



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.



Following more than a decade of state disinvestment in higher education, Illinois has the fifth highest college tuition at four-year institutions nationally. For many students, this means that working while in school is a non-negotiable in order to be able to afford their degrees. Balancing school, work, and family responsibilities isn't easy, and often requires making difficult choices about number of credits to enroll in, how to schedule courses, and whether to work extra hours to pay for critical expenses like textbooks.

Number of Students that are Part Time Workers in Illinois



Out of the 690,000 college students in Illinois
490,000 work 20+ hours a week.

Affordable Institutions in Illinois



Only **27%** of Illinois institutions are “affordable,” with **8%** being affordable for students working 20+ hours per week. Under the Rule of 10, working students should save \$52,440 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> \$19,782	4-year private nonprofit school <i>School of the Art Institute of Chicago</i> \$43,494
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4-year public school <i>Chicago State University</i> \$11,293	4-year private nonprofit school <i>Saint Augustine College</i> \$6,889
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Most
Affordable
(net price)