4,654	24.1	4,412	22.1	Florida
4,170	23.8	4,131	25.4	4,587	11.8	4,080	20.7	Georgia
4,044	11.4	3,959	9.8	4,555	11.4	3,934	18.6	Kentucky
4,188	12.1	4,214	11.5	4,671	14.2	3,817	12.9	Louisiana
3,726	12.3	3,647	11.5	4,699	14.6	3,800	16.5	Maryland
4,571	14.2	4,586	14.5	4,516	12.0	3,854	4.8	Mississippi
4,186	15.3	4,141	15.7	4,594	12.8	3,819	12.3	North Carolina
4,098	14.8	3,992	12.9	4,352	11.7	4,348	22.6	Oklahoma
4,146	14.0	4,057	14.0	4,664	14.0	3,792	5.8	South Carolina
4,142	12.1	4,085	12.0	4,503	11.5	3,919	11.2	Tennessee
4,182	16.3	4,157	16.4	4,462	15.0	4,200	16.7	Texas
4,084	15.7	4,020	15.4	4,088	15.1	4,419	19.3	Virginia
3,977	16.3	4,361	12.9	4,383	7.9	3,432	21.1	West Virginia
4,092	14.2	4,032	12.1	4,330	12.1	4,199	17.5	West
100.2		99.4		100.4		103.1		as a percent of U.S.
3,728	12.6	3,715	12.6	4,065	8.7	3,643	11.2	Alaska
4,093	14.9	3,807	10.1	4,829	23.5	4,322	19.6	Arizona
4,164	12.6	4,143	11.9	4,425	11.5	4,166	15.9	California
3,846	16.3	3,813	14.2	3,821	14.6	3,910	20.6	Colorado
4,113	12.5	4,031	11.1	4,627	19.2	3,867	13.1	Hawaii
4,200	12.6	3,910	9.8	4,587	13.5	4,016	6.9	Idaho
4,071	8.3	4,053	8.4	4,220	7.0	4,315	10.2	Montana
3,829	16.3	3,824	17.0	4,092	13.4	3,847	11.8	Nevada
3,887	11.0	3,886	11.0	4,783	27.5	3,708	5.1	New Mexico
3,779	9.0	3,720	9.1	4,404	14.2	3,816	4.9	Oregon
4,172	16.1	4,096	16.8	4,205	11.9	4,524	27.3	Utah
3,998	11.4	3,951	10.6	4,394	16.2	4,130	17.0	Washington
3,890	9.7	3,887	8.4	NA	NA	3,974	17.7	Wyoming
3,903	12.1	3,863	12.5	4,174	14.9	3,720	12.6	Midwest
97.4		95.2		96.8		91.4		as a percent of U.S.
4,011	14.8	3,917	13.3	4,477	13.5	3,813	15.4	Illinois
3,893	11.9	3,808	10.9	4,167	12.2	4,160	20.2	Indiana
4,002	19.8	3,898	12.0	4,303	14.4	3,983	29.8	Iowa
3,980	12.8	3,921	11.3	4,189	17.7	4,154	18.2	Kansas
3,912	15.3	3,917	14.8	3,986	20.6	3,759	10.6	Michigan
3,639	10.7	3,743	12.3	4,208	11.2	3,136	4.0	Minnesota
3,951	13.9	3,956	13.6	3,906	14.5	4,142	16.8	Missouri
3,930	16.5	3,953	18.4	3,840	10.0	4,188	17.6	Nebraska
4,130	13.6	4,085	13.5	4,346	13.9	4,212	11.2	North Dakota
3,862	11.0	3,783	10.6	4,160	11.2	3,936	12.4	Ohio
3,978	16.9	4,097	12.0	4,143	20.2	3,158	2.7	South Dakota
3,847	11.4	3,775	10.2	4,114	10.9	3,877	16.7	Wisconsin
4,170	12.8	4,171	13.4	4,199	7.8	4,087	17.5	Northeast
103.4		102.8		97.4		100.4		as a percent of U.S.
3,819	14.3	3,750	12.6	4,334	14.2	3,672	17.7	Connecticut
3,984	9.6	3,971	8.9	4,187	5.7	3,701	16.0	Maine
4,112	14.3	3,903	13.7	4,539	13.2	3,680	8.8	Massachusetts
2,679	1.6	3,791	11.7	2,495	9.9	3,781	18.3	New Hampshire
4,298	14.8	4,244	14.0	4,880	13.5	4,037	16.9	New Jersey
4,503	14.2	4,396	12.4	4,833	15.0	4,456	20.6	New York
4,122	14.9	3,960	14.0	4,450	12.8	3,924	15.6	Pennsylvania
4,070	14.4	3,968	20.6	4,311	9.0	3,361	3.2	Rhode Island
3,971	11.8	3,770	12.2	4,364	10.1	4,333	12.8	Vermont
4,000	17.9	3,963	16.9	4,800	13.2	3,846	24.5	District of Columbia

**Table 66**  
**Federal Student Loan Programs**

	Amount (in thousands)							
	Stafford Subsidized Loans		Stafford Unsubsidized Loans		Parent Loans for Undergraduate Students		Parent Loans for Graduate Students	
	2019-20	Percent Change 2014-15 to 2019-20	2019-20	Percent Change 2014-15 to 2019-20	2019-20	Percent Change 2014-15 to 2019-20	2019-20	Percent Change 2014-15 to 2019-20
50 states and D.C.	\$18,304,015	-25.1	\$45,026,741	-13.4	\$12,239,836	14.6	9,703,204	27.57
SREB states as a percent of U.S.	6,374,533 34.8	-21.6	15,032,736 33.4	-10.8	4,153,564 33.9	36.6	2,582,287 26.6	32.84
Alabama	305,501	-27.9	794,215	-14.6	309,648	76.4	113,111	60.25
Arkansas	158,981	-25.2	365,384	-5.4	76,461	65.9	37,046	80.93
Delaware	63,595	-10.6	118,562	-9.7	64,677	19.7	3,898	132.00
Florida	1,004,916	-27.2	2,346,422	-17.7	428,526	27.2	542,337	20.30
Georgia	553,827	-27.9	1,305,443	-19.6	429,959	27.7	221,174	15.97
Kentucky	263,147	-23.7	715,585	-1.3	126,476	16.3	104,081	56.11
Louisiana	307,151	-0.6	708,310	6.6	162,346	113.4	128,181	51.90
Maryland	258,302	-23.3	692,885	-13.9	245,921	22.4	156,901	36.08
Mississippi	169,474	-19.1	369,349	-15.6	99,618	71.9	53,865	44.83
North Carolina	493,812	-20.4	1,053,444	-12.3	348,779	23.0	227,755	5.08
Oklahoma	229,605	-7.9	468,390	-3.5	159,050	53.5	42,262	20.54
South Carolina	271,832	-23.3	558,764	-10.2	254,092	35.7	93,192	52.71
Tennessee	307,577	-30.7	851,458	-16.3	201,676	40.5	234,990	41.27
Texas	1,292,794	-14.6	2,719,531	-6.0	717,685	40.0	285,390	47.22
Virginia	560,246	-19.3	1,610,860	-2.0	447,509	35.3	283,647	48.93
West Virginia	133,774	-30.9	354,133	-19.2	81,140	-6.1	54,458	28.06
West as a percent of U.S.	3,757,758 20.5	-27.5	9,242,154 20.5	-14.7	\$2,228,906 18.2	14.8	2,437,090 25.1	36.61
Alaska	14,397	-39.1	24,914	-38.3	2,033	-37.2	795	-2.06
Arizona	779,711	-32.8	1,954,464	-21.9	341,416	24.5	147,255	31.04
California	1,497,393	-26.3	3,914,687	-12.3	1,075,098	16.8	1,652,828	38.96
Colorado	372,451	-20.1	948,588	-8.8	244,302	19.4	198,221	50.84
Hawaii	34,374	-34.4	73,082	-28.1	39,475	0.9	15,880	9.95
Idaho	99,065	-28.0	157,176	-12.4	27,108	36.5	12,793	9.37
Montana	48,384	-31.0	85,630	-19.9	43,725	16.4	10,240	73.38
Nevada	76,709	-28.0	179,031	-17.3	41,842	53.2	69,460	19.42
New Mexico	56,992	-42.1	145,428	-20.3	5,894	-12.5	15,261	167.00
Oregon	205,900	-39.7	490,001	-35.6	179,439	7.6	129,982	11.74
Utah	321,137	0.9	672,503	32.4	22,999	37.3	39,842	124.85
Washington	235,368	-33.0	564,896	-18.8	197,944	-6.4	141,826	20.05
Wyoming	15,876	-31.5	31,754	-17.5	7,630	-41.3	2,705	47.45
Midwest as a percent of U.S.	4,094,655 22.4	-35.4	11,064,146 24.6	-20.2	2,472,556 20.2	-0.2	2,010,991 20.7	23.04
Illinois	678,500	-35.8	2,004,191	-24.0	488,652	-6.9	608,402	10.58
Indiana	439,167	-41.8	1,109,457	-13.9	263,702	-9.4	114,974	24.84
Iowa	228,784	-51.1	555,596	-48.2	154,698	-0.2	87,712	45.36
Kansas	191,216	-30.4	409,549	-22.4	144,266	36.4	31,875	27.85
Michigan	559,266	-35.0	1,280,086	-23.1	373,422	5.5	247,198	30.15
Minnesota	414,175	-32.5	1,839,770	-11.9	120,988	-14.7	250,974	-0.69
Missouri	326,168	-34.8	1,053,947	-13.5	180,818	6.2	254,499	66.97
Nebraska	114,199	-20.1	320,910	-13.8	84,699	8.9	79,049	15.76
North Dakota	50,963	-13.0	137,388	8.3	10,227	31.3	4,637	81.07
Ohio	676,204	-31.5	1,495,397	-20.3	487,534	0.3	243,291	31.11
South Dakota	66,262	-40.0	123,992	-30.8	22,087	9.6	9,620	33.30
Wisconsin	349,752	-31.7	733,861	-10.8	141,463	-0.7	78,760	63.68
Northeast as a percent of U.S.	3,854,102 21.1	-16.8	8,848,665 19.7	-7.4	3,267,841 26.7	5.1	2,342,835 24.1	21.27
Connecticut	258,818	-7.9	550,520	2.6	236,754	16.6	90,703	56.63
Maine	83,329	-25.5	180,908	-16.0	47,793	16.5	55,522	29.54
Massachusetts	505,793	-16.9	1,317,310	-8.3	392,064	3.9	389,279	9.18
New Hampshire	314,371	98.7	682,444	115.4	78,141	-7.3	27,402	54.48
New Jersey	440,734	-13.2	844,752	-6.9	265,390	30.8	110,919	52.05
New York	1,104,062	-24.0	2,827,936	-10.9	1,142,444	3.5	1,126,130	23.10
Pennsylvania	976,420	-25.1	2,150,959	-18.8	939,440	5.3	481,976	14.05
Rhode Island	119,277	-18.7	181,190	-4.3	115,787	-11.0	21,438	23.22
Vermont	51,298	-19.8	112,645	-14.4	50,027	-33.6	39,467	35.35
District of Columbia	222,967	28.2	839,041	-3.2	116,970	9.6	330,000	5.76

\* Program initiated in 2009-10.

Notes: "Direct" loans through the William D. Ford Federal Direct Loan Program were authorized by the Student Loan Reform Act of 1993. These low-interest loans are originated by participating institutions with funds provided directly through the U.S. Department of Education, which is the sole lender. "Indirect" loans are made through the Federal Family Education Loan (FFEL) Program and formerly were known as Guaranteed Student Loans. Funds for this program are provided primarily by commercial lenders. Loans are guaranteed by individual state or private nonprofit guaranty agencies and are reinsured by the federal government. The federal government passed legislation ending the FFEL program. After June 30, 2010, students could no longer get direct loans.

Subsidized loans are awarded to undergraduate students based on financial need. These loans do not accrue interest while the student is in school at least half-time or during deferment period. Unsubsidized loans are for both undergraduate and graduate students that are not awarded based on financial need. Students are charged interest from the time the loans are disbursed until they are paid in full. Students can choose to allow the interest to accumulate and be capitalized — that is, the interest will be added to the principal amount of the loan and additional interest will be based on the higher amount. Direct Subsidized loans and Direct Unsubsidized Loans are also known as subsidized and unsubsidized Stafford Loans.

Sources: Office of Postsecondary Education, U.S. Department of Education, 2014-15 Award Year Direct Loan Volume by School (2016) and 2019-20 Award Year Direct Loan Volume by School (2020) — <http://federalstudentaid.ed.gov/datacenter>.



**Table 66**  
*continued*

Average Amount Per Recipient								
Stafford Subsidized Loans		Stafford Unsubsidized Loans		Parent Loans for Undergraduate Students		Parent Loans for Graduate Students		
2019-20	Percent Change 2014-15 to 2019-20	2019-20	Percent Change 2014-15 to 2019-20	2019-20	Percent Change 2014-15 to 2019-20	2019-20	Percent Change 2014-15 to 2019-20	
\$3,750	1.1	\$7,115	5.6	\$16,286	12.2	\$24,036	8.7	50 states and D.C.
3,731	1.9	6,944	4.9	15,121	10.8	21,781	8.9	SREB states
99.5		97.6		92.8		90.6		as a percent of U.S.
3,801	4.3	7,167	9.1	17,864	19.4	18,718	16.5	Alabama
3,669	2.5	6,601	10.0	12,011	14.7	15,579	29.3	Arkansas
3,754	-0.7	5,367	-0.4	20,409	12.1	15,049	-7.7	Delaware
3,766	1.5	7,536	5.1	16,429	7.8	25,081	11.3	Florida
3,693	3.0	6,843	4.0	15,859	10.8	19,893	10.2	Georgia
3,617	2.0	7,246	14.3	12,724	15.9	17,728	12.9	Kentucky
3,550	0.9	6,400	-2.4	13,604	7.1	23,154	3.5	Louisiana
3,718	1.4	7,169	2.4	16,909	8.9	24,087	14.0	Maryland
3,729	3.1	6,419	-1.5	13,697	11.0	19,745	-0.9	Mississippi
3,829	1.1	6,396	2.0	13,789	6.5	22,631	0.3	North Carolina
3,580	1.2	6,164	-2.7	15,590	13.5	17,413	-15.8	Oklahoma
3,749	3.0	6,107	6.7	16,211	7.7	21,364	8.7	South Carolina
3,770	0.2	7,823	7.4	15,031	15.1	24,933	14.0	Tennessee
3,701	1.7	6,629	3.1	13,210	10.0	18,731	8.8	Texas
3,894	1.5	7,718	10.9	16,904	15.8	22,914	17.1	Virginia
3,672	7.6	6,965	14.2	14,628	5.7	21,010	1.1	West Virginia
3,730	0.2	7,438	5.2	17,612	15.1	25,163	11.8	West
99.5		104.5		108.1		104.7		as a percent of U.S.
3,588	-0.9	5,630	0.9	13,113	24.0	8,462	6.3	Alaska
3,623	0.3	7,088	5.2	15,318	8.1	14,962	-3.4	Arizona
3,957	1.3	8,506	7.8	18,446	15.5	28,338	12.3	California
3,588	-0.2	7,213	3.4	18,030	22.4	23,702	28.7	Colorado
3,848	1.6	6,976	2.6	18,771	22.0	18,026	20.4	Hawaii
3,743	3.2	5,836	9.4	13,952	22.3	18,044	15.8	Idaho
3,702	1.5	5,472	7.4	14,817	19.3	15,950	19.6	Montana
3,603	0.8	7,950	15.1	16,764	14.3	38,913	5.7	Nevada
3,647	2.5	7,909	17.2	9,282	-10.5	16,516	41.6	New Mexico
3,690	-0.2	7,097	-2.2	21,076	25.2	21,326	7.0	Oregon
3,346	-4.6	5,549	1.2	14,153	14.5	23,829	50.6	Utah
3,679	-0.2	7,005	6.0	17,174	11.3	19,280	2.6	Washington
3,382	4.8	5,440	12.3	15,572	0.5	16,496	28.6	Wyoming
3,735	1.4	7,261	9.0	14,435	12.6	21,626	6.2	Midwest
99.6		102.1		88.6		90.0		as a percent of U.S.
3,970	0.8	8,107	4.6	16,391	7.8	25,859	1.7	Illinois
3,663	2.0	6,860	22.6	14,646	14.9	21,248	9.3	Indiana
3,701	0.8	6,821	0.3	13,953	19.0	18,311	21.1	Iowa
3,665	2.7	6,313	3.6	14,391	19.9	16,346	9.0	Kansas
3,756	4.2	6,840	9.4	14,151	16.0	21,930	17.5	Michigan
3,563	-0.9	8,642	9.2	13,775	18.9	16,506	-15.3	Minnesota
3,746	0.8	8,292	15.2	13,114	11.0	24,194	24.6	Missouri
3,763	2.1	7,393	1.6	12,949	17.7	23,046	1.4	Nebraska
3,813	2.5	6,679	17.4	12,336	29.4	14,225	10.0	North Dakota
3,695	0.7	6,393	5.8	14,441	6.1	19,727	18.0	Ohio
3,724	1.7	5,356	3.1	9,900	25.5	19,553	3.0	South Dakota
3,692	0.9	6,098	11.2	14,094	18.6	21,087	11.4	Wisconsin
3,819	0.4	6,749	4.3	18,726	13.2	27,700	9.9	Northeast
101.8		94.9		115.0		115.2		as a percent of U.S.
3,744	-1.4	6,284	4.7	18,492	14.5	23,486	22.9	Connecticut
3,679	-0.5	6,220	0.4	15,758	15.5	26,771	27.4	Maine
4,016	1.7	7,456	3.7	20,730	12.5	29,901	10.6	Massachusetts
3,238	9.1	5,577	20.5	17,208	7.2	19,379	-1.2	New Hampshire
3,870	2.3	6,035	4.8	16,003	15.0	22,034	19.3	New Jersey
3,842	0.8	7,530	7.9	19,550	13.7	30,218	10.3	New York
3,902	1.0	6,598	2.3	18,145	14.6	24,768	4.9	Pennsylvania
3,961	0.4	4,970	6.3	19,205	10.6	23,980	12.7	Rhode Island
4,025	1.5	6,477	2.7	20,888	12.8	25,381	24.6	Vermont
3,754	-2.2	9,728	-13.8	25,867	11.3	30,804	4.7	District of Columbia

AFFORDABILITY

**Table 67**  
**State Scholarships, Grants and Other Financial Aid Funds**

	Total' 2018-19 (in thousands)	Scholarships and Grants Based on Need						
		Subtotal		Undergraduate		Graduate		Uncategorized
		2018-19 (in thousands)	Percent Change 2013-14 to 2018-19	2018-19 (in thousands)	Percent Change 2013-14 to 2018-19	2018-19 (in thousands)	Percent Change 2013-14 to 2018-19	2018-19 (in thousands)
<b>50 states and D.C.</b>	<b>\$14,158,757</b>	<b>\$9,128,923</b>	<b>22.4</b>	<b>\$8,917,132</b>	<b>20.9</b>	<b>\$180,939</b>	<b>146.5</b>	<b>\$30,852</b>
<b>SREB states as a percent of U.S.</b>	<b>6,404,642 45.2</b>	<b>2,793,408 30.6</b>	<b>42.7</b>	<b>2,616,949 29.3</b>	<b>38.8</b>	<b>167,329 92.5</b>	<b>157.0</b>	<b>9,130 29.6</b>
Alabama	80,318	72,423	*	72,423	*	—	—	—
Arkansas	115,498	1,951	-76.4	1,951	-76.4	—	—	—
Delaware	24,223	14,106	0.1	11,955	-13.5	94	-65.6	2,057
Florida	1,009,818	293,267	92.6	286,267	97.0	—	—	7,000
Georgia	888,442	—	—	—	—	—	—	—
Kentucky	258,157	116,804	26.2	116,804	26.2	—	—	—
Louisiana	331,810	28,413	8.9	28,413	8.9	—	—	—
Maryland	108,223	102,092	-5.5	97,837	-8.3	4,255	219.2	—
Mississippi	42,163	23,921	187.4	23,921	187.4	—	—	—
North Carolina	391,506	313,673	-3.9	313,300	-3.9	373	-4.8	—
Oklahoma	108,786	88,210	4.1	88,210	4.1	—	—	—
South Carolina	421,260	71,620	18.1	71,620	18.1	—	—	—
Tennessee	454,312	110,023	25.7	110,023	25.7	—	—	—
Texas	1,202,613	1,021,650	32.0	938,488	31.6	83,089	36.8	73
Virginia	844,016	493,839	204.4	414,321	159.1	79,518	*	—
West Virginia	123,497	41,416	-8.8	41,416	-8.8	—	—	—
<b>West as a percent of U.S.</b>	<b>3,433,272 24.2</b>	<b>2,941,583 32.2</b>	<b>30.8</b>	<b>2,912,540 32.7</b>	<b>29.9</b>	<b>10,933 6.0</b>	<b>64.0</b>	<b>18,110 58.7</b>
Alaska	27,274	5,850	50.4	5,850	50.4	—	—	—
Arizona	28,639	28,227	32.0	28,227	32.2	—	—	—
California	2,231,725	2,226,968	33.2	2,226,968	33.2	—	—	—
Colorado	185,771	142,573	80.1	132,748	80.3	9,825	76.9	—
Hawaii	5,648	4,635	22.5	4,635	22.5	—	—	—
Idaho	15,504	14,019	*	14,019	*	—	—	—
Montana	1,274	458	-87.6	458	-87.6	—	—	—
Nevada	72,392	13,357	28.5	12,714	30.2	643	1.6	—
New Mexico	88,796	19,264	-23.3	18,802	-23.8	462	5.7	—
Oregon	175,522	92,770	67.5	92,770	67.5	—	—	—
Utah	178,887	2,080	-24.9	2,080	-24.9	—	—	—
Washington	403,730	373,272	5.4	373,269	5.4	3	-62.5	—
Wyoming	18,110	18,110	19.5	—	—	—	—	18,110
<b>Midwest as a percent of U.S.</b>	<b>1,729,624 12.2</b>	<b>1,445,949 15.8</b>	<b>12.2</b>	<b>1,444,221 16.2</b>	<b>12.0</b>	<b>1,728 1.0</b>	<b>399.4</b>	<b>—</b>
Illinois	397,816	392,339	5.4	392,339	5.4	—	—	—
Indiana	372,990	326,649	21.3	326,649	21.3	—	—	—
Iowa	62,555	56,434	-5.3	56,434	-5.3	—	—	—
Kansas	22,440	17,690	-2.5	17,690	-2.5	—	—	—
Michigan	121,639	120,475	26.6	120,475	26.6	—	—	—
Minnesota	302,408	218,481	21.2	216,758	20.5	1,723	482.1	—
Missouri	128,949	68,346	12.9	68,346	12.9	—	—	—
Nebraska	21,149	18,973	9.4	18,973	9.4	—	—	—
North Dakota	21,171	9,719	-2.2	9,714	-2.3	5	—	—
Ohio	136,395	94,342	16.7	94,342	16.7	—	—	—
South Dakota	7,057	203	1.5	203	1.5	—	—	—
Wisconsin	135,055	122,298	-2.6	122,298	-2.6	—	—	—
<b>Northeast as a percent of U.S.</b>	<b>2,558,812 18.1</b>	<b>1,947,151 21.3</b>	<b>-0.7</b>	<b>1,942,590 21.8</b>	<b>-0.8</b>	<b>949 0.5</b>	<b>-25.3</b>	<b>3,612 11.7</b>
Connecticut	148,678	33,627	-15.5	33,627	-15.5	—	—	—
Maine	17,545	14,998	24.3	14,998	24.3	—	—	—
Massachusetts	145,972	100,106	15.0	100,106	15.0	—	—	—
New Hampshire	4,910	3,000	—	3,000	—	—	—	—
New Jersey	637,002	478,493	24.2	478,493	24.4	—	—	—
New York	1,156,054	895,619	-5.5	895,619	-5.5	—	—	—
Pennsylvania	416,216	389,518	-14.8	389,518	-14.8	—	—	—
Rhode Island	10,031	10,031	-15.9	10,031	-15.9	—	—	—
Vermont	22,404	21,759	6.7	17,198	-0.5	949	68.6	3,612
District of Columbia	32,407	832	-30.5	832	-30.5	—	—	—

\*\*\* indicates greater than 500 percent increase.

— indicates not reported. There was not a student aid program of this type in at least one of the years.

<sup>1</sup> Reports on "Other Financial Aid" amounts are not consistent over time, so change statistics are not shown for Other Financial Aid or for Total.

Sources: 45th Annual Survey Report, Academic Year 2013-14 (2015) and 50th Annual Survey Report on State-Sponsored Student Financial Aid, 2018-19 Academic Year (2020), National Association of State Student Grant and Aid Programs — www.nassgap.org.

**Table 67**  
*continued*

Scholarships and Grants Not Based on Need							Other Financial Aid <sup>1</sup>		
Subtotal		Undergraduate		Graduate		Uncategorized	2018-19 (in thousands)	Percent of Total 2018-19	
2018-19 (in thousands)	Percent Change 2013-14 to 2018-19	2018-19 (in thousands)	Percent Change 2013-14 to 2018-19	2018-19 (in thousands)	Percent Change 2013-14 to 2018-19	2018-19 (in thousands)			
\$3,220,271	31.6	\$3,150,556	31.5	\$46,914	43.5	\$22,801	\$1,809,563	12.8	50 states and D.C.
2,837,535	33.3	2,789,606	33.2	\$40,036	37.3	7,893	773,699	12.1	SREB states
88.1		88.5		85.3		35	42.8		as a percent of U.S.
7,729	158.9	5,255	134.1	2,474	234.3	—	166	0.2	Alabama
111,729	-14.5	106,977	-15.0	4,752	27.1	—	1,818	1.6	Arkansas
9,683	22.7	5,025	-32.9	2,146	436.5	2,512	434	1.8	Delaware
572,058	82.4	569,058	83.2	—	—	3,000	144,493	14.3	Florida
855,762	50.2	855,489	50.1	—	—	273	32,680	3.7	Georgia
139,936	26.2	139,936	26.2	—	—	—	1,417	0.5	Kentucky
303,080	35.6	301,335	35.4	1,745	89.7	—	317	0.1	Louisiana
3,909	-24.2	673	-76.6	1,128	-3.9	2,108	2,222	2.1	Maryland
17,478	-11.0	17,478	-11.0	—	—	—	764	1.8	Mississippi
8,210	13.9	7,994	14.8	216	-11.5	—	69,623	17.8	North Carolina
6,636	-38.6	6,612	-38.1	24	-25.0	—	13,940	12.8	Oklahoma
347,468	16.2	343,964	16.2	3,504	14.2	—	2,172	0.5	South Carolina
314,480	13.0	314,480	13.0	—	—	—	29,809	6.6	Tennessee
—	—	—	—	—	—	—	180,963	15.0	Texas
91,608	1.5	67,876	-5.3	23,732	27.6	—	258,569	30.6	Virginia
47,769	-19.9	47,454	-20.1	315	37.0	—	34,312	27.8	West Virginia
148,099	16.9	145,557	27.5	2,078	51.7	464	343,590	10.6	West
4.6		4.6		4.4		2.0	19.0		as a percent of U.S.
10,157	29.8	10,087	28.9	70	—	—	11,267	41.3	Alaska
—	—	—	—	—	—	—	412	1.4	Arizona
2,422	1.8	1,134	-52.4	1,288	—	—	2,335	0.1	California
6,179	*	6,179	*	—	—	—	37,019	19.9	Colorado
—	—	—	—	—	—	—	1,013	17.9	Hawaii
299	-91.6	299	-91.6	—	—	—	1,186	7.6	Idaho
NA	NA	—	—	—	—	—	816	64.1	Montana
38,734	62.3	38,734	62.3	—	—	—	20,301	28.0	Nevada
60,368	-23.9	59,986	-12.0	—	—	\$382	9,164	10.3	New Mexico
325	*	316	—	—	—	\$9	82,427	47.0	Oregon
17,170	130.3	16,377	169.0	\$720	-47.4	73	159,637	89.2	Utah
12,445	*	12,445	*	—	—	—	18,013	4.5	Washington
—	—	—	—	—	—	—	—	—	Wyoming
140,654	21.5	123,892	10.1	\$2,351	22.1	14,411	143,021	8.3	Midwest
4.4		3.9		5.0		—	7.9		as a percent of U.S.
903	-14.1	853	-18.8	50	—	—	4,574	1.1	Illinois
9,605	56.3	9,605	56.3	—	—	—	36,736	9.8	Indiana
4,170	-13.2	4,170	-13.2	—	—	—	1,951	3.1	Iowa
—	—	—	—	—	—	—	4,750	21.2	Kansas
1,094	7.9	1,094	7.9	—	—	—	70	0.1	Michigan
3,103	1.1	1,387	*	607	—	1,109	80,824	26.7	Minnesota
60,603	29.3	60,600	29.3	3	50.0	—	—	—	Missouri
56	—	56	—	—	—	—	2,120	10.0	Nebraska
9,930	0.2	8,239	0.3	1,691	-12.1	—	1,522	7.2	North Dakota
41,165	6.8	27,863	-27.7	—	—	13,302	888	0.7	Ohio
6,203	37.6	6,203	37.6	—	—	—	651	9.2	South Dakota
3,822	28.0	3,822	28.0	—	—	—	8,935	6.6	Wisconsin
62,408	40.4	59,926	35.7	2,449	903.7	33	549,253	21.5	Northeast
1.9		1.9		5.2		0.1	30.4		as a percent of U.S.
185	-31.0	185	-31.0	—	—	—	114,866	77.3	Connecticut
825	—	—	—	825	—	—	1,722	9.8	Maine
1,973	-51.4	1,973	-51.4	—	—	—	43,893	30.1	Massachusetts
1,910	—	1,910	—	—	—	—	—	—	New Hampshire
7,839	1.0	7,102	-8.5	737	—	—	150,670	23.7	New Jersey
46,360	52.3	46,360	52.3	—	—	—	214,075	18.5	New York
3,233	77.8	2,313	51.7	887	263.5	33	23,465	5.6	Pennsylvania
—	—	—	—	—	—	—	—	—	Rhode Island
83	-23.9	83	-23.9	—	—	—	562	2.5	Vermont
31,575	3.2	31,575	3.2	—	—	—	—	—	District of Columbia

AFFORDABILITY

**Table 68**

**First-Time Students' Participation in Student Financial Aid and Loan Programs<sup>1</sup> at Public Four-Year Colleges and Universities**

	2018-19								
	Percent Receiving					Average Amount			
	Grant or Loan	Federal Grants	State/Local Grants	Institutional Grants	Loans	Federal Grants	State/Local Grants	Institutional Grants	Loans
50 states and D.C.	84.8	35.7	38.8	55.3	46.8	\$5,090	\$4,636	\$6,374	\$7,118
SREB states as a percent of U.S.	86.8 102.4	37.0 103.6	47.1 121.4	50.7 91.6	47.3 101.1	5,171 101.6	4,988 107.6	6,078 95.3	6,976 98.0
Alabama	86.1	33.0	3.7	63.4	51.5	5,279	2,276	9,642	8,096
Arkansas	89.4	40.6	53.3	56.3	49.2	5,013	1,672	6,051	7,052
Delaware	89.5	25.6	20.8	70.5	57.9	4,371	5,547	10,093	8,744
Florida	90.3	32.8	72.6	54.3	28.5	5,794	6,337	3,626	6,623
Georgia	90.8	41.0	64.3	17.9	45.9	5,114	5,827	6,852	6,040
Kentucky	97.1	36.7	71.1	76.1	52.4	4,861	2,607	7,703	7,120
Louisiana	96.8	43.6	73.5	63.9	50.1	5,092	5,573	5,303	6,147
Maryland	79.9	28.4	21.8	51.8	47.2	5,242	4,324	5,969	7,388
Mississippi	92.0	40.6	31.2	68.6	54.7	5,256	2,584	9,051	7,269
North Carolina	78.2	37.6	35.5	49.6	55.6	5,185	2,995	4,861	6,627
Oklahoma	92.9	39.4	26.7	67.5	50.5	4,995	4,564	6,146	6,771
South Carolina	94.1	30.0	60.3	58.4	55.3	5,083	5,286	5,546	8,610
Tennessee	95.2	42.8	76.2	50.2	49.2	5,018	4,676	5,397	6,355
Texas	81.8	41.4	41.0	44.4	43.6	5,158	5,653	5,167	6,259
Virginia	73.2	26.7	25.5	45.2	50.0	5,143	5,328	7,049	8,375
West Virginia	95.2	38.8	48.3	72.1	56.9	5,024	4,352	5,497	7,812
West as a percent of U.S.	80.3 94.7	36.3 101.7	38.1 98.2	57.9 104.6	35.4 75.6	5,075 99.7	4,957 106.9	7,085 111.1	6,126 86.1
Alaska	83.3	33.6	53.3	38.3	27.0	4,801	4,609	3,813	6,087
Arizona	94.2	32.1	4.0	90.0	37.2	5,190	2,950	10,621	6,779
California	74.4	43.0	55.6	49.7	32.0	5,202	5,449	7,437	5,595
Colorado	78.8	26.9	23.5	56.0	40.9	4,771	3,769	6,151	7,130
Hawaii	78.1	30.1	15.6	55.3	34.9	5,178	2,372	5,019	6,273
Idaho	89.5	34.3	16.5	66.9	47.9	4,771	3,442	6,948	5,930
Montana	86.8	29.5	0.8	64.4	45.8	4,876	5,180	5,316	6,446
Nevada	90.5	35.0	72.3	39.4	33.5	4,926	2,644	3,078	6,034
New Mexico	96.3	47.3	64.6	76.1	37.2	5,277	2,936	5,585	5,574
Oregon	83.2	32.3	21.5	63.4	48.0	4,945	3,090	5,638	6,616
Utah	85.8	28.6	16.5	61.5	29.0	4,670	3,187	5,778	6,353
Washington	77.3	28.0	23.7	59.4	38.1	4,829	7,565	5,204	6,072
Wyoming	92.9	20.2	47.2	72.5	39.0	4,738	4,880	5,855	7,135
Midwest as a percent of U.S.	85.1 100.4	30.3 84.7	23.8 61.5	62.1 112.2	51.1 109.1	4,932 96.9	3,462 74.7	6,440 101.0	7,205 101.2
Illinois	80.1	40.2	42.9	62.5	47.7	5,084	4,925	6,789	6,791
Indiana	82.6	31.0	27.0	56.6	43.3	4,975	6,575	6,062	7,306
Iowa	87.2	20.9	1.5	68.6	49.8	4,562	4,401	7,249	7,554
Kansas	88.9	28.8	15.9	71.8	50.4	4,676	1,221	6,520	6,748
Michigan	83.8	30.8	11.7	69.0	52.0	5,256	2,862	8,525	6,954
Minnesota	87.2	26.1	33.4	56.1	57.5	4,890	4,199	4,176	8,516
Missouri	94.4	36.5	39.9	75.5	52.8	4,888	2,256	6,029	6,662
Nebraska	90.5	32.7	19.7	71.9	46.9	4,484	2,101	6,058	6,054
North Dakota	91.2	22.5	29.2	57.4	59.8	5,094	2,160	3,464	8,999
Ohio	87.9	29.4	20.0	70.4	54.5	4,825	1,748	6,621	7,335
South Dakota	93.1	28.0	20.5	58.4	66.6	4,818	1,304	3,094	7,727
Wisconsin	75.6	25.6	26.6	30.6	49.7	4,804	2,197	3,691	7,011
Northeast as a percent of U.S.	85.9 101.2	39.6 110.7	41.2 106.3	53.2 96.1	55.6 118.9	5,099 100.2	4,216 90.9	5,854 91.8	8,198 115.2
Connecticut	82.9	34.9	13.0	59.3	54.3	5,095	2,981	7,898	7,059
Maine	97.5	41.8	30.8	88.9	65.8	5,233	1,733	6,191	8,266
Massachusetts	90.1	34.6	41.0	69.9	66.7	5,104	2,209	6,261	7,511
New Hampshire	93.1	25.2	5.0	88.6	72.1	5,038	1,302	9,449	9,981
New Jersey	83.5	40.9	37.5	42.8	57.5	5,299	6,851	6,795	8,331
New York	85.4	51.6	64.6	46.3	39.9	5,126	4,565	2,777	6,888
Pennsylvania	83.4	29.8	29.1	46.7	65.3	4,883	3,222	5,944	9,416
Rhode Island	93.5	32.7	20.3	78.7	78.4	4,891	910	8,730	6,885
Vermont	96.2	24.2	21.4	92.0	58.6	5,268	2,276	13,319	9,821
District of Columbia	85.4	51.9	0.5	49.7	31.0	5,613	4,000	7,056	5,988

<sup>1</sup> First-time, full-time, degree- or certificate-seeking undergraduates. Students may participate in more than one aid program.

Source: SREB analysis of National Center for Education Statistics student financial aid surveys — [www.nces.ed.gov/ipeds](http://www.nces.ed.gov/ipeds).

**Table 68**  
*continued*

Change, 2013-14 to 2018-19									
Grant or Loan	Percent Receiving				Average Amount				
	Federal Grants	State/Local Grants	Institutional Grants	Loans	Federal Grants	State/Local Grants	Institutional Grants	Loans	
1.8	-0.3	0.7	7.9	-4.1	\$472	\$8,487	\$799	\$364	50 states and D.C.
1.3	-0.4	-1.9	8.6	-2.2	546	8,954	716	434	SREB states
2.7	-1.6	1.2	8.7	-1.4	625	4,871	937	604	Alabama
-1.7	-5.4	-7.3	-0.2	-1.9	511	3,892	1,235	1,086	Arkansas
3.3	2.9	-3.6	15.3	0.2	2	11,851	3,059	425	Delaware
-2.5	-3.4	-2.8	9.9	-11.3	1,115	8,917	-61	311	Florida
1.0	-0.8	2.2	7.2	-4.8	520	11,089	1,978	-120	Georgia
2.2	-1.2	1.3	22.5	-2.8	354	4,947	744	601	Kentucky
2.4	4.1	0.0	20.4	4.6	454	10,130	822	365	Louisiana
1.0	0.5	-6.7	4.7	-0.8	512	7,860	179	307	Maryland
0.9	-2.2	-0.1	6.6	-2.5	426	4,671	1,486	60	Mississippi
1.7	0.8	-1.8	0.3	-1.2	566	5,939	182	289	North Carolina
6.9	1.2	-2.1	10.9	6.9	536	8,159	1,370	888	Oklahoma
8.4	-0.4	4.2	15.6	0.1	481	10,309	241	1,082	South Carolina
-1.8	-1.3	-4.2	13.9	-2.3	374	9,550	310	611	Tennessee
0.9	-0.8	-5.7	5.1	-2.2	512	10,219	447	102	Texas
2.8	2.6	0.0	13.4	0.5	463	10,676	1,024	921	Virginia
4.2	0.4	3.1	20.2	-1.6	445	8,590	1,604	842	West Virginia
3.4	-2.2	5.0	5.8	-6.3	403	9,967	970	78	West
0.1	0.3	6.2	-5.8	-4.0	621	8,436	3,813	6,087	Alaska
6.5	0.5	1.3	12.9	-8.5	675	4,947	2,556	393	Arizona
3.4	-2.2	11.7	-0.1	-7.1	355	11,552	669	65	California
2.9	-2.6	4.1	9.3	-6.2	223	6,431	1,242	146	Colorado
0.1	-1.4	6.3	-0.6	-2.3	541	4,811	671	-263	Hawaii
0.1	-4.8	-38.2	16.9	-9.6	447	4,142	1,414	-772	Idaho
-2.0	-5.3	-14.1	1.4	-6.3	511	7,603	1,437	237	Montana
1.3	-1.7	3.0	-2.3	-6.1	529	4,918	482	-984	Nevada
-0.9	3.6	3.7	26.4	-0.8	720	5,541	1,732	128	New Mexico
3.0	0.2	-0.9	9.6	-1.9	503	5,115	1,118	-65	Oregon
6.8	-4.8	7.8	15.4	-1.7	372	5,198	112	480	Utah
5.2	-2.1	2.3	13.2	-5.7	356	16,344	-254	-88	Washington
-0.2	-0.9	-2.8	7.3	-2.3	223	8,736	1,437	460	Wyoming
1.1	-1.2	-0.5	7.5	-5.4	420	6,160	960	318	Midwest
-0.8	0.5	4.5	7.9	-8.9	400	9,470	1,131	-392	Illinois
3.9	-1.7	0.5	12.0	-4.8	424	12,028	107	425	Indiana
2.1	0.0	-1.3	1.5	-0.5	296	8,846	945	805	Iowa
1.9	-0.8	0.5	8.4	-2.1	447	2,441	2,085	572	Kansas
2.5	-1.5	-5.3	6.5	-5.9	613	4,529	1,990	468	Michigan
2.9	-1.9	1.1	9.1	-4.2	478	7,202	660	828	Minnesota
4.4	2.0	0.9	8.3	-4.7	464	3,670	1,033	62	Missouri
-0.8	0.5	3.8	12.4	-4.7	316	3,921	986	384	Nebraska
4.3	0.8	3.4	17.2	-1.0	937	4,166	163	633	North Dakota
-1.1	-2.7	-1.6	5.4	-4.8	308	2,841	660	217	Ohio
0.6	-3.6	0.5	2.9	-2.6	441	2,296	664	652	South Dakota
-3.0	-1.1	1.7	7.9	-9.0	224	4,071	132	103	Wisconsin
2.3	3.1	1.0	10.6	-2.9	433	7,498	490	504	Northeast
1.2	7.8	-7.1	3.1	-5.4	621	6,008	1,689	-965	Connecticut
3.6	-2.0	-3.1	19.4	-6.5	438	2,709	919	583	Maine
2.2	2.8	-15.7	16.2	-2.8	560	4,319	1,520	488	Massachusetts
5.9	-0.6	-5.1	21.9	-3.7	293	1,897	1,352	811	New Hampshire
4.6	5.3	6.9	6.9	-0.6	418	13,382	286	417	New Jersey
3.1	4.4	8.2	9.2	-1.2	337	7,832	409	89	New York
0.0	-1.0	-2.7	12.4	-2.7	463	6,528	-155	1,136	Pennsylvania
2.2	0.9	-12.5	8.5	4.5	318	1,663	232	686	Rhode Island
6.5	0.6	0.3	12.7	0.1	605	4,340	2,367	1,531	Vermont
-4.2	-21.1	-5.7	38.1	-24.6	573	5,302	-2,677	396	District of Columbia

AFFORDABILITY

**Table 69**

**First-Time Students' Participation in Student Financial Aid and Loan Programs<sup>1</sup> at Public Two-Year Colleges**

	2018-19								
	Percent Receiving					Average Amount			
	Grant or Loan	Federal Grants	State/Local Grants	Institutional Grants	Loans	Federal Grants	State/Local Grants	Institutional Grants	Loans
<b>50 states and D.C.</b>	<b>76.3</b>	<b>51.8</b>	<b>40.7</b>	<b>17.1</b>	<b>18.2</b>	<b>\$4,990</b>	<b>\$2,287</b>	<b>\$2,045</b>	<b>\$4,703</b>
<b>SREB states as a percent of U.S.</b>	<b>78.1</b> <b>102.3</b>	<b>55.7</b> <b>107.5</b>	<b>33.9</b> <b>83.2</b>	<b>17.8</b> <b>103.9</b>	<b>18.4</b> <b>101.4</b>	<b>5,205</b> <b>104.3</b>	<b>2,352</b> <b>102.9</b>	<b>2,349</b> <b>114.8</b>	<b>4,731</b> <b>100.6</b>
Alabama	85.1	60.4	5.4	29.6	15.5	5,492	1,328	4,094	4,706
Arkansas	88.7	66.7	34.8	25.8	17.4	5,059	1,069	1,855	3,845
Delaware	87.8	55.4	44.0	9.1	14.5	4,008	3,201	1,118	3,363
Florida	74.5	56.9	34.1	15.7	16.3	5,453	1,880	2,024	4,455
Georgia	85.7	62.6	38.6	7.1	38.5	5,105	2,429	4,029	4,678
Kentucky	96.6	64.2	87.9	14.0	20.8	4,627	2,164	2,001	4,282
Louisiana	88.2	66.8	30.8	10.1	44.3	5,224	2,391	2,568	5,273
Maryland	64.9	42.8	17.6	24.9	15.5	4,844	1,372	1,614	5,467
Mississippi	91.9	68.1	25.3	45.6	21.7	5,263	791	2,433	3,997
North Carolina	72.2	55.5	21.9	12.9	12.7	5,936	1,759	1,302	5,297
Oklahoma	82.1	55.0	29.6	37.1	27.4	4,833	2,491	3,225	4,698
South Carolina	93.4	53.8	80.6	7.4	24.4	5,417	4,143	1,313	5,012
Tennessee	94.9	57.1	83.0	8.5	5.9	4,501	3,204	2,711	4,735
Texas	68.3	50.7	16.6	13.6	17.9	5,335	2,071	2,304	4,859
Virginia	69.3	49.4	39.8	18.7	16.3	4,568	1,395	1,870	4,897
West Virginia	86.9	61.3	45.5	20.0	36.5	4,580	2,576	1,842	4,578
<b>West as a percent of U.S.</b>	<b>73.2</b> <b>95.9</b>	<b>45.5</b> <b>87.8</b>	<b>57.3</b> <b>140.7</b>	<b>13.3</b> <b>78.0</b>	<b>7.4</b> <b>41.0</b>	<b>4,880</b> <b>97.8</b>	<b>2,191</b> <b>95.8</b>	<b>1,634</b> <b>79.9</b>	<b>4,366</b> <b>92.8</b>
Alaska	73.1	26.9	73.1	15.4	—	6,188	2,818	2,311	—
Arizona	71.4	52.2	3.1	25.2	10.5	4,915	905	2,249	3,950
California	72.7	43.7	69.9	6.8	1.6	4,989	2,171	706	4,679
Colorado	72.3	49.0	46.1	24.8	25.0	5,147	2,397	2,521	4,915
Hawaii	63.2	42.9	12.3	35.4	8.1	4,585	1,529	1,656	5,073
Idaho	79.6	51.3	13.2	37.2	34.9	4,616	3,001	1,910	3,804
Montana	82.3	50.5	9.5	37.0	35.1	4,550	1,690	3,033	5,054
Nevada	82.5	50.8	57.7	35.2	10.2	4,546	1,804	1,038	3,905
New Mexico	86.0	64.9	62.6	23.4	8.6	5,098	1,079	1,758	4,112
Oregon	81.7	50.6	55.7	14.8	30.6	4,318	2,725	2,198	4,843
Utah	75.0	41.2	4.0	35.9	33.7	4,603	1,137	2,159	1,717
Washington	59.9	40.1	34.5	16.5	13.1	4,412	3,180	1,548	4,888
Wyoming	94.0	36.7	47.3	58.0	26.8	4,556	2,118	3,499	4,393
<b>Midwest as a percent of U.S.</b>	<b>78.0</b> <b>102.2</b>	<b>49.1</b> <b>94.8</b>	<b>26.1</b> <b>64.1</b>	<b>25.3</b> <b>147.8</b>	<b>29.8</b> <b>164.4</b>	<b>4,759</b> <b>95.4</b>	<b>2,103</b> <b>92.0</b>	<b>2,234</b> <b>109.2</b>	<b>4,718</b> <b>100.3</b>
Illinois	65.3	45.7	26.5	18.9	11.4	4,939	1,508	2,755	4,315
Indiana	75.5	55.1	42.1	18.2	25.6	4,557	3,174	1,510	5,560
Iowa	84.6	48.3	13.0	38.9	50.1	4,803	2,165	2,316	4,994
Kansas	85.3	47.4	4.3	54.3	29.2	4,790	1,320	2,507	4,577
Michigan	74.1	51.8	19.0	19.6	22.3	4,982	3,185	1,745	4,391
Minnesota	80.9	51.5	50.5	7.5	38.5	4,480	1,496	1,069	5,529
Missouri	88.0	51.0	60.1	12.2	20.2	4,701	2,593	2,136	3,194
Nebraska	84.6	44.5	17.1	50.5	41.9	4,248	967	2,057	3,205
North Dakota	85.9	35.0	35.6	40.2	45.9	4,826	1,975	2,729	7,203
Ohio	81.6	50.3	2.1	34.4	41.2	4,727	2,313	2,283	4,576
South Dakota	92.2	49.5	15.6	31.0	71.9	4,832	5,106	1,219	6,117
Wisconsin	71.3	48.2	45.0	14.3	44.7	4,617	1,128	1,335	4,734
<b>Northeast as a percent of U.S.</b>	<b>75.2</b> <b>98.6</b>	<b>56.6</b> <b>109.3</b>	<b>47.1</b> <b>115.6</b>	<b>11.8</b> <b>68.8</b>	<b>21.6</b> <b>119.2</b>	<b>4,875</b> <b>97.7</b>	<b>2,503</b> <b>109.5</b>	<b>1,214</b> <b>59.3</b>	<b>4,821</b> <b>102.5</b>
Connecticut	73.6	62.2	13.8	37.4	5.0	4,723	2,791	919	4,278
Maine	86.4	58.6	39.7	39.2	43.8	5,423	1,428	1,434	4,988
Massachusetts	75.7	55.1	56.3	19.8	23.7	4,706	1,256	664	4,170
New Hampshire	76.1	40.9	31.5	6.1	57.5	4,717	1,283	327	5,620
New Jersey	62.6	48.4	28.4	5.2	13.0	4,867	2,246	1,814	5,090
New York	79.9	61.6	61.5	8.9	20.7	4,902	2,884	1,160	4,672
Pennsylvania	72.9	52.4	30.8	7.6	38.5	4,903	1,713	3,041	5,120
Rhode Island	95.5	55.1	61.2	46.6	4.7	4,677	3,250	448	3,421
Vermont	72.7	57.2	54.1	20.1	26.3	4,738	1,608	421	4,343
District of Columbia	NA	NA	NA	NA	NA	NA	NA	NA	NA

"NA" indicates not applicable. There was no institution of this type during the specified years.

"—" indicates data were not reported in one or both years.

<sup>1</sup> First-time, full-time, degree- or certificate-seeking undergraduates. Students may participate in more than one aid program.

Source: SREB analysis of National Center for Education Statistics student financial aid surveys — [www.nces.ed.gov/ipeds](http://www.nces.ed.gov/ipeds).

**Table 69**  
*continued*

Change, 2013-14 to 2018-19									
Grant or Loan	Percent Receiving				Average Amount				
	Federal Grants	State/Local Grants	Institutional Grants	Loans	Federal Grants	State/Local Grants	Institutional Grants	Loans	
-0.9	-4.7	4.3	4.1	-7.3	\$556	\$533	\$75	-\$75	50 states and D.C.
-1.8	-5.0	2.6	3.0	-7.0	696	532	231	41	SREB states
-0.9	-5.5	1.2	1.5	-1.0	916	-227	463	360	Alabama
-4.4	-2.5	-7.5	3.2	-6.8	500	-835	47	-1,304	Arkansas
2.6	6.3	6.2	-1.1	2.5	47	727	-15	-18	Delaware
-5.9	-6.6	3.3	-1.4	-12.9	896	381	105	392	Florida
-4.4	-7.8	-16.5	1.4	3.4	418	611	1,930	161	Georgia
0.3	-3.9	19.7	7.2	-17.0	304	388	365	-449	Kentucky
5.6	-1.2	4.6	3.3	11.3	408	446	323	-556	Louisiana
2.2	-2.3	-0.9	12.3	-2.3	427	228	163	554	Maryland
0.5	-2.0	4.3	12.2	-2.9	693	179	558	435	Mississippi
-1.3	-6.6	2.9	6.2	-5.5	1,372	402	227	37	North Carolina
-1.0	0.2	2.7	0.1	-0.2	488	626	264	257	Oklahoma
-1.0	-8.7	12.9	1.9	-8.1	811	774	325	149	South Carolina
2.5	-6.3	28.8	-2.1	-11.1	300	759	-157	293	Tennessee
-2.9	-3.8	-7.2	0.7	-7.1	842	394	325	-291	Texas
0.1	-3.0	8.8	6.4	-3.0	297	319	182	28	Virginia
-0.9	-5.8	3.4	5.0	-3.9	385	364	341	-298	West Virginia
3.3	-4.7	8.3	4.3	-4.0	442	616	-101	-352	West
15.9	-30.2	63.6	—	—	160	1,818	—	—	Alaska
-0.8	-2.6	2.1	4.1	-7.2	543	165	267	188	Arizona
5.6	-4.2	6.3	4.7	-1.6	504	642	12	-150	California
-0.7	-3.3	10.4	8.9	-14.4	217	1,079	-180	135	Colorado
0.0	-6.9	10.4	6.5	-5.9	374	-1,018	324	670	Hawaii
-9.1	-11.3	-15.7	1.1	-15.7	315	2,433	-183	-193	Idaho
-3.4	-9.6	-22.0	8.6	-9.9	424	429	594	-355	Montana
9.4	-1.4	27.4	13.4	-8.0	336	843	-405	-1,546	Nevada
-1.0	-2.6	5.5	8.8	-6.2	473	163	656	110	New Mexico
7.9	-6.4	36.2	5.2	-14.6	127	917	5	-841	Oregon
-7.0	-8.9	-14.2	-1.6	5.0	453	-1,819	597	-2,601	Utah
-4.7	-6.4	-0.4	1.0	-4.5	232	172	65	-77	Washington
2.4	-1.0	7.5	6.4	-5.3	284	23	481	108	Wyoming
-2.8	-6.3	3.1	7.4	-10.3	427	487	305	-156	Midwest
-4.2	-5.2	1.9	5.6	-7.7	560	239	302	-27	Illinois
-8.2	-10.8	8.7	7.0	-15.8	35	590	129	97	Indiana
-0.6	-3.4	2.3	12.7	-9.2	567	266	355	133	Iowa
0.9	-4.4	2.3	5.2	-9.0	497	-192	332	123	Kansas
-5.4	-8.0	4.6	6.7	-13.2	424	857	167	57	Michigan
-2.8	-2.7	4.5	2.1	-15.5	392	538	-105	-121	Minnesota
-1.2	-8.0	4.1	2.5	-1.9	368	725	52	-653	Missouri
2.9	-7.3	-6.9	10.6	2.3	340	362	483	-1,133	Nebraska
0.8	-0.8	2.1	4.2	-7.1	715	237	998	910	North Dakota
-2.7	-7.4	0.2	13.2	-15.9	424	160	352	-374	Ohio
3.2	-3.1	2.3	7.8	0.0	617	2,389	182	-607	South Dakota
-5.0	-6.0	13.8	5.9	-10.4	390	-19	266	-95	Wisconsin
-1.4	-0.5	0.7	3.2	-5.5	509	516	-620	-13	Northeast
3.2	7.8	-0.1	8.6	-6.6	97	998	-954	-426	Connecticut
-1.4	-5.1	0.1	12.6	-12.6	1,204	478	-6	-186	Maine
-0.6	-2.1	4.5	9.1	-2.9	435	342	-151	478	Massachusetts
-4.5	-6.2	6.8	3.6	-11.3	555	530	-1,246	125	New Hampshire
-1.0	-2.8	-0.4	1.9	-0.8	687	199	404	785	New Jersey
-3.8	-0.6	-1.8	2.3	-7.7	472	624	-303	-260	New York
-2.4	1.3	-0.7	-4.1	-4.2	530	-117	-510	-80	Pennsylvania
24.9	1.3	25.9	40.9	-19.3	-117	2,466	-836	-752	Rhode Island
-6.5	4.3	1.6	-13.7	-21.9	554	589	-1,499	-3,299	Vermont
NA	NA	NA	NA	NA	NA	NA	NA	NA	District of Columbia

AFFORDABILITY

**Table 70**

**Cost of Attendance and Net Price<sup>1</sup> for Fall-Term, Full-Time Degree- or Certificate-Seeking Undergraduates Who Paid In-State or In-District Tuition at Public Colleges and Universities**

	Public Four-Year Colleges and Universities, 2018-19								
	Those Who Received Grant or Scholarship Aid from Federal, State or Local Governments, or the Institution		Those Who Received Title IV Federal Student Aid						
			Cost of Attendance	Net Price					
	Cost of Attendance	Net Price		All	Family Annual Income Levels				
\$0-\$30,000			\$30,001-\$48,000		\$48,001-\$75,000	\$75,001-\$110,000	\$110,001 or More		
50 states and D.C.	\$23,563	\$14,478	\$23,627	\$15,003	\$10,928	\$11,761	\$15,219	\$19,046	\$20,962
<b>SREB states as a percent of U.S.</b>	<b>22,937</b> 97.3	<b>14,113</b> 97.5	<b>22,747</b> 96.3	<b>14,330</b> 95.5	<b>11,210</b> 102.6	<b>11,704</b> 99.5	<b>14,917</b> 98.0	<b>18,221</b> 95.7	<b>19,494</b> 93.0
Alabama	24,438	16,640	23,622	17,045	15,382	15,415	18,013	19,573	20,013
Arkansas	20,939	13,366	20,737	13,318	11,606	11,828	13,782	15,831	16,729
Delaware	25,648	16,654	25,923	16,280	12,445	12,483	14,468	17,954	22,416
Florida	20,378	10,917	20,689	9,368	5,607	6,993	10,795	14,844	15,900
Georgia	21,560	13,941	20,861	13,408	11,381	12,009	14,635	16,280	16,037
Kentucky	23,954	14,709	23,620	13,758	12,000	11,238	13,568	16,773	17,892
Louisiana	23,354	13,586	23,071	13,266	11,678	11,977	14,210	16,255	16,182
Maryland	25,207	16,988	24,834	18,018	11,773	13,651	18,481	22,119	23,452
Mississippi	23,861	14,750	23,763	14,963	13,297	13,629	17,397	18,052	18,930
North Carolina	20,868	12,358	20,850	13,842	9,320	10,636	14,302	18,424	19,919
Oklahoma	22,663	14,996	22,247	14,637	11,662	11,503	15,942	18,770	19,933
South Carolina	27,464	19,171	27,092	17,928	14,223	15,088	18,238	20,536	21,910
Tennessee	24,260	15,331	23,970	14,370	10,300	12,273	16,893	18,915	18,966
Texas	22,346	12,825	22,237	13,905	10,652	10,984	13,941	18,859	20,390
Virginia	27,754	18,647	27,702	19,781	14,156	14,762	18,360	22,614	25,769
West Virginia	19,571	10,858	19,636	11,218	8,557	9,324	11,825	14,620	15,208
<b>West as a percent of U.S.</b>	<b>23,958</b> 101.7	<b>13,414</b> 92.7	<b>24,091</b> 102.0	<b>13,037</b> 86.9	<b>9,026</b> 82.6	<b>9,961</b> 84.7	<b>13,467</b> 88.5	<b>18,130</b> 95.2	<b>21,431</b> 102.2
Alaska	18,907	11,527	19,444	12,120	9,175	11,067	13,372	16,460	17,601
Arizona	26,456	14,461	26,398	12,665	8,664	9,751	13,870	17,509	19,220
California	25,278	12,356	25,206	11,860	8,105	8,988	12,494	16,912	22,652
Colorado	24,891	17,085	24,652	17,188	12,763	13,246	16,030	21,237	22,957
Hawaii	22,439	14,914	22,533	14,598	11,169	12,341	15,013	18,072	20,620
Idaho	20,184	13,494	20,178	15,272	12,664	13,381	15,496	18,645	19,020
Montana	20,019	14,881	19,752	16,207	13,445	14,194	17,179	18,813	19,057
Nevada	20,048	14,198	20,044	12,961	10,565	11,247	13,596	16,413	17,162
New Mexico	19,086	11,015	19,032	11,486	10,301	10,909	12,979	14,369	14,467
Oregon	24,163	16,112	24,045	16,540	12,968	13,559	16,261	20,751	21,944
Utah	17,657	12,383	17,688	12,548	10,360	11,290	12,726	14,889	15,044
Washington	24,103	15,051	24,095	14,552	8,852	9,693	13,286	19,997	22,568
Wyoming	19,960	12,880	19,960	12,159	8,231	9,200	11,491	14,958	16,135
<b>Midwest as a percent of U.S.</b>	<b>23,493</b> 99.7	<b>15,304</b> 105.7	<b>23,372</b> 98.9	<b>15,928</b> 106.2	<b>10,533</b> 96.4	<b>11,799</b> 100.3	<b>15,353</b> 100.9	<b>19,372</b> 101.7	<b>20,859</b> 99.5
Illinois	27,574	15,674	27,603	16,323	11,676	12,260	15,285	21,463	24,293
Indiana	21,374	11,796	21,193	12,568	6,917	7,797	12,549	17,824	19,112
Iowa	22,020	15,895	22,140	16,852	11,284	12,712	15,935	18,565	19,843
Kansas	21,943	16,109	21,577	16,015	12,676	13,365	15,564	18,146	19,051
Michigan	24,810	15,330	24,951	15,781	9,533	11,686	15,271	19,326	21,649
Minnesota	23,373	15,878	23,110	16,462	9,879	10,317	13,510	18,755	21,651
Missouri	21,197	13,594	21,162	13,871	10,587	10,892	13,181	16,528	17,922
Nebraska	22,057	15,485	21,872	15,659	11,877	12,704	15,051	18,219	19,590
North Dakota	19,959	14,740	20,033	14,869	10,726	11,080	14,219	16,768	17,141
Ohio	25,244	18,071	25,165	18,667	14,187	15,231	18,275	21,211	22,198
South Dakota	22,128	17,543	22,102	18,330	14,819	15,530	18,615	20,101	20,009
Wisconsin	19,935	13,812	19,886	15,864	10,739	11,942	15,031	18,493	19,271
<b>Northeast as a percent of U.S.</b>	<b>24,780</b> 105.2	<b>15,816</b> 109.2	<b>25,256</b> 106.9	<b>17,423</b> 116.1	<b>12,819</b> 117.3	<b>14,252</b> 121.2	<b>17,885</b> 117.5	<b>20,911</b> 109.8	<b>23,336</b> 111.3
Connecticut	25,299	16,646	25,129	17,738	13,987	13,853	17,067	20,973	22,830
Maine	21,777	14,989	21,774	14,888	11,901	12,361	14,725	18,030	18,805
Massachusetts	27,341	18,884	26,991	19,425	13,752	14,602	17,982	22,198	25,030
New Hampshire	30,110	21,627	29,967	21,392	16,554	16,922	18,588	23,367	25,763
New Jersey	28,743	17,152	28,823	20,079	14,764	15,699	20,444	25,009	26,777
New York	19,888	10,878	20,393	11,557	7,961	10,232	14,024	14,940	19,018
Pennsylvania	29,301	21,588	29,336	23,445	18,308	19,228	22,587	26,041	27,512
Rhode Island	25,317	16,174	25,088	17,016	12,386	13,899	16,907	20,458	22,884
Vermont	28,991	18,458	28,506	18,198	13,750	14,558	17,566	21,191	23,188
District of Columbia	22,269	15,887	22,452	15,894	14,743	16,429	17,956	18,988	21,513

"NA" indicates not applicable. There was no institution of that type.

"—" indicates not reported. There was not a student in that income level.

<sup>1</sup> Net price is the average cost of attendance minus the average scholarship and grant aid received. Total cost of attendance is the average of published tuition and required fees (the lower of in-district or in-state), plus books and supplies, plus the weighted average room, board and other expenses by living arrangements for on-campus, off-campus-with-family, and off-campus-not-with-family students (excluding living arrangements-unknown students).

Source: SREB analysis of National Center for Education Statistics student financial aid database 2018-19 — [www.nces.ed.gov/ipeds](http://www.nces.ed.gov/ipeds).



**Table 70**  
*continued*

Public Two-Year Colleges, 2018-19										
Those Who Received Grant or Scholarship Aid from Federal, State or Local Governments, or the Institution		Those Who Received Title IV Federal Student Aid								
		Cost of Attendance	Net Price	Net Price					Cost of Attendance	All
				Family Annual Income Levels						
Cost of Attendance	Net Price	Cost of Attendance	All	\$0-\$30,000	\$30,001-\$48,000	\$48,001-\$75,000	\$75,001-\$110,000	\$110,001 or More		
\$12,590	\$7,106	\$12,781	\$7,014	\$5,887	\$6,504	\$8,836	\$11,279	\$12,066	50 states and D.C.	
12,286 97.6	6,665 93.8	12,438 97.3	6,718 95.8	5,865 99.6	6,352 97.7	8,392 95.0	10,731 95.1	11,433 94.8	SREB states as a percent of U.S.	
12,242	6,501	12,185	6,439	5,801	6,071	8,274	10,816	11,337	Alabama	
12,616	7,646	12,829	7,452	6,657	7,152	9,280	11,362	11,801	Arkansas	
12,692	8,300	13,295	8,824	8,211	8,684	9,789	10,692	11,103	Delaware	
11,543	5,598	11,692	5,890	5,190	5,871	8,171	10,734	11,383	Florida	
13,495	8,026	13,741	8,810	7,606	8,630	10,798	12,797	12,807	Georgia	
12,161	6,673	11,794	5,323	4,323	4,731	6,904	9,544	10,263	Kentucky	
14,791	9,327	14,862	9,574	8,733	9,106	11,516	13,232	13,293	Louisiana	
13,097	8,362	13,389	8,750	7,393	8,015	10,179	12,328	12,973	Maryland	
10,863	5,440	10,878	5,315	4,631	5,251	7,400	8,566	8,771	Mississippi	
12,387	6,675	12,321	6,057	5,348	5,749	7,096	10,346	12,137	North Carolina	
13,317	7,748	13,597	7,716	6,657	6,588	9,556	11,797	12,467	Oklahoma	
13,390	6,572	13,765	5,847	5,024	5,063	6,979	9,140	9,532	South Carolina	
11,960	6,246	12,524	6,024	5,465	5,886	7,635	8,837	10,257	Tennessee	
12,140	6,685	12,285	6,932	5,936	6,590	8,828	11,271	11,826	Texas	
13,070	7,808	13,214	8,190	6,904	7,434	9,245	11,663	12,910	Virginia	
11,949	6,393	12,081	7,173	6,489	6,200	8,114	10,703	11,054	West Virginia	
12,641 100.4	7,418 104.4	12,851 100.5	6,107 87.1	5,298 90.0	5,848 89.9	8,307 94.0	10,802 95.8	11,845 98.2	West as a percent of U.S.	
18,396	12,811	21,080	15,300	12,813	16,817	18,207	—	—	Alaska	
13,176	8,474	13,202	8,282	7,452	8,115	9,969	12,341	12,936	Arizona	
12,437	7,234	12,611	5,026	4,455	4,876	7,603	9,562	11,595	California	
16,452	9,983	16,511	10,333	8,781	9,485	11,662	14,889	15,789	Colorado	
13,881	8,906	13,994	8,648	7,723	8,320	9,823	12,125	13,725	Hawaii	
11,476	6,589	11,441	6,639	5,054	5,853	7,715	10,317	11,087	Idaho	
13,098	8,257	13,117	8,517	6,926	7,689	9,219	12,374	12,327	Montana	
12,661	8,022	12,736	6,779	5,952	6,866	8,547	9,709	11,136	Nevada	
11,056	5,839	11,203	5,245	4,654	5,318	7,109	8,764	9,615	New Mexico	
12,986	7,683	13,165	8,165	7,493	7,326	9,340	10,909	11,089	Oregon	
11,956	7,839	11,838	7,665	6,867	6,521	8,407	10,544	11,163	Utah	
13,865	7,636	13,773	7,366	6,091	6,766	9,425	12,620	13,267	Washington	
11,526	6,653	12,035	7,332	5,805	6,226	8,314	9,661	10,385	Wyoming	
12,726 101.1	7,650 107.7	13,010 101.8	8,259 117.8	6,682 113.5	7,242 111.3	9,550 108.1	11,769 104.3	12,303 102.0	Midwest as a percent of U.S.	
10,887	5,474	11,004	5,726	4,561	5,089	7,651	9,918	10,531	Illinois	
13,668	7,421	13,710	7,773	6,164	6,945	9,779	12,138	12,438	Indiana	
14,177	9,406	14,278	9,947	7,655	8,169	10,566	13,027	13,396	Iowa	
14,195	9,602	14,480	9,701	8,415	8,944	10,794	12,647	13,051	Kansas	
11,399	5,800	11,550	6,128	4,963	5,440	7,819	10,370	11,204	Michigan	
15,948	11,002	15,899	11,572	9,784	10,108	11,876	14,775	15,655	Minnesota	
11,554	6,642	12,119	7,247	6,102	6,728	8,734	10,368	10,930	Missouri	
11,565	7,405	11,684	8,002	5,965	6,281	8,661	10,974	11,293	Nebraska	
14,182	9,356	14,308	9,804	7,007	8,027	10,385	12,866	12,411	North Dakota	
12,928	8,312	13,026	8,832	7,226	7,592	9,930	11,787	12,325	Ohio	
16,067	10,647	16,287	12,568	9,655	10,963	13,462	15,283	15,522	South Dakota	
14,207	8,943	14,106	9,896	7,988	8,770	11,288	13,367	13,846	Wisconsin	
13,137 104.3	7,056 99.3	13,227 103.5	7,459 106.3	5,947 101.0	6,909 106.2	9,552 108.1	11,940 105.9	13,016 107.9	Northeast as a percent of U.S.	
12,092	6,901	12,125	6,957	6,478	6,791	7,637	9,276	11,532	Connecticut	
15,041	9,091	14,820	9,006	7,163	7,644	10,830	13,840	14,355	Maine	
13,314	8,150	13,257	8,410	6,986	7,603	9,110	12,142	13,001	Massachusetts	
20,498	15,371	20,007	17,311	15,792	19,900	20,007	20,007	20,007	New Hampshire	
13,601	7,910	13,591	8,634	7,706	7,732	10,234	12,784	13,403	New Jersey	
12,933	6,313	13,005	6,315	4,547	6,036	9,216	11,267	12,788	New York	
13,300	7,637	13,163	8,559	6,815	7,378	10,028	12,592	13,038	Pennsylvania	
10,924	5,760	11,216	5,878	5,484	5,618	6,061	8,747	11,216	Rhode Island	
16,008	10,448	16,003	10,798	8,814	10,315	12,612	14,659	15,919	Vermont	
NA	NA	NA	NA	NA	NA	NA	NA	NA	District of Columbia	

AFFORDABILITY

**Table 71**  
**Federal Campus-Based Financial Aid to Students**

	Amount (in thousands)				Average Amount Per Recipient			
	College Work/Study Program		Supplementary Educational Opportunity Grants		College Work/Study Program		Supplementary Educational Opportunity Grants	
	2018-19	Percent Change 2013-14 to 2018-19	2018-19	Percent Change 2013-14 to 2018-19	2018-19	Percent Change 2013-14 to 2018-19	2018-19	Percent Change 2013-14 to 2018-19
	2018-19	Percent Change 2013-14 to 2018-19	2018-19	Percent Change 2013-14 to 2018-19	2018-19	Percent Change 2013-14 to 2018-19	2018-19	Percent Change 2013-14 to 2018-19
50 states and D.C.	\$1,131,231	2.7	\$1,117,311	22.6	\$1,895	12.6	\$719	18.1
SREB states as a percent of U.S.	315,543 27.9	3.6	336,231 30.1	30.6	1,908 100.7	6.6	708 98.4	16.2
Alabama	13,093	-5.0	15,449	13.8	1,872	5.3	839	9.4
Arkansas	9,131	8.6	6,856	32.2	1,672	11.0	578	14.4
Delaware	2,034	25.3	2,876	46.3	1,269	-20.5	843	43.2
Florida	45,582	12.1	56,534	27.3	2,462	11.8	626	24.1
Georgia	23,048	-5.0	29,530	26.2	1,888	3.0	727	26.0
Kentucky	17,385	-39.5	13,294	17.2	1,983	-26.8	636	5.3
Louisiana	12,645	3.2	11,379	39.6	1,794	9.8	792	35.0
Maryland	15,372	1.6	17,269	25.8	2,098	12.5	694	7.5
Mississippi	10,594	0.3	10,290	14.8	1,603	8.3	784	14.2
North Carolina	28,028	7.1	29,200	38.8	1,593	9.8	798	16.5
Oklahoma	11,400	11.0	10,096	24.4	2,008	9.9	652	9.5
South Carolina	11,495	-0.1	16,430	43.9	1,641	4.0	899	10.5
Tennessee	18,870	-4.4	17,810	26.5	1,656	6.8	764	20.0
Texas	64,303	22.9	66,046	40.3	2,146	14.3	794	22.2
Virginia	26,943	17.3	26,793	39.3	1,740	7.3	512	-5.5
West Virginia	5,622	-10.6	6,380	10.7	1,506	23.7	806	1.0
West as a percent of U.S.	236,269 20.9	9.3	246,580 22.1	26.4	2,417 127.6	17.3	618 85.9	14.5
Alaska	809	-25.4	986	-16.6	3,146	2.2	720	123.6
Arizona	20,413	38.7	33,819	35.1	2,698	11.2	647	27.6
California	136,513	8.6	127,972	28.2	2,508	19.6	580	16.5
Colorado	17,063	17.3	17,800	19.7	2,421	20.9	1,244	40.4
Hawaii	2,218	17.1	2,638	3.9	2,406	21.7	887	-12.3
Idaho	2,901	10.1	3,053	4.0	1,645	18.3	538	16.3
Montana	3,002	1.3	2,598	14.4	1,619	7.4	680	22.0
Nevada	3,557	13.3	4,163	46.7	2,901	-1.2	753	19.2
New Mexico	6,613	-4.7	6,749	19.8	2,716	15.6	676	-2.3
Oregon	15,486	-6.8	12,317	-3.4	1,685	11.1	686	-5.2
Utah	6,314	-3.2	12,500	106.1	2,490	-7.7	462	5.1
Washington	20,431	11.9	20,889	17.3	2,572	17.6	576	3.5
Wyoming	948	-12.9	1,096	-18.2	1,624	7.5	800	31.8
Midwest as a percent of U.S.	252,728 22.3	-7.3	254,478 22.8	10.5	1,736 91.6	7.4	707 98.3	21.3
Illinois	53,404	-6.2	48,582	6.8	1,989	4.5	803	1.5
Indiana	19,659	-24.6	29,109	19.6	1,457	-11.9	574	30.7
Iowa	16,399	-10.5	11,002	-27.5	1,313	10.2	603	57.7
Kansas	9,250	2.7	8,149	18.1	1,595	8.9	576	15.9
Michigan	33,352	-6.6	35,345	11.7	1,931	17.4	711	35.6
Minnesota	25,682	4.7	25,612	7.5	2,108	22.5	810	2.5
Missouri	20,763	-16.5	17,452	18.1	1,762	-1.0	745	23.2
Nebraska	6,161	3.1	6,370	15.7	1,682	13.0	709	20.6
North Dakota	2,857	-2.3	3,863	9.0	1,388	1.5	496	-0.1
Ohio	38,809	-3.4	38,930	16.4	1,654	5.8	715	15.8
South Dakota	3,885	-8.7	4,577	7.8	1,694	9.1	987	95.7
Wisconsin	22,507	-5.8	25,487	19.4	1,584	12.2	712	15.8
Northeast as a percent of U.S.	316,460 28.0	5.7	267,216 23.9	21.8	1,722 90.9	18.3	856 119.0	20.0
Connecticut	16,723	25.1	16,578	30.0	1,793	10.9	783	10.7
Maine	10,638	-2.5	9,255	5.5	1,706	12.4	930	13.0
Massachusetts	55,840	-0.5	45,567	13.9	1,696	17.2	967	8.0
New Hampshire	7,605	-7.1	8,323	16.6	1,227	1.4	792	23.3
New Jersey	25,579	27.5	25,045	41.4	1,762	15.9	640	9.1
New York	118,999	13.2	89,613	30.8	1,995	29.8	819	23.4
Pennsylvania	64,234	-4.6	57,948	15.7	1,452	8.5	985	41.5
Rhode Island	10,758	-7.1	8,206	14.0	1,727	10.3	782	35.0
Vermont	6,085	-11.0	6,680	-6.5	1,355	8.9	1,229	-12.4
District of Columbia	10,230	15.7	12,804	44.2	2,271	29.1	1,783	84.3

Notes: The federal College Work-Study Program provides jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay educational expenses. If the student works on campus, it is usually for the school. If the student works off campus, the employer usually will be a private, nonprofit organization or a public agency, and the work performed must be in the public interest. Amounts reported include the federal share and institutional shares.

Federal Supplemental Educational Opportunity Grants are for undergraduates with exceptional financial need — those with the lowest expected family contribution. The program gives priority to students who also receive Pell Grants.

Sources: Office of Postsecondary Education, U.S. Department of Education: Title IV Program Volume Reports, Campus-Based Program Data by School 2013-14 (2015) and Title IV Program Volume Reports, Campus-Based Program Data by School 2018-19 (2020) — <http://studentaid.ed.gov>.

**Table 72**  
**Average Minimum Debt of College Graduates at Public Four-Year Colleges and Universities**

	Percent of Graduates With Debt		Average Debt of Graduates With Debt	
	2018-19	Percentage Point Change Since 2013-14	2018-19	Percent Change Since 2013-14
<b>50 states and D.C.</b>	<b>55.0</b>	<b>-5.0</b>	<b>27,539</b>	<b>6.2</b>
<b>SREB states as a percent of U.S.</b>	<b>53.7</b>	<b>-4.0</b>	<b>28,242</b>	<b>7.7</b>
	<b>97.6</b>		<b>102.6</b>	
Alabama	49.0	-2.0	29,728	0.1
Arkansas	49.0	-5.0	26,244	2.9
Delaware	59.0	-3.0	37,447	10.8
Florida	47.0	-5.0	22,770	-0.8
Georgia	56.0	-6.0	26,774	4.7
Kentucky	57.0	-6.0	28,706	8.4
Louisiana	47.0	3.0	24,947	19.7
Maryland	51.0	-5.0	29,392	11.3
Mississippi	55.0	-5.0	31,734	11.9
North Carolina	58.0	-4.0	25,313	3.7
Oklahoma	47.0	-7.0	25,281	13.2
South Carolina	57.0	-1.0	32,280	10.9
Tennessee	61.0	1.0	26,936	7.2
Texas	47.0	-12.0	24,301	-2.0
Virginia	54.0	-3.0	30,659	12.0
West Virginia	65.0	-4.0	29,360	10.1
<b>West as a percent of U.S.</b>	<b>48.6</b>	<b>-5.8</b>	<b>23,509</b>	<b>1.0</b>
	<b>88.4</b>		<b>85.4</b>	
Alaska	48.0	-2.0	25,925	-6.5
Arizona	49.0	-8.0	24,709	9.5
California	47.0	-6.0	19,284	-1.0
Colorado	51.0	-6.0	26,591	7.5
Hawaii	41.0	-4.0	23,809	-1.9
Idaho	59.0	-12.0	25,724	-0.6
Montana	55.0	-11.0	27,147	0.4
Nevada	46.0	0.0	21,254	5.1
New Mexico	44.0	-4.0	20,850	10.9
Oregon	51.0	-8.0	25,967	0.4
Utah	50.0	-4.0	18,625	-1.9
Washington	45.0	-10.0	22,292	-4.4
Wyoming	46.0	0.0	23,444	-1.1
<b>Midwest as a percent of U.S.</b>	<b>60.2</b>	<b>-3.8</b>	<b>28,235</b>	<b>3.5</b>
	<b>109.4</b>		<b>102.5</b>	
Illinois	59.0	-7.0	27,717	-4.2
Indiana	57.0	-3.0	26,174	-7.6
Iowa	53.0	-9.0	26,883	-2.3
Kansas	58.0	-5.0	26,116	3.1
Michigan	58.0	-3.0	29,940	2.7
Minnesota	65.0	-4.0	29,210	-2.0
Missouri	58.0	-4.0	27,840	6.5
Nebraska	55.0	-6.0	22,058	-10.3
North Dakota	64.0	—	33,043	—
Ohio	59.0	-6.0	29,133	3.5
South Dakota	74.0	7.0	31,129	27.5
Wisconsin	62.0	-6.0	29,579	7.1
<b>Northeast as a percent of U.S.</b>	<b>69.2</b>	<b>-1.0</b>	<b>34,134</b>	<b>16.9</b>
	<b>125.9</b>		<b>123.9</b>	
Connecticut	74.0	8.0	37,586	52.5
Maine	76.0	-4.0	32,900	1.7
Massachusetts	71.0	-4.0	30,639	5.5
New Hampshire	81.0	0.0	41,511	18.5
New Jersey	66.0	-3.0	34,601	21.9
New York	55.0	1.0	26,674	12.2
Pennsylvania	69.0	-3.0	38,463	14.7
Rhode Island	72.0	1.0	33,144	14.0
Vermont	59.0	-5.0	31,684	17.4
District of Columbia	—	—	—	—

“—” indicates not available, due to one or two years of missing data.

Source: The Institute for College Access & Success, College InSight, database (2020) — <http://college-insight.org>. Student debt and undergraduate financial aid data are licensed from Peterson's Undergraduate Financial Aid and Undergraduate Databases, © 2020 Peterson's, a Nelnet company, all rights reserved. All data may be reproduced, with attribution, subject to restrictions under the Creative Commons license.

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