

# Texas

## College Affordability Profile 2017

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

Families in Texas needed to pay, on average, 15.4 percent of their income in 2014 to cover educational expenses for a full-time student at public two-year institutions in the state. This was lower than the SREB and national averages.

Families in Texas needed 25.5 percent of their income to pay for educational expenses for a full-time student at public four-year non-research institutions. This was lower than the SREB and national averages.

	Texas, 2008	Texas, 2014	SREB Average, 2014	U.S. Average, 2014
Public Four-Year Category 1	22.7%	25.9%	29.0%	30.1%
Public Four-Year Category 2	23.2%	25.5%	28.1%	27.8%
Public Two-Year	13.6%	15.4%	17.1%	18.5%

Sources: U.S. Department of Education, Integrated Postsecondary Education Data System, Student Financial Aid Files, Instructional Activity Files and Directory Files, 2008-2014. American Community Survey Public Use Microdata Samples, 2008-2014. Institutional sectors based on categories in the *SREB Fact Book on Higher Education*. Analysis by SREB consultant.

### How Much Is Spent Per Student on Financial Aid?

In Texas, need-based aid per student was \$778 in 2014. This was considerably higher than the SREB and national averages. Based on criteria other than need, the average award per student was \$0 in 2014.

	Texas, 2004	Texas, 2007	Texas, 2014	SREB Average, 2014	U.S. Average, 2014
Need-Based Financial Aid Only	\$0	\$395	\$778	\$363	\$508
Other Financial Aid	\$0	\$2	\$0	\$506	\$218

Sources: National Association of State Student Grant & Aid Programs 2004, 2007 and 2014 annual surveys. U.S. Department of Education, Integrated Postsecondary Education Data System Instructional Activity and Directory Files, 2004, 2007 and 2014. Analysis by SREB consultant.

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

Twenty-five percent of families in Texas made less than \$30,000 per year in 2014. For these families, the cost of tuition and fees at the lowest-priced public institutions was 8 percent of income. This was substantially lower than the SREB and national averages.

	2008	2014
Percentage of Families Earning Less than \$30,000 Annually	26%	25%
Tuition and Fees at Lowest-Priced Public Colleges	\$1,072	\$1,421
Average Income of Texas Families Earning Less than \$30,000 Annually	\$17,272	\$17,201
Percentage of Income Needed for Tuition and Fees at the Lowest-Priced Public Institutions	6%	8%
SREB Average	11%	16%
U.S. Average	14%	18%

Sources: U.S. Department of Education, Integrated Postsecondary Education Data System, Student Charges Data Files 2008 and 2013, Instructional Activity Data Files 2008-2014, and Directory Files 2008-2014. American Community Survey Public Use Micro Sample Files 2008-2014. Analysis by SREB consultant.

## How Much Do Graduates Borrow?

Graduates from public four-year research universities in Texas in 2014 typically borrowed \$20,624. This was lower than the SREB and national averages.

	Texas, 2008	Texas, 2014	SREB Average, 2014	U.S. Average, 2014
Public Four-Year Category 1	\$15,564	\$20,624	\$21,883	\$21,598
Public Four-Year Category 2	\$14,028	\$20,181	\$22,622	\$20,574

Sources: U.S. Department of Education, College Scorecard. U.S. Department of Education, 2014 and 2015. Integrated Postsecondary Education Data System, Instructional Activity Data Files 2009-2015 and Directory Files 2008-2014.

# 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, books and other expenses 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, 2014

	Average in This Income Level	Percentage of Families in This Income Level	Net Price	Percentage of Income Needed
Income \$0 - \$30,000	\$17,201	25%	\$8,394	49%
Income \$30,000 - \$48,000	\$39,035	17%	\$10,067	26%
Income \$48,000 - \$75,000	\$60,984	20%	\$14,430	24%
Income \$75,000 - \$110,000	\$91,532	17%	\$18,882	21%
Income \$110,000 and above	\$192,048	22%	\$20,281	11%

Sources: U.S. Department of Education, Integrated Postsecondary Education Data System, Student Financial Aid Files, Instructional Activity Files and Directory Files, 2008-2014. American Community Survey Public Use Microdata Samples, 2008-2014. Institutional sectors based on categories in the *SREB Fact Book on Higher Education*. Analysis by SREB consultant.

At public four-year category 1 institutions in Texas, families making less than \$30,000 in 2014 needed 49 percent of income for educational expenses. Families making between \$30,000 and \$48,000 needed 26 percent of income for a full-time student.

## Net Price as a Percentage of Income, Public Four-Year Category 2 Institutions, 2014

	Average in This Income Level	Percentage of Families in This Income Level	Net Price	Percentage of Income Needed
Income \$0 - \$30,000	\$17,201	25%	\$9,186	53%
Income \$30,000 - \$48,000	\$39,035	17%	\$10,069	26%
Income \$48,000 - \$75,000	\$60,984	20%	\$13,087	21%
Income \$75,000 - \$110,000	\$91,532	17%	\$16,401	18%
Income \$110,000 and above	\$192,048	22%	\$16,920	9%

Sources: U.S. Department of Education, Integrated Postsecondary Education Data System, Student Financial Aid Files, Instructional Activity Files and Directory Files, 2008-2014. American Community Survey Public Use Microdata Samples, 2008-2014. Institutional sectors based on categories in the *SREB Fact Book on Higher Education*. Analysis by SREB consultant.

At public four-year category 2 institutions in Texas, families making less than \$30,000 in 2014 needed 53 percent of income for educational expenses. Families making between \$30,000 and \$48,000 needed 26 percent of income for a full-time student.

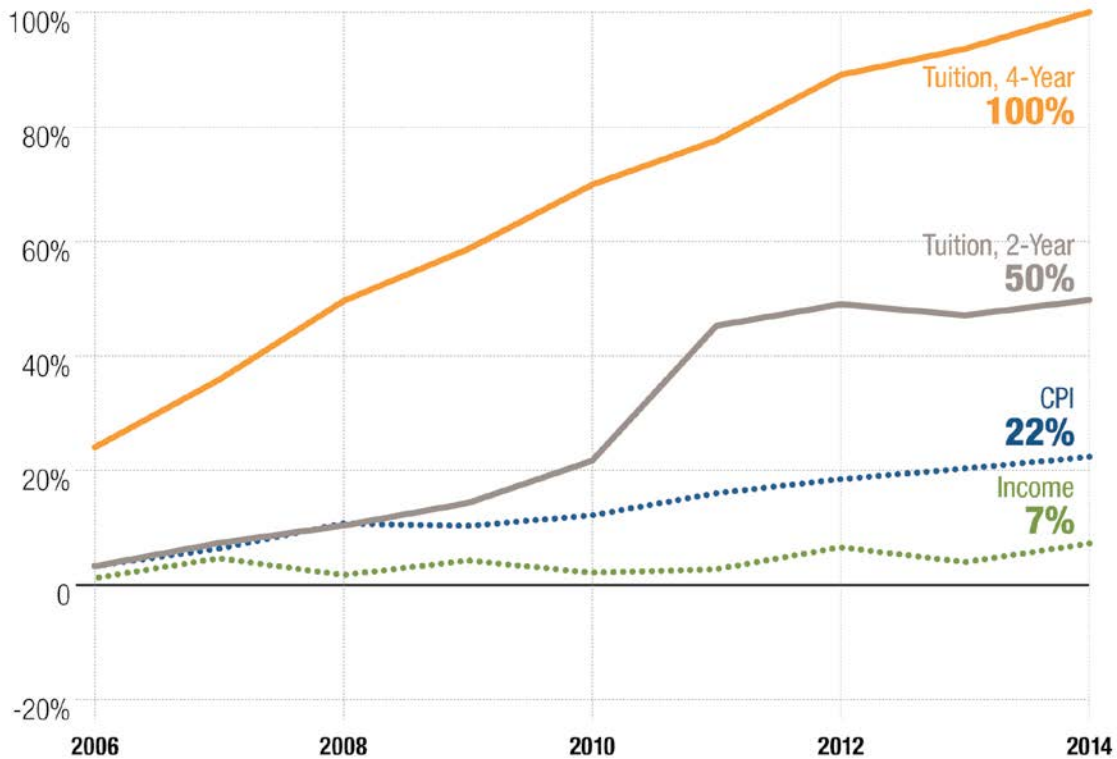
## Net Price as a Percentage of Income, Public Two-Year Institutions, 2014

	Average in This Income Level	Percentage of Families in This Income Level	Net Price	Percentage of Income Needed
Income \$0 - \$30,000	\$17,201	25%	\$5,514	32%
Income \$30,000 - \$48,000	\$39,035	17%	\$6,079	16%
Income \$48,000 - \$75,000	\$60,984	20%	\$8,094	13%
Income \$75,000 - \$110,000	\$91,532	17%	\$9,694	11%
Income \$110,000 and above	\$192,048	22%	\$10,733	6%

Sources: U.S. Department of Education, Integrated Postsecondary Education Data System, Student Financial Aid Files, Instructional Activity Files and Directory Files, 2008-2014. American Community Survey Public Use Microdata Samples, 2008-2014. Institutional sectors based on categories in the *SREB Fact Book on Higher Education*. Analysis by SREB consultant.

At public two-year institutions in Texas, families making less than \$30,000 in 2014 needed 32 percent of income for educational expenses. Families making between \$30,000 and \$48,000 needed 16 percent of income for a full-time student.

## Texas: Changes in Tuition and Fees



Sources: Consumer Price Index: Bureau of Labor Statistics, South urban area, 2015. Tuition and fees: National Center for Education Statistics Digest of Education Statistics, 2017. Median family income: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplements, South region, Table F-6, 2017.

## Additional Context

- The Georgetown Center for the Workforce projects that by 2020, 62 percent of jobs in Texas will require a postsecondary education, higher than the average for the South (59 percent) and lower than the U.S. average (65 percent).
- In 2015, 25 percent of students in Texas were enrolled in public four-year category 1 institutions, 22 percent were enrolled at public four-year category 2 institutions and 53 percent were enrolled in public two-year colleges.
- In 2015, 23 percent of children in Texas were living in poverty. This had not changed since 2004.

Sources: Workforce data: Georgetown Center on Education and the Workforce, 2015. Enrollment data: U.S. Department of Education, Integrated Postsecondary Education Data Systems, 2015. Children in poverty data: Annie E. Casey Foundation, Kids Count Data Book, 2017.

## Texas Institutions by Type

### Public Four-Year Category 1

Texas A & M University – College Station

Texas Tech University

Texas Woman’s University

The University of Texas at Arlington

The University of Texas at Austin

The University of Texas at Dallas

The University of Texas at El Paso

The University of Texas at San Antonio

University of Houston

University of North Texas

### Public Four-Year Category 2

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

Tarleton State University

Texas A & M University-Commerce

Texas A & M University-Corpus Christi

Texas A & M International University

Texas A & M University-Kingsville  
Texas A & M University-Texarkana  
Texas Southern University  
Texas State University  
Texas Tech University Health Sciences Center  
The University of Texas at Brownsville  
The University of Texas at Tyler  
The University of Texas Health Science Center at Houston  
The University of Texas Health Science Center at San Antonio  
The University of Texas MD Anderson Cancer Center  
The University of Texas Medical Branch  
The University of Texas of the Permian Basin  
The University of Texas-Pan American  
University of Houston-Clear Lake  
University of Houston-Downtown  
University of Houston-Victoria  
University of Texas Southwestern Medical Center  
West Texas A & M University

**Public Two-Year**

Alvin Community College  
Amarillo College  
Angelina College  
Austin Community College District  
Coastal Bend College  
Blinn College  
Brazosport College  
Brookhaven College  
Central Texas College  
Cisco College  
Clarendon College  
College of the Mainland  
Collin County Community College District  
Del Mar College  
Eastfield College  
El Centro College  
El Paso Community College  
Frank Phillips College  
Galveston College  
Grayson College  
Hill College

Houston Community College  
Howard College  
Kilgore College  
Lamar Institute of Technology  
Lamar State College-Orange  
Lamar State College-Port Arthur  
Laredo Community College  
Lee College  
Lone Star College System  
McLennan Community College  
Midland College  
Mountain View College  
Navarro College  
North Central Texas College  
North Lake College  
Northeast Texas Community College  
Northwest Vista College  
Odessa College  
Palo Alto College  
Panola College  
Paris Junior College  
Ranger College  
Richland College  
San Jacinto Community College  
South Plains College  
South Texas College  
Southwest Collegiate Institute for the Deaf  
Southwest Texas Junior College  
Tarrant County College District  
Temple College  
Texarkana College  
Trinity Valley Community College  
Tyler Junior College  
Vernon College  
Victoria College  
Weatherford College  
Western Texas College  
Wharton County Junior College

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## Notes

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

**The public two-year group includes** institutions that primarily award associates degrees; the list may include two-year institutions that award bachelor's degrees.

These profiles list only institutions that reported data for 2014-15 by March 2017 to the IPEDS Student Financial Aid Data Dictionary.

These profiles do not report data for the technical college sector if a state's technical colleges enroll less than 3 percent of students.

See the technical guide at [SREB.org/Affordability](http://SREB.org/Affordability) for detailed sources and explanatory notes.

*SREB College Affordability Profiles detail data and trends specific to each SREB state to assist policymakers with decisions on postsecondary affordability and attainment. For additional resources, including recommendations of the Commission on College Affordability in the South and the SREB Fact Book on Higher Education, visit [SREB.org/Affordability](http://SREB.org/Affordability).*