



# CSU AT ALL COSTS

THE INEQUITABLE BURDENS OF AFFORDING  
A COLLEGE DEGREE

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## Introduction

The ability to pay for the total cost of a college degree remains an enormous challenge for many Californians and significantly impacts whether they enroll, how they afford college costs, and how long it takes them to achieve their academic goals. In addition to tuition and fees, students must also be able to cover non-tuition costs associated with attending college, including books, supplies, and living expenses, which compose the majority of total college costs for most California undergraduates at public colleges and universities.<sup>ii</sup> With California State University (CSU) in-state tuition well below the national average for public university students<sup>iii</sup>, and 60 percent of CSU undergraduates' tuition fully covered by grants or waivers,<sup>iv</sup> non-tuition college costs are the biggest affordability barriers for students attending CSU campuses. Without sufficient need-based financial aid to cover total college costs, students across the CSU face documented basic needs insecurity,<sup>v</sup> work or borrow loans to bridge the affordability gap or may choose to reduce unit enrollment to lower expenses.

In 2017, the Cal State Student Association (CSSA) and The Institute for College Access & Success (TICAS) published [Where Debt Comes Due at CSU](#) to examine college affordability challenges faced by CSU students. Analyzing data from academic year (AY) 2015-16, the report found that underrepresented minority (URM)<sup>vi</sup> and Native Hawaiian and Other Pacific Islander bachelor's degree recipients were more likely to have graduated with debt than their white and Asian peers and low-income students composed the vast majority of graduates with debt.<sup>vii</sup>

**As the nation's largest and most diverse four-year public university system, The California State University (CSU) serves close to half a million students across 23 campuses.<sup>i</sup>**

Today, CSSA and TICAS have collaborated to reexamine these trends, which have likely been impacted by multiple factors including continued recovery from the Great Recession, the effects of the COVID-19 pandemic - such as declining enrollment and federal and state investments in emergency financial aid - and recent state and higher education system campaigns to strengthen student success. This analysis finds that while some metrics have improved in the intervening years and should be commended, concerning inequities persist. While AY 2021-22 bachelor's degree recipients of all races and ethnicities are less likely to graduate with student debt than they were six years ago, URM and Native Hawaiian and Other Pacific Islander students remain more likely to graduate with debt than their white and Asian peers [see Figure 2 on page 6].<sup>viii</sup> Additionally, while graduation rates have improved, Pell Grant recipients are still less likely to graduate on time compared to their peers who did not receive a Pell Grant [see Table 2 on page 5].

This brief highlights these and other key findings, as well as identifies actions the State of California and the CSU can take to continue to strengthen college affordability and close equity gaps in college completion.

# The Total Cost of a CSU Bachelor’s Degree Far Exceeds Tuition

The total cost to attend the CSU as an undergraduate student stretches far beyond statewide tuition, which at \$5,742 made up the minority of full-time students’ total college costs in AY 2021-22.<sup>ix</sup> Students must also afford campus-based fees and critical non-tuition college costs like nutritious food, safe and reliable housing, books and supplies, transportation, and other necessary expenses. In AY 2021-22, average annual total college costs for CSU undergraduates living with parents ranged from \$18,800 to \$25,700; in on-campus housing from \$21,400 to \$31,500; and independently off campus from \$22,400 to \$32,600 [see Table 1].

TABLE 1: California State University (CSU) Costs and Student Debt, Academic Year 2021-22

CSU Campus	In-State Tuition and Fees	Annual Total Cost of Attendance			Average Debt of Graduates with Bachelor’s Degrees	Share of Graduates with Bachelor’s Degrees with Any Debt
		Living Off Campus with Parents	Living in Campus Housing	Living Off Campus Independently		
Bakersfield	\$7,600	\$18,800	\$24,900	\$28,800	\$16,900	41%
Channel Islands	\$6,800	\$20,600	\$27,900	\$31,500	\$17,000	41%
Chico	\$7,900	\$19,300	\$26,200	\$24,000	\$18,200	49%
Dominguez Hills	\$7,100	\$21,200	\$25,800	\$31,900	\$17,300	36%
East Bay	\$7,000	\$22,900	\$26,700	\$29,400	\$19,300	41%
Fresno	\$6,700	\$20,400	\$22,300	\$28,100	\$16,100	33%
Fullerton	\$7,000	\$20,600	\$28,000	\$30,300	\$16,600	32%
Humboldt	\$7,900	\$21,400	\$24,800	\$25,700	\$19,900	58%
Long Beach	\$6,800	\$20,200	\$25,000	\$24,900	\$16,000	38%
Los Angeles	\$6,800	\$22,200	\$24,900	\$32,600	\$16,400	34%
Maritime Academy	\$7,100	\$25,700	\$27,400	\$31,800	\$24,000	56%
Monterey Bay	\$7,200	\$19,000	\$21,400	\$26,400	\$15,200	46%
Northridge	\$7,000	\$19,500	\$23,200	\$31,900	\$16,700	37%
Pomona	\$7,400	\$20,100	\$28,200	\$25,800	\$19,100	43%
Sacramento	\$7,400	\$19,400	\$28,100	\$31,500	\$17,300	40%
San Bernardino	\$7,200	\$20,700	\$24,800	\$28,400	\$16,100	40%
San Diego	\$8,100	\$23,100	\$31,500	\$28,300	\$19,200	32%
San Francisco	\$7,300	\$21,100	\$27,600	\$30,800	\$18,100	38%
San Jose	\$7,900	\$22,500	\$29,400	\$31,400	\$17,100	35%
San Luis Obispo	\$10,200	\$19,600	\$29,700	\$29,700	\$19,500	36%
San Marcos	\$7,700	\$19,100	\$24,600	\$22,400	\$18,300	41%
Sonoma	\$8,000	\$20,300	\$26,700	\$29,400	\$17,500	45%
Stanislaus	\$7,600	\$19,700	\$23,600	\$28,200	\$16,400	41%

Notes: Data provided on request to authors by the California State University Chancellor’s Office (CSU CO) in Summer 2023; debt includes any loans – federal or non-federal – students received of which the CSU CO is aware. All dollar figures are rounded to the nearest \$100. Data for Maritime Academy are for first-time freshmen who also incur costs for orientation and uniforms.

Please note that this table captures figures provided by the CSU CO compared to the original 2017 analysis which used debt data licensed from college guide company Peterson’s, a Nelnet Company, to which institutions voluntarily provide data on both federal and non-federal debt; and the U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS) for tuition and cost of attendance. While the data should not differ substantially within the same year, it is important to note that they are different datasets.

One strategy students utilize to cover college costs that remain after available grant aid is borrowing student loans. In AY 2021-22, 38 percent of CSU bachelor's degree recipients had taken out student loans to help bridge the affordability gap,<sup>x</sup> ranging from 32 percent to 58 percent across campuses. This represents a substantial decrease in borrowing from AY 2015-16, when 52% of CSU bachelor's degree recipients incurred student loan debt.<sup>xi</sup> While this progress is welcomed and should be recognized, it remains the case that more than one in three graduates – and even more who are from underrepresented racial and ethnic groups (described in greater detail on page 6) - leave college with sizable debt, ranging from averages of \$15,200 to \$24,000 across campuses.<sup>xii</sup>

## **Net Price: What Low-Income Students Must Pay Out of Pocket and Its Impact on College Success**

Net price is what a student must pay out of pocket to cover remaining college costs after the grant aid they receive. Compared to our original 2017 analysis, the majority of CSU campuses' annual net prices for the lowest income students have increased - ranging from \$8,100 to \$20,200 - in great part due to surging costs of living and insufficient need-based financial aid to help pay for them. For example, the federal Pell Grant has lost substantial value, covering the smallest share of college costs in nearly half a century.<sup>xiii</sup> These net college prices demand the largest share of income from the lowest-income families; those at CSU would need to use about half of their annual family income to cover college expenses after available grant aid.<sup>xiv</sup>

**Net price is what a student must pay out of pocket to cover remaining college costs after the grant aid they receive.**

Another strategy students may choose to cover net costs is working. Due to increases in the statewide minimum wage, the number of work hours needed to cover net prices for the lowest income students decreased at most campuses compared to six years ago; however, low-income students still would need to work between 13 and 33 hours per week to cover these remaining costs, with those at the majority of campuses working 20 or more hours per week - an excessive amount given that research finds working more than 15 hours per week can be detrimental to academic success.<sup>xv</sup>

FIGURE 1: Map of Net Prices for Low-Income California State University (CSU) Students Living Off Campus and Work Hours Needed to Cover Them



\*We excluded the net price produced by CSU Fullerton’s NPC because it yielded negative net prices, indicating errors.

Notes: These figures are derived using most recent data provided by colleges’ net price calculators (NPC), tools designed to help students understand early estimates of their costs of attending a particular college. We use data derived from net price calculators rather than the net price data reported by colleges to the U.S. Department of Education because the latter combines net prices for students with different living arrangements, making it challenging to compare across colleges with different mixes of student living statuses. The student profile is a dependent student from a family of four (with one child in college) with annual household income less than \$30,000, living independently off campus. NPCs were accessed in Summer 2023; figures are rounded to the nearest \$100. Work hours are calculated using 2023 California minimum wage of \$15.50 per hour, assuming 39 weeks of work during a nine-month academic school year and rounded to the nearest hour.

The share of CSU undergraduates in AY 2020-21 receiving a Pell Grant - a sound proxy for low family income<sup>xvi</sup> - declined slightly from AY 2015-16 at most campuses, in line with national trends; still approximately half of all CSU undergraduates received a Pell Grant.<sup>xvii</sup> The CSU's commitment to strengthening college success through several campaigns including its Graduation Initiative 2025 has produced gains in the graduation rates for both Pell and non-Pell Grant recipients,<sup>xviii</sup> however, at all but one CSU campus in AY 2020-21 Pell Grant recipients remained less likely to graduate on time than their peers who did not receive a grant. This may be due in part to another cost-saving strategy used by some students who reduce their course load to lower their expenses, which can delay time to graduation.

**TABLE 2: Pell Grant Statistics across the California State University (CSU), Academic Year 2020-21 and Changes since Original Report**

CSU CAMPUS	SHARE OF UNDERGRADUATES RECEIVING A PELL GRANT		GRADUATION RATES FOR PELL GRANT RECIPIENTS		GRADUATION RATES FOR NON-PELL GRANT RECIPIENTS	
	2020-21	Change since 2017	2020-21	Change since 2017	2020-21	Change since 2017
Bakersfield	61%	-1%	47%	5%	49%	5%
Channel Islands	50%	0%	55%	7%	62%	-2%
Chico	43%	-2%	57%	-6%	72%	0%
Dominguez Hills	63%	0%	52%	10%	55%	12%
East Bay	45%	-3%	46%	2%	52%	1%
Fresno	57%	-1%	53%	2%	62%	-1%
Fullerton	47%	1%	69%	11%	74%	9%
Humboldt	51%	-4%	45%	6%	50%	-1%
Long Beach	51%	0%	74%	9%	77%	5%
Los Angeles	66%	-2%	51%	6%	54%	6%
Maritime Academy	27%	-4%	67%	11%	69%	5%
Monterey Bay	45%	-3%	60%	6%	60%	5%
Northridge	57%	3%	51%	5%	59%	4%
Pomona	48%	1%	69%	4%	72%	1%
Sacramento	50%	-3%	55%	9%	60%	8%
San Bernardino	60%	-4%	55%	3%	61%	2%
San Diego	32%	-4%	74%	5%	77%	2%
San Francisco	43%	-2%	52%	-1%	56%	3%
San Jose	37%	-6%	66%	5%	71%	9%
San Luis Obispo	16%	-3%	81%	8%	86%	5%
San Marcos	45%	-3%	56%	7%	62%	7%
Sonoma	34%	1%	58%	0%	61%	-1%
Stanislaus	57%	-3%	56%	-1%	61%	3%

Notes: Percent of undergraduates who received Pell Grants at any point during the academic year from U.S. Department of Education, Integrated Postsecondary Education Data System (IPEDS) for 2020-21, the most recent federal data publicly available. Authors' calculations of 2020-21 graduation rates based on data from IPEDS for full-time students who had enrolled in college for the first time and graduated within 150% of normal time. Figures in red and green indicate percentage point change since original 2017 analysis.

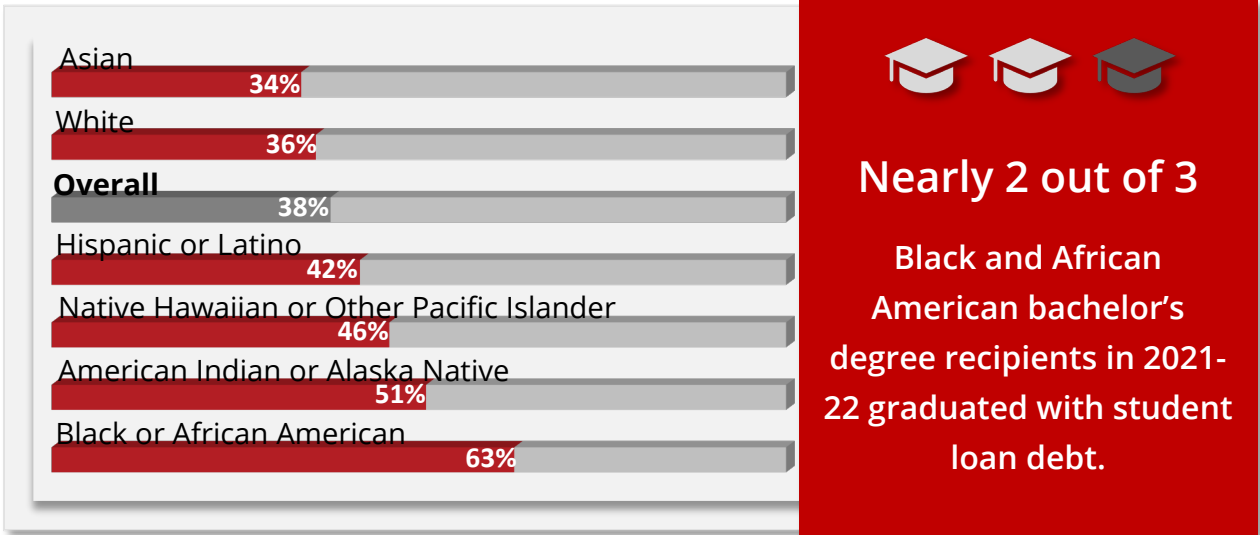
Moreover, across the CSU system, on-time graduation rates for URM students have been consistently lower than their non-URM peers, pointing to persisting systemic barriers to the resources students need to succeed. The most updated CSU data shows that 56% of URM students graduate within six years, compared to 68% of their non-URM peers. Across all racial and ethnic groups, Black and African American students continue to have the lowest on-time graduation rate at 49%.<sup>xix</sup> In the wake of the recent Supreme

Court of the United States decision to effectively ban race-conscious college admissions across all college sectors nationwide, it is more critical than ever that California strengthens its commitment to closing persisting racial equity gaps.<sup>xx</sup> Notably, in June 2023, the CSU released a plan to support and boost Black student success, which complements the commitments already made via the Graduation Initiative 2025.<sup>xxi</sup>

## Debt at Graduation: Persisting Inequities

To afford total college costs, 38% of CSU bachelor’s degree recipients in AY 2021-22 had borrowed student loans while enrolled – a notable reduction from 52% in AY 2015-16, with decreases across all racial and ethnic groups. While CSU has shown to have made important progress, we must also recognize that more than one in three graduates in AY 2021-22 had borrowed to help finance their education and that URM and Native Hawaiian and Other Pacific Islander students are more likely to graduate with debt. Like their fellow AY 2015-16 graduates, Black and African American bachelor’s degree recipients in AY 2021-22 were the most likely (63%) to graduate with debt compared to just over one-third of their white and Asian peers (36% and 34%, respectively).

FIGURE 2: California State University (CSU) Bachelor’s Degree Recipients Who Graduated in Academic Year 2021-22 with Debt, By Race

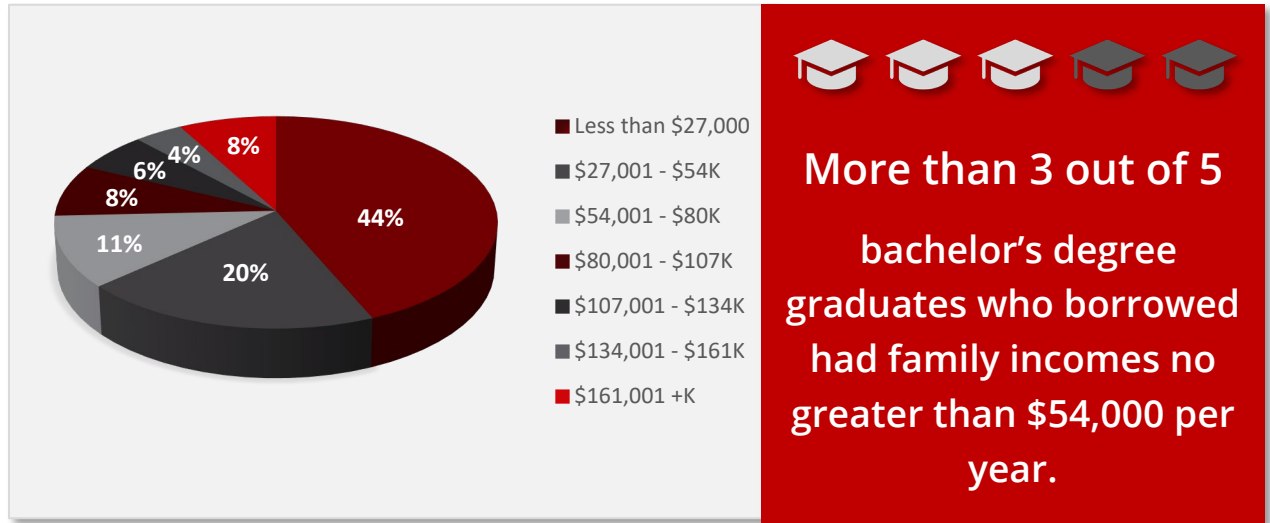


Notes: Authors’ calculations on data provided by the California State University Chancellor’s Office (CSU CO) on June 22, 2023, at authors’ request. Includes all students who graduated in AY 2021-22 with a bachelor’s degree. Debt includes any loans – federal or non-federal – that students received of which the CSU CO is aware.

Similar to AY 2015-16, bachelor’s degree recipients from families earning less than \$27,000 annually compose the largest share of graduates with debt in AY 2021-22, however the share decreased notably from 65% to 44%. Still, more than three out of five AY 2021-22 graduates with debt came from families

with incomes no greater than \$54,000 per year - \$30,000 less than the median household income in California.<sup>xxii</sup>

FIGURE 3: California State University (CSU) Bachelor's Degree Recipients Who Graduated in Academic Year 2021-22 with Debt, by Family Income



Notes: Authors' calculations on data provided by the California State University Chancellor's Office (CSU CO) on June 22, 2023, at authors' request. Includes all students who graduated in AY 2021-22 with a bachelor's degree who had filed a Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA) for AY 2021-22, the only available source for family income. Debt includes any loans – federal or non-federal – that students received of which the CSU CO is aware. Figures may not add up to 100% due to rounding.

Moreover, data that examine the intersection of race/ethnicity and family income reveal additional disparities. In AY 2021-22, compared to 56% of their white peers with debt, approximately two-thirds of Hispanic and Latino and three-quarters of Black and African American students who graduated with debt came from families making no more than \$54,000 annually.



## Conclusion

Since our original analysis in 2017, CSU has made laudable progress in increasing graduation rates while decreasing the share of students who graduate with debt. While significant economic and health events affected students and colleges between 2017 and today, we believe that these advances represent real progress and reflect the commitments and goals established by the CSU, California State Legislature, and Governor Newsom’s Administration through the CSU’s Multi-Year Compact and its Graduation Initiative 2025, as well as California’s 70% attainment goal.<sup>xxiii</sup> However, crucial work remains to close persisting equity gaps in college affordability and completion for URM and other racially marginalized students, many of whom are low income and continue to face the greatest burdens paying for the total costs of attendance. Being intentional about closing equity gaps in affordability and success is more important than ever given the chilling effects of the U.S. Supreme Court decision to end affirmative action nationally, student loan repayments resuming in Fall 2023 after an extended pandemic-induced pause, proposed CSU tuition increases, and rising costs of living.

As the CSU continues its efforts to strengthen student success and close equity gaps, we offer the following recommendations to support its students’ ability to afford and efficiently earn a degree without relying on student loans or working excessively to pay for their education:

- **Secure a CSU Board of Trustees commitment to strengthen affordability for all college costs** including those beyond statewide tuition. This would include *mandating* that a certain percentage of revenue from any future tuition increases be used as institutional aid for the lowest income students with flexibility towards covering non-tuition costs, as well as examining how individual campuses are developing their Cost of Attendance budgets to ensure they are reflective of true regional costs of living.
- **Ensure that the CSU Chancellor’s Strategic Workgroup on Financial Aid includes input from students to design an equitable plan** that prioritizes students with the greatest financial need and that leverages State University Grant (SUG) funding strategically and equitably to cover total costs of attendance. Any SUG affordability strategies or policy changes should take wealth and social capital into account when determining reasonable student and family self-help expectations, especially if there is an increase in tuition.
- **Provide greater transparency to the public on how the CSU is using its SUG funding to cover college costs**, including non-tuition expenses, and which students – including but not limited to disaggregation by race/ethnicity, income, Pell Grant receipt, dependency status, first generation status, and class standing – are being served by the program.
- **Support 2024 budget advocacy to fund Cal Grant Reform**, which will streamline and simplify the program in addition to prioritizing awards for the lowest income students.
- **In addition to the recommendations uplifted in its Black Student Success Report, address disproportionate debt burdens and college affordability challenges** faced by Black and other racially marginalized students and the specific steps the CSU plans to take to mitigate them.
- **Continue to invest in statewide efforts to address students’ basic needs security** including supporting basic needs centers and strengthening their partnerships with financial aid offices and county-level CalFresh programs.<sup>xxiv</sup>

# Endnotes

- <sup>i</sup> The California State University (CSU). (2023). *Fact Book 2023*. <https://www.calstate.edu/csu-system/about-the-csu/facts-about-the-csu/Documents/facts2023.pdf>.
- <sup>ii</sup> For average non-tuition college costs, see: California Student Aid Commission (CSAC). (2022). *2023-24 Student Expense Budgets*. [https://www.csac.ca.gov/sites/main/files/file-attachments/2023-24\\_student\\_expense\\_budget.pdf](https://www.csac.ca.gov/sites/main/files/file-attachments/2023-24_student_expense_budget.pdf).
- <sup>iii</sup> Average in-state published tuition and fees for full-time enrollment at public four-year institutions in 2022-23 is \$10,940, see: College Board. (2022). *Trends in College Pricing and Student Aid 2022*. <https://research.collegeboard.org/media/pdf/trends-in-college-pricing-student-aid-2022.pdf>. Since Academic Year (AY) 2017-18, statewide tuition for full-time undergraduates at the CSU has been \$5,742, see: The CSU. (n.d.). "Campus Mandatory Fees." Retrieved August 20, 2023, from <https://www.calstate.edu/attend/paying-for-college/csu-costs/tuition-and-fees/campus-mandatory-fees/Pages/Campus-Mandatory-Fees-2017-18.aspx>. The CSU Board of Trustees is set to vote at its September 2023 meeting on tuition increases starting in AY 2024-25, see: The CSU. (n.d.). "Multi-Year Tuition Proposal." Retrieved August 20, 2023, from <https://www.calstate.edu/attend/paying-for-college/tuition-increase>.
- <sup>iv</sup> Presentation by Steve Relyea, Executive Vice Chancellor and Chief Financial Officer, and Ryan Storm, Assistant Vice Chancellor Budget, on "Multi-Year Tuition Proposal" to the CSU Board of Trustees Committee on Finance in July 2023: <https://www.calstate.edu/attend/paying-for-college/tuition-increase/Documents/24-25-TUITION-PROPOSAL.pdf>.
- <sup>v</sup> The CSU is addressing basic needs insecurity through its Basic Needs Initiative, which includes research that has documented widespread challenges for students across the state; see, for example: The CSU. (n.d.). "Student Well-Being & Basic Needs." Retrieved August 22, 2022, from <https://www.calstate.edu/impact-of-the-csu/student-success/basic-needs-initiative>; Crutchfield, R. M. & Maguire, J. (2019). California State University Office of the Chancellor. *Study of Student Service Access and Basic Needs*. [https://www.calstate.edu/impact-of-the-csu/student-success/basic-needs-initiative/Documents/BasicNeedsStudy\\_Phase\\_3.pdf](https://www.calstate.edu/impact-of-the-csu/student-success/basic-needs-initiative/Documents/BasicNeedsStudy_Phase_3.pdf).
- <sup>vi</sup> The CSU has defined Underrepresented Minority (URM) as students who identify as Black/African American, American Indian, or Hispanic/Latino, see: The California State University. (n.d.). "Glossary." Retrieved August 20, 2023, from <https://www.calstate.edu/data-center/institutional-research-analyses/Pages/Glossary.aspx#>; The CSU. (n.d.). "Chart FAQ." Retrieved August 20, 2023, from <https://public.dashboards.calstate.edu/public/csu-by-the-numbers/equity-gaps>.
- <sup>vii</sup> Cal State Student Association (CSSA) and The Institute for College Access & Success (TICAS). (2017). *Where Debt Comes Due at CSU: Unequal Debt Burdens among California State University Graduates*. [https://ticas.org/files/pub\\_files/where\\_debt\\_comes\\_due\\_at\\_csu.pdf](https://ticas.org/files/pub_files/where_debt_comes_due_at_csu.pdf).
- <sup>viii</sup> Authors' calculations on data provided by the CSU Chancellor's Office in Summer 2023 for most recent year available.
- <sup>ix</sup> Authors' calculations on data provided by the CSU Chancellor's Office in Summer 2023 (see Table 1); statewide tuition composed 18 to 31 percent of total college costs across CSU campuses and living statuses in AY 2021-22.
- <sup>x</sup> Authors' calculations on data provided by the CSU Chancellor's Office in Summer 2023.
- <sup>xi</sup> CSSA and TICAS. (2017). *Where Debt Comes Due at CSU: Unequal Debt Burdens among California State University Graduates*. [https://ticas.org/files/pub\\_files/where\\_debt\\_comes\\_due\\_at\\_csu.pdf](https://ticas.org/files/pub_files/where_debt_comes_due_at_csu.pdf).
- <sup>xii</sup> In AY 2015-16, average debt at graduation ranged from \$11,400 to \$24,300 across CSU campuses (see *Where Debt Comes Due at CSU*: [https://ticas.org/files/pub\\_files/where\\_debt\\_comes\\_due\\_at\\_csu.pdf](https://ticas.org/files/pub_files/where_debt_comes_due_at_csu.pdf)); at the majority of CSU campuses debt at graduation had decreased in AY 2021-22. As noted in Table 1, AY 2021-22 figures were provided to the authors directly by the CSU Chancellor's Office whereas the AY 2015-16 debt data was licensed from college guide company Peterson's, a Nelnet Company, to which institutions voluntarily provide data.
- <sup>xiii</sup> TICAS. (2023). *How Congress Can Strengthen the Pell Grant Program to Make College More Affordable for Millions of Americans*. <https://ticas.org/wp-content/uploads/2023/08/How-Congress-Can-Strengthen-the-Pell-Grant-Program-and-Make-College-More-Affordable-for-Millions-of-Americans.pdf>.
- <sup>xiv</sup> TICAS. (2022). *Bearing the Burdens of College Costs*. <https://ticas.org/wp-content/uploads/2022/06/Bearing-the-Burdens-of-College-Costs.pdf>.
- <sup>xv</sup> For discussion about how working can impact student success, see, for example: Burnside, O., Wesley, A., Wesaw, A., & Parnell, A. (2019). *Employing Student Success: A Comprehensive Examination of On-Campus Student Employment*. NASPA Student Affairs Administrators in Higher Education.

[https://www.naspa.org/files/dmfile/NASPA\\_EmploymentStudentSuccess\\_FINAL\\_April1\\_LOWRES\\_REVISED.pdf](https://www.naspa.org/files/dmfile/NASPA_EmploymentStudentSuccess_FINAL_April1_LOWRES_REVISED.pdf); Carnevale, A. & Smith, N. (2018). *Balancing Work and Learning: Implications for Low-Income Students*. Georgetown Center on Education & the Workforce; <https://files.eric.ed.gov/fulltext/ED590711.pdf>; Gordon, L. (2018, October 14). “New warnings about California students juggling college and jobs.” EdSource. <https://edsources.org/2018/new-warnings-about-california-students-juggling-college-and-jobs/603499>; Perna, L. (2010). *Understanding the Working College Student*. American Association of University Professors. <https://www.aaup.org/article/understanding-working-college-student#.XxshFZNKhBy>.

<sup>xvi</sup> The vast majority of Pell Grant recipients come from families making \$40,000 or less annually, see: TICAS. (2023). *How Congress Can Strengthen the Pell Grant Program to Make College More Affordable for Millions of Americans*. <https://ticas.org/wp-content/uploads/2023/08/How-Congress-Can-Strengthen-the-Pell-Grant-Program-and-Make-College-More-Affordable-for-Millions-of-Americans.pdf>.

<sup>xvii</sup> Authors’ calculation on data from U.S. Department of Education, Integrated Postsecondary Education Data System (IPEDS) for AY 2020-21 on undergraduates who received Pell Grants at any point during the academic year.

<sup>xviii</sup> See, The Campaign for College Opportunity. (2023). *A Rising Tide in Graduation Rates at the California State University (CSU), a Persistent Divide in Racial Equity*. <https://collegecampaign.org/wp-content/uploads/2023/08/080223-Rising-Tide-Persistent-Divide-GI2025-FINAL-comp.pdf>; The CSU Data Dashboard. (n.d.). “Graduation and Continuation Rates.” Retrieved August 20, 2023, from [https://tableau.calstate.edu/views/GraduationRatesPopulationPyramidPrototype\\_liveversion/SummaryDetails?iframeSizedToWindow=true&%3Aembed=y&%3Adisplay\\_count=no&%3AshowAppBanner=false&%3AshowVizHome=no](https://tableau.calstate.edu/views/GraduationRatesPopulationPyramidPrototype_liveversion/SummaryDetails?iframeSizedToWindow=true&%3Aembed=y&%3Adisplay_count=no&%3AshowAppBanner=false&%3AshowVizHome=no).

<sup>xix</sup> For students who began college in 2016, see: The CSU Student Success Dashboard. (n.d.). “Data Tables, Rates by Year.” Retrieved August 20, 2023, from <https://public.dashboards.calstate.edu/public/csu-by-the-numbers/equity-gaps>.

<sup>xx</sup> In California, affirmative action at public institutions has been prohibited since the passage of Proposition 209 in 1996; in response, policies to support underserved students, such as the California Dream Act, have been implemented but may now be threatened.

<sup>xxi</sup> The CSU. (2023). *Advancing Black Student Success and Elevating Black Excellence in the CSU: A Call to Action*. The Chancellor’s Strategic Workgroup Black Student Success Report. <https://www.calstate.edu/impact-of-the-csu/diversity/Documents/CSU-Black-Student-Success-Workgroup-Report-2023.pdf>; The CSU. (n.d.). “Graduation Initiative 2025.” Retrieved August 20, 2023, from <https://www.calstate.edu/csu-system/why-the-csu-matters/graduation-initiative-2025>.

<sup>xxii</sup> United States Census Bureau. (n.d.). “Quick Facts, California; Median Household Income (in 2021 dollars), 2017-2021.” Retrieved August 20, 2023, from <https://www.census.gov/quickfacts/fact/table/CA/BZA210221>.

<sup>xxiii</sup> The CSU. (n.d.). “Graduation Initiative 2025.” Retrieved August 20, 2023, from <https://www.calstate.edu/csu-system/why-the-csu-matters/graduation-initiative-2025>; California Department of Finance. (2022). *Multi-Year Compact Between the Newsom Administration and the California State University*. <https://dof.ca.gov/wp-content/uploads/sites/352/Programs/Education/CSU-Compact-May-2022.pdf>; Office of California Governor Gavin Newsom. (2022). *The California Blueprint: Strengthening our World-Class Higher Education System*. <https://www.gov.ca.gov/wp-content/uploads/2022/01/Higher-Education-Fact-Sheet.pdf>.

<sup>xxiv</sup> Advocates across California have called for comprehensive steps to support students’ basic needs including through partnerships across student services offices and reducing barriers to/maximizing uptake of publicly available resources. See, for example: Intersegmental Working Group on Student Basic Needs, developed for the Governor’s Council for Post-Secondary Education. (2022). *The Opportunity to Strengthen Basic Needs Supports for California’s Post-Secondary Students through Partnership and Shared Accountability: Recommendations from the Intersegmental Working Group on Student Basic Needs*. [https://postsecondarycouncil.ca.gov/wp-content/uploads/sites/18/2022/03/Intersegmental-Basic-Needs-Working-Group-RecommendationsResources\\_FINAL.pdf](https://postsecondarycouncil.ca.gov/wp-content/uploads/sites/18/2022/03/Intersegmental-Basic-Needs-Working-Group-RecommendationsResources_FINAL.pdf); John Burton Advocates for Youth. (2023). *Promising Partnerships: Supporting College Student Success Through Collaboration Between Basic Needs and Financial Aid Offices*. <https://jbay.org/resources/promising-partnerships-report/>.

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