



2012 Student Affordability Report

January 2012

Prepared for the
State Board of Higher Education



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North Dakota University System
Student Affordability Report
 January 2012

Overview of Report

In 2011-12, tuition and required¹ fee rates at all NDUS four-year campuses were less than their regional counterparts. This is a result of ND's limited tuition rate increases while some other states increased tuition significantly to offset state budget shortfalls. A tuition rate freeze at ND's two-year campuses for the past three years has helped to narrow the gap that exists between ND and its two-year regional peers from a high of \$660 (21.2 percent) in 2008-09 to \$440 (12.7 percent) in 2011-12.

This report outlines a number of factors to consider when examining the affordability of public higher education in North Dakota:

- ◆ Tuition and fees at UND and NDSU, on the average, are \$920 or 11.4 percent less than their regional counterparts and MiSU's tuition and fees are \$307 or 5.1 percent less than their the regional average. The average rate at the other regional four-year campuses is \$219 or 3.9 percent less than their regional counterparts. The NDUS average two-year campus rate is \$440 or 12.7 percent more than the regional average rate. (**TABLE 1**)
- ◆ Tuition and fees at all NDUS four-year campuses, as a percentage of median North Dakota household income, are lower than the regional average. At the NDUS two-year campuses it takes a slightly larger share of median household income to pay tuition and fees when compared to the regional average. (**TABLE 3**)
- ◆ The total average 2011-12 estimated gross student cost (which does not take into account financial aid or other discounts) is as follows: (**TABLE 4**)

**2011-12 Estimated
Total Student Cost**

	Total Cost ¹
UND/NDSU	\$17,900
MiSU	\$15,100
4-Year	\$14,600
2-Year	\$13,400
¹ Total cost includes tuition, fees, room, board, books, supplies, travel and other miscellaneous expenses.	

¹ Required fees are those assessed to all students regardless of program and would not include course or program specific fees.

- ◆ Tuition and fees range from 29-40 percent of the total estimated student cost; room, board, books, supplies, travel and other expenses account for the remaining 60-71 percent of the cost.
- ◆ Student loan volume has increased consistently from year-to-year, with over a 102 percent increase over the past ten years at UND and NDSU, while grant volume during the same period has increased over 67 percent. (**TABLE 5**)
- ◆ A typical UND or NDSU bachelor's degree student graduating in 2010-11 had federally insured loan indebtedness of \$20,800 to \$22,200. Including alternative loans (which are not federally insured), average debt load in 2010-11 ranges from \$28,700 to \$31,400.
- ◆ Personal earnings generally increase with higher levels of educational attainment; however, for the first time, data shows that one year following graduation, NDUS 2009 bachelor's graduate salaries fell below NDUS two-year certificate earnings. (**TABLE 6**)

Tuition and Required Fees

With the exception of the two-year campuses, tuition and fees for NDUS campuses are less than their regional counterparts in 2011-12. The gap between regional rates and rates at UND and NDSU has steadily increased as average regional rate increases have exceeded increases at UND and NDSU since 2007-08. While there was very little gap between regional rates and rates at MiSU and the four-year campuses in 2010-11, that gap has again increased as 2011-12 average regional tuition and fee rate increases were substantially higher than those in North Dakota. The average rate at the two-year campuses continues to be significantly higher than the regional rate, although the gap has decreased from its high in 2008-09 as a result of the tuition freeze at the two-year campuses.

TABLE 1				
History of NDUS Campus Variance to Regional Average				
Tuition and Required Fees for Resident Undergraduate				
	UND/NDSU	MiSU	4-year	2-year
2005-06				
Difference in ND Rates (\$'s), Compared to Region	(\$325)	(\$276)	+\$28	+\$534
Difference in ND Rates (%'s), Compared to Region	(5.8%)	(6.3%)	+ .7%	+20.0%
2006-07				
Difference in ND Rates (\$'s), Compared to Region	(\$312)	(\$112)	(\$33)	+\$618
Difference in ND Rates (%'s), Compared to Region	(5.2%)	(2.4%)	(.7%)	+21.9%
2007-08				
Difference in ND Rates (\$'s), Compared to Region	(\$327)	(\$140)	+\$120	+617
Difference in ND Rates (%'s), Compared to Region	(5.1%)	(2.9%)	+2.6%	+20.5%
2008-09				
Difference in ND Rates (\$'s), Compared to Region	(\$450)	(\$141)	+\$115	+\$660
Difference in ND Rates (%'s), Compared to Region	(6.6%)	(2.7%)	+2.4%	+21.2%
2009-10				
Difference in ND Rates (\$'s), Compared to Region	(\$610)	(\$31)	\$108	+\$594
Difference in ND Rates (%'s), Compared to Region	(8.5%)	(.6%)	2.2%	+18.5%
2010-11				
Difference in ND Rates (\$'s), Compared to Region	(\$799)	(\$46)	\$57	+\$513
Difference in ND Rates (%'s), Compared to Region	(10.5%)	(.8%)	1.1%	+15.5%
2011-12				
Difference in ND Rates (\$'s), Compared to Region	(\$920)	(\$307)	(\$219)	+\$440
Difference in ND Rates (%'s), Compared to Region	(11.4%)	(5.1%)	(3.9%)	+12.7%
Region includes: Colorado, Iowa, Kansas, Minnesota, Missouri, Montana, Nebraska, Oklahoma, South Dakota, Wisconsin and Wyoming				

Source: Source identified in Appendix 2

The published source of information for regional room and board rates is not available for 2011-12. NDUS room and board rates increased by the following in 2011-12: UND/NDSU average increase – 2.7 percent, MiSU increase – 1.0 percent, and 4-year average increase – 5.8 percent. Due to the size of the regional gap noted in Table 2, it appears safe to assume North Dakota’s 2011-12 room and board rates will continue to be less than their regional counterparts.

TABLE 2
Comparison of NDUS Room and Board Rates¹
To Regional Average

	UND/NDSU	MiSU	DSU, MaSU, VCSU
2005-06			
ND Variance to Reg'l Average (\$)	(\$511)	(\$783)	(\$614)
ND Variance to Reg'l Average (%)	(9.7%)	(18.4%)	(14.6%)
2006-07			
ND Variance to Reg'l Average (\$)	(\$573)	(\$393)	(\$634)
ND Variance to Reg'l Average (%)	(10.2%)	(8.8%)	(14.4%)
2007-08			
ND Variance to Reg'l Average (\$)	(\$658)	(\$488)	(\$788)
ND Variance to Reg'l Average (%)	(11.1%)	(10.2%)	(16.7%)
2008-09			
ND Variance to Reg'l Average (\$)	(\$673)	(\$590)	(\$847)
ND Variance to Reg'l Average (%)	(10.8%)	(11.8%)	(17.0%)
2009-10			
ND Variance to Reg'l Average (\$)	(\$733)	(\$610)	(\$821)
ND Variance to Reg'l Average (%)	(11.0%)	(11.5%)	(15.9%)
2010-11			
ND Variance to Reg'l Average (\$)	(\$969)	(\$678)	(\$869)
ND Variance to Reg'l Average (%)	(13.4%)	(12.2%)	(16.2%)

¹ Based on double room occupancy and 14-15 meals per week

Source: Student Costs at Public Institutions, Academic Year(s) 2004-05 through 2010-11 Regional Survey Report, published by the South Dakota Board of Regents

A comparison of 2011-12 tuition and required fees as a percent of 2010 median household income shows that tuition and required fees at UND and NDSU, as a percent of median household income, is 2.5 percent lower than their regional counterparts. Tuition and fees as a percent of median household income at MiSU and the other four-year campuses are about 1.0 percent lower than their regional counterparts. The share of median household income that is required to cover tuition and required fees at NDUS two-year campuses is now less than 1.0 percent higher than their regional peers, compared to the 2.7 percent gap that existed in 2008-09.

TABLE 3
Comparison of North Dakota and Regional Average Tuition & Fees
as a Percent of Median Household Income

	UND/NDSU		MiSU		4-year		2-year	
	ND	Reg'l	ND	Reg'l	ND	Reg'l	ND	Reg'l
2005-06								
ND/Regional Resident Undergraduate Tuition & Fees as % of 2004 Median Household Income	13.5%	12.8%	10.4%	10.0%	10.4%	9.7%	8.2%	6.1%
2006-07								
ND/Regional Resident Undergraduate Tuition & Fees as % of 2005 Median Household Income	13.6%	13.5%	10.6%	10.3%	10.4%	10.2%	8.2%	6.3%
2007-08								
ND/Regional Resident Undergraduate Tuition & Fees as % of 2006 Median Household Income	14.7%	13.5%	11.6%	10.4%	11.3%	10.2%	8.8%	6.3%
2008-09								
ND/Regional Resident Undergraduate Tuition & Fees as % of 2007 Median Household Income	15.5%	14.4%	12.3%	10.9%	11.9%	10.2%	9.2%	6.5%
2009-10								
ND/Regional Resident Undergraduate Tuition & Fees as % of 2008 Median Household Income	14.3%	14.4%	11.7%	10.9%	11.0%	10.2%	8.3%	6.4%
2010-11								
ND/Regional Resident Undergraduate Tuition & Fees as % of 2009 Median Household Income	13.6%	15.4%	11.3%	11.7%	10.4%	10.8%	7.7%	6.7%
2010-11								
ND/Regional Resident Undergraduate Tuition & Fees as % of 2010 Median Household Income	13.9%	16.4%	11.2%	12.4%	10.6%	11.7%	7.6%	7.0%

Source: Sources identified in Appendix 2

Total Estimated Student Cost

In 2011-12, tuition and required fees comprised approximately 29 percent (at two-year campuses) to 40 percent (at UND/NDSU) of the total estimated student cost. Room, board, books, supplies, travel and other expenses account for the remaining 60-71 percent.

Average tuition and required fee increases were as follows: \$336 at UND/NDSU, \$126 at MiSU, \$212 at the four-year campuses, and \$81 (required fees only) at the two-year campuses. The balance of the increases was for room and board, and the majority of the average room and board increases at the two-year campuses was due to the higher rates of the new dormitory at WSC in 2011-12.

Estimated increases for books, supplies, and other miscellaneous costs accounted for \$100 of the one year increases at all campuses.

	UND/NDSU	MiSU	4-year	2-year
2002-03	\$10,900	\$9,400	\$9,300	\$8,600
2003-04	\$11,700	\$9,900	\$9,900	\$9,100
2004-05	\$12,700	\$10,600	\$10,700	\$9,800
2005-06	\$13,700	\$11,300	\$11,400	\$10,300
2006-07	\$14,600	\$12,400	\$11,900	\$10,800
2007-08	\$15,300	\$13,000	\$12,500	\$11,400
2008-09	\$16,000	\$13,400	\$13,000	\$11,900
2009-10	\$16,700	\$14,300	\$13,600	\$12,300
2010-11	\$17,300	\$14,800	\$14,000	\$12,800
2011-12	\$17,900	\$15,100	\$14,600	\$13,400
One-year change from 2010-11 to 2011-12	\$600 3.5%	\$300 2.0%	\$600 4.3%	\$600 4.7%
Ten-year change from 2002-03 to 2011-12	\$7,000 64.2%	\$5,700 60.6%	\$5,300 57.0%	\$4,800 55.8%
* The total costs include tuition, fees, room and board, and estimated annual costs (for 2011-12) for books and supplies of \$1,000 per year, and travel and miscellaneous other expenses of \$3,400 per year, based on the amounts that the campuses use when packaging financial aid. This is an increase of \$100 from 2010-11 for all campuses.				

Financial Aid Issues and Trends

During 2010-11, more than 70 percent of North Dakota University System students received some form of financial aid, including federal and state need-based financial aid, loans and other institutional aid.

Federal Need-based Financial Aid

Federal need-based aid consists of the Federal Pell Grant and campus-based aid programs, which include Federal Supplemental Educational Opportunity Grants (FSEOG), Federal Perkins Loans and Federal College Work-Study.

Table 5 shows that Federal Pell Grant and Federal campus-based financial aid dollars received by NDUS students from 2000-01 through 2010-11 increased 84.9 percent (from \$7.3 million to \$13.5 million) at the two-year campuses, 46.0 percent (from \$7.4 million to \$10.8 million) at the four-year/regional campuses (including MiSU), and 67.2 percent (from \$17.7 million to \$29.6 million) at the doctoral institutions.

The main reason the Federal grants increased during the past 10 years was because of increased federal appropriations that led to higher Pell Grant awards. During that time, the Pell Grant maximum award for one year of full-time study rose from \$3,300 to \$5,550, a 68% increase.

Student Loan Indebtedness

As stated above and as shown in Table 5, average grant funding from all sources of funds for students who attend NDUS campuses has continued to increase during the past 10 years. However, loan borrowing has increased at a more rapid pace.

TABLE 5 History of Loan and Grant/Campus Based Financial Aid 2000-01 to 2010-11 (Millions of Dollars)							
	00-01	05-06	10-11	10 year change		5 year change	
				00-01 to 10-11		05-06 to 10-11	
Doctoral (NDSU and UND)							
Loan	\$61.5	\$86.5	\$124.5	\$63.0	102.4%	\$38.0	43.9%
Grant	\$17.7	\$20.9	\$29.6	\$11.9	67.2%	\$8.7	41.6%
Four-Year (DSU, MaSU, MiSU, and VCSU)							
Loan	\$16.5	\$23.1	\$25.8	\$9.3	56.4%	\$2.7	11.7%
Grant	\$7.4	\$8.2	\$10.8	\$3.4	46.0%	\$2.6	31.7%
Two-Year (BSC, DCB, LRSC, NDSCS, and WSC)							
Loan	\$12.9	\$19.3	\$28.1	\$15.2	117.8%	\$8.8	45.6%
Grant	\$7.3	\$8.3	\$13.5	\$6.2	84.9%	\$5.2	62.7%

Source: NDUS FISAP Data reports, NDUS student loan disbursements info from ConnectND, and <http://federalstudentaid.ed.gov/datacenter/programmatic.html>

In 1989-90, a typical UND or NDSU bachelor's degree student graduated with average student loan indebtedness of \$8,500 to \$9,500 compared to the same student graduating in 2010-11 with an average federally insured loan indebtedness of \$20,800 to \$22,200. The average monthly payment for loan indebtedness of this amount is \$248 per month. Including alternative loans (which are not federally insured), average debt load in 2010-11 ranges from \$28,700 to \$31,400, with average monthly payments of about \$340 per month.

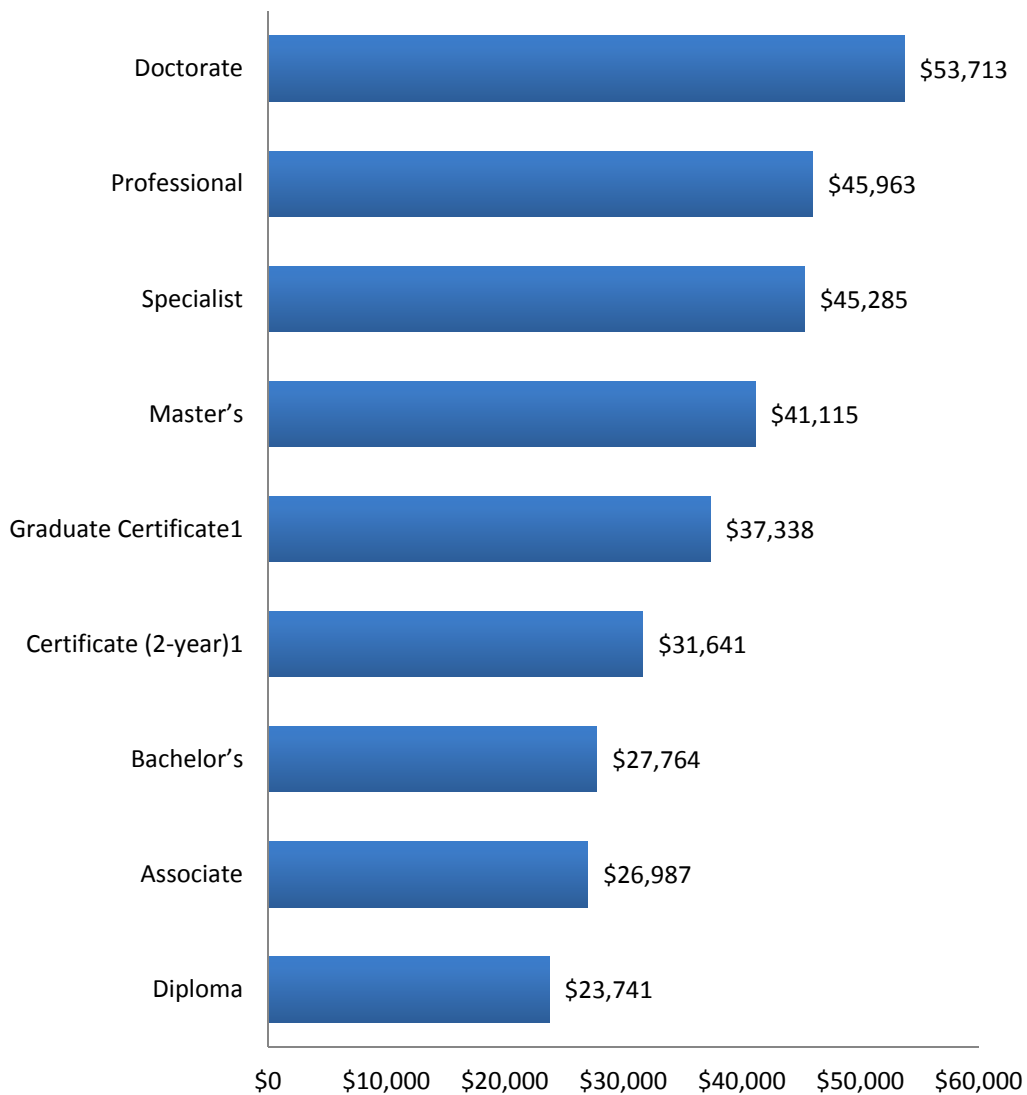
The most recent information from the 2008 National Postsecondary Student Aid Study (NPSAS), a nationally representative survey conducted by the U.S. Department of Education's National Center for Education Statistics, shows that in 2007-08, more than 62 percent of all bachelor's degree recipients nationally graduated with some federal student loan debt. The median amount borrowed at public institutions was \$17,700.

Increasing pressure to provide financial assistance to students while maintaining affordability is being placed on federal and state policymakers from a variety of sources. It should be noted that the increased borrowing by NDUS students is due to a combination of factors, including changes to the Stafford loan program in 2007 and 2008 allowed students to borrow more money than was previously allowed, particularly in the form of unsubsidized loans. Also, changes in the estimated cost of attendance on NDUS campuses outpaced the growth rate of the major federal grant programs, resulting in more unmet need than students funded through increased borrowing.

Education and Earnings

According to FINDET: *Status of 2009 NDUS Graduates in 2010, one year after graduation*, personal earnings generally increase with higher levels of educational attainment. However, for the first time, 2009 NDUS bachelor's graduate earnings fell below NDUS two-year certificate earnings.

TABLE 6
Median Yearly Full-time Earnings
Of 2009 NDUS Graduates One Year After Graduation



¹Not comparable to previous years' data in these categories.

Appendix 1

NDUS Two-Year Campus Average Student Loan Indebtedness by Year (BSC, DCB, LRSC, NDSCS, and WSC)

Year	Loan Amount Borrowed	Number of Borrowers by Year	Number of Borrowers/Total Headcount Enrollment	Average Annual Loan
1989-90	\$ 5.3 million	2,821	42%	\$1,878
1992-93	\$ 8.4 million	3,598	55%	\$2,334
1993-94	\$ 8.9 million	4,053	62%	\$2,195
1997-98	\$11.9 million	4,987	72%	\$2,386
1998-99	\$12.8 million	5,386	77%	\$2,376
2000-01	\$13.9 million	5,924	82%	\$2,346
2001-02	\$15.6 million	6,626	84%	\$2,354
2002-03	\$17.2 million	7,190	86%	\$2,392
2003-04	\$19.8 million	7,744	87%	\$2,556
2004-05	\$20.0 million	6,475	72%	\$3,089
2005-06	\$19.3 million	6,213	71%	\$3,106
2006-07	\$24.7 million	6,822	76%	\$3,621
2007-08	\$29.4 million	7,364	83%	\$3,992
2008-09	\$30.1 million	7,500	74%	\$4,013
2009-10	\$27.7 million	5,101	48%	\$5,430
2010-11	\$28.5 million 2.9% increase	5,301 3.9% increase	47%	\$5,376 1.0% decrease
Increase from 1989-90 to 2010-11	\$23.2 million 437.7%	2,480 87.9%		\$3,498 186.3%

NDUS Four-Year Campus Average Student Loan Indebtedness by Year
(DSU, MaSU, MiSU, and VCSU)

Year	Loan Amount Borrowed	Number of Borrowers by Year	Number of Borrowers/Total Headcount Enrollment	Average Annual Loan
1989-90	\$ 7.6 million	3,897	56%	\$1,950
1992-93	\$12.2 million	4,572	64%	\$2,668
1993-94	\$12.3 million	4,716	63%	\$2,608
1997-98	\$13.9 million	5,100	75%	\$2,725
1998-99	\$15.9 million	5,579	82%	\$2,849
1999-00	\$16.1 million	5,724	82%	\$2,812
2000-01	\$16.4 million	5,877	84%	\$2,790
2001-02	\$17.3 million	6,111	83%	\$2,830
2002-03	\$17.7 million	5,968	77%	\$2,966
2003-04	\$21.2 million	6,803	84%	\$3,116
2004-05	\$23.4 million	6,130	74%	\$3,817
2005-06	\$23.1 million	5,906	72%	\$3,911
2006-07	\$25.5 million	6,047	77%	\$4,217
2007-08	\$26.8 million	5,816	78%	\$4,607
2008-09	\$27.1 million	5,880	70%	\$4,609
2009-10	\$25.9 million	4,298	49%	\$6,026
2010-11	\$26.5 million 2.3% increase	4,414 2.7% increase	53%	\$6,004 .4% decrease
Increase from 1989-90 to 2010-11	\$18.9 million 248.7%	517 13.3%		\$4,054 207.9%

NDUS Doctoral Campus Average Student Loan Indebtedness by Year
(NDSU and UND)

Year	Loan Amount Borrowed	Number of Borrowers by Year	Number of Borrowers/Total Headcount Enrollment	Average Annual Loan
1989-90	\$19.3 million	8,392	39%	\$2,299
1992-93	\$33.0 million	11,398	53%	\$2,895
1993-94	\$37.4 million	11,495	54%	\$3,253
1997-98	\$46.0 million	13,603	69%	\$3,381
1998-99	\$52.1 million	14,850	75%	\$3,508
1999-00	\$56.4 million	15,707	78%	\$3,590
2000-01	\$63.1 million	18,060	86%	\$3,493
2001-02	\$69.4 million	19,080	86%	\$3,637
2002-03	\$77.1 million	20,275	86%	\$3,803
2003-04	\$86.2 million	20,839	86%	\$4,136
2004-05	\$89.9 million	19,727	78%	\$4,557
2005-06	\$86.5 million	18,753	75%	\$4,613
2006-07	\$97.4 million	19,198	77%	\$5,073
2007-08	\$117.4 million	19,139	76%	\$6,134
2008-09	\$116.9 million	18,158	66%	\$6,438
2009-10	\$123.0 million	15,970	56%	\$7,702
2010-11	\$129.2 million 5.0% increase	16,779 5.1% increase	58%	\$7,700 .03% decrease
Increase from 1989-90 to 2010-11	\$109.9 million 569.4%	8,387 99.9%		\$5,401 234.9%

Source of information for Appendix 1: Student Loans of North Dakota (SLND) and the Education Assistance Corporation (EAC) for academic years 1989-90, 1992-93, 1993-94, 1997-98, 1998-99, 1999-00, 2000-01, 2001-02, 2002-03, 2003-04, 2004-05, 2005-06, 2006-07, 2007-08, 2008-09, and 2009-10; and effective for AY 2009-10 and beyond, the loan volume and unduplicated number of student loan borrowers will be gathered through a Connect ND report. SLND and EAC guarantee over 90 percent of all student loan volume for University System students. Total headcount enrollment was taken from the 2011 Fall Enrollment report, per institution type.

Appendix 2

A Comparison of North Dakota and Regional Averages 2011-12 Resident Undergraduate Tuition and Required Fees

Doctoral Universities	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	1/ 2011-12 Rate as a % of Median Income of Households
North Dakota Average	\$5,295	\$5,742	\$6,053	\$6,370	\$6,569	\$6,798	\$7,134	13.9%
+(-) prev yr-\$	\$5,295	\$447	\$311	\$317	\$199	\$229	\$336	
+(-) prev yr-%	10.3%	8.4%	5.4%	5.2%	3.1%	3.5%	4.9%	
Colorado	5,372	5,643	6,635	7,278	7,932	8,511	9,152	15.1%
Iowa	5,634	6,060	6,161	6,360	6,651	6,996	7,486	15.2%
Kansas	5,413	6,153	6,600	7,042	7,414	8,025	8,469	18.3%
Minnesota	8,622	9,432	9,598	10,634	11,293	12,288	13,060	24.9%
Missouri	7,415	7,784	8,098	8,467	8,501	8,501	8,928	19.3%
Montana	4,894	5,227	5,141	5,141	5,334	5,476	5,722	13.8%
Nebraska	5,526	5,867	6,216	6,585	6,857	7,312	7,648	14.5%
Oklahoma	4,408	5,110	5,607	6,493	6,493	6,784	7,124	16.4%
South Dakota	4,829	5,072	5,393	5,828	6,468	6,762	7,209	15.8%
Wisconsin	6,280	6,726	7,184	7,569	8,310	8,987	9,672	19.1%
Wyoming	3,426	3,515	3,552	3,621	3,726	3,927	4,125	7.9%
Regional Average	\$5,620	\$6,054	\$6,380	\$6,820	\$7,180	\$7,597	\$8,054	16.4%
+(-) prev yr-\$	\$433	\$433	\$327	\$439	\$360	\$417	\$457	
+(-) prev yr-%	8.4%	7.7%	5.4%	6.9%	5.3%	5.8%	6.0%	

1/ This column reflects tuition and fees as a % of 2010 median household income, which takes into account the income of multiple wage earner families, and is a reflection of a family's ability to pay.

**A Comparison of North Dakota and Regional Averages
2011-12 Resident Undergraduate Tuition and Required Fees**

								1/ 2011-12 Rate as a % of Median Income of Households
Master's-Granting Univ.	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	
NORTH DAKOTA	\$4,092	\$4,492	\$4,774	\$5,044	\$5,389	\$5,637	\$5,763	11.2%
+(-) prev yr-\$	\$380	\$400	\$282	\$270	\$345	\$248	\$126	
+(-) prev yr-%	10.2%	9.8%	6.3%	5.7%	6.8%	4.6%	2.2%	
Colorado	2,853	2,925	3,466	3,790	4,454	4,971	5,895	9.8%
Iowa	No Comparatives							
Kansas	3,308	3,491	3,708	3,931	4,177	4,382	4,622	10.0%
Minnesota	5,251	5,656	5,894	6,083	6,295	6,595	7,026	13.4%
Missouri	5,622	5,888	6,215	6,513	6,518	6,518	6,850	14.8%
Montana	4,856	5,055	5,132	5,132	5,206	5,242	5,470	13.2%
Nebraska	4,234	4,479	4,768	4,999	5,220	5,514	5,759	10.9%
Oklahoma	3,286	3,502	3,825	4,196	4,196	4,422	4,671	10.8%
South Dakota	4,754	5,001	5,441	5,877	6,227	6,516	6,960	15.2%
Wisconsin	5,149	5,438	5,781	6,146	6,488	6,989	7,381	14.6%
Wyoming	No Comparatives							
Regional Average	\$4,368	\$4,604	\$4,914	\$5,185	\$5,420	\$5,683	\$6,070	12.4%
+(-) prev yr-\$	\$261	\$236	\$311	\$271	\$235	\$263	\$387	
+(-) prev yr-%	6.4%	5.4%	6.7%	5.5%	4.5%	4.9%	6.8%	

1/ This column reflects tuition and fees as a % of 2010 median household income, which takes into account the income of multiple wage earner families, and is a reflection of a family's ability to pay.

**A Comparison of North Dakota and Regional Averages
2011-12 Resident Undergraduate Tuition and Required Fees**

4-Year Regional Colleges and Universities								1/ 2011-12 Rate as a % of Median Income of Households
	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	
NORTH DAKOTA	\$4,091	\$4,394	\$4,648	\$4,889	\$5,073	\$5,220	\$5,432	10.6%
+(-) prev yr-\$	\$396	\$303	\$254	\$241	\$184	\$147	\$212	
+(-) prev yr-%	10.7%	7.4%	5.8%	5.2%	3.8%	2.9%	4.1%	
Colorado	3,124	3,203	3,364	3,738	4,116	4,598	5,310	8.8%
Iowa	No Comparatives							
Kansas	No Comparatives							
Minnesota	No Comparatives							
Missouri	4,347	4,632	5,028	5,188	5,188	5,188	5,729	12.4%
Montana	3,949	4,174	3,674	3,674	3,689	3,696	3,945	9.5%
Nebraska	No Comparatives							
Oklahoma	No Comparatives							
South Dakota	4,832	5,700	6,045	6,497	6,872	7,171	7,621	16.7%
Wisconsin								
Wyoming								
Regional Average	\$4,063	\$4,427	\$4,528	\$4,774	\$4,966	\$5,163	\$5,651	11.7%
+(-) prev yr-\$	\$151	\$364	\$101	\$247	\$192	\$197	\$488	
+(-) prev yr-%	3.9%	9.0%	2.3%	5.4%	4.0%	4.0%	9.5%	

1/ This column reflects tuition and fees as a % of 2010 median household income, which takes into account the income of multiple wage earner families, and is a reflection of a family's ability to pay.

**A Comparison of North Dakota and Regional Averages
2011-12 Resident Undergraduate Tuition and Required Fees**

								1/ 2011-12 Rate as a % of Median Income of Households
Two-Year Colleges	2005-06	2006-07	2007-08	2008-09	2009-10	2010-11	2011-12	
NORTH DAKOTA	\$3,202	\$3,442	\$3,623	\$3,779	\$3,808	\$3,833	\$3,914	7.6%
+(-) prev yr-\$	\$233	\$240	\$181	\$156	\$29	\$24	\$81	
+(-) prev yr-%	7.8%	7.5%	5.3%	4.3%	0.8%	0.6%	2.1%	
Colorado	1,980	2,024	2,579	2,722	2,962	3,069	3,342	5.5%
Iowa	3,056	3,467	3,491	3,649	3,842	4,047	4,287	8.7%
Kansas	1,939	1,988	2,011	2,156	2,199	2,314	2,388	5.2%
Minnesota	4,042	4,283	4,444	4,565	4,697	4,984	5,171	9.8%
Missouri	3,051	3,092	3,375	3,529	3,521	3,504	3,507	7.6%
Montana	2,503	2,744	3,079	3,079	3,217	3,267	3,344	8.1%
Nebraska	1,884	1,998	2,160	2,225	2,320	2,441	2,567	4.9%
Oklahoma	2,165	2,294	2,479	2,684	2,706	2,841	3,025	7.0%
South Dakota	No Comparatives							
Wisconsin	4,237	4,511	4,520	4,555	4,567	4,577	4,832	9.6%
Wyoming	1,818	1,836	1,923	2,027	2,118	2,152	2,275	4.3%
Regional Average	\$2,668	\$2,824	\$3,006	\$3,119	\$3,215	\$3,320	\$3,474	7.0%
+(-) prev yr-\$	\$115	\$156	\$182	\$113	\$96	\$105	\$154	
+(-) prev yr-%	4.5%	5.9%	6.5%	3.8%	3.1%	3.3%	4.6%	

1/ This column reflects tuition and fees as a % of 2010 median household income, which takes into account the income of multiple wage earner families, and is a reflection of a family's ability to pay.

SOURCE OF DATA (for Appendix 2)

2010-11 and 2011-12 - *Tuition & Fees In Public Higher Education in the West, 2010-11 and 2011-12 Detailed Tuition & Fee Tables* (Colorado, Montana, South Dakota, Wyoming); Campus and/or Board of Regents websites (Iowa, Kansas, Minnesota, Missouri, Nebraska, Oklahoma and Wisconsin); 2010-11 and 2011-12 Institutional Charges Schedule (North Dakota)

2004-05 through 2009-10 - *Washington State Higher Education Coordinating Board*,

Median Household Income - <http://www.census.gov/hhes/www/income/data/historical/household/index.html>