

## AFFORDABILITY OF HIGHER EDUCATION

*“In today’s world, it is incumbent for universities and colleges to become more creative and avoid complacency while considering affordability for today’s student population.”*

Debra Townsley, President  
William Peace University

“Affordability in Higher Education is Achievable” December 2012

Affordability is a significant issue due to increasing college costs, which are making higher education less attainable for students. To determine if college is more or less affordable in Nebraska than it has been in the past, the following information examines tuition and mandatory fees in light of changes in family income. This section covers three factors of affordability: tuition and fees; student payment share; and tuition and fees as a percentage of family income.

## Tuition and Fees

“Tuition and mandatory fees,” for the purpose of this report, is the amount charged a Nebraska resident student enrolled in 30 semester or 45 quarter credit hours for the academic year. Nebraska’s public postsecondary institutions have increased their tuition and mandatory fees charges significantly over the past five years. Inflation and fluctuations in State support have prompted these significant increases. However, in the last biennium budget, the Governor made a proposal to the University of Nebraska and the Nebraska State College System. If they would agree to freeze tuition for two years, the Governor would recommend to the Legislature a significant increase in their state appropriations. Both systems agreed, which led to little to no increase from 2012-13 to 2013-14 at these institutions.<sup>1</sup> As a means of promoting broad access to Nebraska higher education, the Commission continues to recommend that tuition and mandatory fee charges should be at or below the mean of the established peer group for each institution.

The Commission is pleased to report that Nebraska’s public postsecondary institutions are continuing to meet the Commission’s recommendation to set tuition and fee rates at a level that is appropriate to each sector’s role and mission as stated in the *Comprehensive Plan* (Coordinating Commission for Postsecondary Education, 2000). While higher education institutions nationwide have instituted steady increases in tuition and mandatory fees over the years, undergraduate Nebraska students attending public, four-year institutions in 2013-14 still paid less than the national average of \$8,893 for tuition and mandatory fees. Nebraska college students attending two-year public institutions are also paying less than the national average of \$3,264 for tuition and mandatory fees. (The College Board, 2013)

Regarding nonresident tuition and fees, the Commission has encouraged Nebraska institutions of higher education to use low nonresident charges as a recruiting tool to attract out-of-state students. However, as recommended in previous *Tuition, Fees and Financial Aid Reports*, institutions are encouraged to review nonresident charges to assure that low, nonresident rates do not adversely affect programs and tuition charges for Nebraska-resident students.

Consistent with that guidance, Nebraska institutions with one exception, especially within the community college sector, generally charge a significantly lower out-of-state premium than do their peers in other states. The one exception is the University of Nebraska at Omaha.<sup>2</sup> Nevertheless, the community colleges continue to have the lowest undergraduate resident tuition and fee rates, followed by the state colleges and then institutions in the University of Nebraska system. The following pages reflect changes in tuition and fees occurring in the community colleges, state colleges and the University of Nebraska.

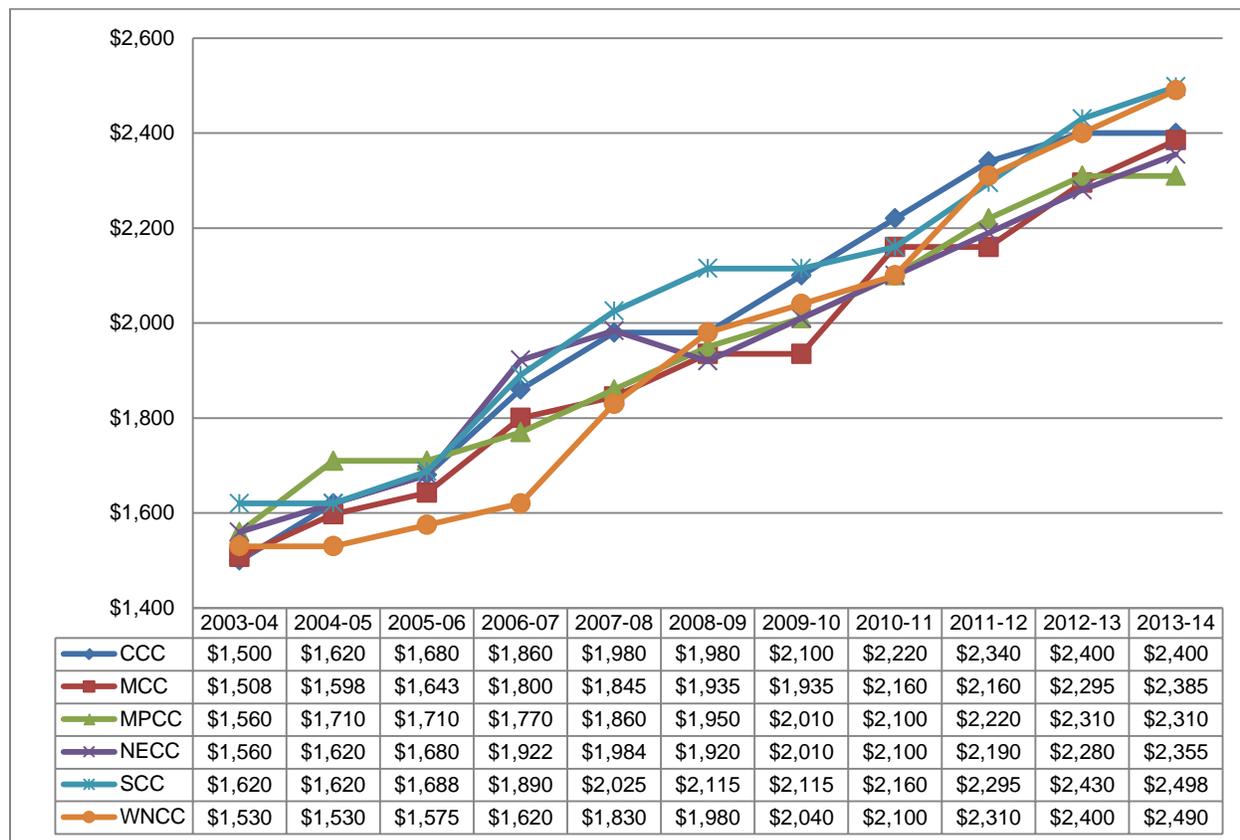
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<sup>1</sup> The agreement was to freeze tuition, but institutions may have increased fees.

<sup>2</sup> See appendix page 3 for Nebraska institution comparison, pages 18 for community colleges, 200 for state colleges, and 239 for the University of Nebraska.

**Community Colleges**

**Resident Tuition at Nebraska's Community Colleges  
2003-04 through 2013-14<sup>1</sup>**



From 2003-04 to 2013-14, tuition for a full-time Nebraska-resident student increased:

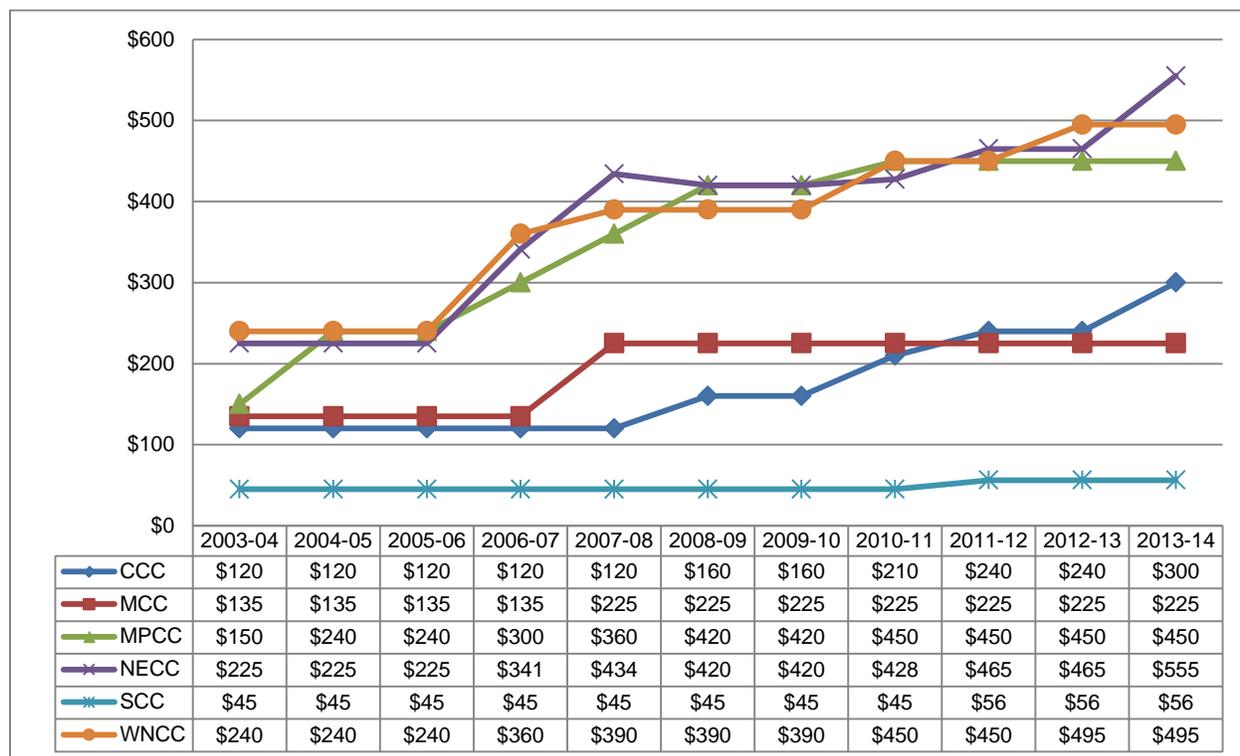
- 63% at Western Nebraska Community College
- 60% at Central Community College
- 58% at Metropolitan Community College
- 54% at Southeast Community College
- 51% at Northeast Community College
- 48% at Mid-Plains Community College

From 2008-09 to 2013-14, tuition for a full-time Nebraska-resident student increased:

- 26% at Western Nebraska Community College
- 23% at Metropolitan Community College
- 23% at Northeast Community College
- 21% at Central Community College
- 18% at Southeast Community College
- 18% at Mid-Plains Community College

<sup>1</sup> Based on 30 semester or 45 quarter credit hours.

### Fees at Nebraska's Community Colleges 2003-04 through 2013-14<sup>1</sup>



From 2003-04 to 2013-14, fees for a full-time Nebraska-resident student increased:

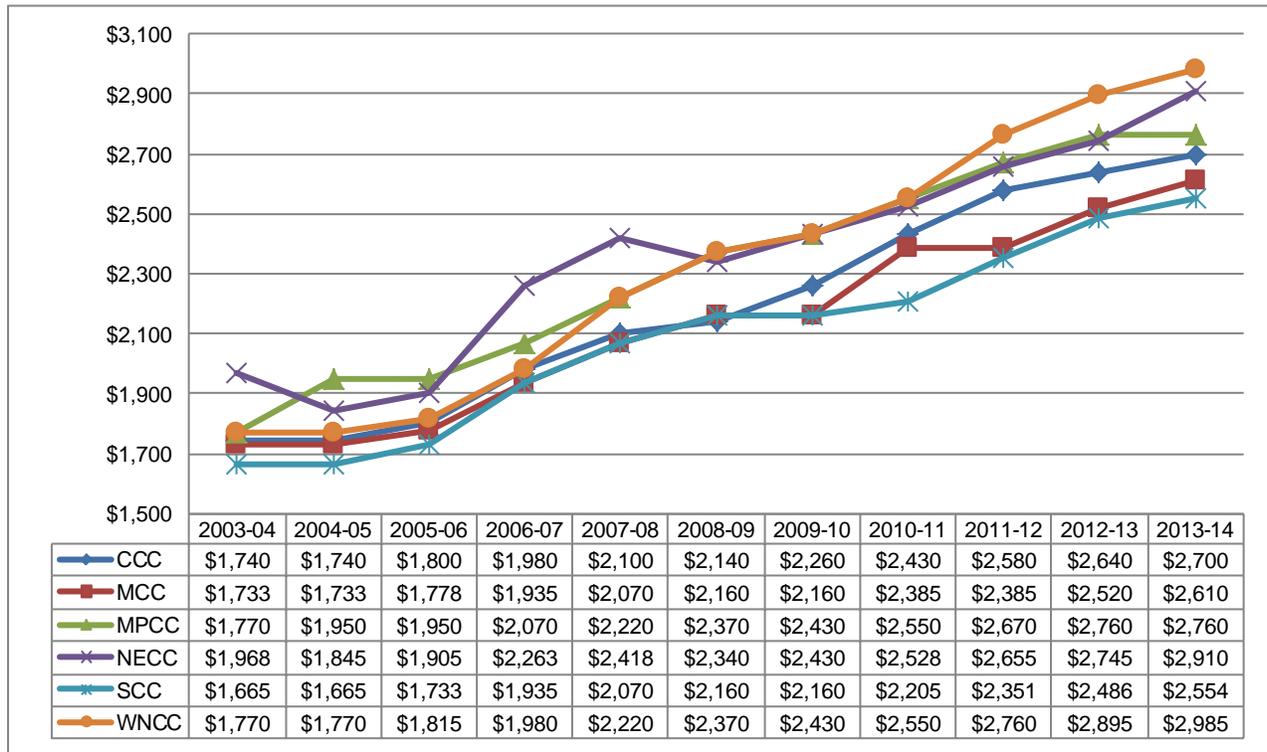
- 200% at Mid-Plains Community College
- 150% at Central Community College
- 147% at Northeast Community College
- 106% at Western Nebraska Community College
- 67% at Metropolitan Community College
- 25% at Southeast Community College

From 2008-09 to 2013-14, fees for a full-time Nebraska-resident student increased:

- 88% at Central Community College
- 32% at Northeast Community College
- 27% at Western Nebraska Community College
- 25% at Southeast Community College
- 7% at Mid-Plains Community College
- no change at Metropolitan Community College

<sup>1</sup> Based on 30 semester or 45 quarter credit hours.

### Resident Tuition and Mandatory Fees at Nebraska's Community Colleges 2003-04 through 2013-14<sup>1</sup>



From 2003-04 to 2013-14, tuition and mandatory fees for a full-time Nebraska-resident student increased:

- 69% at Western Nebraska Community College
  - 56% at Mid-Plains Community College
  - 55% at Central Community College
  - 53% at Southeast Community College
  - 51% at Metropolitan Community College
  - 48% at Northeast Community College
- Nationwide, tuition and mandatory fees at community colleges increased an average of 64% over the same 10-year period (The College Board, 2013).

<sup>1</sup> Based on 30 semester or 45 quarter credit hours.

From 2008-09 to 2013-14, tuition and mandatory fees for a full-time Nebraska-resident student increased:

- 26% at Central Community College
  - 26% at Western Nebraska Community College
  - 21% at Metropolitan Community College
  - 18% at Southeast Community College
  - 16% at Northeast Community College
  - 16% at Mid-Plains Community College
- Nationwide, tuition and mandatory fees at community colleges increased an average of 34% over the same five-year period (The College Board, 2013).

For resident tuition and mandatory fee charges in 2013-14, when compared to their peers:

- Central Community College ranks 6<sup>th</sup> out of 11
- Metropolitan Community College ranks 8<sup>th</sup> out of 11
- Mid-Plains Community College ranks 9<sup>th</sup> out of 11
- Northeast Community College ranks 4<sup>th</sup> out of 11
- Southeast Community College ranks 9<sup>th</sup> out of 11
- Western Nebraska Community College ranks 5<sup>th</sup> out of 11

More detailed information can be found on page 18 of the appendix section.

**State Colleges**

**Resident Undergraduate Tuition at  
Nebraska's State Colleges 2003-04 through 2013-14<sup>1</sup>**



From 2003-04 to 2013-14, tuition for a full-time Nebraska-resident student increased:

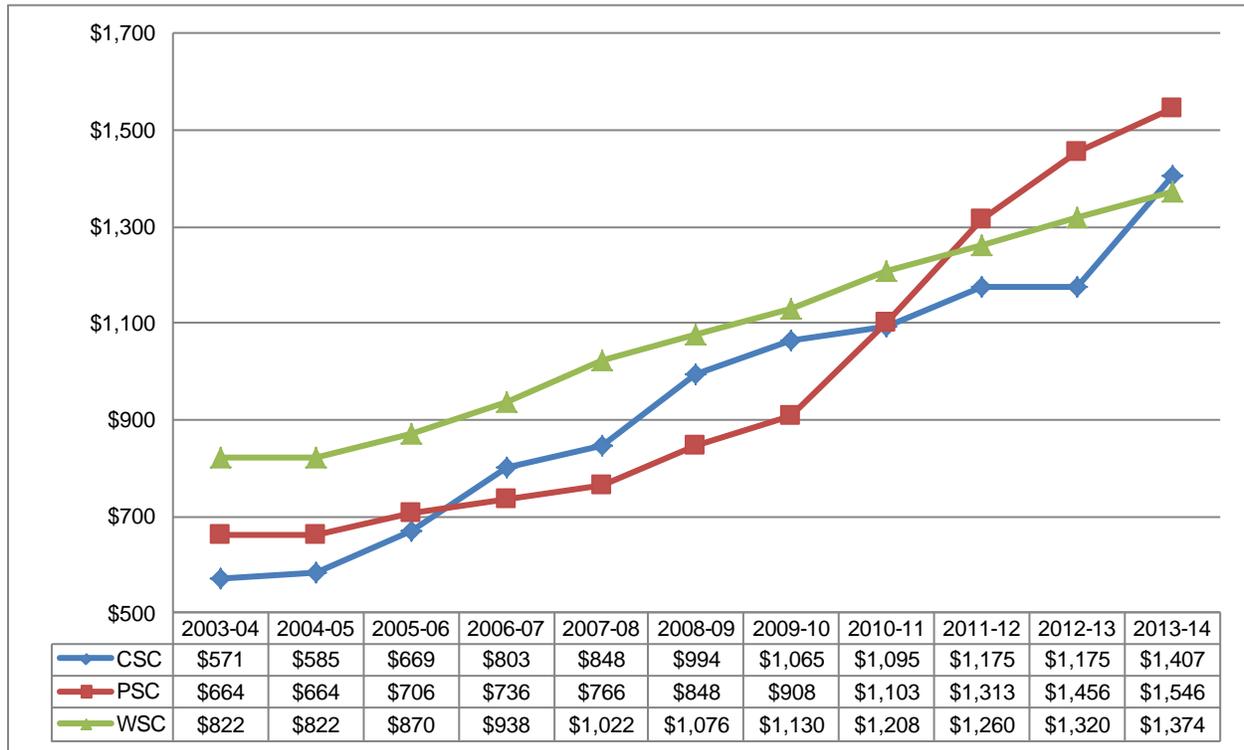
- 61% at Chadron State College
- 61% at Peru State College
- 61% at Wayne State College

From 2008-09 to 2013-14, tuition for a full-time Nebraska-resident student increased:

- 20% at Chadron State College
- 20% at Peru State College
- 20% at Wayne State College

<sup>1</sup> Based on 30 semester hours.

### Mandatory Fees at Nebraska's State Colleges 2003-04 through 2013-14<sup>1</sup>



From 2003-04 to 2013-14, mandatory fees for a full-time Nebraska-resident student increased:

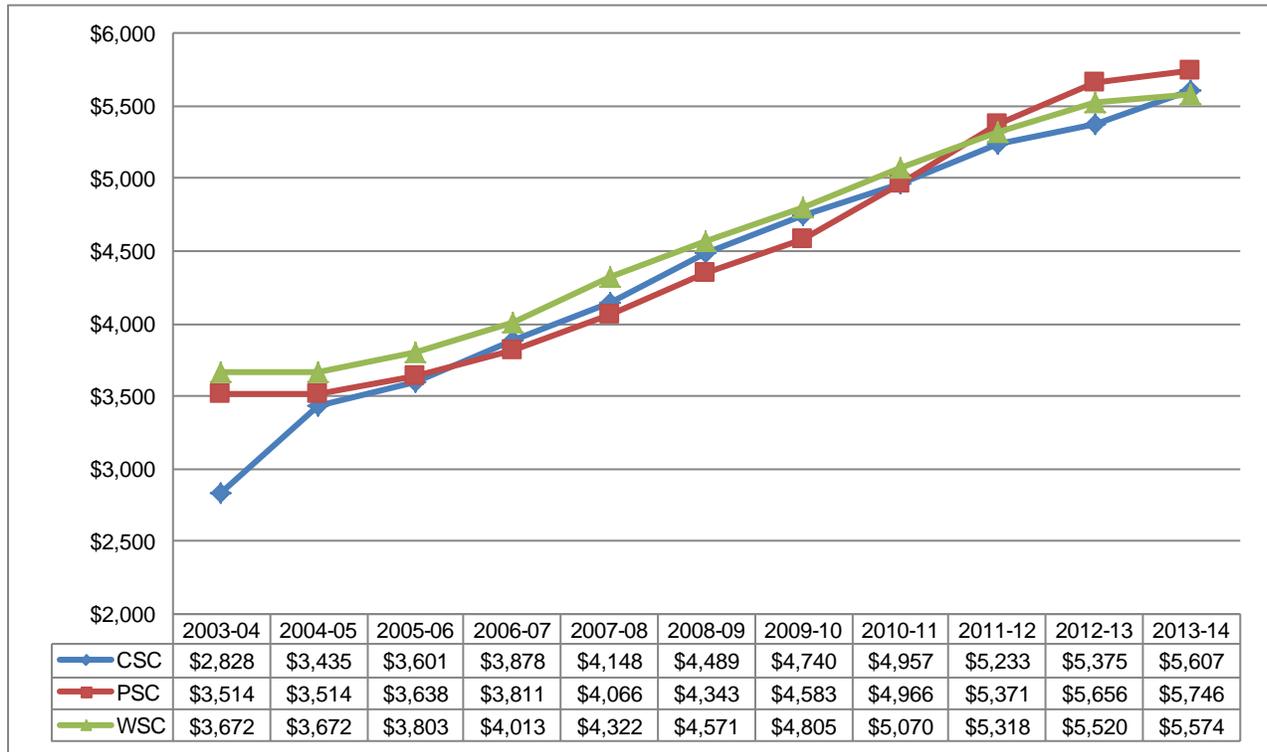
- 146% at Chadron State College
- 133% at Peru State College
- 67% at Wayne State College

From 2008-09 to 2013-14, mandatory fees for a full-time Nebraska-resident student increased:

- 82% at Peru State College
- 41% at Chadron State College
- 28% at Wayne State College

<sup>1</sup> Based on 30 semester hours.

### Resident Undergraduate Tuition and Mandatory Fees at Nebraska's State Colleges 2003-04 through 2013-14<sup>1</sup>



From 2003-04 to 2013-14, tuition and mandatory fees for a full-time Nebraska-resident student increased:

- 98% at Chadron State College
- 64% at Peru State College
- 52% at Wayne State College
- Nationwide, tuition and mandatory fees at four-year public institutions increased an average of 87% over the same 10-year period (The College Board, 2013).

<sup>1</sup> Based on 30 semester hours.

From 2008-09 to 2013-14, tuition and mandatory fees for a full-time Nebraska-resident student increased:

- 32% at Peru State College
- 25% at Chadron State College
- 22% at Wayne State College
  - Nationwide, tuition and mandatory fees at four-year public institutions increased an average of 32% over the same five-year period (The College Board, 2013).

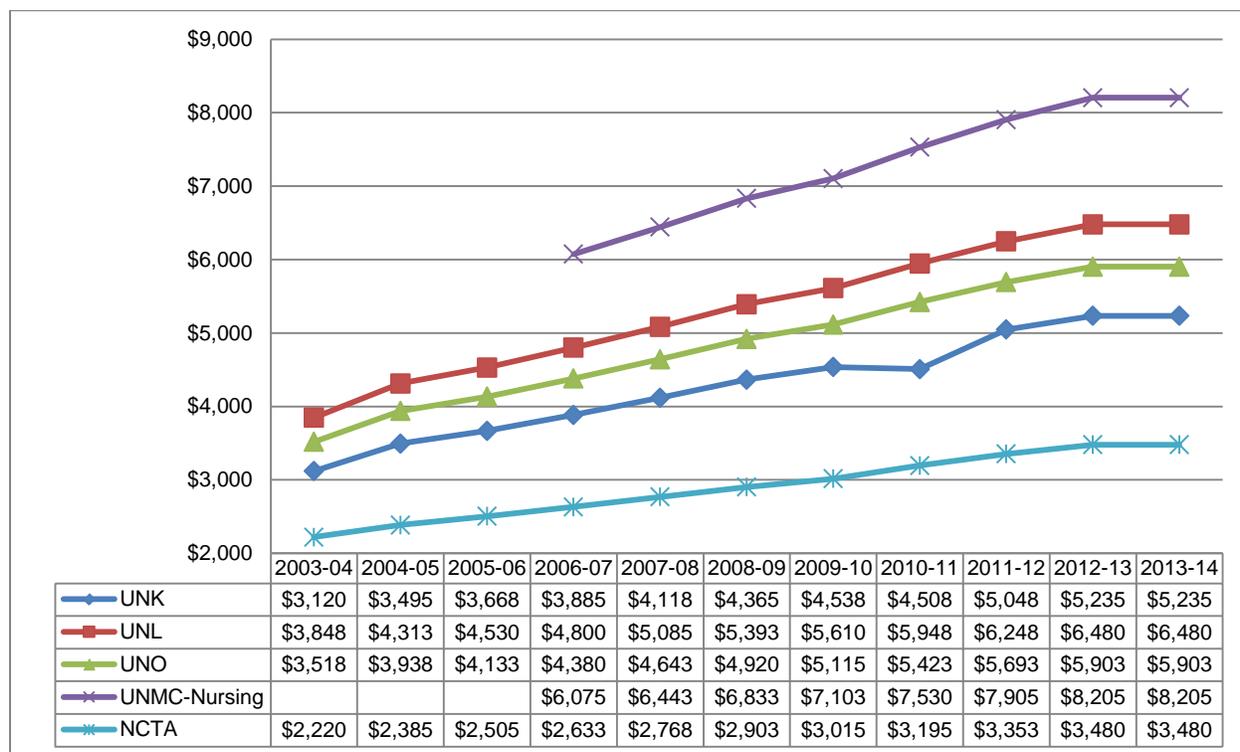
For resident undergraduate tuition and mandatory fee charges in 2013-14, when compared to their peers:

- Chadron State College ranks 7<sup>th</sup> out of 10
- Peru State College ranks 11<sup>th</sup> out of 11
- Wayne State College ranks 8<sup>th</sup> out of 10

More detailed information can be found on page 200 of the appendix section.

University of Nebraska

**Resident Undergraduate Tuition at University of Nebraska Campuses 2003-04 through 2013-14<sup>1</sup>**



From 2003-04 to 2013-14, tuition for a full-time Nebraska-resident student increased:

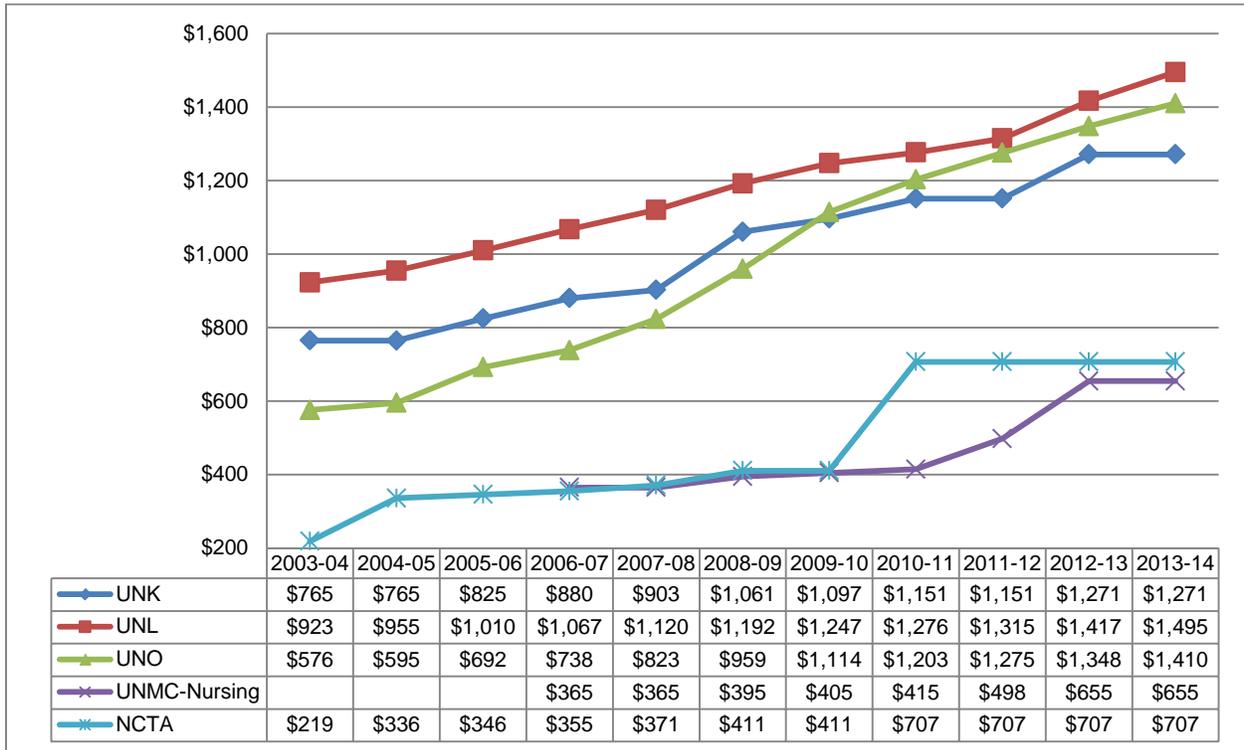
- 68% at the University of Nebraska at Kearney
- 68% at the University of Nebraska-Lincoln
- 68% at the University of Nebraska at Omaha
- 57% at the Nebraska College of Technical Agriculture

From 2008-09 to 2013-14, tuition for a full-time Nebraska-resident student increased:

- 20% at the University of Nebraska at Kearney
- 20% at the University of Nebraska-Lincoln
- 20% at the University of Nebraska at Omaha
- 20% at the University of Nebraska Medical Center College of Nursing
- 20% at the Nebraska College of Technical Agriculture

<sup>1</sup> Based on 30 semester hours.

### Mandatory Fees at University of Nebraska Campuses 2003-04 through 2013-14<sup>1</sup>



From 2003-04 to 2013-14, mandatory fees for a full-time Nebraska-resident student increased:

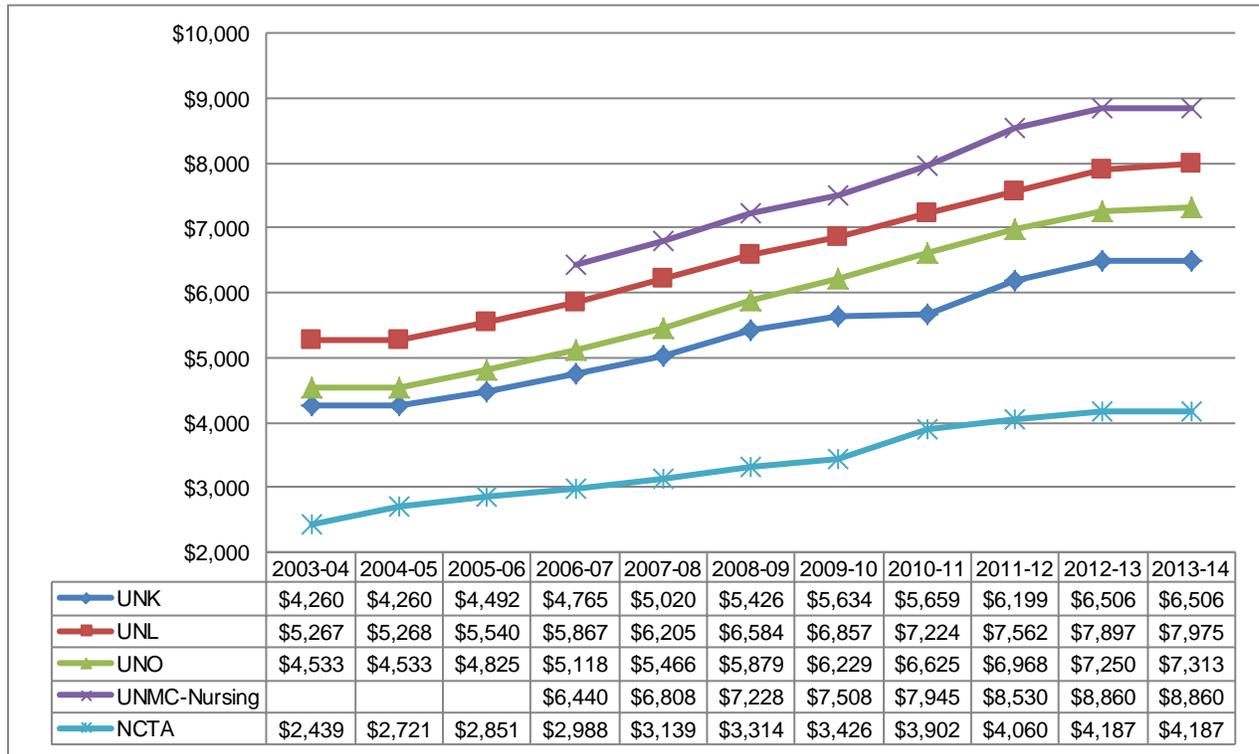
- 223% at the Nebraska College of Technical Agriculture
- 145% at the University of Nebraska at Omaha
- 66% at the University of Nebraska at Kearney
- 62% at the University of Nebraska-Lincoln

From 2008-09 to 2013-14, mandatory fees for a full-time Nebraska-resident student increased:

- 72% at the Nebraska College of Technical Agriculture
- 66% at the University of Nebraska Medical Center College of Nursing
- 47% at the University of Nebraska at Omaha
- 25% at the University of Nebraska-Lincoln
- 20% at the University of Nebraska at Kearney

<sup>1</sup> Based on 30 semester hours.

### Resident Undergraduate Tuition and Mandatory Fees at University of Nebraska Campuses 2003-04 through 2013-14<sup>1</sup>



From 2003-04 to 2013-14, tuition and mandatory fees for a full-time Nebraska-resident student increased:

- 72% at the Nebraska College of Technical Agriculture
  - 61% at the University of Nebraska at Omaha
  - 53% at the University of Nebraska at Kearney
  - 51% at the University of Nebraska-Lincoln
- Nationwide, tuition and mandatory fees at four-year public institutions increased an average of 87% over the same 10-year period (The College Board, 2013).

<sup>1</sup> Based on 30 semester hours.

From 2008-09 to 2013-14, tuition and mandatory fees for a full-time Nebraska-resident student increased:

- 26% at the Nebraska College of Technical Agriculture
  - 24% at the University of Nebraska at Omaha
  - 23% at the University of Nebraska Medical Center College of Nursing
  - 21% at the University of Nebraska-Lincoln
  - 20% at the University of Nebraska at Kearney
- Nationwide, tuition and mandatory fees at four-year public institutions increased an average of 32% over the same five-year period (The College Board, 2013).

For undergraduate tuition and mandatory fee charges in 2013-14, when compared to their peers:

- The University of Nebraska at Kearney ranks 8<sup>th</sup> out of 10
- The University of Nebraska-Lincoln ranks 10<sup>th</sup> out of 13
- The University of Nebraska at Omaha ranks 9<sup>th</sup> out of 10

More detailed information can be found on page 240 of the appendix section.

## Student Payment Share

Contrary to what many students likely believe, the State of Nebraska and its taxpayers bear the majority of the costs to educate Nebraska's public postsecondary students. Students, however, pay a percentage of the costs through tuition and fees. The "student payment share" reported in this document for four-year institutions is determined by a formula that divides the aggregate tuition and mandatory fee revenue, in a given year, by the public institution's state appropriation plus the aggregate tuition and mandatory fees revenue. For two-year institutions, the student payment share is determined by a formula that divides the aggregate tuition and mandatory fee revenue, in a given year, by the institution's state appropriation plus the tuition and mandatory fees revenue plus the institution's property tax revenue. Details are displayed on the following pages.

Four-year public institutions receive a majority of their funding for operations from two sources: the state and students. Two-year public institutions receive a majority of funding from the state and local taxes assessed on property within the institutions' service area. As students contribute a higher percentage to their educational costs, affordability is reduced, especially for students from low-income families.

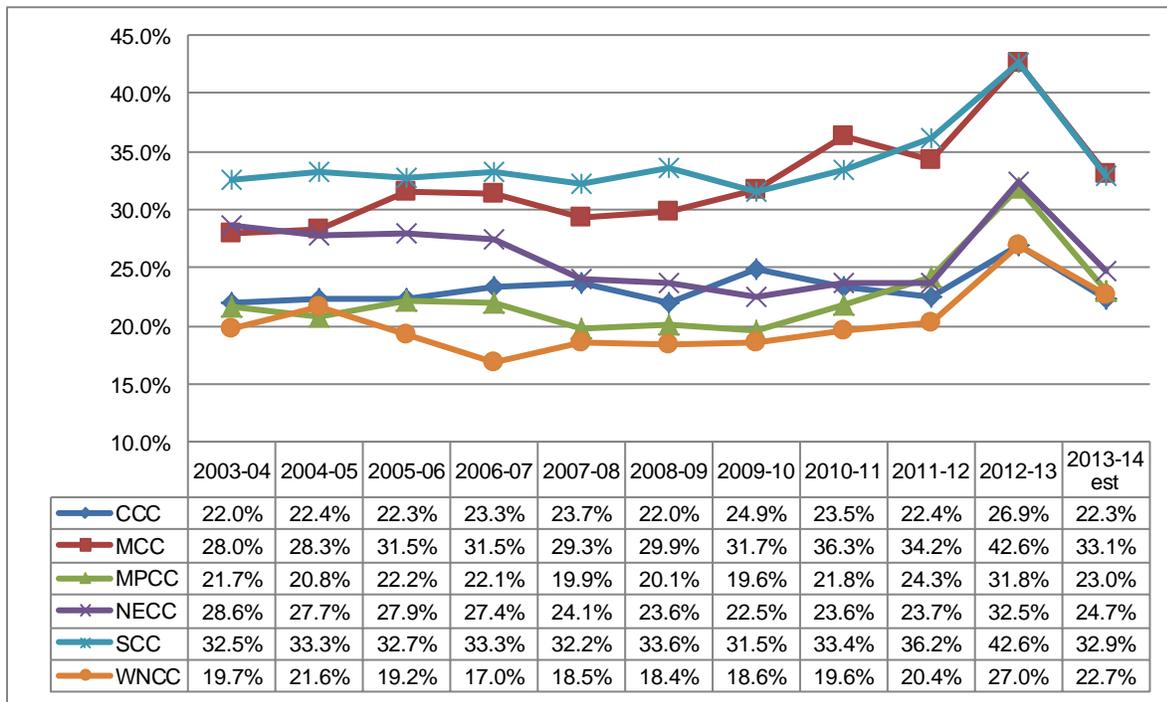
The Commission has recommended guidelines on the student payment share for educational costs in the *Comprehensive Statewide Plan for Postsecondary Education*. These guidelines reflect role and mission differences between the various public higher education sectors:

- At the community colleges, the student payment share should be the lowest of the three public sectors.
- At the state colleges, the student payment share should be greater than the student's share at the community colleges, but less than at the University of Nebraska campuses.
- At the University of Nebraska campuses, the student payment share should be greater than the students' payment share at both the community colleges and the State Colleges.

The student payment share at Nebraska public institutions is consistent with established guidelines. Students at the University of Nebraska at Omaha have the highest student payment share of Nebraska public institutions at just under 60 percent. In general, if enrollment increases at an institution and the state appropriation is reduced or remains level, the student payment share will increase. Likewise, if enrollment remains the same but the amount of state appropriation is reduced, the student payment share will increase. The following pages provide student payment share information for the public postsecondary sectors in Nebraska.

**Community Colleges**

**Student Payment Share at Nebraska's Community Colleges  
2003-04 to 2013-14**



From 2003-04 to 2013-14, the student contribution to the income of Nebraska's community colleges increased:

- 109% at Metropolitan Community College
- 92% at Western Nebraska Community College
- 90% at Central Community College
- 89% at Mid-Plains Community College
- 68% at Northeast Community College
- 63% at Southeast Community College

From 2008-09 to 2013-14, the student contribution to the income of Nebraska's community colleges increased:

- 41% at Mid-Plains Community College
- 40% at Western Nebraska Community College
- 37% at Central Community College
- 36% at Northeast Community College
- 32% at Metropolitan Community College
- 16% at Southeast Community College

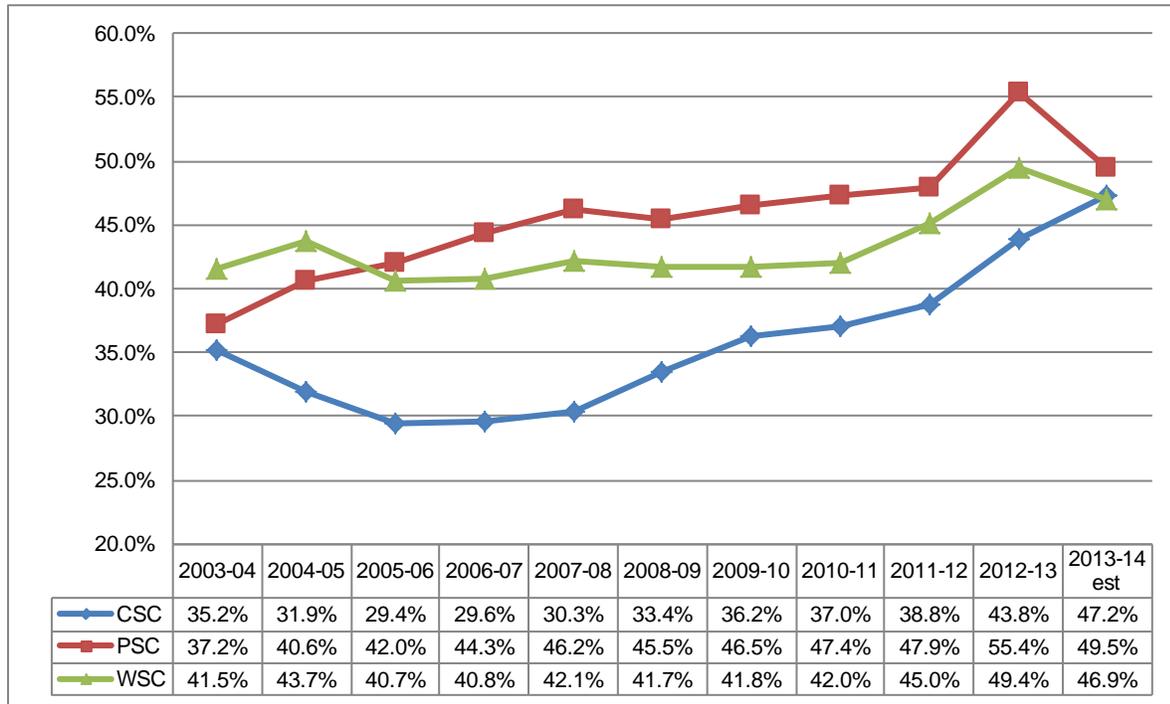
For estimated student payment share in 2013-14, when compared to their peers:

- Central Community College ranks 10<sup>th</sup> out of 11
- Metropolitan Community College ranks 9<sup>th</sup> out of 11
- Mid-Plains Community College ranks 9<sup>th</sup> out of 11
- Northeast Community College ranks 8<sup>th</sup> out of 11
- Southeast Community College ranks 7<sup>th</sup> out of 11
- Western Nebraska Community College ranks 9<sup>th</sup> out of 11

More detailed information can be found on page 9 of the appendix section.

**State Colleges**

**Student Payment Share at Nebraska’s State Colleges  
2003-04 to 2013-14**



From 2003-04 to 2013-14, the student contribution to the income of Nebraska’s state colleges increased:

- 127% at Peru State College
- 119% at Chadron State College
- 75% at Wayne State College

From 2008-09 to 2013-14, the student contribution to the income of Nebraska’s state colleges increased:

- 84% at Chadron State College
- 28% at Wayne State College
- 18% at Peru State College

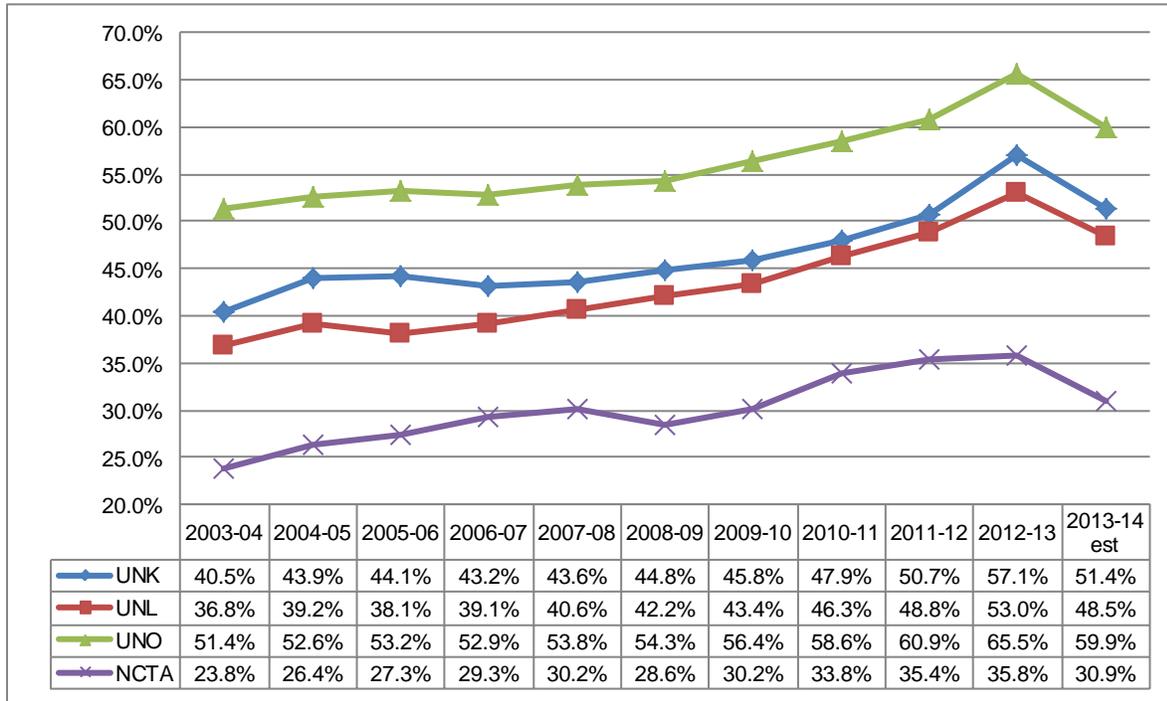
For estimated student payment share in 2013-14, when compared to their peers:

- Chadron State College ranks 8<sup>th</sup> out of 10
- Peru State College ranks 10<sup>th</sup> out of 11
- Wayne State College ranks 9<sup>th</sup> out of 10

More detailed information can be found on page 212 of the appendix section.

University of Nebraska

**Student Payment Share at University of Nebraska Campuses  
(excluding UNMC) 2003-04 to 2013-14**



From 2003-04 to 2013-14, the student contribution to the income of University of Nebraska campuses increased:

- 96% at the University of Nebraska-Lincoln
- 85% at the University of Nebraska at Kearney
- 67% at the University of Nebraska at Omaha
- 62% at the Nebraska College of Technical Agriculture

From 2008-09 to 2013-14, the student contribution to the income of University of Nebraska campuses increased:

- 33% at the University of Nebraska at Kearney
- 29% at the University of Nebraska-Lincoln
- 21% at the University of Nebraska at Omaha
- 16% at the Nebraska College of Technical Agriculture

For estimated student payment share in 2013-14, when compared to their peers:

- University of Nebraska at Kearney ranks 8<sup>th</sup> out of 10
- University of Nebraska-Lincoln ranks 13<sup>th</sup> out of 13
- University of Nebraska at Omaha ranks 8<sup>th</sup> out of 10

More detailed information can be found on page 251 of the appendix section.

## Tuition and Fees as a Percentage of Family Income

Another way to look at affordability is the percentage of a family's annual income that must be contributed for the student to attend college. As the cost of a college education has increased for students and their families, the possibility and likelihood of pricing students (especially students from low-income families) out of an education has become of increasing concern.

The Commission has reviewed the burden a student's family might have in contributing to the student's education using per capita income to measure affordability, along with comparing the educational costs at different income levels: median family income, low family income, and very low family income. The U.S. Department of Commerce Bureau of Economic Analysis reports per capita income by county. Median, low and very low incomes by county for a family of four come from the U.S. Department of Housing and Urban Development.

“Low-income families are defined as families whose income does not exceed 80 percent of the median family income, while very low-income families are defined as families whose incomes do not exceed 50 percent of the median family income” (U.S. Department of Housing and Urban Development, 2005).

The per capita income for each institution is calculated by averaging the per capita incomes of the counties included in the institution's service area<sup>1</sup>. The same type of calculation is used to determine median, low and very low income levels for each institution.

On average, incomes for families clearly are not rising at the rate institutions are increasing tuition and fees. Unless other factors (for example, financial aid or increased borrowing) offset tuition and mandatory fee increases, the students from low-income families will obviously have a harder time obtaining a college degree.

The following pages set forth the percentages of varying family income levels that parallel a student's education costs to attend Nebraska's public postsecondary sectors.<sup>2</sup>

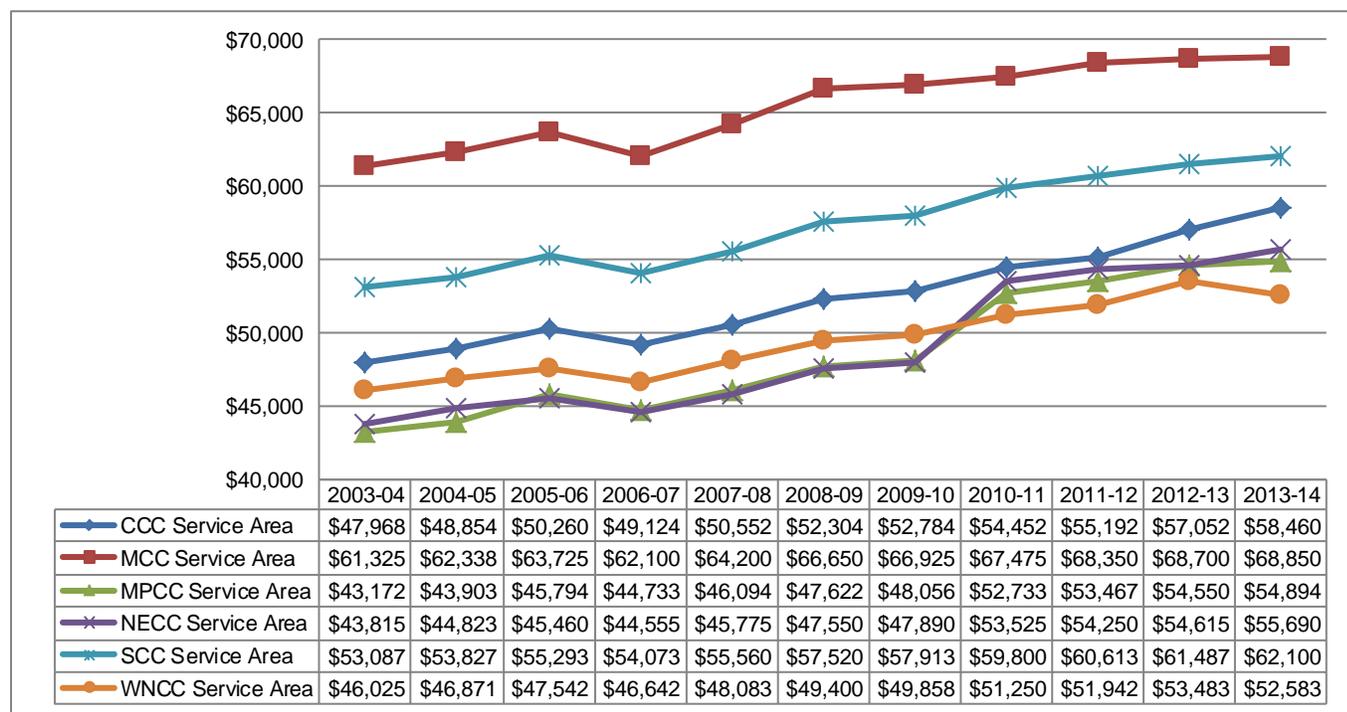
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<sup>1</sup> Service areas for each Nebraska public postsecondary institution can be found in the appendix on page 17 for the community colleges, page 199 for the state colleges, and page 238 for the University of Nebraska campuses.

<sup>2</sup> Calculations are based on the gross amount of tuition and mandatory fees a student would be charged. While these students, in most cases, would be eligible for some type of financial assistance to help with their educational costs, the calculations for this section do not consider those awards.

**Community Colleges: Median Family Income**

**Annual Income of Median-Income Families Living within Each Nebraska Community College Service Area 2003-04 to 2013-14**



From 2003-04 to 2013-14, the annual income of median-income earning families increased:

- 27% within Mid-Plains Community College service area
- 27% within Northeast Community College service area
- 22% within Central Community College service area
- 17% within Southeast Community College service area
- 14% within Western Nebraska Community College service area
- 12% within Metropolitan Community College service area

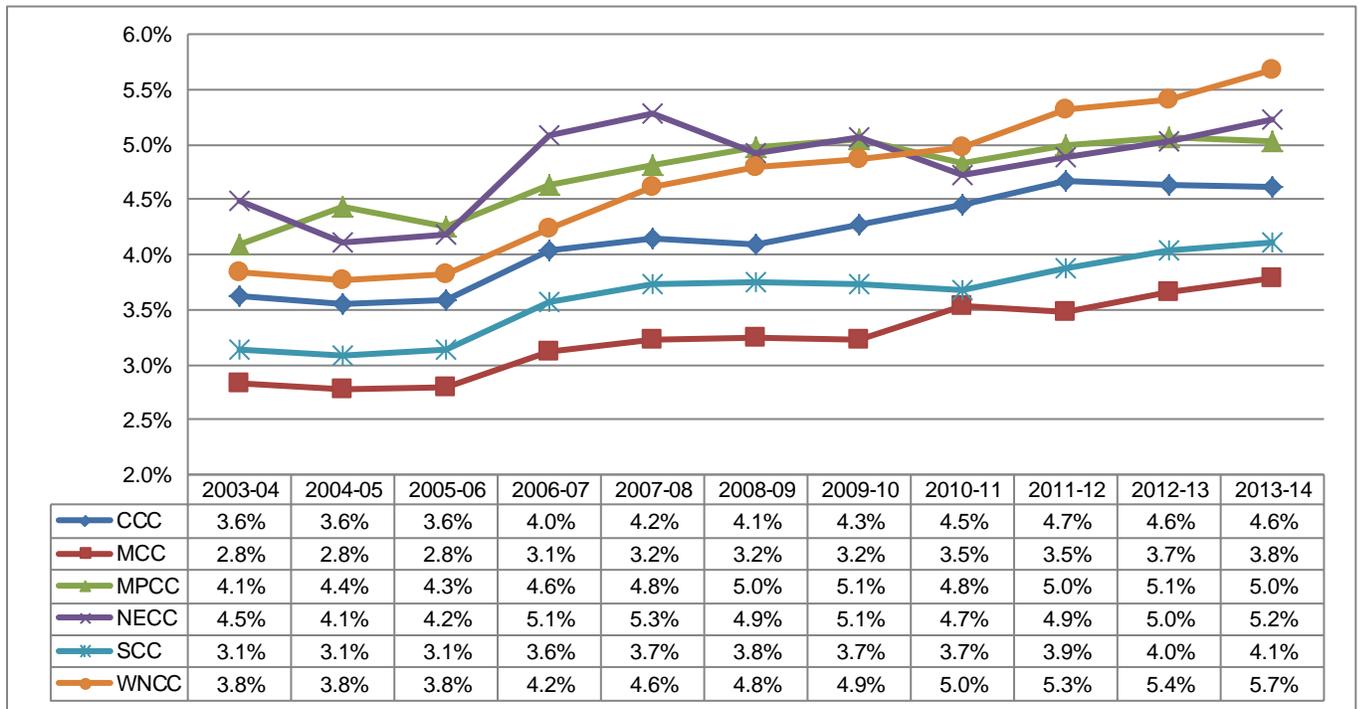
From 2008-09 to 2013-14, the annual income of median-income earning families increased:

- 17% within Northeast Community College service area
- 15% within Mid-Plains Community College service area
- 12% within Central Community College service area
- 8% within Southeast Community College service area
- 6% within Western Nebraska Community College service area
- 3% within Metropolitan Community College service area

### Community Colleges: Tuition and Fees as a Percentage of Income for Median-Income Families

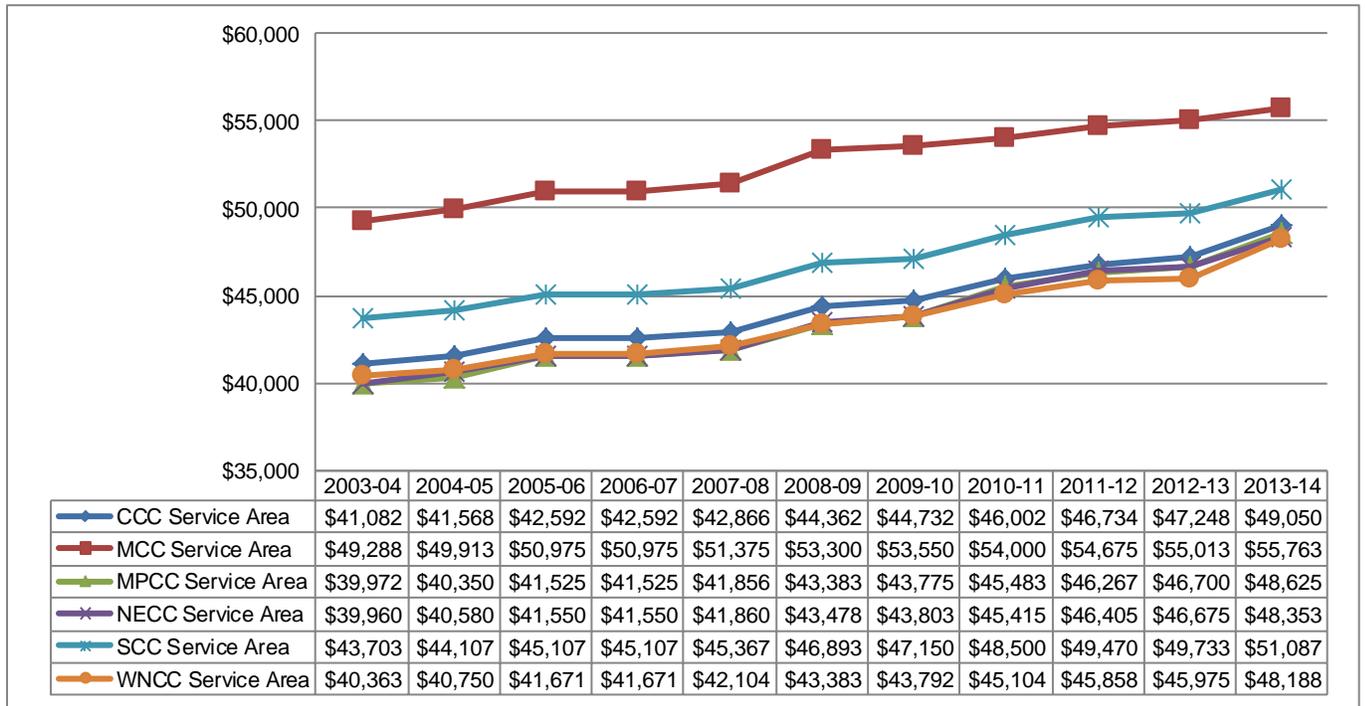
Tuition and mandatory fees can be calculated as a percentage of the median income of families living in the service area of each of Nebraska’s community colleges. Between 2003-04 and 2013-14, a higher percentage of median family income was required to pay tuition and mandatory fees at all six of the community colleges. For example, the tuition and mandatory fees at Central Community College in 2003-04 equaled 3.6% of median family income in the college’s service area. In 2013-14, the percentage increased to 4.6% of median family income. The percentage changes for the community colleges are shown in the following chart.

**Percentage of Median Family Income Required to Pay Undergraduate Resident Tuition and Mandatory Fees at Nebraska’s Community Colleges 2003-04 to 2013-14**



Community Colleges: Low Family Income<sup>1</sup>

**Annual Income of Low-Income Families Living within Each Nebraska Community College Service Area 2001-02 to 2011-12**



From 2003-04 to 2013-14, the annual income of low-income earning families increased:

- 22% within Mid-Plains Community College service area
- 21% within Northeast Community College service area
- 19% within Central Community College service area
- 19% within Western Nebraska Community College service area
- 17% within Southeast Community College service area
- 13% within Metropolitan Community College service area

From 2008-09 to 2013-14, the annual income of low-income earning families increased:

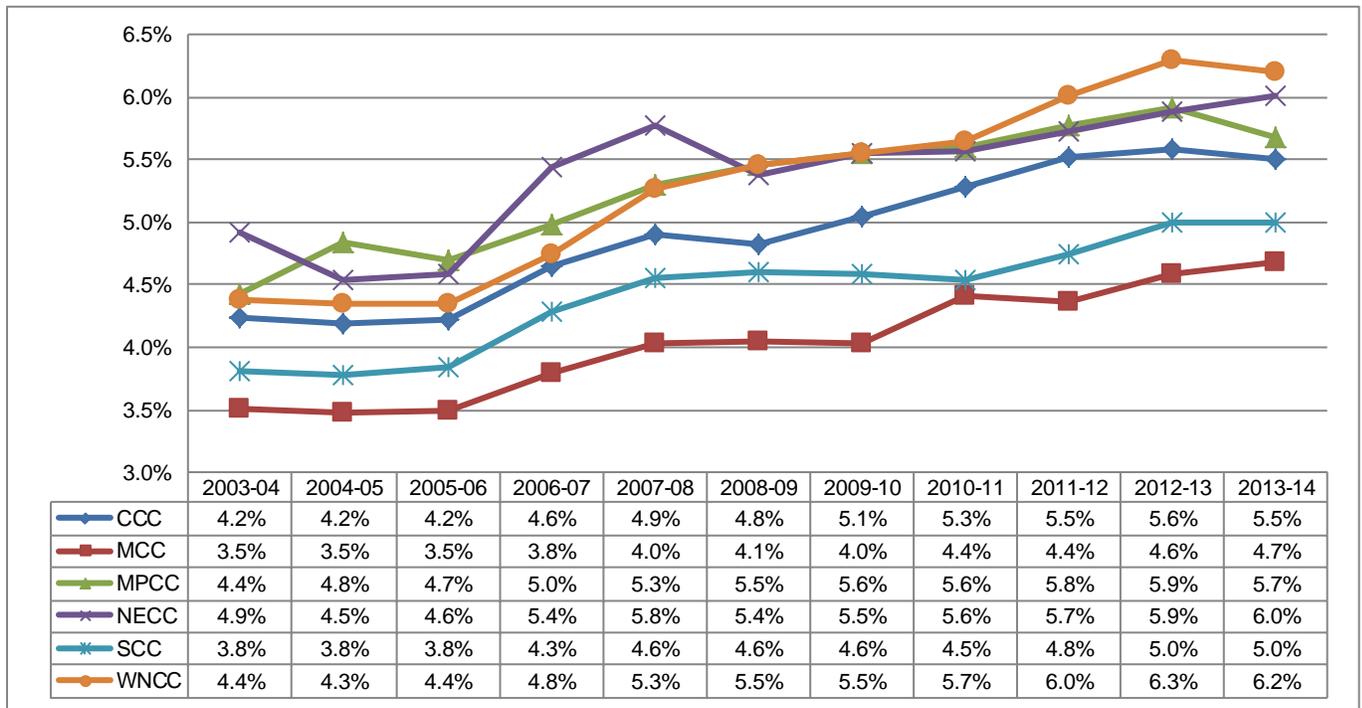
- 12% within Mid-Plains Community College service area
- 11% within Central Community College service area
- 11% within Northeast Community College service area
- 11% within Western Nebraska Community College service area
- 9% within Southeast Community College service area
- 5% within Metropolitan Community College service area

<sup>1</sup> Low-income families are defined as families whose income does not exceed 80 percent of the median family income

### Community Colleges: Tuition and Fees as a Percentage of Income for Low-Income Families

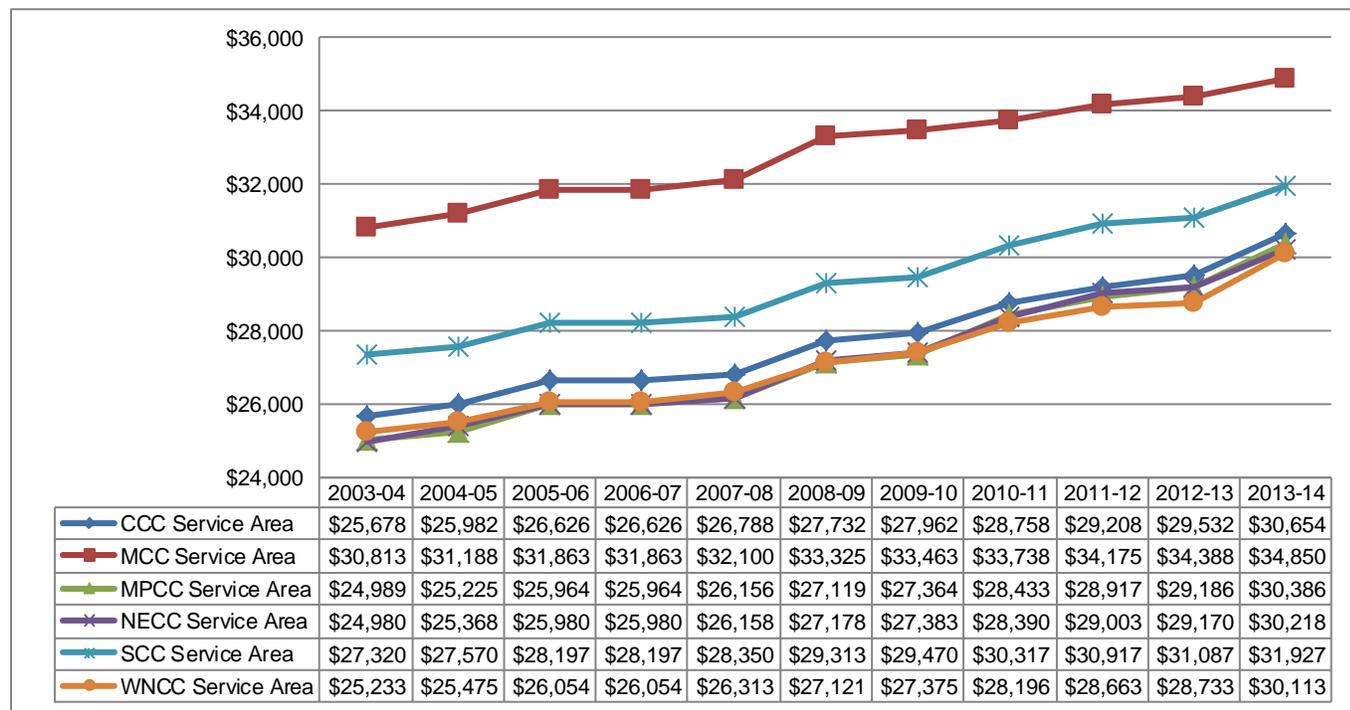
Tuition and mandatory fees can be calculated as a percentage of the annual income of low-income families living in the service area of each of Nebraska's community colleges. Between 2003-04 and 2013-14, a higher percentage of low family income was required to pay tuition and mandatory fees at all six of the community colleges. For example, the tuition and mandatory fees at Central Community College in 2003-04 equaled 4.2% of low family income in the college's service area. In 2013-14, the percentage increased to 5.5% of low family income. The percentage changes for the community colleges are shown in the following chart.

**Percentage of Low Family Income Required to Pay Undergraduate Resident Tuition and Mandatory Fees at Nebraska's Community Colleges 2003-04 to 2013-14**



**Community Colleges: Very Low Family Income<sup>1</sup>**

**Annual Income of Very Low-Income Families Living within Each Nebraska Community College Service Area 2003-04 to 2013-14**



From 2003-04 to 2013-14, the annual income of very low-income earning families increased:

- 22% within Mid-Plains Community College service area
- 21% within Northeast Community College service area
- 19% within Central Community College service area
- 19% within Western Nebraska Community College service area
- 17% within Southeast Community College service area
- 13% within Metropolitan Community College service area

From 2008-09 to 2013-14, the annual income of very low-income earning families increased:

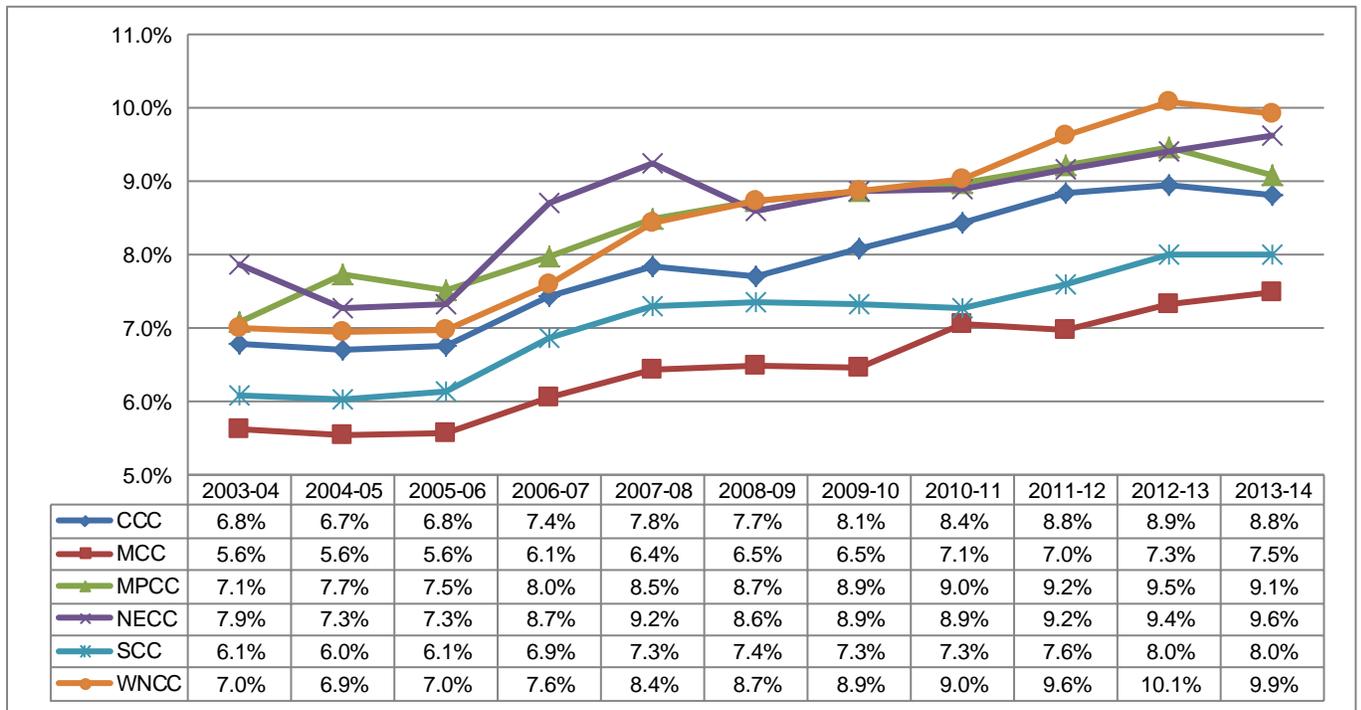
- 12% within Mid-Plains Community College service area
- 11% within Central Community College service area
- 11% within Northeast Community College service area
- 11% within Western Nebraska Community College service area
- 9% within Southeast Community College service area
- 5% within Metropolitan Community College service area

<sup>1</sup> Very low-income families are defined as families whose incomes do not exceed 50 percent of the median family income

### Community Colleges: Tuition and Fees as a Percentage of Income for Very Low-Income Families

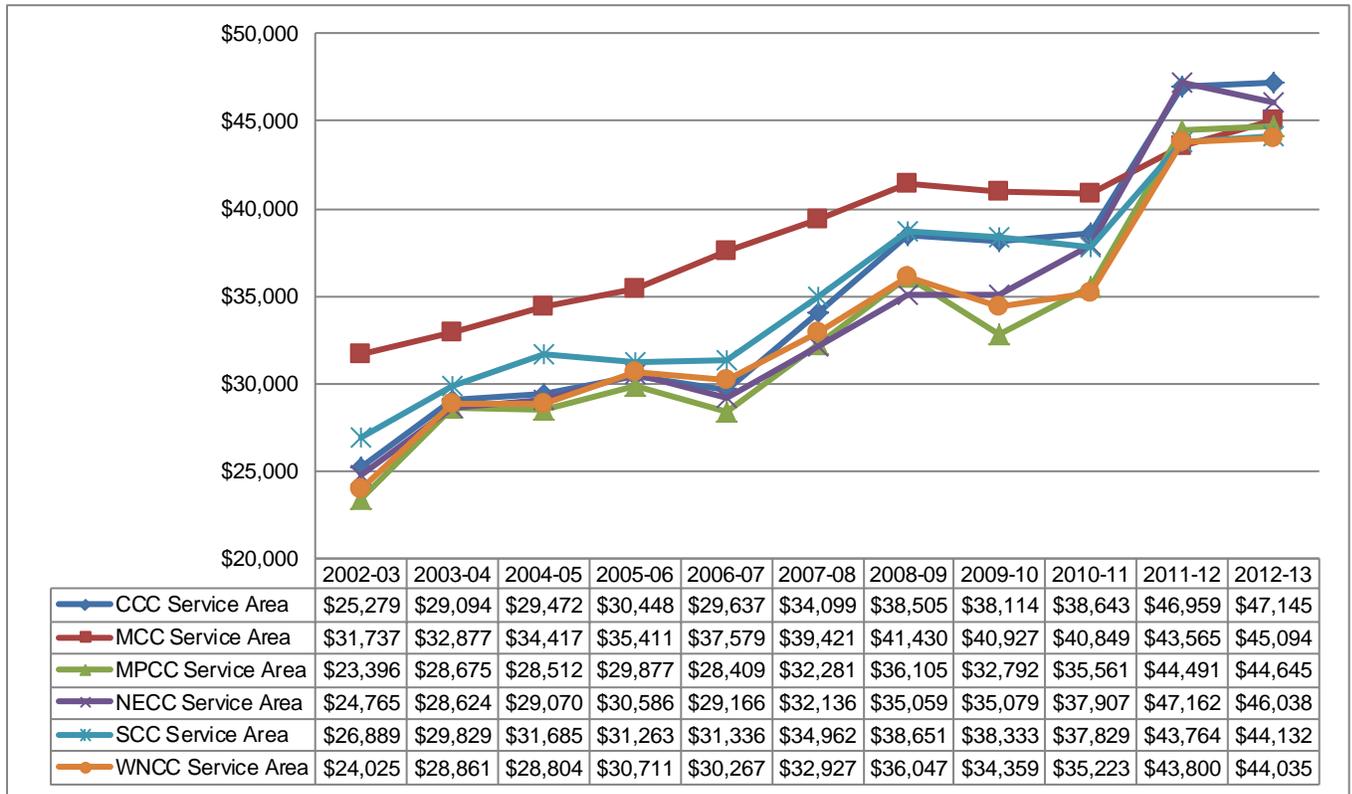
Tuition and mandatory fees can be calculated as a percentage of the annual income of very low-income families living in the service area of each of Nebraska’s community colleges. Between 2003-04 and 2013-14, a higher percentage of very low family income was required to pay tuition and mandatory fees at all six of the community colleges. For example, the tuition and mandatory fees at Central Community College in 2003-04 equaled 6.8% of very low family income in the college’s service area. In 2013-14, the percentage increased to 8.8% of very low family income. The percentage changes for the community colleges are shown in the following chart.

**Percentage of Very Low Family Income Required to Pay Undergraduate Resident Tuition and Mandatory Fees at Nebraska’s Community Colleges 2003-04 to 2013-14**



**Community Colleges: Per Capita Income**

**Annual Per Capita Income of Families Living within Each Nebraska Community College Service Area 2002-03 to 2012-13**



From 2002-03 to 2012-13, the per capita income of families increased:

- 91% within Mid-Plains Community College service area
- 86% within Central Community College service area
- 86% within Northeast Community College service area
- 83% within Western Nebraska Community College service area
- 64% within Southeast Community College service area
- 42% within Metropolitan Community College service area

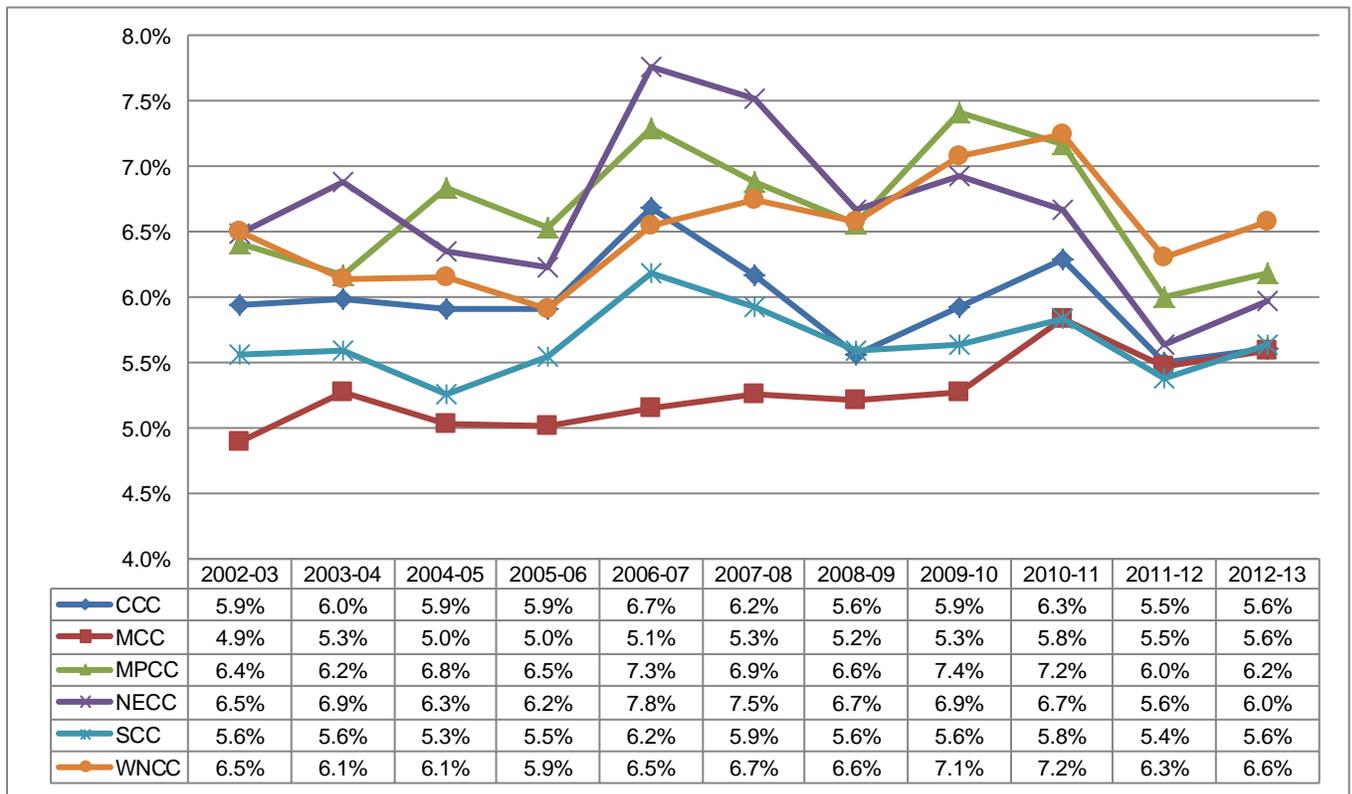
From 2007-08 to 2012-13, the per capita income of families increased:

- 43% within Northeast Community College service area
- 38% within Central Community College service area
- 38% within Mid-Plains Community College service area
- 34% within Western Nebraska Community College service area
- 26% within Southeast Community College service area
- 14% within Metropolitan Community College service area

### Community Colleges: Tuition and Fees as a Percentage of Per Capita Income

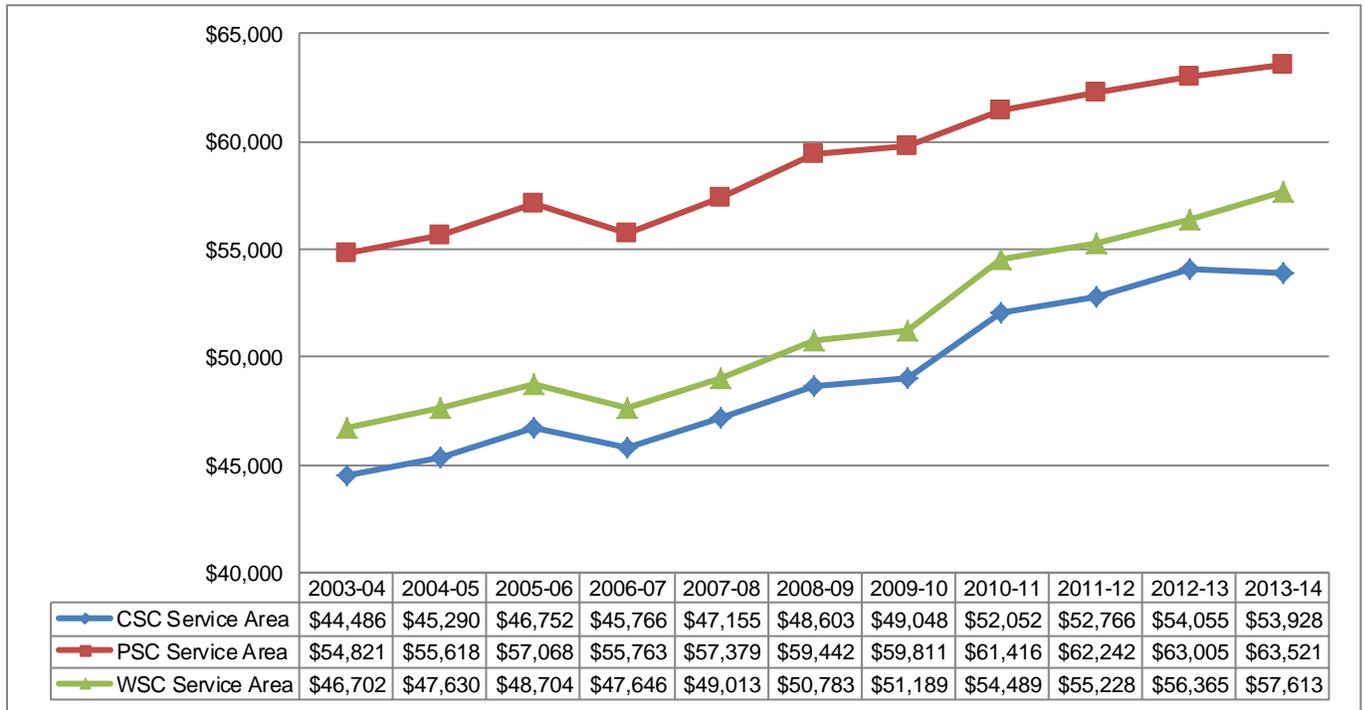
Tuition and mandatory fees can be calculated as a percentage of the per capita income within the service area of each of Nebraska’s community colleges. Between 2002-03 and 2012-13, a higher percentage of per capita income was required to pay tuition and mandatory fees at only two of the community colleges, while the other four community colleges saw a decrease in the percentage. For example, the tuition and mandatory fees at Central Community College in 2002-03 equaled 5.9% of per capita income in the college’s service area. In 2012-13, the percentage decreased to 5.7% of per capita income. The percentage changes for the community colleges are shown in the following chart.

**Percentage of Families’ Per Capita Income Required to Pay Undergraduate Resident Tuition and Mandatory Fees at Nebraska’s Community Colleges 2002-03 to 2012-13**



**State Colleges: Median Family Income**

**Annual Income for Median-Income Families Living within Each Nebraska State College Service Area 2003-04 to 2013-14**



From 2003-04 to 2013-14, the annual income of median-income earning families increased:

- 23% within Wayne State College service area
- 21% within Chadron State College service area
- 16% within Peru State College service area

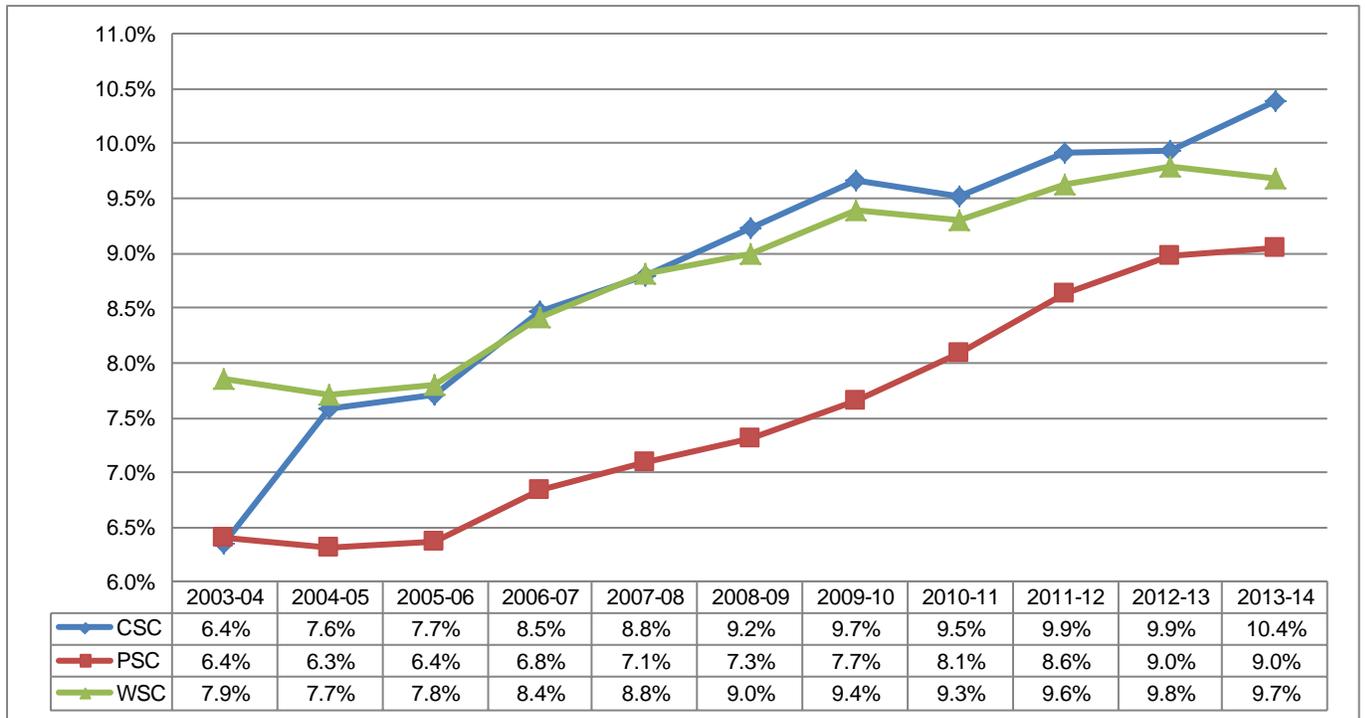
From 2008-09 to 2013-14, the annual income of median-income earning families increased:

- 13% within Wayne State College service area
- 11% within Chadron State College service area
- 7% within Peru State College service area

### State Colleges: Tuition and Fees as a Percentage of Income for Median-Income Families

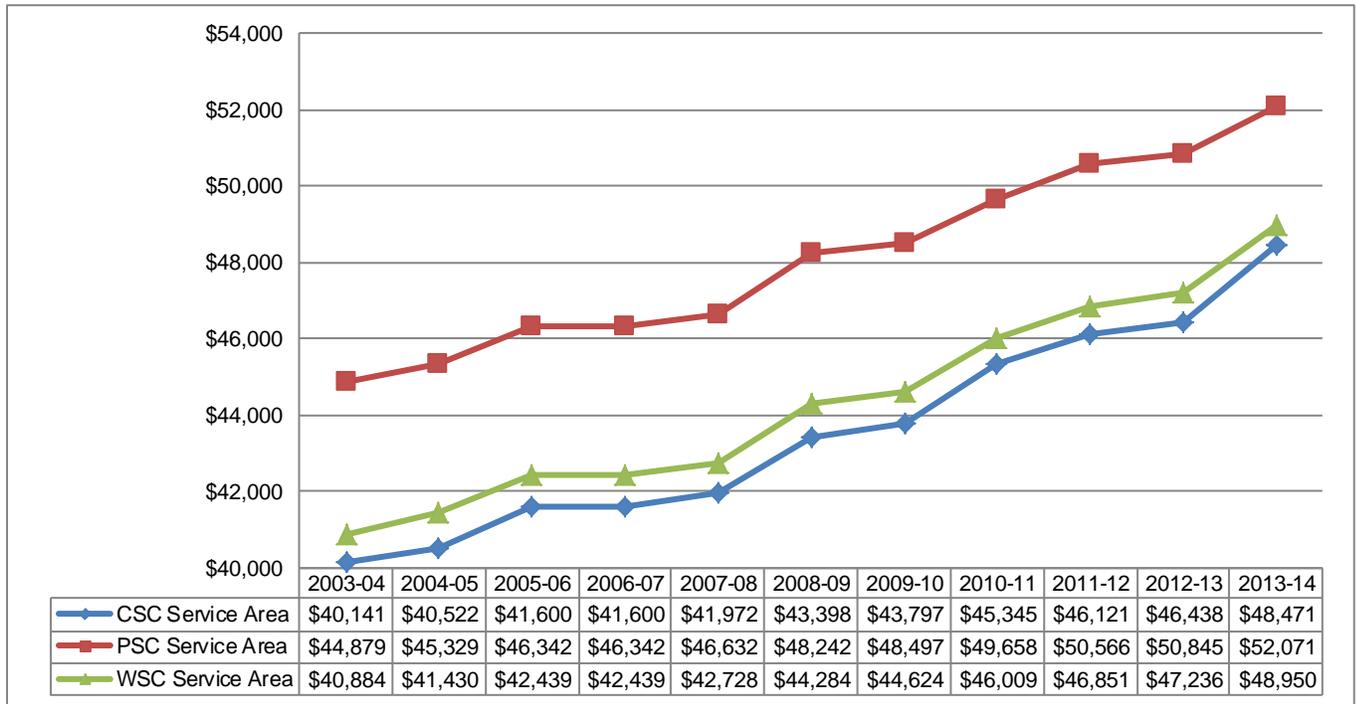
Tuition and mandatory fees can be calculated as a percentage of the median income of families living in the service area of each of Nebraska’s State Colleges. Between 2003-04 and 2013-14, a higher percentage of median family income was required to pay tuition and mandatory fees at all three of the State Colleges. For example, the tuition and mandatory fees at Chadron State College in 2003-04 equaled 6.4% of median family income in the college’s service area. In 2013-14, the percentage increased to 10.4% of median family income. The percentage changes for the State Colleges are shown in the following chart.

**Percentage of Median Family Income Required to Pay Undergraduate Resident Tuition and Mandatory Fees at Nebraska’s State Colleges 2003-04 to 2013-14**



**State Colleges: Low Family Income<sup>1</sup>**

**Annual Income for Low-Income Families Living Within Each Nebraska State College Service Area 2003-04 to 2013-14**



From 2003-04 to 2013-14, the annual income of low-income earning families increased:

- 21% within Chadron State College service area
- 20% within Wayne State College service area
- 16% within Peru State College service area

From 2008-09 to 2013-14, the annual income of low-income earning families increased:

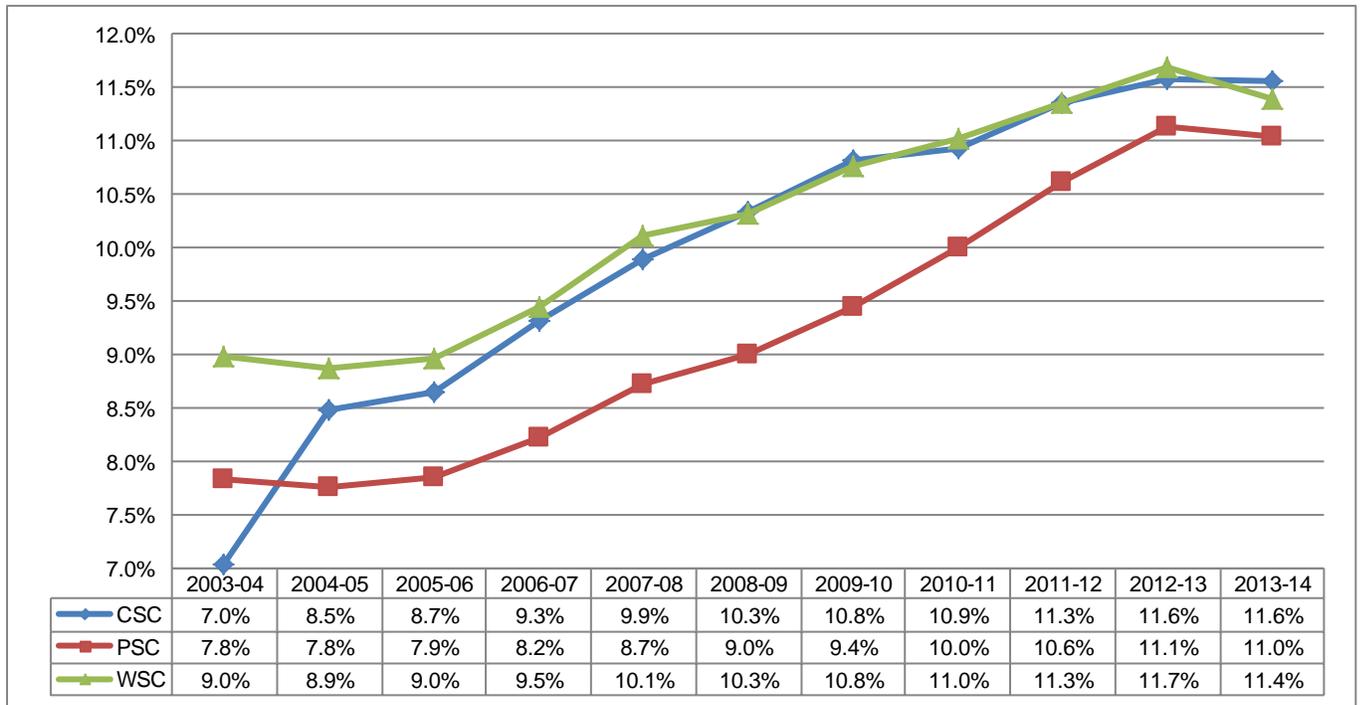
- 12% within Chadron State College service area
- 11% within Wayne State College service area
- 8% within Peru State College service area

<sup>1</sup>Low-income families are defined as families whose income does not exceed 80 percent of the median family income

### State Colleges: Tuition and Fees as a Percentage of Income for Low-Income Families

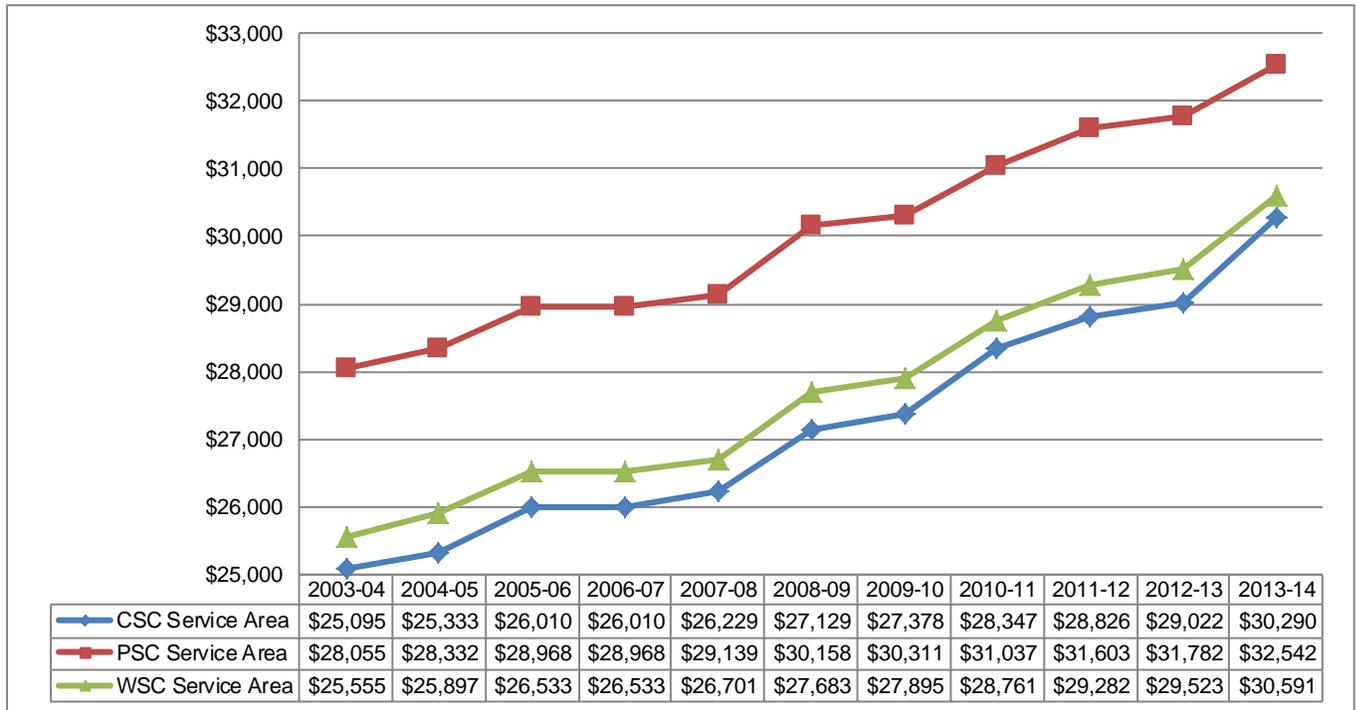
Tuition and mandatory fees can be calculated as a percentage of the annual income of low-income families living in the service area of each of Nebraska's State Colleges. Between 2003-04 to 2013-14, a higher percentage of low family income was required to pay tuition and mandatory fees at all three of the State Colleges. For example, the tuition and mandatory fees at Chadron State College in 2003-04 equaled 7.0% of low family income in the college's service area. In 2013-14, the percentage increased to 11.6% of low family income. The percentage changes for the State Colleges are shown in the following chart.

**Percentage of Low Family Income Required to Pay Undergraduate Resident Tuition and Mandatory Fees at Nebraska's State Colleges 2003-04 to 2013-14**



**State Colleges: Very Low Family Income<sup>1</sup>**

**Annual Income for Very Low-Income Families Living Within Each Nebraska State College Service Area 2001-02 to 2011-12**



From 2003-04 to 2013-14, the annual income of very-low income earning families increased:

- 21% within Chadron State College service area
- 20% within Wayne State College service area
- 16% within Peru State College service area

From 2008-09 to 2013-14, the annual income of very-low income earning families increased:

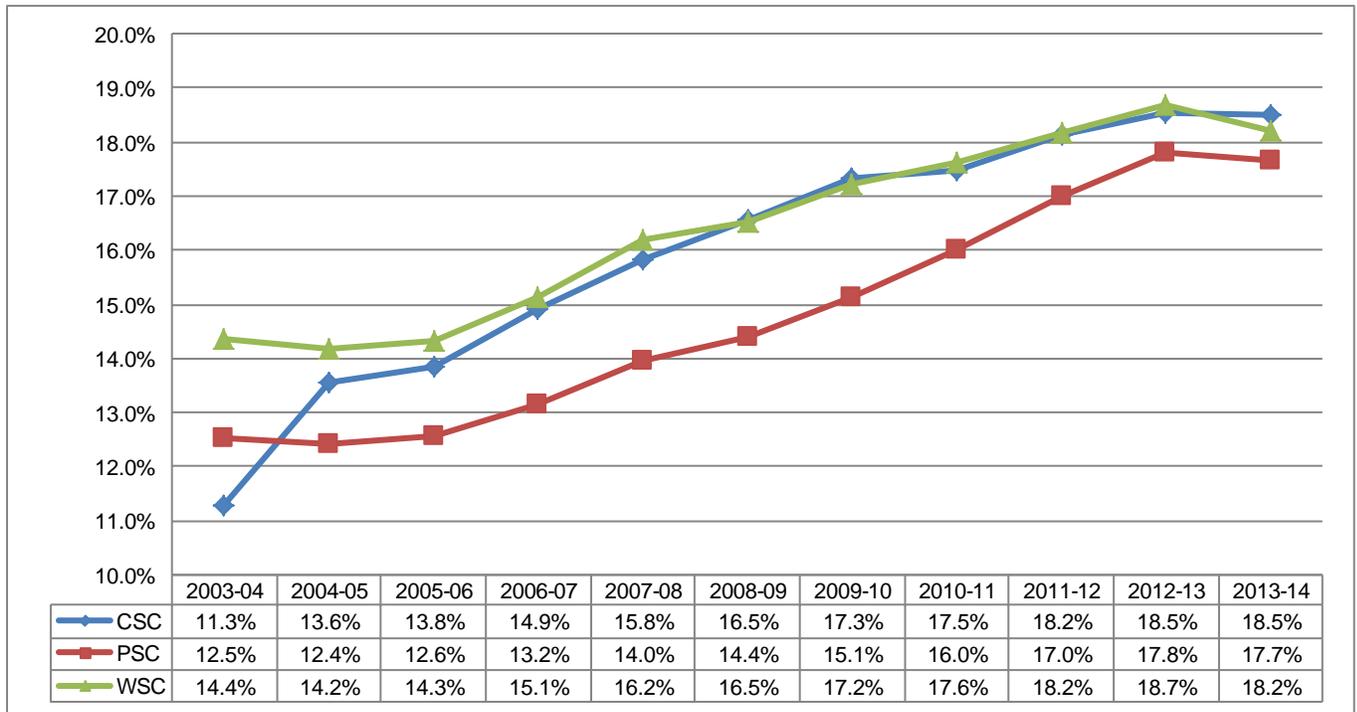
- 12% within Chadron State College service area
- 11% within Wayne State College service area
- 8% within Peru State College service area

<sup>1</sup> Very low-income families are defined as families whose incomes do not exceed 50 percent of the median family income

### State Colleges: Tuition and Fees as a Percentage of Income for Very Low-Income Families

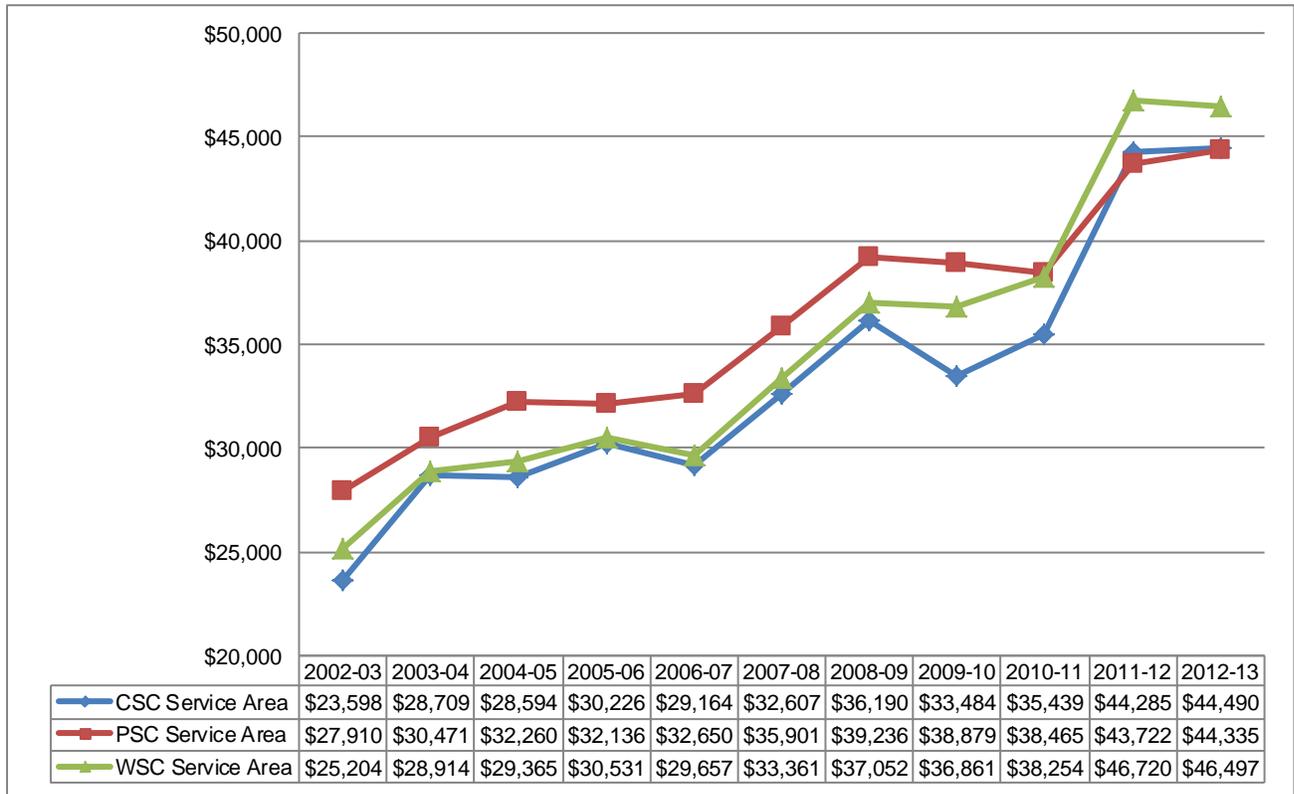
Tuition and mandatory fees can be calculated as a percentage of the annual income of very low-income families living in the service area of each of Nebraska’s State Colleges. Between 2003-04 and 2013-14, a higher percentage of very low family income was required to pay tuition and mandatory fees at all three of the State Colleges. For example, the tuition and mandatory fees at Chadron State College in 2003-04 equaled 11.3% of very low family income in the college’s service area. In 2013-14, the percentage increased to 18.5% of very low family income. The percentage changes for the State Colleges are shown in the following chart.

**Percentage of Very Low Family Income Required to Pay Undergraduate Resident Tuition and Mandatory Fees at Nebraska’s State Colleges 2003-04 to 2013-14**



**State Colleges: Per Capita Income**

**Annual Per Capita Income of Families Living within Each Nebraska State College Service Area 2002-03 to 2012-13**



From 2002-03 to 2012-13, the per capita income of families increased:

- 89% within Chadron State College service area
- 84% within Wayne State College service area
- 59% within Peru State College service area

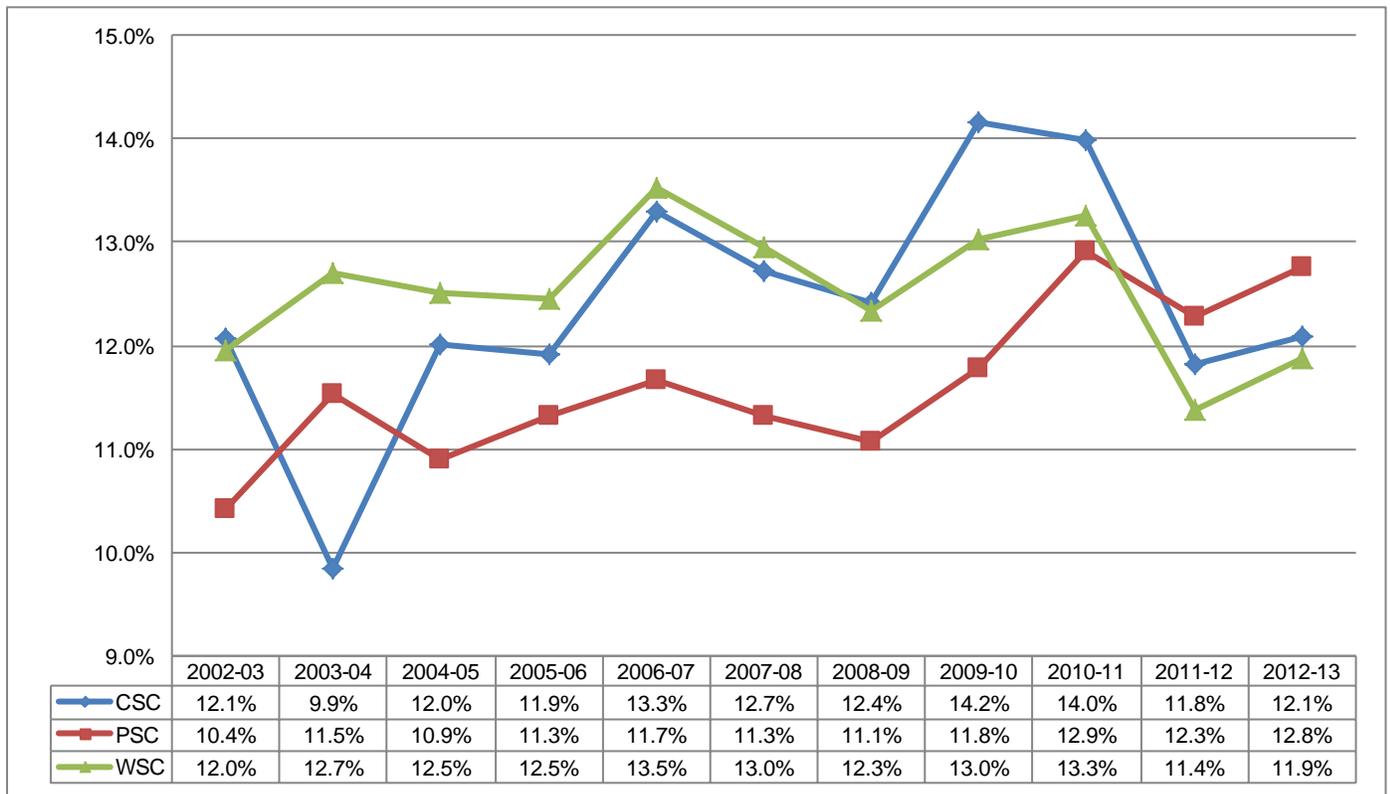
From 2007-08 to 2012-13, the per capita income of families increased:

- 39% within Wayne State College service area
- 36% within Chadron State College service area
- 23% within Peru State College service area

### State Colleges: Tuition and Fees as a Percentage of Per Capita Income

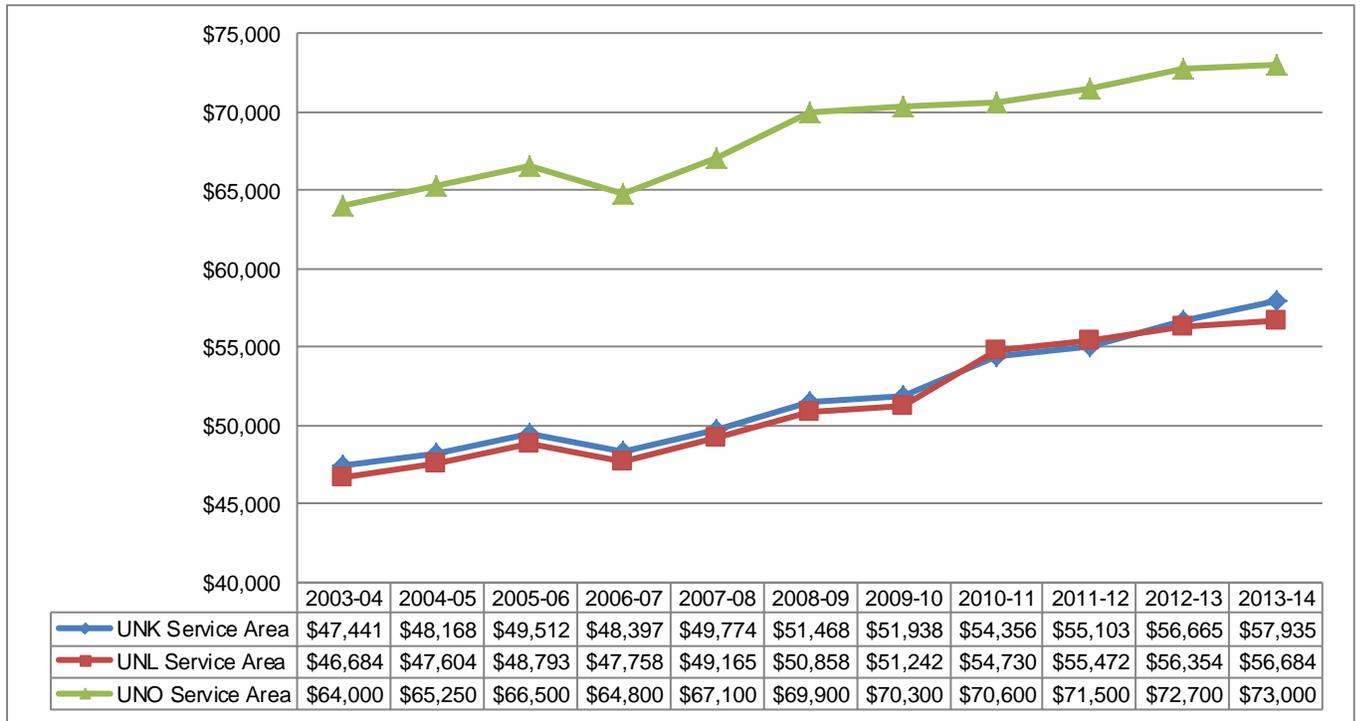
Tuition and mandatory fees can be calculated as a percentage of the per capita income within the service area of each of Nebraska’s State Colleges. Between 2002-03 and 2012-13, a higher percentage of per capita income was required to pay tuition and mandatory fees at two of the three State Colleges. For example, the tuition and mandatory fees at Chadron State College in 2002-03 equaled 12.1% of per capita income in the college’s service area. In 2012-13, the percentage increased to 12.5% of per capita income. The percentage changes for the State Colleges are shown in the following chart.

**Percentage of Families’ Per Capita Income Required to Pay Undergraduate Resident Tuition and Mandatory Fees at Nebraska’s State Colleges 2002-03 to 2012-13**



**University of Nebraska: Median Family Income**

**Annual Income of Median-Income Families Living within Each University of Nebraska Campus Service Area 2003-04 to 2013-14**



From 2003-04 to 2013-14, the annual income of median-income earning families increased:

- 22% within the University of Nebraska at Kearney service area
- 21% within the University of Nebraska-Lincoln service area
- 14% within the University of Nebraska at Omaha service area

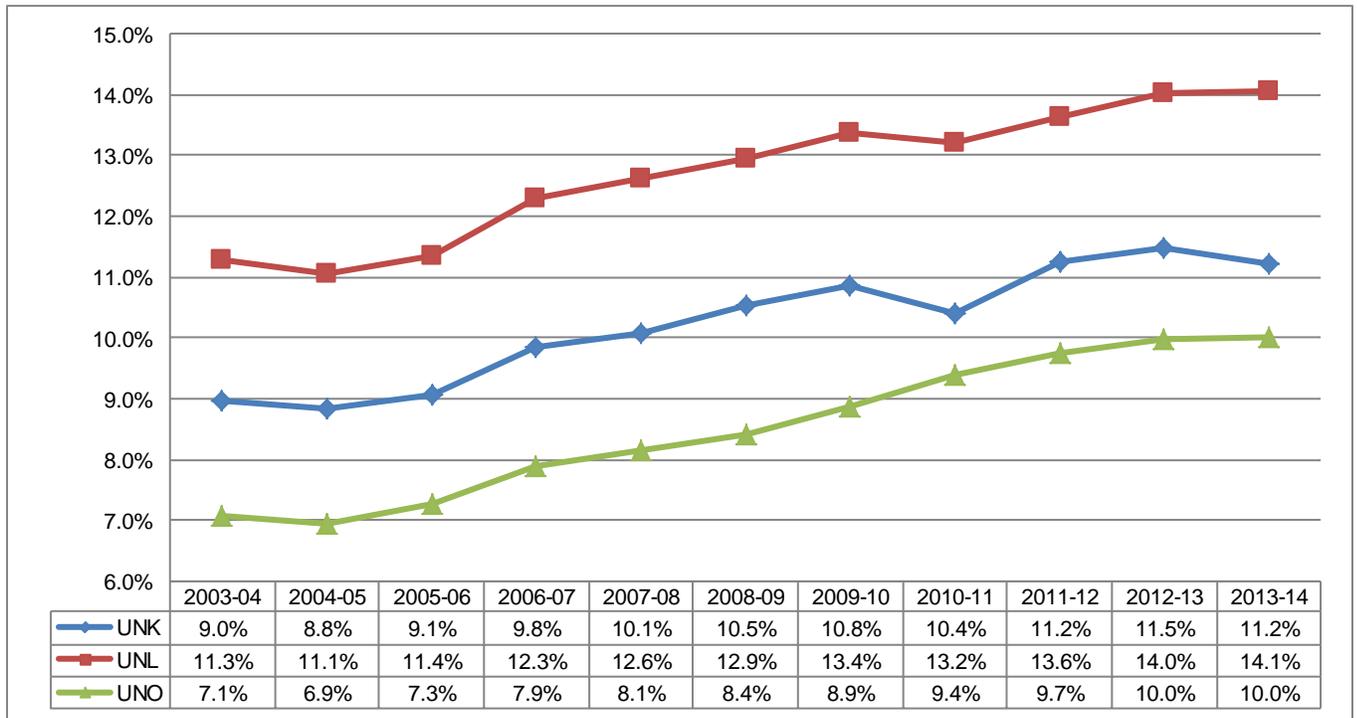
From 2008-09 to 2013-14, the annual income of median-income earning families increased:

- 13% within the University of Nebraska at Kearney service area
- 11% within the University of Nebraska-Lincoln service area
- 4% within the University of Nebraska at Omaha service area

### University of Nebraska: Tuition and Fees as a Percentage of Income for Median-Income Families

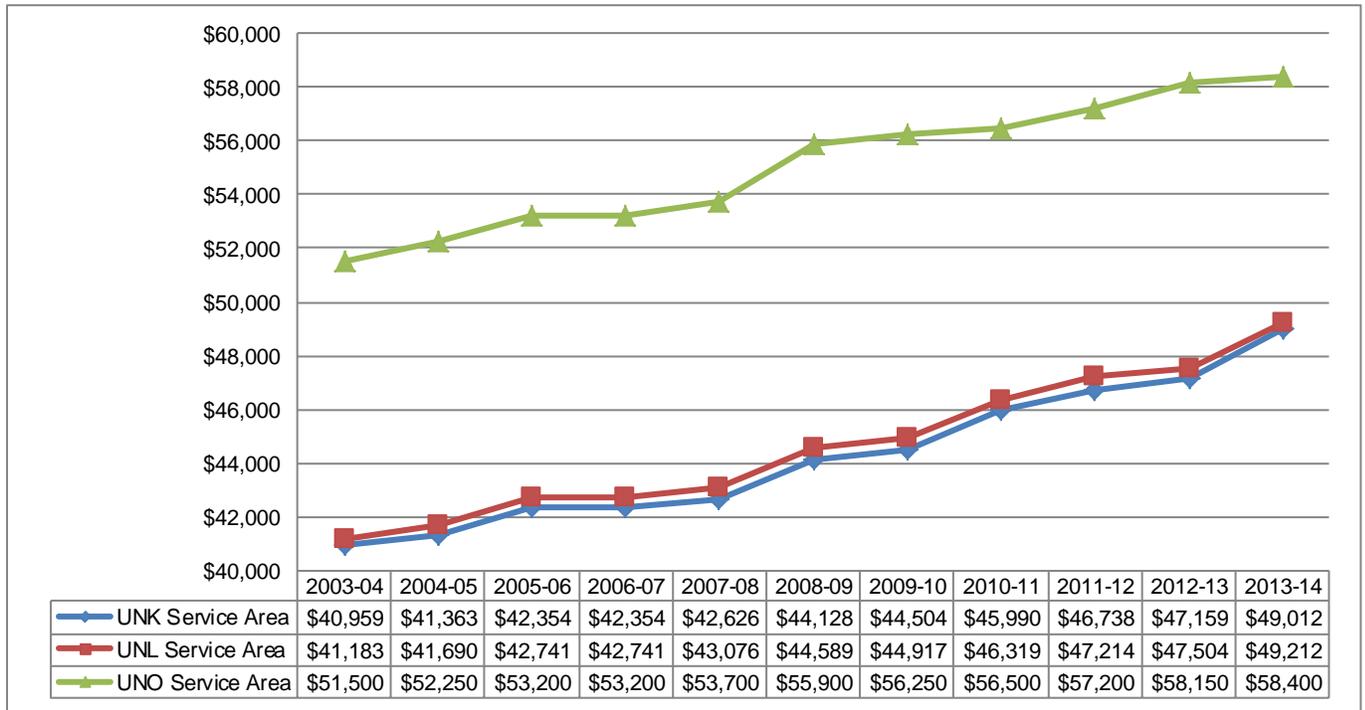
Tuition and mandatory fees can be calculated as a percentage of the median income of families living in the service area of each of the University of Nebraska campuses. Between 2003-04 and 2013-14, a higher percentage of median family income was required to pay tuition and mandatory fees at the campuses. For example, the tuition and mandatory fees at the University of Nebraska at Kearney in 2003-04 equaled 9.0% of median family income in the University’s service area. In 2013-14, the percentage increased to 11.2% of median family income. The percentage changes for the University of Nebraska campuses are shown in the following chart.

**Percentage of Median Family Income Required to Pay Undergraduate Resident Tuition and Mandatory Fees at the University of Nebraska 2003-04 to 2013-14**



University of Nebraska: Low Family Income<sup>1</sup>

**Annual Income of Low-Income Families Living within Each University of Nebraska Campus Service Area 2003-04 to 2013-14**



From 2003-04 to 2013-14, the annual income of low-income earning families increased:

- 20% within the University of Nebraska at Kearney service area
- 19% within the University of Nebraska-Lincoln service area
- 13% within the University of Nebraska at Omaha service area

From 2008-09 to 2013-14, the annual income of low-income earning families increased:

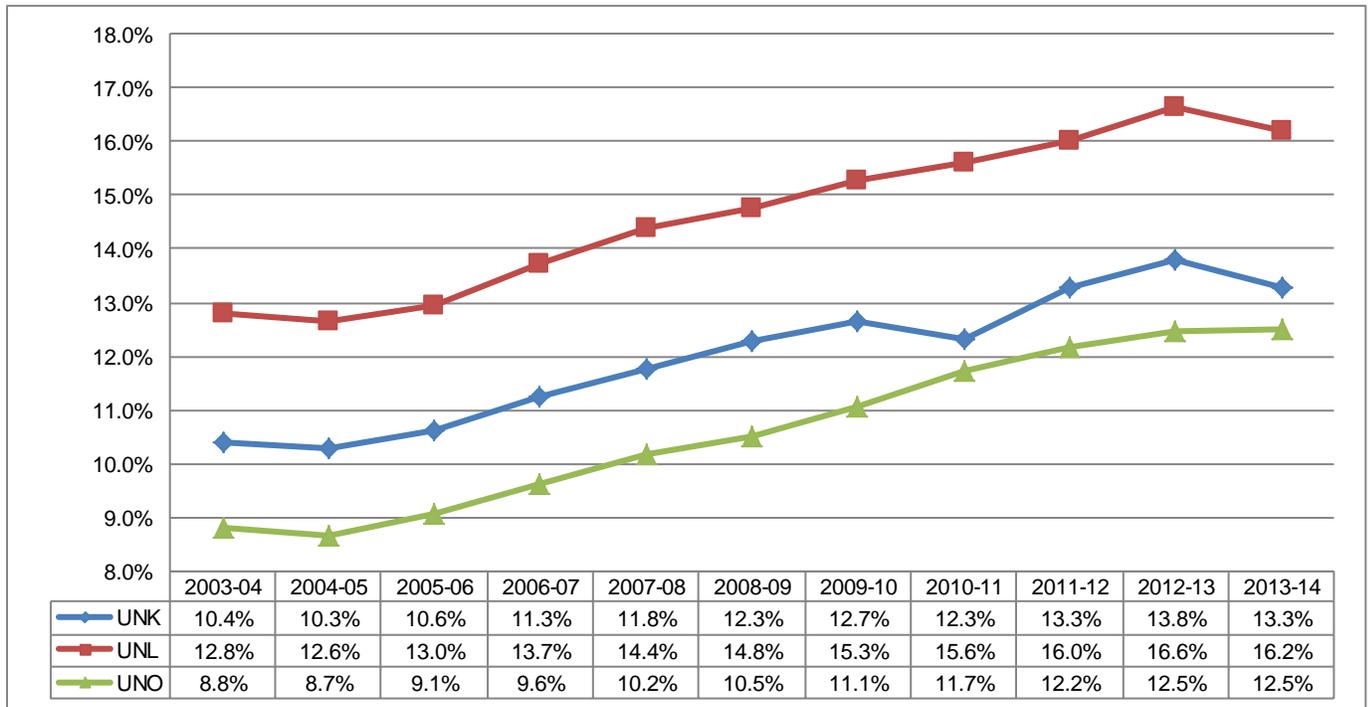
- 11% within the University of Nebraska at Kearney service area
- 10% within the University of Nebraska-Lincoln service area
- 4% within the University of Nebraska at Omaha service area

<sup>1</sup> Low-income families are defined as families whose income does not exceed 80 percent of the median family income

### University of Nebraska: Tuition and Fees as a Percentage of Income for Low-Income Families

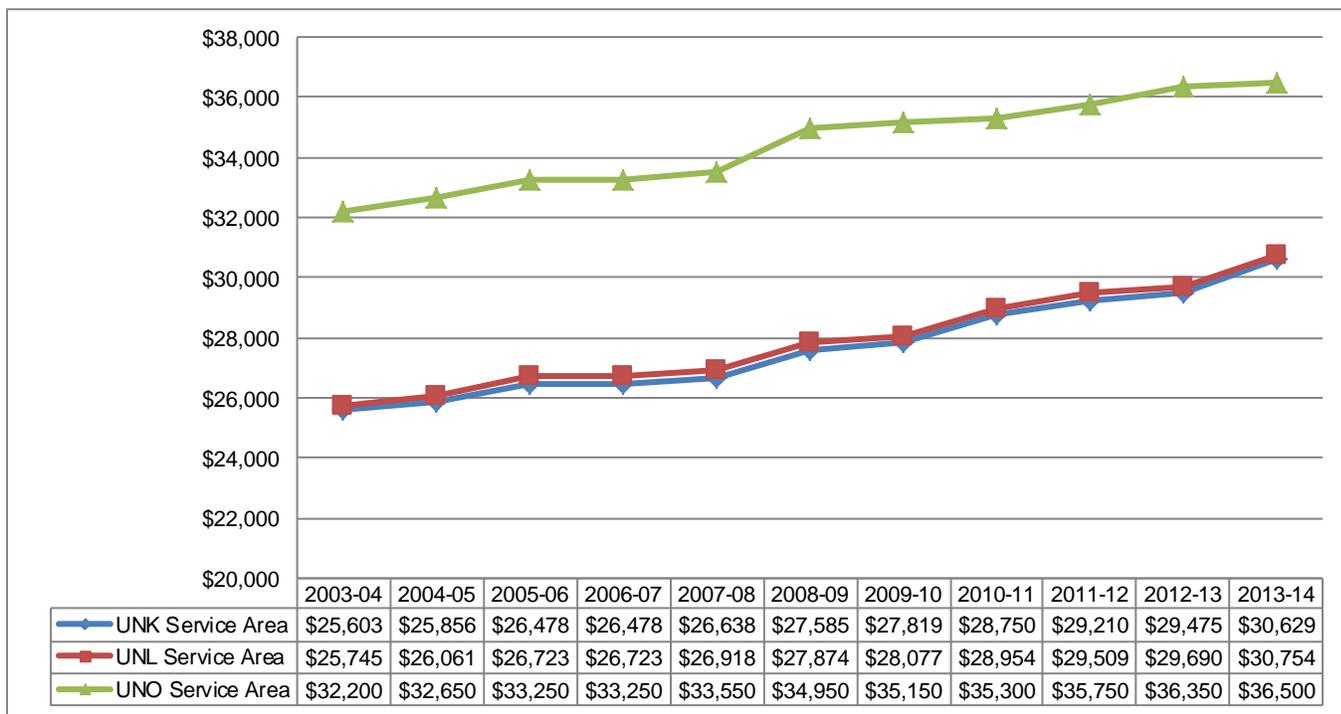
Tuition and mandatory fees can be calculated as a percentage of the annual income of low-income families living in the service area of each of the University of Nebraska campuses. Between 2003-04 to 2013-14, a higher percentage of low family income was required to pay tuition and mandatory fees at the campuses. For example, the tuition and mandatory fees at the University of Nebraska at Kearney in 2003-04 equaled 9.5% of low family income in the University’s service area. In 2013-14, the percentage increased to 13.3% of low family income. The percentage changes for the University of Nebraska campuses are shown in the following chart.

**Percentage of Low Family Income Required to Pay Undergraduate Resident Tuition and Mandatory Fees at the University of Nebraska 2003-04 to 2013-14**



**University of Nebraska: Very Low Family Income<sup>1</sup>**

**Annual Income of Very Low-Income Families Living within Each University of Nebraska Campus Service Area 2003-04 to 2013-14**



From 2003-04 to 2013-14, the annual income of very-low income earning families increased:

- 20% within the University of Nebraska at Kearney service area
- 19% within the University of Nebraska-Lincoln service area
- 13% within the University of Nebraska at Omaha service area

From 2008-09 to 2013-14, the annual income of very-low income earning families increased:

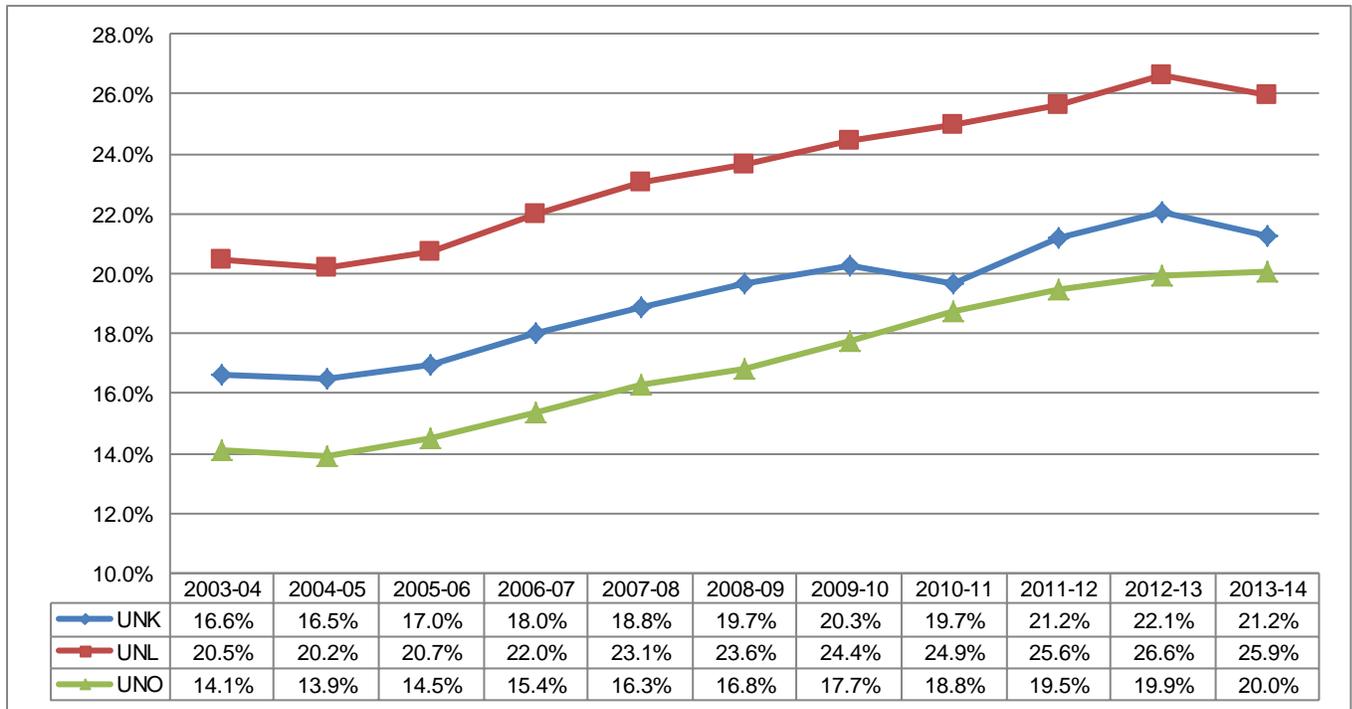
- 11% within the University of Nebraska at Kearney service area
- 10% within the University of Nebraska-Lincoln service area
- 4% within the University of Nebraska at Omaha service area

<sup>1</sup> Very low-income families are defined as families whose incomes do not exceed 50 percent of the median family income

### University of Nebraska: Tuition and Fees as a Percentage of Income for Very Low-Income Families

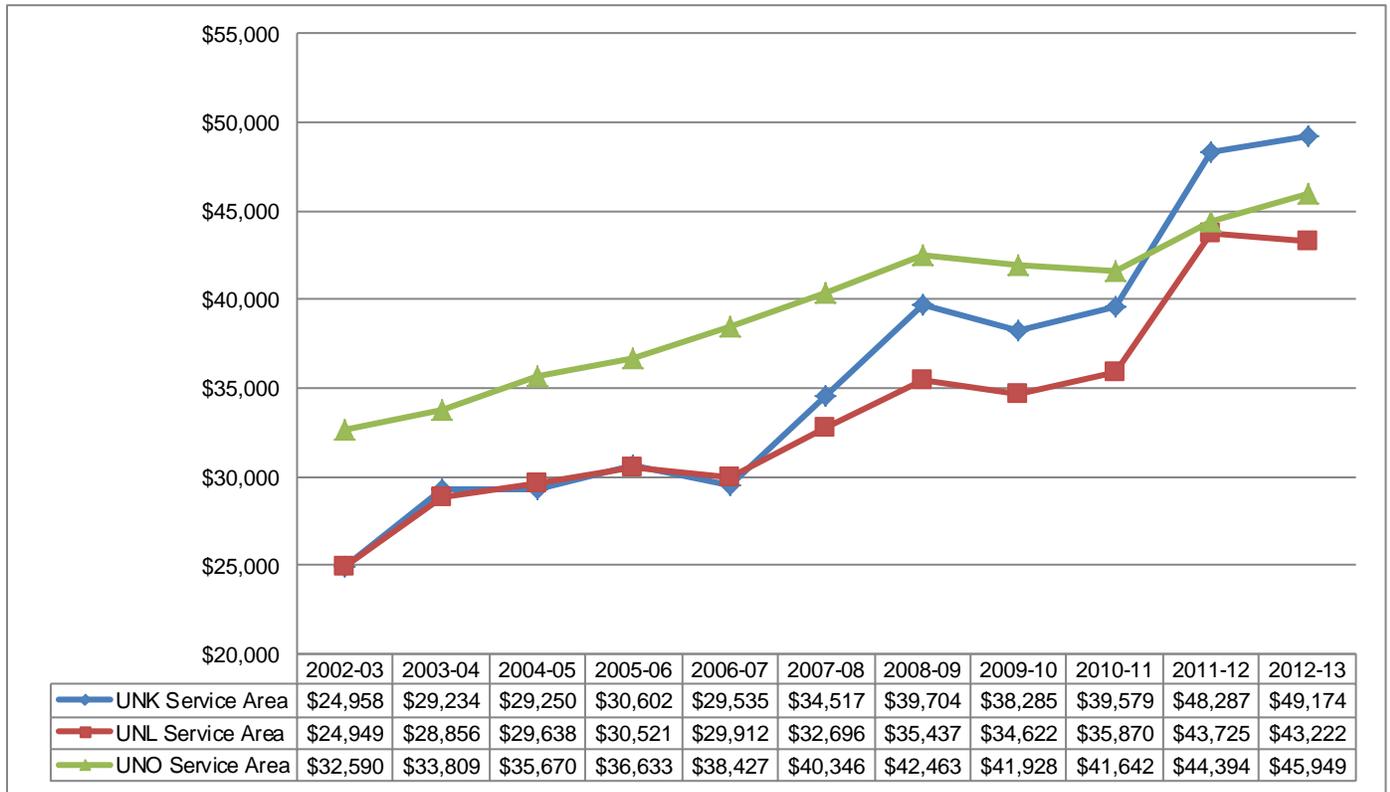
Tuition and mandatory fees can be calculated as a percentage of the annual income of very low-income families living in the service area of each of the University of Nebraska campuses. Between 2003-04 and 2013-14, a higher percentage of very low family income was required to pay tuition and mandatory fees at the campuses. For example, the tuition and mandatory fees at the University of Nebraska at Kearney in 2003-04 equaled 16.6% of very low family income in the University’s service area. In 2013-14, the percentage increased to 21.2% of very low family income. The percentage changes for the University of Nebraska campuses are shown in the following chart.

**Percentage of Very Low Family Income Required to Pay Undergraduate Resident Tuition and Mandatory Fees at the University of Nebraska 2003-04 to 2013-14**



University of Nebraska: Per Capita Family Income

**Annual Per Capita Income for Families Living within Each University of Nebraska Campus Service Area 2002-03 to 2012-13**



From 2002-03 to 2012-13, the per capita income of families increased:

- 97% within the University of Nebraska at Kearney service area
- 73% within the University of Nebraska-Lincoln service area
- 41% within the University of Nebraska at Omaha service area

From 2007-08 to 2012-13, the per capita income of families increased:

- 42% within the University of Nebraska at Kearney service area
- 32% within the University of Nebraska-Lincoln service area
- 14% within the University of Nebraska at Omaha service area

### University of Nebraska: Tuition and Fees as a Percentage of Per Capita Income

Tuition and mandatory fees can be calculated as a percentage of the per capita income within the service area of each of the University of Nebraska campuses. Between 2002-03 and 2012-13, a higher percentage of per capita income was required to pay tuition and mandatory fees at two of the three campuses. For example, the tuition and mandatory fees at the University of Nebraska at Kearney in 2002-03 equaled 13.6% of per capita income in the University’s service area. In 2012-13, the percentage decreased to 13.2% of per capita income. The percentage changes for the University of Nebraska campuses are shown in the following chart.

**Percentage of Families’ Per Capita Income Required to Pay Undergraduate Resident Tuition and Mandatory Fees at the University of Nebraska 2002-03 to 2012-13**

