Patterns in Student Financial Aid at Rural Community Colleges

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This article uses the 2005 Basic Classifications of the Carnegie Foundation for the Advancement of Teaching as a framing device through which to examine patterns of student financial aid at America's rural community colleges, which represent 64% of all U.S. community colleges. Rural community colleges serve more first-time, full-time students than suburban and urban community colleges, and their 3.2 million students have different patterns of student financial aid. Rural small and medium colleges have the most aided students, receive more Pell Grants and institutional aid, and have more students incurring loan indebtedness than do other types of community colleges. The article offers recommendations for future research, as well as for policy development and practice.

Low rates of adult educational attainment among the U.S. rural population have long been a challenge to educators and policy makers alike (U.S. Department of Education, 1994); this was part of the impetus for major federal poverty initiatives in the 1960s. Then, as now, accessible child care and transportation presented key challenges preventing larger numbers of students from enrolling. In addition, there are the twin challenges of encouraging rural high school students, particularly in high-poverty areas, to envision themselves in college (and thus to apply for admission), and then to apply for financial aid. All of America's community colleges, whether rural, suburban, or urban, play an important role in serving traditional first-time postsecondary students, as well as older and other nontraditional students (Cohen & Brawer, 2003).

In this article, we discuss the 2005 Carnegie Foundation for the Advancement of Teaching Basic Classifications of Associate's Colleges (Carnegie Foundation, 2006a, 2006b) and analyze financial aid data from the U.S. Department of Education's Integrated Postsecondary Education Data System (IPEDS) Fall 2000 IPEDS Student Financial Aid Cohort Study Survey (SFA). Our analysis and recommendations for policy, practice, and research are intended to add to the growing literature on rural community colleges in recent years (see Cejda, 2007; Eddy & Murray, 2007; Katsinas, Alexander & Opp, 2003).

The 2005 Carnegie Basic Classifications

According to the 2005 Carnegie Basic Classifications (Carnegie Foundation, 2006a; 2006b), 10.3 million students were enrolled at 2-year institutions in the U.S. in 2000–2001 in three major categories: (a) publicly controlled, (b) privately controlled, and (c) federally chartered and special use institutions. As Table 1

shows, nearly 9.7 million students were enrolled at the nation's 860 public community college districts and 1,552 campuses, and the 36 districts and 114 campuses of public 2-year colleges operated under the governance of 4-year public universities. The public community college sector is divided into rural, suburban, and urban community colleges, and the rural sector is further subdivided into small, medium, and large institutions. Of the 9.4 million students attending public community colleges, 3.1 million attend urban, 3.0 million attend suburban, and 3.2 million attend the 553 identified rural community college districts and 922 rural community college campuses. (Urban and suburban sectors are divided into single and multicampus districts, whereas size determines the three rural classifications.) The Carnegie classifications utilize data from the 2000 U.S. Census, NCES IPEDS data sets, geographic information system data, and other institutional characteristics data gleaned from college and university Web sites, directories, and other sources (Carnegie Foundation, 2006a, 2006b; Hardy & Katsinas, 2007).

The 2005 Carnegie classifications use annual unduplicated headcount student enrollment, not full-time equivalent (FTE) student data. In practice, community college leaders plan for individuals, not FTEs, which do not translate to numbers of part-time students who enroll at peak usage times and need parking, counseling, and online access to computer systems. As noted in an American Educational Research Association panel discussion (2002), 2-year frames are needed to study 2-year institutions, rather than applying 4-year frames to community college students and institutions. The 14,269 mean enrollment at the 110 large rural districts in 2000–2001 (see Table 1) is similar to many urban and suburban colleges. In contrast, the 303 medium rural districts and the 140 small rural districts had mean enrollments of 4,642 and 1,699, respectively. Nearly 64% of U.S. community college districts are rural; they enroll over one-third of all community college students (Hardy & Katsinas, 2007).

The Dominance of Pell Grants

Table 2 shows total student aid awarded by community colleges in 2000–2001 as reported in the NCES IPEDS 2001 Finance Survey (Hardy, 2005). Between 92% and 100% of the colleges in each classification responded. Of the nearly $3.6 billion awarded by U.S. community colleges, $2.4 billion (68%) came in the form of Federal Pell Grants. About $190 million was other federal aid, including Federal Supplemental Educational Opportunity Grants (FSEOG). State and institutional aid totaled $612 million and $250 million, respectively. Pell Grant awards exceeded state aid by roughly 4 times, institutional aid by roughly 10 times, and private aid by 25 times (Hardy).

This disaggregation by student aid type illustrates the importance of Pell Grants to community colleges. State aid is the second largest category, ranging from 15% to 21% of aid

Table 1
Summary of Two-Year Associate's Degree Institutions, Academic Year 2000–2001

	No. of Districts or Institutions	No. of Individual Campuses	Mean No Campuses/ Districts	Total 2000–2001 Unduplicated Enrollment	Mean Enrollment/ District	Mean Enrollment/ Campus
Publicly controlled 2-year colleges						
Rural-serving colleges/districts						
Small (< 2,500 annual unduplicated enrollment)	140	206	1.5	237,918	1,699	1,155
Medium (2,500-7,500 annual unduplicated enrollment)	303	499	1.6	1,406,512	4,642	2,819
Large (> 7,500 annual unduplicated enrollment)	110	217	2.0	1,569,547	14,269	7,233
Total	553	922	1.7	3,213,977	5,812	3,486
Suburban-serving colleges/districts						
Single campus	122	122	1.0	1,464,219	12,002	12,002
Multi-campus	73	206	2.8	1,563,767	21,421	7,591
Total	195	328	1.7	3,027,986	15,528	9,232
Urban-serving colleges/districts						
Single campus	44	44	1.0	569,661	12,947	12,947
Multi-campus	68	258	3.8	2,611,348	38,402	10,122
Total	112	302	2.7	3,181,009	28,402	10,533
Total, publicly controlled 2-year colleges	860	1,552	1.8	9,422,972	10,957	6,072
2-year colleges under 4-year universities	36	114	3.2	265,693	7,380	2,331
Total, all publicly controlled 2-year colleges	**896**	**1,666**	**1.9**	**9,688,665**	**10,813**	**5,816**
Privately controlled 2-year colleges[b]						
Nonprofit colleges	211	211	1.0	152,317	823	823
For-profit colleges	614	614	1.0	369,471	666	666
Total, privately controlled 2-year colleges	**825**	**825**	**1.0**	**521,788**	**705**	**705**
Federally chartered and public 2-year institutions						
Special-use institutions						
Tribal colleges	32	50	1.6	22,732	710	455
Public 2-year special-use institutions	11	88	8.0	71,136	6,467	808
Total, federally chartered and special-use institutions	**43**	**138**	**3.2**	**93,868**	**2,183**	**680**
TOTAL	**1,764**	**2,629**	**1.5**	**10,304,321**	**6,137**	**4,050**

Note. Calculations of enrollment/district and enrollment/campus have been adjusted accordingly for both privately controlled 2-year colleges and total 2-year, tribal, and special-use colleges.
[a]2005 Carnegie Basic Classification. [b]185 Private nonprofit and 555 for-profit institutions reported unduplicated credit enrollment for 2000–2001.

Table 2
Student Aid Expenditures by Publicly Controlled Two-Year Institutions, as Percentages of Total Expenditures, Academic Year 2000–2001

Institutional Type[a]	Total Student Aid	Pell Grants	Other Federal Aid	State Govt. Aid	Local Govt. Aid	Private Aid	Institutional Aid
Rural							
Small	191,006,397 (5%)	118,424,542 (5%)	9,533,468 (5%)	39,760,932 (6%)	240,323 (2%)	3,103,378 (3%)	19,943,754 (8%)
Medium	798,894,088 (22%)	522,833,123 (22%)	38,128,966 (20%)	146,595,861 (24%)	949,468 (8%)	26,744,302 (27%)	63,642,368 (25%)
Large	573,711,624 (16%)	393,567,353 (16%)	30,335,684 (16%)	83,315,580 (14%)	961,051 (8%)	20,004,857 (20%)	45,527,099 (18%)
Rural Total	1,563,612,109 (44%)	1,034,825,018 (43%)	77,998,118 (41%)	269,672,373 (44%)	2,150,842 (18%)	49,852,537 (50%)	129,113,221 (51%)
Suburban	766,721,908 (21%)	503,481,009 (21%)	42,350,214 (22%)	155,823,019 (25%)	1,373,342 (12%)	19,295,443 (20%)	44,398,881 (18%)
Urban	1,250,196,053 (35%)	879,152,338 (36%)	69,095,210 (36%)	186,894,968 (31%)	8,184,521 (70%)	29,613,555 (30%)	77,255,461 (31%)
TOTAL	3,580,530,070 (100%)	2,417,458,365 (100%)	189,443,542 (100%)	612,390,360 (100%)	11,708,705 (100%)	98,761,535 (100%)	250,767,563 (100%)

Note. Expenditures in U.S. dollars. Percentages may not sum to 100 due to rounding.
[a]2005 Carnegie Basic Classification.

awarded within each community college type, and representing 17% of all student aid expenditures nationally. Aid from institutional, private, and local government sources represent the smallest categories. Table 2 reveals a significant fact: The largest percentage of every aid category (save local government aid) goes to students attending rural community colleges. Pell Grants account for the lion's share—between 62% and 70%—of all aid provided within each institutional type.

Together, Tables 1 and 2 show that rural community colleges serve 35% of total enrollments; their students receive $1.56 billion (44%) of all student aid awarded, of which two thirds (66%) comes in the form of Pell Grants. Urban community colleges enroll 33% of total students, who are awarded $1.25 billion in student aid (36% of all aid awarded), of which 70% comes in the form of Pell Grants. In contrast, suburban community college students are "less aided" than their rural and urban counterparts; these institutions enroll 32% of total students, who receive only 21% of total aid awarded, of which 66% comes in the form of Pell Grants. It is clear that Pell Grants are critical for students at all types of community colleges.

Aid Patterns of Students at Rural Community Colleges

Tables 3–5 use the 2005 Carnegie Basic Classifications to show differences by institutional type for first-time, full-time, degree- or certificate-seeking (FT/FT/DC) students as reported in the Fall 2000 IPEDS SFA. The high rates of institutional participation in the IPEDS SFA suggest an acknowledgment of the "completeness" and representativeness of the data being analyzed. Among the 5.4 million students enrolled at U.S. community colleges in Fall 2000, 35% attended rural community colleges, 32% suburban, and 33% urban. The 511,049 FT/FT/DC students in the cohort comprised 9% of the 5.4 million enrolled.

The 246,370 FT/FT/DC students enrolled at rural community colleges constituted 48% of all students in the cohort, larger than the 27% served by suburban and 24% by urban community colleges (Hardy, 2005). Rural community colleges also clearly served larger numbers of FT/FT/DC students than their suburban and urban counterparts (13% of total enrollment, compared to 8% and 7%, respectively)

Table 4 shows the numbers and percentages of FT/FT/DC students at community colleges in in Fall 2000 who received any financial aid, as well as the number and percentage of students in the entire IPEDS SFA cohort who received each type of aid and who were enrolled in each particular type of institution. In the Fall 2000 term, 1,881,147 of the 5,418,671 total community college students were enrolled at rural community colleges. A significantly larger proportion of FT/FT/DC students enrolled in rural community colleges and received financial aid than in suburban and urban community colleges. Of the 511,049 total students in the cohort, 246,370 (48%) were enrolled at rural community colleges; of the 288,583 students in the cohort who

Table 3
First-Time, Full-Time, Degree- or Certificate- Seeking Students as a Percentage of All Publicly Controlled Associate's Degree College Students

Institutional Type[a]	No of Districts Reporting (% of total districts)	Total Student Enrollment	No. of FT/FT/DC	FT/FT/DC as Percentage of Student Enrollment	Total Student Enrollment as Percentage of All Students in Cohort	FT/FT/DC as Percentage of All Students in Cohort
Rural						
Small	133 (95%)	148,910	28,791	19%	3%	6%
Medium	298 (98%)	849,035	129,751	15%	16%	25%
Large	108 (98%)	883,202	87,828	10%	16%	17%
Rural Total	539 (97%)	1,881,147	246,370	13%	35%	48%
Suburban	192 (98%)	1,734,682	139,608	8%	32%	27%
Urban	105 (94%)	1,802,842	125,071	7%	33%	24%
Total	836 (97%)	5,418,671	511,049	9%	100%	100%

Note. FT/FT/DC = first-time, full-time, degree- or certificate-seeking. Expenditures in U.S. dollars. Percentages may not sum to 100 due to rounding.
[a]2005 Carnegie Basic Classification.

Table 4
Number and Percentage of First-Time, Full-Time Degree- or Certificate-Seeking Students Receiving Financial Aid, Fall 2000

Institutional Type[a]	Total Enrolled Students	Total No. FT/FT/DC Students	FT/FT/DC Receiving Any Financial Aid	FT/FT/DC Receiving Pell/SEOG Grant Aid	FT/FT/DC Receiving State/Local Grant Aid	FT/FT/DC Receiving Institutional Grant Aid	FTFTDC Incurring Student Loan Debt
Rural							
Small	148,910 (3%)	28,791 (6%)	21,667 (8%)	13,464 (7%)	9,254 (6%)	5,550 (9%)	6,462 (8%)
Medium	849,035 (16%)	129,751 (25%)	89,103 (31%)	54,384 (30%)	40,859 (27%)	23,110 (37%)	27,495 (36%)
Large	883,202 (16%)	87,828 (17%)	47,983 (17%)	27,528 (15%)	21,484 (14%)	14,658 (24%)	14,628 (19%)
Rural Total	1,881,147 (35%)	246,370 (48%)	158,753 (55%)	95,376 (53%)	71,597 (48%)	43,318 (70%)	48,585 (63%)
Suburban	1,734,682 (32%)	139,608 (27%)	61,442 (21%)	37,712 (21%)	37,658 (25%)	8,980 (15%)	15,966 (21%)
Urban	1,802,842 (33%)	125,071 (24%)	68,388 (24%)	48,144 (27%)	40,366 (27%)	9,576 (15%)	12,510 (16%)
TOTAL	5,418,671 (100%)	511,049 (100%)	288,583 (100%)	181,232 (100%)	149,621 (100%)	61,874 (100%)	77,061 (100%)

Note. Expenditures in U.S. dollars. Percentages may not sum to 100 due to rounding. FT/FT/DC = first-time, full-time, degree- or certificate-seeking students.
[a]2005 Carnegie Basic Classification.

received any financial aid, 158,753 (55%) were enrolled at rural community colleges. Rural small and medium colleges comprised 3% and 16%, respectively, of total community colleges enrollments, 6% and 25% of students, respectively, in the IPEDS SFA cohort, and even larger percentages (8% and 31%, respectively) of students who received any financial aid.

Of the 181,232 students who received direct federal grant aid (Pell Grants and FSEOG), 95,376 (53%) were at rural community colleges, compared to 37,721 (21%) at suburban community colleges and 48,144 (27%) at urban community colleges. Of the 149,621 students who received state and local grant aid, 48% attended rural community colleges, compared to 25% suburban and 27% urban. Of the 61,874 FT/FT/DC students who received institutional grant aid, 43,318 attended rural community colleges, compared to 15% each for suburban and urban community colleges. More FT/FT/DC students at rural community colleges take loans compared to similar students at other types of community colleges. Of the 77,061 FT/FT/DC students attending community colleges in Fall 2000 who borrowed student loans, 48,585 (or 63%) were enrolled at rural community colleges.

The percentage of students at rural colleges who receive institutional grant aid is more than double that for students attending suburban and urban community colleges.

Although the federal and state grant aid percentages shed light on the financial challenges students at rural community colleges face, the willingness of these institutions to invest in their own students is significant. The percentage of students at rural colleges who receive institutional grant aid is more than double that for students attending suburban and urban community colleges. Further, the percentage may understate the institutional investment; college officials completing IPEDS surveys might not include both need- and merit-based grants and scholarships in the numbers they report. In addition, college-sponsored work-study is not included in the IPEDS SFA.

Table 5 shows the percentages of FT/FT/DC students in the IPEDS cohort, by aid type and institutional type. Among the 511,049 FT/FT/DC students enrolled nationally, 288,583 (56%) received some type of financial aid. At rural community colleges, 64% of these students received some aid, compared to 44% at suburban community colleges and 55% at urban community colleges. The 75% and 69% figures, respectively, of students at the 133 small and 298 medium rural community colleges receiving any type of financial aid are striking: In general, the smaller the college, the higher the percentage of students receiving any and all types of financial aid.

Analysis of the IPEDS SFA cohort in Table 5 reveals very different financial aid patterns at small and medium rural community colleges. Both rural and urban community colleges reported larger percentages of students receiving direct grant aid (Pell Grants and FSEOG) than their percentage of enrollments

Table 5
Percentage of First-Time, Full-Time, Degree- or Certificate-Seeking Students Receiving Financial Aid, by Type of Financial Aid Received, Fall 2000

Institutional Type[a]	Received Any Financial Aid	Received Pell/FSEOG Grant Aid	Received State/Local Grant Aid	Received Institutional Grant Aid	Incurred Student Loan
Rural					
Small	75%	47%	32%	19%	22%
Medium	69%	42%	31%	18%	21%
Large	55%	31%	24%	17%	17%
Rural total	64%	39%	29%	18%	20%
Suburban	44%	27%	27%	6%	11%
Urban	55%	38%	32%	8%	10%
Total	56%	35%	29%	12%	15%

Note: Percentages may not sum to 100 due to rounding.
[a]2005 Carnegie Basic Classifications.

among all U.S. community college students. Table 5 reveals that for large rural community colleges, the percentage distribution for each aid category more resembles that of suburban and urban community colleges than small or medium rural community colleges, except for the higher levels of student loan indebtedness. In contrast, 64% (89,103 of the 129,751 students in the cohort) at medium rural community colleges, and 75% (21,667 of the 28,791 students in the cohort) for students in the cohort at small rural community colleges reported receiving any financial aid. Again, greater numbers of students at rural community colleges received institutional grant aid.

Table 5 also shows different patterns in student loans at different types of community colleges. The percentage of students at rural-serving institutions as a portion of all students receiving institutional aid was almost five times that of students at suburban- or urban-serving institutions. Similarly, the percentage of students at rural-serving institutions as a portion of all students taking student loans was three times that of students at suburban-serving colleges and four times that at urban-serving colleges.

Discussion

Our analysis of student financial aid data from IPEDS by type of 2-year college using the 2005 Carnegie Basic Classifications shows that access and utilization of all types of financial aid is critical to community college students. Financial aid unquestionably provides new students with access to higher education, and rural community colleges are a major portal of access for millions of first-generation, FT/FT/DC students. As Cohen and Brawer (2003) noted, the choice is often not between a community col-

lege and another college; the choice is between a community college and nothing.

These data also illustrate major differences across types of public community colleges by type of institution (rural, suburban, and urban) in the patterns of financial aid utilized by their students. Often, the rural sector more resembles the urban sector than either of the two resembles the suburban sector.

The Pell Grant program is by far the most important financial aid program for all types of U.S. community college students. That rural-serving institutions award Pell Grants in percentages higher than their proportion of total enrollments suggests that this national program serves all types of needy students, and is not, as some assume, a program that is designed to assist primarily low-income, urban, minority students. As Alexander noted in 2002, federal direct grant aid programs are of great importance to community college students.

Significant differences exist in the financial aid awarded within the rural community college sector. In the IPEDS SFA cohort we examined, 75% of students at small rural community colleges, and 69% of students at medium rural colleges, receive financial aid; nearly 5 in 10 students at these small colleges, and 4 in 10 at the medium rural community colleges, reported receiving Pell Grants. The smaller the college, the more likely its students receive aid.

That rural-serving institutions award Pell Grants in percentages higher than their proportion of total enrollments suggests that this national program serves all types of needy students.

Significant differences exist in student loan indebtedness by type of community college. In the IPEDS SFA cohort, 63% of the students who reported incurring loan debt attended rural community colleges; by sector, rural community college students incurred loan debt at rates more than double those at urban and suburban community colleges. In general, the smaller the college, the more likely it is that students take loans.

One reason for higher indebtedness may be that students in geographically isolated rural areas live too far from home to afford commuting; there is a lack of publicly subsidized mass transit in rural America. This may add to FT/FT/DC students in rural community colleges' greater reliance on financial aid for access. Moeck's (2005) analysis of IPEDS surveys found 232 community colleges with housing, of which 90% (according to the new Carnegie classifications) were "rural." Higher housing and transportation costs may explain the higher rates of indebtedness at rural colleges.

Implications for Policy, Practice, and Research

Rural America's educational attainment rates continue to lag behind those of other areas, and there are significant gaps in information to help improve the rates. Special effort is needed to target expanded access for students served by small and medium rural community colleges—which include most of America's rural counties with persistently high rates of poverty. The Appalachian Resource Commission (ARC, 2004) reported that its largely rural

region "still lags in postsecondary education" (p. i). ARC cited U.S. Department of Education estimates of the college-going rates of high school graduates nationwide at 63.3%; for Appalachia, the rates were between 35% and 55%.

Programs such as College Goal Sunday (2007), which assists low-income families and families with no tradition of pursuing postsecondary education to fill out financial aid forms and to access information about available financial aid, and the Ohio Appalachian Center for Higher Education's (OACHE) Access Project, which since the early 1990s has provided grants to K–12 schools for activities to encourage students to aspire to and prepare for college (OACHE, 2007), are a starting point and deserve further study. In many areas of rural America, high school students simply do not see the possibility of college as being within their grasp, despite the availability of financial aid.

At what point does student loan indebtedness "push" rural community college students away from their home areas, even if they wanted to stay after graduating?

Additionally, student aid and sustainable economic development policies should be better integrated to reinforce state rural development goals. At what point does student loan indebtedness "push" rural community college students away from their home areas, even if they wanted to stay after graduating? The Rural Policy Research Institute (Fisher, 2005) found the wage differential between workers in metropolitan and nonmetropolitan areas to be roughly 15% lower for rural workers. ARC (2004) reported that only 17.7% of Appalachian adults ages 25 and older had a college degree, compared with 24.4% nationally, noting that

> While this gap may not appear large, it is growing. Because at least some college or postsecondary training is now necessary to obtain jobs that pay a livable wage, it is critical that we close the college-going gap between Appalachia and the nation. (p. i)

Future research might investigate the relationship between student financial aid and rural development goals, as well as explore special programs to bolster college-going rates in rural areas; rural community colleges are often the only accessible college for the students they serve.

Further research also is needed to investigate if and why urban community college students do not participate in federal student aid programs at levels consistent with their representation in the population—and, conversely, why students at rural institutions appear to be more likely to participate than their urban counterparts.

We see a role of special importance for state policy makers, who can bring institutions together to expand participation in college access programs. Two national organizations, the Rural Community College Alliance (an affiliated council of the American Association of Community Colleges) and the Rural Colleges Coalition of the American Association of State Colleges and Universities, could bring greater visibility to successful efforts,

and identify deficiencies in policy, practice, and research. This is important because we hypothesize that the same belief patterns that cause lower numbers of rural Americans to enroll in their local community colleges may persist as these students contemplate transfer to 4-year baccalaureate institutions.

Conclusion

Our analysis shows significant and often striking differences by type of community colleges—differences that are not always well understood by policy makers. In the rhetoric related to student aid within the community college sector, financial aid (particularly the financial assistance provided through the federal Pell and FSEOG programs) is often cast as welfare for underprivileged inner-city students. The data presented here clearly show that this is not the case; policy makers should note that reductions or limitations in Pell Grants, FSEOG, state-provided, and locally funded student financial aid programs can impair the ability of lower-income students in rural America to participate in postsecondary education as well. The extent to which America's rural-serving community colleges are taking steps to "take care of their own" by providing institutionally funded scholarships and grants might establish best practices that could be replicated at urban-serving and suburban-serving institutions with students who have unmet financial need.

The issue of student loan indebtedness among all community college students (and particularly among students attending rural-serving institutions) requires attention. The number of students amassing student loans should be seen as a call to action for policymakers, practitioners, and researchers alike.

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