College Access and Affordability in South Carolina Based on Household Income
The Commission on Higher Education released its Public Agenda 9 months ago. Since then it has been seeking consensus on issues families in South Carolina are facing with higher education, its affordability, access and excellence.

Here we explore the same themes from the perspective of a typical household in the state.
The family income of a typical student is increasing at four-year institutions

1997 Research Institutions: $41,380
Comprehensive Institutions: $32,320

2005 Research Institutions: $59,443
Comprehensive Institutions: $40,211

2015 Research Institutions: $71,210
Comprehensive Institutions: $42,811

The typical household is increasingly priced out of South Carolina research institutions

1997: $50,073
1997: $50,073

2005: $48,426
2005: $48,426

2015: $45,980
2015: $45,980

Data on student family income comes from the National Student Loan Data System and the family income of a typical household income comes from the St Louis Federal Reserve.

Note: Data represented is from federally aided students in the institutions which may not reflect the trend of all students.
Students in research institutions are increasingly coming from wealthy families

Family income of the typical household in South Carolina, and the average family income of students in research and comprehensive institutions receiving federal aid or loans

Data on student family income comes from the National Student Loan Data System and the family income of a typical household income comes from the St Louis Federal Reserve.

Note: Data represented is from federally aided students in the institutions which may not reflect the trend of all students.
Tuition cost escalation in higher education outstrips the rest of the economy


*Healthcare inflation is national, but housing, income and tuition growth are South Carolina-specific.
Individuals with the most to gain are the most affected in this environment.

Groups most affected by rising tuition costs include:

- First generation college students
- Minorities populations
- Rural populations
Impact on families without college graduates

The percentage of first generation college students

Source: National Student Loan Data System
Note: Data represented is from federally aided students in the institutions which may not reflect the trend of all students
African-American enrollments in South Carolina are shifting from the research sector to the comprehensive sector.

### African American Enrollments as % of Total Enrollments (inclusive of two or more races where one is AA, which began in 2009)

- **2000**: 26.0%
- **2001**: 26.4%
- **2002**: 27.2%
- **2003**: 27.3%
- **2004**: 28.4%
- **2005**: 28.5%
- **2006**: 28.6%
- **2007**: 28.4%
- **2008**: 28.5%
- **2009**: 30.1%
- **2010**: 30.8%
- **2011**: 31.9%
- **2012**: 32.3%
- **2013**: 32.5%
- **2014**: 32.4%
- **2015**: 32.2%
- **2016**: 32.8%

**Source:** CHE data self-reported by institutions

- **9,049** of 10,206 enrollment growth at Comprehensive Institutions
- **152** of 14,823 enrollment growth at Research Institutions

**Total Enrollment Growth:**
- **3,891**
- **4,043**
- **13,034**
Regional disparities between educational sectors

Where you live in South Carolina determines the education you get

Darker colors indicate greater enrollments per 10,000 population

Research institutions: Enrollments per 10,000 population

Comprehensive institutions: Enrollments per 10,000 population

Source: CHE data self-reported by institutions
Shifting preferences

South Carolina high school graduates are moving away from traditional higher education institutions in the state.

We need to know why.

Percentage of high school graduates aged 17-19 entering education or the armed forces

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<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Research</td>
<td>11.0%</td>
<td>9.8%</td>
<td>10.4%</td>
<td>9.5%</td>
<td>9.8%</td>
<td>10.3%</td>
<td>10.8%</td>
<td>10.4%</td>
<td>10.2%</td>
<td>10.1%</td>
<td>9.9%</td>
<td>-1.1%</td>
</tr>
<tr>
<td>Comprehensives</td>
<td>17.1%</td>
<td>17.0%</td>
<td>15.8%</td>
<td>14.9%</td>
<td>15.3%</td>
<td>15.4%</td>
<td>15.8%</td>
<td>15.0%</td>
<td>14.8%</td>
<td>14.7%</td>
<td>15.0%</td>
<td>-2.2%</td>
</tr>
<tr>
<td>Technical Colleges</td>
<td>32.5%</td>
<td>32.5%</td>
<td>33.5%</td>
<td>32.0%</td>
<td>32.1%</td>
<td>32.2%</td>
<td>33.0%</td>
<td>32.2%</td>
<td>31.3%</td>
<td>29.9%</td>
<td>28.0%</td>
<td>-4.5%</td>
</tr>
<tr>
<td>2-year USC and SMC</td>
<td>3.1%</td>
<td>3.2%</td>
<td>3.1%</td>
<td>3.1%</td>
<td>3.0%</td>
<td>3.1%</td>
<td>3.1%</td>
<td>3.0%</td>
<td>2.9%</td>
<td>2.7%</td>
<td>2.5%</td>
<td>-0.6%</td>
</tr>
<tr>
<td>Independent Senior Institutions</td>
<td>10.4%</td>
<td>10.6%</td>
<td>11.0%</td>
<td>10.1%</td>
<td>9.7%</td>
<td>9.9%</td>
<td>9.9%</td>
<td>9.1%</td>
<td>9.6%</td>
<td>9.4%</td>
<td>9.1%</td>
<td>-1.2%</td>
</tr>
<tr>
<td>Entering Out-of-State Institutions</td>
<td>6.1%</td>
<td>5.8%</td>
<td>6.2%</td>
<td>5.7%</td>
<td>5.7%</td>
<td>5.9%</td>
<td>6.5%</td>
<td>5.6%</td>
<td>6.3%</td>
<td>6.9%</td>
<td>7.3%</td>
<td>1.1%</td>
</tr>
<tr>
<td>Armed forces</td>
<td>3.2%</td>
<td>3.1%</td>
<td>3.3%</td>
<td>3.3%</td>
<td>3.7%</td>
<td>4.0%</td>
<td>4.3%</td>
<td>3.8%</td>
<td>4.4%</td>
<td>4.4%</td>
<td>4.3%</td>
<td>1.1%</td>
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<tr>
<td>Grand Total</td>
<td>83.5%</td>
<td>82.0%</td>
<td>83.2%</td>
<td>78.6%</td>
<td>79.4%</td>
<td>80.9%</td>
<td>82.5%</td>
<td>79.2%</td>
<td>79.4%</td>
<td>78.1%</td>
<td>76.0%</td>
<td>-7.4%</td>
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<tr>
<td>High School completers not pursuing education or entering the armed forces</td>
<td>16.5%</td>
<td>18.0%</td>
<td>16.8%</td>
<td>21.4%</td>
<td>20.6%</td>
<td>19.1%</td>
<td>17.5%</td>
<td>20.8%</td>
<td>20.6%</td>
<td>21.9%</td>
<td>24.0%</td>
<td>7.4%</td>
</tr>
<tr>
<td>High School graduates not pursuing education or entering the armed forces</td>
<td>8.7%</td>
<td>9.2%</td>
<td>7.5%</td>
<td>11.7%</td>
<td>14.1%</td>
<td>14.3%</td>
<td>14.6%</td>
<td>17.1%</td>
<td>15.3%</td>
<td>18.2%</td>
<td>20.9%</td>
<td>12.2%</td>
</tr>
<tr>
<td>On-time high school graduates entering into an SC institution</td>
<td>81.1%</td>
<td>80.9%</td>
<td>81.9%</td>
<td>78.2%</td>
<td>75.7%</td>
<td>75.2%</td>
<td>74.3%</td>
<td>73.0%</td>
<td>73.2%</td>
<td>70.0%</td>
<td>67.1%</td>
<td>-14.1%</td>
</tr>
</tbody>
</table>

Source: High School Graduation data from Revenue and Fiscal Authority, South Carolina
Source: Institutional enrollments self-reported by institutions to South Carolina CHEMIS system
Source: High school completions and those entering out-of-state institutions reported from College Freshman Report, SC Department of Education
Percentage of college students receiving federal aid with family incomes below $30,000

Comprehensive Institutions

Research Institutions

Source: National Student Loan Data System

Note: Data represented is from federally aided students in the institutions which may not reflect all students in the institution
Financially Independent Students in decline

Percentage of financially independent students

Research Institutions

<table>
<thead>
<tr>
<th>Year</th>
<th>Independent</th>
<th>Dependent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1997</td>
<td>84.1%</td>
<td>15.9%</td>
</tr>
<tr>
<td>2015</td>
<td>91.4%</td>
<td>8.6%</td>
</tr>
</tbody>
</table>

Comprehensive Institutions

<table>
<thead>
<tr>
<th>Year</th>
<th>Independent</th>
<th>Dependent</th>
</tr>
</thead>
<tbody>
<tr>
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<td>77.8%</td>
<td>22.2%</td>
</tr>
<tr>
<td>2015</td>
<td>84.2%</td>
<td>15.8%</td>
</tr>
</tbody>
</table>

Source: National Student Loan Data System
Note: Data represented is from federally aided students in the institutions which may not reflect all students in the institution.
When scholarships are not enough

Percentage of tuition and fee covered by a Palmetto Fellow scholarship in the freshmen year of college

Comprehensive Institutions
Research Institutions

Source: IPEDS and CHE data
South Carolina needs innovative solutions to improve access and affordability and promote social mobility in an effort to reverse these troubling trends.