



Students' and families' difficulty affording college remains the most significant barrier in their pursuit of higher education. But affordability varies among different groups of students and institutions. Through this research we show the diversity of today's student population, and apply one definition of affordability to all institutions in the state, for different groups of students.

In order for California to be able to meet shifting workforce needs, the state needs to produce an additional 1.7 million degrees by 2025. This means that it is critical to reach not just graduating high school seniors, but also older workers with information about postsecondary pathways. Adult learners need more options for degree and credential programs tailored to meet their unique needs, and need smoother processes for counting previously-acquired credits toward their degree or credential.

Number of Returning in California



Out of the 2.7 million college students in California, **560,000** are returning students.

Affordable Institutions in California



Only **38%** of California institutions are “affordable,” with **37%** being affordable for returning students. Under the Rule of 10, returning students should save \$58,720 to pay for college.

Lumina Foundation’s affordability benchmark, known as The Rule of 10, states that students should pay no more for college than 10% of their discretionary income for 10 years, and the earnings from working 10 hours a week while in school. Using the U.S. Census, we applied median incomes of different groups of students to test all of California’s institutions’ net prices (cost of attendance minus grant aid, drawn from IPEDS) on the Rule of 10 to determine if they are affordable. For students who were heads of household, we counted only 10% of discretionary income over 10 years, and didn’t treat student worker earnings as a separate number. For each group we took a weighted average of affordability for students who are heads of household and dependent students.

Median Net Cost
\$18,989

10-Year Change in Education Appropriations
-\$53

State Minimum Wage
\$10.50

Least Affordable <small>(net price)</small>	<p>4-year public school <i>California Polytechnic State University-San Luis Obispo</i></p> <p>\$18,530</p>	<p>4-year private nonprofit school <i>California Institute of the Arts</i></p> <p>\$50,472</p>
	<p>4-year public school <i>California State University-Dominguez Hills</i></p> <p>\$3,297</p>	<p>4-year private nonprofit school <i>Touro University Worldwide</i></p> <p>\$10,572</p>