



COLORADO COMMUNITY
COLLEGE SYSTEM

Colorado Community College System

**ACADEMIC YEAR 2012-2013
NEED-BASED FINANCIAL AID
APPLICANT DEMOGRAPHICS
BASED ON 9 MONTH EFC**

NOVEMBER 2013

2012-2013 Aid Recipients and Applicants

For academic year 2012-2013, 48,347 resident students attending a Colorado Community College System (CCCS) college received some sort of need-based financial aid. The amount received by these students totaled \$165.8 million (Table 1). Four-fifths of the total – \$133.5 million – came from federal grant and work study programs. Pell grants were the single largest source of need-based financial aid for CCCS students, accounting for \$130.8 million of the total. The state contributed 18% of the total, while institutional contributions made up the remainder. In addition to the amounts in Table 1, CCCS students received approximately \$204 million in federal loans.

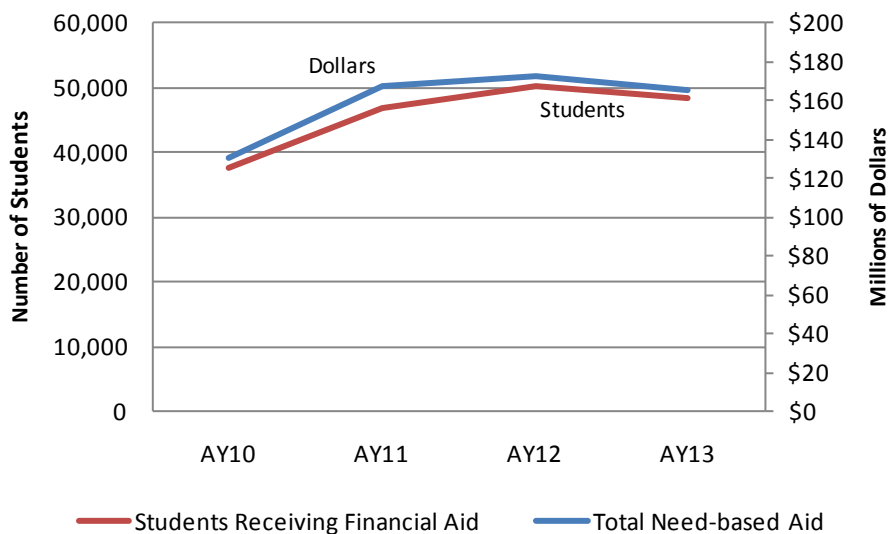
Table 1. Need-Based Financial Aid Awards to Colorado Resident CCCS Students

Type	Source	Name	Academic Year 2012 - 2013
Grants	Federal	Federal Pell	\$130,791,915
		Federal SEOG*	\$1,232,178
		Subtotal Federal	\$132,024,093
	State	CO Student Grant	\$25,174,589
		GearUp	\$178,698
		Subtotal State	\$25,353,287
	Institutional	Institutional Need-Based Awards	\$2,738,194
Total		\$160,115,574	
Work Study	Federal	Federal Work Study	\$1,509,789
	State	CO Work Study - need based	\$4,209,446
	Total		\$5,719,235
Total Need-based Aid			\$165,834,809

*Supplemental Educational Opportunity Grant

Both the number of resident students receiving need-based financial aid and the total amount of aid decreased from year-ago levels (Figure 1). The 3.9% decrease in the number of students receiving aid is consistent with the 3.8% decrease in the overall resident headcount during the same time period. The decline in the amount of aid of 3.7% is primarily attributable to a decrease in federal funding of \$6.6 million.

Figure 1. Number of Students Receiving and Total Amount of Need-based Aid



In 2012-2013, 36,656 Full Time Equivalent (FTE) resident students applied for federal financial aid by completing the Free Application for Federal Student Aid (FAFSA).¹ This number equates to 66.1% of our resident student FTE (Table 2)². Fifty percent of our

¹ The number of FTE students is calculated based on 30 resident instruction credit hours. We were unable to match 0.6% of students in the financial aid database with credit-hour data.

² The time frame for financial aid data does not exactly match the time frame for FTE data. Both sets of data include three semesters and both sets include Fall 2012 and Spring 2013. However, financial aid data includes Summer 2013, while FTE data is based on Summer 2012.



resident FTE students were eligible to receive a federal Pell Grant, and 44.5% actually received Pell funds.

Table 2. Financial Aid Applicants, Pell Eligible Applicants, and Pell Recipients as a Percent of Resident FTE by Institution

College	CCCS Resident FTE	Aid Applicants		Pell Eligible		Pell Recipients	
		FTE	%	FTE	%	FTE	%
ACC	5,595	3,412	61.0%	2,331	41.7%	1,971	35.2%
CCA	4,454	2,926	65.7%	2,299	51.6%	2,025	45.5%
CCD	6,707	4,692	70.0%	3,938	58.7%	3,563	53.1%
CNCC	600	343	57.1%	217	36.1%	189	31.5%
FRCC	12,658	8,282	65.4%	5,865	46.3%	5,101	40.3%
LCC	600	342	57.0%	252	42.0%	235	39.2%
MCC	1,053	570	54.2%	452	42.9%	414	39.3%
NJC	1,277	898	70.3%	541	42.4%	501	39.2%
OJC	1,048	755	72.0%	616	58.8%	577	55.1%
PCC	4,249	3,378	79.5%	2,892	68.1%	2,690	63.3%
PPCC	10,095	6,623	65.6%	5,148	51.0%	4,618	45.7%
RRCC	5,898	3,495	59.3%	2,500	42.4%	2,094	35.5%
TSJC	1,239	939	75.8%	757	61.0%	694	56.0%
Total	55,475	36,656	66.1%	27,807	50.1%	24,673	44.5%

A student’s eligibility for need-based aid, particularly federal Pell grants, is based on a calculation called the Expected Family Contribution (EFC). A student’s EFC is an indicator of ability to pay; the lower the EFC, the greater the need for financial aid. The EFC calculation takes into account a student’s income and assets – and those of his or her parents, if applicable – adjusted for age and the number of family members at home and in college. As such, the EFC can vary widely at similar income levels. The EFC is measured against the student’s cost of attending school to arrive at need for aid.



Students with an EFC of \$5,550 or less were eligible to receive a Pell Grant in 2012-2013. While half of CCCS resident FTE met this standard, 16% applied for financial aid but exceeded the EFC amount for Pell eligibility (Table 3). Of these students, 29.6% had an EFC of between 100% and 150% of the Pell-eligible EFC (between \$5,550 and \$8,325); 17.6% had an EFC of between 150% and 200% of the Pell-eligible EFC (between \$8,325 and \$11,100); and 52.8% had an EFC that exceeded 200% of the Pell-eligible EFC (greater than \$11,100).

Table 3. Non Pell Eligible Applicants by EFC by Institution*

College	Applied but Not Pell Eligible		150% EFC		200% EFC		200%+ EFC	
	FTE	% of Total FTE	FTE	% of Total FTE	FTE	% of Total FTE	FTE	% of Total FTE
ACC	1,081	19.3%	300	5.4%	187	3.3%	594	10.6%
CCA	627	14.1%	211	4.7%	117	2.6%	299	6.7%
CCD	754	11.2%	287	4.3%	141	2.1%	326	4.9%
CNCC	126	21.0%	32	5.3%	14	2.2%	81	13.5%
FRCC	2,417	19.1%	685	5.4%	421	3.3%	1,311	10.4%
LCC	90	15.0%	25	4.1%	15	2.6%	50	8.3%
MCC	119	11.3%	33	3.1%	18	1.7%	68	6.4%
NJC	357	28.0%	79	6.2%	50	3.9%	228	17.9%
OJC	139	13.3%	36	3.4%	31	2.9%	72	6.9%
PCC	486	11.4%	152	3.6%	85	2.0%	248	5.8%
PPCC	1,475	14.6%	428	4.2%	256	2.5%	792	7.8%
RRCC	995	16.9%	303	5.1%	194	3.3%	499	8.5%
TSJC	183	14.7%	45	3.6%	33	2.7%	105	8.5%
Total	8,849	16.0%	2,616	4.7%	1,561	2.8%	4,672	8.4%

*EFC, or Expected Family Contribution, is represented by a percentage of Pell eligibility threshold.

Student Demographics

The following pages examine demographic characteristics of students who applied for student aid. These characteristics include household size and income; gender; race/ethnicity; age; where students live, for which school location in an urban or rural area is used as a proxy; dependency status; and number of college students in the household. Please note that the demographic information in this section is based on headcount rather than FTE.³ A total of 68,311 resident students applied for financial aid. Of these applicants, 52,276 were Pell eligible and 16,035 were not.⁴

Household Size and Income

Overall, students in our system eligible for a Pell grant had an average household size of 2.8 and an average adjusted gross income of \$21,458, compared to an average household size of 3.0 and average adjusted gross income of \$83,628 for non-Pell-eligible students (Table 4).

Table 4. Average Household Size and Income by EFC*

Expected Family Contribution – Pell Eligible	Average Household Size	Average Household Income	Proportion of Resident Applicants
Pell Eligible	2.8	\$21,458	76.5%

Expected Family Contribution – Non Pell Eligible	Average Household Size	Average Household Income	Proportion of Resident Applicants
100 - 150% of Pell Eligible	2.7	\$52,948	7.1%
150 - 200% of Pell Eligible	2.8	\$63,745	4.3%
200%+ of Pell Eligible	3.3	\$108,653	12.1%
Total Non Pell Eligible	3.0	\$83,628	23.5%

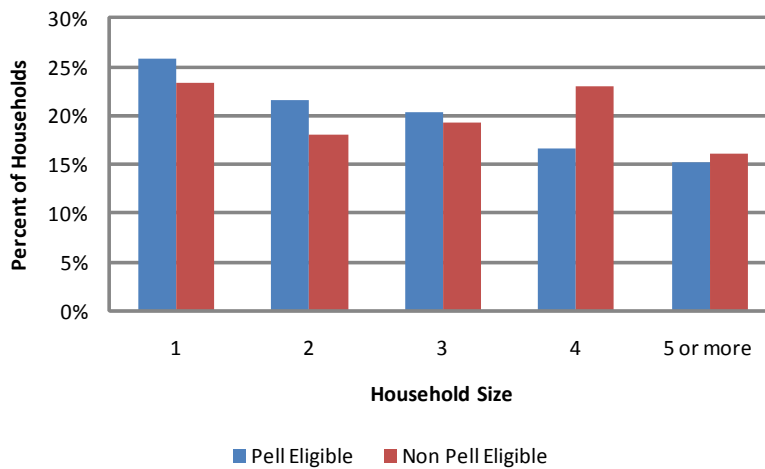
*EFC, or Expected Family Contribution, is represented by a percentage of Pell eligibility threshold.

³ Demographic information includes duplication of students when students are attending and/or receiving financial aid at more than one CCCS institution. For example, 1.1% of financial aid applicants are counted more than once. Comparisons to the overall CCCS population are for the financial aid reporting period.

⁴ Not all Pell-eligible students receive a Pell grant. Of eligible students, 44,169 received a grant.

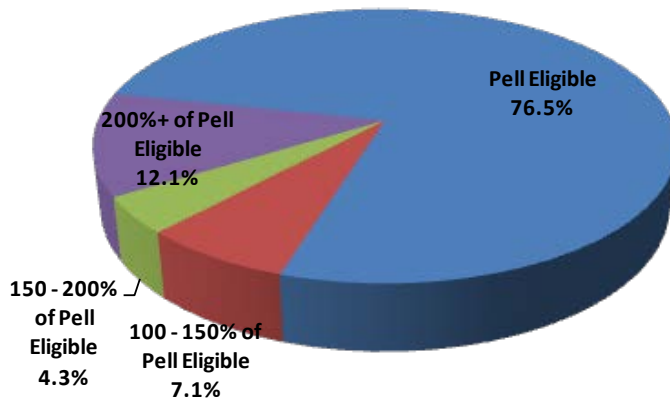
Twenty-five percent of students who applied for financial aid live in a one-person household, and a one-person household was the most common household size for both Pell-eligible and non-Pell-eligible students (Figure 2). Financial aid applicants in a one-person household are more likely to be male (53.6% compared to 46.4%), white than minority (64.3% compared to 35.7%), and in the 25 to 34 age group (53.4% of all students in one-person households).

Figure 2. Pell Eligibility by Household Size



Three-quarters of students who applied for financial aid were Pell eligible. About one-half of the remaining students had an EFC that was at least twice the Pell eligibility threshold (Figure 3).

Figure 3. Pell Eligibility Distribution of Resident Financial Aid Applicants



Gender

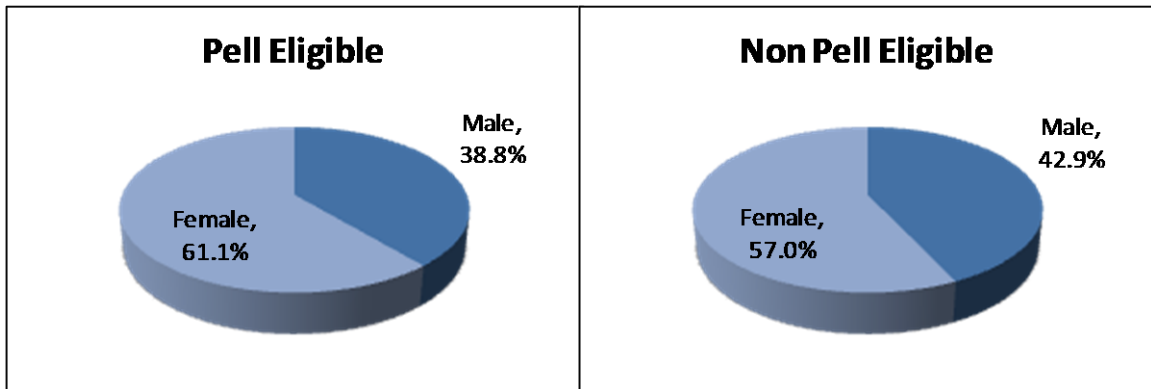
Females are more likely than males to be Pell eligible. Of Pell-eligible resident students, 61.1% were female, compared to 57.2% of the overall resident CCCS population (Table 5). Males are under-represented in the Pell-eligible population compared to their representation in the CCCS population as a whole. Of female students who applied for aid, 77.8% were Pell eligible; 74.7% of male applicants were Pell eligible.

Table 5. Pell Eligibility by Gender

Expected Family Contribution	Male	Female	Not Reported
Pell Eligible	38.8%	61.1%	0.1%
Non Pell Eligible	42.9%	57.0%	0.1%
150% of Pell Eligible	43.1%	56.8%	0.1%
200% of Pell Eligible	40.1%	59.8%	0.2%
200%+ of Pell Eligible	43.8%	56.1%	0.1%
CCCS Resident Population	42.6%	57.2%	0.2%

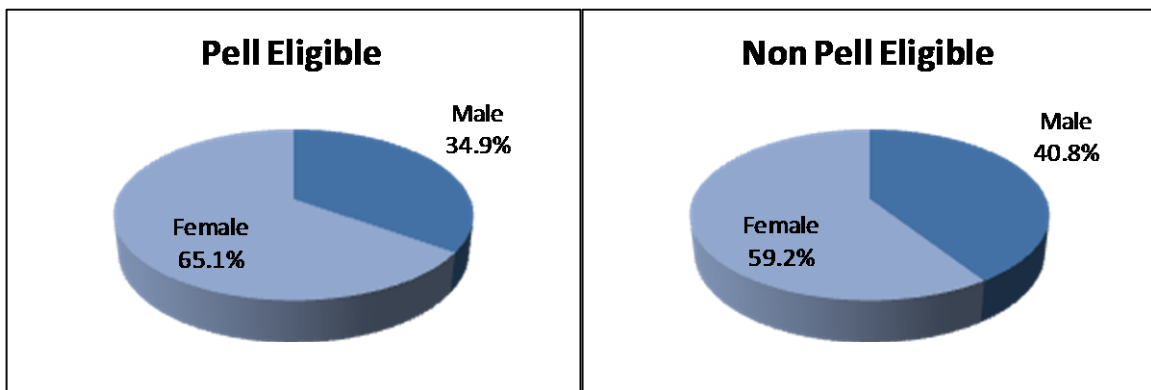
The gap between males and females in terms of Pell eligibility has narrowed in recent years, as illustrated in Figure 4. Since 2008-2009, the gender gap for eligibility for Pell grants has decreased 7.9 percentage points, while the difference between the overall proportions of resident male and female students decreased 2.8 percentage points.

Figure 4. Comparison of Pell Eligibility Status by Gender
Academic Year 2012-2013



Note: Percentages do not sum to 100 because unreported gender information is not included in the totals.

Academic Year 2008-2009



Race/Ethnicity

Pell-eligible students are proportionally more likely to be minority: 41.3% of all Pell-eligible resident students were minorities, compared to 31.6% of the CCCS population (Table 6). Overall, 84.3% of minority students who applied for federal financial aid were Pell eligible. White students tend to be non Pell eligible at greater rates than minority students, particularly Black or Hispanic students.

Table 6. EFC Eligibility by Ethnicity*

Expected Family Contribution	Non-Res. Alien	Black	Am. Indian/AK Native	Asian	Hawaiian/Pacific Islander	Hispanic	Multiple	Minority	White	Not Reported
Pell Eligible	0.0%	11.6%	1.3%	3.1%	0.3%	20.8%	4.3%	41.3%	52.5%	6.2%
Non Pell Eligible	0.0%	4.2%	0.9%	2.3%	0.3%	13.7%	3.8%	25.2%	69.1%	5.7%
150% of Pell Eligible	0.0%	5.2%	0.9%	2.9%	0.3%	15.5%	4.0%	28.8%	65.5%	5.6%
200% of Pell Eligible	0.0%	4.9%	0.7%	2.0%	0.4%	15.6%	3.9%	27.4%	67.1%	5.4%
200%+ of Pell Eligible	0.1%	3.4%	0.9%	2.1%	0.2%	12.0%	3.7%	22.2%	71.8%	5.9%
Resident CCCS Population	0.5%	7.2%	1.0%	2.9%	0.3%	16.7%	3.5%	31.6%	60.7%	7.2%

*Ethnicities included in the minority group include Black, American Indian/Alaskan native, Asian, Hawaiian/Pacific Islander, Hispanic, and multiple races.

Students at Hispanic Serving Institutions (HSI) are more likely to be Pell eligible.⁵ HSIs enrolled 22.8% of the CCCS resident population during the financial aid reporting period, while 29.6% of Pell-eligible, resident students attended an HSI (Table 7). An eleven-percentage-point disparity exists between HSIs and other institutions in terms of Pell eligibility: 84.6% of HSI financial aid applicants qualified as Pell eligible compared to 73.6% of applicants at other institutions.

⁵ Hispanic Serving Institutions include CCD, OJC, PCC, and TSJC.

Table 7. Pell Eligibility by Hispanic-Serving-Institution Status

Expected Family Contribution	Non HSI	HSI
Pell Eligible	70.4%	29.6%
Non Pell Eligible	82.4%	17.6%
150% of Pell Eligible	80.3%	19.7%
200% of Pell Eligible	81.4%	18.6%
200%+ of Pell Eligible	84.0%	16.0%
Resident CCCS Population	77.2%	22.8%

Age

Students from older age groups tend to be more likely than traditional-aged students to be Pell eligible (Table 8). Overall, 59% of CCCS Pell-eligible students are age 25 or older; this age group comprises 46.6% of the CCCS general population. Students under the age of 24 are less likely to qualify for Pell grants and are also more likely to have an EFC that is more than 200% of the eligibility threshold. These students are generally dependents and their EFC is based on their parents' incomes.

Table 8. Pell Eligibility by Age Group

Expected Family Contribution	24 & Under	25 & Over
Pell Eligible	41.0%	59.0%
Non Pell Eligible	58.2%	41.8%
150% of Pell Eligible	48.6%	51.4%
200% of Pell Eligible	49.2%	50.8%
200%+ of Pell Eligible	67.0%	33.0%
Resident CCCS Population	53.4%	46.6%

Table 8. Pell Eligibility by Age Group (Continued)

Expected Family Contribution	<18	18-20	21-24	25-34	35-44	45-54	55-64	65+
Pell Eligible	0.7%	20.4%	20.0%	34.9%	14.7%	6.9%	2.0%	0.3%
Non Pell Eligible	1.1%	34.0%	23.1%	24.2%	9.8%	5.5%	2.1%	0.1%
150% of Pell Eligible	0.9%	25.8%	21.9%	34.2%	9.9%	5.5%	1.8%	0.1%
200% of Pell Eligible	1.0%	27.9%	20.3%	31.9%	11.1%	5.5%	2.2%	0.1%
200%+ of Pell Eligible	1.2%	41.1%	24.7%	15.7%	9.4%	5.5%	2.2%	0.2%
Resident CCCS Population	11.0%	23.7%	18.7%	25.6%	11.3%	6.6%	2.6%	0.6%

Location

The location of a student's home, as measured by whether a student attends a rural or urban institution, does not appear to have a significant impact on Pell eligibility.⁶ Of Pell-eligible resident students, 92% attended an urban college compared to 90.6% of the overall resident population. Conversely, a slightly lesser proportion of Pell-eligible students attended a rural college compared to the overall population: 8% compared to 9.4% (Table 9).

Table 9. Pell Eligibility by Location

Expected Family Contribution	Rural	Urban
Pell Eligible	8.0%	92.0%
Non Pell Eligible	7.8%	92.2%
150% of Pell Eligible	6.5%	93.5%
200% of Pell Eligible	7.1%	92.9%
200%+ of Pell Eligible	8.8%	91.2%
CCCS Resident Population	9.4%	90.6%

⁶ Rural institutions include CNCC, LCC, MCC, NJC, OJC, and TSJC. The remaining seven institutions are classified as urban institutions.

Dependency Status

Students who are financially independent are more likely to be Pell eligible than those who are dependent on their families for financial support: 74.4% of Pell-eligible students were independent, while the non-Pell-eligible population was split about half and half between independent and dependent students (Table 10). As the Pell eligibility threshold increases, the proportion of dependent students increases. In total, two-thirds of CCCS resident financial aid applicants were considered independent, while the remaining one-third were dependents.

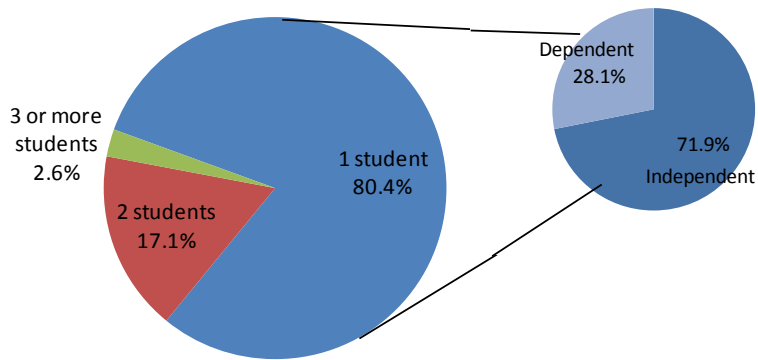
Table 10. Dependency Status by Pell Eligibility

Expected Family Contribution	Dependent	Independent
Pell Eligible	25.6%	74.4%
Non Pell Eligible	54.3%	45.7%
150% of Pell Eligible	41.4%	58.6%
200% of Pell Eligible	44.6%	55.4%
200%+ of Pell Eligible	65.2%	34.8%

Number in College

Four-fifths of CCCS resident financial aid applicants report that one person in the household attends college; 17.1% of households contain two college students (Figure 5). Of one-student households, 71.9% of applicants were financially independent.

Figure 5. Financial Aid Applicants by Number of Students in College



Students were slightly less likely to be Pell eligible the greater the number of college students in the household: 77.2% of one-college-student applicant households were Pell eligible compared to 72.9% of applicant households with three or more college students (Table 11).

Table 11. Number in College by Pell Eligibility

Expected Family Contribution	1 college student	2 college students	3 or more college students
Pell Eligible	77.2%	74.1%	72.9%
Non Pell Eligible	22.8%	25.9%	27.1%
150% of Pell Eligible	29.8%	30.9%	37.0%
200% of Pell Eligible	17.4%	21.8%	17.2%
200%+ of Pell Eligible	52.8%	47.3%	45.8%