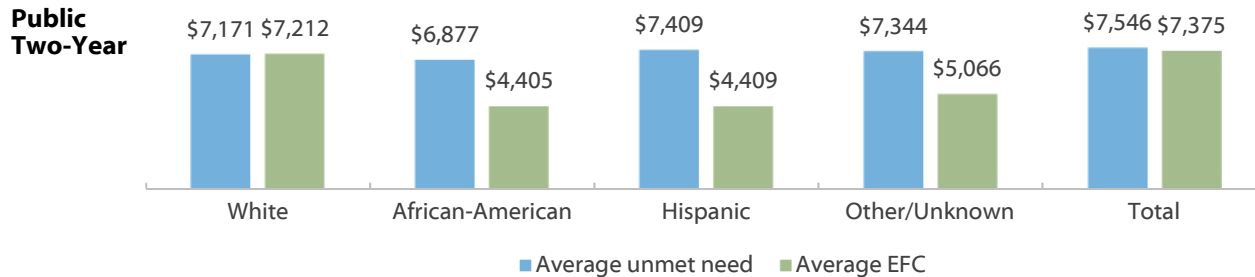
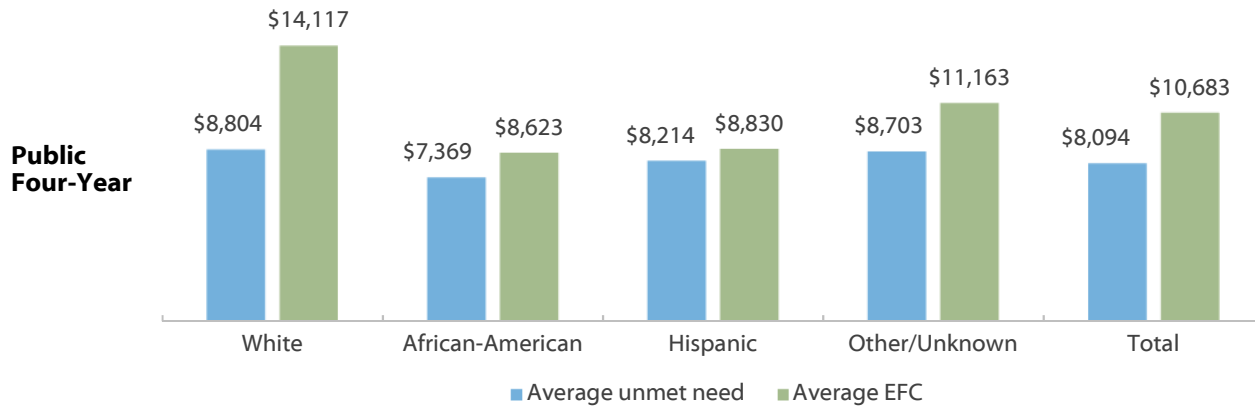


Community College Students Expected to Pay Far Less But Have Almost As Much Unmet Need

Average Unmet Need and Average EFC* by Race/Ethnicity for Texas Public Institutions (Fall 2015)



Despite substantially lower cost of attendance at public two-year schools, unmet need* is not significantly lower on average for students at these institutions compared to students at public four-year institutions. For all racial/ethnic groups, average expected family contribution (EFC)** was much higher at four-year universities due to a higher cost of attendance and a larger concentration of students from higher income families. Higher income students are disproportionately White or in the "Other/unknown" category, which explains the higher EFC amounts for those racial/ethnic groups. This is particularly evident at public four-year schools, where students in these racial/ethnic groups are not only wealthier on average but also more likely to enroll at higher cost universities.

* "Unmet need" is the gap that remains between a student's resources and his/her total cost of attendance even after accounting for both grant and loan aid and EFC.

**EFC is the formulaically determined amount that the student can reasonably be expected to pay out of pocket.

Texas Higher Education Coordinating Board (THECB), "Unmet Need and Expected Family Contribution" (unpublished tables).

