



Texas

College Affordability Profile

September 2016

To support the work of the SREB's member states and its Commission on College Affordability, SREB commissioned the Higher Education Policy Institute to prepare a college affordability profile for each SREB state, as well as a synthesis of relevant trends in the SREB region. These profiles detail college affordability data and trends specific to the state to assist policymakers in assessing the dimensions of the affordability issue and the need for state policy initiatives or interventions.

In addition to this state profile, other affordability resources from SREB include:

- *Shared Responsibility for College Affordability*, the Commission's final report and executive summary
- *College Affordability: Trends in the SREB Region*
- *College Affordability: SREB Technical Report*
- *College Affordability Policy and Practice Review: A Statewide Framework*
- *College Affordability: Promising State Policies and Practices*
- *SREB Fact Book on Higher Education*

Each of these documents is available at SREB.org/Affordability.

Texas College Affordability Profile

What Percentage of Family Income Is Required to Attend College Full Time?

Families in Texas would need to pay 15.8 percent of their income to cover educational expenses for a student at a public two-year institution in the state. This is lower than the SREB average and lower than the national average.

Families in Texas would need to pay 25.3 percent of their income to cover educational expenses for a student at a public four-year, non-research institution in the state. This is lower than the SREB average and lower than the national average

	Texas, 2008	Texas, 2013	SREB Average, 2013	U.S. Average, 2013
Public Four-Year Category 1	22.7%	25.0%	29.0%	29.9%
Public Four-year Category 2	23.2%	25.3%	27.3%	27.4%
Public Two-Year	13.6%	15.8%	17.2%	18.6%
Public Technical	N/A	N/A	N/A	N/A

How Much Is Spent Per Student on Financial Aid?

In Texas, need-based aid per student is \$696. This is higher than the SREB average and higher than the national average. Aid based on criteria other than need is \$0 per student.

	Texas, 2004	Texas, 2007	Texas, 2013	SREB Average, 2013	U.S. Average, 2013
Need Only	\$0	\$395	\$696	\$338	\$474
Other	\$0	\$2	\$0	\$480	\$210

For Families Making Less Than \$30,000, What Percentage of Income Is Required for Tuition at Lowest-Price Colleges?

Twenty-five percent of families in Texas make less than \$30,000 per year. For a student in these families, tuition at the lowest-priced public colleges would require 8 percent of income. This is lower than the SREB average and lower than the national average.

	2008	2013
Percentage of Families	26%	25%
Tuition	\$1,072	\$1,411
Income	\$17,272	\$17,195
Percentage of Income	6%	8%
SREB Average	11%	16%
National Average	14%	18%

How Much Do Graduates Borrow?

Graduates from public four-year research universities in Texas have borrowed, on average, \$20,842. This is lower than the SREB average and about the same as the national average.

	Texas, 2008	Texas, 2013	SREB Average, 2013	U.S. Average, 2013
Public Four-Year Category 1	\$17,072	\$20,842	\$22,959	\$20,980
Public Four-Year Category 2	\$16,261	\$10,203	\$11,082	\$10,906
Public Two-Year	\$7,258	N/A	N/A	N/A
Public Technical	\$21,219	N/A	N/A	N/A

A Closer Look at Family Ability to Pay

SREB’s Commission on College Affordability defined *affordability* as the relationship of the price required to attend higher education — or the net price — relative to family income.

Net price = tuition and required fees plus room and board, minus grant aid students receive from the federal or state government or the institution.

Net Price as a Percentage of Income, Public Four-Year Category 1 Institutions, 2013

Annual Income	Average in This Income Level	Percentage of Families in This Income Level	Net Price	Percentage of Income Needed
\$0 - \$30,000	\$17,195	25%	\$8,185	48%
\$30,000 - \$48,000	\$39,032	17%	\$9,559	24%
\$48,000 - \$75,000	\$60,969	20%	\$13,990	23%
\$75,000 - \$110,000	\$91,574	17%	\$18,218	20%
\$110,000 and above	\$191,924	21%	\$19,618	10%

At public four-year Category 1 institutions in Texas, families making less than \$30,000 would need 48 percent of their income to cover educational expenses for a student. For families making between \$30,000 and \$48,000 per year, 24 percent of income would be needed

Net Price as a Percentage of Income, Public Four-Year Category 2 Institutions, 2013

Annual Income	Average in This Income Level	Percentage of Families in This Income Level	Net Price	Percentage of Income Needed
\$0 - \$30,000	\$17,195	25%	\$9,114	53%
\$30,000 - \$48,000	\$39,032	17%	\$10,086	26%
\$48,000 - \$75,000	\$60,969	20%	\$13,210	22%
\$75,000 - \$110,000	\$91,574	17%	\$16,129	18%
\$110,000 and above	\$191,924	21%	\$16,491	9%

At public four-year Category 2 institutions in Texas, 53 percent of income would be needed to cover educational expenses for a student in a family making less than \$30,000. For families making between \$30,000 and \$48,000, 26 percent of income would be needed.

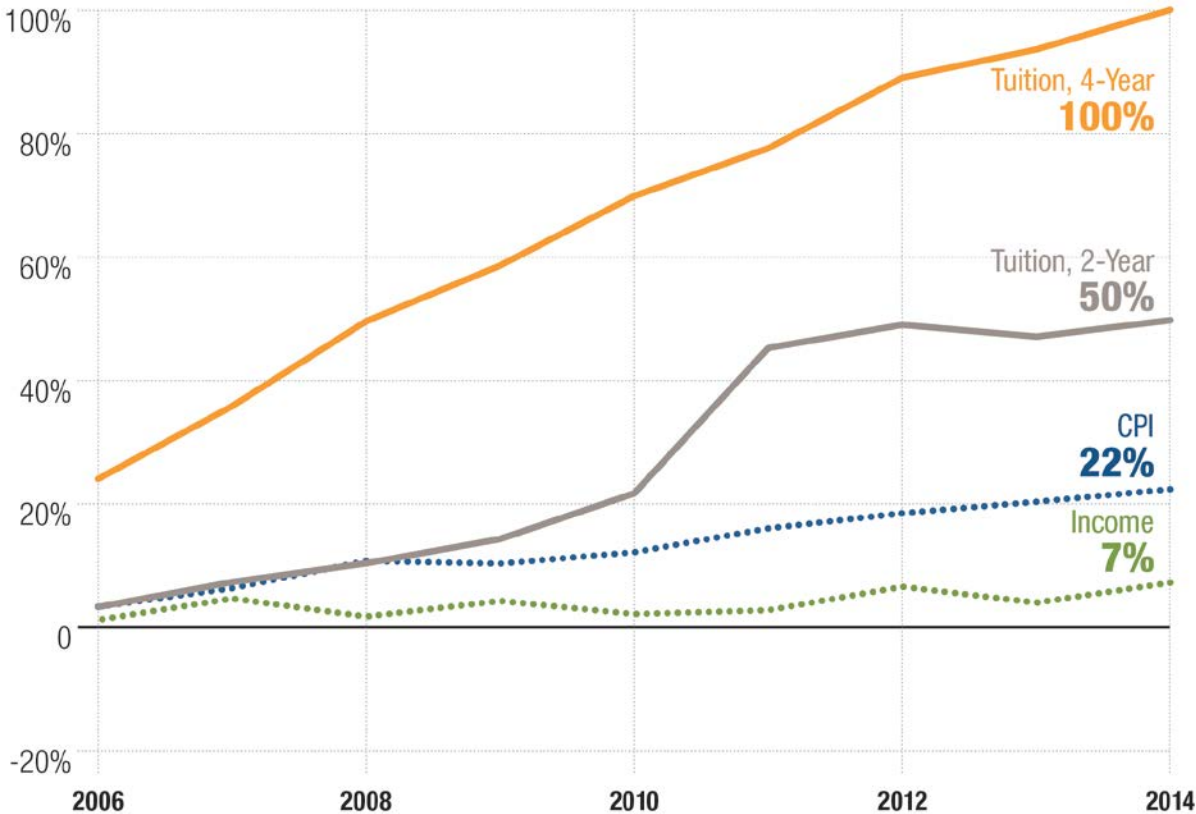
Net Price as a Percentage of Income, Public Two-Year institutions, 2013

Annual Income	Average in This Income Level	Percentage of Families in This Income Level	Net Price	Percentage of Income Needed
\$0 - \$30,000	\$17,195	25%	\$5,598	33%
\$30,000 - \$48,000	\$39,032	17%	\$6,198	16%
\$48,000 - \$75,000	\$60,969	20%	\$8,320	14%
\$75,000 - \$110,000	\$91,574	17%	\$10,086	11%
\$110,000 and above	\$191,924	21%	\$10,940	6%

At public two-year institutions in Texas, 33 percent of income would be needed to cover educational expenses for a student in a family making less than \$30,000. For families making between \$30,000 and \$48,000, 16 percent of income would be needed.

Texas: Changes in Tuition and Family Income, 2005-2014

Since 2005, tuition at both public four-year and public two-year institutions in Texas has been growing much more rapidly than either inflation or family income.



Notes and sources: Consumer Price Index: Bureau of Labor Statistics, South urban area. Tuition and fees: National Center for Education Statistics *Digest of Education Statistics*; Median family income: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplements, South region, Table F-6.

Other Contextual Information

- By 2020, the Georgetown Center for the Workforce predicts that 62 percent of jobs in Texas will require a postsecondary education or above, higher than the average for the South (59 percent) and just below the U.S. average (65 percent).
- Twelve percent of students in Texas are enrolled in public four-year Category 1 institutions, 18 percent are enrolled in Category 2 four-year institutions and 70 percent are enrolled in community colleges.
- In 2014, 25 percent of children in Texas were living in poverty. This is up slightly from 2004 when 23 percent were living in poverty.

Texas Institutions by Type

Category 1 Public Four-Year Institutions

Texas A&M University
Texas Tech University
University of Houston
University of North Texas
University of Texas at Arlington
University of Texas at Austin
University of Texas at Dallas
Texas Woman's University
University of Texas at El Paso
University of Texas at San Antonio

Category 2 Public Four-Year Institutions

Angelo State University
Lamar University
Midwestern State University
Prairie View A&M University
Sam Houston State University
Stephen F. Austin State University
Sul Ross State University
Sul Ross State University – Rio Grande College
Tarleton State University
Texas A&M International University
Texas A&M University – Central Texas
Texas A&M University – Commerce
Texas A&M University – Corpus Christi
Texas A&M University – Kingsville
Texas A&M University – San Antonio
Texas A&M University – Texarkana
Texas A&M University at Galveston
Texas Southern University
Texas State University – San Marcos
University of Houston – Clear Lake

University of Houston – Downtown
University of Houston – Victoria
University of Texas – Pan American
University of Texas at Brownsville
University of Texas at Tyler
University of Texas of the Permian Basin
West Texas A&M University

Two-Year with Bachelor's Degrees

Brazosport College
Midland College
South Texas College

Community Colleges

Alvin Community College
Amarillo College Southwest
Angelina College
Austin Community College
Blinn College
Brookhaven College (DCCCD)
Cedar Valley College (DCCCD)
Central Texas College
Cisco Junior College
Clarendon College
Coastal Bend College
College of the Mainland
Southwest Collegiate Institute for the Deaf (HCCCD)
Collin County Community College District
Del Mar College
Eastfield College (DCCCD)
El Centro College (DCCCD)
El Paso County Community College District
Frank Phillips College

Galveston College
Grayson County College
Hill College
Houston Community College
Howard College (HCCCD)
Kilgore CollegeTX3
Lamar Institute of Technology
Lamar State College – Orange
Lamar State College – Port ArthurTX8
Laredo Community College
Lee College
Lone Star College System District
McLennan Community College
Mountain View College (DCCCD)TX6
Navarro College
North Central Texas Community College
North Lake College (DCCCD)
Northeast Lakeview College (ACCD)
Northeast Texas Community CollegeTX7
Northwest Vista College (ACCD)
Odessa College
Palo Alto College (ACCD)
Panola College
Paris Junior College

Ranger College
Richland College (DCCCD)
San Antonio College (ACCD)
San Jacinto College
South Plains College
Southwest Texas Junior College
St. Philip's College (ACCD)
Tarrant County College
Temple College
Texarkana College
Texas Southmost College
Texas State Technical College – Harlingen
Texas State Technical College – Marshall
Texas State Technical College – Waco TX4
Texas State Technical College – West
Texas
Trinity Valley Community CollegeTX5
Tyler Junior College
Vernon College
Victoria College
Weatherford College
Western Texas College
Wharton County Junior College

*Category 1 four-year institutions award at least 30 doctoral degrees in five different areas.
Category 2 includes all other four-year institutions.*