

Higher Education Affordability in the Empire State

*Non-Tuition Costs Put College Out of Reach for
the Most Financially Vulnerable New Yorkers*



Introduction

For years, rising tuition costs have dominated the conversation around college affordability. While this focus is important and should continue, the growth in non-tuition costs—such as school fees, books and supplies, housing and food, transportation, and personal expenses—has been recognized as a major contributor to the lack of college affordability. For the most financially vulnerable state residents, both tuition and non-tuition costs affect their ability to enroll in, stay in, and complete college.¹

New York Governor Kathy Hochul, State Comptroller Thomas P. DiNapoli, and the state legislature have recognized the critical role that a robust higher education sector plays in preparing the future workforce and enhancing the state’s economic competitiveness. They understand that to reach these

goals, the state must increase its investments to make college more affordable and accessible, especially for historically underrepresented populations.² Since FY 2023, operating funding for higher education increased from \$6.15 billion to \$7.58 billion, including investments intended to expand access and open doors to higher education for students.³

The New York FY 2025 state budget expanded the state’s signature need-based grant, the Tuition Assistance Program (TAP), by doubling the minimum award amount from \$500 to \$1,000 and expanding eligibility income limits; the changes are expected to benefit 93,000 students, including 48,000 newly eligible students.⁴ By and large, these updates to TAP benefit students with family incomes of \$50,000 and above, as well as independent students who are married with incomes up to \$60,000 or single with incomes up to \$30,000. Further investments are needed to make college more affordable for the most financially vulnerable state residents, especially those who represent today’s students: those who are 25 years old and above, may be financially independent from their parents, working while learning, and more likely to attend college part time.⁵

In its inaugural report on college affordability in New York, TICAS focuses on undergraduate college programs within the State University of New York (SUNY) and City University of New York (CUNY) systems.⁶ We focus on SUNY and CUNY because, like many of their public two- and four-year college system counterparts across the country, their missions are to provide accessible, affordable pathways to college for state residents, and they educate the majority of New York’s college students.⁷

The report examines the average education costs for students attending both two-year and four-year colleges within each system and compare costs to average grant awards for students with family incomes of \$30,000 and less who have the least financial resources to support their education.

For the most financially vulnerable state residents, both tuition and non-tuition costs affect their ability to enroll in, stay in, and complete college.

We particularly sought to examine gaps in financial support after factoring in average expenses for housing, food, transportation, and other living expenses because non-tuition costs play a key role in college affordability. The report also provides data regarding student loan borrowing rates and full-time attendance, both of which impact student success, timely completion, and the overall cost of college.

Our analysis found that, while students from low-income backgrounds attending two-year or four-year SUNY and CUNY colleges receive sufficient grant aid to cover the average cost of tuition, fees, books, and supplies, the leftover grant aid may be insufficient to help cover non-tuition costs like transportation, food, housing, and other expenses. We find that these gaps are more severe for older students and for students who are financially independent. These trends bolster existing research that shows that today's students are juggling many financial responsibilities.⁸ In real terms, it means that they may have to work excessive hours, which hinders completion, or borrow amounts that jeopardize their ability to achieve the social and economic mobility that earning a postsecondary credential provides.

FACTS AND FIGURES ABOUT HIGHER EDUCATION IN NEW YORK

New York has a robust public and private higher education system that educates five percent of the nation's undergraduates, ranking fourth in the country for number of college students served.⁹

In academic year (AY) 2022–23, SUNY and CUNY educated the majority (56 percent) of the state's college students and nearly two-thirds of the state's historically underrepresented students.¹⁰ SUNY consists of 56 institutions with 64 campuses, including 34 universities and colleges and 30 community colleges.¹¹ CUNY is comprised of 25 institutions, 14 providing bachelor's degrees, 10 providing associate's degrees, and 20 offering graduate or doctoral programs.¹² In 2023, New York's 185 private non-profit institutions and 89 for-profit institutions educated about 38 percent of the state's total college students.¹³

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COLLEGE AFFORDABILITY GAP FOR SUNY AND CUNY STUDENTS FROM LOW-INCOME BACKGROUNDS

In 2023, tuition rates for New York two-year colleges in the state were above the national average, ranking 10th highest in the nation, while rates for four-year colleges in the state were lower than the national average, ranking 44th in the country.¹⁴

Tuition rates at both SUNY and CUNY colleges are the same by sector across their respective campuses. For AY 2023–24, tuition for full-time, undergraduate state residents attending SUNY four-year colleges was \$7,070 and \$5,290 for those attending two-year colleges.¹⁵ At CUNY, tuition for students attending four-year colleges was \$6,930 and \$4,800 for those at its two-year colleges in the same academic year.¹⁶

Students receive grant aid from institutional, state, federal, and other sources (Table 1). Most aid to students attending public institutions in New York comes from federal and state sources, with the exception of SUNY and CUNY two-year students, who receive a higher percentage from local sources than from state aid.¹⁷ Students with family incomes of \$30,000 or less will likely have a Student Aid Index of zero or less than zero, making them eligible for the maximum Pell Grant, the federal government’s keystone need-based financial aid program.¹⁸ State aid consists primarily of TAP dollars which accounted for 80 percent of all state awards made to students in AY 2021–22.¹⁹ Maximum TAP assistance awards of \$5,665 for four-year students, or the price of tuition for two-year students, is available to families with a state net taxable income (NTI) up to \$7,000.²⁰

TABLE 1

Federal grant aid makes up a significant portion of the aid that SUNY and CUNY students receive.

Proportion of Total Grant Aid Awarded by Source

	Institutional	State	Federal	Other Government	Private
SUNY 2-YR	5%	20%	52%	21%	2%
SUNY 4-YR	21%	32%	33%	11%	3%
CUNY 2-YR	10%	13%	51%	24%	1%
CUNY 4-YR	9%	28%	44%	18%	2%

Source: TICAS analysis of student financial aid data from the New York State Department of Education for AY 2021–22. 2015–2023 Student Financial Aid Data, <https://www.nysed.gov/sites/default/files/programs/information-reporting-services/2015-current-student-financial-aid-data.xlsx>.

Students from low-income backgrounds attending two-year or four-year SUNY and CUNY colleges on average receive sufficient grant aid from all sources to fully cover average educational costs including in-state tuition, fees, books, and supplies (Table 2). The “leftover” grant aid amounts range from just under \$1,000 for CUNY two-year students to nearly \$4,000 for SUNY four-year students.

TABLE 2

SUNY and CUNY students receive enough aid to cover direct educational costs, but the leftover amounts may be insufficient to cover other college costs.

	Average Total Grant Aid	Average Educational Costs (Tuition, Fees, Books, and Supplies)	Remaining Grant Aid to Cover Other College Costs
SUNY 2-YR	\$9,100	\$7,400	\$1,700
SUNY 4-YR	\$14,400	\$10,500	\$3,900
CUNY 2-YR	\$7,600	\$6,600	\$1,000
CUNY 4-YR	\$10,800	\$8,800	\$2,000

Source: TICAS analysis of data from the U.S. Department of Education, Integrated Postsecondary Education Data System (IPEDS), for AY 2021–22. Average Direct Educational Costs represent the weighted average of in-district or in-state tuition and fees, and books and supplies. Average Total Grant Aid represents the weighted average of total grant aid from all sources awarded to students with family incomes of \$30,000 or less who are paying in-district or in-state tuition rates. Figures rounded to the nearest \$100.

Students can use remaining grant aid to pay for housing, food, transportation, personal, and other allowable expenses, such as dependent care for student parents and services for students with disabilities. Because of the impact of living arrangements on calculated cost of attendance, students in the SUNY and CUNY systems may face significant gaps between remaining aid and their actual costs.

When applying for financial aid, students report whether they will live on campus, off campus not with family, or off campus with family. About 87 percent of students at CUNY two-year colleges and 96 percent at CUNY four-year colleges live at home with family, as do 63 percent of students at SUNY two-year colleges.²¹ For students who report living with family, housing and food costs have, until AY 2024–25, been calculated at zero for purposes of determining cost of attendance, which in turn impacts financial aid awards.²²

Average housing, food, transportation and other expenses for students living on campus are comparable to those of students living off campus, not with family (Table 3). Estimated costs for students living with family are significantly lower because it is assumed that other members of the family are

covering their housing and food. While this may be the case for some students, it is likely that many students are paying some portion of their housing, food, and other expenses, particularly students coming from lower-income backgrounds, as well as older and independent students.

TABLE 3

Students attending SUNY and CUNY colleges have housing and food costs, regardless of whether they live on or off campus.

Average Estimated Housing, Food, and Other Costs by System and Level

	On Campus	Off Campus, Not with Family	Off Campus, with Family
SUNY 2-YR	\$13,100	\$13,300	\$3,400
SUNY 4-YR	\$17,700	\$18,300	\$3,500
CUNY 2-YR	n/a	\$23,900	\$4,500
CUNY 4-YR	\$21,500	\$23,000	\$4,300

Source: TICAS analysis of AY 2021–22 data from the Integrated Postsecondary Education Data System (IPEDS). Includes costs reported for housing and food and other expenses, which institutions estimate based on living arrangement. Figures are weighted averages by total enrollment. Figures rounded to the nearest \$100.

This section has focused on tuition and non-tuition costs for students enrolled in both SUNY and CUNY colleges. While the college affordability gaps for these students present challenges to their ability to stay in and complete college, it is important to highlight that returning students may face additional hurdles if they previously exhausted their state and federal aid when they first enrolled in college.²³ This could especially be the case for the approximately 1.5 million New Yorkers with some college and no credential.²⁴

BORROWING RATES FOR SUNY AND CUNY STUDENTS

This analysis finds that students from low-income backgrounds receive sufficient grant aid to cover the average cost of tuition, fees, books and supplies, but do not have adequate remaining grant aid to cover housing, food, transportation, and other expenses. Prior research shows that many students from low-income backgrounds have to work, take out student loans, or both to cover gaps in their cost of college, particularly to pay for indirect college costs.²⁵

We find that borrowing rates of SUNY and CUNY students differ greatly across campuses. In AY 2021–22, students attending SUNY four-year colleges—who typically live on campus—had the highest borrowing rate of 44 percent (Table 4) across all campuses. At SUNY two-year colleges, 16 percent of students borrowed, higher than the national average of nine percent at public

two-year institutions.²⁶ There are also regional differences in student borrowing rates by sector within the SUNY system.²⁷ About 9 percent of students attending SUNY two-year colleges in the Hudson Valley borrow, compared to 30 percent in the Finger Lakes region. Borrowing at SUNY four-year campuses varied from a low of 30 percent on Long Island to a high of 60 percent in the North Country.

TABLE 4

Borrowing rates at SUNY four-year colleges are higher than at SUNY two-year colleges.

Proportion of SUNY Students Borrowing Federal Student Loans in AY 2021–22, by Region²⁸

	Overall	Capital	Central	Finger Lakes	Hudson Valley	Long Island	Mohawk Valley	New York City	North Country	Southern Tier	Western
SUNY 2-YR	16%	17%	19%	30%	9%	11%	18%	n/a	22%	21%	16%
SUNY 4-YR	44%	44%	56%	54%	43%	30%	50%	32%	60%	42%	46%

Source: TICAS analysis of AY 2021–22 data from IPEDS.

Borrowing rates for CUNY students are generally low, with slight variation among the boroughs. Only three to four percent of CUNY two-year students and seven to eleven percent of CUNY four-year students borrow (Table 5). Low borrowing rates suggest that students are likely working to pay for gaps in their cost of attendance not covered by aid.

TABLE 5

Borrowing rates at CUNY colleges are much lower than at SUNY colleges.

Proportion of CUNY Students Borrowing Federal Student Loans in AY 2021–22, by Borough

	Overall	Bronx	Brooklyn	Manhattan	Queens	Staten Island
CUNY 2-YR	3%	4%	3%	4%	3%	n/a
CUNY 4-YR	8%	11%	7%	8%	7%	9%

Source: TICAS analysis of AY 2021–22 data from IPEDS.

FULL-TIME ENROLLMENT OF SUNY AND CUNY STUDENTS

The ability of students to complete their degrees within the standard two- or four-year timeframes, depending on degree program, reduces total costs and debt.²⁹ Today’s students are more likely to work to fill financial gaps, which may lead them to reduce their enrollment and take longer to complete their degrees.³⁰

In 2021, the overall averages for SUNY and CUNY students attending full time in each sector exceeded the national averages of 37 percent at two-year institutions and 73 percent at four-year institutions.³¹ Between the systems, full-time attendance by students attending SUNY and CUNY two-year colleges is nearly the same—an overall average of 63 percent for SUNY (Table 6) and 66 percent for CUNY (Table 7). For students attending four-year programs, however, the difference is substantial. On average, 90 percent of SUNY four-year college students attend full time, compared with 76 percent of CUNY four-year students.

TABLE 6

Almost all the students attending SUNY four-year colleges in the Mohawk Valley and the Southern Tier are enrolled full time, compared to 76 percent in the Capital Region.

Proportion of SUNY Students Enrolled Full Time, by Region

	Overall	Capital	Central	Finger Lakes	Hudson Valley	Long Island	Mohawk Valley	New York City	North Country	Southern Tier	Western
SUNY 2-YR	63%	65%	68%	61%	57%	61%	72%	n/a	69%	68%	73%
SUNY 4-YR	90%	76%	92%	91%	92%	89%	95%	90%	90%	95%	92%

Source: TICAS analysis of enrollment data from the New York State Department of Education for fall 2021. Fall 2021 to fall 2022 Enrollment Data, <https://www.nysed.gov/sites/default/files/programs/information-reporting-services/enrollment-2021-current-revised-05-13-2024.xlsx>.

Note: This is not a measurement of full-time equivalent students.

TABLE 7

About 81 percent of students attending the College of Staten Island CUNY are enrolled full time, the highest among the five boroughs.

Proportion of CUNY Students Enrolled Full Time, by Borough

	Overall	Bronx	Brooklyn	Manhattan	Queens	Staten Island
CUNY 2-YR	66%	61%	72%	70%	62%	n/a
CUNY 4-YR	76%	68%	72%	78%	76%	81%

Source: TICAS analysis of enrollment data from the New York State Department of Education for fall 2021. Fall 2021–to fall 2022 Enrollment Data, <https://www.nysed.gov/sites/default/files/programs/information-reporting-services/enrollment-2021-current-revised-05-13-2024.xlsx>.

Note: This is not a measurement of full-time equivalent students.

The lower full-time enrollment rates for SUNY two-year and CUNY two-year and four-year students correlate with age demographics. In fall 2021, between 22 percent and 30 percent of enrolled students in these colleges were 25 years of age or older, compared to 12 percent of students enrolled in SUNY four-year colleges (Table 8). This year's TAP income eligibility increases for independent students who are married from \$40,000 to \$60,000 and single from \$10,000 to \$30,000 are still significantly below the \$125,000 income threshold for dependent students.³² To afford college, older, independent students are likely receiving less aid, and needing to work and attend college part time.

TABLE 8

More than a quarter of students attending CUNY colleges are 25 years or older.

Proportion of Student Enrollment by Age

	Under 25	25 and Older
SUNY 2-YR	78%	22%
SUNY 4-YR	88%	12%
CUNY 2-YR	70%	30%
CUNY 4-YR	75%	25%

Source: TICAS analysis of fall 2021 undergraduate enrollment data from IPEDS.

Conclusion

To address its economic and workforce development needs, New York needs more state residents to apply for, attend, and complete college without incurring excessive debt or working long hours that extends time to graduation.

The Empire State is on its way to making college accessible and affordable to more students. The new Universal FAFSA initiative that requires high school seniors to complete the Free Application for Federal Student Aid (FAFSA) (or the New York State Dream Act application) is the gateway to most financial aid programs including federal aid and TAP.³³ In addition, the CUNY Accelerated Study in Associate Programs (ASAP) and Accelerate, Complete, Engage (ACE) that is also being implemented in several colleges in the SUNY system represent institutional redesign efforts that are geared toward providing academic supports for today's students.³⁴

SUNY and CUNY colleges are considered major drivers of social and economic mobility. To fulfill these promises, state policymakers must consider policy changes that will put public higher education in reach for the most financially vulnerable New Yorkers.



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Endnotes

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