The Urban Assembly

EDUCATION & WORKFORCE RESEARCH · AUGUST 2026

Where's the Value?

What determines whether a CUNY or SUNY credential pays off in New York City — and where the system's own output falls across the value spectrum

Habib Bangura, The Urban Assembly · August 2026

20% of graduates are in a program that pays enough to **live alone** in the Bronx, the city's cheapest borough.
With one roommate, that rises to **84%**.

The short version: student debt is not what breaks the math in New York City — the cost of living is. What a student studies matters far more than where they study. Depending on how you price "the cost of living," the same graduate can look fine or underwater — so this report uses two independent standards, side by side. And simply having a roommate moves most CUNY graduates from underwater to fine.

Based on all 76 public colleges in New York State — 18 CUNY and 58 SUNY — using U.S. Department of Education College Scorecard data and two independent cost-of-living benchmarks.

Table of Contents

1. What this report is 3
2. The 10 things that matter most 5
3. Are most students on a high-value path? 7
4. What it costs to live here 10
5. The true cost of living: a second yardstick 11
6. The four kinds of school, side by side 13
7. The five biggest programs at each kind of school 14
8. Does the credential type matter as much as the program? 18
9. Growing or shrinking fields? 20
10. Are we graduating students into high-growth, high-wage careers? 26
11. What changes with a roommate 29
12. About the loan repayment number 31
13. Does finishing change what a graduate earns? 32
14. What This Means, By Audience 33
15. What to be careful about 37
16. Methodology 38
17. Appendix: every school 43

Executive Summary

This report asks a simple question with a complicated answer: is a CUNY or SUNY degree worth it for a graduate who stays in New York City? Using real earnings, debt, and enrollment data for 356 programs at all 76 New York public colleges, crossed against two independently published cost-of-living standards and real occupation-growth projections, we find that the honest answer depends on several things acting together — what the labor market wants, what the credential costs, how much a graduate earns, how long the payoff takes, and where the graduate actually lives — not on the credential alone.

The clearest finding is also the most actionable one: student debt is not what breaks the math in New York City. The cost of living is — housing is the single largest piece of that, but taxes, food, transportation and health care together outweigh it. The gap between what a program pays and what it costs to live nearby is bigger, more determinative in this data, and more fixable in the short term — a roommate, a borough, a transfer plan — than any change to how much a student borrowed.

Key Findings

- **Debt is a minor factor here; the cost of living is the major one.** Typical loan payments across all 356 programs run $58 to $326 a month. Basic living costs for one adult run $5,558 to $7,857 a month depending on the borough — housing is the biggest single piece of that but not the majority of it. Erasing the debt entirely would not close most of the gap this report finds.
- **What a student studies predicts the outcome more than where they study.** At CUNY four-year colleges, the gap between the strongest and weakest program is about $6,869 a month, five years out — at the same kind of school. No choice between campuses produces a gap close to that size.
- **Only a small share of degrees are both growing and well-paid.** 15% of degrees awarded across all 76 campuses in this report are in a program that is both projected to grow and pays well on raw salary alone.
- **Even that best case erodes sharply with geography.** Among High-Growth, High-Wage programs specifically, 61% clear a livable income in the Bronx against just 21% in Manhattan — for the identical program, the identical growth outlook, and the identical pay.
- **CUNY costs far less than SUNY, but finishes fewer of its students.** CUNY four-year colleges cost about 4.6 times less than SUNY four-year colleges to attend, and completers' earnings are competitive with SUNY's — but only 50% of CUNY four-year students finish within 150% of normal time, against 64% at SUNY. That gap matters beyond the comparison itself: the earnings figure above describes CUNY's completers, not its enrollees, and this report finds elsewhere that completion — not debt size — is what predicts whether a loan actually gets paid down. A cheaper school does not help a student who does not finish it.
- **A roommate changes the math more than any single financial-aid lever.** 20% of graduates are in a program that pays enough to live alone in the Bronx, the city's cheapest borough. With one roommate, that rises to 84%.

1. What this report is

We looked at all 76 public colleges in New York State — 11 CUNY four-year colleges, 7 CUNY community colleges, 29 SUNY four-year colleges and 29 SUNY community colleges. For each one we asked five simple questions:

- What does it really cost a family?

- How much do students borrow?
- Are former students actually paying their loans back?
- If a graduate stays in New York City, will their pay cover the bills?
- Are we graduating students into high-growth, high-wage careers?

The fourth question is the one most college data skips entirely. Most of it stops at "how much do graduates earn." That number means very little on its own. Earning $50,000 means one thing in Buffalo and something very different in Manhattan. So we took real earnings for real programs and subtracted what it actually costs to live in New York City.

The fifth question goes a step further: earning enough today is not the same as staying ahead of where the labor market is going, or being paid enough once you cross a growing field with what it actually pays. A program can be projected to add jobs and still pay poorly. A program can pay well today in a field that is shrinking. We wanted to know how often a program is genuinely both — and how much of that combination survives once cost of living is factored back in.

This report does three things worth naming directly. It compares against two independently published cost-of-living standards, not one — they do not always agree, and we show both. It cuts the numbers by credential type (certificate, associate, bachelor's), not only by program, because how long a credential takes turns out to predict value less reliably than what it is in. And it crosses projected occupation growth with raw pay to test whether a program is headed into a genuinely high-growth, high-wage field — then checks how much of that story survives once geography and cost of living are applied.

Everything here assumes the graduate stays in New York City. Dollar amounts are per month unless we say otherwise.

The words we use

Term	What it actually means
Net price	What a family really pays for one year, after grants and scholarships are taken off. Not the sticker price. Usually much lower.
Typical debt	The middle amount that students who finished borrowed in total. Half borrowed more, half borrowed less.
Loan payment	What that debt costs per month on the standard 10-year plan. An illustration, not a quote.
Paying down loans	The share of former students who owe less than they did at the start.
Money left over	Monthly pay, minus the cost of living, minus the loan payment. A negative number means the pay does not cover the basics.
Cost-of-living standard	Which independent methodology we priced "enough to live on" against. We use two: the Economic Policy Institute Family Budget (EPI), covering five boroughs, and the NY Self-Sufficiency Standard / "True Cost of Living" (SSS), which looks at smaller, more local areas and splits Manhattan and Brooklyn into sub-areas.
Credential type	Certificate, associate degree, or bachelor's degree — collapsed across every program at a kind of school, so you can compare a shorter credential to a longer one directly.
"% program-level"	Typical debt, loan payment, and pay figures in this report are **program-specific** wherever College Scorecard reports them — that is, specific to that one field of study at that one school, not a whole-school average. Scorecard suppresses (hides) a program's figure when too few students are behind it. When that happens for a school, this report substitutes that same school's whole-institution average instead of leaving the cell blank, so no program disappears from the tables below. Because the group- and credential-level rows in this report blend many schools together, most of them mix some program-specific data with some whole-school fallback — 100% program-specific is the exception, not the rule. Wherever a dollar figure below is built from less than 100% program-specific data, a small note under the number — e.g. "71% program-level" — shows exactly what share it is. No note means the figure is fully program-specific.

2. The 10 things that matter most

1 **In New York City, cost of living is the problem. Student loans are not.**

A typical loan payment across these 356 programs runs from about $58 to $326 a month. Basic living costs for one adult run from $5,558 a month in the Bronx to $7,857 in Manhattan — of which housing is the single largest piece (roughly a third) but not the majority; taxes, food, transportation and health care together make up the rest. The loan payment is a rounding error next to that whole monthly budget. Wipe out the debt completely and most graduates in this report would still come up short living alone. When a family worries about debt, that worry is real — it is just pointed at the wrong number.

2 **What a student studies matters more than where they study.**

At CUNY four-year colleges, a graduate in Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing has about $6,869 more per month than one in Hospitality Administration/Management, five years out — at the same kind of school. No choice of campus produces a gap close to that size. "Which college?" is the question families usually ask. "Which program?" is the question that actually moves the number.

3 **Two fields stand out — and they win at different levels.**

The strongest two-year path in the state is Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing at CUNY community colleges, leaving about $3,322 a month after the loan payment and the cost of living alone in the Bronx. Among bachelor's programs, Computer Science at SUNY four-year colleges does best, at $4,347 a month. A student does not need to choose a four-year path to reach a strong outcome — but the strongest four-year outcomes now come from technical fields as often as from health care.

4 **Credential length is a weak stand-in for value.**

Comparing whole credential types rather than individual programs, the best associate-level cut in this report (Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing) still clears more per month than several bachelor's-level cuts. A shorter credential in the right field can out-earn a longer one in the wrong field.

5 **Liberal Arts and Sciences, General Studies and Humanities is still the single biggest — and biggest worry — program in the state.**

It is 12.1% of every degree awarded across all 76 campuses — more than any other program. Five years out, in the Bronx, it leaves graduates short even living alone (−$2,144 a month) and still short with a roommate (−$57 a month). Because it is the largest program in the state, how it performs moves the whole picture more than any single school does.

6 **CUNY four-year colleges remain the best value in New York.**

Net price is $3,816 a year, against $17,554 at SUNY four-year colleges — about 4.6 times more. CUNY four-year students borrow about 39% less at completion. Debt is small enough at CUNY that 99% of its programs pass the federal 8% debt-to-earnings test, against 56% at SUNY four-year colleges, where tuition and debt are both far higher.

7 **Finishing matters more than almost anything else.**

Line the four kinds of school up by how many students finish, and loan repayment lines up the same way: cuny community colleges finish at 23% and 38% are paying down their loans; suny community colleges finish at 29% and 42% are paying down their loans; cuny four-year colleges finish at 50% and 53% are paying down their loans; suny four-year colleges finish at 64% and 64% are paying down their loans. The schools with the weakest completion rates also have the weakest repayment rates, in the same order, every time. The worst outcome in this data is not "borrowed too much." It is "borrowed something and did not finish."

8 **A roommate changes almost everything.**

The main tables in this report assume a graduate lives alone. Most new graduates do not. Sharing a home with one other adult saves between $2,087 a month in the Bronx and $3,222 in Manhattan. Across all 76 campuses, that single change moves the share of graduates clearing the bar in the Bronx from 20% to 84%.

9 **Which cost-of-living yardstick you use can flip the verdict.**

Take a CUNY four-year Psychology graduate, five years out, earning about $4,774 a month before the loan payment. The Economic Policy Institute standard says that graduate falls short living alone in every one of the five boroughs. The NY Self-Sufficiency Standard — a different methodology that looks at smaller, more local areas — says the same graduate actually clears the bar in 5 of the 7 areas it measures, including the Bronx. Neither number is wrong; they simply price "enough to live on" differently, and the Self-Sufficiency Standard's local data is about three years older than EPI's. Which one you quote to a family changes the answer you give them.

10 **High growth and high pay do not, by themselves, add up to mobility.**

Cross projected occupation growth with raw pay and only 15% of degrees across all 76 campuses land in that best-case combination — a field that is both adding jobs and paying well on paper (see "Are we graduating students into high-growth, high-wage careers?" below). And even inside that best case, 61% of those degrees actually clear the cost-of-living bar in the Bronx — a share that falls to 21% in Manhattan, for the identical program and the identical raw pay. Growth and wage describe the credential. Geography and cost of living decide whether that credential actually turns into a living.

3. Are most students on a high-value path?

It depends entirely on where you draw the line — and that is the finding. We tested every one of the 356 programs at these 76 colleges two different ways.

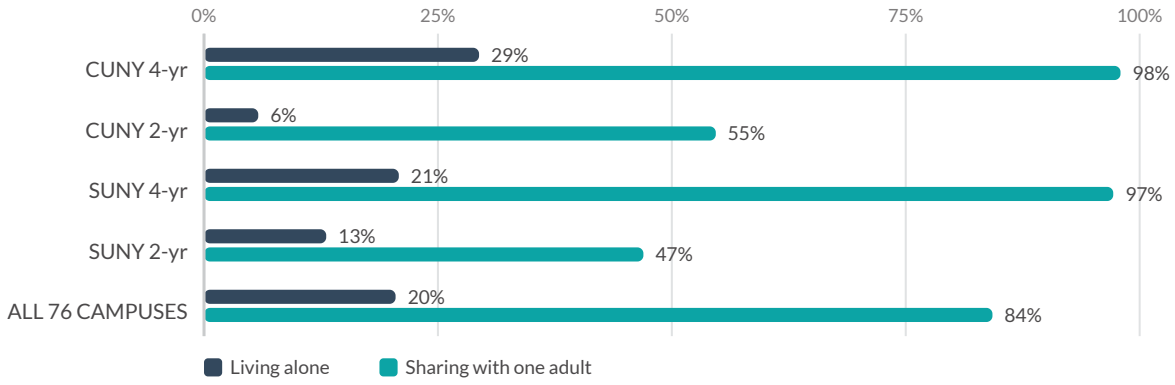
Test 1 — the federal standard

Washington judges a program by whether the yearly loan payment is 8% or less of yearly earnings. Most programs here pass comfortably. Where debt is small, as at CUNY, almost everything passes. Where debt runs much higher, as at SUNY four-year colleges, a real share of programs do not.

Group	Programs passing	Typical debt-to-earnings
CUNY four-year colleges	99%	3.9%
CUNY community colleges	100%	4.0%
SUNY four-year colleges	56%	7.4%
SUNY community colleges	100%	4.6%

Test 2 — can they actually afford to live here?

Now the same programs, judged against the real cost of living in the Bronx, the cheapest of the five EPI boroughs, five years after finishing.



Share of graduates in a program that covers the cost of living in the Bronx

Weighted by number of degrees awarded. Five years after finishing. Economic Policy Institute standard.

Group	Living alone	Sharing	Below both
CUNY four-year colleges	29%	98%	2%
CUNY community colleges	6%	55%	45%
SUNY four-year colleges	21%	97%	3%
SUNY community colleges	13%	47%	53%
All 76 campuses	20%	84%	16%

What this means

About 80% of graduates are in a program that will not support living alone in the cheapest borough in the city. But 84% clear the bar with one roommate. The gap between those two numbers is the whole policy question. These students are not drowning in debt. They are earning too little to live alone in the city they are from.

The biggest programs, and whether they clear the bar

These 12 programs are 57% of every degree awarded across all 76 campuses.

Program	Degrees	Share of all	Pay, 5 yrs	Alone	Sharing
Liberal Arts and Sciences, General Studies and Humanities	9,566	12.1%	$42,236 97% program-level	✗	✗
Business Administration, Management and Operations	7,047	8.9%	$56,448 99% program-level	✗	✓
Psychology, General	6,346	8.0%	$55,500	✗	✓
Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing	4,140	5.2%	$91,899 99% program-level	✓	✓
Criminal Justice and Corrections	4,023	5.1%	$54,103 99% program-level	✗	✓
Biology, General	3,250	4.1%	$61,533 97% program-level	✗	✓
Accounting and Related Services	2,544	3.2%	$69,615	✓	✓
Design and Applied Arts	2,025	2.6%	$46,730 99% program-level	✗	✓
Economics	1,635	2.1%	$72,934 98% program-level	✓	✓
Communication and Media Studies	1,572	2.0%	$51,677	✗	✓
Teacher Education and Professional Development, Specific Levels and Methods	1,525	1.9%	$59,961	✗	✓
Computer Science	1,501	1.9%	$100,681	✓	✓

Where the high-value path runs

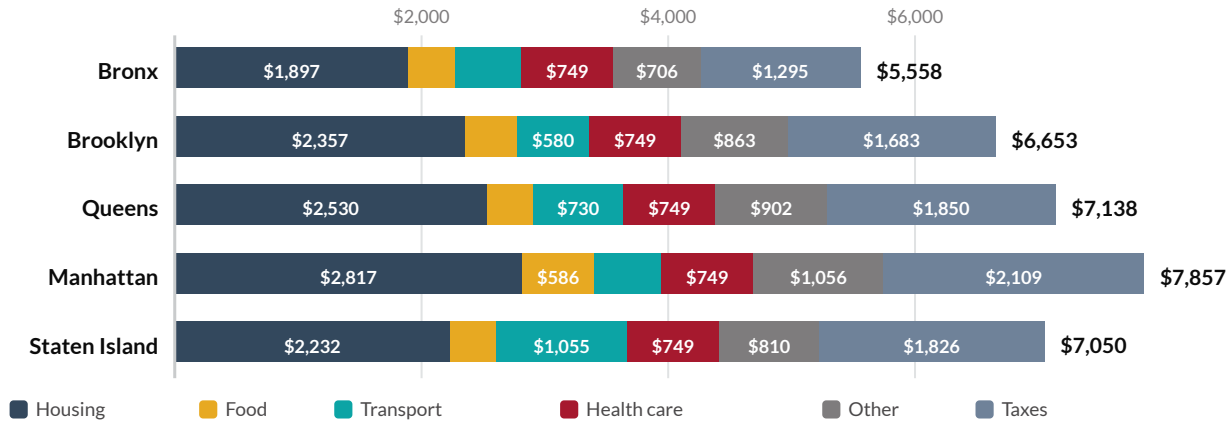
Within each kind of school, here are the three programs contributing the most graduates who clear the "living alone" bar in the Bronx.

Group	Program	Graduates clearing the bar	Share of those who clear
CUNY four-year colleges	Accounting and Related Services	1,306	19%
	Finance and Financial Management Services	984	14%
	Computer Science	896	13%
CUNY community colleges	Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing	441	95%
	Clinical/Medical Laboratory Science/Research and Allied Professions	25	5%
SUNY four-year colleges	Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing	1,137	16%
	Economics	998	14%
	Accounting and Related Services	675	10%
SUNY community colleges	Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing	1,614	89%
	Engineering, General	87	5%
	Electrical and Power Transmission Installers	76	4%

4. What it costs to live here

Manhattan is the single most expensive borough in the city to live in alone, and Bronx is the cheapest — a gap of $2,299 a month, before a graduate's field of study even enters the picture.

These figures come from the Economic Policy Institute Family Budget Calculator. They are built for one adult with no children, and they already include taxes — so compare them against pay before tax. This report covers all five NYC boroughs, including Staten Island.



What one adult needs each month, by borough

Economic Policy Institute Family Budget Calculator, county level. Totals include taxes.

Borough	Housing	Food	Transport	Health care	Other	Taxes	Total / month	Total / year
Bronx	$1,897	$375	$536	$749	$706	$1,295	$5,558	$66,697
Brooklyn	$2,357	$421	$580	$749	$863	$1,683	$6,653	$79,835
Queens	$2,530	$376	$730	$749	$902	$1,850	$7,138	$85,653
Manhattan	$2,817	$586	$540	$749	$1,056	$2,109	$7,857	$94,283
Staten Island	$2,232	$378	$1,055	$749	$810	$1,826	$7,050	$84,604

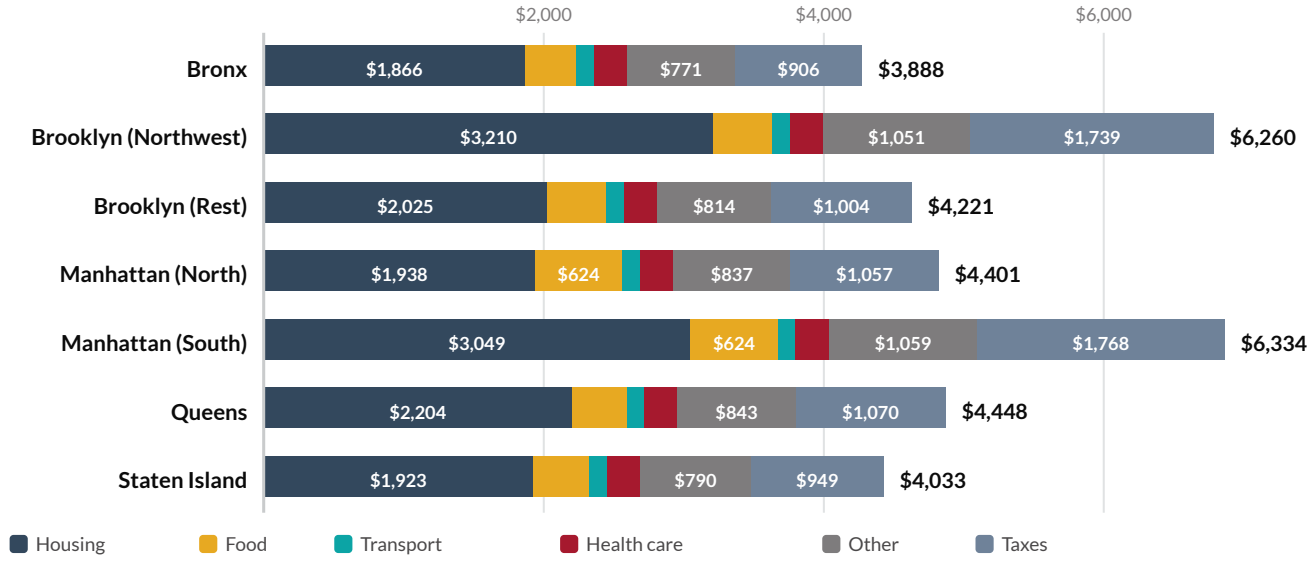
Read this before you read any negative number

This is a "comfortable, decent standard of living" budget, not a survival line. A negative number in this report means "below a comfortable standard," not "cannot survive." Hundreds of thousands of New Yorkers live on less than this every day. Please do not tell a student their future is hopeless. Tell them what it will take.

5. The true cost of living: a second yardstick

North and South Manhattan are not the same city. By this standard, living alone in South Manhattan costs about $6,334 a month, against $4,401 in North Manhattan — a gap of $1,932, driven almost entirely by housing. Northwest Brooklyn ($6,260) is priced closer to South Manhattan than to the rest of Brooklyn ($4,221). A single "Brooklyn" or "Manhattan" number, the way EPI reports it, can flatten a very large real difference in what a graduate actually needs to get by.

The Economic Policy Institute standard used elsewhere in this report treats each borough as one number, which is exactly what hides that variation. The NY Self-Sufficiency Standard — sometimes called the "True Cost of Living" — is a separate, independently published methodology that goes one level more local: it splits Manhattan into North and South, and Brooklyn into Northwest and the rest of the borough, because rents inside those boroughs vary enough to matter.



What one adult needs each month, by area (NY Self-Sufficiency Standard)

NY Self-Sufficiency Standard, one adult, no children. This dataset is from 2023 — about three years older than the 2026 EPI figures above, which is worth remembering when the two disagree.

Area	Housing	Food	Transport	Health care	Other	Taxes	Total / month	Total / year
Bronx	$1,866	$366	$127	$237	$771	$906	$3,888	$46,655
Brooklyn (Northwest)	$3,210	$421	$127	$237	$1,051	$1,739	$6,260	$75,117
Brooklyn (Rest)	$2,025	$421	$127	$237	$814	$1,004	$4,221	$50,655
Manhattan (North)	$1,938	$624	$127	$237	$837	$1,057	$4,401	$52,815
Manhattan (South)	$3,049	$624	$127	$237	$1,059	$1,768	$6,334	$76,005
Queens	$2,204	$387	$127	$237	$843	$1,070	$4,448	$53,377
Staten Island	$1,923	$402	$127	$237	$790	$949	$4,033	$48,393

When the two standards disagree

Take one real, large program: Psychology, General at CUNY four-year colleges, five years after finishing, earning about $4,774 a month before the $121 loan payment. Money left over each month, living alone, looks very different depending on which cost-of-living standard you use:

Economic Policy Institute (5 boroughs):

Bronx	Brooklyn	Queens	Manhattan	Staten Island
−$906	−$2,000	−$2,485	−$3,204	−$2,398

NY Self-Sufficiency Standard (7 areas):

Bronx	Brooklyn (Northwest)	Brooklyn (Rest)	Manhattan (North)	Manhattan (South)	Queens	Staten Island
$765	−$1,607	$431	$251	−$1,681	$204	$620

Same graduate, two very different answers

EPI says this graduate falls short living alone in every single borough. The Self-Sufficiency Standard says the same graduate actually clears the bar in 5 of its 7 areas, including the Bronx. Both are legitimate, professionally built cost-of-living methodologies — they just price housing, transportation and taxes differently, and the Self-Sufficiency Standard prices smaller, more local areas. Use one consistently within a conversation with a family, and say which one you are using.

6. The four kinds of school, side by side

The clearest story is CUNY four-year colleges. They cost about 4.6 times less than SUNY four-year colleges to attend, and students borrow about 39% less. The trade-off is finishing: CUNY four-year colleges finish 50% of students within 150% of normal time, against 64% at SUNY four-year colleges. Community colleges on both sides finish under 29%.

Group	Schools	Students	Net price / yr	Typical debt	Paying down loans	Finish rate
CUNY four-year colleges	11	121,142	$3,816	$11,308	53%	50%
CUNY community colleges	7	58,329	$5,189	$7,774	38%	23%
SUNY four-year colleges	29	161,164	$17,554	$18,430	64%	64%
SUNY community colleges	29	100,116	$8,162	$10,438	42%	29%

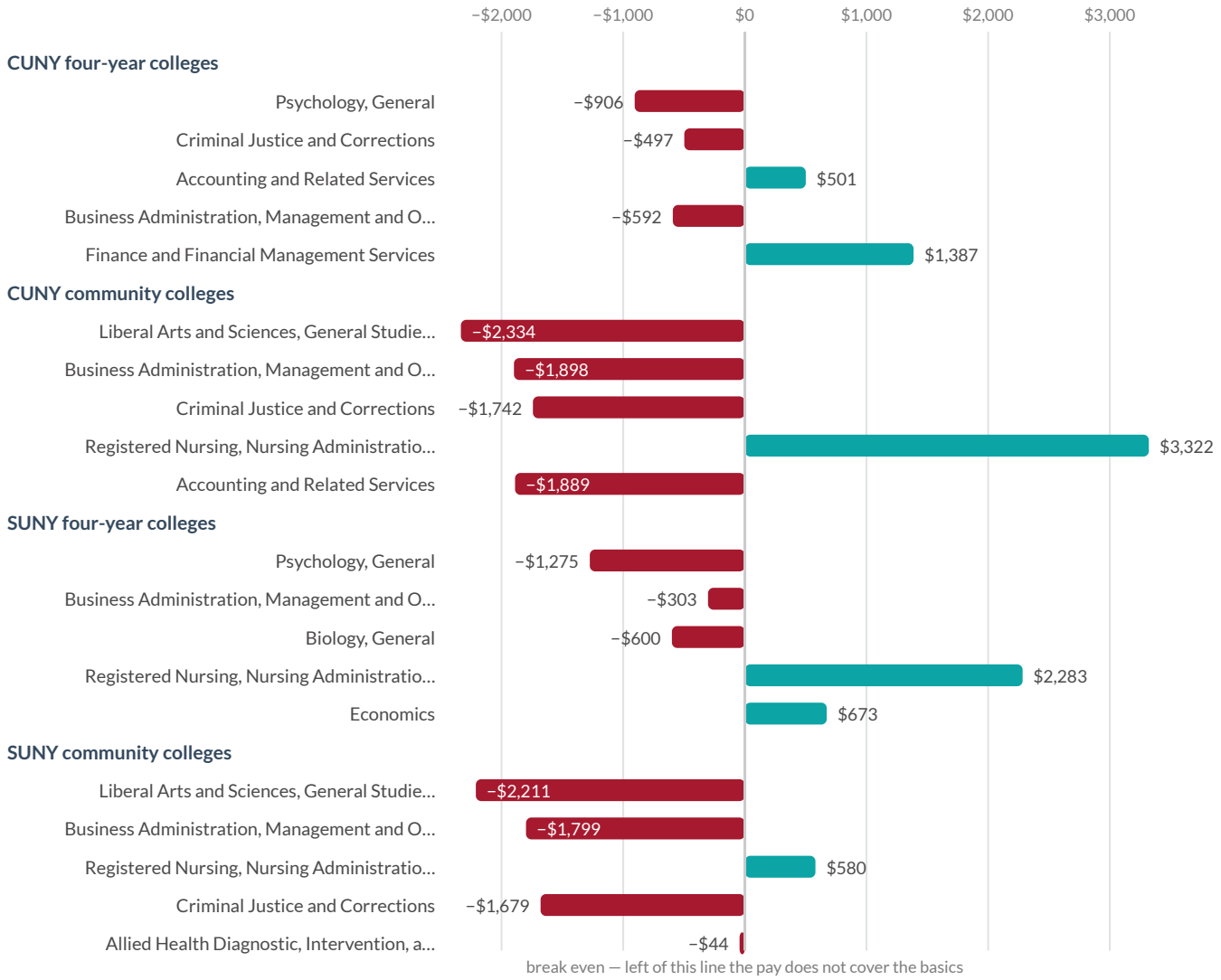
Median debt and default

Group	Median debt (finished)	Median debt (left early)	Official default rate	2-year default rate
CUNY four-year colleges	$11,308	$6,725	0.0%	6.9%
CUNY community colleges	$7,774	$5,203	0.0%	12.6%
SUNY four-year colleges	$18,430	$8,600	0.0%	5.1%
SUNY community colleges	$10,438	$5,526	0.0%	12.0%

The official 3-year default rate reads at or near 0% because federal loan payments were paused from March 2020 to September 2023 — it is not a real current default rate. The 2-year column is a retired federal measure from an older group of borrowers; treat it as a rough scale check only. There is no trustworthy current default rate in this data. Note the pattern: community colleges carry noticeably less debt than four-year colleges but a noticeably higher 2-year default rate. Debt size does not appear to drive default here — not finishing does.

7. The five biggest programs at each kind of school

These are the five programs that award the most degrees in each group. "Money left over" is what remains each month after living costs and the loan payment, five years after finishing, living alone, using the Economic Policy Institute standard.



Money left over each month — five years out, living alone in the Bronx

The Bronx is the cheapest of the five EPI boroughs. Every other borough is harder.

CUNY four-year colleges

Net price $3,816 a year · typical debt $11,308 · 53% paying down their loans

Program	Share of degrees	Typical debt	Loan / mo	Pay, 1 yr	Pay, 5 yrs	CAGR†
Psychology, General	12%	$11,428	$121	$32,377	$57,286	+1.5%/yr
Criminal Justice and Corrections	5%	$10,500	$111	$37,284	$62,064	+1.0%/yr
Accounting and Related Services	5%	$12,222	$130	$46,838	$74,265	+0.7%/yr
Business Administration, Management and Operations	4%	$11,327 99% program-level	$120 99% program-level	$40,802	$61,040	+1.6%/yr
Finance and Financial Management Services	4%	$10,934 91% program-level	$116 91% program-level	$54,753	$84,734	+0.9%/yr

Money left over each month, five years out, living alone:

Program	Bronx	Brooklyn	Queens	Manhattan	Staten Island
Psychology, General	−$906	−$2,000	−$2,485	−$3,204	−$2,398
Criminal Justice and Corrections	−$497	−$1,592	−$2,077	−$2,796	−$1,989
Accounting and Related Services	$501	−$594	−$1,079	−$1,798	−$991
Business Administration, Management and Operations	−$592	−$1,686	−$2,171	−$2,890	−$2,084
Finance and Financial Management Services	$1,387	$292	−$193	−$912	−$105

CUNY community colleges

Net price $5,189 a year · typical debt $7,774 · 38% paying down their loans

Program	Share of degrees	Typical debt	Loan / mo	Pay, 1 yr	Pay, 5 yrs	CAGR†
Liberal Arts and Sciences, General Studies and Humanities	22%	$7,581 97% program-level	$80 97% program-level	$23,329	$39,657	—†
Business Administration, Management and Operations	12%	$8,407 97% program-level	$89 97% program-level	$27,059	$44,990	+1.6%/yr
Criminal Justice and Corrections	9%	$6,774	$72	$26,865	$46,661	+1.0%/yr
Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing	4%	$13,502	$143	$30,472 83% program-level	$108,276	+1.6%/yr
Accounting and Related Services	3%	$8,077 71% program-level	$85 71% program-level	$23,583 90% program-level	$45,050	+0.7%/yr

Money left over each month, five years out, living alone:

Program	Bronx	Brooklyn	Queens	Manhattan	Staten Island
Liberal Arts and Sciences, General Studies and Humanities	−$2,334	−$3,428	−$3,913	−$4,632	−$3,826
Business Administration, Management and Operations	−$1,898	−$2,993	−$3,477	−$4,197	−$3,390
Criminal Justice and Corrections	−$1,742	−$2,836	−$3,321	−$4,040	−$3,234
Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing	$3,322	$2,227	$1,742	$1,023	$1,829
Accounting and Related Services	−$1,889	−$2,984	−$3,469	−$4,188	−$3,382

SUNY four-year colleges

Net price $17,554 a year · typical debt $18,430 · 64% paying down their loans

Program	Share of degrees	Typical debt	Loan / mo	Pay, 1 yr	Pay, 5 yrs	CAGR†
Psychology, General	7%	$21,625	$229	$30,978	$54,151	+1.5%/yr
Business Administration, Management and Operations	7%	$20,953	$222	$42,776	$65,729	+1.6%/yr
Biology, General	5%	$21,547	$228	$29,506	$62,240 97% program-level	+1.4%/yr
Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing	3%	$24,569	$261	$85,552	$97,216	+1.6%/yr
Economics	2%	$21,584 98% program-level	$229 98% program-level	$42,269	$77,516	+1.4%/yr

Money left over each month, five years out, living alone:

Program	Bronx	Brooklyn	Queens	Manhattan	Staten Island
Psychology, General	−$1,275	−$2,370	−$2,854	−$3,574	−$2,767
Business Administration, Management and Operations	−$303	−$1,398	−$1,883	−$2,602	−$1,795
Biology, General	−$600	−$1,695	−$2,179	−$2,899	−$2,092
Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing	$2,283	$1,188	$703	−$16	$790
Economics	$673	−$422	−$907	−$1,626	−$819

SUNY community colleges

Net price $8,162 a year · typical debt $10,438 · 42% paying down their loans

Program	Share of degrees	Typical debt	Loan / mo	Pay, 1 yr	Pay, 5 yrs	CAGR†
Liberal Arts and Sciences, General Studies and Humanities	30%	$10,061 97% program-level	$107 97% program-level	$24,986 97% program-level	$41,446 96% program-level	—†
Business Administration, Management and Operations	8%	$10,346 89% program-level	$110 89% program-level	$33,075 92% program-level	$46,426 98% program-level	+1.6%/yr
Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing	8%	$22,119 94% program-level	$235 94% program-level	$70,243 95% program-level	$76,473 98% program-level	+1.6%/yr
Criminal Justice and Corrections	4%	$10,482 89% program-level	$111 89% program-level	$34,441 95% program-level	$47,880	+1.0%/yr
Allied Health Diagnostic, Intervention, and Treatment Professions	1%	$17,818 91% program-level	$189 91% program-level	$59,991	$68,439	+1.3%/yr

Money left over each month, five years out, living alone:

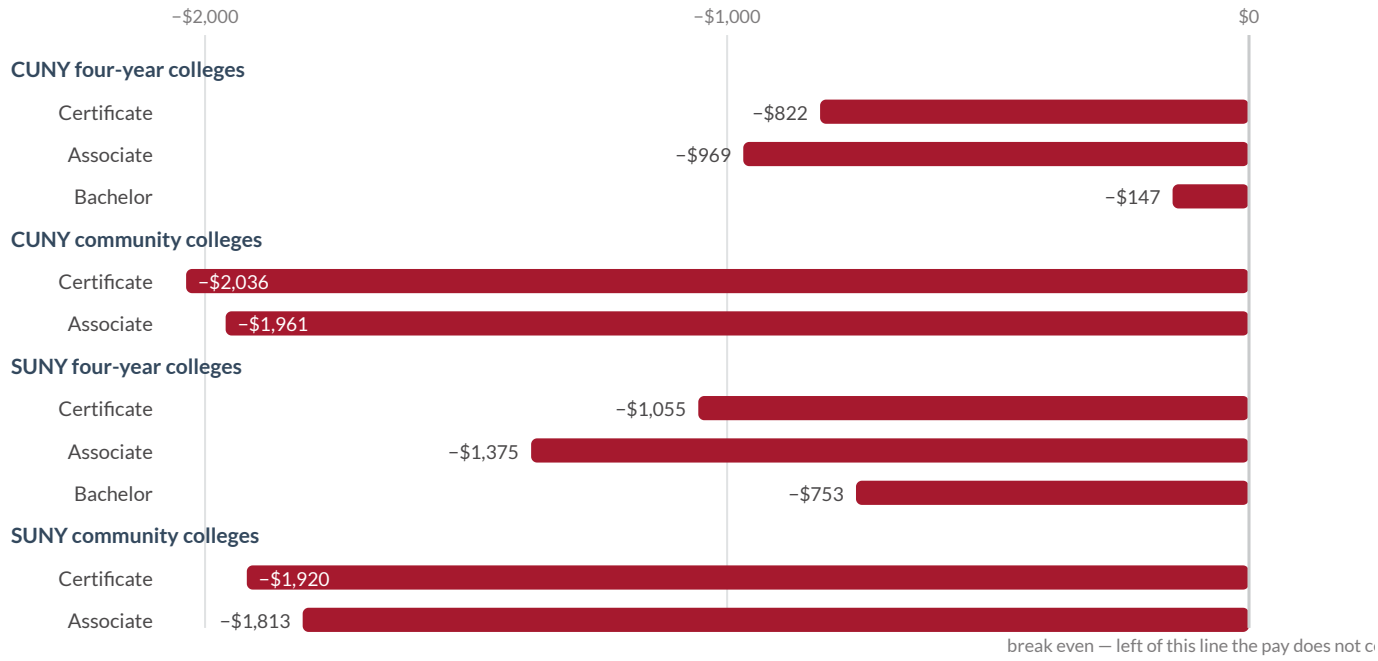
Program	Bronx	Brooklyn	Queens	Manhattan	Staten Island
Liberal Arts and Sciences, General Studies and Humanities	−$2,211	−$3,306	−$3,791	−$4,510	−$3,703
Business Administration, Management and Operations	−$1,799	−$2,894	−$3,379	−$4,098	−$3,291
Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing	$580	−$515	−$999	−$1,719	−$912
Criminal Justice and Corrections	−$1,679	−$2,774	−$3,259	−$3,978	−$3,171
Allied Health Diagnostic, Intervention, and Treatment Professions	−$44	−$1,138	−$1,623	−$2,342	−$1,536

† CAGR is the projected annual growth rate of the occupation(s) that field's graduates typically enter (Lightcast / O*NET occupation projections, crosswalked to each program's CIP code) — not a financial return. See "Growing or shrinking fields?" below for what counts as high, average or low, and why a dash is not the same as zero growth.

8. Does the credential type matter as much as the program?

On average, bachelor's degrees leave a graduate with the most money left over each month at both four-year systems, and associate degrees do the same at both community-college systems. But that average can be misleading: one especially strong or weak program can beat or fall short of its own credential type's typical number (see "The five biggest programs at each kind of school" above). So read this as what a typical certificate, associate degree, or bachelor's degree looks like — not a guarantee about any one program.

Every program described above also has a length: a certificate, an associate degree, or a bachelor's degree. Grouped by length instead of by field, here is how those three credential types compare.



Money left over by credential type, five years out, living alone in the Bronx

Collapses every program of a given credential type at each kind of school into one blended figure.

CUNY four-year colleges

Credential	Degrees	Share of group	Typical debt	Loan / mo	Pay, 1 yr	Pay, 5 yrs	Left over (Bronx)	Time	CAGR†
Certificate	61	0%	$10,997 0% program-level	$117 0% program-level	$38,972 0% program-level	$58,233 77% program-level	−$822	1 yr	+0.6%/yr
Associate	1,242	5%	$10,724 65% program-level	$114 65% program-level	$40,580 60% program-level	$56,431 99% program-level	−$969	2 yr	+1.5%/yr
Bachelor	22,282	82%	$12,023 94% program-level	$127 94% program-level	$43,942 98% program-level	$66,468 97% program-level	−$147	4 yr	+1.3%/yr

CUNY community colleges

Credential	Degrees	Share of group	Typical debt	Loan / mo	Pay, 1 yr	Pay, 5 yrs	Left over (Bronx)	Time	CAGR†
Certificate	40	0%	$11,493 80% program-level	$122 80% program-level	$30,726 80% program-level	$43,724 80% program-level	−$2,036	1 yr	+0.7%/yr
Associate	8,007	77%	$8,229 87% program-level	$87 87% program-level	$26,796 91% program-level	$44,216 98% program-level	−$1,961	2 yr	+1.4%/yr

SUNY four-year colleges

Credential	Degrees	Share of group	Typical debt	Loan / mo	Pay, 1 yr	Pay, 5 yrs	Left over (Bronx)	Time	CAGR†
Certificate	24	0%	$18,417 46% program-level	$195 46% program-level	$42,417 46% program-level	$56,376	−$1,055	1 yr	+0.9%/yr
Associate	3,054	7%	$13,409 92% program-level	$142 92% program-level	$39,866 86% program-level	$51,896 98% program-level	−$1,375	2 yr	+1.2%/yr
Bachelor	30,568	69%	$22,099 96% program-level	$234 96% program-level	$39,655 96% program-level	$60,471 96% program-level	−$753	4 yr	+1.3%/yr

SUNY community colleges

Credential	Degrees	Share of group	Typical debt	Loan / mo	Pay, 1 yr	Pay, 5 yrs	Left over (Bronx)	Time	CAGR†
Certificate	468	2%	$12,612 47% program-level	$134 47% program-level	$33,561 62% program-level	$45,262 76% program-level	−$1,920	1 yr	+1.0%/yr
Associate	13,455	64%	$12,103 88% program-level	$128 88% program-level	$34,309 89% program-level	$46,481 95% program-level	−$1,813	2 yr	+1.3%/yr

Small credential-type cuts (especially certificates, which are a tiny share of degrees at every one of these schools) can look unusually strong or weak simply because few students are behind the number. Read the "Degrees" column before drawing a conclusion from any one row.

† CAGR is the projected annual growth rate of the occupation(s) graduates of that credential typically enter, blended across every program of that type. See "Growing or shrinking fields?" below for methodology and cutoffs.

9. Growing or shrinking fields?

Everything so far asks whether a field pays enough to live on *today*. This section asks a different question: is the job market growing or shrinking for the career a graduate is heading into? "CAGR" stands for compound annual growth rate — how fast, per year, jobs are projected to grow (or shrink) in the occupations a program's graduates typically enter. It comes from Lightcast and O*NET, two widely used labor-market data sources, matched to each program through its official federal field-of-study code (when a program could lead to more than one occupation, the match leans toward whichever is the closer fit). CAGR says nothing about pay — a field can pay well and still be shrinking, or pay poorly and still be growing fast. A handful of fields have no single occupation to match at all. The biggest example is Liberal Arts and General Studies, on purpose: its graduates go on to work in far too many different jobs to pin to one. Those fields, plus a few small catch-all "Other" categories, are shown below as "not mapped" — never silently dropped, and never counted as zero growth.

To keep the four groups genuinely comparable, the "High," "Average," and "Low" CAGR labels below use the same two cutoffs everywhere — set once, across every matched program at all 76 schools, weighted by how many degrees each program awards: a program counts as **Low CAGR** at or below +1.1%/yr, **High CAGR** at or above +1.5%/yr, and **Average CAGR** in between. Because every group is measured against those same two cutoffs, a gap between groups below reflects a real difference in what their students study — it is not just an effect of splitting each group into thirds on its own.

Where each group's graduates land

Group	High CAGR	Average CAGR	Low CAGR	Not mapped
CUNY four-year colleges	39%	21%	37%	2%
CUNY community colleges	38%	7%	27%	28%
SUNY four-year colleges	35%	30%	33%	2%
SUNY community colleges	28%	8%	18%	45%
All 76 campuses	35%	21%	31%	12%

What this means

Across all 76 campuses, 35% of degrees go to High-CAGR fields and 31% to Low-CAGR fields — the rest split between Average CAGR and fields that cannot be matched to an occupation at all. CUNY four-year colleges sends the largest share of its graduates into High-CAGR fields (39%); SUNY community colleges sends the smallest (28%). The bigger gap is how much of each group CAGR can even speak to: only 2% of CUNY four-year colleges graduates are in an unmapped field, against 45% at SUNY community colleges — nearly half. That gap comes almost entirely from one program: SUNY community colleges awards more Liberal Arts and Sciences associate degrees than any other single program at any of the four groups, and Liberal Arts, by design, has no single occupation to match to. Notably, CUNY four-year colleges also has the largest share of graduates in Low-CAGR fields and the smallest share in the "Average" middle — its programs lean toward a clear trajectory, up or down, more than a vague middle.

Does the growth rate change by geography?

Everything above uses a **national** growth projection, matched the same way no matter where in New York a graduate actually works. That is a real simplification: a field can be growing nationally while it is flat or shrinking in New York specifically, or the other

way around. To check, the same matching process was run a second time against two independent New York State Department of Labor projections — one for the whole state (2024–2034), one for the New York City labor market specifically (the five boroughs combined into one figure; 2022–2032, the closest-vintage file the state publishes at that scale) — shown below *alongside* the national figure, not in place of it. The state's New York City file has real gaps for more detailed occupations (some are hidden or grouped together at that scale), so it covers fewer programs than the state or national figures do; see "Data sources and methodology" for exact coverage rates.

Group	National CAGR	NY State CAGR	NYC region CAGR
CUNY four-year colleges	+1.3%/yr	+0.4%/yr	+1.5%/yr
CUNY community colleges	+1.4%/yr	+0.6%/yr	+1.6%/yr
SUNY four-year colleges	+1.3%/yr	+0.4%/yr	+1.5%/yr
SUNY community colleges	+1.3%/yr	+0.8%/yr	+1.9%/yr
All 76 campuses	+1.3%/yr	+0.5%/yr	+1.5%/yr

A single average CAGR per group, weighted by how many degrees each program awards (not the High/Average/Low breakdown in the table above) — so the three geography columns can be compared side by side directly.

Nursing is the clearest sign that this lines up with the report's earlier affordability findings rather than contradicting them: every nursing program in this report — associate or bachelor's, CUNY or SUNY — is projected to grow at about +1.6%/yr, comfortably inside the High-CAGR band. Its strong track record on money left over is not happening in a field that is quietly shrinking. The opposite case is the single largest program in the whole report (see "Liberal Arts and Sciences, General Studies and Humanities is still the single biggest — and biggest worry — program in the state" above): Liberal Arts and Sciences has no CAGR at all. That is not a data gap to be embarrassed about. It is the honest result of a credential that is, by design, general rather than tied to one occupation — which is exactly why families should not expect this section to tell them much about it.

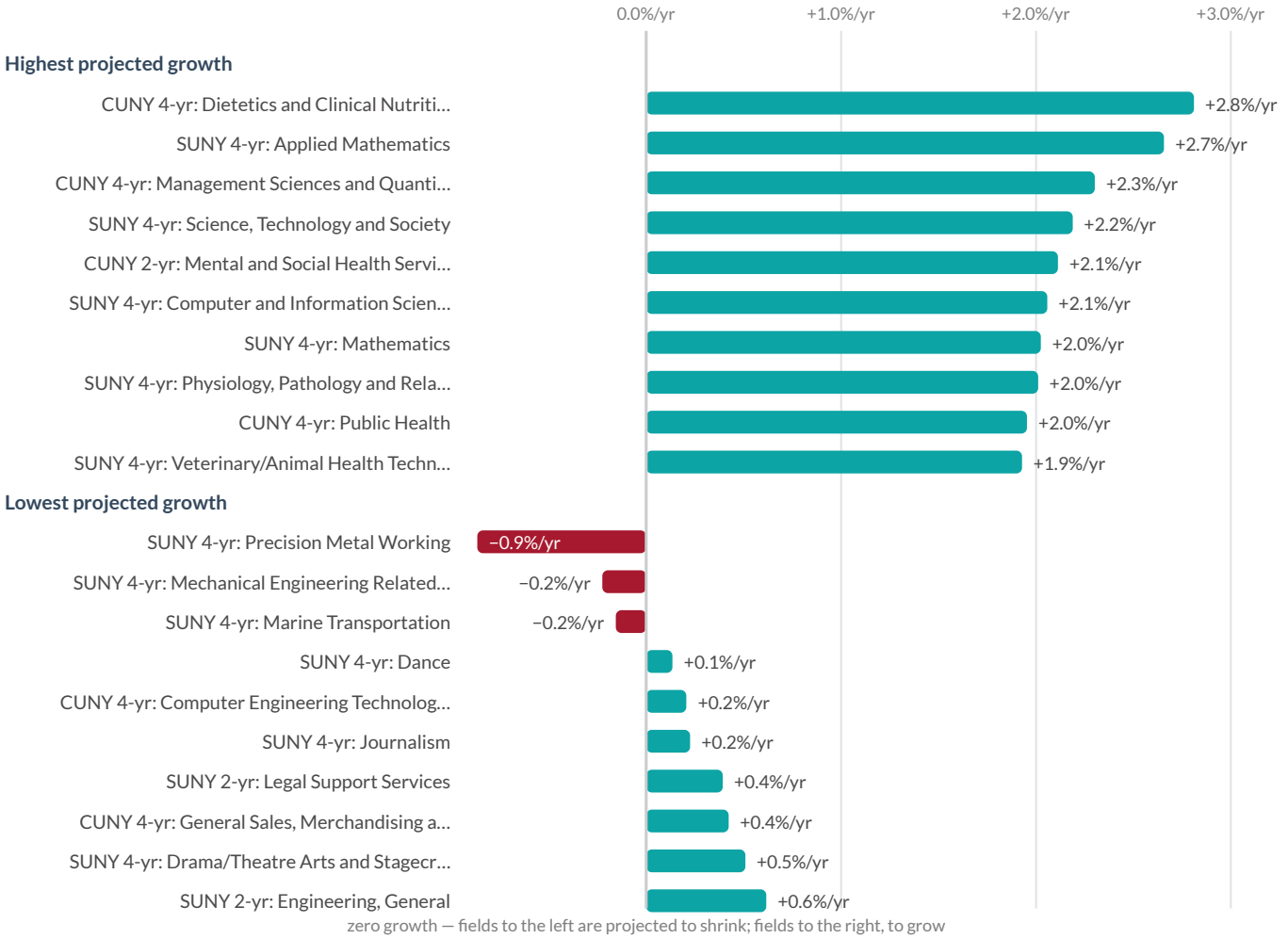
By credential type

Looking at credential type instead of individual programs, the same pattern gets sharper. On average, **certificates are the slowest-growing credential at every one of the four school types** — from +0.6%/yr to +1.0%/yr, below the +1.1%/yr Low-CAGR line everywhere — while associate and bachelor's programs cluster closer to or above it. A short certificate can still be the single strongest program in this report on money left over (see "Does the credential type matter as much as the program?" above); it just is not, on this evidence, tied to a fast-growing occupation. Those are two different questions about the same credential, and it is worth asking both before recommending one.

Group	Credential	High CAGR	Average CAGR	Low CAGR	Not mapped
CUNY four-year colleges	Certificate	0%	0%	100%	0%
CUNY four-year colleges	Associate	53%	3%	16%	28%
CUNY four-year colleges	Bachelor	39%	22%	38%	1%
CUNY community colleges	Certificate	0%	0%	100%	0%
CUNY community colleges	Associate	38%	8%	26%	28%
SUNY four-year colleges	Certificate	0%	0%	100%	0%
SUNY four-year colleges	Associate	14%	37%	39%	10%
SUNY four-year colleges	Bachelor	37%	29%	32%	2%
SUNY community colleges	Certificate	0%	28%	72%	0%
SUNY community colleges	Associate	29%	8%	17%	47%

The fields at the extremes

Below are the 10 highest- and 10 lowest-CAGR programs in this report with at least 50 degrees behind them (the same field of study often repeats across CUNY and SUNY, since CAGR tracks the occupation, not the school — each field below is shown once, at its largest-awards instance). Health sciences and math- and technology-related bachelor's programs dominate the high end (8 of the top 10 are bachelor's-level) — worth noting given the report's earlier finding that credential length is a weak stand-in for money left over. On this evidence, job growth tilts a bit more toward four-year fields than the money-left-over numbers alone would suggest.



Projected annual occupation growth, highest- and lowest-CAGR programs in this report

Programs with at least 50 degrees awarded; one row per field, at its largest-awards group/credential.

Program	Group	Credential	Degrees	Share of group	CAGR (National)	CAGR (NY State)	CAGR (NYC region)
Dietetics and Clinical Nutrition Services	CUNY 4-yr	Bachelor	193	0.7%	+2.8%/yr	+0.6%/yr	+2.3%/yr
Applied Mathematics	SUNY 4-yr	Bachelor	341	0.8%	+2.7%/yr	+1.0%/yr	+1.7%/yr
Management Sciences and Quantitative Methods	CUNY 4-yr	Bachelor	82	0.3%	+2.3%/yr	+0.9%/yr	+1.6%/yr
Science, Technology and Society	SUNY 4-yr	Bachelor	199	0.4%	+2.2%/yr	+0.3%/yr	+1.6%/yr
Mental and Social Health Services and Allied Professions	CUNY 2-yr	Associate	241	2.3%	+2.1%/yr	+0.8%/yr	+2.2%/yr
Computer and Information Sciences, General	SUNY 4-yr	Bachelor	208	0.5%	+2.1%/yr	+0.8%/yr	+1.7%/yr
Mathematics	SUNY 4-yr	Bachelor	468	1.1%	+2.0%/yr	+0.5%/yr	+1.7%/yr
Physiology, Pathology and Related Sciences	SUNY 4-yr	Bachelor	107	0.2%	+2.0%/yr	+0.9%/yr	+2.3%/yr
Public Health	CUNY 4-yr	Bachelor	122	0.4%	+2.0%/yr	+1.4%/yr	+2.7%/yr
Veterinary/Animal Health Technologies/Technicians	SUNY 4-yr	Associate	115	0.3%	+1.9%/yr	+0.6%/yr	+2.4%/yr

Program	Group	Credential	Degrees	Share of group	CAGR (National)	CAGR (NY State)	CAGR (NYC region)
Precision Metal Working	SUNY 4-yr	Associate	93	0.2%	−0.9%/yr	−2.0%/yr	−1.3%/yr
Mechanical Engineering Related Technologies/Technicians	SUNY 4-yr	Bachelor	165	0.4%	−0.2%/yr	−0.5%/yr	+0.1%/yr
Marine Transportation	SUNY 4-yr	Bachelor	81	0.2%	−0.2%/yr	+0.1%/yr	+0.4%/yr
Dance	SUNY 4-yr	Bachelor	69	0.2%	+0.1%/yr	+0.3%/yr	+1.9%/yr
Computer Engineering Technologies/Technicians	CUNY 4-yr	Bachelor	84	0.3%	+0.2%/yr	+0.2%/yr	−0.1%/yr
Journalism	SUNY 4-yr	Bachelor	166	0.4%	+0.2%/yr	−0.5%/yr	+0.3%/yr
Legal Support Services	SUNY 2-yr	Associate	112	0.5%	+0.4%/yr	−0.1%/yr	+1.0%/yr
General Sales, Merchandising and Related Marketing Operations	CUNY 4-yr	Bachelor	580	2.1%	+0.4%/yr	−0.5%/yr	−0.1%/yr
Drama/Theatre Arts and Stagecraft	SUNY 4-yr	Bachelor	309	0.7%	+0.5%/yr	−0.2%/yr	+0.9%/yr
Engineering, General	SUNY 2-yr	Associate	87	0.4%	+0.6%/yr	+1.4%/yr	+1.4%/yr

Only 3 of the ten lowest-CAGR programs above are actually projected to shrink in absolute terms — the rest are simply the slowest-growing among fields that are still, on net, adding jobs. "Low CAGR" in this report means "weakest of the pack," not "a dying field." Read the plus or minus sign, not just the label.

10. Are we graduating students into high-growth, high-wage careers?

Every program in this report is already labeled by growth (the CAGR section above) — is the job market for its graduates adding jobs or losing them? This section adds the other half of the naive "good major" story: raw pay. Using the same method as CAGR — dividing every program at all 76 schools into three equal-sized groups by degrees awarded — a program counts as **Low Wage** at or below $53,262 in five-year earnings, **High Wage** at or above $62,635, and **Average Wage** in between. Crossing this wage level with the growth level from the section above produces nine combinations, from the presumed best case — **High Growth, High Wage**, a field that is both adding jobs and paying well — to its opposite, **Low Growth, Low Wage**. Programs with no growth data at all (Liberal Arts and Sciences, the "Other" catch-all categories) fall outside this grid entirely, shown below as "Not classified," for the same reason described above.

Where each group's graduates land

Group	High Growth, High Wage	High Growth, Low Wage	Low Growth, High Wage	Low Growth, Low Wage	All other combinations	Not classified
CUNY four-year colleges	13%	1%	20%	5%	57%	2%
CUNY community colleges	5%	29%	1%	25%	12%	28%
SUNY four-year colleges	19%	2%	9%	8%	59%	2%
SUNY community colleges	12%	16%	2%	16%	10%	45%
All 76 campuses	15%	7%	10%	10%	45%	12%

What this means

SUNY four-year colleges sends the largest share of its graduates into that best-case combination (19%); CUNY community colleges sends the smallest (5%). Across all 76 campuses, 15% of degrees land in High Growth, High Wage fields, and 10% in the opposite combination. The same "not mapped to an occupation" gap from the CAGR section above shows up here again, almost unchanged: 45% of SUNY community colleges graduates cannot be placed on this grid at all, against 2% at CUNY four-year colleges — the same Liberal Arts and Sciences story driving both.

Raw wage alone tells you less than it seems

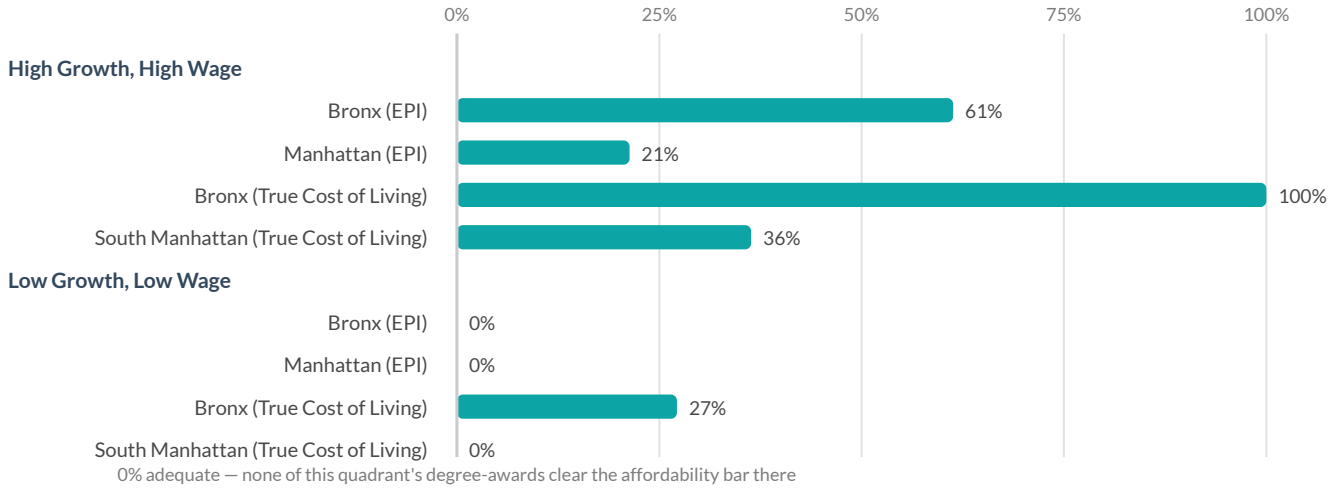
Stop at wage alone — ignore growth entirely — and geography already breaks the story down. Programs in the High Wage tier clear the affordability bar for 60% of their degrees in the Bronx under the Economic Policy Institute standard, but only 11% in Manhattan. Under the more local True Cost of Living standard the same High Wage programs go from 100% adequate in the Bronx to 29% in Manhattan (South). Low Wage programs, unsurprisingly, do not clear the bar almost anywhere (0% in the Bronx under EPI, 17% even under the more forgiving True Cost of Living standard). Raw pay alone — the pay level a program falls into before anything about the graduate's actual life is considered — is the naive, incomplete version of this report's central question. Money left over, the measure used everywhere else in this report, is what actually captures local wages relative to cost of living. That distinction is the point of everything that follows.

Wage bucket	Bronx (EPI)	Manhattan (EPI)	Bronx (True Cost of Living)	South Manhattan (True Cost of Living)
High Wage	60%	11%	100%	29%
Average Wage	0%	0%	100%	0%
Low Wage	0%	0%	17%	0%

The core finding: geography breaks even the best-case combination

Add growth back in and restrict to the presumed best case — High Growth, High Wage, a field that is both adding jobs and paying well — and you would guess this combination is a safe bet everywhere. It is not. 61% of High Growth, High Wage degrees clear the bar in the Bronx under the EPI standard; only 21% do in Manhattan. Under the True Cost of Living standard the same combination goes from 100% adequate in the Bronx to 36% in Manhattan (South). Same credential, same program, same raw pay, same growth outlook — a different city produces a different verdict on whether it paid off.

Compare that against the opposite combination, Low Growth, Low Wage — the one a family would already expect to be in trouble. It is: 0% clear the bar in the Bronx under EPI, and Manhattan does not move that number (0%) — because there is nowhere lower to go. Under the True Cost of Living standard it goes from 27% in the Bronx to 0% in Manhattan (South) — a real collapse, but a far smaller one than the best-case combination's. This is not "everything looks different everywhere." It is closer to the opposite: geography is the bigger swing factor exactly where a program otherwise looks strongest. A Low Growth, Low Wage program was already failing most of its graduates in the cheapest borough in the state; geography can barely make that worse. A High Growth, High Wage program was actually working for most of its graduates in the Bronx — and for most of them, the difference between staying there and moving to Manhattan is the difference between a credential that paid off and one that didn't.



Share of degree-awards with money left over, best- and worst-case growth-by-wage quadrant

"Adequate" means money left over, five years out and living alone, is zero or more.

Every quadrant, all four areas:

Growth × wage quadrant	Bronx (EPI)	Manhattan (EPI)	Bronx (True Cost of Living)	South Manhattan (True Cost of Living)
High Growth, High Wage	61%	21%	100%	36%
High Growth, Average Wage	0%	0%	100%	0%
High Growth, Low Wage	0%	0%	11%	0%
Average Growth, High Wage	41%	4%	100%	7%
Average Growth, Average Wage	0%	0%	100%	0%
Average Growth, Low Wage	0%	0%	35%	0%
Low Growth, High Wage	73%	1%	100%	37%
Low Growth, Average Wage	0%	0%	100%	0%
Low Growth, Low Wage	0%	0%	27%	0%
Unclassified	4%	0%	11%	2%

Three programs where geography is the only thing that changed

Construction Management at SUNY four-year colleges — the same credential type used as the worked example (two identically capable graduates of one construction management program, one thriving and one not) in the essay this section exists to test — leaves $595 a month in the Bronx under EPI (adequate) and −$1,703 in Manhattan (not adequate); under the True Cost of Living standard it goes from $2,266 in the Bronx to −$180 in Manhattan (South) — inadequate under both standards once priced against the city's single most expensive corner. It is a small program (12 degrees), so treat it as illustrative, not representative. Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing at SUNY community colleges — the single biggest-volume flip in this combination, and already this report's other recurring "growing and well-paid" story (see "Growing or shrinking fields?" above) — shows the same pattern at real scale: 1,614 degrees, $580 left over in the Bronx under EPI against −$1,719 in Manhattan. And Mathematics at SUNY four-year colleges flips under *both* standards, not just EPI: −$1,088 in the Bronx to −$3,387 in Manhattan under EPI, and $582 to −$1,864 under the True Cost of Living standard. None of these graduates chose a worse program, a worse school, or a weaker field. They chose, or ended up in, a different neighborhood.

The point of this section

A credential's economic value is not a property of the credential. It depends on the interaction of employer demand for that skill, what it cost to acquire, how long the payoff takes, how exposed the skill is to automation — and, on this evidence, local wages relative to cost of living. Raw pay (the wage level) and projected growth (the CAGR band) are both real signals, and combining them into a "best case" combination is a reasonable first pass. But even that best case is not sufficient on its own. Two students who complete the identical program, in the identical field, with the identical growth outlook and the identical raw wage, can walk away with entirely different real-world outcomes — because geography and cost of living are independent variables the credential itself does not control.

11. What changes with a roommate

Ask where a graduate plans to live, and with whom — the honest answer to "can they afford to stay in the city" depends on that as much as on their major. A roommate alone moves the share of graduates clearing the cost of living in the Bronx from 20% to 84%. A student who plans to share, or to stay with family for the first few years, is in a completely different position from one who does not.

Everything above assumes living alone. Below, "sharing" means two adults splitting one home — these are the Economic Policy Institute two-adult budgets divided in half, not our own estimate.

Borough	Living alone	Sharing with one adult	Saved each month
Bronx	$5,558	$3,471	$2,087
Brooklyn	$6,653	$3,999	$2,654
Queens	$7,138	$4,204	$2,934
Manhattan	$7,857	$4,635	$3,222
Staten Island	$7,050	$4,191	$2,859

Money left over five years out — alone against sharing:

Program	Alone: Bronx	Alone: Manhattan	Sharing: Bronx	Sharing: Manhattan
CUNY 4-yr: Psychology, General	−$906	−$3,204	$1,181	$18
CUNY 4-yr: Criminal Justice and Corrections	−$497	−$2,796	$1,590	$426
CUNY 4-yr: Accounting and Related Services	$501	−$1,798	$2,588	$1,424
CUNY 4-yr: Business Administration, Management and Operations	−$592	−$2,890	$1,495	$332
CUNY 4-yr: Finance and Financial Management Services	$1,387	−$912	$3,474	$2,310
CUNY 2-yr: Liberal Arts and Sciences, General Studies and Humanities	−$2,334	−$4,632	−$247	−$1,410
CUNY 2-yr: Business Administration, Management and Operations	−$1,898	−$4,197	$189	−$975
CUNY 2-yr: Criminal Justice and Corrections	−$1,742	−$4,040	$345	−$818
CUNY 2-yr: Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing	$3,322	$1,023	$5,408	$4,245
CUNY 2-yr: Accounting and Related Services	−$1,889	−$4,188	$197	−$966
SUNY 4-yr: Psychology, General	−$1,275	−$3,574	$812	−$351
SUNY 4-yr: Business Administration, Management and Operations	−$303	−$2,602	$1,784	$620
SUNY 4-yr: Biology, General	−$600	−$2,899	$1,487	$323
SUNY 4-yr: Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing	$2,283	−$16	$4,369	$3,206
SUNY 4-yr: Economics	$673	−$1,626	$2,760	$1,596
SUNY 2-yr: Liberal Arts and Sciences, General Studies and Humanities	−$2,211	−$4,510	−$124	−$1,288
SUNY 2-yr: Business Administration, Management and Operations	−$1,799	−$4,098	$288	−$876
SUNY 2-yr: Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing	$580	−$1,719	$2,667	$1,503
SUNY 2-yr: Criminal Justice and Corrections	−$1,679	−$3,978	$408	−$756
SUNY 2-yr: Allied Health Diagnostic, Intervention, and Treatment Professions	−$44	−$2,342	$2,043	$880

12. About the loan repayment number

Loan repayment tracks one thing more than anything else in this data: whether the student finished. Lined up by finish rate, the repayment rate moves the same direction every time — the strongest argument in this report for helping a student finish, worth more than any difference between two campuses.

Group	Finish rate	Paying down loans
CUNY four-year colleges	50%	53%
CUNY community colleges	23%	38%
SUNY four-year colleges	64%	64%
SUNY community colleges	29%	42%

That repayment number is easy to misread, so it is worth pinning down exactly what it means before going further. "Paying down loans" does **not** mean everyone else defaulted. The test is simple: does the borrower owe at least $1 less than they did at the start? If yes, they count as paying down. If no, they do not — and that "no" group includes several very different situations, not just default:

- **Default:** people who defaulted.
- **Behind on payments:** people who are behind but have not defaulted yet.
- **Paused:** people who paused payments for hardship, so the balance sits still.
- **Paying but not catching up:** people paying every month whose balance still grows, because an income-based payment does not cover the interest. These people are doing everything right.

Group	Not paying down	2-year default rate (rough scale check)
CUNY four-year colleges	47%	7%
CUNY community colleges	62%	13%
SUNY four-year colleges	36%	5%
SUNY community colleges	58%	12%

The 2-year default rate is a retired federal measure, included only as a rough sense of scale — most of the "not paying down" group did not default.

13. Does finishing change what a graduate earns?

Finishing predicts more than loan repayment — it predicts pay. Compared against everyone who enrolled at a school, whether or not they finished, completers earn substantially more at every one of the four school types in this report, from 13% to 33% more depending on the school type:

Group	Completers, 5 yrs after finishing	Everyone who enrolled	Gap ($)	Gap (%)
CUNY four-year colleges	$66,445	$52,496 yr 9 after entry	$13,950	27%
CUNY community colleges	$43,795	$33,474 yr 7 after entry	$10,322	31%
SUNY four-year colleges	$63,791	$56,543 yr 9 after entry	$7,248	13%
SUNY community colleges	$46,459	$34,839 yr 7 after entry	$11,620	33%

That comparison needs some explanation. Every pay figure elsewhere in this report describes people who **finished** a credential — completion-based earnings are the only figure College Scorecard publishes by program and by school. College Scorecard does not publish a non-completers-only earnings figure anywhere; the closest available substitute is its **entry cohort**: everyone who started at a school in a given year, tracked through tax records regardless of what happened next — some finished there, some transferred and finished somewhere else, some left without a credential. The table above lines that mixed group up against completers, at a matched point in time.

The comparison above times the two cohorts to the same calendar point rather than assuming they line up automatically: completers' earnings 5 years after finishing, against the entry cohort's earnings measured that same number of years after a typical student in that kind of program would have started — a bachelor's normal 4-year time to a degree plus 5, or an associate's/certificate's normal 2-year time plus 5. Scorecard's entry-cohort earnings do not go earlier than 6 years after entry at all, so there is no comparably matched year available for "1 year after finishing" at any school type, and this report does not force that comparison onto a mismatched year rather than show it honestly.

This is a gap, not a caused effect. Students who finish a credential and students who do not are not otherwise identical groups going in — family finances, academic preparation, health, and dozens of circumstances that have nothing to do with the credential itself all shape who finishes. Some of the "everyone who enrolled" figure is also people who left one school and completed somewhere else, not true non-completers. This report cannot separate how much of the gap above is the credential paying off versus who was more likely to finish in the first place. What it can say is that, in this data, finishing and higher earnings move together at every one of the four school types — the same direction as the loan-repayment finding on the page before this one.

14. What This Means, By Audience

The findings above point in one direction: a credential does not have value on its own. Its value depends on how several things interact together — labor demand, what it costs to acquire, how much a student borrows and what that debt costs monthly, how much they earn, how long the payoff takes, and how exposed the underlying skill is to automation. No single number can capture that. This report measures most of those things directly (demand, cost, debt, earnings, time to complete); it does not measure two of them — income given up while earning the credential, and exposure to automation — and says so plainly rather than estimating them. What any of this means in practice is different depending on which lever you control — one student's plan, one school's partnerships, one district's investment, one region's policy, one family's decision, or one funder's portfolio. Six audiences, six different next steps from the same underlying data.

For School Counselors

> **Ask about the program, not just the college.**
>
> The difference between two majors at one school is bigger than the difference between two schools. If a student is set on a school, the next question is what they will study there.

> **Bring up health care and technical fields early.**
>
> The strongest outcomes in this report come from health care (especially at the two-year level) and technical fields like computer science. A student who cannot picture four more years of school can still reach a strong income through a two-year credential in the right field.

> **If a student chooses Liberal Arts and Sciences, General Studies and Humanities, build the transfer or next-step plan that day.**
>
> It is the single largest program in the state, and on its own it is one of the weakest options here. That is not a reason to forbid it — it is a reason to make the next concrete step clear before they enroll.

> **Weigh cost, debt, completion, and earnings together — not any one of them alone.**
>
> CUNY four-year colleges cost a fraction of SUNY's, students borrow far less there, and completers' earnings are competitive with SUNY's — but CUNY four-year colleges also finish fewer of their students within 150% of normal time (50% vs. 64% at SUNY). Given how much completion alone predicts in this data, that gap belongs in the same comparison as the cost and debt numbers, not treated as a separate issue from them. A cheaper school with lower completion is not automatically the better bet, and a costlier one with higher completion is not automatically the worse one — weigh all four together, for this student specifically.

> **Treat finishing as the main event.**
>
> Everything in this report says the same thing: the students who get hurt are the ones who borrow and leave. Advising, tutoring and anything that raises completion is worth more than steering between campuses.

> **Talk about housing plans, not only about debt.**
>
> Ask where they will live and with whom. That answer moves the numbers more than their loan does.

> **Say which cost-of-living standard you are using.**
>
> EPI and the Self-Sufficiency Standard can disagree about whether the same program and borough clears the bar. Pick one, be consistent within a conversation, and tell the family which one you used if they ask why a number looks different somewhere else.

Do not let the negative numbers frighten a family.

They measure a comfortable standard of living for one person living alone. They do not mean the degree was a mistake. In almost every case the degree still leaves the student far better off than not going.

For School Leaders

Know which of your partner programs actually pay off, not just which ones are popular.

Liberal Arts and Sciences, General Studies and Humanities is the single largest program awarded across all 76 campuses in this report — and on its own, one of the weakest on money left over, with no occupation-growth data at all. Popularity and outcome are not the same signal; a building's dual-enrollment and partnership choices should be checked against both.

Put cost-of-living, not just sticker price, into every family-facing college night.

CUNY four-year colleges cost about 4.6 times less than SUNY four-year colleges to attend, but that net-price gap is often smaller than the gap in what the same paycheck is worth in the Bronx versus Manhattan. Financial-aid nights that stop at sticker price miss the bigger number.

Align dual-enrollment and CTE offerings with fields this data shows are actually growing.

Health care and technical fields dominate the high-growth, high-wage end of this analysis at every school type. That is a concrete, checkable input for which early-college or CTE pathways a building invests in next.

For District Leaders

Track outcomes by program and by neighborhood, not just by school.

A school-wide graduation or placement rate hides exactly the variation this report shows matters most: the same school can be a strong bet in one program and a weak one in another, and the same program can clear the affordability bar in one borough and miss it in the next.

Build career exposure around growth data, not tradition.

A student cannot evaluate labor demand alone. Districts that surface real, current occupation-growth and wage data as part of career exposure give students an advantage the market itself does not hand them for free.

Invest in advising capacity that scales without adding headcount.

Every finding in this report is only useful if it reaches a student before they enroll, not after. Tools that extend continuous, data-grounded advising to every student — not just those with access to a well-resourced counseling office — are exactly the gap district-level investment can close.

Use the CUNY/SUNY cost-and-completion gap to inform transfer-agreement priorities (articulation and 2+2 deals).

CUNY four-year colleges finish at 50% within 150% of normal time against 64% at SUNY four-year colleges, at a fraction of the net price — a real input for where district-level transfer pathways are worth building out.

For Policymakers

Treat affordability as an economic-mobility policy, not a separate issue from credentials.

Among High-Growth, High-Wage programs specifically — the supposed best case — 61% clear a livable income in the Bronx against 21% in Manhattan, for the identical program and the identical pay. That gap is a cost-of-living problem, not a credential problem, and credential policy alone cannot fix it.

Align workforce and economic-development investment with real labor-market data.

Without real employer demand, even the strongest educational investment struggles to produce a return — this report's own high-growth, high-wage programs are, on this evidence, a genuinely small share of what New York's public colleges award.

Use local, not only national, occupation-growth data when steering regional funding.

This report finds real, sometimes sharp divergence between national, state, and New York City-region growth projections for the same occupation (see "Does the growth rate change by geography?" above). A regional workforce board acting on a national number alone can misread its own labor market.

Fund workforce and education data as public infrastructure.

Every figure in this report required manually joining data that does not talk to itself by default — federal earnings and debt data, two independent cost-of-living standards, and occupation-growth projections. Interoperable, real-time versions of that data would let policymakers see imbalances before they become entrenched, rather than years after the fact.

For Nonprofit College-Access Organizations

Coach on the program, not only the acceptance.

Families you work with may be choosing between offers, not between majors — but this report's central finding is that the gap between two programs at one school is routinely larger than the gap between two schools. That question is worth adding to any admitted-student decision conversation.

Bring borough- or region-specific cost of living into every advising conversation.

A net price gap of a few thousand dollars a year can matter far less than where a graduate ends up living: the same high-growth, high-wage program clears a livable income for 61% of graduates in the Bronx and just 21% in Manhattan. A single citywide average would hide that entirely.

Use this data to set expectations, not to discourage enrollment.

Nearly every program in this report still leaves a graduate better off than not enrolling at all. The point of a hard number is to make the next concrete step — roommate, borough, transfer plan — clear before a student commits, not to talk them out of a credential.

For Funders

Fund and track more than one outcome, not access alone.

Getting more students into college is necessary, but it is not enough. Focusing on access while ignoring completion, debt, and earnings just pushes the real problem further down the road — often past the point where most funding relationships are still around to notice or fix it. It repeats, at the funding level, the same one-number mistake this report argues against when judging a single credential.

Incentivize academic match, not just admission.

A well-established finding in higher-education research outside this report is that enrolling at a school aligned with a student's academic preparation is associated with a higher probability of completing. Funding that rewards match, not just placement, is funding closer to the outcome that actually matters.

Incentivize completion rates directly.

CUNY four-year colleges finish at 50% within 150% of normal time and repay loans at 53%, against 64% and 64% at SUNY four-year colleges — the same order, at every school type in this data. Completion, not debt size, is what predicts whether a former student is actually paying a loan down.

Incentivize access to credentials connected to high-growth, high-wage fields.

Only 15% of degrees awarded across all 76 campuses in this report land in a field that is both projected to grow and pays well on raw salary. Funding that steers access toward that combination — not toward enrollment in general — closes a gap this data shows is real and large.

Incentivize lowering the debt side of the equation directly.

Typical loan payments across all 356 programs in this report run $58 to $326 a month — small next to the thousands-of-dollars cost-of-living gap between boroughs, but not zero. Maximizing scholarships and grants and minimizing expected family contribution is a lever funders control directly, not one they have to wait on a labor market to move.

Fund the tools and public infrastructure that make this usable, and bring government in as a co-funder.

Every figure in this report required manually joining data that does not talk to itself by default. Development, maintenance, and broad public access to tools that make demand, cost, debt, earnings, and time-to-complete usable together — for students, counselors, districts, policymakers, and systems leaders alike — are ongoing costs, not one-time ones. Philanthropic funding is well positioned to prove the model works; government co-funding is what lets it outlast any single grant cycle.

15. What to be careful about

This report is built on public federal data plus two independently published cost-of-living standards. It is good data, but it has limits. Please know these before quoting a number to a family.

> **The loan repayment numbers are old.**
>
> The federal government stopped updating this measure in 2018. Cost, debt and earnings figures are current 2026 data. Do not put the repayment number next to the debt number and draw a conclusion.

> **Default rates read near 0% almost everywhere, and that is not real.**
>
> Federal loan payments were paused from March 2020 to September 2023. That pause pushed official default rates toward zero at these schools. It does not mean nobody defaulted.

> **The two cost-of-living standards are not from the same year.**
>
> EPI's figures are current for 2026. The NY Self-Sufficiency Standard figures are from 2023 — about three years older. Where the two disagree, part of the gap is a real methodology difference and part of it is simply time. Prices have moved since 2023.

> **Earnings are missing for some smaller programs.**
>
> The government hides results when too few students are in a program. By number of graduates we still cover roughly 100% of degrees across these groups, so the totals hold up, but some individual programs show nothing. The hidden ones likely skew toward smaller, lower-enrollment fields.

> **Credential-type cuts can be driven by very few students.**
>
> Certificates in particular are a small share of degrees at every one of these schools. A strong or weak certificate figure may reflect a few dozen students, not a stable pattern. Check the "Degrees" column before repeating a credential-type finding.

> **Earnings are medians, not promises.**
>
> Half of graduates earn less than the figure shown. A median is a middle point, not a floor.

> **"356 programs" is a system-level count, not a campus catalog count.**
>
> Each row here is one field of study at one credential level, combined across every campus in a group (e.g., all CUNY community colleges) — not counted separately per campus, and not broken down to the narrow major/track level a school's own catalog would use. That is why this number reads far smaller than a school system's own published count of "how many programs we offer." See "What counts as 'a program' here" in the Methodology section for the full explanation.

> **The "finishing changes what you earn" comparison is a gap, not an effect.**
>
> Students who finish and students who do not are not otherwise identical groups. This report cannot separate how much of that gap is the credential itself versus who was more likely to finish in the first place. See "Does finishing change what a graduate earns" above and the entry-cohort methodology note below for the full explanation.

> **These are averages, not one student.**
>
> No individual student will match these numbers exactly. Use them to compare options, not to predict a life.

16. Methodology

Everything above is built from public data, joined and computed in a repeatable pipeline. This section is the full reference: exactly what each figure is, where it comes from, and where the real limits are. The short version lives in "What to be careful about" above; this is the long version.

Where the data comes from

Four sources, joined together: (1) a roster of all 76 NY public colleges and which programs and credential levels each one offers; (2) the U.S. Department of Education's College Scorecard, for actual earnings, debt, and enrollment figures, at both the program level and the whole-school level; (3) two independently published cost-of-living standards — the Economic Policy Institute Family Budget Calculator and the NY Self-Sufficiency Standard — for what it actually costs to live in New York City; and (4) Lightcast/O*NET occupation growth projections, crosswalked to each program's field of study, for whether that program feeds a growing or shrinking occupation.

What counts as "a program" here

This report counts 356 programs. Readers familiar with CUNY's own public materials may notice CUNY alone reports having roughly 2,800 undergraduate programs — a very different number from this report's total across *both* systems. That gap is real and worth explaining rather than glossing over, because it comes from three deliberate methodology choices, not from missing data.

First, this report's unit is a **system-level** combination of school group × field of study × credential type — "Accounting, Associate degree, at CUNY community colleges" is one row here, however many CUNY community college campuses actually offer it. Counting the identical fields *per campus* instead — closer to how a school system would count "how many programs we offer" — already produces 358 rows for CUNY alone, on this report's own field definitions: nearly this report's entire 356-program total, from one system. Most of the gap between "356" and "2,800" is aggregation level, not a different underlying set of programs.

Second, this report's field-of-study categories are **broad CIP families**, not narrow majors. Every field code behind this report's award data is a 4-digit CIP family code (for example, "09.01, Communication and Media Studies" as one category) — coarser than the 6-digit codes the federal government's own College Scorecard publishes natively, and almost certainly coarser than however a college names its own individual majors, tracks, and concentrations in its catalog. A university's own program count is typically at that finer, named-major grain.

Third, this report only counts a field if it survived the join to College Scorecard's earnings, debt, and enrollment data with real degree-awards behind it. A program in a school's catalog that is very small, non-degree, or otherwise not visible in Scorecard's own field-of-study reporting will not appear in this report's count, regardless of how the school itself classifies it.

What "pay" and "debt" actually mean

Pay figures are **median** earnings — half of graduates earn more, half earn less — among graduates who are **working and not enrolled** in further school, 1 year or 5 years after they finished. Graduates who went on to further school, or who are not working, are not part of that median. Typical debt is the median cumulative amount borrowed by the time a student finished, and the loan payment is what that debt would cost per month on the standard 10-year federal repayment plan — an illustration of scale, not a real bill.

Program-specific vs. school-wide figures

Every pay, debt, and loan-payment figure in this report is **specific to that exact field of study at that exact school** wherever the government reports it — not a whole-school average. The government hides (suppresses) a program's figure when too few students are behind it, to protect student privacy. When that happens for a school, this report substitutes that same school's whole-institution figure instead of leaving the cell blank — using the identical "1 year" or "5 years after completion" basis, so it is a like-for-like substitution, not a different methodology in disguise. Because the group- and credential-level tables above blend many schools together, most of them mix some program-specific data with some whole-school data — 100% program-specific is the exception, not the rule. Wherever a figure is built from less than 100% program-specific data, a small note underneath it — e.g. "71% program-level" — shows exactly what share it is. No note means the figure is fully program-specific.

"Does finishing change what a graduate earns" — the entry-cohort comparison

Every other pay figure in this report is completion-based: College Scorecard's `earnings.median` for students who finished, measured 1 or 5 years after they did. Scorecard has no equivalent figure for students who did not finish. The one comparison it does publish is an **entry cohort** — everyone who started at a school in a given year, tracked by federal tax data regardless of whether they ever completed, transferred, or left — reported at 6, 7, 9, 10, and 11 years after entry (Scorecard's own fields; note that the 9-year figure lives under a differently named key, `median_earnings`, than the others' `median`, a real schema inconsistency in the source data, not a pipeline error).

Comparing completers' 5-years-after-finishing figure to the entry cohort only makes sense if both are measured at roughly the same calendar point. This report matches them using each credential type's normal time to completion — 4 years for a bachelor's, 2 years for an associate's degree or certificate — plus 5: entry-year 9 for four-year groups, entry-year 7 for two-year groups. That is a simplification (actual time to a degree runs longer than "normal time" for real students, especially at CUNY, which is part of why this report's finish-rate figures elsewhere use a 150%-of-normal-time standard rather than 100%) and it means some students counted in the entry cohort have, by the matched year, already finished and banked extra years of post-completion earnings themselves — which would understate the gap shown, not inflate it. Scorecard's entry-cohort earnings have no field earlier than 6 years after entry, so there is no comparably matched year available for "1 year after finishing" at any school type; this report omits that comparison rather than pair it against a mismatched year.

Two cost-of-living standards, and why they disagree

"Enough to live on" is not one number — it depends which independently published standard prices it. The Economic Policy Institute Family Budget Calculator treats each borough as a single figure and is current for 2026. The NY Self-Sufficiency Standard (also called the "True Cost of Living") is a separate, independently built methodology that goes one level more local — splitting Manhattan into north and south, and Brooklyn into northwest and the rest, because rents vary enough within those boroughs to matter — but its most recent full dataset is from 2023, about three years older. Neither standard is wrong. They price the same basket of needs (housing, food, transportation, health care, taxes) using different underlying survey data and different geography, so they do not always agree, and part of any gap between them is simply the three years of price changes between vintages. This report shows both, side by side, rather than picking one.

The "living with a roommate" calculation

Both cost-of-living standards publish a figure for a 2-adult, no-children household in addition to the 1-adult figure. The "sharing" scenario in this report is that 2-adult figure **divided by two** — not a separate roommate model built from scratch. That matters for what it assumes: in both standards, housing barely increases from 1 adult to 2 (in the Self-Sufficiency Standard's Bronx figures, it does not increase at all), which means the underlying data is modeling two adults sharing one unit — closer to a couple sharing a bedroom than to two independent roommates who each want their own room. A real 2-bedroom apartment costs more than a 1-bedroom, so this likely overstates the savings from a roommate arrangement where each person has their own room. It is also

worth being explicit that the calculation never models the roommate's own income — "money left over" in the sharing scenario is still only the graduate's own pay minus their own loan payment minus their half of the shared household budget.

Credential-type comparisons

The credential-type cuts (certificate vs. associate vs. bachelor's) use the identical program-specific-first, school-wide-fallback logic above, just collapsed across every program of that credential type at a kind of school instead of one program at a time. The same "% program-level" note applies.

Occupation growth (CAGR)

CAGR is the projected annual growth rate of the occupation(s) a program's graduates typically enter — a labor-demand signal, not a financial return. It comes from Lightcast's O*NET occupation growth projections, crosswalked from each program's federal CIP code to one or more O*NET occupations using the NCES CIP-SOC crosswalk, weighted by how strong that crosswalk's own relevance score is when a program maps to more than one occupation. A handful of CIP categories — Liberal Arts and General Studies being the largest single one in this report — have no clean occupation to crosswalk to at all, because their graduates fan out into too many different fields to pin to one. Those are shown as "not mapped," never silently dropped or treated as zero growth. The "High/Average/Low CAGR" bands use two cutoffs set once, award-weighted, across every mapped program at all 76 schools, so a gap between two groups is a real difference in what their students study, not an artifact of each group being forced into its own thirds.

Occupation growth, by geography

The CAGR bands, cutoffs, and every bucket/quadrant above all use the **national** Lightcast/O*NET figure — that classification basis does not change anywhere in this report. Two additional geographic cuts are shown alongside it, as separate reference columns, from a completely independent source: the New York State Department of Labor's own "Long-Term Occupational Employment Projections," published at two grains — statewide (2024–2034) and by labor-market region, including a "New York City" region defined by NY DOL as the Bronx, Kings, New York, Queens, and Richmond counties combined into one figure (2022–2032 — the closest-vintage regional file NY DOL publishes; it is not the same 10-year window as the statewide file). Both are 6-digit-SOC-level 10-year total percent-change figures, annualized the same way as the national CAGR (compound annual rate, not simple average) and crosswalked through the same CIP-to-occupation mapping used for the national figure, just keyed on the coarser 6-digit SOC code rather than the finer O*NET occupation code, since that is the grain NY DOL itself publishes at. Coverage is real but not identical across the three: weighted by degree awards in this report, 88% of programs have a national CAGR, 88% have a NY State figure, and 87% have a NYC-region figure — the regional file suppresses or omits more detailed occupations than the statewide or national ones do, so a program missing only its NYC-region figure is a real gap in what NY DOL itself publishes at that grain, not a pipeline error. No county- or borough-level breakdown within the NYC region exists in NY DOL's public data; "NYC region" here always means the five boroughs combined.

Growth × wage quadrants

The "high-growth, high-wage" section crosses that same CAGR band against a separate **raw-wage** band (also an award-weighted global tercile, on 5-year pay — before cost of living, before loan payments, before anything else). This is deliberately the naive, incomplete version of the question: raw pay, sorted into thirds, tells you nothing about whether that pay is actually enough to live on once cost of living is applied. That distinction is the entire point of the section — money left over, used everywhere else in this report, is what turns raw wage into a real answer.

When this data is from

College Scorecard earnings, debt, and school figures, and the EPI cost-of-living figures, are current for 2026. The NY Self-Sufficiency Standard's most recent full dataset is from 2023. Occupation growth projections carry their own separate vintage from Lightcast/O*NET and are not tied to either cost-of-living standard's year.

What this cannot tell you

A credential's real economic value depends on more than what this report can measure. This report captures labor demand (CAGR), the cost of the credential (net price and debt), and local wages relative to cost of living (money left over) — three of the variables that determine a credential's value. It does not measure **how quickly the underlying skill could be automated or reduced by new technology**. No dataset available for this report — including Lightcast's own occupation growth projections, which already reflect some expected automation effects but are not built to isolate them — provides a clean, program-level automation-exposure score. That gap is not filled in here; it is left explicitly open.

Report term	Exact source
Pay, 1yr / 5yr	College Scorecard, program-level `earnings.median`, "working and not enrolled" cohort — or that school's institution-level equivalent when suppressed
Typical debt / Loan payment	College Scorecard, program-level median cumulative debt at completion — or that school's institution-level equivalent when suppressed
Cost of living (EPI)	Economic Policy Institute Family Budget Calculator, county level, 1-adult and 2-adult household types
Cost of living (True Cost of Living / SSS)	NY Self-Sufficiency Standard, 2023 release, 1-adult and 2-adult household types
CAGR (National)	Lightcast/O*NET occupation growth projections, via the NCES CIP-SOC crosswalk, relevance-weighted
CAGR (NY State) / CAGR (NYC region)	NY State Department of Labor, Long-Term Occupational Employment Projections (statewide 2024–2034; NYC region 2022–2032, five boroughs combined), via the same CIP crosswalk keyed on 6-digit SOC code
Net price, finish rate, repayment rate, default rate	College Scorecard, institution level (never program-specific — these describe the whole school)

FROM THE URBAN ASSEMBLY

This report took real earnings, real debt, real cost-of-living and real labor-market data for 356 programs at 76 schools — and turned it into a straight answer for one question, in one city.

CounselorGPT is the Urban Assembly's platform for giving that same kind of decision support to everyone with a stake in the outcome: students and counselors navigating one pathway at a time, and districts and states that need the same real-time intelligence to steer policy and investment toward economic mobility at scale. It works continuously — not just once, in one report, but every time a student's plan, the labor market, or a policy lever changes. It connects K–12 academic planning, postsecondary fit, and real-time labor market intelligence into a single system, built by educators and grounded in advising research.

2×
more advising exposure, without increasing counselor workload

37%
of student engagement happens outside the school day

93%
of career exploration focused on high-growth, high-demand occupations

Zero
increase in counselor staffing or workload as exposure expanded

Piloted with 2,500+ students across 17 high schools in 3 states.

Ask us about CounselorGPT →

The Urban Assembly is a nonprofit that has designed and supported schools since 1997. CounselorGPT is built on that same educator-driven foundation.

17. Appendix: every school

Sorted by enrollment, largest first, within each group. A dash means the government did not report enough data for that figure at that school.

CUNY four-year colleges

School	Students	Net price	Typical debt	Loan / mo	3-yr default	Finish rate
CUNY Hunter College	16,289	$2,984	$11,000	$117	0.0%	57%
CUNY Bernard M Baruch College	16,154	$3,033	$11,512	$122	0.0%	72%
CUNY New York City College of Technology	13,580	$5,127	$10,533	$112	0.0%	21%
CUNY Queens College	12,550	$4,195	$10,298	$109	0.0%	53%
CUNY City College	12,505	$3,776	$11,990	$127	0.0%	57%
CUNY John Jay College of Criminal Justice	11,590	$3,203	$11,000	$117	0.0%	56%
CUNY Lehman College	10,696	$3,148	$10,950	$116	0.0%	51%
CUNY Brooklyn College	10,543	$3,103	$11,000	$117	0.0%	54%
College of Staten Island CUNY	9,657	$5,579	$14,350	$152	0.0%	34%
CUNY York College	4,345	$4,456	$11,000	$117	0.0%	32%
CUNY Medgar Evers College	3,233	$5,718	$10,988	$116	0.0%	20%

CUNY community colleges

School	Students	Net price	Typical debt	Loan / mo	3-yr default	Finish rate
CUNY Borough of Manhattan Community College	18,623	$4,976	$7,574	$80	0.0%	25%
CUNY LaGuardia Community College	11,254	$6,120	$7,407	$79	0.0%	24%
CUNY Queensborough Community College	8,940	$4,458	$8,600	$91	0.0%	24%
CUNY Kingsborough Community College	7,670	$5,606	$7,100	$75	0.0%	28%
CUNY Bronx Community College	5,964	$4,462	$8,384	$89	0.0%	16%
CUNY Hostos Community College	4,900	$5,297	$8,442	$89	0.0%	16%
CUNY Stella and Charles Guttman Community College	978	$5,833	$6,500	$69	0.0%	23%

SUNY four-year colleges

School	Students	Net price	Typical debt	Loan / mo	3-yr default	Finish rate
University at Buffalo	20,112	$20,995	$19,000	$201	0.0%	75%
Stony Brook University	18,101	$18,784	$18,228	$193	0.0%	76%
Binghamton University	14,655	$21,620	$18,500	$196	0.0%	82%
University at Albany	12,564	$17,167	$19,500	$207	0.0%	61%
Farmingdale State College	9,552	$10,867	$14,718	$156	0.0%	53%
Fashion Institute of Technology	7,637	$19,095	$12,000	$127	0.0%	81%
Empire State University	7,585	$11,676	$18,730	$199	0.0%	41%
State University of New York at New Paltz	6,086	$18,809	$18,750	$199	0.0%	72%
State University of New York at Cortland	5,901	$22,345	$21,500	$228	0.0%	68%
SUNY Brockport	5,784	$16,353	$20,000	$212	0.0%	55%
State University of New York at Oswego	5,473	$16,236	$20,880	$221	0.0%	60%
SUNY Buffalo State University	5,097	$11,346	$21,028	$223	0.0%	33%
SUNY Oneonta	4,643	$19,158	$19,812	$210	0.0%	69%
SUNY Old Westbury	4,162	$11,282	$14,997	$159	0.0%	45%
SUNY College at Geneseo	3,869	$18,211	$19,500	$207	0.0%	71%
State University of New York at Plattsburgh	3,769	$17,156	$21,196	$225	0.0%	59%
SUNY College of Technology at Alfred	3,563	$15,016	$13,750	$146	0.0%	55%
SUNY at Purchase College	3,197	$18,913	$21,067	$223	0.0%	63%
SUNY College of Technology at Delhi	2,843	$17,225	$15,180	$161	0.0%	45%
SUNY at Fredonia	2,755	$15,897	$24,250	$257	0.0%	50%
SUNY College of Technology at Canton	2,741	$15,268	$20,000	$212	0.0%	38%
SUNY Morrisville	1,923	$15,939	$18,742	$199	0.0%	28%
SUNY College of Agriculture and Technology at Cobleskill	1,904	$18,701	$16,023	$170	0.0%	42%
SUNY Polytechnic Institute	1,849	$14,164	$17,250	$183	0.0%	55%
SUNY College of Environmental Science and Forestry	1,839	$18,952	$11,000	$117	0.0%	66%
SUNY College at Potsdam	1,823	$13,624	$24,250	$257	0.0%	45%
SUNY Maritime College	1,285	$22,367	$23,250	$246	0.0%	64%
SUNY Downstate Health Sciences University	293	—	$12,500	$133	0.0%	—
Upstate Medical University	159	—	$15,000	$159	0.0%	—

SUNY community colleges

School	Students	Net price	Typical debt	Loan / mo	3-yr default	Finish rate
Suffolk County Community College	14,218	$5,258	$8,250	$87	0.0%	29%
Nassau Community College	10,630	$7,095	$10,500	$111	0.0%	23%
SUNY Westchester Community College	8,078	$9,373	$10,400	$110	0.0%	25%
Monroe Community College	7,623	$6,353	$9,750	$103	0.0%	27%
Hudson Valley Community College	6,499	$8,501	$10,625	$113	0.0%	35%
Erie Community College	6,099	$7,765	$9,250	$98	0.0%	28%
Onondaga Community College	4,456	$8,562	$10,000	$106	0.0%	27%
Orange County Community College	3,989	$6,794	$12,000	$127	0.0%	25%
Rockland Community College	3,834	$11,282	$8,497	$90	0.0%	29%
Dutchess Community College	3,824	$10,065	$10,039	$106	0.0%	30%
Niagara County Community College	3,084	$6,876	$11,039	$117	0.0%	32%
SUNY Broome Community College	3,055	$8,940	$12,000	$127	0.0%	23%
Finger Lakes Community College	2,980	$13,898	$12,975	$138	0.0%	30%
Mohawk Valley Community College	2,950	$8,987	$11,000	$117	0.0%	38%
Genesee Community College	1,973	$8,334	$11,622	$123	0.0%	31%
SUNY Adirondack	1,844	$10,389	$14,345	$152	0.0%	37%
Jamestown Community College	1,739	$9,850	$10,990	$117	0.0%	40%
Schenectady County Community College	1,507	$8,947	$11,049	$117	0.0%	32%
Jefferson Community College	1,499	$11,923	$12,000	$127	0.0%	28%
Tompkins Cortland Community College	1,469	$12,723	$15,750	$167	0.0%	26%
Ulster County Community College	1,341	$5,035	$10,000	$106	0.0%	34%
Cayuga County Community College	1,187	$8,662	$12,000	$127	0.0%	30%
Herkimer County Community College	1,168	$13,419	$11,365	$120	0.0%	35%
SUNY Corning Community College	1,138	$7,373	$12,000	$127	0.0%	34%
Fulton-Montgomery Community College	1,001	$6,696	$12,125	$129	0.0%	40%
Columbia-Greene Community College	876	$6,559	$12,000	$127	0.0%	46%
Sullivan County Community College	836	$8,482	$10,150	$108	0.0%	33%
North Country Community College	819	$11,868	$12,000	$127	0.0%	29%
Clinton Community College	400	$9,112	$13,250	$140	0.0%	37%

Where the numbers come from

College costs, debt, earnings, graduation and loan repayment: U.S. Department of Education College Scorecard and the College Scorecard API, joined against Urban Assembly's own FieldOfStudy/School tables. Cost of living: the Economic Policy Institute Family Budget

Calculator, county level, one adult with no children (and two adults for the sharing comparison), used under CC BY-NC-SA 4.0; and the NY Self-Sufficiency Standard / True Cost of Living, one adult, no children, 2023 release.

Prepared by Habib Bangura, The Urban Assembly.