



FACES OF THE FUTURE



College Finances
Office of Institutional Effectiveness

www.jjc.edu/admin/ie

March 2006

This summary is part of a larger analysis related to the Faces of the Future Survey available on-line at <http://www.jjc.edu/admin/ie/information/Surveys/surveys.htm>

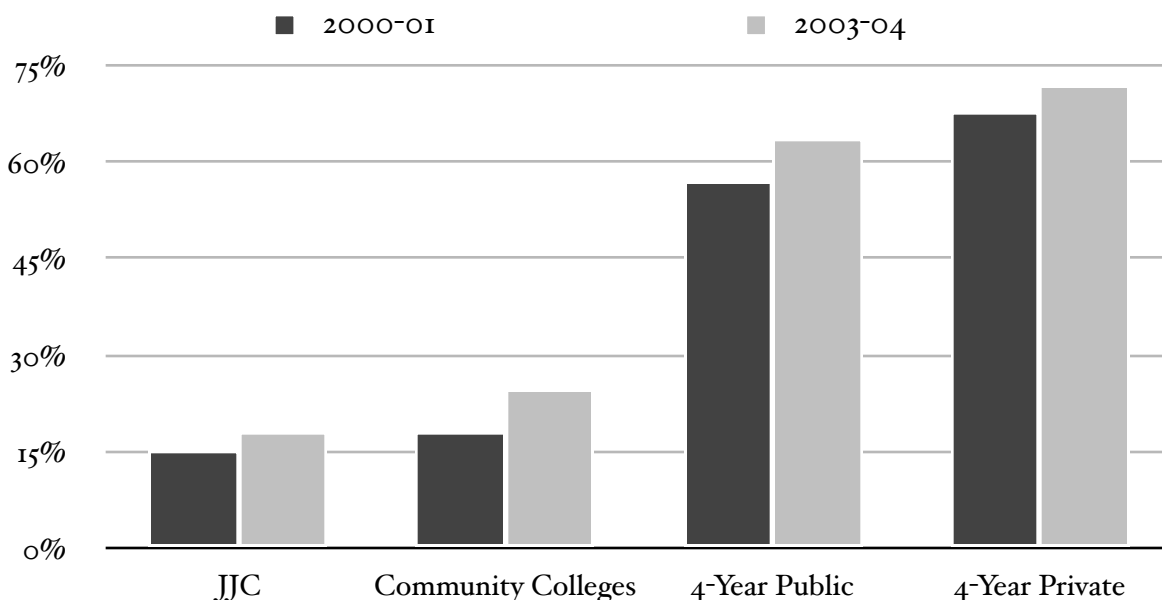
COLLEGE FINANCES

The story of how JJC students pay for college is significantly different from how community college students at other institutions pay for college. Seven years of research from the Faces of the Future Survey has shown that JJC students report higher average household (or parent) income and are less likely to report encountering problems paying for books, health care, transportation, personal, and college-related expenses. JJC students are much more likely to rely on personal income and savings to pay for college than financial aid.

Financial Aid Applicants

The story of how JJC students pay for college starts with in the lives of JJC students starts the number of students who apply for financial aid. Research in general confirms that community college and low-income students are less like to apply for financial aid¹ and this is also the case at JJC, as shown in the following chart. The chart on the next page shows the percent of students who applied for financial aid by income and college type.

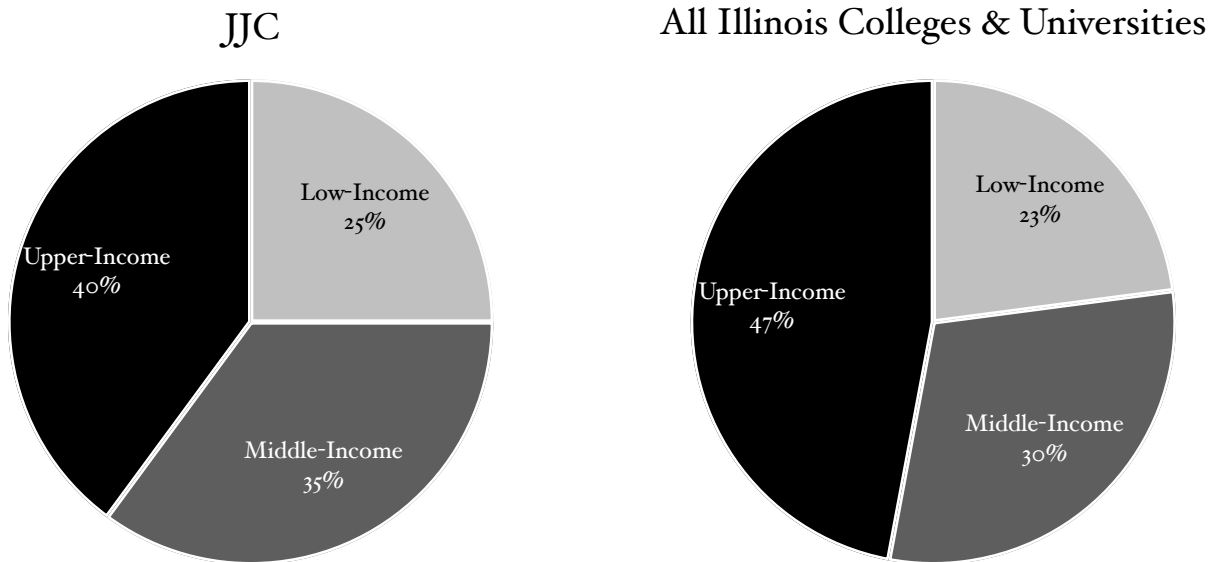
Estimated Percent of Dependent Students who Apply for Financial Aid at Illinois Colleges, 2000-01 & 2003-04²



¹ American Council on Education. (2006, February). *Missed opportunities revisited: New information on students who do not apply for financial aid*. Washington, DC. This report estimated that in 2003-2004, 1.5 million students nationally did not receive a Pell Grant, a financial aid program whose purpose is to serve low-income students.

² Estimates based on Integrated Postsecondary Education Data System (IPEDS), Fiscal Operations Report and Application to Participate (FISAP), Common Data Set (CDS), and National Student Loan Data System (NSLDS) data. Primary download source: www.economicdiversity.org query-based site. From forthcoming JJC Office of Institutional Effectiveness report.

Estimated Percent of Dependent Students who Apply for Financial Aid at JJC & Illinois Colleges by Income, 2003-04³



Note. Upper-income: Family income over \$60,000; Middle-income: \$30,000-\$60,000; Lower income: Below \$30,000.

Financial Aid Recipients

The second part of this story is how many JJC students receive financial aid. Only 7% of JJC students received a Pell Grant, compared to 12% of community college students in Illinois in 2003-04. Additionally, 22% of JJC students received financial aid, compared to 47% of all dependent students at community colleges nationally.⁴

As lower numbers of JJC students apply for financial aid, it should not be surprising that lower numbers of JJC students actually receive financial aid. However, even those who apply for financial aid are less likely to receive it. In 2003-2004, 48% of JJC students who applied for financial aid received a Pell Grant, compared to 62% of community college financial aid applicants in Illinois. JJC students are not making up the “gap” with student loans. In 2003-2004, 2% of JJC students received a subsidized student loan, compared to 10% of Illinois community college students, 42% of 4-year public university students and 49% of 4-year private university students in

³ See footnote 2 for course. For financial aid purposes, a dependent student is generally classified as a person below the age of 24. This chart represents the percent of financial aid applicants in an income group who applied for financial aid as a percentage of all dependent financial aid applicants, not as a percentage of all dependent students.

⁴ 2000 is the most recent year this data is available nationally. The American Association of Community Colleges. (2005). *National profile of community colleges: Trends & statistics*. Washington, DC.; JJC Office of Institutional Effectiveness, *Financial Aid at JJC: 2004*, On-line: http://www.jjc.edu/admin/ie/information/Tuition_Financial_Aid/tuition_financial_aid.htm

Illinois. The average subsidized loan amount for a JJC student who did take a loan was \$2,161, lower than the Illinois community college average of \$2,241.⁵

Net Price: What Students Actually Pay for College

The final part of this story concerns net price, or what students actually pay for college. Most students do not bear the full burden of what it costs to educate them. In 2004-05, for instance, it cost JJC, the State of Illinois, and local taxpayers \$6999 to educate a full-time student enrolling in 30 hours.⁶ The same student, not receiving financial aid, would have paid \$2040 in tuition and fees. This means the average student who does not receive financial aid receives a \$4959 subsidy to attend college. To use a business metaphor, JJC is selling a product at a much lower price than its cost of production.

If the student receives financial aid, the subsidy is even higher. In an analysis of the net price students pay by income quintile, it was found the average student in the lowest income quintile paid -\$1074 for tuition, fees, and books. In other words, financial aid covered all the costs of attending JJC, with dollars left over for cost of living expenses. Students in the second lowest income quintile who received financial aid paid -\$57, or basically nothing for tuition, fees, and books.⁷

The impact on financial aid for low-income students is significant. Setting tuition prices and policies should be considered in light of net price, or what students actually pay. For instance, 40% of all Illinois residents (or people from the lowest two income quintiles) will pay \$0 for tuition, fees, and books if they attend JJC and apply for and receive financial aid. National data shows that despite tuition increases in the 1990's, when financial aid grants are taken into account, tuition and fees at communities witnessed no increase. This was especially the case for low-income students.⁸

Role of Price in Student Enrollment

JJC students are less likely to apply for financial aid and are more likely to utilize personal sources of income. There are several possible reasons. Eligible low-income or first-generation students could just not be applying, which is generally the case nationally. Or, JJC may receive a high number of high-income, first-generation students who can afford the

⁵ See footnote 2.

⁶ Illinois Community College Board. (2006, February). *FY 2005 unit cost report*. On-line: <http://www.iccb.org>. Includes instructional costs only. Based on unit cost of \$233.29.

⁷ JJC Office of Institutional Effectiveness, *2005 Performance Report*, On-line: <http://www.jjc.edu/admin/ie>

⁸ U.S. Department of Education. (2002). *What students pay for college: Changes in net price of college attendance*. Washington, DC: National Center for Education Statistics.

price of financial aid and may feel they are not be eligible for need-based aid, but because they are first-generation students are less likely to apply.⁹ A third reason could be that many students see JJC as a close substitute to four-year colleges and, being pragmatic and acknowledging quality and reputation, are choosing JJC instead of four-year institutions.

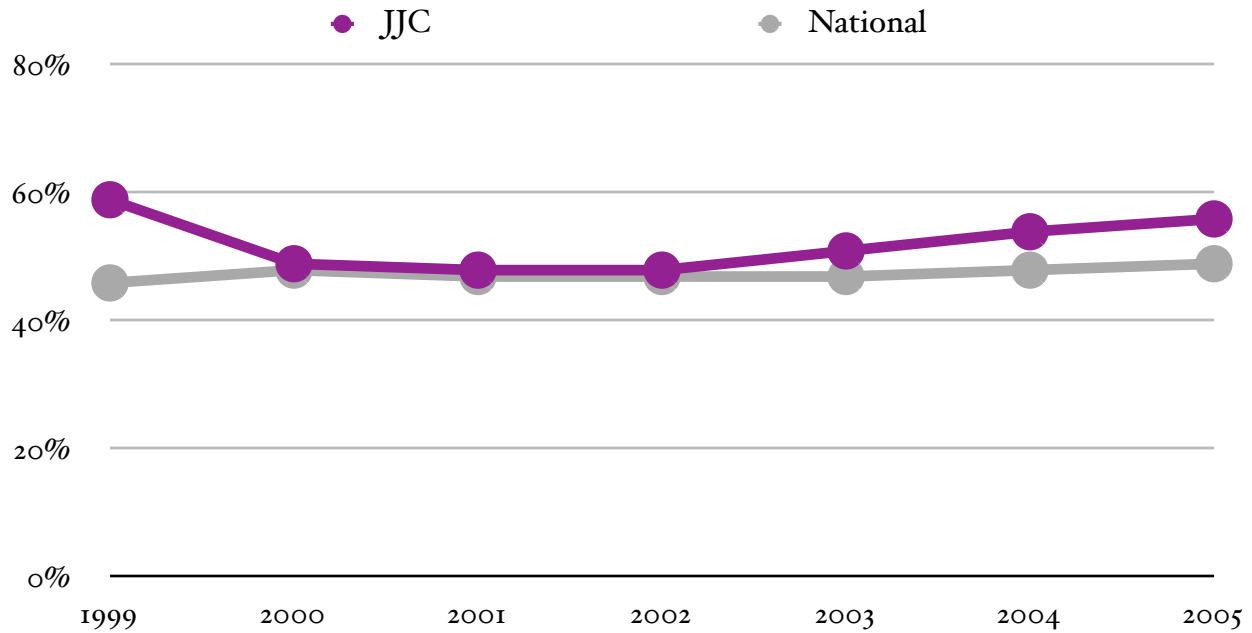
The number one reason students choose JJC is its low price and by enrolling at JJC for their first two years of college, a student can save \$35,500 in tuition and fees over a four-year Illinois private college and \$8700 over a four-year public Illinois college.¹⁰ Clearly, low tuition plays a prominent role at community colleges, but even more so at JJC. This information shows the importance of articulating course, program, and college-level quality in recruitment, marketing, accountability, and, especially, the design of learning environments.

⁹ Income and educational attainment data may add legitimacy to this. The percent of people who possess high school diplomas in Will and Grundy Counties is much higher than the state average (87% for each county versus 81% for Illinois). On the other hand, the percent of people with a Bachelor's, Professional, or Graduate degree in Will and Grundy Counties is below the state average (25.5% in Will, 15.2% in Grundy, and 26.1% in Illinois). Median household incomes in Will and Grundy Counties (\$62,000 and \$52,000) are also above the state average of \$47,000. This is unusual, as higher educational attainment is almost always tied to higher incomes in a region (see U.S. Census Bureau in general). If students come from high-income households that truly are or perceive to be ineligible for financial aid, and the parents do not have college experience, students and parents will be less familiar with financial aid policies and forms and consequently less likely to apply for financial aid. Data source: U.S. Census Bureau, *State & County Quick Facts*, <http://quickfacts.census.gov/qfd/>.

¹⁰ Based on data from JJC Office of Institutional Effectiveness, *Tuition and Fees at JJC and Illinois Institutions: 1999-2000 through 2005-2006*. On-line: www.jjc.edu/admin/ie. Further analysis is included in the *2005 Performance Report*.

Role of Price

Percent of Students who Reported College Price was Very Important in the Decision to Attend their College, Fall 1999-2000

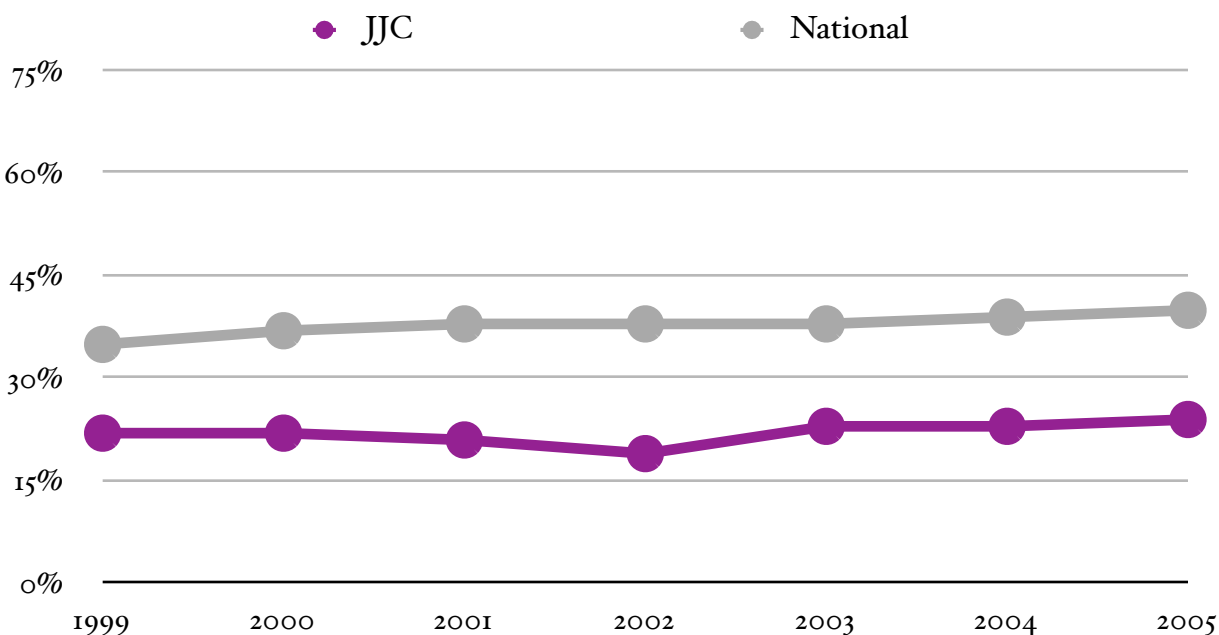


FALL	JJC			NATIONAL		
	Very Important	Moderately Important	Not Important	Very Important	Moderately Important	Not Important
1999	58.5%	23.3%	18.1%	45.9%	41.0%	13.1%
2000	48.7%	39.2%	12.1%	47.8%	40.1%	12.1%
2001	47.9%	41.9%	10.1%	47.0%	40.4%	12.5%
2002	47.8%	39.5%	12.7%	47.0%	40.6%	12.4%
2003	51.3%	35.1%	13.6%	46.8%	41.0%	12.2%
2004	54.3%	36.4%	9.3%	47.9%	40.4%	11.7%
2005	56.1%	36.9%	7.0%	48.6%	39.9%	11.5%

Note. This table and chart are also included in the *College Choice* section.

Role of Financial Aid Availability

Percent of Students who Reported the Availability of Financial Aid or a Scholarship was Very Important in the Decision to Attend their College, Fall 1999-2000

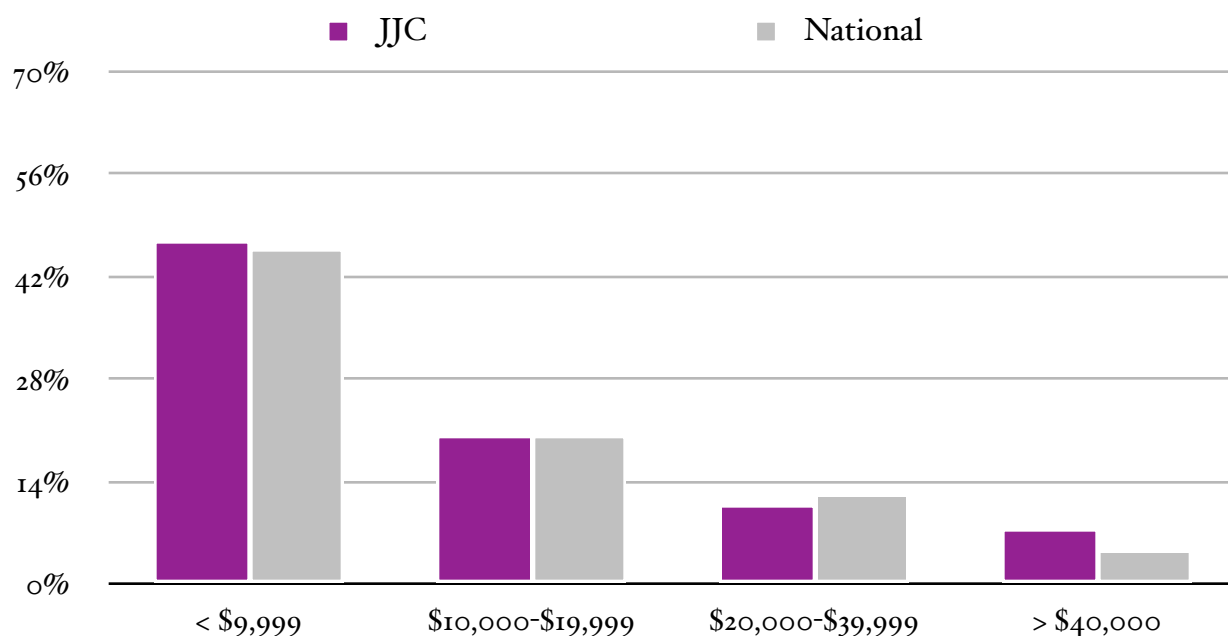


FALL	JJC			NATIONAL		
	Very Important	Moderately Important	Not Important	Very Important	Moderately Important	Not Important
1999	21.9%	19.9%	58.2%	35.0%	31.2%	33.8%
2000	21.8%	34.3%	43.9%	36.8%	31.6%	31.5%
2001	20.9%	34.3%	44.8%	37.8%	31.6%	30.6%
2002	19.1%	35.9%	45.0%	37.5%	31.9%	30.6%
2003	22.9%	32.1%	44.9%	38.4%	32.2%	29.4%
2004	23.2%	34.0%	42.9%	38.8%	32.5%	28.6%
2005	23.9%	37.6%	38.5%	40.4%	32.5%	27.1%

Note. This table and chart are also included in the *College Choice* section.

Student Annual Income

Student Annual Income, Fall 2005

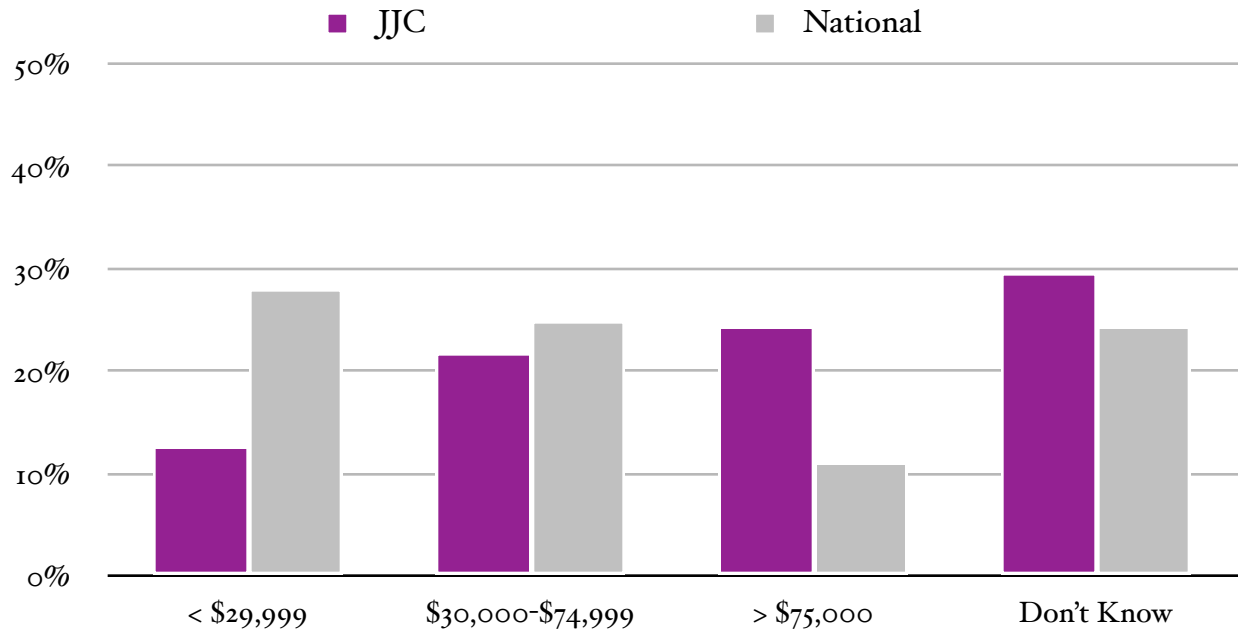


FALL	JJC				NATIONAL			
	\$9,999 or less	\$10,000-\$19,999	\$20,000-\$39,999	\$40,000 or more	\$9,999 or less	\$10,000-\$19,999	\$20,000-\$39,999	\$40,000 or more
1999	46.9%	19.7%	11.9%	9.2%	46.8%	20.5%	13.2%	4.3%
2000	49.8%	20.9%	11.4%	4.9%	45.3%	20.7%	13.5%	4.8%
2001	50.5%	20.6%	10.5%	5.7%	44.0%	21.9%	14.0%	5.0%
2002	44.0%	22.9%	11.0%	7.1%	42.6%	22.3%	14.4%	5.3%
2003	37.3%	23.9%	13.7%	9.5%	43.6%	21.5%	13.8%	5.1%
2004	48.1%	22.8%	10.9%	4.1%	44.9%	20.5%	12.9%	4.9%
2005	47.2%	20.3%	11.0%	7.5%	46.1%	20.5%	12.5%	4.6%

Note. Does not include those who replied “Prefer Not to Respond.”

Annual Household Income

Annual Income from All Household Sources, Fall 2005

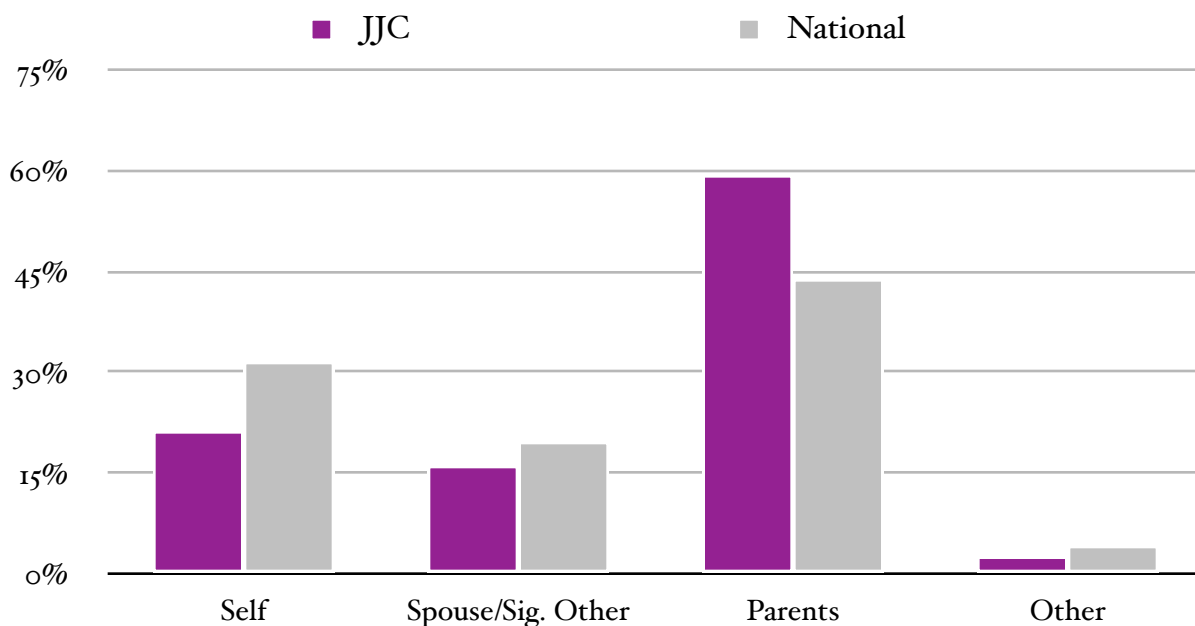


FALL	JJC				NATIONAL			
	\$29,999 or less	\$30,000-\$74,999	\$75,000 or more	Don't know	\$29,999 or less	\$30,000-\$74,999	\$75,000 or more	Don't know
1999	8.8%	31.1%	20.9%	27.7%	26.8%	28.3%	10.7%	22.5%
2000	13.2%	23.6%	20.9%	29.4%	26.6%	27.9%	10.9%	22.5%
2001	6.0%	24.4%	26.5%	33.5%	18.9%	34.3%	11.1%	22.1%
2002	12.2%	23.6%	26.4%	28.0%	27.4%	27.0%	11.9%	22.3%
2003	14.3%	26.2%	23.0%	25.0%	27.4%	26.5%	11.7%	23.0%
2004	10.3%	21.5%	24.7%	34.3%	26.8%	24.8%	12.1%	24.2%
2005	12.7%	22.0%	24.6%	29.8%	28.1%	25.0%	11.3%	24.5%

Note. Does not include those who replied "Prefer Not to Respond."

Major Household Wage Earners

Major Wage Earners in Community College Students' Households, Fall 2005

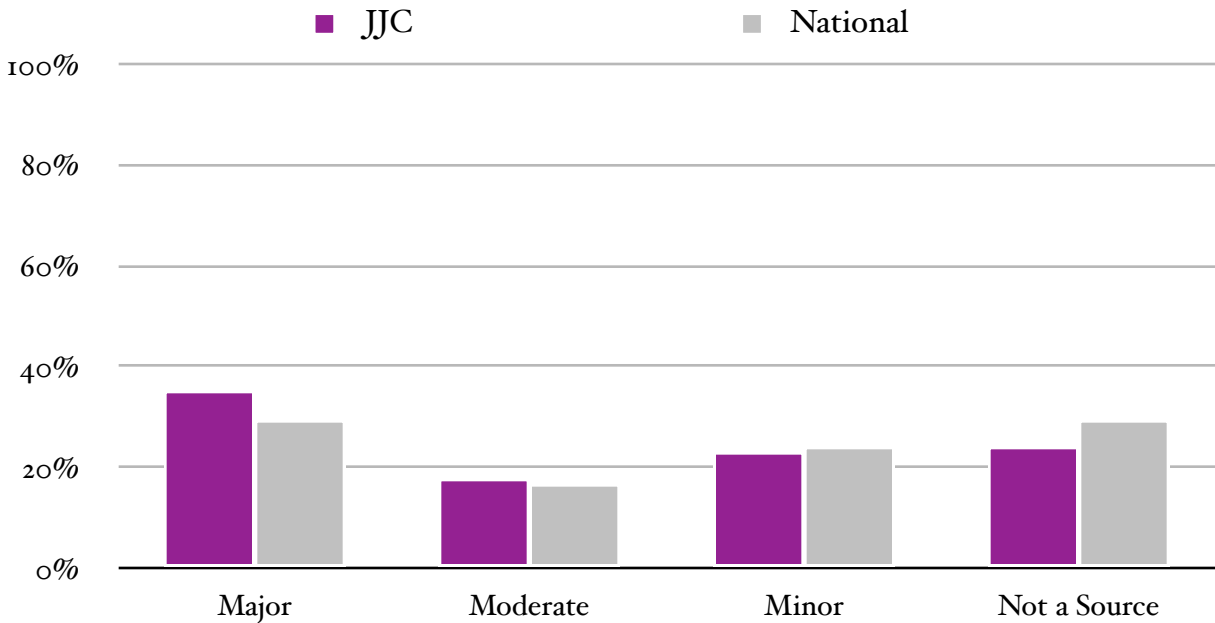


FALL	JJC				NATIONAL			
	Self	Spouse/ Sig. Other	Parents	Other	Alone	Spouse/ Sig. Other	Parents	Other
1999	23.1%	14.9%	59.1%	2.8%	32.2%	18.5%	44.9%	4.4%
2000	20.9%	13.2%	63.9%	2.0%	32.1%	18.5%	44.9%	4.5%
2001	18.2%	11.1%	67.0%	3.7%	33.1%	19.5%	43.1%	4.4%
2002	22.9%	14.7%	59.4%	2.9%	33.3%	19.4%	42.9%	4.5%
2003	25.2%	19.7%	53.5%	1.6%	33.0%	19.5%	43.1%	4.5%
2004	16.3%	15.9%	64.7%	3.0%	31.7%	18.4%	45.3%	4.7%
2005	21.6%	16.1%	59.4%	2.9%	31.9%	19.9%	43.9%	4.3%

Note. Sig. Other = Significant Other.

Students' Own Income & Savings for College

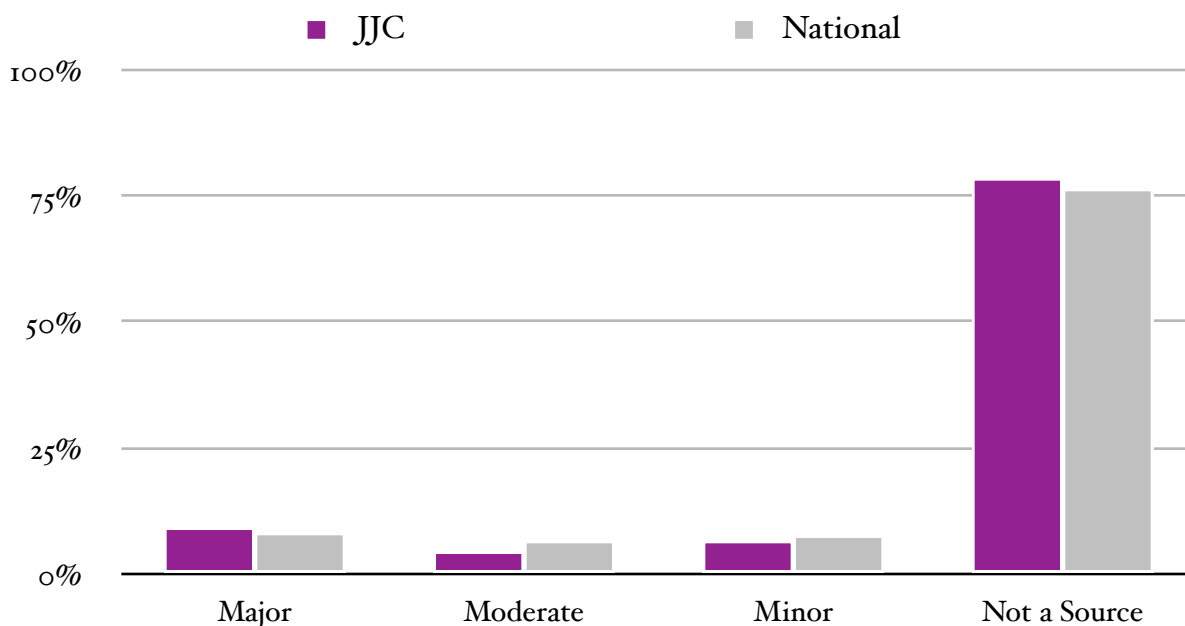
Students' Own Income/Savings as a Major and Moderate Source of Funds to Pay for College, Fall 2005



FALL	JJC				NATIONAL			
	Major	Moderate	Minor	Not a Source	Major	Moderate	Minor	Not a Source
1999	35.6%	15.7%	26.3%	22.3%	33.6%	17.2%	23.8%	25.2%
2000	32.6%	18.2%	25.6%	23.6%	32.8%	16.9%	22.8%	27.6%
2001	32.9%	17.1%	22.2%	27.8%	31.7%	16.6%	22.8%	28.9%
2002	37.4%	21.3%	23.6%	17.7%	32.3%	16.7%	22.6%	28.4%
2003	40.1%	15.1%	24.1%	20.8%	31.2%	16.6%	23.4%	28.8%
2004	31.5%	21.9%	23.9%	22.8%	30.9%	16.9%	23.5%	28.7%
2005	35.6%	17.9%	23.3%	23.1%	29.4%	16.8%	24.2%	29.6%

Spouse's/Significant Other's Finances for College

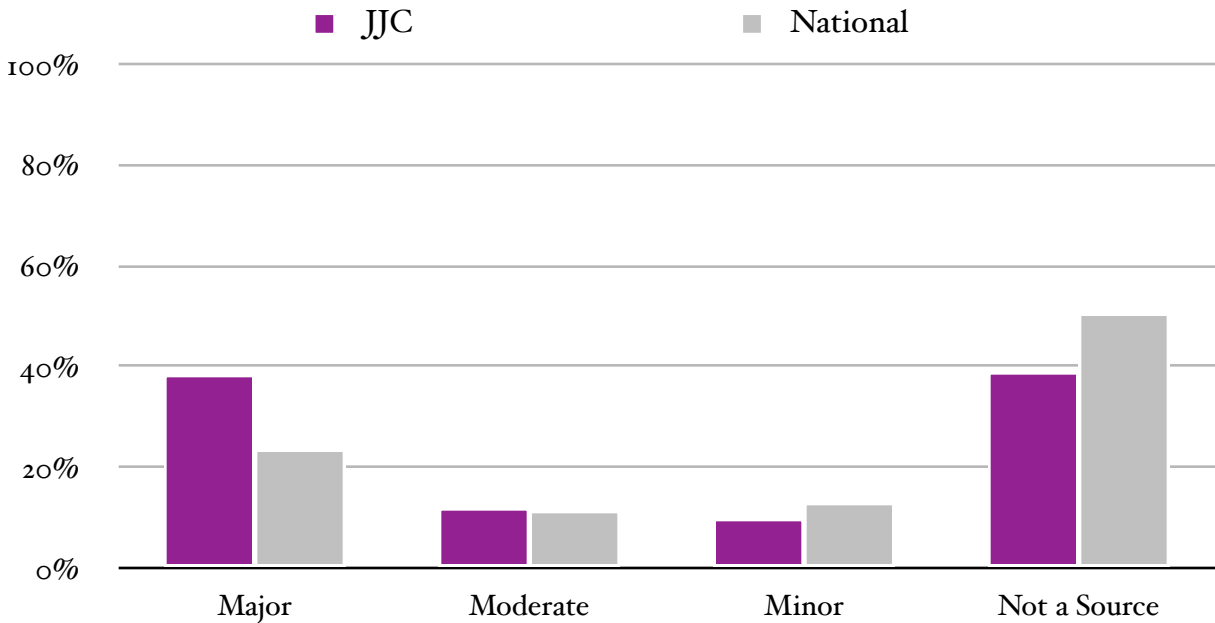
Major and Moderate Sources of Funds to Pay for College: Spouse's or Significant Other's Income/Savings, Fall 2005



F A L L	J J C				N A T I O N A L			
	Major	Moderate	Minor	Not a Source	Major	Moderate	Minor	Not a Source
1 9 9 9	7.2%	4.4%	3.3%	85.0%	8.4%	6.4%	7.6%	77.6%
2 0 0 0	8.1%	6.8%	6.2%	78.9%	8.6%	6.4%	7.5%	77.4%
2 0 0 1	8.1%	3.8%	4.4%	83.7%	8.4%	6.3%	7.6%	77.7%
2 0 0 2	9.3%	3.9%	6.6%	80.3%	8.3%	6.5%	7.7%	77.5%
2 0 0 3	10.2%	5.6%	7.1%	77.1%	8.1%	6.4%	7.8%	77.7%
2 0 0 4	10.3%	5.7%	5.3%	78.7%	8.0%	6.5%	7.8%	77.6%
2 0 0 5	9.6%	4.7%	7.1%	78.7%	8.4%	6.7%	8.1%	76.8%

Parent(s)' Income & Savings for College

Major and Moderate Sources of Funds to Pay for College: Parent(s) Income/Savings, Fall 2005



FALL	JJC				NATIONAL			
	Major	Moderate	Minor	Not a Source	Major	Moderate	Minor	Not a Source
1999	40.5%	12.4%	10.5%	36.6%	26.1%	12.2%	13.7%	48.0%
2000	36.3%	11.4%	13.1%	39.2%	25.1%	12.2%	13.0%	49.7%
2001	41.7%	14.6%	13.5%	30.1%	23.6%	11.6%	12.9%	51.9%
2002	34.0%	15.5%	12.3%	38.1%	23.4%	11.6%	13.2%	51.8%
2003	35.5%	9.8%	8.3%	46.5%	23.3%	11.5%	13.2%	52.1%
2004	41.1%	13.8%	11.8%	33.3%	24.8%	12.0%	13.5%	49.7%
2005	38.5%	12.1%	10.0%	39.4%	24.0%	11.8%	13.3%	50.8%

Employer Contributions for College

Major and Moderate Sources of Funds to Pay for College: Employer Contributions, Fall 1999-2005

	JJC				NATIONAL			
FALL	Major	Moderate	Minor	Not a Source	Major	Moderate	Minor	Not a Source
1999	8.5%	6.0%	5.2%	80.3%	7.3%	5.8%	7.1%	79.7%
2000	7.5%	8.9%	6.2%	77.4%	6.8%	6.0%	7.0%	80.2%
2001	5.3%	5.9%	7.6%	81.2%	6.9%	5.8%	6.8%	80.5%
2002	10.0%	7.6%	7.4%	75.0%	6.6%	5.6%	6.8%	81.0%
2003	4.4%	4.7%	8.4%	82.5%	6.3%	5.5%	6.4%	81.8%
2004	5.0%	5.9%	7.3%	81.8%	5.6%	5.4%	6.4%	82.6%
2005	6.2%	6.2%	6.4%	81.2%	5.8%	5.3%	6.4%	82.4%

Public Assistance for College

Major and Moderate Sources of Funds to Pay for College: Public Assistance, Fall 1999-2005

	JJC				NATIONAL			
FALL	Major	Moderate	Minor	Not a Source	Major	Moderate	Minor	Not a Source
1999	2.5%	0.6%	1.4%	95.5%	4.4%	2.2%	2.8%	90.6%
2000	2.3%	1.3%	3.3%	93.1%	4.1%	2.3%	2.7%	90.9%
2001	2.0%	1.2%	1.7%	95.1%	4.4%	2.4%	2.9%	90.3%
2002	1.5%	2.4%	4.2%	91.9%	4.2%	2.5%	3.0%	90.4%
2003	4.0%	0.6%	1.2%	94.1%	4.1%	2.6%	3.1%	90.2%
2004	1.4%	1.2%	1.4%	96.1%	3.8%	2.6%	3.2%	90.4%
2005	2.7%	2.0%	3.5%	91.9%	3.9%	2.6%	3.2%	90.3%

Note. Public assistance includes JTPA, welfare, unemployment, etc.

Financial Aid as a Source to Pay for College

Percent of Students Stating that Financial Aid was a Major Source of Funds to Pay for College, Fall 1999-2005

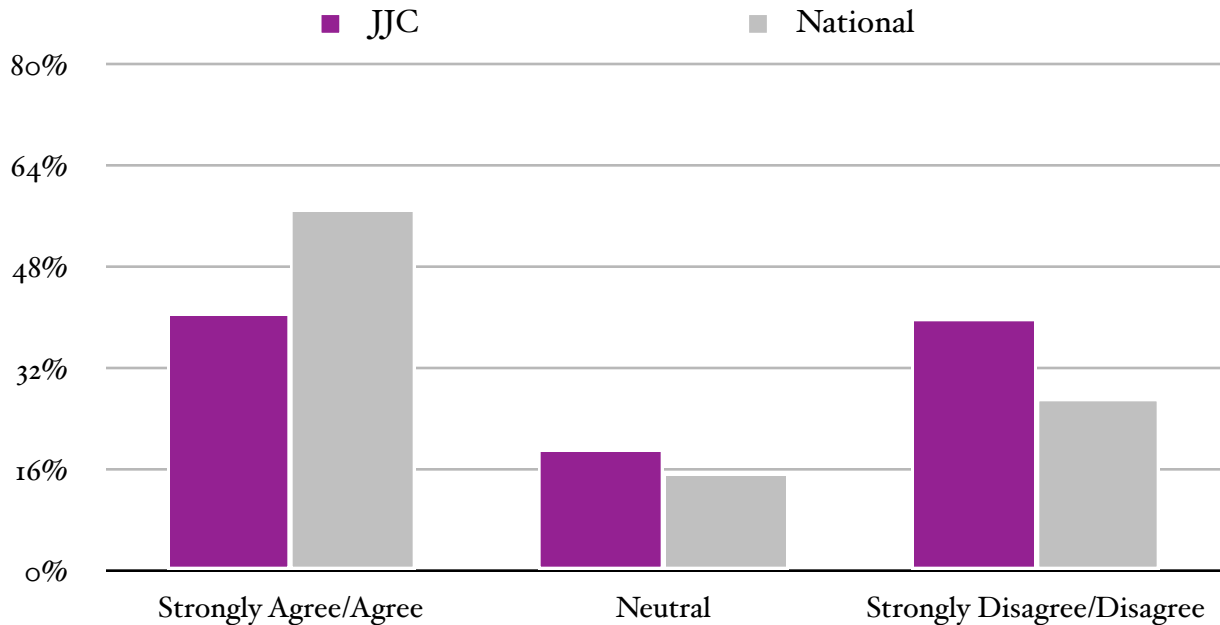


FALL	JJC				NATIONAL			
	Major	Moderate	Minor	Not a Source	Major	Moderate	Minor	Not a Source
1999	15.6%	8.1%	10.0%	66.3%	41.9%	10.1%	7.0%	40.9%
2000	20.8%	10.1%	6.8%	62.3%	44.3%	9.5%	6.5%	39.7%
2001	23.9%	10.4%	6.2%	59.4%	45.6%	9.4%	6.3%	38.8%
2002	21.8%	9.6%	9.3%	59.3%	44.6%	9.4%	6.6%	39.3%
2003	21.7%	8.4%	8.0%	61.9%	46.9%	9.5%	6.6%	37.1%
2004	26.2%	7.9%	8.8%	57.1%	46.8%	9.9%	6.9%	36.4%
2005	25.1%	8.1%	6.2%	60.5%	49.1%	9.9%	6.8%	34.1%

Note. Financial aid includes grants, scholarships, and direct student loans. Include information about other student loans here.

Role of Financial Aid in Attending College

Students who Agree they Could Not Have Attended their College without the Financial Aid they Received, Fall 2005

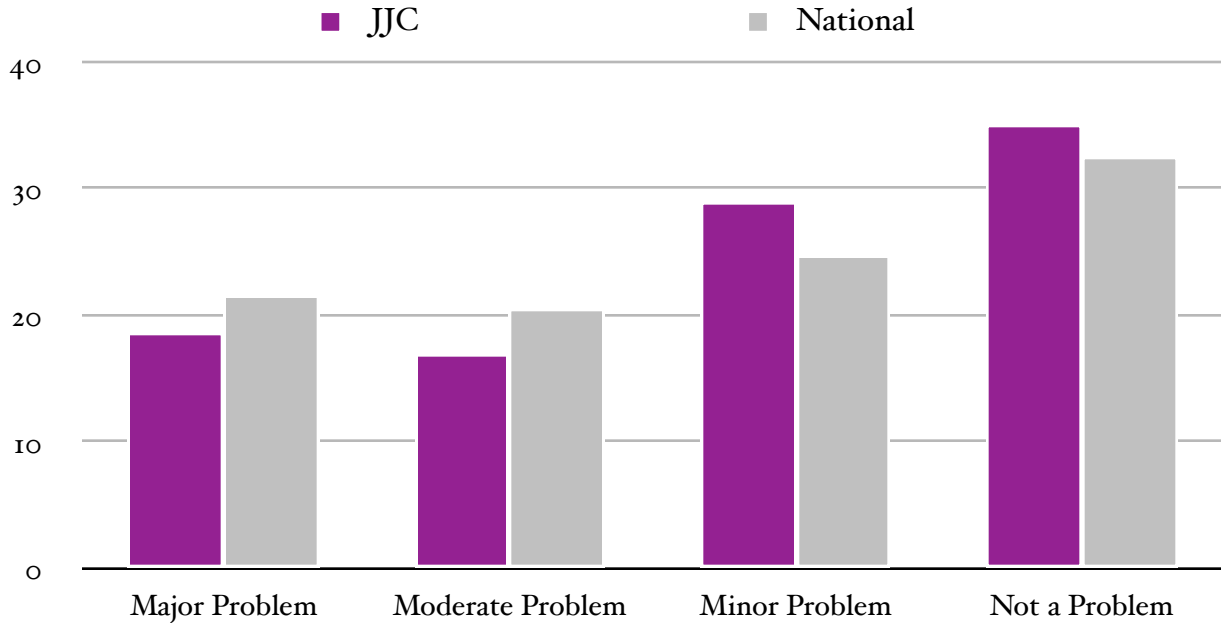


FALL	JJC				NATIONAL			
	Strongly Agree	Agree	Neutral	Disagree	Strongly Agree	Agree	Neutral	Disagree
1999	21.8%	8.6%	24.1%	45.4%	39.1%	13.1%	16.9%	30.8%
2000	31.0%	10.1%	16.5%	42.4%	40.1%	13.1%	16.4%	30.4%
2001	27.1%	9.6%	17.5%	45.8%	42.3%	13.0%	15.9%	28.8%
2002	23.3%	10.1%	16.9%	49.6%	42.9%	12.5%	16.1%	28.4%
2003	25.3%	10.0%	22.9%	41.8%	44.0%	12.7%	16.1%	27.2%
2004	22.1%	11.5%	17.4%	49.0%	43.0%	12.8%	15.9%	28.3%
2005	28.4%	12.4%	19.2%	40.0%	44.6%	12.8%	15.4%	27.2%

Note. Students were asked to respond on a five-point scale to this question. In this table, “Disagree” includes “Disagree” and “Strongly Disagree.” Students were also given the option to reply “Does not apply.” These responses are not included in the percentages in the table or chart.

Personal Financial Problems

Percent of Students who Reported Major Personal Financial Problems while Enrolled in College, Fall 2005



FALL	JJC				NATIONAL			
	Major Problem	Moderate Problem	Minor Problem	Not a Problem	Major Problem	Moderate Problem	Minor Problem	Not a Problem
1999	10.5%	17.6%	24.8%	47.1%	19.8%	20.1%	24.7%	35.5%
2000	18.3%	19.1%	24.5%	38.1%	14.8%	44.0%	16.9%	24.3%
2001	14.0%	19.1%	28.1%	38.8%	21.2%	20.2%	23.9%	34.7%
2002	13.9%	20.9%	24.5%	40.7%	21.9%	20.7%	23.9%	33.6%
2003	19.4%	15.6%	24.6%	40.5%	21.9%	20.8%	24.1%	33.3%
2004	16.3%	17.3%	25.1%	41.3%	22.3%	21.1%	24.3%	32.3%
2005	18.7%	17.0%	29.1%	35.2%	21.7%	20.7%	24.9%	32.7%

Note. This chart & table are also in the section on *Problems Associated with Dependent Care, Health, Transportation, Employment, & Finances*. Students were allowed to select the option “Does not apply” for this question. Those responses were removed from this table. Thus, the data represented in this table are only for students who replied that this area was applicable to them.

Problems with Medical Expenses

Percent of Students who Reported Major Problems with Medical Expenses while Enrolled in College, Fall 1999-2005

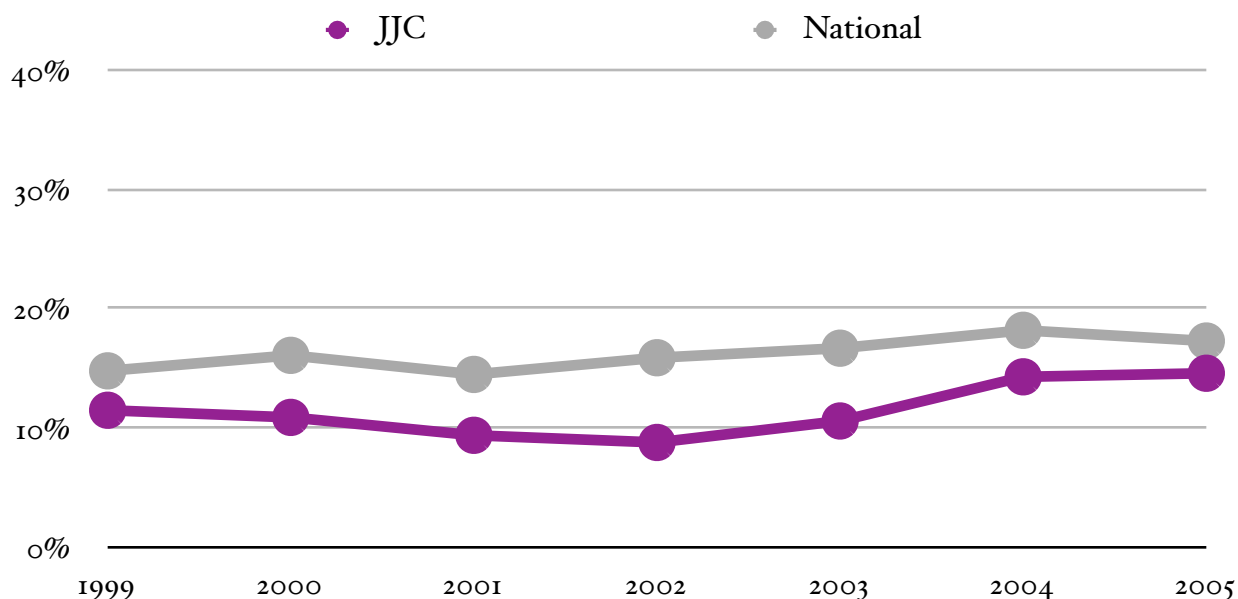


FALL	JJC				NATIONAL			
	Major Problem	Moderate Problem	Minor Problem	Not a Problem	Major Problem	Moderate Problem	Minor Problem	Not a Problem
1999	4.9%	6.7%	16.4%	72.0%	8.7%	9.2%	15.3%	66.8%
2000	6.0%	8.7%	13.1%	72.1%	8.9%	9.7%	15.4%	66.0%
2001	4.5%	5.0%	10.9%	79.7%	9.0%	9.7%	15.4%	65.9%
2002	7.2%	7.2%	14.9%	70.6%	9.2%	9.8%	15.8%	65.1%
2003	8.2%	13.0%	10.6%	68.1%	9.6%	9.8%	15.9%	64.6%
2004	7.9%	7.5%	13.1%	71.4%	10.3%	10.3%	16.2%	63.2%
2005	8.0%	9.7%	15.6%	66.7%	10.0%	10.3%	16.3%	63.4%

Note. This chart & table are also in the section on *Problems Associated with Dependent Care, Health, Transportation, Employment, & Finances*. Students were allowed to select the option “Does not apply” for this question. Those responses were removed from this table. Thus, the data represented in this table are only for students who replied that this area was applicable to them.

Problems with the Cost of Books & Materials

Percent of Students who Reported Major Problems with the Cost & Availability of Books & Related Materials while Enrolled in College, Fall 1999-2005

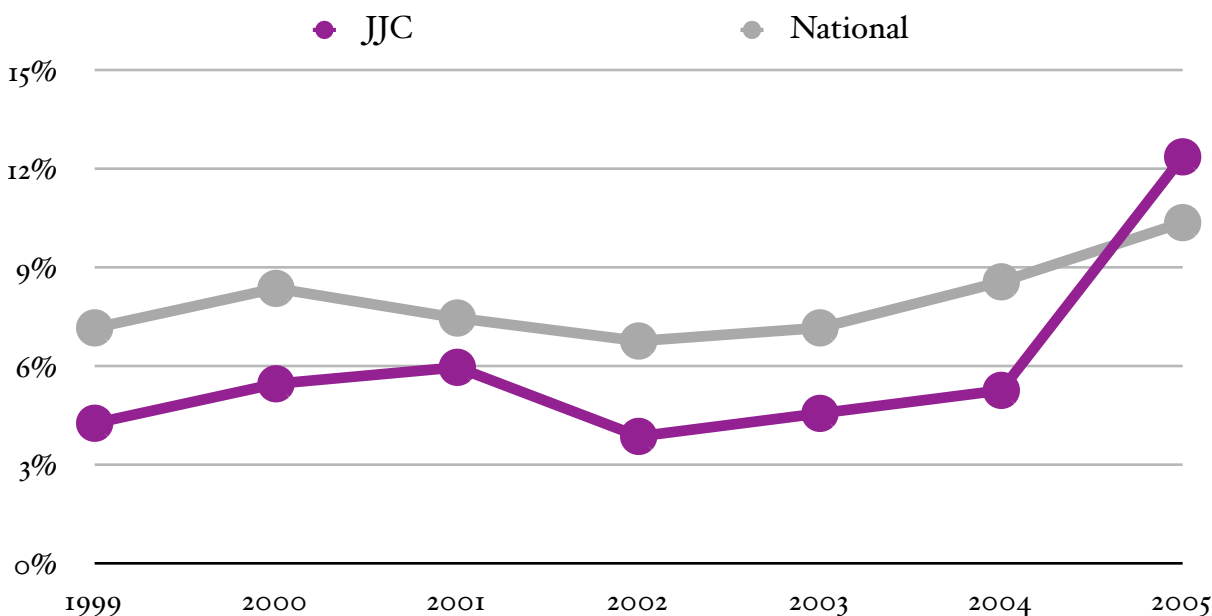


FALL	JJC				NATIONAL			
	Major Problem	Moderate Problem	Minor Problem	Not a Problem	Major Problem	Moderate Problem	Minor Problem	Not a Problem
1999	11.6%	20.7%	25.2%	42.5%	14.9%	21.3%	27.1%	36.7%
2000	11.0%	20.6%	29.9%	38.4%	16.2%	18.5%	26.9%	38.4%
2001	9.5%	18.7%	29.8%	42.0%	14.6%	21.0%	25.8%	38.7%
2002	8.9%	19.4%	30.9%	40.8%	16.0%	21.4%	26.1%	36.4%
2003	10.7%	20.8%	32.6%	35.8%	16.8%	21.5%	26.0%	35.7%
2004	14.4%	24.0%	30.8%	30.8%	18.3%	22.1%	26.3%	33.2%
2005	14.7%	21.9%	29.9%	33.6%	17.4%	21.9%	26.6%	34.0%

Note. This chart & table are also in the section on *Problems Associated with Dependent Care, Health, Transportation, Employment, & Finances*. Students were allowed to select the option “Does not apply” for this question. Those responses were removed from this table. Thus, the data represented in this table are only for students who replied that this area was applicable to them.

Problems with the Cost of Transportation

Percent of Students who Reported Major Problems with the Cost of Transportation while Enrolled in College, Fall 1999-2005

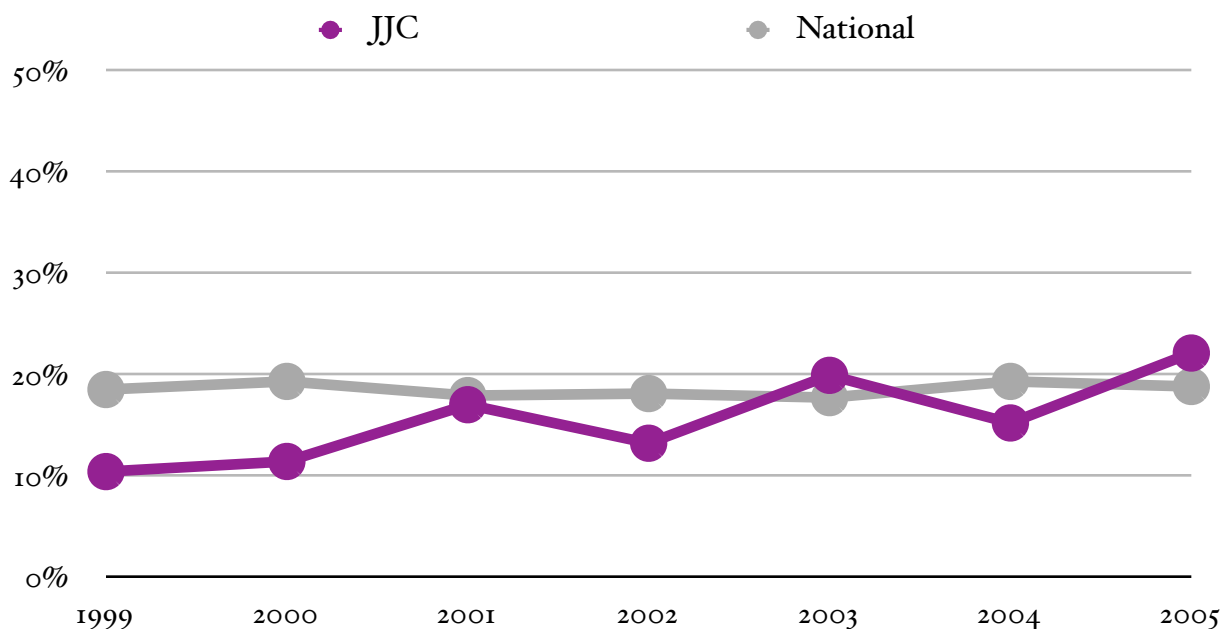


FALL	JJC				NATIONAL			
	Major Problem	Moderate Problem	Minor Problem	Not a Problem	Major Problem	Moderate Problem	Minor Problem	Not a Problem
1999	4.3%	11.7%	29.8%	54.2%	7.2%	13.7%	25.6%	53.4%
2000	5.5%	13.0%	28.6%	52.9%	8.4%	15.7%	25.7%	50.2%
2001	6.0%	13.5%	27.3%	53.2%	7.5%	14.7%	25.6%	52.3%
2002	3.9%	16.1%	29.8%	50.2%	6.8%	14.3%	25.9%	53.0%
2003	4.6%	10.7%	32.2%	52.5%	7.2%	14.4%	26.6%	51.8%
2004	5.3%	17.5%	26.6%	50.7%	8.6%	15.8%	27.6%	48.0%
2005	12.4%	22.2%	30.9%	34.6%	10.4%	17.5%	28.5%	43.6%

Note. This chart & table are also in the section on *Problems Associated with Dependent Care, Health, Transportation, Employment, & Finances*. Students were allowed to select the option “Does not apply” for this question. Those responses were removed from this table. Thus, the data represented in this table are only for students who replied that this area was applicable to them.

Problems with the Cost of Dependent Care

Percent of Students who Reported a Major Problem with the Cost of Child or Dependent Care while Enrolled in College, Fall 1999-2005



FALL	JJC				NATIONAL			
	Major Problem	Moderate Problem	Minor Problem	Not a Problem	Major Problem	Moderate Problem	Minor Problem	Not a Problem
1999	10.3%	15.5%	19.0%	55.2%	18.6%	16.2%	16.0%	49.2%
2000	11.5%	19.2%	15.4%	53.8%	19.4%	15.9%	14.8%	49.9%
2001	17.1%	4.9%	24.4%	53.7%	18.0%	15.4%	14.6%	52.0%
2002	13.3%	10.7%	13.3%	62.7%	18.2%	15.6%	15.0%	51.2%
2003	20.0%	16.7%	15.0%	48.3%	17.8%	15.9%	15.0%	51.2%
2004	15.3%	12.5%	25.0%	47.2%	19.4%	16.8%	15.3%	48.4%
2005	22.2%	9.5%	11.1%	57.1%	18.9%	16.7%	15.6%	48.8%

Note. This chart & table are also in the section on *Problems Associated with Dependent Care, Health, Transportation, Employment, & Finances*. Students were allowed to select the option “Does not apply” for this question. Those responses were removed from this table. Thus, the data represented in this table are only for students who replied that this area was applicable to them.