An overhead photograph of four students sitting on a grassy area, surrounded by their school supplies like backpacks and coffee cups. They are looking at various papers and a tablet. A semi-transparent blue banner is overlaid on the center of the image.

CALIFORNIA STUDENT AID COMMISSION

# 2021-22 Student Expenses and Resources Survey:

## Insights Brief

November 15, 2022



# Introduction

The California Student Aid Commission (CSAC) conducts the Student Expenses and Resources Survey (SEARS) to help establish a statewide “Student Expense Budget” used in the administration of financial aid programs. SEARS provides comprehensive information on students’ expenses and their perceptions about covering college-related costs. SEARS also has a qualitative open response component that allows students to elaborate on any other issues relating to paying for college.

This year’s survey provides evidence that college expenses are increasing for students across their basic needs (i.e., food, housing, transportation). SEARS also provides data to demonstrate regional differences in housing expenses across the state and underscores the financial difficulties faced by Black and Latino students, as well as older students and those with dependents. The data also reinforce the need and direction of recent state investments in financial aid and other supports toward meeting student needs.

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**I am making it, but I work three jobs and can only afford part time school.**

**-California Community College student**

# Insights from 2021-22 SEARS

Students were asked to estimate their costs to attend college beyond tuition and fees in the following categories: books and supplies, food, housing, transportation, and personal expenses.

## CALIFORNIA STUDENT AID COMMISSION 2023-2024 Student Expense Budgets

\*monthly costs multiplied by 9 months (academic calendar) to calculate annual costs

Allowance	With Parents	On-campus Housing	Off-campus Housing
<b>Tuition and Fees<sup>1</sup></b>	Actual Institutional Charges		
<b>Books and Supplies<sup>2</sup></b>	\$938 Per Academic Year		
<b>Food<sup>3</sup></b> Per Month: Per Year:	\$1,125/MO \$10,125/YR  (Food: \$560/MO; Housing: \$565/MO)	Actual Institutional Charges	\$719 / MO \$6,471 / YR
<b>Housing<sup>4</sup></b> Per Month: Per Year:			\$1,440 / MO \$12,960 / YR
<b>Transportation<sup>5</sup></b> Per Month: Per Year:	\$179 / MO \$1,611 / YR	\$123 / MO \$1,107 / YR	\$196 / MO \$1,764 / YR
<b>Personal<sup>6</sup></b> Per Month: Per Year:	\$401 / MO \$3,609 / YR	\$319 / MO \$2,871 / YR	\$492 / MO \$4,428 / YR
<b>Total</b> , Excluding allowances based on actual institutional charges Per Month: Per Year:	\$1,809 / MO \$16,283 / YR	\$546 / MO \$4,916 / YR	\$2,951 / MO \$26,561 / YR

<sup>1</sup> Includes all mandatory fees.

<sup>2</sup> The breakdown for this category is as follows: books (\$486), educational supplies (\$137), course materials (\$173), and computer-related expenses (\$142), excluding the costs associated with the purchase of a personal computer.

<sup>3</sup> Includes food, snacks, and meals.

<sup>4</sup> Includes dorm charges, rent, and utilities.

<sup>5</sup> Includes travel to and from parent's residence and transportation costs to and from classes. (e.g. bus fare, gasoline, tolls, parking.)

<sup>6</sup> Includes clothing, laundry and dry-cleaning, personal care, gifts, recreation, medical etc.

NOTE: The expense budgets shown on this table are based upon average expenses reported by students at the University of California, California State University, California independent institutions, and California Community Colleges in the 2021-22 Student Expenses and Resources Survey (SEARS).

Unsurprisingly, the non-tuition costs of attending college went up from prior years. Compared to the 2018-19 SEARS findings, **total annual expenses for students increased.**

**PER ACADEMIC YEAR:**

**+\$1,397** (+9%)  
for students living with parents

**+\$713** (+17%)  
for students living on-campus

**+\$2,765** (+12%)  
for students living off-campus

Student expenses increased across the board, with food, transportation, healthcare, and other personal expenses all seeing a rise in real cost. The notable exception is books and supplies, where students reported decreased expenses.

**Non-tuition costs now top \$2,900 a month for students facing the highest average expenses.**



## Students perceive they do not have enough to cover costs

This year's survey included questions asking students if they perceived they had enough resources to cover their costs of college attendance. Tuition and fees along with housing and utilities were the top areas students indicated they did not have sufficient resources.

**37%** of students thought they lacked the resources to afford tuition and fees

**29%** of students thought they lacked the resources to afford housing and utilities

## Non-tuition costs rise; textbook costs fall

Students saw some cost relief as the costs of textbooks and educational supplies and materials appear to have declined.

Students in 2021–22 reported spending about **19%** less on textbooks and other educational supplies than in prior years. Decreases in textbook costs can be attributed to several factors, including greater conscientiousness about those costs among faculty and students, more utilization of online and rental textbook options, and initiatives sponsored by the State and segments encouraging the adoption and use of Online Education Resources (OER).

## Student Housing

### Living costs vary by region

As anticipated, students' real housing costs vary significantly across regions of California. At its most affordable, students in the Central Valley report spending around \$800 per month on housing. At its most expensive, students in San Francisco and San Mateo counties report spending over 60% more for housing, roughly \$1,300 per month on average.

### Housemate Density: Off-Campus Housing

UC students living off-campus tend to live with many more housemates than off-campus students from other segments; over half of all off-campus UC students have three or more housemates. Community college students tend to have less dense living arrangements, as many are independent and older students.



**With increasing costs of attending a four year or any institution of higher learning, it appears to be less accessible to low income and lower middle-class families.**

**Junior at a UC**

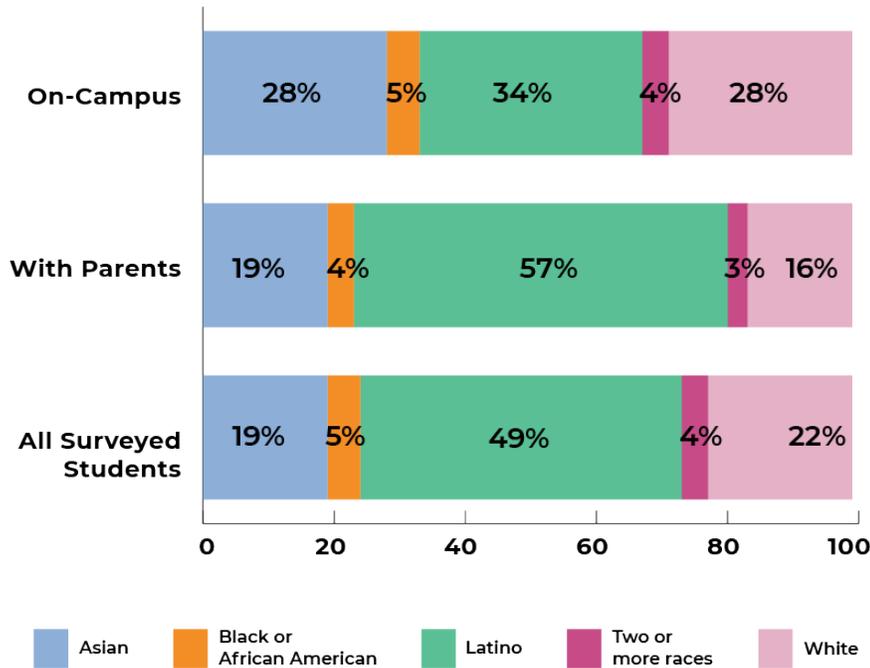
Number of Housemates (living off-campus)	0 housemates (percentage)	1-2 housemates (percentage)	3 or more housemates (percentage)
UC students	10%	35%	55%
CSU students	17%	49%	34%
CCC students	28%	52%	20%
Private/Independent Institutions	20%	44%	36%

## Higher rates of students living with their parents

**More than half of CSU and CCC students reported living with parents.** The share of CSU students that reported living with their parents increased from 47% in the 2018-19 survey to 55% in the current survey. A larger share of students at independent colleges and universities also reported living with parents, increasing from 14% in 2018-19 to 31% in the current survey.

## Housing Equity

Latino students disproportionately live with their parents, while white students disproportionately live on-campus; Latino students make up 49% of students living with parents, but 57% of students living with parents are Latino. Nineteen percent of students are white, but 28% of students living on-campus are white.



## STUDENTS WHO REPORTED LIVING WITH PARENTS

FROM PRIOR SURVEY:

**47% → 55%**  
students at CSU

**15% → 31%**  
students at private/independent institutions

## Inequities among students of color and older adults remain a top trend

### Older students and those with dependents face greater obstacles to affordability

Across the board, both populations reported higher expenses. Students with dependents reported less of a perception that they can afford college costs, a trend that continued from the 2018-19 survey. Students with dependents indicated spending substantially more (\$3,383 per month) than those without (\$2,230). Similarly, students aged 25 years and older reported spending over \$1,000 more per month (\$3,080 vs. \$1,935) than younger students.

These findings demonstrate the need for additional financial aid investments in these populations, such as the enhanced Cal Grant non-tuition awards for students with dependent children and Community College Cal Grant Entitlement for students applying for aid after more than one year since high school graduation. Both these recent policy changes help financial aid better reach these students.

# Conclusion

While there have been significant recent investments by our state leaders that help to address the total cost of college, students reported they continue to face mounting expenses. The survey makes clear that college affordability remains a top-of-mind issue for students across our nation, and the SEARS data demonstrates that we must remain vigilant in advancing means of support for California students. These all-too-real expenses reported by students can help inform a continued dedication to the progress that policymakers and education leaders have made toward affordability thus far, as well as the work ahead.

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**A lot of us are caught in a Catch 22. Need a job to cover tuition, rent, etc. but don't get assistance from grants so we need to work, but can't work more than 20 hours, so we have to pick up multiple jobs and then fall behind in our schoolwork.**

**-Junior at a UC**

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**Even during times when I have been working, I would never be able to afford to live in my college city without financial support of parents.**

**-Senior at a CSU**

