

# R.I. gets failing grade for college affordability

A national report says the state comes up short on financial aid for low-income students.

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As it has in previous years, a national report finds that higher education in Rhode Island -- and, in fact, most of the country -- is increasingly unaffordable for most families.

This factor, combined with Rhode Island's relatively weak performance in preparing students for college and high-paying jobs, could erode Rhode Island's economy over time, the report warns.

The report also says the United States is slipping behind other industrialized nations in access to higher education and completion of degrees, a downward trend that threatens the country's future economic competitiveness.

Measuring Up 2006: The National Report Card on Higher Education gave Rhode Island an F in affordability, as it has in past years.

Forty-two other states -- including the rest of New England -- also failed in this area. The highest grade given was C-minus, earned by California and Utah.

The report is published every two years by the independent, nonpartisan National Center for Public Policy and Higher Education.

Rhode Island fared better in the number of people enrolling in higher education and in the number of people graduating from college, earning A's in participation and completion. It received a C-plus in how it prepares its students for college, earning a middling grade because its students score in the middle of the pack on national English and math tests.

Rhode Island received a B on benefit to the state's society and economy by having a well-educated work force. If all ethnic groups had the same

educational attainment as whites, Rhode Island's personal income would be \$805 million higher, the report found.

Rhode Island was given an incomplete in the learning category, which assesses how much a student learns in college, as did nearly all states, because there was not enough data available.

THE HIGH COST of education in Rhode Island mirrors a national trend.

According to the report, the average Rhode Island family pays 30 percent of its annual income to attend the Community College of Rhode Island; 39 percent of its income to attend Rhode Island College or the University of Rhode Island; and 85 percent to attend a private college or university, if no financial aid is awarded.

As tuitions rise faster than state support for public higher education, more of the burden of paying for college falls to students and their families. A decade ago, the report says, an average family in Rhode Island paid 32 percent of its income to attend RIC or URI.

Many Rhode Island families struggle to pay. This year, in-state tuition and fees at CCRI cost \$2,686. RIC costs \$4,958, and URI \$7,724 -- not including room and board.

CCRI increased its tuition by 8.7 percent this year, and RIC and URI both went up 6 percent. CCRI and RIC increased costs beyond what was originally planned to bridge a state budget gap.

Jack Warner, Rhode Island's commissioner of higher education, acknowledges that rising costs are a major problem. But he says the Board of Governors for Higher Education has fought to keep tuition increases as low as possible. "Our average tuition increases have been below the national averages for the past four years," he said.

Measuring Up estimates that even at the lowest-priced colleges, low-income Rhode Island families spend 21 percent of their income on tuition, compared with 7 percent nationally.

Federal financial aid programs have not kept pace with the spiraling education costs. Pell grants, which have helped millions of low-income students attend college, have less buying power today, the report says.

Fifteen years ago, the average award covered 76 percent of tuition at four-year colleges; today it covers only 48 percent, even though the amount of the award has increased significantly.

Rhode Island also trails leading states in the amount of financial aid it gives low-income students. The state received low scores for its anemic \$13-million state scholarship program. The program's average award is \$1,100.

"It's better than the \$5 million in state financial aid we had in 2002, but we still have a long way to go," Warner said.

Governor Carcieri planned to pump another \$20 million into the program two years ago, but overall state revenues came in lower than expected, so that money was not added.

AT THE SAME TIME, the fastest-growing populations in Rhode Island are low income and immigrant. These are precisely the groups state policymakers and educators want to channel into higher education, both to enable them to enter the middle class and to boost the educational attainment of the state overall.

A more highly educated work force would in turn attract more high-tech, knowledge-based companies to Rhode Island and boost the region's economy, say policymakers.

But as costs spiral upward, more students -- particularly low-income and minority students -- are shut out of college, said Patrick M. Callan, president of the National Center for Public Policy and Higher Education.

"Family income is what drives affordability," Callan said in a conference call Wednesday. .

But family income has not kept pace with rising higher education costs, he said.

Since the early 1980s, median family income has increased by 127 percent nationally. But tuition and fees have jumped by 375 percent in that time frame, according to the report.

Rhode Island has felt the pinch. The state is not as wealthy as its neighbors, including Connecticut and Massachusetts, which have among the highest per capita incomes in the country. Just about half of Rhode Island's

families -- 47 percent -- earn less than \$50,000 -- the amount needed for a family of four to scrape by with the bare necessities, according to a 2004 study by the Poverty Institute at Rhode Island College.

Rhode Island also has a higher percentage of children under age 18 living in poverty -- 21 percent -- than the national average of 18 percent. Providence has one of the highest concentrations of urban childhood poverty in the country.

Without lower college costs or more financial aid, many low-income students will be shut out of higher education, Callan said.

"The baby boomers are the best educated generation in American history, but a lot of them are getting ready to retire," Callan said. "But this next generation may be less well educated than the previous, and we really can't afford to become less competitive."

Other countries are surging ahead. Canada, Japan, Korea, Finland, Norway, Sweden and Belgium all rank higher than the United States in the proportion of young adults, ages 25 to 34, who have college degrees.

To see a full copy of the report, visit: [www.highereducation.org](http://www.highereducation.org)

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