

‘How Will I Pay for It?’ Undocumented Students and the Barriers to College Affordability

**National UnDACAmented Research Project
Special Illinois Report**



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El Centro de Información – Elgin
El Centro Romero
Chicago Public Schools
Chinese American Service League
Consulate General of Mexico
Enlace Chicago
Erie Neighborhood House
Illinois Coalition for Immigrant and Refugee Rights
Instituto del Progreso Latino
Korean American Resource and Cultural Center
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National Immigrant Justice Center
National Latino Education Institute
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EXECUTIVE SUMMARY

In light of recent discussions related to the *Student Access to College and Career-Education for State-wide Success (ACCESS) Bill*, this report draws attention to the burdens incurred by undocumented students in accessing, persisting in, and completing postsecondary education at four-year institutions in Illinois. In 2012, Deferred Action for Childhood Arrivals (DACA) broadened opportunities for eligible youth by providing renewable work authorization. However, DACA did not address exclusions from federal and state financial aid. Consequently, in spite of DACA benefits, higher education remains out of reach for many low-income undocumented students. Drawing on in-depth interviews in Illinois from the National UnDACAmented Research Project (NURP), we find that Illinois' undocumented students face tremendous difficulties accessing, persisting in, and completing postsecondary education due to affordability. Specifically, we find that the lack of access to student financial aid:

- Places the entire burden of tuition costs on the students and their families;
- Burdens the family financially, and impacts the students emotionally and academically;
- Delays the transition from high school to higher education;
- Forces students to make multiple “stop-outs” along the road to a college degree;
- And, prevents students from attaining a four-year degree.

To alleviate the financial burden and its impact on undocumented students' educational trajectories we recommend opening up financial aid opportunities to undocumented students. Specifically, we urge Illinois Lawmakers to pass the *Student ACCESS Bill* (SB2196). The *Student ACCESS Bill* could enable more of Illinois' undocumented students to achieve their educational and career goals by allowing them to compete for existing institutional aid at four-year public colleges and universities.

INTRODUCTION

Being eligible for financial aid would make a huge difference because there's nothing stopping you... It all ties in together, being undocumented, getting financial aid. You're undocumented; you don't get financial aid; you don't have the money on your own because you can't get a good job. It's all—a big old circle. (Lulu)

Illinois is home to approximately 540,000 undocumented immigrants, of which 26 percent are under the age of 24.^{1,2} Undocumented immigrants face a wide range of barriers and obstacles to higher education including federal and state restrictions from almost all forms of student financial aid. As a result, Illinois' undocumented immigrants encounter tremendous difficulty accessing, persisting in, and completing postsecondary education.

As of August 2012, undocumented immigrants who arrived as children began benefiting from the Deferred Action for Childhood Arrivals (DACA) program, which provides eligible immigrants protection from deportation and renewable work authorization.³ More than three years into the program, more than 713,000 undocumented youth and young adults have obtained DACA.⁴ Nationwide, DACA has provided undocumented young people the opportunity to access more stable and higher paying jobs.⁵ Moreover, with work authorization, DACA beneficiaries have experienced increased earnings and renewed hope that their efforts and educational achievements will lead to a job in their desired field.⁶

In spite of the increased opportunities provided by DACA, it is only a partial solution because it does not lift federal and state financial aid exclusions. Undocumented students remain ineligible for federal programs such as the Pell Grant, work-study, and subsidized loans, and state financial assistance, including the Illinois Monetary Award Program. Largely as a result of these exclusions, higher education continues to be financially out of reach for Illinois' undocumented immigrants. Nationwide, student aid is critical to

accessing a four-year education. Indeed, among all students enrolled in public four-year institutions, 83 percent receive some form of student aid including grants and federal loans.⁷ In 2014-2015, the average amount of aid received per undergraduate student was \$14,210 of which \$8,170 was provided in grants and \$4,800 in federal loans.⁸

Illinois has taken policy strides towards improving postsecondary access for undocumented students by providing in-state tuition and privately-funded scholarships through the *Illinois Dream Act*.⁹ Yet, significant challenges remain for Illinois' undocumented students who seek to pursue higher education. Compared to the federal and state financial aid available to other eligible undergraduate students, undocumented students must rely solely on privately funded scholarships. However, even this source of financial aid is extremely limited as private scholarships may be restricted to permanent legal residents and citizens. In addition, the *Illinois Dream Act*, which specifically provides scholarships to qualified undocumented students, has not raised sufficient funds to meet student need. In 2014, of the 1,720 scholarship applications received, only 26 students obtained aid; a trend replicated during the last four years with only 2% of applicants awarded scholarships.¹⁰

Consequently, the lack of access to critical sources of financial support places the entire burden of paying tuition, institutional fees, textbooks, housing, living expenses, and all other education-related costs on undocumented students and their families. When one considers that 67 percent of undocumented immigrants in Illinois live below 200 percent of the poverty line, the exclusion from federal and state aid can be prohibitive.¹¹

As exemplified in the opening quote from Lulu, one of the undocumented young women we interviewed, financial aid restrictions can trap low-income undocumented students and their families in a cycle of

unattainable socioeconomic mobility. At 26, Lulu has yet to access higher education due to financial aid restrictions. She finds herself trapped in what she sees as a “big old circle;” one where she lacks the qualifications to obtain a good job that would make it feasible to save sufficient money to pursue a postsecondary education.

Lulu’s story illustrates the reality of structural changes in the U.S. economy which have led to a bifurcated labor market composed of high paying professional jobs at one end and low-wage occupations at the other.¹² Within this new economy, education has increasingly become the “great divider.”¹³ In Illinois, well-educated individuals enjoy greater access to work opportunities while those without a college education continue to face disadvantages and limited opportunities.¹⁴ Among undocumented students, exclusion from federal and state aid, and limited eligibility for scholarships and institutional aid, contributes to this cycle and perpetuates a bifurcated state where financial inequality trumps qualifications and aspirations.

A college educated immigrant population will benefit Illinois by increasing access to higher paying and more stable jobs that in turn create greater tax revenues. As it stands, Illinois’ undocumented immigrants contribute an estimated \$743,288,000 in state and local taxes.¹⁵ The *Student ACCESS Bill* could increase educational achievement by enabling four-year public universities to make available existing forms of state funded institutional aid opportunities to undocumented students.¹⁶ Opening up state funded institutional aid could make a lasting impact to undocumented students’ academic and career trajectories and the state’s economic future.

NATIONAL UNDACAMENTED RESEARCH PROJECT

This report draws on data from the National UnDACamented Research Project (NURP) led by Professor Roberto G. Gonzales at the Harvard University Graduate School of Education. NURP is a multi-year national study that seeks to understand the impact of Deferred Action for Childhood Arrivals (DACA) on the lives of DACA eligible young adults.¹⁷

NURP’s data consist of a national survey conducted in 2013 with 2,684 DACA eligible young adults, and in-depth interviews in the states of Arizona, California, New York, Georgia, South Carolina, and Illinois. To date a total of 467 interviews have been conducted in the participating states with ninety-eight of the interviews completed in Illinois.¹⁸ Although the in-depth interviews captured responses to a broad range of questions, including the impact of DACA, work experiences, and emotional well-being, this report focuses on the postsecondary experiences and pathways of undocumented students.

CONSTRAINED POSTSECONDARY PATHWAYS OF ILLINOIS' UNDOCUMENTED STUDENTS

The NURP data collected in Illinois brings to light the challenges faced by undocumented youth as they attempted to access and navigate higher education. Our analysis highlights the impact of the financial burden placed on students and their families, and how limited financial aid blocks, detours, and derails their postsecondary pathways.

The Burden of Meeting Tuition Costs without Financial Aid

In 2015, the average yearly cost of tuition and fees at a public four-year university in Illinois was \$13,983.¹⁹ With housing, textbooks, and other associated costs, this dollar amount quickly rises. Given that undocumented students are cut off from most sources of aid generally available to undergraduates, the brunt of these tuition expenses rests entirely on them and their families. Among Illinois' NURP respondents, 70 percent of four-year attendees received family financial support from parents, siblings and extended family members.²⁰ In addition, 68 percent worked to cover tuition expenses, and 10 percent took out private loans.²¹ These multiple payment tactics were not mutually exclusive but were combined in a semester by semester basis creating a piecemeal approach that was seldom sustainable.

Within this web of payment tactics, relying on family contributions was a common and often burdensome approach. Bob, who was born in Mexico but has lived in Illinois since before turning one, highlights the common all hands on deck approach we found among low-income undocumented students and their families.

We've been paying out of pocket [from] what we had saved up, everything my mom [earns], whatever I [earn], whatever my dad [earns]. Most of it goes towards my education.

A freshman at a four-year institution, 18 year-old Bob recognizes that he cannot sustain paying out of pocket

the entire four years and at the time of the interview was actively trying to "find a different method." Although Bob had not yet found another way, the trajectories of other respondents who were further along suggest that Bob, if he hopes to persist in higher education, will need additional sources of funding.

The burden of paying tuition leads families to use up their limited resources and forego building up their financial and future stability in the process. Sonia, who has lived in the United States since she was five months old, demonstrates the sacrifices entire families make to raise funds for tuition. Graduating at the top of her high school class, a promising pre-enrollment scholarship was rescinded due to her immigration status. At the time of interview, this Southeast Asian 22-year old was enrolled in a four-year public university and struggling semester by semester to pay tuition.

So the first semester...my mom actually sold her jewelry for me to pay for a semester, which was...tough for me because, in our culture, a mom saves her jewelry to give to her daughter on her wedding day... So I got through the first semester. The second semester... I get an email saying that I'm receiving a \$5,000.00 scholarship... So we were able to combine that money and pay for that semester... Then in my sophomore year, I got a loan. My parents couldn't co-sign the loan for me because they had poor credit... My cousin, she cosigned the loan for me.

Sonia's family support was crucial in getting her through the first two years of college. But it came

at a high price. Sonia’s mother sacrificed the jewelry she had saved for years, and which bore financial and cultural value. Yet, after the first two years, Sonia was unsure how she would pay for the rest of her studies. Given limited access to financial aid—both need and merit based—Sonia and her family continued bearing the heavy burden of tuition costs.

In addition to family assistance, students worked long hours to bear the burden of paying for college. At least 68 percent of NURP respondents who attended a four-year institution paid for college partially out of job earnings. This approach also meant significant sacrifices for the student. As 26 year-old Jasmine describes, working full-time left little time for studying.

I noticed that, due to my [immigration] status, I was not getting the same opportunities—like internships. I also had to work a lot more than my peers. I was working full-time, going to school full-time... I guess it was just mostly financially, just seeing how I had to struggle so much more than other students. Due to the amount of time that I had to work, I didn’t have enough time to actually dedicate to my studies.

Although Jasmine has lived in Illinois since the age of eight, her full-time work schedule prevented her from taking advantage of internship opportunities that would broaden her professional experience and career prospects. The strain of paying for school also impacted her academically, as she had little time left for studying. Jasmine was caught in a catch-22 where the burden of paying for tuition impacted her academic and professional future.

The burden of paying for tuition with limited financial aid also imposed a heavy emotional and physical toll on the lives of undocumented youth. A top student in high school who has lived in the U.S. since the age of five, Panchito, witnessed in despair other students reap the rewards of their hard work and matriculate into four-year postsecondary institutions while he was limited to a community college.

As an undocumented student you are always afraid of the price tag. You’re afraid of not having sufficient funds to pay for the next semester. Those kind of things keep you at bay from applying for institutions that you know you could qualify for. Like I was number one in my high school. Then I saw number five go to [a four-year university], get full funding. I saw number three going to [another four-year university], get funding. Then I saw number 17 decide at the last week that she wants to go to [a local four-year university] with a full ride.

In spite of limited options, Panchito managed to graduate from a four-year university at the age of 28. However, graduating came at a high physical cost. Without access to financial aid, he took various physically demanding jobs in the low-wage sector to cover tuition expenses. After suffering a knee injury at work, Panchito continued working through the injury as he was unable to forgo a paycheck. He can no longer run as result. According to Panchito, “it’s the price” undocumented students pay to pursue their academic goals.

The lack of financial aid for Illinois’ undocumented students places the brunt of the tuition costs on students and on their families. To access a four-year education, our respondents had to draw on their families’ limited resources and work long hours. These constrained choices not only affected their families financially, but also impacted the students academically, emotionally and physically.

Blocked, Detoured and Derailed Pathways

The cost of college tuition combined with limited resources, blocked, detoured and derailed the postsecondary pathways of many of our respondents. While some never made it to four-year universities, those who did, frequently experienced delayed college enrollment or were forced to stop-out either temporarily or permanently.

Nationally, many undocumented students experience postsecondary education as a revolving door. Of our 2,864 national survey respondents, 42 percent did not complete their plan of study within the normal timetable, as strained finances and family need drove them out of school for significant periods of time.²² “Stopping out,” or leaving college with the intention of returning is a growing and concerning trend among college students nationwide. The research in this area suggests that academic preparation is the biggest factor to stopping-out. Within this national trend, undocumented students are three times more likely than similar youth to stop-out; with finances being the driving force.²³

While our respondents demonstrated increased motivation to pursue postsecondary education with DACA, the financial barrier to do so continued to heavily burden their aspirations by constraining their choices. Many of our respondents, who experienced blocked pathways due to strained finances, had yet to enter any form of postsecondary education but remained hopeful about enrolling in the future. Among those was Lulu, who had yet to successfully transition to college. Lacking a college education, Lulu has not maximized the benefits of DACA and, at the time of the interview, continues working in retail where she is paid in cash. Nonetheless, Lulu holds on to her dreams and hopes that if she can gather the “initial money,” the university will “see good faith and will help” provide the financial assistance needed to pursue a healthcare career.

Without access to financial aid and with limited family resources, many respondents experience blocked pathways as they balanced their aspirations against the needs of their family. For Nelly, who arrived in the U.S. at the age of four, weighing the “pros and cons” resulted in forgoing a four-year education.

I was very excited about [college] at first. Then I sat back, and I looked at the pros and cons. I mean, going to a four-year college would have been great and I'd probably be [in] my second year by now but I'd be worrying a lot about my finances. I would practically have my parents in debt. My parents would be living day-to-day. I would be living day-to-day just because I wouldn't be able to take on a full-time job and save money and pay my debt... Then having to worry about the next semester, the next year, the next two or three years after that. I mean, it was an option for me, but it wasn't the best option for me just because I knew that I was gonna be under a lot of stress. I would have a lot of guilt knowing that I put my parents in debt for the rest of their lives.

At the time of the interview, Nelly who was 19, had already completed a short certificate program at a community-college and was working full-time. All too conscious of her family's economic needs, Nelly's decision to obtain a vocational certificate rather than pursue a four-year degree was deeply influenced by her family's economic circumstances. Although some undocumented students lack awareness of their college options and policies related to their status, this was not the case with Nelly who was an advocate for undocumented students in her high school and considered herself an activist. Rather, this savvy student made her decision to pursue a “quick little degree” based on a keen awareness of the financial aid landscape and the burden it would place on her and her family.

Besides blocking the four-year pathways of NURP respondents, limited financial options forced undocumented students to delay enrollment. Forced delays, interrupted students' initial plans and left them emo-

tionally distressed and scrambling for an alternative. Amos, a young man originally from Eastern Europe who has lived in Chicago since he was five, delayed his pursuit of a four-year degree when he realized that his admission letter did not include funding.

I got accepted into [a public four-year university], and they gave me no scholarship. So it would've been all out-of-pocket. At that point, it was terrifying... I took a year off...I started working, and I started saving up money.

In spite of having attended a selective enrollment Chicago high school and having experienced rigorous college level coursework, 21-year-old Amos found his college dreams temporarily delayed due to student aid restrictions at Illinois' public universities. With the help of his high school counselor, Amos expanded his college search and eventually enrolled in a private university that awarded him a full scholarship. It is important to note, however, that this level of private scholarship is rarely given out. Amos was only one of four respondents who was granted a full-tuition award. Moreover, Amos' forced delay came at a high emotional cost as it sent him into a "deep depression."

Without the option of a full-tuition scholarship, that only a select number of students obtain, a large portion of our respondents experienced a bumpy college trajectory. This bumpy trajectory consisted of multiple stop-outs as our respondents sought out ways to pay for college semester by semester. Take Manny, for example.

[My dad told me], 'Well, you're gonna go to a school that I can afford or you're not going to school'... I took a year off. Well, it was like six years [to graduate]. I took a year off right after high school. Then I was trying to figure out where I was gonna go... Then eventually, a year later, I think it was even like a year and a half, I started at [a public four-year university]. Then because I couldn't pay it, or my dad couldn't help me, because I was paying part of it with my taxes that I got. I was working full-time. Here and there, it was like two semesters that ended up being maybe two years that I took off. Then I finally finished. It was tough.

For 27 year-old Manny, accessing college entailed delaying enrollment in order to find a university his father could afford. Yet, even after matriculating into a four-year public university, Manny found his college pathway derailed at various points due to his inability to pay. Combining family contributions with job earnings is not sufficient to provide undocumented students a smooth pathway but instead burdens the family and results in various interruptions along the way.

The precarious position of students who receive partial family support to finance school, such as Manny, is intensified for students who must rely solely on their own earnings because their family lacks the means to help. In the case of Carla, a 20-year old who arrived in the United States as an infant, the burden of paying tuition without financial assistance put her on the edge of derailment.

Right now, I have a \$3,000.00 hold on my account, so I can't register for classes. I have the whole summer, they told me, to pay it off, and I can register for classes up to the first week of school. That's why I need this job at [fast food restaurant] or maybe even another job. My goal is to work two jobs or three jobs during the summer, and just save up that money, and pay off my hold, and then just continue applying for scholarships.

In Illinois, undocumented students whose families are unable to cobble together enough financial resources to pay for college and related expenses are left with only two choices: to compete for an extremely small pool of private scholarships (that decrease in availability as the amount of funds they provide increases) or to work as much as possible. Earnings from low-wage jobs are not sufficient to cover tuition and, thus, force students to take on more than full-time hours in order to meet their financial needs. This, then, takes valuable time away from school and related pursuits. For Carla, the only solution she could see to mounting tuition debt was to take on several low-wage jobs. At the time of the interview, Carla's postsecondary education and work prospects were unclear.

Although these bumps in the road were temporary for some, we also observed various instances where interruptions resulted in more long-lasting periods away from school. Melissa, a 24-year-old, explained to us how a lack of financial aid and ineligibility for scholarships prompted her to withdraw from college and keeps her from returning.

I graduated with my high school diploma and then my associate's degree. After that I continued [for] one year going into my bachelor's. But then I had to drop out because I wasn't getting financial aid and scholarships due to the fact that [I was not eligible for any] of them. That's when I decided to work and just pay for my bills, my rent and everything. I always wanted to go back but I didn't even make [enough money] monthly to be able to pay for [college].

Melissa managed to successfully navigate her way to an associate's degree. However, the cost of a four-year education was too burdensome to overcome. As Melissa noted, her exclusion from financial aid was prohibitive. At the time of the interview, Melissa had been out of college for several years. Yet, she remained hopeful that an opening up of financial resources might allow her to return.

The experiences of Illinois NURP respondents demonstrate that many undocumented students like Melissa struggle to make the transition from community college to a four-year university due to financial restrictions. For many who manage to piece together available resources to earn an associate's degree, the steeper tuition at four-year institutions put a stop to earning a bachelor's degree.

Exits from college were also long lasting when meeting another family member's financial needs took precedence over tuition costs. Joaquin enrolled in a four-year public university after high school only to relinquish his education when his mother's health concerns became priority. At 19, Joaquin had little choice but to leave college.

[I dropped out] because of financial reasons. I wasn't gonna let my mom waste her money on my education when she was fighting for her life. Because she had savings and she was gonna help me pay for college. But I decided she could use that in the future for medication, for the doctor, for anything we need at home since she was gonna stop working... so I decided that it was best for me to drop out and take that responsibility off their hands.

When limited family resources are redirected to address an emergency, there are few backup options for undocumented students. As was the case for Joaquin, students must often make the unenviable choice of devoting limited funds to pay for tuition or to help out their families.

For undocumented students, family socioeconomic background remains a barrier to postsecondary access. At its core, federal and state financial aid for low-income students seeks to alleviate the impact of limited family resources on students' educational attainment. Yet, without eligibility to government grants or institutional financial aid many undocumented students in the state of Illinois are unable to experience a level playing field.

CONCLUSION

Current U.S. economic trends point to a continuously pressing demand for a high skilled labor force. The Bureau of Labor Statistics predicts that over the next decade employment in the majority of the largest growing labor sectors will require some type of postsecondary education for entry.²⁴ For workers to remain competitive in the labor market and to be upwardly mobile, a college education is quickly becoming a requirement.

The difficulties faced by undocumented students in their transition from high school to college are a direct result of a lack of financial support at this critical juncture. As this report has highlighted, financing higher education poses one of the most significant barriers to accessing a four-year education for Illinois' undocumented population. The lack of financial aid burdens the family financially and impacts students emotionally and academically. If left unchanged, the lack of access to institutional financial aid will further perpetuate the disparities of a bifurcated Illinois; one where immigration status, not merit or effort, frames opportunities.

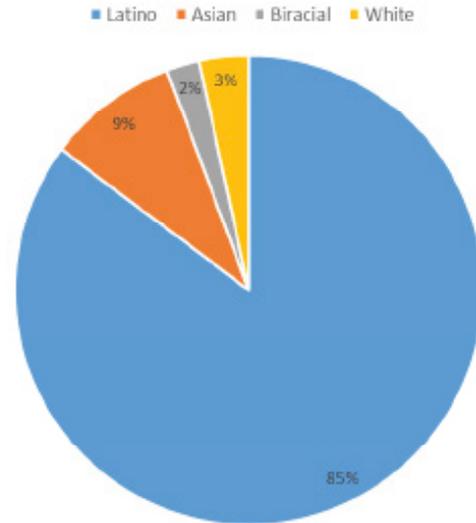
Opening up existing scholarships and other forms of institutional aid to undocumented students is a necessary step to increasing postsecondary access in Illinois. The *Student ACCESS Bill* would also make it less likely for undocumented students to forego, delay or end their dreams of a higher education. By improving educational opportunities, Illinois will enable students to more fully realize the benefits provided by DACA, to be competitive in the job market, and to make significant contributions to the state's economic well being.

APPENDIX

Of the 88 Illinois participants included in this analysis, 75 identified as Latino, 8 as Asian, 3 as white, and 2 as biracial. The Illinois sample is composed of 53 (60%) females and 35 (40%) males. At the time of the interview, the age of participants ranged from 18 to 33 with a mean age of 24. In addition, the mean age at arrival in the United States was six.

Among the 88 Illinois NURP participants in this analysis, 45% (N=40) enrolled in a four-year college or university at some point. Undocumented students paid for four-year tuition expenses through a combination of scholarships, family contributions, debt (such as loans and credit cards), and earnings. These payment strategies were not mutually exclusive but were combined in order to cover tuition and related expenses. Among four-year attendees, 70 percent of students received scholarships but only 10 percent of those were full scholarships. The same is true of students who received other forms of funding. While 70 percent of four-year attendees received financial support from parents, a mere 10 percent were fully funded by them. Finally, 68 percent of students paid for college in part through working and 10 percent took out some type of loan to cover tuition expenses.

Illinois Participants Distribution by Race/Ethnicity



ENDNOTES

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2. Fred F. Tsao, *Illinois' Undocumented Immigrant Population: A Summary of Recent Research by Rob Paral and Associates* (Chicago, IL: Illinois Coalition for Immigrant and Refugee Rights, February, 2014), http://icirr.org/sites/default/files/Illinois%20undocumented%20report_0.pdf.
3. To be eligible for DACA, undocumented immigrants must have arrived in the United States prior to June 2012 and before the age of 16, and must have resided in the U.S. for at least five years. In addition, they must have also completed an eligible education program, and have not been convicted of a significant misdemeanor.
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6. Roberto G. Gonzales and Angie Bautista-Chavez, *Two Years and Counting: Assessing the Growing Power of DACA* (Washington, DC: American Immigration Council, June 2014), <http://www.immigrationpolicy.org/special-reports/two-years-and-counting-assessing-growing-power-daca>.
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8. College Board, *Trends in Student Aid 2015*, (New York, NY: 2015), <http://trends.collegeboard.org/sites/default/files/trends-student-aid-web-final-508-2.pdf>.
9. Two policies in Illinois have paved the way for undocumented students to access higher education. The first policy, known as the *In-state Tuition Bill* (Public Act 93-0007), allows eligible undocumented immigrants to pay in-state tuition at public four-year institutions. To qualify for in-state tuition undocumented students must have attended an Illinois K-12 school for at least three years, have graduated from an Illinois high school or received the equivalent of a high school diploma in Illinois, have resided with their parents or guardians while attending an Illinois high school, and signed an affidavit stating that they will adjust their immigration status should they become eligible. The second policy enacted in 2011, the *Illinois Dream Act* (Public Act 097-0233), among other things, established a statewide commission to raise scholarship funds through private sources.
10. "Frequently Asked Questions," *Student ACCESS Bill*, accessed April 24, 2016, <http://www.studentaccessil.com/faq>.

11. Fred F. Tsao, *Illinois' Undocumented Immigrant Population: A Summary of Recent Research by Rob Paral and Associates* (Chicago, IL: Illinois Coalition for Immigrant and Refugee Rights, February, 2014), http://icirr.org/sites/default/files/Illinois%20undocumented%20report_0.pdf.
12. Arne L. Kalleberg, *Good Jobs, Bad Jobs: The Rise of Polarized and Precarious Employment Systems in the United States* (New York: Russell Sage Foundation, 2011).
13. Ibid.
14. Carrie J. Hightman, *The Illinois Public Agenda for College and Career Success* (Springfield, IL: Illinois Board of Higher Education, 2010), http://www.ibhe.org/masterPlanning/materials/070109_PublicAgenda.pdf.
15. Lisa Christensen Gee, Matthew Gardner, and Meg Wiehe, *Undocumented Immigrants' State and Local Tax Contributions*, (Washington, DC: The Institute on Taxation and Economic Policy, February 24, 2016), <http://www.itep.org/pdf/immigration2016.pdf>.
16. The *Student ACCESS Bill* would not make undocumented students eligible for assistance through the Monetary Award Program.
17. In this report, although a majority of participants were DACA beneficiaries, we use the term undocumented to include DACA and non-DACA recipients.
18. This report draws on the 88 Illinois interviews transcribed at the time of data analysis.
19. "Tuition Costs and Fees: Current Tuition & Fees at Illinois Colleges, Public Universities & Community Colleges," *College Illinois! 529 Prepaid Tuition Program*, accessed April 24, 2016, <http://www.collegeillinois.org/PlansAndPricing/CollegeTuitionCostandFees.html>.
20. Out of the 88 interviews analyzed, there were 40 respondents who attended a four-year university of which 28 received financial support from family to cover tuition expenses.
21. Out of the 40 respondents who attended a four-year university, 27 reported they worked to pay for college and 4 of them received private loans.
22. Roberto G. Gonzales and Angie Bautista-Chavez, *Two Years and Counting: Assessing the Growing Power of DACA* (Washington, DC: American Immigration Council, June 2014), <http://www.immigrationpolicy.org/special-reports/two-years-and-counting- assessing-growing-power-daca>.
23. Veronica Terriquez, *Dreams Delayed: Barriers to Degree Completion Among Undocumented Community College Students*, *Journal of Ethnic and Migration Studies* 41, no. 8 (October 30, 2014): 1302-1323, accessed April 28, 2016, <http://www.tandfonline.com/doi/citedby/10.1080/1369183X.2014.968534>.
24. Bureau of Labor Statistics, *Employment Projections - 2014-2024: Press Release*, (Washington, D.C: U.S. Department of Labor, December 8, 2015), <http://www.bls.gov/news.release/pdf/ecopro.pdf>.