

Table 3 shows that 20% of all first-time, full-time degree-/certificate-seeking students attending rural-serving community colleges incurred student loan debt, a percentage roughly double those of students attending suburban- and urban-serving community colleges. For students attending community colleges in the most sparsely populated, geographically isolated areas of the country—colleges in the small and medium rural-serving community college subclassifications—many more took out loans than their representation as a percentage of all students enrolled, as Table 3 shows.

Conclusions

As the data presented in this brief demonstrates, student financial aid is an important issue for America's rural-serving community colleges. It is also the authors' belief that its importance to these institutions is not clearly understood by policymakers or practitioners. Typically, in the rhetoric related to student aid within the community college sector, financial aid—particularly the financial assistance provided through the federal Pell and SEOG programs—is most often cast as welfare for under-privileged, inner city students. The results of this analysis clearly show this is not the case. As such, policymakers are well-advised to note that cuts or limits to Pell Grants, SEOG, state-provided, and locally-funded student financial aid programs are damaging to the ability of lower-income students of all races and ethnicities who live in rural America. In contrast, policymakers should note the extent to which America's rural-serving community colleges are taking steps to “take care of their own” through the provision of institutionally-funded scholarships and grants and, perhaps, to find ways to replicate the best practices in this area at urban-serving and suburban-serving institutions that serve students who have unmet financial needs. Lastly, attention needs to be given to the issue of student loan indebtedness among students attending rural-serving institutions since it is apparent from the data presented here these students are far more likely to incur loan debt than students at suburban-serving or urban-serving institutions. While analysis of the level and amount of loan debt (or of the dollar amounts of financial aid from other sources, for that matter) is not possible using the IPEDS Student Financial Aid Cohort Study Survey dataset, the message being sent related to the number of students amassing student loans—particularly at rural-serving institutions—should give pause for thought and should be seen as a call to action for policymakers, practitioners, and researchers alike.

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The MidSouth
Partnership
for Rural Community Colleges



The Critical Role of Financial Aid for First-Time/Full-Time Students Enrolling at Rural-Serving Community Colleges

*A policy brief by the Education Policy Center at the University of Alabama
for the MidSouth Partnership for Rural Community Colleges*

By David E. Hardy and Stephen G. Katsinas

Executive Summary

Students enrolled at rural-serving community colleges have higher non-tuition related expenses than do students attending other types of community colleges (Katsinas, Alexander, and Opp, 2003). In particular, publicly-subsidized mass transit and child care services do not exist in most rural areas. This issue brief presents data obtained by David E. Hardy (2005) from the U.S. Department of Education Integrated Postsecondary Data System, disaggregated by associate's degree-granting college type. Among the findings are:

- More students attending rural-serving community colleges receive financial aid of some type than at any other type of community college.
- Students attending rural-serving community colleges use student scholarship and grant aid of all types (federal, state/local, and institutional) at higher levels than do students attending suburban-serving and urban-serving community colleges.
- Students attending rural-serving community colleges participate in federal student loan programs at higher levels than do students attending other type of community college.
- By far, the greatest number of awards of financial aid of all types are being made to students attending medium rural-serving community colleges. More students at these institutions take student loans than at any other institutional type as well.
- By percentage, only state- or locally-funded grant aid appears to be evenly distributed across the three major types of community colleges (rural-, suburban-, and urban-serving). Since student enrollments in these three institutional types is also evenly distributed, it could be that state-funded aid is more equally accessible to all students but that it may not be as tied to need as are federal direct grant aid programs (Pell and SEOG).

Federal, state, and local policy makers need to turn greater attention to the financial assistance needs of students attending community colleges that serve rural America, as it is clearly evidenced in this analysis these students represent the greatest consumption of both grant-based and student loan aid in the country.

Introduction

This issue brief presents results of an analysis of student financial aid and loan disbursement at U.S. community colleges based upon data from a 2005 doctoral dissertation completed by David E. Hardy at the University of North Texas under the direction of Stephen G. Katsinas. The data are drawn from the Integrated Postsecondary Education Data System (IPEDS) Student Financial Aid (SFA) cohort study survey related to the number and percentage of first-time, full-time degree-seeking students who have been documented as receiving various types of student financial aid and accessing student loans through enrollment at publicly-controlled two-year community and technical colleges during the 2000-2001 fiscal year. We believe the data provided in this issue brief to be very reliable. A total institutional response rate of 97% of all community college districts was realized for the Fall 2000 IPEDS Student Financial Aid Survey. Response rates for each 2005 Carnegie Basic institutional classification (rural-serving, suburban-serving, and urban-serving) were 98%, 98% and 93%, respectively, and response rates for the various 2005 Carnegie Basic subclassifications ranged from 92% to 99%. Thus, the data should be considered as “population data” regarding the issues that it addresses.

It is worth mentioning here that with the February 2006 release of the new 2005 Carnegie Basic Classifications for

Institutions of Higher Education, based upon the work of Hardy, Katsinas and Lacey (Hardy, 2005), practitioners and researchers have, for the first time, a typology for associate's degree-granting institutions that reflects the important differences existing among these institutions that occur as a result of geographic locations and populations served, institutional size as reflected in credit enrollment, and institutional complexity. Within the publicly-controlled, two-year community and technical college sector, the following major types and subtypes are reflected in the 2005 Carnegie Basic Classifications (Carnegie Foundation for the Advancement of Teaching, 2006a, 2006b):

- I. Rural-serving Associate's Colleges
 - a. Small (unduplicated annual credit headcount enrollment of under 2,500)
 - b. Medium (unduplicated annual credit headcount enrollment of 2,500 to 7,500)
 - c. Large (unduplicated annual credit headcount enrollment of over 7,500)
- II. Suburban-serving Associate's Colleges
 - a. Single campus
 - b. Multi-campus
- III. Urban-serving, Associate's Colleges
 - a. Single campus
 - b. Multi-campus

For the purpose of the analysis reported in this brief, student financial aid and loans disbursed by institutions within other subclassifications of associate's degree-granting institutions (most notably two-year colleges under four-year universities) are not addressed.

How is the enrollment of students distributed at U.S. community colleges?

Table 1 shows that the 5,418,671 full- and part-time students enrolled at publicly-controlled U.S. community and technical colleges in the Fall 2000 term were fairly evenly distributed across each of the three major 2005 Carnegie Basic Classifications' major community college categories - rural-, suburban-, and urban-serving. Rural-serving community colleges enrolled 1,881,147 students, or 35% of the total, compared to 1,734,682 at suburban-serving and 1,802,842 at urban-serving community colleges, respectively, or by percentage, 32% and 33% of the total. It should be noted these data, and those presented below, do not generally include non-degree students, and students who enroll in the winter and spring terms, which IPEDS does not collect.

Table 1.
First-Time/Full-Time Degree-/Certificate- Seeking Students as a Percentage of All Publicly-Controlled, Associate's College Students in the Fall 2000 IPEDS Student Financial Aid Cohort Study Survey by 2005 Carnegie Basic Institutional Classification.

INSTITUTION TYPE	No. Dist. Rpt.	Pct. Dist. Rpt.	Total Number of Students Enrolled	Percentage of Students By Institutional Type	Number of 1st-time Full-time Degr/Cert Seeking Students	Percentage of Students within Institutional Type Who Are 1st-time Full-time Degr/Cert Seeking	Percentage of All Students in Cohort at This Type of Institution
Rural							
Rural Small	133	95%	148,910	3%	28,791	19%	6%
Rural Medium	298	98%	849,035	16%	129,751	15%	25%
Rural Large	108	98%	883,202	16%	87,828	10%	17%
Rural Total	539	97%	1,881,147	35%	246,370	13%	48%
Suburban							
Suburban Single	121	99%	888,039	16%	80,195	9%	16%
Suburban Multi	71	97%	846,643	16%	59,413	7%	12%
Suburban Total	192	98%	1,734,682	32%	139,608	8%	27%
Urban							
Urban Single	43	98%	342,695	6%	36,267	11%	7%
Urban Multi	62	91%	1,460,147	27%	88,804	6%	17%
Urban Total	105	94%	1,802,842	33%	125,071	7%	24%
Grand Total	836	97%	5,418,671	100%	511,049	9%	100%

Source: Hardy (2005).

Are students at rural-serving community colleges more reliant on federal direct grant aid?

Table 3 shows that larger percentages of first-time, full-time degree-/certificate-seeking students attending rural-serving community colleges (39%) receive federal direct grant aid than at suburban-serving (27%) and urban-serving (38%) community colleges. By rural-serving community college type, 47% of students in this cohort who enrolled at small rural-serving community colleges in the Fall 2000 term received federal grant aid (Pell grants and SEOG). This compares to 42% for cohort students at medium rural-serving community colleges, and 31% at large rural-serving community colleges. Table 4 shows that students enrolled at rural-serving community colleges received 53% of all federal grant aid awards made to first-time, full-time degree-/certificate-seeking students in Fall 2000. Again, the smaller the college, the more reliant its students are upon federal grant aid.

Are students at rural-serving community colleges more reliant on state and local direct grant aid?

Table 3 also shows that state and local grant aid, alone among the different types of aid awarded, is fairly evenly distributed across types of community colleges. Table 4 shows that rural-serving community colleges enroll 48% of all first-time, full-time degree-/certificate-seeking students attending community colleges nationally (first column), and the same percentage of all state and local grant aid awards made to first-time, full-time students, 48%, go to students enrolled at rural-serving community colleges. Given the fact that there is little nationally in the way of local appropriations for student aid, this would suggest that, sadly, student aid sponsored by the states is not being used to ameliorate economic disadvantages and disequilibrium by geographic area. Put differently, the apparent merit-based aid bias favoring families in the upper and upper-middle income economic classes (see Heller & Marin, 2004, and others)—families that are more likely to reside in greater numbers in suburban and, to a degree, urban areas of the country rather than in rural America—also is demonstrated clearly and unfortunately by the state and local grant data presented in Tables 3 and 4.

Are students at rural-serving community colleges more reliant on institutional grant aid?

Tables 2, 3, and 4 show that students at rural-serving community colleges are much more likely to receive institutional aid than students attending other types of community colleges. Table 2 shows that of the 61,874 first-time, full-time degree-/certificate-seeking students enrolled at U.S. community colleges in the Fall 2000 term who received institutional grant aid, 43,318 attended rural-serving community colleges. This represents 70% of the students in this cohort who received institutional grant aid, as Table 4 shows. Likewise, Table 3 shows that 18% of all first-time, full-time degree-/certificate-seeking students attending rural-serving community colleges received institutional grant aid in Fall 2000; percentages that are more than double those of students attending suburban- and urban-serving community colleges. Perhaps no other data reviewed in this issue brief shows better the commitment to access demonstrated by rural-serving colleges and the people who work in them than their willingness to invest their own institutional dollars in order to improve access for their own students. It is important to note, however, that this percentage likely understates the institutional investment, since college officials filling out the IPEDS SFA survey may or may not be including both need-based aid and merit-based scholarships and grants in the numbers that they report, and college-sponsored work study is specifically disallowed from inclusion by the IPEDS data definitions.

Do more students at rural-serving community colleges incur student loan debt than students at other community colleges?

To overcome barriers to access, more first-time, full-time degree-/certificate-seeking students at rural-serving community colleges do take loans than similar students at other types of community colleges. Table 2 shows that of the 77,061 first-time, full-time degree-/certificate-seeking students attending community colleges in Fall 2000 who took student loans, 48,585 were enrolled at rural-serving community colleges. This represents 63% of all first-time, full-time degree-/certificate-seeking students taking loans to finance attendance during that semester, as Table 4 shows.

Table 4.
Percentage of Total Financial Aid Awarded to First-Time/Full-Time Degree-/Certificate-Seeking Students Receiving Any Financial Aid (including Loans) at All Publicly-Controlled Associate's Colleges in the Fall 2000 IPEDS Student Financial Aid Cohort Study Survey by Aid Type and 2005 Carnegie Basic Institutional Classification.

INSTITUTION TYPE	Percentage of All Students in Cohort at This Type of Institution	Percentage of All First-Time/Full-Time Degree-/Certificate-Seeking Students in Cohort Enrolled at Institution of This Type Who...				
		Received ANY Financial Aid	Received Federal (Pell/SEOG) Grant Aid	Received State/Local Grant Aid	Received Institutional Grant Aid	Incurred Student Loan Debt
Rural						
Rural Small	6%	8%	7%	6%	9%	8%
Rural Medium	25%	31%	30%	27%	37%	36%
Rural Large	17%	17%	15%	14%	24%	19%
Rural Total	48%	55%	53%	48%	70%	63%
Suburban						
Suburban Single	16%	12%	12%	15%	7%	14%
Suburban Multi	12%	9%	9%	10%	7%	7%
Suburban Total	27%	21%	21%	25%	15%	21%
Urban						
Urban Single	7%	8%	8%	8%	5%	7%
Urban Multi	17%	16%	19%	19%	11%	9%
Urban Total	24%	24%	27%	27%	15%	16%
Grand Total	100%	100%	100%	100%	100%	100%

Source: Hardy (2005).

community colleges. Of all of the state and local grant aid awards made to first-time/full-time degree-/certificate seeking students at U.S. community colleges in Fall 2000, 48% went to those students attending rural-serving community colleges compared to 25% for suburban-serving and 27% at urban-serving community colleges. Of all of the institutional grant aid awards made in Fall 2000 to first-time/full-time degree-/certificate-seeking students, 70% went to those attending rural-serving community colleges, compared to 15% for suburban-serving and 15% at urban-serving community colleges. Finally, Table 4 shows that of all of the student loans made to first-time degree-/certificate-seeking students attending on a full-time basis at community colleges in Fall 2000, 63% went to students who attended rural-serving community colleges, compared to 21% for suburban-serving and 16% urban-serving community colleges.

Within the rural-serving institutional classification, students attending small, medium, and large rural-serving community colleges comprise 3%, 16%, and 16%, respectively, of total students enrolled in the Fall 2000 term, as Table 1 shows. The first column of Table 4 shows that each type of rural-serving community college enrolls larger percentages of all first-time, full-time students—6%, 25%, and 17%, respectively—of total community college student enrollment. Each of the remaining columns of Table 4 show that as a percentage of aid awarded, the smaller the college, the more aid awarded. While small rural-serving community colleges enrolled just 3% of all U.S. community college students in Fall 2000, they account for 6% of first-time, full-time degree-/certificate-seeking students, and for 8% of all students nationally who received any type of financial aid award, 7% of all students who received federal grant aid awards, 6% of all students who received state and local grant aid awards, 9% of all students who received institutional grant aid awards and 8% of all students who took student loans. While medium rural-serving community colleges enrolled 16% of all U.S. community college students in Fall 2000, they enrolled 25% of all first-time, full-time degree-/certificate-seeking students, and account for 31% of all students nationally who were awarded any type of financial aid, 30% of all students who were awarded federal grant aid, 27% of all students who were awarded state and local grant aid, 37% of all students who were awarded institutional grant aid, and 36% of all students who took student loans. There can be no question that students attending small and medium rural-serving community colleges are more reliant on student aid generally than students attending other types of community colleges.

Table 1 also shows the striking differences in size among the three types of rural-serving community colleges. A total of just 148,910 students were enrolled at the 133 small rural-serving community college districts in the U.S. in the Fall 2000 term; a mean enrollment of 1,119 students per institution. This comprised only 3% of total U.S. community college enrollments. This means that 16% of the nation's community college districts enroll just 3% of all students. At the IV International Rural Network Conference held in Abingdon, Virginia, in June 2005, representatives from colleges in Australia's outback regions spoke of how their institutions served "rural-remote" populations. It appears that the notion of "rural/remote" appends very well to these 133 small rural college districts in the United States.

A total of 849,035 students in the Fall 2000 term were enrolled at the 298 medium rural-serving community college districts, with a mean enrollment of 2,849 students per institution. These 298 districts comprised 36% of all U.S. community colleges, yet as Table 1 shows, they enroll just 16% of all students. This means that the two smallest categories of rural-serving community colleges between them enroll just under a fifth of all students, but comprise more than half (52%) of all identifiable community college districts in America.

A total of 883,202 students were enrolled at the 108 large rural-serving community colleges districts in Fall 2000, for a mean enrollment of 8,178 students per institution. These 108 districts comprise about 13% of all community college districts in the country, and enroll about 16% of the students. As we have suggested in our other recent writings, in terms of size and organizational complexity, large rural-serving community colleges may more resemble their suburban-serving single campus counterparts than their small and medium rural-serving brethren.

In contrast, the 62 reporting urban-serving multi-campus community college districts enroll a total of 1,460,147 students, or 27% of the US total, for a mean enrollment of 23,550 students per institution. Similarly, the 121 reporting suburban-serving single campus community college districts enroll a total of 888,039 students, or 16% of all community college students, for a mean enrollment of 7,339 students per institution. It is from these two institutional types that most of the board membership of the two leading national community college organizations, the League for Innovation in the Community College and the American Association of Community College, generally comes. As a result, there may be some question concerning how much attention these important organizations are able to give to the special needs of the numerous institutions that are serving the needs of America's rural and remote populations.

How is the enrollment of first-time, full-time students distributed at U.S. community colleges?

More than any other type of community college, rural-serving community colleges enroll large numbers of first-time in-college students, who enroll on a full-time, degree- or certificate-seeking basis. By percentage, suburban-serving and urban-serving colleges enroll 8% and 7% of all first-time/full-time, degree-/certificate-seeking students in Fall 2000. This contrasts with the percentage for all rural-serving community colleges of 13%. While enrolling 35% of the total U.S. community college enrollment in Fall 2000, rural-serving colleges taken together enroll 48%, or 246,370 of all 511,049 first-time, full-time degree-/certificate-seeking students enrolled nationally.

The smaller the college, the larger the percentage of first-time, full-time degree-/certificate-seeking students enrolled. Students who meet the criteria for inclusion in this cohort comprise 19% of the total enrollment at small rural-serving community college districts, compared to 15% for medium and 10% for large rural-serving community colleges. Put differently, Table 1 shows that small rural-serving community colleges comprise just 3% of total enrollments in Fall 2000, and exactly double that percentage (6%) of all first-time, full-time degree-/certificate-seeking students enrolled at community college districts nationally. Similarly, medium rural-serving college districts, which served 16% of all students enrolled in Fall 2000, enrolled 25% of all first-time, full-time degree-/certificate-seeking students in the country at community colleges. Clearly, while all community colleges provide access, the role that rural-serving community colleges—and in particular small and medium rural-serving colleges—play in providing access to first-time, full-time degree-/certificate-seeking students is of critical importance. Rural community college students have higher non-tuition related attendance expenses, requiring more aid to access higher education (Katsinas, Alexander, and Opp, 2003), as will be shown below. Sparse population and the barriers of transportation over long distances and child care likely explain why so many small and medium rural-serving community colleges operate on-campus residence halls for their students (Moeck, 2005).

Table 2.
Number of First-Time/Full-Time Degree-/Certificate-Seeking Students Receiving Financial Aid in the Fall 2000 IPEDS Student Financial Aid Cohort Study Survey by Aid Type and 2005 Carnegie Basic Institutional Classification.

INSTITUTION TYPE	Total Enrolled Students	Total Students in Cohort	Total Number of First-Time/Full-Time Degree-/Certificate-Seeking Students in Cohort Enrolled at Institution of This Type Who...				
			Received ANY Financial Aid	Received Federal (Pell/SEOG) Grant Aid	Received State/Local Grant Aid	Received Institutional Grant Aid	Incurred Student Loan Debt
Rural							
Rural Small	148,910	28,791	21,667	13,464	9,254	5,550	6,462
Rural Medium	849,035	129,751	89,103	54,384	40,859	23,110	27,495
Rural Large	883,202	87,828	47,983	27,528	21,484	14,658	14,628
Rural Total	1,881,147	246,370	158,753	95,376	71,597	43,318	48,585
Suburban							
Suburban Single	888,039	80,195	35,467	21,296	21,995	4,505	10,628
Suburban Multi	846,643	59,413	25,975	16,416	15,663	4,475	5,338
Suburban Total	1,734,682	139,608	61,442	37,712	37,658	8,980	15,966
Urban							
Urban Single	342,695	36,267	22,097	14,021	12,138	3,028	5,581
Urban Multi	1,460,147	88,804	46,291	34,123	28,228	6,548	6,929
Urban Total	1,802,842	125,071	68,388	48,144	40,366	9,576	12,510
Grand Total	5,418,671	511,049	288,583	181,232	149,621	61,874	77,061

Source: Hardy (2005).

How important is student aid to community college students?

For the reader's ease, **Table 2** presents unduplicated headcount numbers, and **Table 3** the percentages of the total unduplicated headcount enrollment and unduplicated headcount enrollment of first-time, full-time degree-/certificate-seeking students for each 2005 Carnegie Basic Classification community college type in its first two columns. The remaining columns for Tables 2 and 3 show, respectively, numbers and percentages of only first-time, full-time degree-/certificate-seeking students within the institutional classification who received any financial aid, federal grant aid (Pell grants or Supplemental Education Opportunity Grants), state and local grant aid, institutional grant aid, and student loans. Tables 2 and 3 show that of the 511,049 students in the first-time, full-time degree-/certificate-seeking cohort enrolled nationally, 288,583 (56%) received some type of financial aid.

By type of aid received, among the 511,049 students in the cohort enrolled in Fall 2000, 35% received federal grant aid (Pell Grants and SEOG), 29% received state and local grant aid, 12% received institutional aid, and 15% received student loans. There can be no question about the critical contribution student financial aid provides to help new students access the better jobs for which a higher education provides the passport. As Alexander noted in 2002, federal direct grant aid programs are of great importance to community college students, even though current aid formulas provide higher average direct grant aid awards to students attending proprietary two-year colleges than to public community colleges.

Are first-time/full time degree-/certificate-seeking students at rural-serving community colleges more reliant upon student aid?

While large percentages of all community college students rely on student aid, students attending rural-serving community colleges appear to be the most reliant on student aid to overcome barriers to access when compared to other community college students. As Table 1 shows, rural-serving colleges served 1,881,147 of the total 5,418,671 students enrolled at U.S. community colleges in the Fall 2000 term. By percentage, students at rural-serving colleges represent 35% of the total, yet enroll 246,370 of the 511,049 new first-time, full-time degree-/certificate-seeking students (48%).

Table 3 shows that by institutional type, a greater percentage of first-time/full-time degree-/certificate-seeking community college students at rural-serving community colleges use student aid to access higher education. In the Fall

Table 3.
First-Time/Full-Time Degree-/Certificate-Seeking Students Receiving Financial Aid as a Percentage of All Public Associate's College Students in the Fall 2000 IPEDS Student Financial Aid Cohort Study Survey by Aid Type and 2005 Carnegie Basic Institutional Classification.

INSTITUTION TYPE	Percentage of Students in Cohort at This Type of Institution Who...				
	Received ANY Financial Aid	Received Federal (Pell/SEOG) Grant Aid	Received State/Local Grant Aid	Received Institutional Grant Aid	Incurred Student Loan Debt
Rural					
Rural Small	75%	47%	32%	19%	22%
Rural Medium	69%	42%	31%	18%	21%
Rural Large	55%	31%	24%	17%	17%
Rural Total	64%	39%	29%	18%	20%
Suburban					
Suburban Single	44%	27%	27%	6%	13%
Suburban Multi	44%	28%	26%	8%	9%
Suburban Total	44%	27%	27%	6%	11%
Urban					
Urban Single	61%	39%	33%	8%	15%
Urban Multi	52%	38%	32%	7%	8%
Urban Total	55%	38%	32%	8%	10%
Grand Total	56%	35%	29%	12%	15%

Source: Hardy (2005).

2000 term, 56% of all students in this cohort received some financial aid while, by institutional type, rural-serving colleges averaged 64% compared to 44% for suburban-serving and 55% for urban-serving community colleges.

Within the three subclassifications of rural-serving community colleges, it is clear that students at the nation's most geographically isolated community colleges are highly reliant upon financial aid to make college affordable. Fifty-five percent of first-time students enrolling on a full-time, degree-/certificate-seeking basis at large rural-serving community colleges received some type of financial aid. This compares to 64%—89,103 of the 129,751 students in the cohort—at medium rural-serving colleges, and an amazing 75% for students in the cohort at America's small, remote, rural-serving colleges. The smaller the college, then, the more reliant are first-time, full-time degree-/certificate-seeking students on financial aid to access the American dream.

Of the 511,049 first-time, full-time degree-/certificate-seeking students enrolled at community colleges in the Fall 2000 term, as **Table 4** (next page) shows, 55% of those who received any type of financial aid, 53% who received federal grant aid (Pell grants and SEOG), 48% who received state and local grant aid, 70% who received institutional aid, and 63% who took student loans were at rural-serving community colleges. For those receiving any aid, and for the federal and state/local aid categories, the percentages of first-time, full-time degree-/certificate-seeking students enrolled at rural-serving community colleges are roughly double the percentages in other community college types. Even more marked is the difference in institutional aid and student loan-taking, with the percentage of students at rural-serving institutions as a portion of all students receiving institutional aid being almost five times that of students at either suburban- or urban-serving institutions, and the percentage of students at rural-serving institutions as a portion of all students taking student loans being three times that of students at suburban-serving institutions and almost four times that of students at urban-serving colleges. Put differently, Table 4 shows that of all of the financial aid awards made to new first-time, full-time enrolled students seeking degrees or certificates at U.S. community colleges in the Fall 2000 term who attend on a full-time basis, 55% were awarded to students enrolled at rural-serving community colleges, compared to 21% for suburban-serving and 24% at urban-serving community colleges, respectively. Of all of the federal grant aid (Pell and SEOG) awards made to first-time/full-time degree-/certificate-seeking students at U.S. community colleges in Fall 2000, 53% went to those students attending rural-serving community colleges, compared to 21% at suburban-serving and 24% at urban-serving