



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.



Fourteen percent of Illinois college students are parents who are balancing rising college costs with the struggle to meet their families' needs. Illinois must provide affordable, high quality childcare so the next generation can meet their family commitments while also earning a degree that is critical for securing a living wage. With 59 percent of Illinois residents living in childcare deserts, it is particularly critical for colleges and universities across the state to step up and increase supports for student parents on the ground.

### Number of Student Parents in Illinois



Out of the 690,000 college students in Illinois  
**97,000** are student parents.

### Affordable Institutions in Illinois



Only **27%** of Illinois institutions are “affordable,” with **3%** being affordable for student parents. Under the Rule of 10, student parents should save \$30,900 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 Illinois’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  
**\$27,708**

10-year Change in  
per Student Appropriations  
**-\$6,201**

State Minimum Wage  
**\$8.25**

Least  
Affordable  
*(net price)*

4-year public school <i>Northern Illinois University</i> <b>\$19,782</b>	4-year private nonprofit school <i>School of the Art Institute of Chicago</i> <b>\$43,494</b>
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4-year public school <i>Chicago State University</i> <b>\$11,293</b>	4-year private nonprofit school <i>Saint Augustine College</i> <b>\$6,889</b>
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Most  
Affordable  
*(net price)*