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# Affordable Bachelor's Degrees are Available at Community Colleges – Depending on Where You Live

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# Executive Summary

Rising college costs have recently led potential students to forego higher education, with adults and low-income students citing affordability as a major barrier. In part addressing this problem, community college baccalaureate (CCB) degree programs have emerged nationwide to offer an affordable path to a bachelor's degree that makes college more accessible. This study examines the affordability of CCB degrees across 15 states, analyzing tuition and fees, total cost of attendance, and net price compared to public four-year institutions. Using IPEDS data and institutional sources, the analysis reveals that CCB programs offer significant affordability advantages over traditional university pathways. CCB tuition and fees average \$5,417 annually compared to \$10,022 at public four-year institutions—a difference of nearly \$4,600 per year. But college costs are much more than just tuition and fees. In states where data is available, CCB students pay an average net price (total cost of attendance minus financial aid) of \$8,195 per year versus \$14,190 at public universities, representing a 42% reduction in actual costs. The financial aid coverage patterns demonstrate that CCB programs effectively serve high-need populations, with aid covering 43% of total attendance costs compared to 30% at public universities. This substantial difference reflects CCB programs' ability to reach adult learners, working students, and those from lower socioeconomic backgrounds.

# Introduction

## Affordability of Community College Baccalaureate Degrees

The rising cost of college education to students has become a significant concern, with research showing that many students are actively avoiding higher education due to perceived unaffordability. A recent survey by Gallup and Lumina Foundation (2024) found that 56% of U.S. adults cited cost as a major reason they did not attend college. Furthermore, a Strada Education Foundation survey revealed that 77% of adults perceived college as unaffordable, with 65% agreeing it is prohibitively expensive (Clayton et al., 2025). Students and families know the cost of attending college in the U.S. encompasses more than just tuition and fees; it includes expenses like housing, food, transportation, and personal needs. Even with financial aid, students often face significant financial burdens.

One solution that is emerging to address affordability is the rise of the community college baccalaureate (CCB) degree. The emergence of CCB degrees, offered at 187 community colleges in 24 states, equating to about 15% of all community colleges nationwide (Community College Baccalaureate Association [CCBA] and Bragg & Associates, 2024), offers a potential solution to rising college costs by providing a more affordable path to a bachelor's degree for students who might otherwise assume it is too expensive for them. These degrees are often applied and focused on areas of high workforce demand, such as nursing, business, and teaching.

Bachelor's degrees offered at community colleges have significantly lower charges for tuition and fees than their four-year counterparts. My previous research with Colleen Pawlicki showed the annual median cost of tuition for a bachelor's degree program at a community college in 2024 was \$4,820, whereas the median cost at a public four-year institution in CCB-conferring states was \$9,390, a difference of more than \$4,500 a year.

Further, the median tuition and fees at a four-year, for-profit institution was \$19,097 per year, nearly four times higher than typical charges for a CCB degree. Tuition and fees for CCB graduates in California, Florida, and Texas are the lowest of all CCB-conferring states, at under \$3,500 annually (Meza & Pawlicki, 2025). The CCB graduates in these three states accounted for over 11,000 of 15,297 CCB graduates in 2021-22, the latest year graduates were documented in the national CCB program inventory (CCBA and Bragg & Associates, 2024).

However, this previous research looked only at published tuition and fees, without considering other costs of attendance or financial aid that students receive. Despite paying lower tuition and fees than students enrolled in four-year institutions, community college students' living costs can be comparable to those of students enrolled in four-year institutions (Goodman, et al., 2025). Knowing that CCB programs serve minoritized identity populations, adult learners, and lower-income students disproportionately (Meza & Love, 2023), and considering the oft-cited promise of CCBs to address equity gaps in college access, what their students pay after financial aid, especially compared to other sectors, is important to know in order to fully assess CCBs' affordability.

This study builds on previous work to examine three aspects of affordability of CCB degrees and compares them to public universities: (1) **the tuition and fees** of CCB degrees; (2) **the cost of attendance**, or the sum of published tuition and required fees, books and supplies, and average living costs, including housing and other student living expenses; and (3) **the net price**, or the net amount paid to attend a particular institution by students who are receiving federal financial aid such as Pell grants, loans, and work study.

When possible, I also compare these metrics to those for students enrolled at the associate level at a community college as well as to costs for a public university. These figures are crucial to fully assess affordability of the CCB.

### **Financial Aid in CCB Programs**

About 65% of community college students are in families earning less than \$50,000 annually (Community College Research Center, 2025). It's not surprising, therefore, that community college students typically have high Pell grant participation, with 50-60% of community college students receiving Pell grants nationally (National Center for Education Statistics [NCES], 2020). This percentage is much higher than the approximately 30% of all undergraduate students who receive a Pell grant (Ma et al., 2024). Since 2009-10, first-time, full-time students at public two-year colleges have, on average, been receiving enough grant aid to cover their tuition and fees (Ma et al., 2024), but they may still have to cover significant living costs.

Turning to look specifically at CCB students, available data from Texas and Washington shows they receive financial aid at high rates. In 2022, the share of CCB students receiving need-based financial aid was 48.5% in Washington, which is higher than the 36.3% of all students in the Washington community college system who received need-based financial aid. It is also higher than the 36.6% of students who received need-based financial aid in the state's public four-year institutions (Meza, 2024). In Texas, a noteworthy 79% of CCB students enrolled in 2021 received a Pell grant (Love, et al, 2024), compared to approximately 42% of all Texas undergraduate students (Hanson, 2024). Data from these two states suggests that CCB students need significant aid to be able to attend college.

A high degree of financial need may not be surprising, given the large proportion of older students seeking a career boost that are served by CCB degree programs. About three-fourths of Texas CCB students were ages 25 or older (Love, et al, 2024), and just under half were over age 30 (Meza & Love, 2022). In Washington, CCB students are older than other community college students at 32 years of age, on average, compared to age 23 for Washington community college students overall. These older students also often support others, with 23% of Washington community college students reporting having dependents (Meza, 2019).

In interviews with CCB students and recent graduates in Washington, most described a dearth of local bachelor's programs that would be affordable and allow them to continue working and caring for family (Bragg, 2025). In Bragg's study, most students interviewed said they would not have pursued a bachelor's degree were it not for the program offered at their local community college. For these students, the college's nearby location, flexible scheduling for working learners, and small cohort-based, relationship-building programming were important. Further, the highest priority cited was the strong desire these students felt to financially support themselves and their families while simultaneously strengthening their local communities (Meza & Bragg, 2025).

There may be other differences between CCB programs and university bachelor's programs in both normative and typical time-to-degree that may also result in CCB savings. Specifically, annual full-time tuition and fee comparisons may not fully capture the cost advantages of CCBs for students who progress from an associate degree program to the baccalaureate. In states like Washington, where community college associate degree graduates comprise most of the upper-division CCB students, lower tuition in the first two years of college reduced overall college costs. It's also important to note that most CCB programs employ cohort models that may increase retention and reduce time to degree (Bartholomew, 2025; Oldham, 2017). Numerous studies show that time-to-degree and costs increase when community college students lose credits transferring to a university to complete a bachelor's degree (e.g., Giani, 2019; Richardson & Knight, 2024).

# Methods & Research

Whereas 24 states currently authorize CCB degrees (CCBA & Bragg & Associates, 2024), this analysis is limited to the states where at least two institutions offered a bachelor's degree in three or more CCB programs as of January 2025. I used CCBA's [national program list](#) to determine which states met this criterion, resulting in the inclusion of 15 states.

For this study, three data points—tuition and fees, cost of attendance, and net price—were analyzed for CCB programs, taking into account specific state and local policies governing the pricing of tuition and fees for these programs. Two considerations are relevant to understanding CCB tuition and, therefore, cost of attendance and net price: (1) whether tuition is set at a state or local level, and (2) whether lower-division (i.e., 100- and 200-level courses) and upper-division (i.e., 300- and 400-level courses) tuition varies.

## Tuition and Fees

In states where upper- and lower-division tuition and fees are the same (n=6, Colorado, Georgia, Ohio, Oklahoma, Texas,<sup>1</sup> and Wyoming), the federal Integrated Postsecondary Education Data System (IPEDS) 21-2022 data was used to determine tuition and fees, cost of attendance, and net price, adjusted to 2024 dollars for comparison purposes across all sectors included in this analysis.

In states where upper-division tuition is allowed to be set higher than lower-division tuition (n=9, Arizona, California, Florida, Idaho, Michigan, Nevada, Oregon, Washington, and West Virginia), IPEDS data was also used to determine community college associate degree and university bachelor's degree tuition and fees. However, IPEDS data on community colleges only includes tuition and fees for the lower division. To accurately report tuition and fees data in these states where upper-division tuition and fees are higher, I used a variety of websites and other public sources to determine annual upper-division tuition and fees.

Differing from our earlier study of CCB affordability (Meza & Pawlicki, 2025), this research includes Idaho and Oregon, where CCB degree programs are relatively new. For these two states, I use the websites of all community colleges approved to confer bachelor's degrees to calculate an average tuition for all colleges offering CCB degrees in the state. For a fuller discussion of the methods used to determine tuition and fees in the earlier study, see Meza and Pawlicki (2025).

## Cost of Attendance and Net Price

Of the 15 states included in my analysis of tuition and fees, I narrowed the sample to six states where data was available to report cost of attendance and net price. This reflects limited data in states where upper-division tuition and fees are higher than that of the lower division. In the six states where community college tuition and fees are the same at the lower and upper division, I used NCES Digest of Education Statistics (2025) data for average cost of attendance for university students and IPEDS data for the average cost of attendance and net price for the community colleges in this analysis. Institutions calculate the average net price for one year by adding the cost of attendance and subtracting the average grant and/or scholarship aid from federal and non-federal sources (e.g., Pell grants, school-based grants, merit scholarships). For public institutions, the average net price reflects the average out-of-pocket cost for in-state students only. Average costs for out-of-state students attending public institutions are typically higher.

<sup>1</sup> Three Texas colleges (i.e., Brazosport, Midland, South Texas) are excluded from this analysis because, as pilot campuses, they are allowed to have differential tuition.

This study has limitations. First, I was unable to report the cost of attendance and net price for CCB programs at colleges in the nine states where tuition levels differ at the upper division, as the needed data is not reported in IPEDS because the upper-division CCB student tuition, fees, and cost of attendance are not broken out, nor is this data reported in other public sources in a uniform way.

Second, states that allow higher upper-division tuition likely have a higher total cost of attendance and may have a higher net price. In fact, states that have kept lower- and upper-division tuition consistent average \$4,539 in tuition costs annually, while states that allow colleges to charge more at the upper division average \$6,002. This difference would almost certainly result in a higher cost of attendance and may result in a higher net price if these additional tuition costs are not covered by more financial aid, but the data to show this precisely is not available.

# Findings

## CCB Tuition and Fees

CCB programs deliver substantial tuition savings across all 15 states examined. The average tuition cost was \$5,417 annually, which is \$4,500 less, on average, than public university tuition and fees. Texas colleges authorizing CCB degrees offered the lowest annual tuition and fees for the upper division, averaging \$2,957 per year.

In contrast, Michigan had the highest such charges at \$10,630 for the upper division, likely due to Michigan's high-cost technical programs at one of the colleges, skewing the average tuition higher. I compared average annual CCB costs to public four-year universities and to the tuition and fees of lower-division (i.e., associate degree) courses at community colleges in the same state (Table 1).

**Table 1: Annual Tuition and Fees for In-state Students**

State	Upper-Division CCB Degree	Lower-Division Community College Associate Degree	Public Four-year
Colorado	\$4,274	Same as CCB	\$11,693
Georgia	\$4,354	Same as CCB	\$7,534
Ohio	\$4,937	Same as CCB	\$9,390
Oklahoma	\$5,893	Same as CCB	\$8,669
Texas	\$2,957	Same as CCB	\$10,235
Wyoming	\$4,820	Same as CCB	\$6,858
Arizona	\$3,962	\$2,699	\$13,103
California	\$3,366	\$1,627	\$10,287
Florida	\$3,153	\$2,765	\$6,442
Idaho	\$6,840	\$3,530	\$8,020
Michigan	\$10,630	\$5,176	\$16,081
Nevada	\$4,872	\$2,772	\$8,522
Oregon	\$7,131	\$5,650	\$13,050
West Virginia	\$6,444	\$5,389	\$9,185
Washington	\$7,620	\$4,205	\$11,265
<b>Median</b>	<b>\$4,872</b>	<b>\$4,274</b>	<b>\$9,390</b>

### **Community College Associate Compared to CCB Degree Price**

The median tuition and fees for CCB programs in the 15 states studied was \$4,872, around \$600 a year more than the median tuition of an associate degree program at \$4,274. However, because of higher tuition in a few states (e.g., Michigan, Washington) the overall mean skews higher, at \$5,417, compared to the overall mean of tuition and fees of \$4,070 at the associate degree level. For six of the states, tuition and fees were no higher at the upper division, meaning the annual tuition price of an associate degree program was the same as the CCB degree.

In the other nine states, the degree to which the tuition is higher than that of annual associate degree tuition varies. For example, in Florida, both tuition and fees are slightly higher for CCB degree programs than for programs leading to associate degrees and certificates (Florida Department of Education, 2022), and they vary among institutions in the Florida College System. For instance, at Miami Dade College, the largest community college in Florida, one credit hour at the bachelor's level (i.e., for CCB programs) of tuition and fees in 24-2025 was \$129.89, compared to \$118.22 for associate degree and certificate programs. However, across the state of Florida, the weighted enrollment average tuition and fees for associate degree credits in 21-2022 was \$106.85 per credit, which is \$15 less per credit than tuition and fees for CCB credits, at \$121.59 per credit. In contrast, upper-division tuition and fees in Washington are uniform across the state and 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**

I found that in all states in this study, the annual tuition and fees for a CCB were considerably less than would be paid for a bachelor's degree at a four-year public institution. Across the sample, the mean annual cost of tuition and fees for a CCB degree was \$5,417, while the average annual cost of a public four-year institution was \$10,022, a difference of more than \$4,600 a year. Of note, in five of the 15 states, the annual cost of a CCB degree was less than half that of a four-year public university in the state.

Delving more deeply into research comparing CCB degrees to university bachelor's degree costs, I looked more closely at California, Florida, Texas, and Washington, which are the four states that confer 84% of CCB degrees (CCBA & Bragg & Associates, 2024). In three of these states—California, Florida, and Texas—the tuition and fees are relatively low, at under \$3,500 annually. In Washington, tuition and fees are considerably higher than in the other three states, at over \$7,000 annually, but are still approximately \$3,500 less than their public four-year university counterparts. In California, one of the largest CCB states, the average CCB tuition is \$3,366, which is considerably higher than non-CCB, lower-division tuition and fees in the state. Importantly, the CCB tuition and fees are only about one-third of the \$10,287 average tuition at a public four-year institution.

The state with the lowest CCB tuition is Texas, where a student could theoretically 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 at over \$40,000. It's important to note that the first three community colleges awarding bachelor's degrees during Texas' pilot period were permitted to charge higher tuition for upper-division courses (Texas Higher Education Coordinating Board, 2017). However, any community college launching bachelor's degree programs after the pilot period must keep upper-division tuition costs level with lower-division costs. Evidence so far seems to suggest that the lower price point in Texas may attract a diverse population of CCB students, who are predominantly female and Latine, with 80% of graduates receiving a Pell grant (Love, et al., 2024).

### **CCB Cost of Attendance and Net Price Compared to Four-Year Universities**

A major finding of this analysis is that CCB degrees have lower tuition and fees, lower cost of attendance, and lower net price than bachelor's degrees conferred by their public four-year counterparts. This is true in all individual states and on average. Upper-level tuition and fees are lower than at four-year counterparts, averaging \$5,417 versus \$10,022, and the total cost of attendance is also substantially lower at CCB colleges, \$14,393 versus \$21,396. It's not surprising, therefore, that the net price is lower in CCB programs—\$8,195 versus \$14,190, on average, a difference of approximately 42%.

## AFFORDABLE BACHELOR'S DEGREES

Table 2: Annual Cost of Attendance and Net Price

State	CCB Upper-Division Tuition and Fees	CCB Cost of Attendance	CCB Net Price	Public Four-Year Tuition and Fees	Public Four-Year Cost of Attendance	Public Four-Year Net Price
Colorado	\$4,274	\$17,263	\$9,502	\$11,693	\$23,843	\$17,146
Georgia	\$4,354	\$13,759	\$8,125	\$7,534	\$18,674	\$13,969
Ohio	\$4,937	\$12,786	\$7,463	\$9,390	\$24,423	\$15,072
Oklahoma	\$5,893	\$15,122	\$10,091	\$8,669	\$19,438	\$12,313
Texas	\$2,957	\$14,632	\$7,174	\$10,235	\$19,073	\$12,634
Wyoming	\$4,820	\$12,795	\$6,812	\$6,858	\$15,244	\$12,819
Arizona	\$3,962	N/A	N/A	\$13,103	\$25,834	\$16,333
California	\$3,366	N/A	N/A	\$10,287	\$24,925	\$12,847
Florida	\$3,153	N/A	N/A	\$6,442	\$16,088	\$11,351
Idaho	\$6,840	N/A	N/A	\$8,020	\$17,957	\$14,144
Michigan	\$10,630	N/A	N/A	\$16,081	\$26,352	\$16,067
Nevada	\$4,872	N/A	N/A	\$8,522	\$19,035	\$14,914
Oregon	\$7,131	N/A	N/A	\$12,424	\$26,810	\$17,571
Washington	\$7,620	N/A	N/A	\$11,265	\$22,974	\$15,217
West Virginia	\$6,444	N/A	N/A	\$9,185	\$20,269	\$10,448
<b>Mean</b>	<b>\$5,417</b>	<b>\$14,393</b>	<b>\$8,195</b>	<b>\$9,981</b>	<b>\$21,396</b>	<b>\$14,190</b>
<b>Median</b>	<b>\$4,872</b>	<b>\$14,196</b>	<b>\$7,794</b>	<b>\$9,390</b>	<b>\$20,269</b>	<b>\$14,144</b>

For comparison, the annual net price nationwide was \$29,700 at private nonprofit institutions and \$24,400 at private for-profit institutions (NCES, 2024). Some research suggests that students who attend CCB programs may also be drawn to for-profit institutions (Kramer et al., 2020; McGuiness, 2025), so the cost advantage of CCBs relative to these institutions is worth emphasizing.

**Financial Aid as a Percentage of Total Cost of Attendance in Six CCB States**

Whereas I only have data for the six CCB states where lower- and upper-division tuition are the same (i.e., Colorado, Georgia, Ohio, Oklahoma, Texas, and Wyoming), the data reveals a pattern in need-based financial aid coverage that favors affordability for CCB students. After financial aid, the average net price for CCB students is \$8,195 per year; for public university students, that rises to \$13,992. On average, financial aid covers 43% of the total cost of attendance for community college students in these states, compared to 30% for their public four-year university counterparts—a difference of 13 percentage points, as shown in Table 3.

*Table 3: Financial Aid as a Percentage of Total Cost of Attendance in Six CCB States*

State	Community College			Public Four-year		
	Cost of Attendance	Net Price	Financial Aid Coverage	Cost of Attendance	Net Price	Financial Aid Coverage
Colorado	\$17,263	\$9,502	45%	\$23,843	\$17,146	28%
Georgia	\$13,759	\$8,125	41%	\$18,674	\$13,969	25%
Ohio	\$12,786	\$7,463	42%	\$24,423	\$15,072	38%
Oklahoma	\$15,122	\$10,091	33%	\$19,438	\$12,313	37%
Texas	\$14,632	\$7,174	51%	\$19,073	\$12,634	34%
Wyoming	\$12,795	\$6,812	47%	\$15,244	\$12,819	16%
<b>Mean</b>	<b>\$14,393</b>	<b>\$8,195</b>	<b>43%</b>	<b>\$20,116</b>	<b>\$13,992</b>	<b>30%</b>

*Note: Financial aid coverage calculated as (Cost of Attendance - Net Price) / Cost of Attendance*

# Implications & Conclusion

## Policy Implications

The findings of this study reveal opportunities to expand college access and affordability through CCB programs. State policymakers should consider expanding authorization and funding for CCB programs where affordable bachelor's options could grow the workforce in high-demand occupations, like teachers, business managers, nurses, and other healthcare providers. In particular, the evidence that 79% of Texas CCB students and 48.5% of Washington CCB students receive need-based financial aid, compared to lower rates at traditional community college and four-year institutions, suggests these programs are reaching students with substantial financial need. Increasing access to an affordable bachelor's degree aligns with broader economic development and educational attainment goals while addressing workforce demands in critical sectors. However, the generally smaller diffusion and scale of CCB degrees and general misperceptions about college costs (Clayton, et al., 2025) indicate a need for enhanced outreach and clearer communication to ensure students and families understand the CCB degree as an affordable pathway to degree attainment.

A critical policy need emerges from this study's limitations regarding data availability. States that allow differential pricing between upper- and lower-division community college courses lack comprehensive reporting on CCB programs' costs of attendance and net prices. Enhanced transparency would enable better policy decisions and help prospective students make informed choices.

## Conclusion

CCB degrees represent a promising policy lever for addressing the college affordability crisis in all 15 states included in this study. The analysis demonstrates that CCB programs deliver on their promise of increased affordability, with lower tuition and fees, lower cost of attendance, and lower net prices for students—approximately 45% lower than at public four-year institutions—while serving populations with high financial need.

The demographic profile of CCB students, including a large share of working adults with caregiving responsibilities, reveals that these programs are helping to fill a critical gap in higher education access. For many students, the CCB option represents the difference between pursuing a bachelor's degree and foregoing further education. This suggests that CCB programs are not merely a cost-saving alternative for students but a necessary pathway for populations for whom transfer to public colleges and universities is not a practical option. As higher education faces unprecedented challenges related to cost and access, CCB programs offer a viable model for expanding opportunity while controlling the costs students face.

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