



The Bottom Line:

The Reality of College Affordability for MI Families

Introduction

Throughout the early 2000s and 2010s, Michigan legislators faced budget challenges that affected the state's investment in higher education, especially through the Great Recession.¹ Budget cuts and lack of investment contributed to increasing unaffordability of postsecondary pathways for Michiganders, fueling questions about the value of higher education, declining enrollment, and persistent postsecondary attainment gaps by race and by income.² Beginning in 2020, the Michigan legislature and governor, prioritizing postsecondary attainment, implemented four new financial aid programs with record investments in higher education and state financial aid.³ Since Governor Whitmer set the state's attainment goal of 60% of adults earning a degree or skilled certificate by 2030, the state has invested hundreds of millions of dollars in postsecondary education to address one of the primary barriers plaguing Michigan's higher education pipeline, affordability.⁴



In 2022, TICAS highlighted the state's opportunity to make unprecedented investments in need-based financial aid.⁵ At the time, Michigan lagged behind most midwestern states in financial aid investment.⁶ We estimated that a \$350 million investment would make it one of the most generous investors in student financial aid in the region.⁷ Since then, the state has more than surpassed this threshold.⁸

Michigan's new and bold investments in college affordability prompt us to reassess the state's role in helping Michiganders pay for a postsecondary education. In this brief, we highlight the current net cost of attending Michigan institutions by sector and how these costs compare to household incomes and enrollment levels. What we find is that the state has made great strides to make college more affordable, reducing net costs by meaningful amounts, especially for low-income students. However, we still have more work to do. Eligibility barriers and communication gaps mean that many available dollars go unused. A lack of robust data means we cannot track and evaluate program efficacy across financial aid investments as well as we need to. And the total cost of attendance – non-tuition costs in particular⁹ – continues to present immense challenges to pursuing a postsecondary education, limiting college access for most Michiganders, and Black, Latino, low-income, and adult Michiganders in particular.

There are actions the state can take quickly to make the most of recent investments and increase postsecondary affordability and enrollment across the state. These include:



Aligning data collection and reporting.



Reducing eligibility barriers to receiving aid.



Investing more in communication, advising, and other support for students and families learning about and navigating the financial aid process.

Additionally, focusing on the total cost of attendance and finding ways to ease costs of living for students from low-income households is crucial for increasing college enrollment and completion.

The Bottom Line in Michigan: Net prices have gone down but are still hard to meet for many

College affordability is a primary barrier that prevents students and families from pursuing postsecondary education nationally and in Michigan.¹⁰ While historically many stakeholders and the press have focused on tuition and fee levels to determine college affordability, it is the total cost of attending college that students must meet to enroll and succeed. Far too often, students and families are deterred from applying to institutions given the institution's "sticker price" (total cost of attendance). The cost of attendance is the estimated annual cost for a student to attend a particular college or university, depending on their living arrangements. This cost includes direct and indirect costs incurred by families for postsecondary education. Direct costs are costs charged by the institution directly (e.g. tuition and fees) and indirect costs are costs incurred external of the institution (e.g. books).

Cost of Attendance – The cost of attendance includes tuition and fees, room and board (meal plan), books and supplies, personal/misc., with some institutions also including transportation. Students can advocate for the inclusion of other associated educational expenses such as technology and childcare. Institutions, however, are required to post their full average cost of attendance.¹¹

Tuition-free pathways and opportunity messaging have been amplified across the state to address concerns of affordability and convince more students to enroll. Eligibility for these "free" pathways is based on the family's household income information, determined by the completion of a Free Application for Federal Student Aid (FAFSA) and/or a state financial aid application equivalent. Although higher education institutions have made great efforts to promote these programs, many families eligible for tuition-free pathways remain unaware of these opportunities due to the lack of exposure, engagement, and/or completion of the applications that determine eligibility.¹² To address these barriers, policymakers and administrators are removing administrative barriers and providing better guidance to help differentiate the cost of attendance from the estimated out of pocket cost (bottom line).

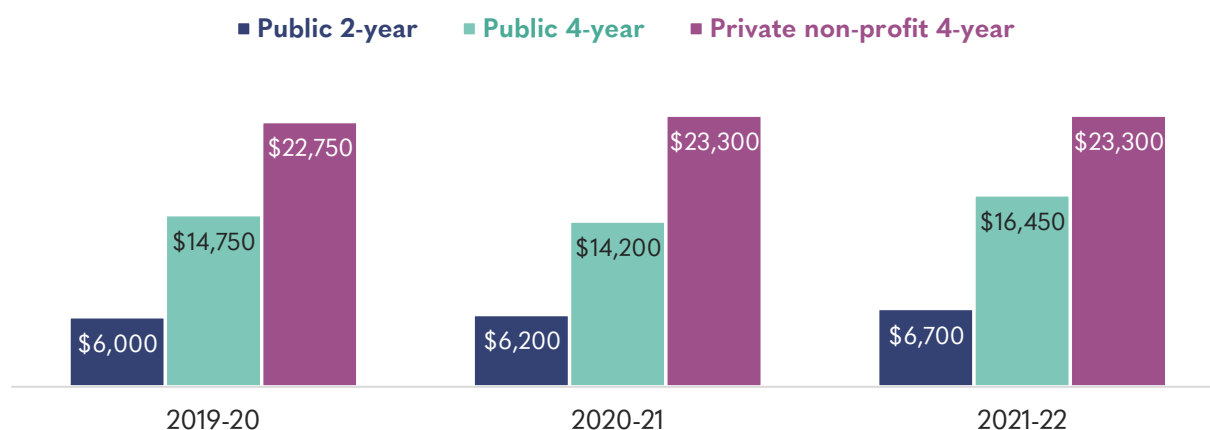
Out of Pocket Cost – Referred to as "net cost" in the higher ed community, this is the family's out of pocket cost before loans.¹³ Net cost is calculated by the total cost of attendance minus anticipated gift aid (scholarships and grants). Gift aid is financial aid that does not need to be repaid, differing from other types of financial aid such as "borrowed" aid, aid required to be paid back (e.g. federal student loans), or "earned" aid, aid earned from student employment opportunities (e.g. federal work-study).¹⁴

The cost of tuition and fees alone has been used more frequently for the assessment of postsecondary affordability by states and institutions. However, students and families must consider their ability to afford the full cost of attendance in their pursuit of postsecondary education. Understanding that attending college tuition-free is necessary but not sufficient to ensure postsecondary affordability is key to moving the needle on enrollment and, ultimately, attainment. The inability to afford the full cost of attendance significantly affects enrollment, persistence, and successful completion of programs.¹⁵

Net Cost of Michigan Institutions

Using data from the Integrated Postsecondary Education Data System (IPEDS), we pulled the net cost for full-time, first-time, degree/certificate-seeking undergraduate students who paid the in-state or in-district tuition rate and were awarded grant or scholarship aid for each college that is a member of the Michigan higher education institution's associations: Michigan Association of State Universities (MASU; 4-year public), Michigan Independent Colleges and Universities (MICU; 4-year private, non-profit, independent), and Michigan Community College Association (MCCA; community and tribal colleges). Figure 1 depicts the average net cost by institution type over the last three federally reported academic years.

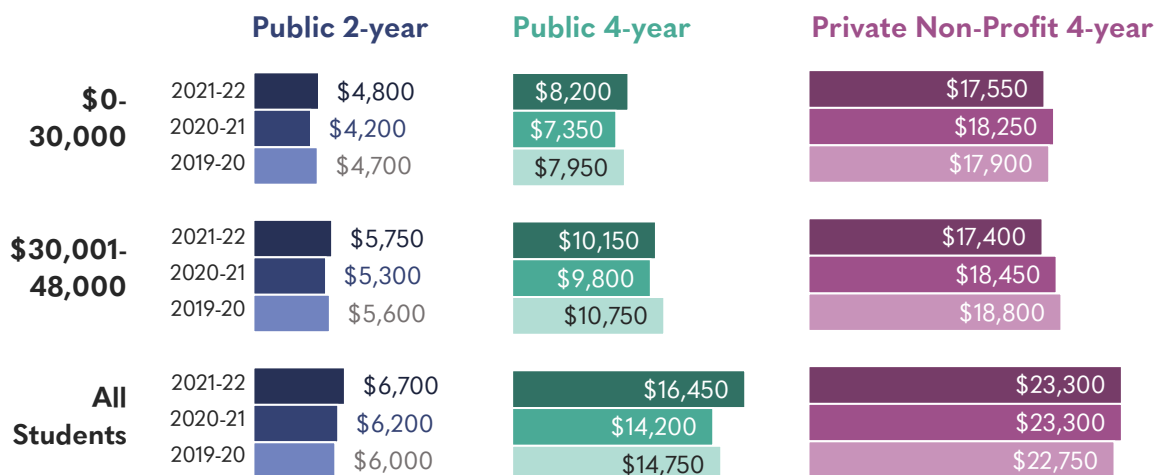
Figure 1. Average Net Cost by Institution Type



The average net cost from 2019-20 and 2021-22 increased at public 2-year institutions by approximately \$700 (12% increase), at private non-profit 4-year institutions by \$550 (3% increase), and at public 4-year institutions by \$1700 (12% increase). The net cost, however, is different for low-income students. Many “gift aid” resources take into consideration household income to prioritize those who need financial aid the most, helping to mitigate cost and encourage increased enrollment.

The average net cost is lower for populations with lower incomes (\$0 - \$48,000) across all institution types. These data, however, do not reflect the impact of the newly created Michigan Achievement Scholarship (MAS). This award provides need-based gift aid to high school graduates starting with the Class of 2023.¹⁶ With the most recent expansion of MAS, students pursuing a community college pathway are eligible for full tuition and fee coverage, with Pell Grant recipients receiving an additional \$1,000 award to cover non-tuition costs.¹⁷ Students attending a 4-year public or private, non-profit, independent college are eligible for up to \$5,500 towards their full cost of attendance.¹⁸ Additionally, students pursuing a skill certificate through an accredited program are eligible for up to \$2,000 in assistance.¹⁹ These investments should result in further decreases in net cost for Michigan students.

Figure 2. MI Average Net Cost by Income and Institution Type



In addition to a lower average net price for students from lower-income households (\$0 - \$48,000), the net cost for the lowest income households is thousands of dollars less than the average net cost for all students, across all institution types. The largest difference in net cost is for families making \$0-30,000 whose students attend a public institution with an average net cost difference of 50% (Community College, 28%; Private/Independent, 25%).

In short, the state of Michigan and its institutions have made progress in reducing the cost of pursuing a degree or skilled certificate, especially for the most vulnerable populations. This can have long-term impacts of encouraging more students to enroll and increase current students' ability to continue their education.

In addition to investing in financial aid, the state has made continuous investments in institutional operations funding, university infrastructure, and technology. Its commitment to public reinvestment in higher education at both the institution and student levels is an acknowledgement of the negative impacts of the divestment throughout the 2000s and 2010's – amplified by the pandemic – and a concerted effort to reverse those trends.

Postsecondary Investment: Low net cost institutions still present affordability barriers for Michigan families

Are state and institutional efforts enough to address the root of Michiganders' college affordability concerns? Reducing the net cost of a postsecondary education is a great first step, one that is critical for encouraging students and families to pursue a degree or skilled certificate. But families don't decide if something is affordable based on cost alone; they decide if something is affordable based on the relationship between their income, basic necessities (e.g. home, food, transportation), and any other expenses. Therefore, the next step is to consider whether families can afford to pay the net cost, particularly as the costs of necessities are rising. Elevating the net cost, families' household incomes, and the cost of basic expenses provides a better picture of postsecondary affordability because it gives a better sense of the financial contexts in which students and families are making their postsecondary plans.

In 2022, the median household income in Michigan was \$66,986.²⁰ Vulnerable populations, for this assessment, are families whose median household incomes fall below the state median. When we look at incomes by key characteristics, populations whose average income falls below this median include Hispanic, American Indian, and Black (by race) and single parent led households, meaning one adult income contributing to children’s needs. Figure 2. depicts the median household incomes for these groups, with the state median represented by a benchmark line.

Figure 3. Median Income in the past 12 months



Each year, the Michigan Association of United Ways publishes a report (ALICE) that outlines how much a Michigan family needs to make to cover its basic needs. Per the 2024 ALICE Report update, a Michigan family of four (two adults, two children) would need to earn \$73,488 via income and tax credits just to cover basic needs.²¹ **Particularly concerning is the finding that more than half of vulnerable populations in Michigan fall below what is needed to survive.** Per the report, 47 percent of Hispanic/Latino households, 52 percent of American Indian/Alaska Native households, 63 percent of Black households, 73 percent of female-led households, and 52 percent of male-led households fall below the ALICE threshold.²²

ALICE Household Survival Budget – This budget reflects the minimum costs of household necessities in Michigan (housing, childcare, food, transportation, health care, and technology) plus taxes, adjusted for different counties and household types.

Therefore, many families in Michigan – especially vulnerable populations – do not have discretionary income to cover their basic needs, let alone contribute to a postsecondary education. These families are reliant on financial aid to put a postsecondary education within their reach. Unfortunately, traditional-aged students from these communities are often positioned to determine how to cover the full cost of attendance without parental support. Prospective adult students (aged 25+) may need to prioritize the needs of their household and children.

This results in the necessity to work excessive hours in addition to academic enrollment and performance requirements, taking on burdensome debt, and falling victim to predatory lending and solicitation to help cover the expenses incurred while pursuing credentials.

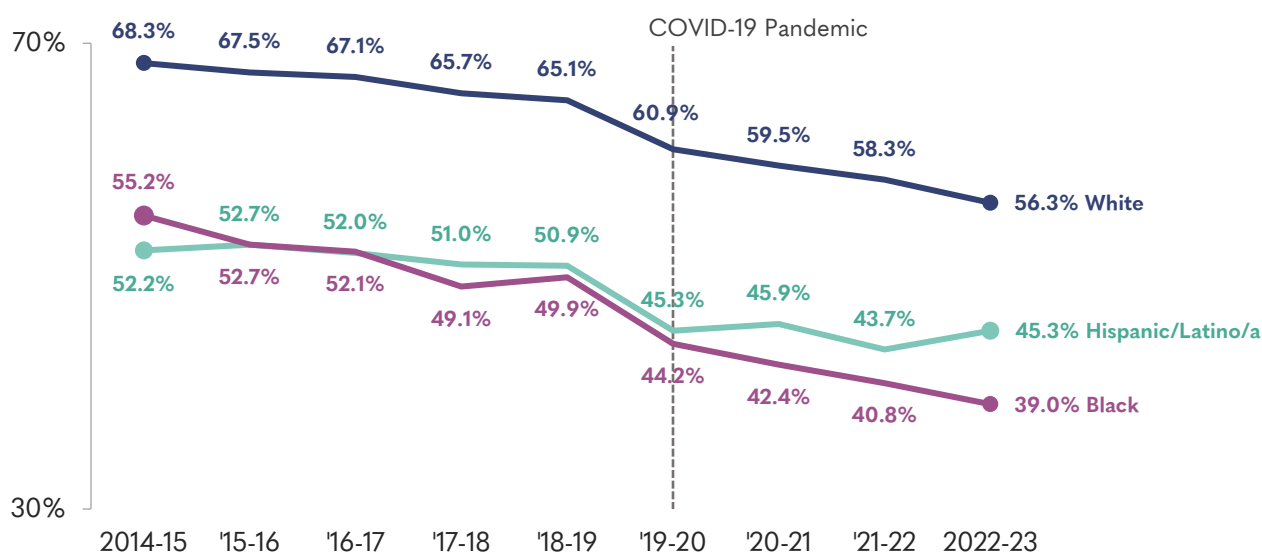
Considering tuition alone does not best inform the true affordability for families. It also assumes that students and families have stable living conditions and resources to address costs beyond tuition, which is not the reality for many, disincentivizing postsecondary pursuits. While research shows that having postsecondary credentials will lead to livable wages,²³ the expectation to pursue postsecondary credentials without the resources to meet basic needs is a contributing factor to the challenges in enrollment, persistence, and successful completion of postsecondary programs.

Michigan Student Enrollment

College enrollment among Michigan students has been consistently declining over the last decade. While there was a slight enrollment increase in 2023, it was not enough to close the gap that grew over the last 10 years.

Michigan student enrollment since the graduating class of 2015 has declined for White students by 12 percentage points, for Latino students by 6.9 percentage points, and for Black students by 13.2 percentage points.²⁴ For the class of 2023, only 39 percent of Black high school graduates in Michigan enrolled in college compared to 52.2 percent in 2015.

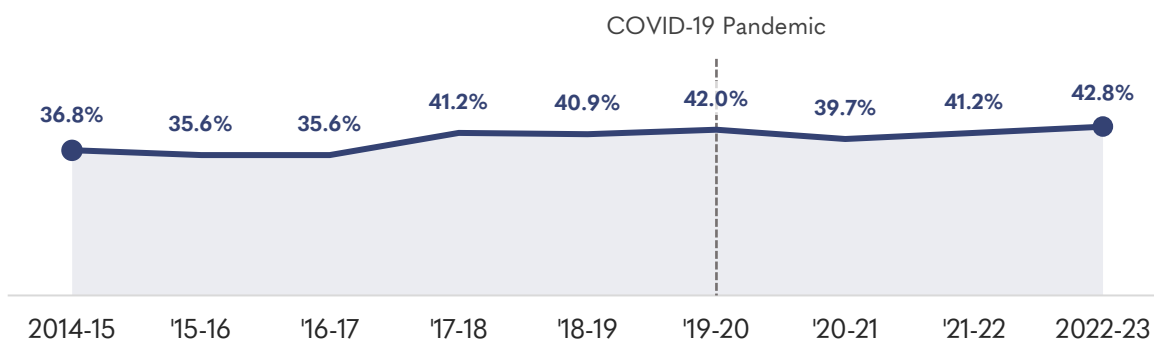
Figure 4. Proportion of MI Student Enrollment in College by Race/Ethnicity



Economically Disadvantaged Student Enrollment: More enrollment in four-year colleges, but overall decline in enrollment across all institutions

Over this same period, there was a six percent increase in the proportion of graduating students considered economically disadvantaged.²⁵ This indicates that more Michigan families and their students are facing tight economic contexts when doing their postsecondary planning.

Figure 5. Proportion of MI Economically Disadvantaged Students in Graduating High School Class



Economically Disadvantaged²⁶ – This category includes students who have been determined eligible for free or reduced-price meals via locally gathered and approved family applications under the National School Lunch program, are in households receiving food (Supplemental Nutrition Assistance Program) or cash (Temporary Assistance to Needy Families) assistance, are homeless, are migrant, are in foster care, or, beginning in 2017-18, certain Medicaid-eligible children. When any of these conditions are present, a student is considered economically disadvantaged.

Over the last decade, a larger share of economically disadvantaged students have been attending 4-year institutions in Michigan.²⁷ 61 percent of economically disadvantaged students are enrolled at 4-year institutions, an increase of 11.2 percentage points.²⁸ Overall, however, postsecondary enrollment of economically disadvantaged students has declined by nearly 13 percentage points.²⁹ In 2023, only 38.7 percent of economically disadvantaged graduates enrolled in college compared to 51.6 percent in 2013.³⁰

Figure 6. Distribution of MI Economically Disadvantaged Students by Institution Type

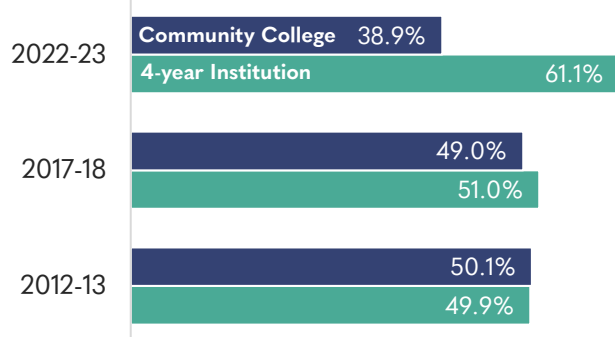
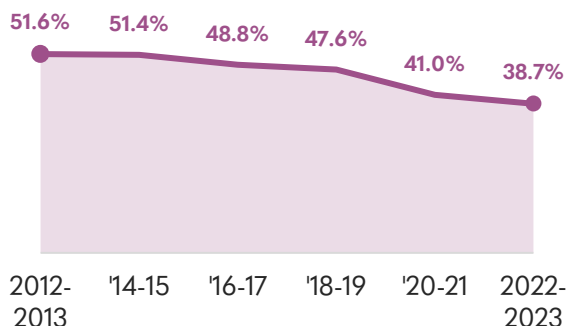


Figure 7. Proportion of MI Economically Disadvantaged Students Enrolled in College, All Institution Types



Federal and State College Affordability Efforts and Ongoing Limitations

Federal and State Efforts

Long-term economic trends are increasing demand for individuals to earn a degree or credential to earn a sustainable wage, making the issue of college affordability a pressing public concern.³¹ This concern and the need to incentivize pursuing a postsecondary education has not been lost on federal and state policymakers. The federal Pell Grant has long been a tool to provide low-income students aid to cover college costs.

Unfortunately, the value of the grant has diminished over time, covering the lowest share of college costs in its history.³² During the 1975-76 academic year, the maximum Pell Grant covered more than 75 percent of the average cost of attending a public 4-year institution.³³ By 2023-24, the coverage has fallen to only 26 percent.³⁴ Through the decades, the cost of college increased exponentially more quickly than what “gift aid” programs such as the Pell Grant offset, all while student loan debt spun out of control as families tried to cover the widening gap with loans.³⁵ The federal proposal of tuition-free free community colleges sparked increasing investments from states to bring this effort to fruition.³⁶ In finalizing the 2025 fiscal budget, the Michigan legislature invested in free-tuition community college for Michiganders.³⁷



Michigan’s policymakers, with the leadership of Governor Whitmer, have invested in and streamlined the state’s financial aid programs. In the most recent state budget, they invested over \$615 million in student financial aid.³⁸ Among these investments is MI Reconnect, which provides a tuition-free pathway for adults over 25 who do not have a degree or certificate, and the Michigan Achievement Scholarship. State policymakers also expanded MAS to include the Community College Guarantee, making community college tuition-free for recent high school graduates.³⁹ These programs and program updates were designed to fill gaps in access and affordability, encourage adults and high school graduates to pursue a postsecondary education, and help the state reach its college attainment goal (60 percent postsecondary attainment by 2030).⁴⁰

Barriers and Limitations to recent federal and state efforts

Federal and state legislative efforts have come with barriers and limitations. Without an unlimited pot of money from states and the federal government to draw from, increased higher education investments result in reduced investments elsewhere. Legal and systemic challenges limit the impact of investments when they are made. Required to pass balanced budgets, states must make hard choices and face tradeoffs between investments. Meeting the full needs of students and colleges is a difficult task for states to accomplish without additional federal investments.

Meanwhile, as the Pell Grant has lost purchasing power, the rocky federal rollout of the new 2024-25 FAFSA also impacted millions of families and thousands of institutions, making accessing financial aid resources more difficult and postponing critical financial decisions.⁴¹ While the implementation of the new application was highly disruptive and is expected to have a negative impact of enrollment in the coming fall,⁴² it is critical to remember that the update was the result of years of advocacy for a shorter and clearer FAFSA form.⁴³ Despite achieving both goals, which should pay off for students in the long run, changing long established processes and systems wreaked havoc on the 2024-25 postsecondary planning cycle.⁴⁴

Similarly, legal challenges have disrupted the Biden administration's attempts to address ballooning student loan debt.⁴⁵ These challenges have upended plans to forgive student debt and provide a more equitable and affordable income-driven repayment plan.⁴⁶ These disruptions, the result of political debates over the administration's power to forgive student debt, have left students feeling confused and frustrated.⁴⁷

At the state and institutional levels, barriers such as scholarship displacement limit the impact of Michigan's efforts to improve college affordability. Scholarship displacement is a practice of institutions reducing institutional aid by the dollar amount of incoming resources, including state aid and private scholarships.⁴⁸ This practice impacts families' ability to close net cost gap, when the intention of these funds from external scholarship providers is to close the gap. In response to these practices, some private scholarship providers close scholarship opportunities as they prove unhelpful for students' bottom-line and are instead used to support institutions investing their resources elsewhere.

There are also vast disparities in the communities that stand to benefit the most from federal and state support. The lack of capacity and resources to support students and families from economically disadvantaged backgrounds to navigate the vast complexities that exist in higher education, including and especially financial aid processes and programs, allow enrollment and achievement gaps to persist despite new investments. With teacher shortages and a student to counselor ratio of 598 to 1 in Michigan (ranked 49th nationally),⁴⁹ schools are ill-equipped to ensure that students and families are equipped for postsecondary education academically and financially and that these new programs serve the students they are designed to reach.

First Next Step: Better data and evaluation of what works



While there is still much to do to improve postsecondary affordability and outcomes, Michigan policymakers have been taking significant steps towards improvement. Taking actions to ensure that those investments are reaching the students they are designed to reach is the most urgent next step. With the development of the Michigan Department of Lifelong Education, Advancement and Potential (MILEAP), the state is better positioning itself to help mitigate the barriers and challenges in the system.

This page includes recommended areas of focus to monitor the progress of Michigan’s postsecondary education pipeline to address outcomes and accountability.

Recommendations for Monitoring the Progress of Postsecondary Efforts in MI

MI Student Loan Debt

Rising student loan debt is partly attributed to the rising net cost for students and families. Increasing financial aid resources and improving federal student loan and repayment education in the state should contribute to a reduced need for borrowing for students and families. Monitoring student loan debt in Michigan can help Michigan assess how state programs are impacting the need for families to borrow, while also pinpointing where barriers may exist.

Pell Student Loan Debt

The vast majority of Pell students hail from households with annual income below \$40k per year and are considered one of the most vulnerable student populations. Despite receiving a federal Pell Grant, these students have higher need and borrow more in student loans than their higher income peers. Monitoring the student loan debt levels of Pell students in Michigan separately from overall loan debt levels would enable the state to streamline resources, messaging, and supports to these communities as they may be eligible for other state department resources to help mitigate costs (e.g., addressing food insecurity or other basic needs).

Economically Disadvantaged Students in MI

MI School Data currently tracks students considered to be economically disadvantaged. By monitoring this population more closely, and where these students and families are concentrated, it positions the state to get resources and state and local investments to the school districts that need it the most.

MI Resident Student Enrollment, Persistence & Completion

Monitoring the progression of MI resident students, not just the overall completion rates by institution, which accounts for the outcomes of all enrolled students (not just MI students), would position the state to be proactive with intervention and collaboration efforts to help mitigate the barriers that inhibits students’ ability to successfully complete programs (e.g.; tracking Year 1 Persistence).

The state has made concerted efforts to address college affordability for Michiganders. **In addition to the data and reporting above, there are actions that the state could quickly take to optimize recent investments in affordability, including continuing to increase awareness of aid opportunities through improved marketing strategies, improving dedicated community capacity to assist families facing multiple hardships, and improving system navigation for families by removing administrative barriers to access resources.** We look forward to continuing working with the governor, the legislature, and relevant state agencies and departments to take actions that leverage those investments and maximize how many students pursue a postsecondary education in Michigan and meet their costs. Together, we can meet our 60 by 30 goal.

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