

# The Prices Paid for Insufficient Aid:

*Student Employment, Debt, and Enrollment  
Implications at the California Community Colleges*



THE INSTITUTE FOR COLLEGE  
**ACCESS & SUCCESS**



**The California Community Colleges (CCCs) play a critical role in advancing equitable statewide college access, credential attainment, and workforce training.** Across 116 colleges, the system serves approximately 1.9 million students—over two-thirds of whom are Black, Indigenous, and other people of color (BIPOC).<sup>1</sup> However, despite being the most accessible institutions of higher education with the lowest tuition rates in California and the nation,<sup>2</sup> college affordability challenges persist for CCC students and are often driven by limited grant aid availability and coverage compared to students enrolled in California’s four-year colleges and universities.<sup>3</sup>



A collaboration between The Institute for College Access & Success (TICAS) and the Student Senate for California Community Colleges (SSCCC), this policy brief examines the costs of attending CCCs for low-income students and the roles that financial aid resources, work hours, and student loan borrowing currently play in meeting those costs. Additionally, this brief discusses the ongoing impacts that the COVID-19 pandemic has had on enrollment, student loan borrowing, and transfer success that continue to provide stiff headwinds for students attending CCCs. The brief concludes with key policy recommendations aimed at supporting CCC students in completing an affordable college education. As California continues to make progress towards its postsecondary attainment goal of 70% by 2030 and begins planning for the Master Plan for Career Education,<sup>4</sup> student success at CCCs is crucial for enhancing statewide educational attainment and overall economic and social well-being.



This analysis uses key institutional, state, and federal data sources, including student loan borrowing data requested from the California Community College Chancellor's Office (CCCCO), statewide student work hours data surveyed by the California Student Aid Commission (CSAC), and data tools from the National Center for Education Statistics (NCES), including the 2020 National Postsecondary Student Aid Study (NPSAS: 20) and the Integrated Postsecondary Education Data System (IPEDS).

## High Costs of Attendance and Limited Financial Aid Make CCCs Less Affordable Than They Seem

The total cost of attending a CCC can vary substantially by campus and by student depending on the non-tuition costs in their local area, such as food, housing, textbooks and materials, transportation, and childcare, as well as the amount of financial aid available to the student. Net price calculators are helpful tools that students can use to estimate how much they would have to pay out of pocket after accounting for grant aid. Using the net price calculators provided by three CCCs in different parts of the state, the same student from the lowest annual family income bracket (less than \$30,000) could receive notably different net price estimates that are thousands of dollars apart (see Table 1).<sup>5</sup>

TABLE 1

### Annual Net Price Across Urbanities in California

Colleges with different locations and urbanities can yield different net cost estimates for the same student.

College	Butte College	Cuesta College	Long Beach City College
Region	Northern California	Central Coast	Southern California
Urbanicity and population size of the institution's location	Rural, distant	Suburb, small	City, large
Estimated Cost of Attendance	\$21,500	\$26,100	\$25,400
Estimated Grant Aid	\$6,900	\$7,200	\$5,200
Estimated Net Price	<b>\$14,600</b>	<b>\$18,900</b>	<b>\$20,200</b>

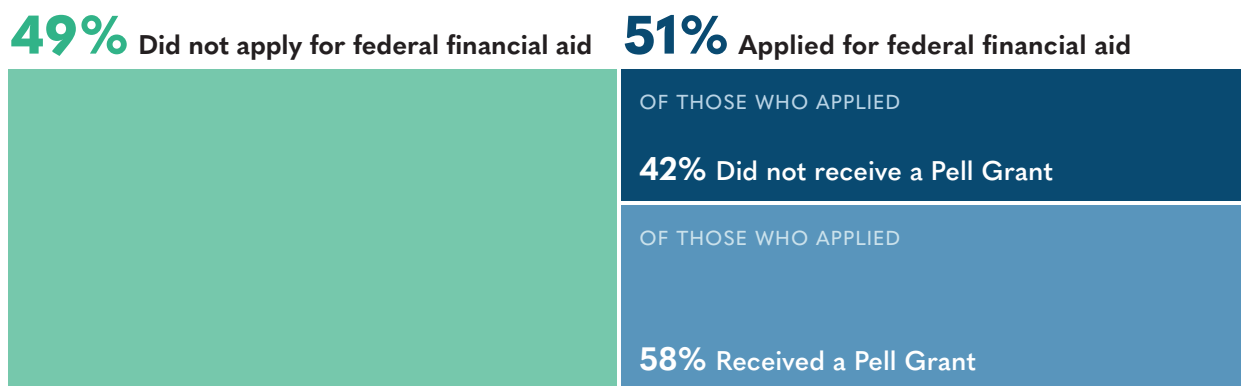
Notes: Urbanicity information collected from the Integrated Postsecondary Education Data System (IPEDS), using 2021-22 Institutional Characteristics data; cost of attendance, grant aid, and net price data collected from the colleges' most recent net price calculators, accessed in April 2024.

Financial aid is a vital resource for students to afford and succeed in college, but many CCC students are not applying for or receiving aid by completing the Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA). Figure 1 shows that, in 2019-20, just over half (51%) of CCC students applied for federal financial aid and, of those who applied, more than two in five (42%) did not receive a Pell Grant. In comparison, three-quarters (75%) of their peers attending public four-year universities in the state applied for federal aid, and of those who applied, 29 percent did not receive a Pell Grant. Research has shown that there are several barriers that impact students applying for and receiving aid, including ineffective communication from their college’s financial aid office, lack of awareness regarding their aid eligibility and available supports, the complexity of the application process, and more.<sup>6</sup>

**FIGURE 1**

## Share of CCC Students Who Applied for Federal Financial Aid and Share Among Them Who Received the Pell Grant, Academic Year 2019-20

Almost half of CCC students did not apply for federal financial aid in 2020 and of those who applied, 42 percent did not receive a Pell Grant.



*Notes: Calculations by TICAS using the 2019-20 National Postsecondary Student Aid Study Administrative Collection (NPSAS: 20-AC).*

After taking other sources of grant aid into account, Figure 2 shows that over half (54%) of the students attending CCCs did not receive any grant aid in 2019-20, eight percent received only federal grants, 14 percent received only state grants, and 20 percent received both federal and state grants. The remaining four percent received grants in other combinations of federal, state, institutional, and outside sources. However, as shown in Figure 3, even though the majority of CCC students either received no grant aid or only one source of grant aid in 2019-20, over half (54%) of the CCC students who filled out a FAFSA have adjusted gross incomes (AGI) of \$40,000 or less, like most Pell Grant recipients across the nation.<sup>7</sup>

FIGURE 2

## Sources of Grant Aid Received by CCC Students, 2019-20

Over half of the CCC students did not receive any grant aid in 2020 even though many CCC students had AGIs of \$40,000 or less.

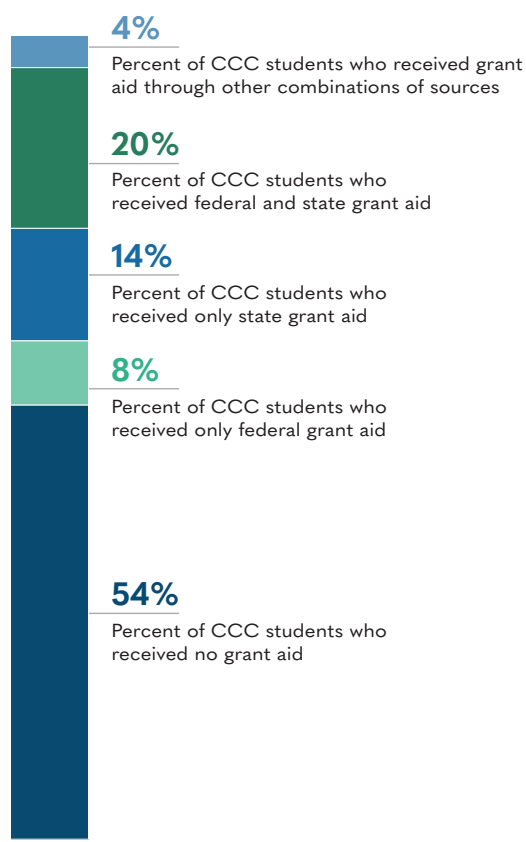
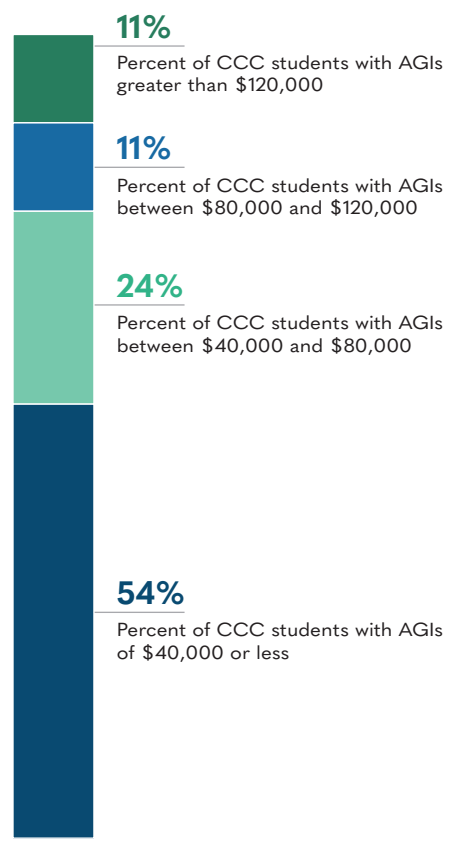


FIGURE 3

## Distribution of CCC Students' 2017 Adjusted Gross Income



Notes: Calculations by TICAS using NPSAS: 20-AC. The AGI data from NPSAS: 20-AC are from 2017 because they are based on students' FAFSA records, which are dependent on students' prior-prior year tax information.

As seen in Table 1, a low-income student attending a CCC may still face substantial out-of-pocket college costs even after accounting for the grant aid for which the student is likely eligible. With critical non-tuition costs like food and housing continuing to rise,<sup>8</sup> it is becoming increasingly clear that existing levels of grant aid are not enough to alleviate students' college affordability challenges. The Cal Grant access award, which is meant to help cover low-income students' non-tuition costs, only addresses six percent of students' non-tuition college costs in California.<sup>9</sup> Additionally, unlike their peers at the Cal State University (CSU) and University of California (UC), who can access institutional aid programs like the State University Grant and the Blue and Gold Opportunity Plan—in addition to the state's Middle Class Scholarship program—institutional grant aid at CCCs may be more limited. While the California College Promise Grant provides tuition and fee coverage for lower income students, the Student Success Completion Grant (SSCG) is available only to those who attend full time—and awards are much smaller unless students take at least 15 units per term.

# Impact of High College Costs and Limited Financial Aid on CCC Student Work Hours, Student Loan Borrowing, and Course-Taking

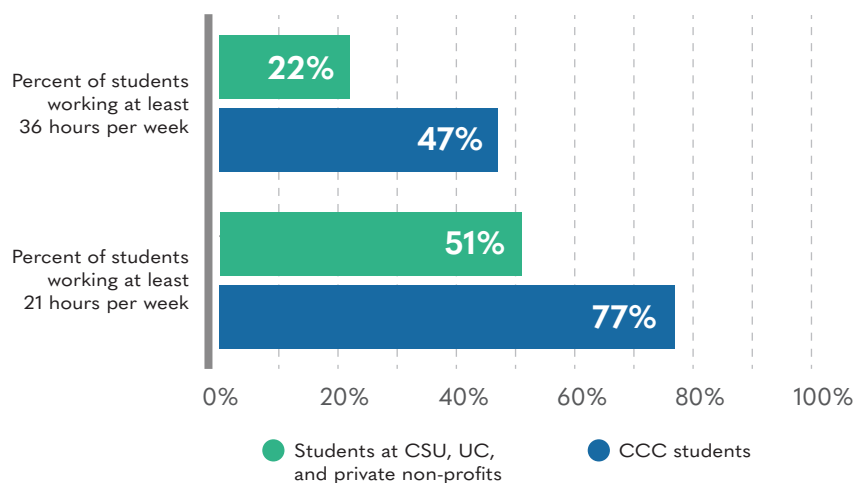
Many students end up working excessive hours to pay for their education when they do not receive adequate financial aid to sufficiently cover their total cost of attendance. This is especially the case for CCC students who may have additional life and family responsibilities beyond attending college, as more than two in five (42%) students enrolled in AY 2019-20 were age 25 or older and 1 in 5 (20%) were independent students caring for dependents.<sup>10</sup>

Figure 4 shows that over three quarters (77%) of the CCC students surveyed in the 2021-22 Student Expenses and Resources Survey (SEARS) reported working at least 21 hours a week compared to 51 percent of their peers at the CSU, UC, and private, non-profit institutions. Additionally, almost half (47%) of CCC respondents reported working at least 36 hours a week—nearly full-time—compared to 22 percent of their peers at other institutions, which may negatively impact students' academic success by cutting into the time they have to learn and study.<sup>11</sup>

FIGURE 4

## Weekly Work Hours for CCC Students vs. CSU, UC, and Private Non-Profit Students, Academic Year 2021-22

Many CCC students work at least 21 hours per week—some even work full-time—at higher rates compared to their peers at the CSU, UC, and private non-profits.



Notes: Calculations by TICAS using data collected from the 2021-22 SEARS; segment breakdown requested from the California Student Aid Commission (CSAC).

CCC students who must prioritize employment often have to reduce their courseloads to accommodate their work responsibilities.<sup>12</sup> Over seven in ten (72%) of the CCC students who took credit-bearing courses in Fall 2021 enrolled in less than 12 units, the minimum number of units students must take each term to be considered enrolled full time, which impacts the type and amount of aid they may receive. With reduced courseloads, CCC students are likely to take longer to complete their degrees or transfer to a four-year institution, and in turn risk incurring additional costs and exhausting their financial aid lifetime eligibility before reaching the end of their undergraduate studies. In fact, while 76 percent of the AY 2014-15 entering cohort at the CSU and UC completed an award within six years, only 24 percent of the CCC cohort did.<sup>13</sup>

Whereas students across the nation commonly borrow student loans to finance their education,<sup>14</sup> less than one percent (0.84%) of CCC students received loans in AY 2021-22. However, equity gaps exist among those who do borrow and, as discussed below, the COVID-19 pandemic's negative impact on CCC enrollment may have created downstream effects on student loan borrowing as well as transfer outcomes.<sup>15</sup> Notably, students who borrow often come from low- to very low-income backgrounds. In 2021-22, the vast majority (85%) of borrowers at the CCCs were Pell Grant recipients, received an average of \$7,300 in loans, and had average parental and student AGIs of \$28,900 and \$19,100, respectively. Additionally, we see that students of certain races and ethnicities are over-represented among student loan borrowers at the CCCs when compared to their enrollment share. For example, Figure 5 shows that while Black students made up five percent of the CCC systemwide enrollment in AY 2021-22, about one in five (20%)—or *four times* their share of enrollment—of student borrowers at CCCs were Black.<sup>16</sup> Multi-ethnic, Native American, Pacific Islander, and white students also comprised higher shares of the borrower population compared to their overall enrollment shares.

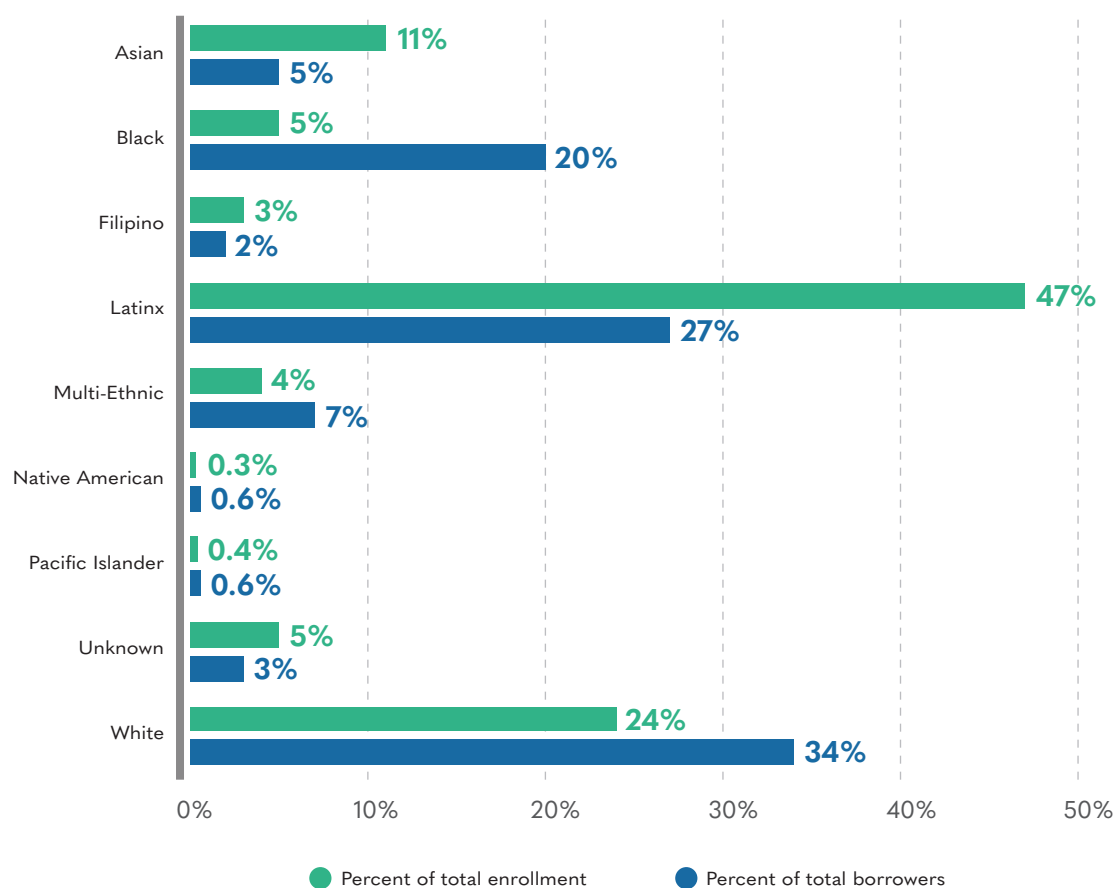




FIGURE 5

## Distribution of Student Loan Borrowers vs. Systemwide Enrollment at the CCCs in AY 2021-22, by Student Race/Ethnicity

Black, multi-ethnic, Native American, Pacific Islander, and white students are overrepresented in the student loan borrower population compared to their respective systemwide enrollment.



Notes: Calculations by TICAS using the annual student count data from the California Community College Chancellor's Office (CCCCO) Data Mart and student loan borrower data provided by the CCCCCO upon request.

Table 2 shows that Black borrowers were also the second most likely (94%), after Native American borrowers (96%), to have received a Pell Grant among all racial and ethnic groups, and they came from families with an average parental AGI of \$19,300—the lowest among all racial and ethnic groups. Notably, Black (20%), Latinx (27%), and white (34%) students made up the majority of the borrower population and had some of the lowest average parental AGIs among borrowers of all races and ethnicities at the CCCs in AY 2021-22. This trend of Pell Grant recipients taking on debt is aligned with national data which also show that Pell Grant recipients who graduate from four-year institutions are much more likely to have student loans and higher average debt than non-Pell graduates.<sup>17</sup>

**TABLE 2**

**Average Parental and Student AGI, Average Loan Size, and Percent Who Received Pell Grants Among CCC Student Loan Borrowers in 2021-22, by Student Race and Ethnicity**

On average, student loan borrowers at the CCCs typically come from low-income families and are Pell Grant recipients.

<b>Borrower Race/Ethnicity</b>	<b>Average Parental AGI</b>	<b>Average Student AGI</b>	<b>Average Amount Borrowed</b>	<b>Percent of borrowers who are Pell Grant Recipients</b>
Native American	\$33,500	\$15,700	\$6,400	96%
Black	\$19,300	\$14,700	\$6,600	94%
Unknown	\$25,500	\$19,600	\$4,100	89%
Multi-Ethnic	\$33,000	\$16,500	\$6,600	89%
Latinx	\$29,200	\$21,600	\$6,500	88%
White	\$32,000	\$19,800	\$6,900	88%
Asian	\$32,200	\$20,500	\$6,600	85%
Total	\$28,900	\$19,100	\$7,300	85%
Pacific Islander	\$44,800	\$20,600	\$6,000	85%
Filipino	\$52,000	\$27,100	\$6,800	72%

Notes: Calculations by TICAS using student loan borrower data provided by the CCCCO; dollar figures are rounded to the nearest hundred.

The social and economic disruptions brought by the COVID-19 pandemic have negatively impacted college enrollment, retention, and persistence at public two-year institutions across the country, including students who intend to transfer from the CCCs and particularly for students of color.<sup>18</sup> Student loan borrowing patterns have also changed since the onset of the pandemic; the number of CCC borrowers decreased by about one-third (34%) from 23,600 in 2019-20 to 15,500 in 2021-22, but the average debt among borrowers *increased* by three percent from \$6,600 to \$6,800. Alarmingly, Figure 6 shows that while 6,600 of the borrowers (28%) in AY 2019-20 transferred to a four-year institution in the same year, only 1,600 of the borrowers (11%) in AY 2021-22 did.

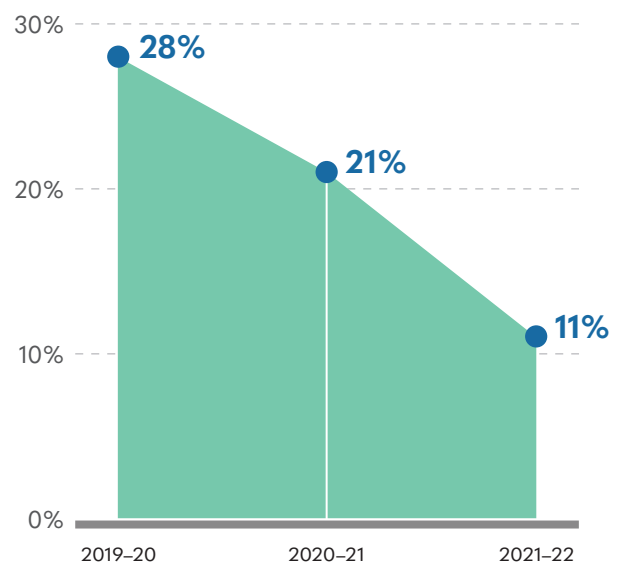
**The number of CCC borrowers decreased by about one-third (34%) from 23,600 in 2019-20 to 15,500 in 2021-22, but the average debt among borrowers increased by three percent from \$6,600 to \$6,800.**

FIGURE 6

### Percent of CCC Students Who Borrowed and Transferred to a Four-Year Institution in the Same Year, 2019-20 to 2021-22

For students who borrow, transfer rates to four-year institutions declined since the beginning of the pandemic.

Notes: Calculations by TICAS using student loan borrower data provided by the CCCCO; these transfer rates capture students who borrowed in a single given year and transferred to a four-year institution in the same year.



## Conclusion

Although student loan borrowing only impacts a small share of CCC students, college affordability challenges—driven by a multitude of factors—are prevalent even among non-borrowers and can have big impacts on student success. While tuition and fee rates are relatively low at community colleges in California, total college costs—and the net price after available grant aid—can be exceedingly high for low-income students. As illustrated in Table 1 for a California college student whose annual family income falls below \$30,000, the net price of attending any of the three colleges shown is more than half their annual income. Combined with low rates of financial aid application and receipt, as well as insufficient grant aid relative to the total cost of attendance, many CCC students are forced to prioritize working over enrolling full-time to afford college. Black, multi-ethnic, Native American, Pacific Islander, and white students are overrepresented among students who borrow to finance their studies, often come from very low-income backgrounds, and borrow considerable amounts in a single year.

Existing resources simply don't stretch far enough to cover college students' basic needs, as the majority of the CCC participants in the 2023 Food and Housing Survey reported experiencing food (64%) and housing (65%) insecurity.<sup>19</sup> Furthermore, with the share of borrowers transferring to four-year institutions each year declining between 2019-20 and 2021-22, local and state decision-makers can implement policies to advance college affordability and success—especially for California's least-resourced students. We recommend the following strategies to support CCC students in affording and completing their credentials:

- **Support equitable financial aid reform:** Adopted in the 2022-23 California state budget but not yet funded, Cal Grant Reform could streamline and simplify the state's largest need-based financial aid program, expand program eligibility to more low-income students, and ensure that CCC students' awards begin to keep pace with annual inflation.<sup>20</sup>
- **Explore modifications to the Student Success Completion Grant (SSCG) to support students' ability to take more units:** Currently, the SSCG is only available for students taking at least 12 units per semester and the award amounts vary substantially between those taking less than 15 units (\$1,298 per semester) and those who can take 15 or more units (\$4,000 per semester). Given that many CCC students must balance other personal responsibilities while attending college and may not be able to afford enrolling in 15 units or more, policymakers should consider allocating the award amounts more equitably to enable more students to enroll in additional units of coursework. Furthermore, since one in five (21%) of all students who enrolled less than full-time in Fall 2021 took between nine to 11.9 units—just shy of the 12 units needed to be full-time—policymakers should explore whether those students should gain access to the SSCG to alleviate some of their financial burdens and replace work hours with full-time enrollment.

- **Continue to uphold and fortify equitable assessment and placement strategies:** Since Assembly Bill 705 (Irwin) was implemented in 2018, CCC students have been able to access transfer-level coursework—which helps students make progress towards transfer more effectively than remedial courses—at much higher rates.<sup>21</sup> Moving forward, CCC leaders should ensure that students have access to the appropriate support (both academic and non-academic) they need to not only access but also complete the necessary coursework to transfer.
- **More effectively reengage CCC students who stopped out:** CCC leaders should create and implement intentional communication strategies to reengage CCC students who have stopped out, including efforts to determine effective methods of contacting these students, understand why they stopped out, and how their college can support their reenrollment.<sup>22</sup> This is especially important if they have student debt, as non-completers are more likely to default on their student loans.<sup>23</sup> Colleges should ensure that students understand and have access to the resources available to them (e.g., financial aid, basic needs support, any flexibility in class scheduling, etc.) to increase the likelihood of their re-enrollment. For example, Compton College has made an effort in recent years to discharge a significant amount of institutional debt that its students owed to help them continue their education with fewer administrative and financial barriers.<sup>24</sup>
- **Support more CCC students in applying for financial aid and encourage financial aid uptake:** With Assembly Bill 469 (Reyes) taking effect in 2022, local educational agencies (LEAs) have been required to ensure that all high school seniors complete and submit a FAFSA or CADAA. Since then, the number of California students applying for financial aid has increased. Policymakers should continue to support LEAs, K-12 school districts, high schools, and resources like the Cash for College Workshops so that school and district leaders are well-equipped to help students complete financial aid applications on an ongoing basis. Importantly, for CCC students who graduated high school prior to the implementation of AB 469, or who decide to enroll in college later in life, CCCs should promote and support students in filling out a FAFSA or CADAA before enrolling and encourage students to take up available financial aid.<sup>25</sup>
- **Ensure that students' basic needs are met:** Policymakers should ensure that campus basic needs centers are sufficiently funded and staffed, as they not only supply students with critical resources but also connect them with services like CalFresh and rapid rehousing to help alleviate immediate basic needs insecurities. Colleges should also accept electronic benefits transfer (EBT) for eligible on-campus purchases to encourage students who qualify for CalFresh and other benefits programs to enroll in those programs, as is already the case at several CSU and UC campuses.<sup>26</sup> Finally, colleges should promote collaborative environments between basic needs centers and financial aid offices through taskforces, cross-training, or designating liaisons as they work together to meet student's needs.<sup>27</sup>

## Endnotes

- 1 Calculations by The Institute for College Access & Success (TICAS) using 2022-23 annual student count data from the California Community College Chancellor's Office Data Mart.
- 2 Jennifer Ma and Matea Pender. 2023. *Trends in College Pricing and Student Aid 2023*, New York: College Board. <https://research.collegeboard.org/media/pdf/Trends%20Report%202023%20Updated.pdf>. Page 14.
- 3 TICAS. July 30, 2020. *What College Costs for Low-Income Californians: 2020*. <https://ticas.org/california/affordability/what-college-costs-for-low-income-californians-2020/>.
- 4 Governor Gavin Newsom. January 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>; California Governor's Council for Career Education. 2024. *Master Plan for Career Education*. <https://careereducation.gov.ca.gov/master-plan-engage/>.
- 5 These net price estimates are for an in-state dependent student living off-campus independently and coming from a family of 4 with a household income of less than \$30,000; according to the 2020 National Postsecondary Student Aid Study's Administrative Collection (NPSAS:20-AC), a plurality (47%) of CCC students live off-campus independently.
- 6 Elizabeth Friedmann and Paco Martorell. April 2019. *Why do Some Students Fail to Receive Pell Grants? Survey Evidence from California Community College Financial Aid Directors*. [https://education.ucdavis.edu/sites/main/files/ucdavis\\_wheelhouse\\_research\\_brief\\_vol4no2\\_final\\_online.pdf](https://education.ucdavis.edu/sites/main/files/ucdavis_wheelhouse_research_brief_vol4no2_final_online.pdf); Devon L. Graves. 2023. *Students of Color Experiencing Barriers in the Financial Aid Process at an Urban Community College: A Critical Race Policy Analysis*. <https://onlinelibrary.wiley.com/doi/pdf/10.1002/cc.20602>; Michelle Hodara. January 2017. *What Does the Research Say About Barriers to FAFSA Completion and Strategies to Boost Completion?* <https://educationnorthwest.org/sites/default/files/resources/FAFSA-research%20handout-jan2017.pdf>; Emily Perez. August 2023. "Navigating the FAFSA: What Students Say About the Financial Aid Application Process." <https://ccrc.tc.columbia.edu/easyblog/navigating-the-fafsa.html>.
- 7 TICAS. June 2022. *To Celebrate #PellTurns50, Let's #DOUBLEPELL!* [https://ticas.org/wp-content/uploads/2022/06/To-Celebrate-Pell-Turns-50-Lets-Double-Pell\\_Fact-sheet.pdf](https://ticas.org/wp-content/uploads/2022/06/To-Celebrate-Pell-Turns-50-Lets-Double-Pell_Fact-sheet.pdf).
- 8 California Student Aid Commission (CSAC). *2021-22 Student Expenses and Resources Survey: Insights Brief*. November 2022. [https://www.csac.ca.gov/sites/main/files/file-attachments/sears\\_initial\\_insights\\_2022.pdf?1668526145](https://www.csac.ca.gov/sites/main/files/file-attachments/sears_initial_insights_2022.pdf?1668526145).
- 9 The current maximum Cal Grant access award is \$1,648, which is about six percent of students' non-tuition costs for living off-campus. See the California Student Aid Commission's 2023-24 Student Expense Budget: [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).

- 10 Calculations by TICAS using 2019-20 annual student counts from the California Community College Chancellor Office's Data Mart and NPSAS: 20-AC.
- 11 Similarly, NPSAS: 20 shows that 53 percent of CCC students work over 30 hours per week. For more on how working long hours can impede academic success, see: 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://edsource.org/2018/new-warnings-about-california-students-juggling-college-and-jobs/603499>.
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- 13 Calculations by TICAS using the Integrated Postsecondary Education Data System's (IPEDS) Outcome Measures data for the 2014-15 entering cohort, which is the most recent cohort available.
- 14 TICAS. December 2023. *New Analysis Highlights Current State of Student Debt*. <https://ticas.org/affordability-2/student-aid/student-debt-student-aid/new-analysis-highlights-current-state-of-student-debt/>.
- 15 The RP Group. October 2021. *The Impacts of the Pandemic on Students' Transfer Journeys: A Technical Report from a Systemwide Study of California Community College Students*. <https://files.eric.ed.gov/fulltext/ED615411.pdf>;
- 16 Similarly, Black graduates from the Cal State University (CSU) system are also more likely to be burdened by student debt compared to the rest of their peers. See TICAS' CSU analysis: <https://ticas.org/california/csu-at-all-costs-the-inequitable-burdens-of-affording-a-college-degree/>.
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- 19 CSAC. November 2023. *Food and Housing Survey: Understanding Students' Basic Needs*. [https://www.csac.ca.gov/sites/main/files/file-attachments/food\\_and\\_housing\\_basic\\_needs\\_survey\\_2023.pdf?1701824962](https://www.csac.ca.gov/sites/main/files/file-attachments/food_and_housing_basic_needs_survey_2023.pdf?1701824962).

- 20 Cal Grant Reform Act. California Education Code § 69405 – 69418. [https://leginfo.legislature.ca.gov/faces/codes\\_displayText.xhtml?lawCode=EDC&division=5.&title=3.&part=42.&chapter=1.5.&article=1](https://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=EDC&division=5.&title=3.&part=42.&chapter=1.5.&article=1). TICAS. December 13, 2021. “Coalition Letter on Strengthening California’s Cal Grant Program.” <https://ticas.org/california/coalition-letter-on-strengthening-californias-cal-grant-program/>.
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- 22 California Competes. February 2024. *From Setback to Success: Meeting Comebacker Students Where They Are*. <https://californiacompetes.org/wp-content/uploads/2024/02/Comebackers-Report-Final.pdf>.
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- 25 Some CCC students may be advised by their counselors to decline their Pell Grant offers to preserve their lifetime Pell Grant eligibility. See more from: Elizabeth Friedmann and Paco Martorell. April 2019. *Why do Some Students Fail to Receive Pell Grants? Survey Evidence from California Community College Financial Aid Directors*. [https://education.ucdavis.edu/sites/main/files/ucdavis\\_wheelhouse\\_research\\_brief\\_vol4no2\\_final\\_online.pdf](https://education.ucdavis.edu/sites/main/files/ucdavis_wheelhouse_research_brief_vol4no2_final_online.pdf).
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## Acknowledgements

Ana Fung is the primary author of this brief. Manny Rodriguez, Laura Szabo-Kubitz, and Stephanie Goldman made significant contributions.

We are grateful to our funders for making TICAS' work possible. The views expressed in this report are solely those of TICAS and SSCCC and do not necessarily reflect the views of our funders or reviewers. All mistakes are our own.



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