



2025

# *How Much Less?* Examining the Tuition and Fees of Bachelor's Degrees Offered by Community Colleges

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# Acknowledgements

We are thankful for the many researchers, practitioners, and funders who have made this brief and other recent CCB research possible. Thank you to Strada Education Foundation for its generous funding in support of our research efforts. We also thank Cari Bishop who contributed to the data acquisition and interpretation used in this report, and Ivy Love for reviewing before publication. Finally, thank you to Debra Bragg for her generous thought partnership and advising on this work.

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# Introduction

The rising cost of college education has become a significant concern, with research showing that many students are actively avoiding higher education due to perceived unaffordability. A 2024 survey by Gallup and Lumina Foundation found that 56 percent of U.S. adults cited cost as a major reason they did not attend college. Although the sticker price of a bachelor's degree at both universities and community colleges is often more than what students end up actually paying (Levine, 2024), the high published tuition and fees alone is enough to deter lower-income students from pursuing a degree (Carrns, 2024). The emergence of bachelor's degrees offered at community colleges offers a potential solution by providing a more affordable path to an applied bachelor's degree for students who would otherwise assume it was too expensive for them.

Knowing that community college baccalaureates (CCBs) serve minoritized populations, adult learners, and lower-income students (Meza & Love, 2023), and considering the oft-cited promise of CCBs to address equity gaps, what students see as the price is an important element of CCB degrees.

## **The link between tuition and fees and access and equity**

While intuitively CCB degrees have lower costs than those from four-year public universities or private for-profit institutions, no research we know of has examined the data to determine just how much less tuition and fees are for a CCB degree, especially compared to associate degrees or bachelor's degrees offered by other sectors. Tuition and fees are just one piece of the puzzle — the **cost of attendance** (Federal Student Aid, n.d.), sometimes also referred to as **total sticker price** (McKibben, 2024), may also include housing, food, transportation, books, and other related expenses. This is further complicated by **net price**, the amount a student actually pays after subtracting any scholarships and grants they receive from the total cost of attendance.

**In this report, we focus on published tuition and required fees, defined by the National Center for Education Statistics (NCES) as the tuition and fixed charges that most students at an institution are required to pay.** We focus on tuition and fees because we know that community college students consider these costs above others when making decisions about college enrollment (Somers et al., 2006).

In interviews with over 200 community college students, Somers et al. (2006) report that tuition and location are major considerations for students:

By far, the reasons most often cited for choosing the community college were price and location. The students preferred to work, live, and attend school in the same community or section of town. The importance of 'sticker price' rather than 'net price' (sticker price minus aid) was the most frequent comment about cost. By comparison, many students said that they could not afford more expensive options in the same or nearby towns.

There is no reason to believe that students enrolling in bachelor's degrees at community colleges have different considerations. Indeed, prior research on CCB degrees suggests costs are a key, and often the most important, consideration for students as they choose a bachelor's degree offered by community colleges (Bragg et al., 2021; Pawlicki et al., 2023; Petek, 2020). Based on interviews of 17 CCB students and graduates in Washington, Wetzstein et al. (2022) argued several factors come together to make bachelor's degrees attractive to CCB learners, with affordability being particularly important. The authors noted CCB programs "included an affordable path to a bachelor's degree, [along with] flexible programs designed around working adults' schedules, and classes available locally" (Wetzstein et al., 2022, para. 33).

In a student interview study of CCB students in Washington, one student shared: “Cost was a big factor for me. I wanted to be able to pay for college without taking out big loans, or really any loans, and this was really the only option when I started factoring that in” (Meza, 2023, p. 2). Another stated, “Every minute I spend commuting translates to additional childcare expenses, as well as extra fuel and parking costs” (Meza, 2023, p. 7). Thus, for community college students wishing to stay local, tuition and fees are likely the most relevant and examined cost.<sup>1</sup> The tuition and fees of CCB programs seems especially important for lower-income students, who may be hesitant to pursue a university four-year degree due to financial barriers.

Shown in the national inventory by CCBA and Bragg and Associates (2024), CCBS serve a more diverse student body than university students attaining bachelor's degrees. In the 2023 national inventory, about half of CCB students were students of color. Of that half, 52 percent were Hispanic/Latine, 29 percent were Black/African American, 9 percent were Asian, and 7 percent were of two or more races. Further, about 4 percent of CCB graduates are international students (Dembicki, 2024). CCB students are also older than other community college or university students (Meza, 2024), and research conducted in Texas shows that the majority of students in CCB programs in that state are women and lower-income students (Love et al., 2024).

Related research on four-year universities (Mitchell et al., 2019) has found that tuition hikes reduce campus diversity for full-time freshmen enrolled at non-selective universities, with a \$1,000 increase in tuition associated with a 4.5 percent drop in class diversity.

Thus, lower-cost CCB degrees may serve to increase the options for diverse students to obtain a bachelor's degree. Research on CCB degrees in California by Rios-Aguilar et al. (2023) reports, “The community college baccalaureate presents a new opportunity to concretely provide more accessible, affordable, and place-bound bachelor's degrees to advantage social mobility for racial and ethnically diverse students, and to meet local workforce demands” (p. 25).

Knowing that students often value the listed tuition dollar amount when making decisions on enrolling and continuing in college, it's important to understand if CCB tuition is significantly lower, along with how such differences might vary by state.

### **Tuition setting in CCB states**

While discussing tuition setting intricacies is outside of the scope of this brief, it is important to note that the cost of CCB degree varies widely by state and sometimes even by college within states. This is also true in community college associate degrees. Some states allow community colleges to charge higher tuition for upper-division bachelor's degree courses compared to lower-division associate degree programs, which may create a financial disincentive for students to remain at the community college for their full bachelor's degree (Palmer & Love, 2022). This has also led researchers to observe that CCB adoption is associated with an increase in tuition and fees (Ortagus & Hu, 2019), but this is not surprising if upper division tuition and fees are allowed to increase. In contrast, other states keep the base tuition the same for associate and bachelor's degree programs, though they may add supplementary fees for upper-division coursework.

<sup>1</sup> A future report will explore “net price,” the cost of attendance after financial aid.

# Methods and Research

## Research Questions

This brief explores the published tuition and fees of community college baccalaureate degrees, including how costs (i.e., published tuition and fees) vary across states. Using the Integrated Postsecondary Education Data System (IPEDS) data, the national CCB inventory (Community College Baccalaureate Association [CCBA] and Bragg, 2024), interviews, state and college websites, and prior research (Love & Palmer, 2022; Wright-Kim, 2024), we studied 13 CCB-authorizing states to understand how they vary in their tuition and fee policies for upper division courses offered in community colleges, along with how their tuition and fees compare to four-year public universities and private for-profit colleges in the same state.

The research questions include:

- How do states and institutions vary in their tuition and fees for upper division courses offered in community colleges?
- What do CCB degrees cost (i.e., tuition and fees) in different states?
- How do these costs compare to associate degree tuition and fees or bachelor's tuition and fees in other sectors?

## Methods

While 24 states currently authorize CCB degrees (CCBA & Bragg & Associates, 2024), we limited our analysis to the states where at least two institutions currently offer a bachelor's degree in three or more CCB programs as of spring 2024. We used the CCB national inventory to determine which states met this criterion, resulting in the inclusion of 13 states.

Calculating the tuition and fees charged for CCB programs is not as straightforward as it might appear. This study involved calculating tuition and fees for CCB programs based on understanding specific state and local policies governing the pricing of tuition and fees for these programs.

Two considerations are relevant to understanding CCB tuition: (1) whether tuition is set at a state or local level, and (2) whether lower (i.e. 100 and 200 level courses) and upper (i.e. 300 and 400 level courses) division tuition varies.

Because of the varied tuition charges and the many ways in which colleges report tuition and fees, we used a number of data sources to develop an understanding of CCB tuition and fees for students. First, we studied state and college websites, reviewed previous research (e.g., Love & Palmer, 2022), and conducted interviews with state representatives to determine whether tuition and required fees were the same at the upper and lower division across colleges conferring bachelor's degrees in a particular state. We found that 6 of the 13 states kept tuition uniform at the upper and lower division. For those states, we were able to use IPEDS data, as IPEDS only reports the tuition and fees at the associate degree level for community colleges conferring bachelor's degrees. We used data from the national inventory of CCB degrees (CCBA et al., 2024) to ensure we were only including colleges that offered CCB degrees. We adjusted the 2021-2022 tuition and fees (the most recent year available) for 2024 inflation to be able to make comparisons with states where real numbers from 2024 tuition and fees were used when IPEDS data was not possible.

For states where a different tuition and fee level was charged at the upper division but consistent across the state (n=2), we visited state websites to determine the cost of those degrees. We again communicated with state and college leaders via interview or email to ensure the accuracy of our CCB tuition and fees data. Results use 2024-2025 tuition and fees levels. As IPEDS defines full-time students at 12 credits per semester, we used 12 credits as the benchmark to make even comparisons.

Finally, there are some states where tuition and required fees are higher at the upper division and where tuition and fees vary by community college (n=5). In one of these states, Nevada, the Nevada System of Higher Education reports the average upper division tuition for all community colleges that offer upper division courses on their website, so we used this information. For the remaining four states, we sampled two colleges in each state — the largest college in each state and another randomly selected college — and averaged their 2024-2025 tuition and fees for in-state residents. These states and selected colleges are as follows: (1) Arizona, the Maricopa Community Colleges and Eastern Arizona College; (2) Florida, Miami-Dade College and Polk State College; (3) Michigan, Northwestern Michigan College and Alpena Community College; and (4) West Virginia, WVU at Parkersburg and Potomac State College of West Virginia. In three of the states, Arizona, Florida, and West Virginia, the annual tuition between the two colleges varied by less than \$1,000 annually, but in Michigan, this difference was much greater.

For a comparison to CCB degree costs, we used tuition and fees charged at public two-year colleges, public four-year universities (removing CCB-granting colleges from the calculations), and for-profit four-year institutions from IPEDS 2021-2022 data (the most recent year available) and adjusted tuition and fees to 2024 dollars for inflation for comparison purposes. Three states (Florida, Nevada, and Washington) do not have any public two-year colleges based on the Carnegie Basic classification listed in IPEDS due to the fact all associate-degree conferring colleges in these states confer bachelor's degrees. This means all three of these states are fully scaled so that all community colleges are authorized to confer bachelor's degrees. Three states (Florida, Nevada, and Washington) don't have any public two-year colleges based on Carnegie classifications listed in IPEDS. Therefore, in Florida we averaged the associate degree level tuition for the two colleges named above in 2024. In Nevada, we used 2024 tuition and fees information from the Nevada System of Higher Education. In Washington, we gathered in-state 2024 associate degree tuition and fees from the State Board for Community and Technical Colleges website.

# Findings

## State variation in tuition and fees setting

The CCB states that we examined fell into four types regarding tuition in their CCB programs as shown in the table below. In the first type, tuition and required fees are consistent at all community colleges across the state and for both upper- and lower-division courses. In the second type, we identified that tuition and some fees vary by

community college within the state, but there are no differences between upper- and lower-division course tuition and fees. In the third type, tuition and fees are consistent across the community colleges in the state and are higher for upper-division courses. In the fourth type, tuition and fees vary by college and are higher for upper-division courses.

**Table 1: Differences in Tuition and Fees Models for CCB Degrees in 13 States**

State by Tuition and Fee Type	Tuition & Required Fees for Lower Division Community Colleges in State Are Consistent	Annual Tuition & Required Fees Consistent for Lower & Upper Division Courses
<b>Type 1: Consistent Tuition and Fees in State and Lower &amp; Upper Division</b>		
Wyoming	Yes	Yes
Colorado	Yes	Yes
<b>Type 2: Not Consistent in State but Consistent for Lower &amp; Upper Divisions</b>		
Ohio	No	Yes
Oklahoma	No	Yes
Texas	No	Yes
Georgia	No	Yes
<b>Type 3: Consistent in State and Higher Upper Division</b>		
California	Yes	No; higher for upper division
Washington	Yes	No; higher for upper division
<b>Type 4: Not Consistent in State and Higher Upper Division</b>		
Michigan	No	No; higher for upper division
Arizona	No	No; higher for upper division
West Virginia	No	No; higher for upper division
Florida	No	No; higher for upper division
Nevada	No	No; higher for upper division



More research is needed to verify whether each of these four state policy types has some bearing on whether a state actually has higher or lower tuition and fees for CCB degrees, but it does seem apparent that when individual colleges are allowed to raise upper division tuition and fees, they do. That correlation is less clear at the state level. For example, California and Washington both set CCB tuition and fees statewide and allow colleges to charge more at the upper division, but Washington has one of the highest annual tuition and fees of the states for CCB students, while California has one of the lowest.

### **CCB tuition and fees**

Turning to CCB tuition and fees for in-state students, we found that Texas colleges authorizing CCB degrees offered the lowest annual tuition and fees for the upper division, averaging \$2,957 per year, whereas Michigan had the highest at \$10,630 for the upper division, likely due to high-cost technical programs at one of the two colleges, skewing the average tuition higher. We compared CCB costs to public four-year universities and, where available, for-profit colleges and universities, as some evidence (Kramer et al., 2021) suggests that the students who attend CCB programs also consider degrees offered by private for-profit institutions.

### **Community college associate compared to CCB degree price**

The median tuition and fees for CCB programs in the 13 states we studied was \$4,820, around \$500 a year more than the median tuition of an associate degree program at \$4,274. For 9 of the 13 states, CCB tuition and fees were within \$1,000 of associate degree tuition. For six of the states, tuition and fees were no higher at the upper division. In these six states, the tuition and fees for lower and upper division courses are the same, meaning the cost of obtaining a CCB degree in these states is consistent with associate degree tuition. In the other seven states, upper division tuition is higher, and the degree to which the tuition is higher varies by institutions within states. For example, in Florida, both tuition and fees are slightly higher for CCB degree programs than associate degrees and certificates (Florida Department of Education, 2022), and they vary among institutions in the Florida College System.

At Miami-Dade College, the largest community college in Florida, one credit hour at the bachelor's level of tuition and fees in 2024-2025 is \$129.89, compared to \$118.22 for associate degree and certificate programs. Across the state, the "weighted average" for associate degree credits in 2021-2022 was \$106.85, compared to bachelor's degree credits at \$121.59, a difference of less than \$15 per credit. In contrast, upper division tuition and fees in Washington are much higher than at the associate level — nearly twice as much, with the lower division tuition and fees at \$4,205 and the upper division at \$7,620 annually in 2024.

### **CCB degree costs compared to university bachelor's degrees**

We found that in all states in this study, the annual tuition and fees of a CCB was less than at a four-year public institution. In 5 of the 13 states, the annual cost of a CCB degree was less than half that at a four-year public university in the state. Private for-profit colleges were more than three times the cost of CCB colleges in all of the states we had data for. Nationwide the annual median cost of tuition for a bachelor's degree at a CCB college was \$4,820, while the median cost of a public four-year institution was \$9,390, a difference of more than \$4,500 a year. The median tuition and fees at a four-year for-profit institution was \$19,097, nearly four times a CCB program.

We looked more closely at California, Florida, Texas, and Washington, the four states that confer 84 percent of CCB degrees (CCBA & Bragg & Associates, 2024). The tuition and fees are relatively low in California, Florida, and Texas, at under \$3,500 annually. In Washington, tuition and fees are considerably higher than the other three states at over \$7,000 annually but still approximately \$3,500 less than their public four-year university counterparts. In California, one of the largest and most diverse CCB states, the average bachelor's degree at a community college is \$3,366. While this is considerably higher than lower-division tuition and fees in the state, it is only about one-third of the \$10,287 average tuition at a public four-year institution and only about one-sixth of the average cost at a for-profit institution.

## EXAMINING THE TUITION AND FEES OF CCBs

The state with the lowest CCB tuition is Texas, where a student could finish a bachelor's degree in four years at a community college for less than \$12,000 in tuition and fees, compared to four years at a public university for over \$40,000. Although the first three community colleges awarding bachelor's degrees during the Texas' pilot period were permitted to charge higher tuition for upper-division courses (Texas Higher Education Coordinating Board, 2017), and these colleges may continue to do so even today, not all do.

However, any community colleges launching bachelor's degree programs after the pilot must keep upper-division tuition costs level with lower-division costs. Pilot institutions continuing to offer bachelor's degrees, therefore, have more flexibility around using tuition to fund their CCB programs. Evidence so far seems to suggest that the lower price point in Texas may attract a very diverse population — CCB students who enrolled and graduated in Texas are predominantly female and Latine, and a phenomenal 80 percent of graduates received a Pell Grant (Love, et al., 2024).

**Table 2: Annual Tuition and Fees for In-state Students**

State	Upper Division Community College Bachelor's Degree	Lower Division Community College Associate Degree	Public Four-year	Private Four-year For-profit
Wyoming	\$4,820	Same as CCB	\$6,858	N/A
Colorado	\$4,274	Same as CCB	\$11,693	\$18,681
Ohio	\$4,937	Same as CCB	\$9,390	\$21,845
Oklahoma	\$5,893	Same as CCB	\$8,669	\$19,941
Texas <sup>1</sup>	\$2,957	Same as CCB	\$10,235	\$19,512
Georgia	\$4,354	Same as CCB	\$7,534	\$17,537
California	\$3,366	\$1,627	\$10,287	\$21,053
Nevada	\$4,872	\$2,772	\$8,522	N/A
Washington	\$7,620	\$4,205	\$11,265	\$28,511
Michigan	\$10,630	\$5,176	\$16,081	N/A
Arizona	\$3,962	\$2,699	\$13,103	\$16,088
West Virginia	\$6,444	\$5,389	\$9,185	\$10,255
Florida	\$3,153	\$2,765	\$6,442	\$17,298
Median of CCB states	\$4,820	\$4,274	\$9,390	\$19,097
Average of CCB states	\$5,176	\$3,990	\$9,943	\$19,072

<sup>2</sup> Texas excludes Brazosport, Midland, and South Texas College. As pilot colleges in Texas, they are permitted to charge higher upper division tuition/fees.

# Conclusion

Community college baccalaureate (CCB) programs can be a more affordable path to a bachelor's degree, especially for lower-income and marginalized students who prioritize tuition costs when deciding where to enroll. This is particularly important for community college students who are often concerned with the sticker price they see rather than the net price they might end up paying after securing financial aid and scholarships. There is significant variation in CCB tuition across states, with some states charging uniform tuition for both lower- and upper-division courses, while others impose higher fees for upper-division courses. On average, CCB programs are cheaper than public universities and private for-profit institutions, with tuition for CCB degrees sometimes less than half the cost of a public university degree.

The data indicates that community colleges are generally able to provide bachelor's degrees at a fraction of the cost of public four-year universities and the private for-profit higher education sector. Further, the tuition and fees for CCB degrees are often similar to associate degree tuition. Lower tuition and fees, coupled with the ability for students to minimize living expenses by living closer to home, makes CCB programs an attractive option. Indeed CCB programs attract a more diverse student population, including many students of color, older learners, and those from low-income backgrounds. As the research notes, lower-income and working adult learners may be especially drawn to this opportunity, given their preference to keep college costs low and remaining living at home and in their community. Future research should explore "net price," the cost of attendance after financial aid.

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