

Addressing the Rising Cost of Attendance in Higher Education in Texas

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The cost of attending college has increased dramatically over the years, creating significant financial strain for students and their families. Rising expenses not only includes tuition but also housing, transportation, and other essential needs that are a required part of pursuing a postsecondary education. This rise in costs is not only harmful to accessing higher education, but also to students and families' experiences with higher education. This brief outlines key issues related to the rising cost of attendance in higher education.



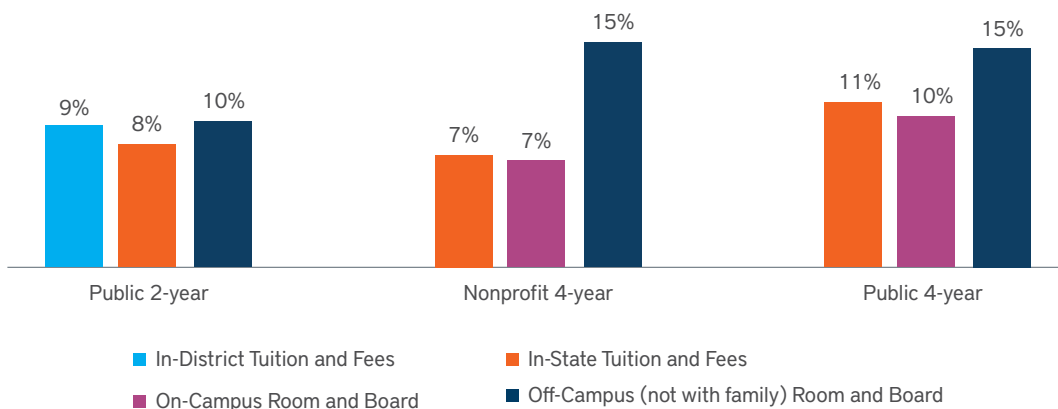
Increasing Costs Strain Students and Families

The total cost of attending college—including tuition, fees, housing, textbooks, transportation, and other basic needs—continues to rise. A significant financial strain is placed on students and their families as a result, particularly in many states, including Texas, where tuition and fees at public universities have outpaced income growth.¹ According to the College Board the outstanding federal student loan debt has more than doubled from 2007 to 2024.²

Housing and Basic Needs Insecurity

Housing is a significant and growing expense for students, increasing at disproportionately fast rates.³ Trellis Strategies data shows a \$676 increase in on campus room and board, and a \$1,361 increase in off-campus housing for students at public 4-year universities in the last five years. This can contribute to basic needs insecurity, which directly impacts student safety and academic performance.⁴

Percent Change in Tuition/Fees and Room/Board at Texas Institutions by Sector, 2018-19 to 2023-24



Hidden and Accumulating Costs of Education

Beyond tuition, students face a variety of additional costs—such as health services, book fees, meal plans, and more—that accumulate over time. These hidden expenses often go underestimated, adding to the financial burden on students and contributing to the long-term challenges of student loan debt.

State Assistance and Financial Aid Gaps

While state financial aid programs in Texas provide critical support, they often fall short of covering the full cost of attendance. The TEXAS Grant, despite being a main tool of the state in helping low-income students, continues to cover less as tuition increases at a much quicker rate than the grant itself. Despite being designed to fund the entire cost of attendance, students report the TEXAS Grant covers only an average of 58 percent of the true total cost.⁵ This gap forces

students to rely on loans or out-of-pocket payments, which can be particularly burdensome for low-income students, ultimately creating barriers to enrollment and degree completion.

Effect on Enrollment and Success

The cost of college continues to rise. To cope with financial pressures, many students reduce their course loads or take breaks from their studies, leading to extended graduation timelines and higher overall costs.⁶ This creates further limits in their ability to succeed and exacerbates inequalities in higher education, and ultimately reduces the value of our investment in students' education.

By addressing these issues, we can alleviate the financial burden on students, promote equitable access to higher education, and improve overall student success.

About Trellis Strategies

Trellis Strategies is a leading strategic nonprofit research and consulting firm focused on advancing postsecondary education and strengthening the workforce. Our commitment is to provide unparalleled insights into the modern learner experience, spanning from application through graduation. Leveraging over four decades of experience in serving higher education institutions and assisting students in navigating intricate processes, Trellis Strategies' dedicated team possesses the knowledge, insight, and expertise to empower organizations to turn data into impactful action and tangible results.

We are dedicated to the belief that education serves as the cornerstone for unlocking new opportunities, fostering individual economic mobility, and growing community prosperity. For more information, visit our website: www.trellisstrategies.org/about-us/

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¹ Tuition and fees data - public universities. (n.d.). <https://reportcenter.highered.texas.gov/reports/data/tuition-and-fees-data-public-universities/>

² Ma, Jennifer, et al. Trends in College Pricing and Student Aid 2024, (2024, October). College Board. research.collegeboard.org/media/pdf/Trends-in-College-Pricing-and-Student-Aid-2024-ADA.pdf

³ Marcus, Jon. The fastest-growing college cost? It's not tuition. (2024, August 22). The Hechinger Report. <https://hechingerreport.org/the-fastest-growing-college-expense-may-not-be-what-people-think/>

⁴ The increased cost of college & its impact on student basic needs. (2021, May 5). Boise State University Dean of Students. <https://www.boisestate.edu/deanofstudents/2021/05/05/the-increased-cost-of-college-its-impact-on-student-basic-needs/>

⁵ Watkins, M. (2017, March 17). As Texas higher ed tuition rises, financial aid is covering less and less. The Texas Tribune. <https://www.texastribune.org/2017/03/17/texas-financial-aid-becomes-less-ambitious-while-number-needy-students/>

⁶ Deye, Sunny. Today's college student and the rising costs of higher education. (2022, February 1). National Conference of State Legislatures. <https://www.ncsl.org/education/todays-college-student-and-the-rising-costs-of-higher-education>