

# **PARTNERSHIP FOR COLLEGE COMPLETION'S AFFORDABILITY STUDY**

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**PRESENTATION FOR  
COLLEGE CHANGES EVERYTHING  
CONFERENCE**

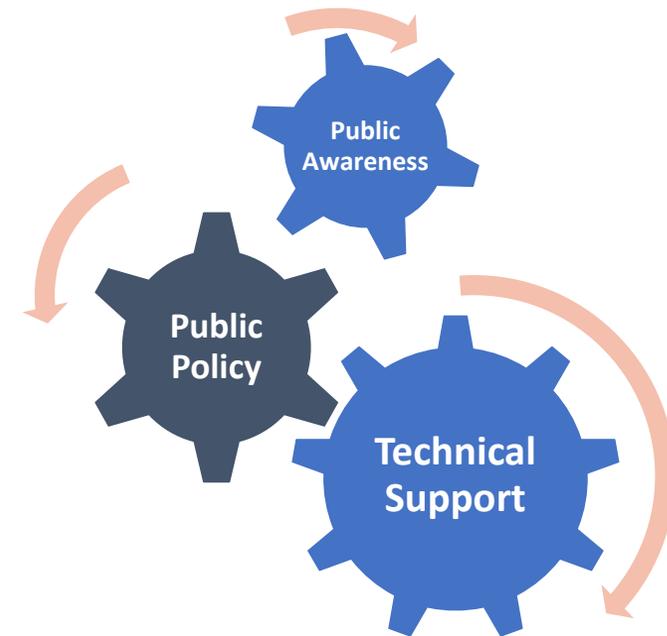


# ABOUT PCC

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The **Partnership for College Completion (PCC)** is a regional nonprofit organization launched in 2016 dedicated to increasing college completion rates in and around Chicago and across the state, particularly for low-income students, first generation college goers, and Black and Latinx students.

PCC champions policies, systems, and practices that ensure all students in Illinois graduate from college.



# ***PRICED OUT: ON ILLINOIS' DISINVESTMENT IN HIGHER EDUCATION & WHAT CAN BE DONE ABOUT IT***



**Priced Out: Black Students**  
*On Illinois' Disinvestment In Higher Education & What Can Be Done About It*

**PARTNERSHIP FOR COLLEGE COMPLETION**  
*Accelerating action to close the graduation gap*

**Black Students Report**  
October 22nd



**Priced Out: Latinx Students**  
*On Illinois' Disinvestment In Higher Education & What Can Be Done About It*

**PARTNERSHIP FOR COLLEGE COMPLETION**  
*Accelerating action to close the graduation gap*

**Latinx Students Report**  
October 29th



**Priced Out: Rural Students**  
*On Illinois' Disinvestment In Higher Education & What Can Be Done About It*

**PARTNERSHIP FOR COLLEGE COMPLETION**  
*Accelerating action to close the graduation gap*

**Rural Students Report**  
November 6th

# WEBSITE AND INTERACTIVE DATA FEATURES

← → ↻ partnershipfcc.org/affordability

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## College Affordability for Students in Illinois

On Illinois' Disinvestment In Higher Education & What Can Be Done About It

A Brief History of Coll... ●

Vision for the Future ●

Improving Access ●

Decreasing the Cost of... ●

Increasing Students' A... ●

Improving Degree Pay... ●

Realizing Our Vision T... ●

Sign-up to receive our... ●

For nearly two decades, Illinois has gone through a period of disinvestment in higher education, seeing continued losses in higher education appropriations and underinvestment to student financial aid, effectively shifting the burden to pay onto students.

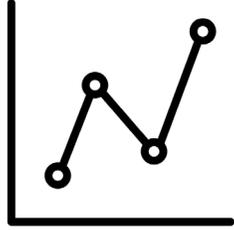
This study has three companion reports: Priced Out: [Black Students](#); Priced Out: [Latinx Students](#); and Priced Out: [Rural Students](#). The reports provide insight into how disparities in access, cost, and ability to pay are creating barriers for Illinois students across the state and recommends policy action to start reversing these trends.



GO%  
202



# HOW THESE REPORTS EXPLORE AFFORDABILITY



## 1. Institution-level data

- National higher education dataset (IPEDS)
- Student borrowing



## 2. Illinois agency data

- High school (ISBE)
- Community college (ICCB)
- Higher education (IBHE)
- State aid funding (ISAC)



## 3. Survey data and national research

- How affordability affects enrollment, completion, persistence
- Wealth
- Survey data

# AFFORDABILITY STUDY FINDINGS IN BRIEF



## POLICY

- 17 years of disinvestment has given Illinois affordability issues
- Disproportionately affected rural, Black, and Latinx students

### Black Students

Black student enrollment is at crisis levels, and wealth gaps contribute to both access and debt issues

### Latinx Students

Latinx four-year degree increases have not kept up with student growth, and debt aversion plays a role in access and outcomes

### Rural Students

Rural students are divided by ability to afford 4-year college, but those attending often can't afford to return

# SECTIONS OF EACH REPORT

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**1** Access

**2** Cost

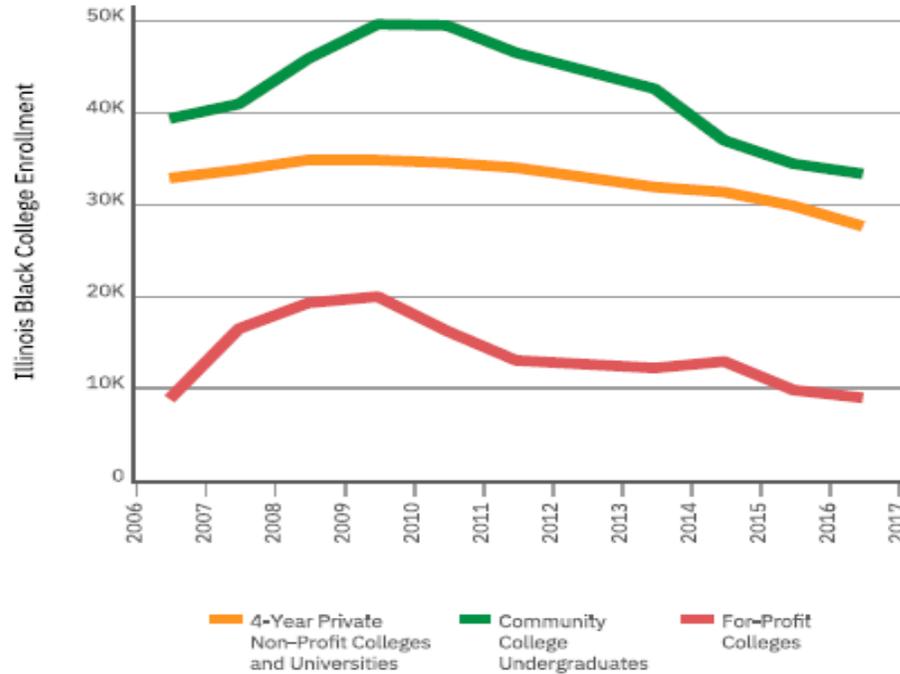
**3** Ability to Pay

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**4** Payoffs

# ENROLLMENT CRISIS FOR BLACK STUDENTS

Black Student Enrollment Has Declined, Except at For Profit Colleges



**11,100 fewer Black students** enrolled in college from 2007-2017

Disproportionate for-profit enrollment

Better-resourced colleges and universities have smaller completion gaps, but enroll fewer Black students

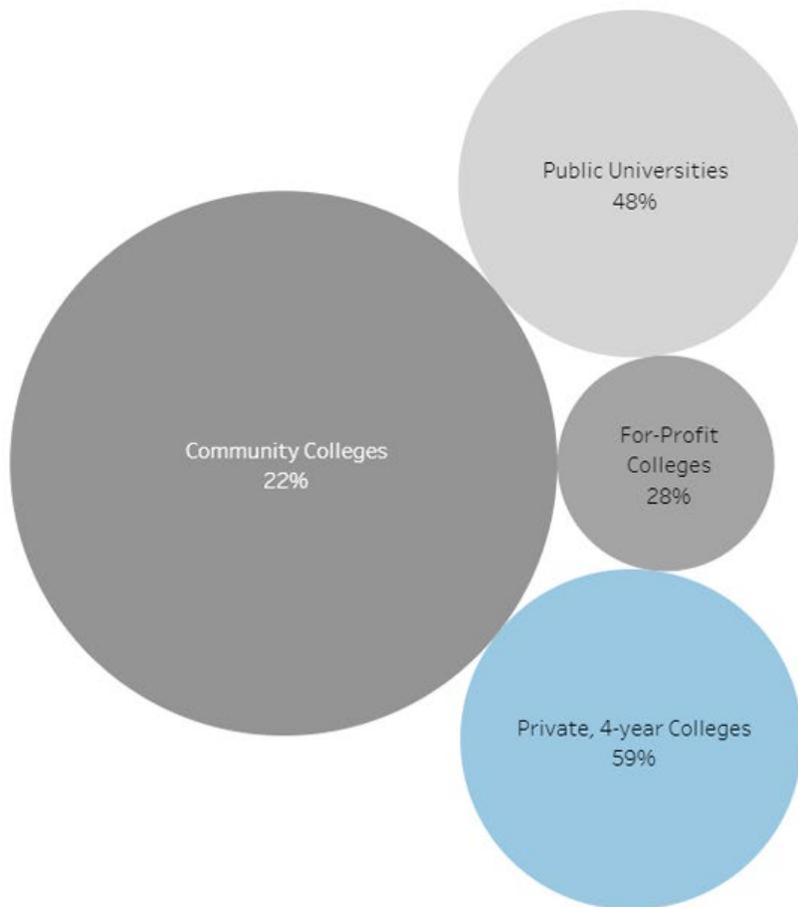
Sources: Projections of high school graduates from the Western Interstate Commission for Higher Education (WICHE) and IBHE data on college enrollment

# ENROLLMENT SECTOR AND GRAD RATES VARY BY RACE

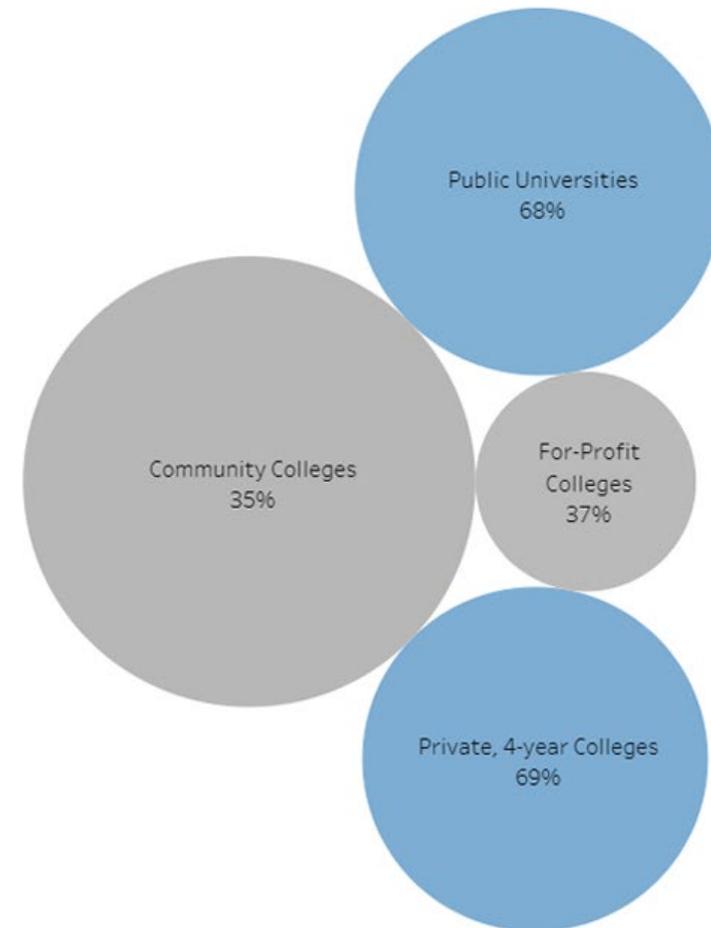
**80% growth** in Latinx population and 4-year college enrollment from 2007-2017

➤ Population outpacing bachelor's degree completion by 40%

### Latinx Students



### White Students

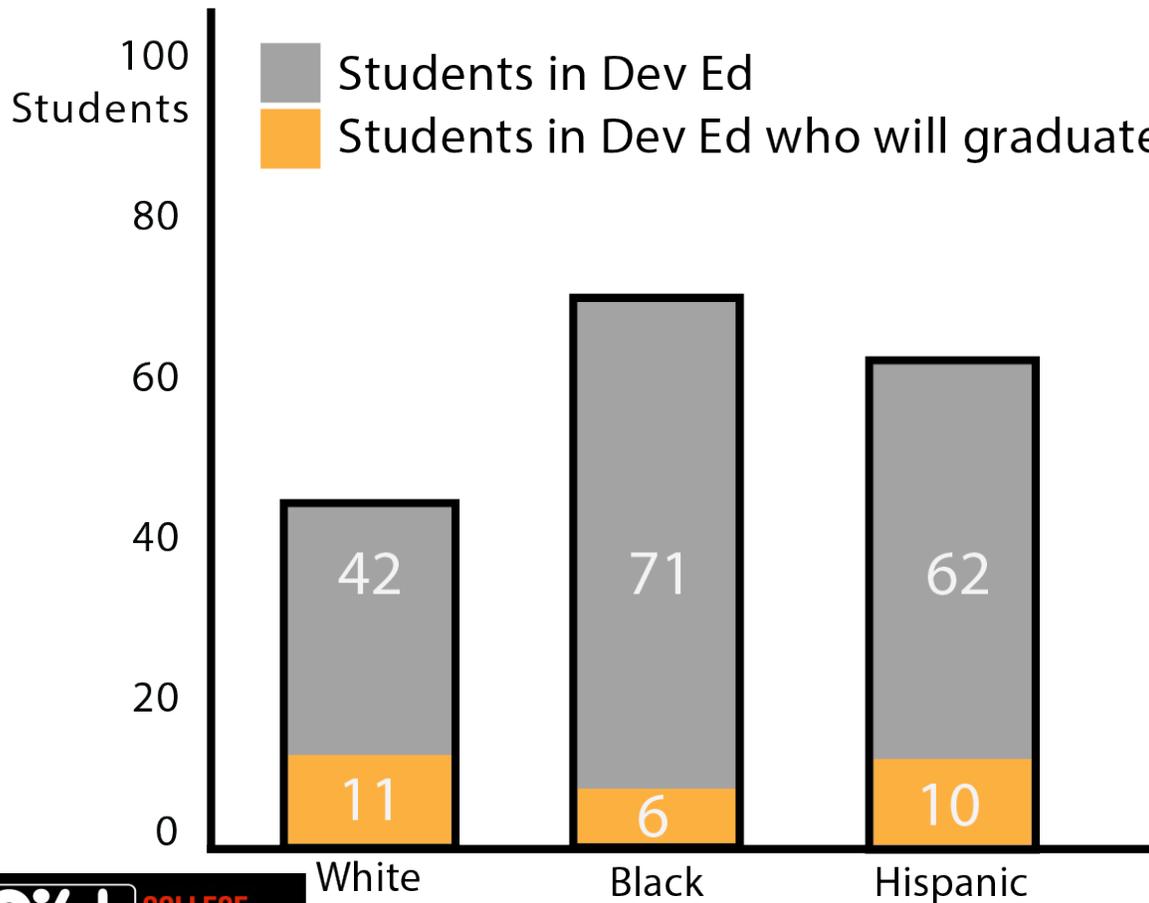


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Source: [partnershipfcc.org/affordability](http://partnershipfcc.org/affordability)

# DEV ED CAN LIMIT COLLEGE OPPORTUNITIES FOR STUDENTS OF COLOR

Number of Dev. Ed. Enrollees And Graduates By Race Among 100 Illinois Community College Students



Black and Latinx students are about **twice as likely to be placed** in remediation and **half as likely to graduate** if placed in these courses.

## Possible implications for higher education:

1. Fewer low-income students enrolling in four-year colleges
2. Remote learning harder for low-income, rural students
3. Recession growth in 2-year attendance
  - More students placed in dev ed
  - Leaky pipeline leads to fewer graduates
4. Financially vulnerable institutions threatened
  - CCs, regional four-year universities, small private colleges

# Access

## Takeaways

- Student population critical factor to measure access
- COVID-19 could be generational threat to equity

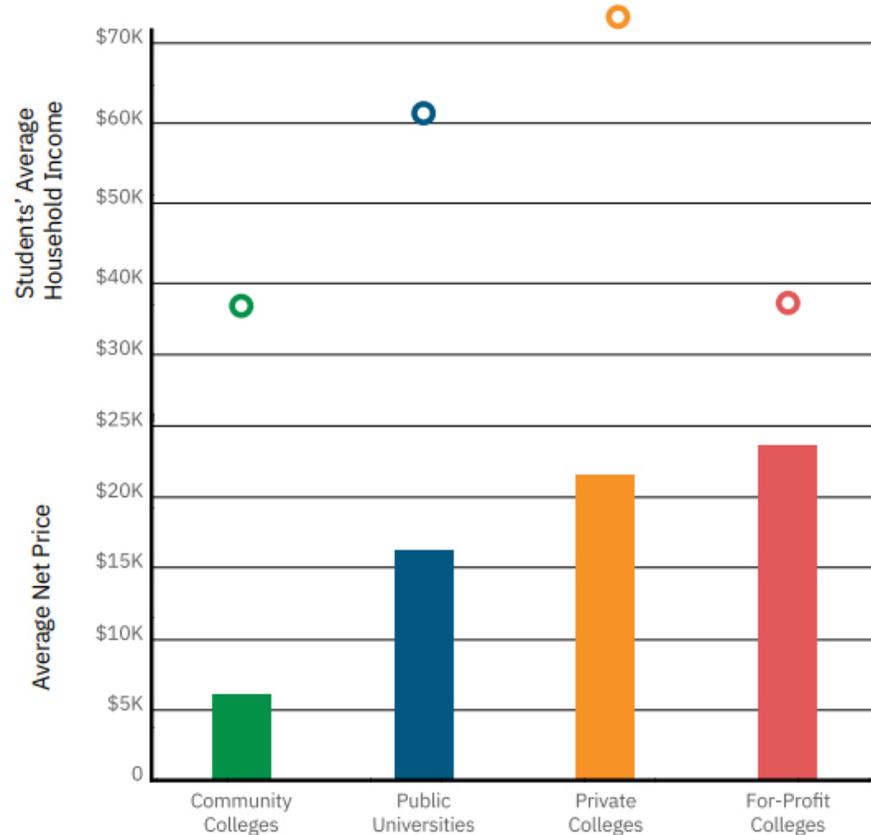
## Policy Considerations

1. Equity in any cuts
2. Test-optional admissions
3. Scale developmental education reform



## INCOME VARIES BY ENROLLMENT SECTOR

Students with lower income disproportionately attend community colleges and for-profit colleges



IL universities have a **50% higher net price for lowest-income students** than the Midwest average

Less costly 4-year colleges and universities are not racially representative

**Possible implications for higher education:**

1. No cost-savings for moving online
2. For-profit colleges could benefit from pandemic
3. Governor's funds from CARES a positive, equitable step

# Cost

## Takeaways

- Cost affects access early in pipeline
- Substantial, targeted reinvestment is needed

## Policy Considerations

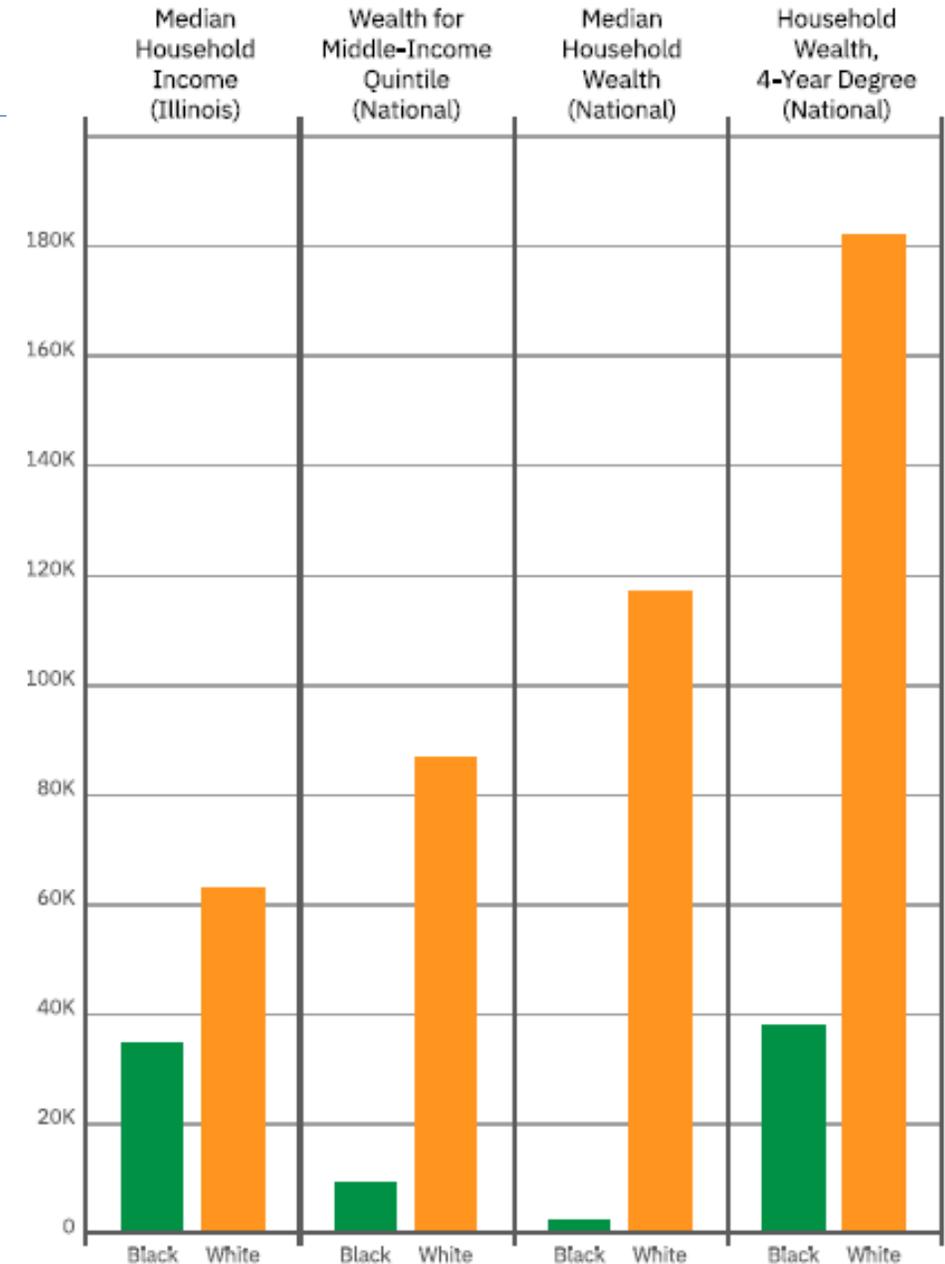
1. Eliminate MAP at for-profit colleges
2. Equity-driven funding formula



# RACIAL WEALTH GAPS ARE SIGNIFICANT

Illinois Black, Latinx, and rural students have less ability to pay

- White families have more than 8x the wealth of Black or Latinx families **in the same income quintile**
- Rural/urban income gaps affect access



Source: *The Road to Zero Wealth*

## Possible implications for higher education:

1. More resources needed to enroll, persist, and complete
2. Federal and philanthropic emergency grants a positive step

# Ability to Pay

## Takeaways

- Wealth and income gaps affect completion
- Equity essential in COVID-19 response

## Policy Considerations

1. Better fund MAP grants
2. Fund state emergency grants
3. Support student parents



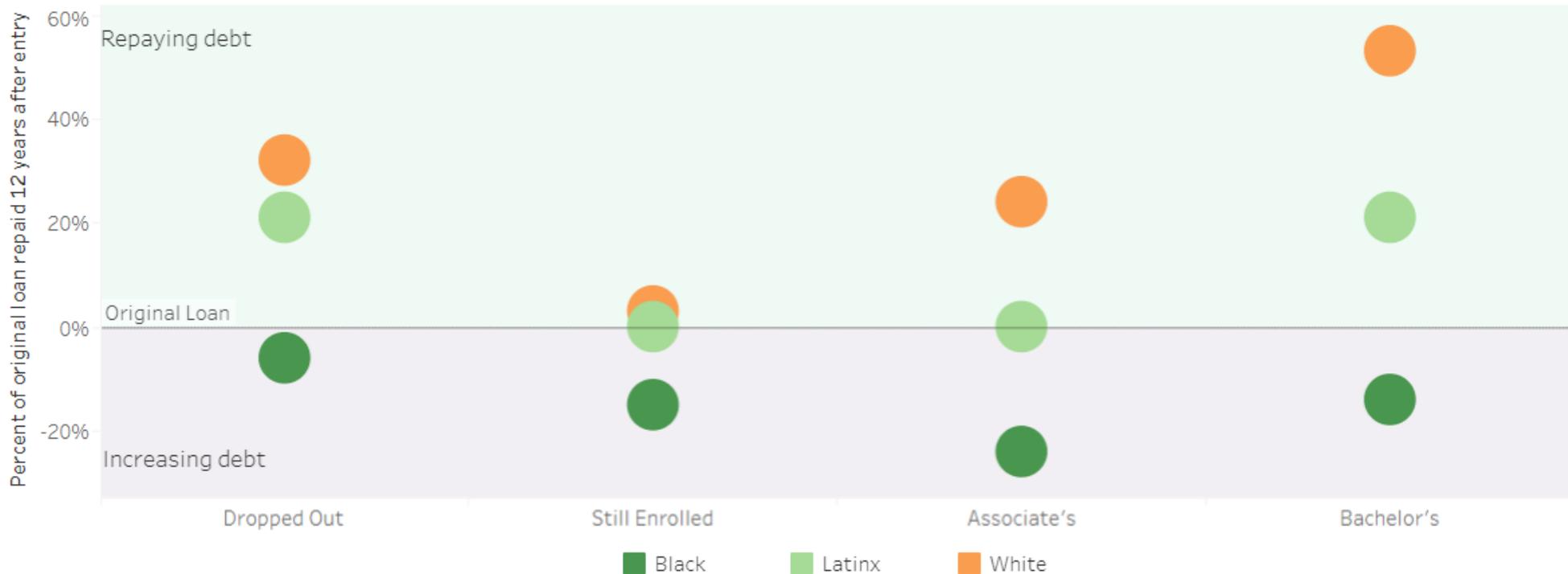
## RACIAL AND RURAL PAYOFF GAPS

Gaps between students of color and White students in degree payoffs

High costs exacerbate rural talent challenges

- Degrees have higher payoffs in cities
  - Rural graduates moving to cities to repay debt

**Black** students owe more than their original loan 12 years after entry, whether or not they complete a degree, and **Latinx** students' likelihood of repaying depends on college outcome



# VISION FOR THE FUTURE

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## More equitable access

- Funding improves equity
- Students go into college with more information
- Clear pathways to success



## Increase ability to pay

- Student aid adequate and targeted



## Lower costs

- Institutions serving under-represented students have resources
- For-profit institutions not supplemented with state aid
- Students have funds to complete



## Increase payoffs of a degree

- Graduates not inequitably burdened with debt

# Thank You!

Don't hesitate to email  
[mabrahamson@partnershipfcc.org](mailto:mabrahamson@partnershipfcc.org)  
with any suggestions, questions, or  
feedback.

