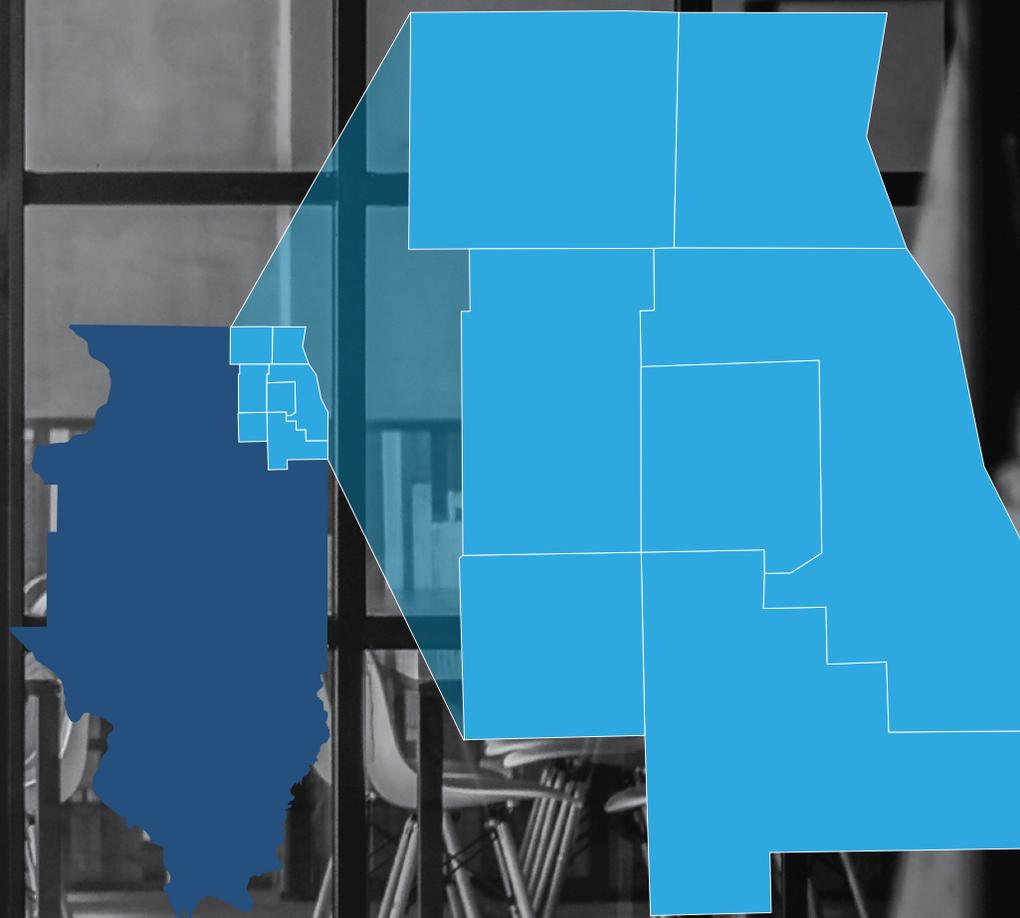


# COLLEGE-GOING AND COMPLETION IN THE CHICAGO AREA:

# A REGIONAL ANALYSIS



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



This report was co-authored by Mike Abrahamson and Lisa Castillo Richmond of the Partnership for College Completion (PCC), with considerable support in data analysis from Brad White, formerly of the Illinois Education Research Council and Ellen Greenan and Susan Kleemann of the Illinois Student Assistance Commission. Additionally, we want to thank our many colleagues who generously review and advise PCC staff in creating information of value to the field, including Jenny Nagao and Alex Seeskin of the Urban Education Institute and Ginger Ostro, formerly of Advance Illinois. As always, this report would not have been possible without the deep commitment and ongoing support of the PCC Board of Directors and the PCC Investors Council.



# LETTER FROM THE BOARD CHAIR & EXECUTIVE DIRECTOR

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JULY 2019

In a national higher education policy environment that is increasingly questioning the veracity of and need for compensatory and equity-focused programs like affirmative action, protections for undocumented youth, and protections for student borrowers, states and municipalities serve as the last line of defense against a return to the darkest days of our recent past. Local and regional data is critical to states, regions, and municipalities' ability to formulate opportunities to enroll and persist in college for those least likely to have them.

In this report, we provide a regional view of college enrollment and completion with an emphasis on disaggregating enrollment and completion along racial, socioeconomic, and academic preparation lines. What emerges from these and other efforts, such as the University of Chicago's To and Through report and Thrive Chicago's Snapshot of Youth Outcomes, is a nuanced view of the multiple trajectories of students' lives that are obscured by composite enrollment and completion data. This more nuanced view then allows policy leaders, advocacy organizations, campus leaders, and philanthropy to develop real solutions to the challenges faced by our students as they seek to transform their ability, desire, and motivation into personal and community transformation.

The charge for groups like the Partnership for College Completion (PCC), Advance Illinois, Thrive Chicago, Rockford United, Waukegan to College, Bottom Line, Young Invincibles, Women Employed, and so many other organizations is daunting. That charge, to help our cities, our region, and our state exemplify core ideals about opportunity, access, and equity, looms larger every day as retrograde policies and rhetoric seek to scapegoat some and concentrate opportunity for others.

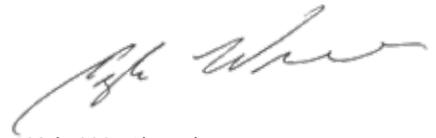
We also know that focused leadership from policymakers and educators can make the most daunting challenges possible. We only need to look at states like New York which have explicitly focused on improving college access and institutions like Georgia State University that have closed their degree completion gaps to know that some of our greatest challenges can be met. Indeed we only need to look to progress in our K-12 districts to see what is possible. The Chicago Public Schools have made national news in increasing graduation rates, which had hovered around 55% but now approach 78%, as an example of what is possible. The fact that these dramatic gains have been made in the span of only seven years should provide hope that some of our most intractable challenges can be effectively met through strong leadership, a focus on students, and on continuous improvement.

We are pleased, then, to offer a humble contribution to ongoing efforts to better define the dimensions of the challenges ahead by taking a regional view of college enrollment and completion. We know however that we cannot simply study and admire the problems, but instead must translate that understanding into an actionable agenda that leads towards change. We admire tremendously the work that Thrive Chicago has done to not only understand the problems facing Opportunity Youth in Chicago, but then mobilize others to **DO SOMETHING** about those problems in bold and aggressive ways. PCC similarly seeks to mobilize coalitions in higher education, public policy, advocacy, philanthropy, the private sector, K-12, community-based organizations, and, of course, our students and families, to ensure that Illinois reclaims a place of national leadership in providing opportunity to its citizens through the immutable power of higher education.



Greg Darnieder

*Chair, Partnership for College Completion*



Kyle Westbrook

*Executive Director, Partnership for College Completion*

# EXECUTIVE SUMMARY

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The Illinois higher education landscape has been dominated most recently by two interlocking forces: an unstable fiscal environment and steep enrollment declines in most of the state's four-year public universities. Though the fiscal uncertainty was more dramatic during the state budget crisis than in years prior, the one certainty in higher education beginning in 2002, was the slow but steady decline in state appropriations to students and the institutions serving them. From FY2000 to FY2015 the state cut higher education by 1.4 Billion, or 41% of total appropriations. Meanwhile, the Monetary Award Program (MAP), which in 2000 covered the full tuition and fees for all eligible students, now only covers 37% of tuition and fees at community colleges and 31% of the cost at public universities, while every year about 100,000 eligible students receive nothing.<sup>1</sup> This disinvestment has shifted costs to students while tuition rises, combining to grow students' share of tuition costs from 20% to 36%.<sup>2</sup>

As the principal economic engine of Illinois' economy, the seven-county metropolitan Chicago area represents the largest population hub and concentration of economic opportunity in the Midwest. The 54 public and private nonprofit two-year and four-year colleges in the region are a critical part of creating and sustaining a statewide higher education system that provides opportunity for all in order to improve Illinois' workforce and economy, while driving increased equity and improved outcomes for its students. In service of this goal, this report provides a descriptive look at population, college attainment, postsecondary enrollment, and degree completion data in the seven-county area at the tail end of this period of disinvestment. It provides a unique look at the state of college-going among students from and colleges in this region, uncovering barriers to access and completion, and connecting them to specific policy and practice recommendations.

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<sup>1</sup> Data provided by the Illinois Student Assistance Commission (ISAC)

<sup>2</sup> Roman, Gaby. "Illinois' Significant Disinvestment in Higher Education." Center for Tax and Budget Accountability. Accessed May 23, 2019. <https://www.ctbaonline.org/reports/Illinois%E2%80%99-significant-disinvestment-higher-education>.

Key findings of this report include:

### EDUCATION & EQUITY IN THE REGION

- The percent of the adult population that holds at least an associate degree by county ranges from a low of 40% to a high of 55%.
- Cook County has a higher percentage of White adults with a bachelor's degree than the collar county average, but a lower percentage of Black and Latino adults who hold the same.

### COLLEGE ENROLLMENT & ACCESS IN THE REGION

- Low-income students in the region filing the FAFSA are not just less likely to receive high scores on the ACT, but they are also especially less likely to go to four-year universities if they score in the lower ranges on this test. Among students scoring between an 18-26 on the ACT, those with an expected family contribution (EFC) of \$0 are about 26% less likely to attend college than those with an EFC of more than \$20,000.
- Students with the least financial need were three times more likely to leave the state, and half as likely to attend college in Cook County, than those in the lowest income bracket (\$0 EFC) with the same ACT score.

### COLLEGES & UNIVERSITIES IN THE REGION

- In the region, the average annual net price of a public community college ranges from \$4,000-\$5,000, compared to public four-year universities' range of \$11,000-\$16,000, and private nonprofit four-year institutions average of \$23,100.
- Borrowers at for-profit colleges in the state who have entered default since 2012 owe more than \$300 million in federal student loans, almost double the total of all other public and private Illinois institutions combined.

### COLLEGE COMPLETION IN THE REGION

- A greater share of FAFSA-filing students at the lowest income level attend community colleges. Though only 12% more awards went to two-year students than four-year students in FY2018, about eight times more community college students were denied MAP than four-year students, likely due to the first come, first served nature of MAP.
- The median time to degree for a Latino bachelor's degree graduate in Illinois is 18% longer than White students, and Black graduates spend 32% longer in pursuit of their degrees.

# INTRODUCTION

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Illinois' college completion crisis is compounded by growing affordability and access challenges, both reflecting nationwide trends and its unique state context.<sup>3</sup> As some states have increasingly invested in new and innovative approaches to making college more affordable, such as free tuition or "Promise" programs, increases in need-based aid, and developmental education reforms, Illinois has only recently begun to take initial steps to ensure access to college for all students. Cities and institutions have stepped into this policy vacuum through programs like Chicago's Star Scholarship, the College of Lake County's Promise Program, Governors State University's Dual Degree Program, and the University of Illinois Commitment. This growing body of local and institutional initiatives points the way to broader statewide investments in students that are needed to improve access to higher education.

*Unequal Opportunity in Illinois*, the Partnership for College Completion's (PCC) 2017 report, highlighted national trends and gaps in college enrollment and completion that have broad implications for Illinois, where nearly 40% of students are Black or Latino.<sup>4</sup> *College-Going and Completion in the Chicago Area: A Regional Analysis Report* focuses more intently on Illinois students residing in the seven-county metropolitan region that has been the initial focus of the PCC's efforts. This regional view of enrollment and completion aligns with PCC's regionally focused approach to improving equity in college outcomes and student success.

What follows is an examination of key college enrollment and completion outcomes in the region, in four parts:

- **EDUCATION AND EQUITY**, a look at demographics in the area that contribute to college attendance and persistence
- **COLLEGE ENROLLMENT AND ACCESS**, an analysis of college-going among students from the seven-county region
- **COLLEGES AND UNIVERSITIES**, a look at the community colleges, public universities, and private nonprofit colleges in the area
- **COLLEGE COMPLETION**, examines what could improve equitable outcomes in the seven-county region, using access, persistence, and borrowing data

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3 Mitchell, Michael, Michael Leachman, Kathleen Masterson, and Samantha Waxman. "Illinois' Public Universities Have Taken a 48 Percent Funding Cut since 2000." CTBA's Budget Blog, February 26, 2019. <https://budgetblog.ctbaonline.org/illinois-public-universities-have-taken-a-48-percent-funding-cut-since-2000-9ee47ac271b2>. Outlines the nationwide disinvestment in higher education and its effects on access and diversity. Roman, Gaby. "Illinois' Significant Disinvestment in Higher Education." Center for Tax and Budget Accountability. Accessed May 23, 2019. <https://www.ctbaonline.org/reports/illinois%E2%80%99-significant-disinvestment-higher-education>. Specifically shows Illinois' higher education budget cuts over the same time period.

4 "Unequal Opportunity in Illinois: A Look at Who Graduates College and Why It Matters." Partnership for College Completion, September 2017. <http://partnershipfcc.org/meta-analysis>.





## DATA AND LIMITATIONS

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Data analyzed in this report comes from a variety of sources, compiled and analyzed based on what can best shed light on each particular educational issue in the region. These include demographic data from the Census's American Community Survey (ACS); economic opportunity data from Opportunity Insights; wealth and income data from Prosperity Now; data on high school graduates from the region from the Illinois State Board of Education (ISBE); college-specific data from the Integrated Postsecondary Education Data System (IPEDS); Common Data Set (CDS) data by college provided by College InSight; and federal borrowing and debt data obtained by the Center for American Progress.

Unique to this analysis, however, is table data obtained from the Illinois Student Assistance Commission (ISAC), excerpts of which can be found in the appendix. This data includes all Free Application for Federal Student Aid (FAFSA) filers (N= 541,979) from each cohort of high school graduates from 2008-2015 in the seven-county region including and surrounding Chicago (Cook, DuPage, Kane, Kendall, Lake, McHenry, and Will Counties). These tables include data on enrollment sector and location, persistence, and completion. This information was further disaggregated by student demographics and characteristics, including race/ethnicity, gender, expected family contribution (EFC), first generation college status, Monetary Award Program (MAP) receipt, and ACT composite score range. All data were aggregated to groups of five or more students, with smaller sample sizes suppressed, and no individual-level data or individually identifying information were included in the dataset. This data is informative of the FAFSA-filing populations it describes, but should not be generalized beyond this group, as they neither represent all Illinois high school graduates nor the state's total college-going population.

Finally, student data by race from the FAFSA dataset may not be reliable in all cases. This variable underwent changes throughout 2008-2015, and the field was missing entirely from the 2014 data. In accordance with this lack of reliability, conclusions drawn from race data are often supported through alternative datasets throughout the report.

## PART 1:

# EDUCATION AND EQUITY IN THE REGION

The seven-county region that includes and surrounds the city of Chicago in the northeastern part of Illinois is a diverse area that comprises Cook, DuPage, Kane, Kendall, Lake, McHenry, and Will Counties, and is home to 54 public and private nonprofit institutions of higher education and 319,000 undergraduate students.<sup>5</sup> While the region occupies only one percent of Illinois' land area in square miles, it is home to 66% percent of the population of the state and 72% of its college students.<sup>6</sup>

Compared to the state as a whole, the residents of the seven-county region are less White, and slightly more African-American, Asian, and Latino. The median household income of the region is \$10,000 more than that of the U.S. as a whole and \$6,000 more than the rest of Illinois. However, the unemployment rate is also higher in the region than the average across the state and country, and the liquid asset poverty rate, a telling measure of a household's ability to afford college, is greater in this region than the average of the rest of the state.<sup>7</sup>

**FIGURE 1. American Community Survey**

	% US	% IL	% 7Co
White alone, percent	77%	77%	65%
Black or African American alone, percent	13%	15%	17%
American Indian and Alaska Native alone, percent	1%	1%	1%
Asian alone, percent	6%	6%	7%
Hispanic or Latino, percent	18%	17%	22%
Language other than English spoken at home, 2012-2016	21%	23%	31%
Associate's degree or higher, 25 years+	41%	48%	46%
Bachelor's degree or higher, 25 years+	30%	33%	38%
Median household income (in 2016 dollars), 2012-2016	\$55,322	\$59,196	\$65,356
Unemployment Rate	4.9%	5.9%	6.4%

Source: American Community Survey

5 "The Integrated Postsecondary Education Data System." IPEDS: Use The Data. Accessed May 24, 2019. <https://nces.ed.gov/ipeds/use-the-data>.

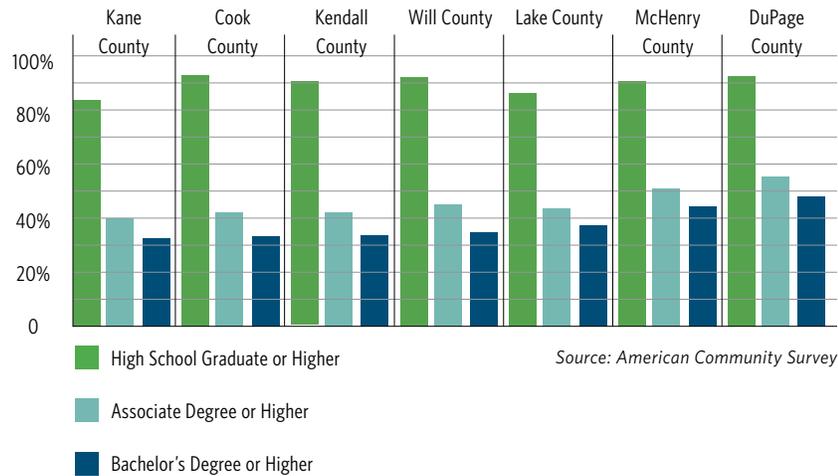
6 Calculation using Bureau, U. S. Census. "American FactFinder." Accessed May 24, 2019. <https://factfinder.census.gov/faces/nav/jsf/pages/index.xhtml>

7 "Prosperity Now Scorecard Data By Location." Prosperity Now. Accessed May 28, 2019. <https://scorecard.prosperitynow.org/data-by-location>.

## COMPARING COUNTIES WITHIN THE REGION

In terms of educational attainment of the region’s workforce, the seven counties vary in the percent of adults who have at least a high school diploma, from 85% in Kane County to 93% in McHenry County. They also vary in degree attainment, from a high of 55% having at least an associate degree and 48% having at least a bachelor’s degree in DuPage County, to 40% and 32% in Kane County, respectively.

**FIGURE 2. Population and Education Attainment by County**

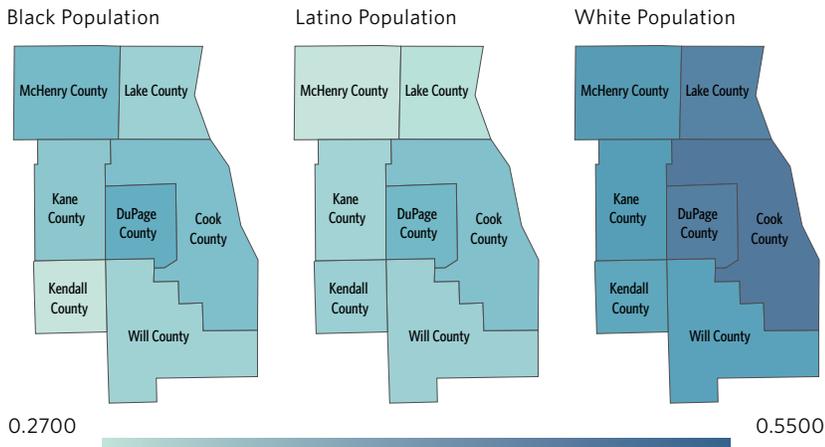


Cook County is unique among the seven-county region, and not only because it has two million more residents than the other six counties combined. Cook County also has nearly twice the percent of residents living in poverty (17%) than the average of the collar counties (9%), with 39% living in liquid asset poverty,<sup>8</sup> compared to 27% in the collar counties.<sup>9</sup> This is an important factor in considering who has access to college in a climate of insufficient state resources for need-based financial aid. Cook County also has a higher percent of White adults with bachelor’s degrees than the average of the collar counties, but a lower percent of Black and Latino adults with bachelor’s degrees.

<sup>8</sup> Liquid asset poverty is an important number for this analysis because it includes all assets that a family could utilize to potentially pay for college.

<sup>9</sup> “Prosperity Now Scorecard Data By Location.”

**FIGURE 3. Predicted Probability of Earning College Degree from 75th Percentile of Income, by Race and County**



Source: Opportunity Insights data

Equitable access to college and the resources needed to persist through to completion hold the best potential to narrow these opportunity gaps. However, inequities go beyond income; the odds that a child will go on to graduate from college vary widely by race, and to some degree county, even among those growing up in the top 75% of the income bracket. White children in the 75th percentile of income range from between a 43% to 55% chance of earning a college degree, depending on the county in which they reside, compared to a 27% to 40% chance for Latino children and a 32% to 41% chance for Black children. For this reason, it's essential to explore the nuances of educational attainment in the region and what policy areas have the potential to improve college outcomes.

**FIGURE 4. Economic Factors by County**



Source: Prosperity Now Scorecard

## PART 2:

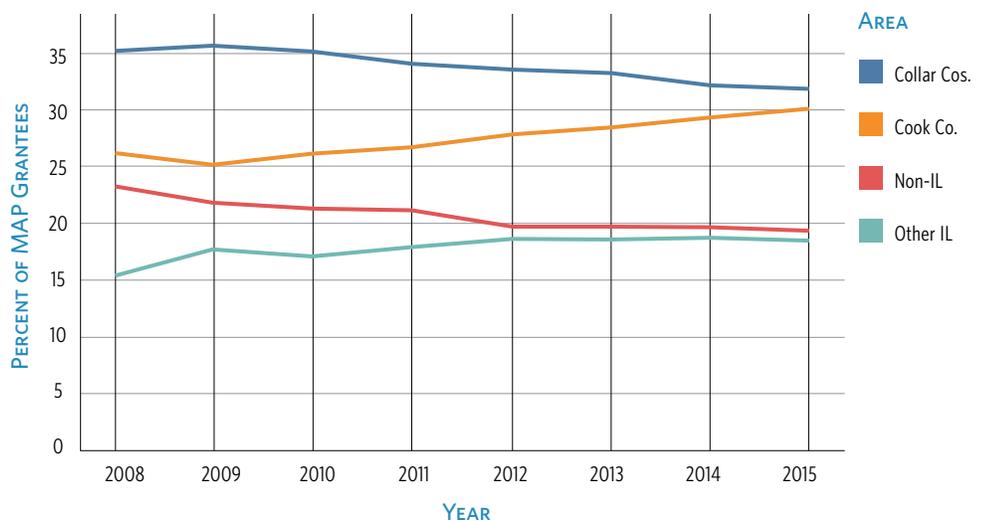
# COLLEGE ENROLLMENT AND ACCESS IN THE REGION

The seven-county region produces approximately 86,000 high school graduates each year, about 68% of Illinois' total graduate population. About 76% of these students enroll in college within one year of their high school graduation, and statewide postsecondary enrollment has risen 8% over the last five years alone.<sup>10</sup> However, within the region there is variation in college enrollment by county; Cook County only sends 72% of its students to enroll in college within this timeframe, compared to DuPage and Lake Counties, which send 84% and 80%, respectively.<sup>11</sup> Overall, among FAFSA-filing students attending college from the area, similar numbers are attending public and private institutions, with 35% attending public two-year colleges and four-year universities, and the remaining 30% attending private four-year colleges.<sup>12</sup> However, there are large differences in the income of these populations, as the mean income for MAP applicants attending Illinois public universities is \$71,000 and \$76,000 for private nonprofits, compared to less than \$37,000 for community college students.<sup>13</sup> This suggests that

family income is a barrier in college choice and equitable access across types of higher education institutions.

The county in which students attend college varies greatly depending on the county in which they

**FIGURE 5. Location of Initial College Enrollment, Illinois FAFSA Filers**



Source: Data provided by the Illinois Student Assistance Commission (ISAC)

<sup>10</sup> "Report Card Data Library." Illinois State Board of Education. Accessed May 28, 2019. <https://www.isbe.net>.

<sup>11</sup> Ibid.

<sup>12</sup> Data provided by the Illinois Student Assistance Commission (ISAC)

<sup>13</sup> Table 2.3d of the 2018 ISAC Data Book." Illinois Student Assistance Commission, 2018. <https://www.isac.org/e-library/research-policy-analysis/data-book/documents/2018-data-book/Table2.3d.pdf>.

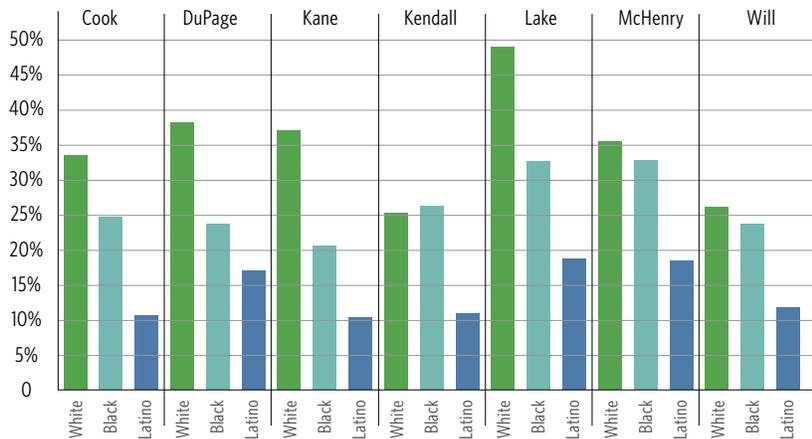
attended high school, as well as on factors such as race, income, first generation college status, and ACT score, according to state financial aid data. Among students filing the FAFSA, more than half of Cook County high school students stayed in the county to attend college, compared to between 7% to 13% coming to Cook County for college from any of the collar counties.<sup>14</sup> Among the collar counties, students from Kendall County were the least likely to come to Cook County for college, but were the most likely to pursue a degree within the collar counties.

In recent years there has been much focus in the media and among state policymakers on outmigration, or students leaving the state for college. Financial aid data gives additional context on this topic. FAFSA data from 2008-2015 shows that among FAFSA filers in the region, there has been a 5% increase in the share of those leaving the state and approximately a 5% decrease in the share enrolling in either Cook County colleges or colleges in the state but outside of the region. This has also coincided with a 3% increase in the share of students attending college in one of the Collar Counties.

The ability to leave the state to pursue other college opportunities, however, appears to vary greatly by race, income, ACT score, first generation college-going status, and a student’s home county. Among FAFSA-filers in every county except Kendall, Whites are most likely to leave the state for college. This trend peaks in Lake County, where nearly half of White FAFSA-filing students leave the state for college. In all seven counties, more than 20% of both Black and White FAFSA-filing students enroll out-of-state. However, Latino students have very different college-going patterns; no county has Latino student populations that leave the state at a rate that exceeds 20%. Further, students who scored lower on the ACT attend college in Illinois, and especially in Cook County, at much higher rates. Among those scoring in the lowest quartile (0-17), 58% went to college in Cook County and 1% out of state, compared to 25% and 47%,

respectively, for those scoring in the highest bracket (27-36).<sup>15</sup> Whereas the share of students attending college in Cook County decreases with every increase in ACT score, those scoring in both the highest and lowest brackets tend to attend college in Collar Counties at higher rates, peaking for those scoring 18-23 on the ACT.<sup>16</sup>

**FIGURE 6. Percent of FAFSA Filers Leaving State, by Race and County**



Source: ISAC data

<sup>14</sup> Data provided by ISAC

<sup>15</sup> Ibid.

<sup>16</sup> Ibid.

More than anything, differences in both ACT scores and area of college attendance may reflect wealth inequality. This has been well documented nationally in the case of the correlation between college entrance exam scores and family income. Students with the least financial need (>\$20k EFC) were three times more likely to leave the state, and half as likely to attend college in Cook County, than those in the lowest income bracket (\$0 EFC) with the same ACT score. Financial opportunity contributes to this directly, but also indirectly through the well-documented relationship between family income and scores on colleges admissions and other standardized tests.<sup>17</sup> The following charts illustrate this relationship using national data from 2016:

**FIGURE 7. ACT and SAT Scores by Income**

**MEAN SAT READING & MATH SCORES BY FAMILY INCOME (2016)<sup>18</sup>**

\$0-\$20k	\$20k - \$40k	\$40k - \$60k	\$60k-\$80k	\$80k - \$100k	\$100k - \$140k	\$140k - \$200k	>\$200k
888	942	983	1012	1044	1069	1095	1155

**ACT COMPOSITE SCORE BY FAMILY INCOME (2016)<sup>19</sup>**

Income < \$80k	Income >\$80k
19.5	23.6

**PERCENT OF STUDENTS SCORING 20 OR ABOVE ON ACT COMPOSITE (2016)<sup>20</sup>**

Family Income <\$36k	Family Income \$36k - \$60k	Family Income \$60k - \$100k	Family Income > \$100k
33.5%	52.1%	66.7%	79.8%

17 Geiser, Saul, and Maria Veronica Santelices. "Validity of High-School Grades in Predicting Student Success Beyond the Freshman Year: High-School Record vs. Standardized Tests as Indicators of Four-Year College Outcomes." University of California, Berkeley: Center for Studies in Higher Education, 2007. <https://files.eric.ed.gov/fulltext/ED502858.pdf>.

18 "SAT Total Group Profile Report." 2016 College-Bound Seniors. College Board, n.d. <https://reports.collegeboard.org/pdf/total-group-2016.pdf>.

19 Mattern, Krista, Justine Radunzel, and Matt Harmston. "ACT Composite Score by Family Income." ACT Research & Policy. ACT, August 2016. <https://www.act.org/content/dam/act/unsecured/documents/R1604-ACT-Composite-Score-by-Family-Income.pdf>.

20 Allen, Jeff, and Justine Radunzel. "Relating ACT Composite Score to Different Levels of First-Year College GPA." ACT Research & Policy. ACT, May 2017.

# EXPECTED FAMILY CONTRIBUTION (EFC) FORMULA<sup>21</sup>

The EFC formula is established by law and updated each year. All of the information required to generate an individual's EFC comes from personal financial information submitted through the FAFSA. The formula takes into account dependency status; taxed and untaxed income, assets, and benefits of the student's family (i.e. unemployment, social security, etc.); family size; and the number of family members who will attend college or trade school during the year. Therefore, for a given income level, EFC can be different if those other factors are different. For purposes of this report, we assume the EFC and corresponding family income of a student from a family with two dependents may look similar to this:

EFC	FAMILY INCOME RANGE
\$0	< \$30K
\$1-\$5K	\$30k - \$55K
\$5K-\$9K	\$55k - \$70K
\$9K-\$20K	\$70k - \$100K
>\$20K	>\$100K

21 U.S. Department of Education, Federal Student Aid. Accessed May 31, 2019. <https://studentaid.ed.gov/sa/fafsa/next-steps/how-calculated#efc>





# RECOMMENDATION:

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## SHIFT TO FOCUS ON EQUITY AND ATTRACTING AND RETAINING STUDENTS LIKELY TO ATTEND COLLEGE IN THE REGION

The statewide conversation on higher education has focused heavily on retaining students who are leaving the state for college, focusing more on their talent (presumably measured by standardized test scores) than on the actual effects and substantial cost of retaining them. Beyond the problematic value statements, “brain drain” fears may not be deeply founded, as nine of the top ten out-of-state college destinations for Illinois students are Midwestern cities of 300,000 people or less, in states that disproportionately outmigrate their young adults to Illinois.<sup>22</sup> Meanwhile, there has been less focus on cultivating the talent and ambition of current and would-be Illinois students who receive less opportunity to affordably complete college. Before this report makes any specific policy recommendations, it is necessary to instill not only the moral, but the economic imperative to shift focus to low-income students and students of color in the region, as well as to inequitable access among institution types. The previous data show these students have a high likelihood of staying within their area for college, and the next sections will outline barriers they face to completion. Improving local college access among the diversity of higher education institutions in the state and expanding the resources needed to support student persistence, can improve the economy, colleges and universities, and most importantly, student outcomes in the region.

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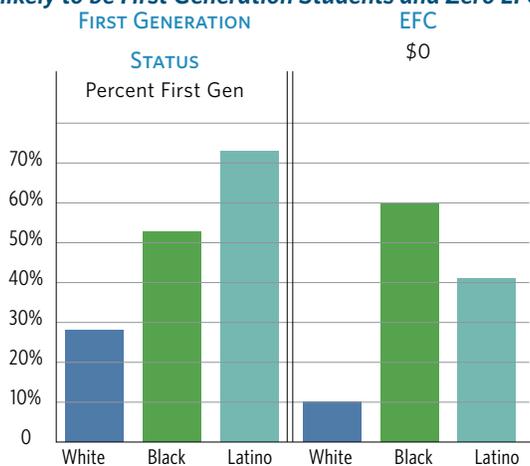
<sup>22</sup> Bui, Quoc Trung. “The States That College Graduates Are Most Likely to Leave.” The New York Times, January 20, 2018, sec. The Upshot. <https://www.nytimes.com/2016/11/22/upshot/the-states-that-college-graduates-are-most-likely-to-leave.html>.; “Where Graduates Move After College.” WSJ. Accessed May 28, 2019. <http://www.wsj.com/graphics/where-graduates-move-after-college/?ns=prod/accounts-wsj>.

## ACT SCORES AND ACCESS AMONG FAFSA FILERS

Data from the nearly 550,000 Illinois FAFSA applications from 2008-2015 show that ACT trends in the seven-county region largely mirror those seen at the state and national levels; students whose parents did not attend college, students with lower EFC, MAP recipients, and African-American and Latino students are overrepresented in the lower ACT categories and under-represented in the higher ACT categories. More than half of students with the greatest financial need (\$0 EFC) scored in the lowest ACT category and only 7% scored in the highest category, compared to the opposite for those with the least need (>\$20K EFC), in which less than 5% of these students scored in the lowest ACT category and more than half scored in the highest category. Among first generation college students, 41% scored in the lowest ACT category, compared to just 17% of non-first generation students, while only 8% of first generation students scored in the top ACT category, compared to 20% of non-first generation students.

Racial disparities in ACT scores, income, and first generation college status, also present at the national level [see Figure 7], are reflected among FAFSA filers in the seven-county region. More than half (58%) of the FAFSA-filing African-American students and 41% of Latino students scored in the lowest ACT category (0-17), compared to 10% of Asian-Americans and 9% of White students. This limits the types of institutions to which students have access. Comparatively, almost a third of White students and 39% of Asian-Americans scored in the top ACT category (27-36), compared to 3% of African-Americans and 7% of Latino students. Clear opportunity gaps exist in this data as well. African-American student filers were six times more likely than White students to be in the lowest EFC category and nearly twice as likely to be first generation students. Latino students were four times more likely to be lowest EFC and 73% are first generation students, compared to 28% of White students.

**FIGURE 8. Black and Latino Students are Far More likely to be First Generation Students and Zero EFC**



Source: Integrated Postsecondary Education Data System (IPEDS)

Low-income students in the region filing the FAFSA are not just less likely to have high scores on the ACT, but they are also especially less likely to go to four-year universities if they score in the lower ranges on this test. Among students scoring between an 18-26 on the ACT, those with an expected family contribution of more than \$20,000 are about 26% more likely to attend college than those in the same score range but with zero EFC; this gap is even higher among lower scoring students.<sup>23</sup> This again points to how family income can determine college opportunity.

<sup>23</sup> Data provided by ISAC

# RECOMMENDATION:

## IMPROVING ACCESS AT FOUR-YEAR INSTITUTIONS

### THROUGH TEST-OPTIONAL ADMISSION

Studies have shown that GPA is a better predictor of college success than ACT or SAT scores, and that it is less correlated to socioeconomic characteristics, such as family income and parents' education, which can disadvantage African-American and Latino students.<sup>24</sup> There is both a moral and economic imperative for the region to support improved college outcomes for underrepresented students. The student populations applying for FAFSA in the seven-county region clearly demonstrate an opportunity to do so: 118,000 African American and Latino students in the lowest two EFC categories have filed FAFSA to attend college between 2008 and 2015, more than the sum of all students scoring 27 or above on the ACT. And yet, public and private institutions continue to limit opportunities based on these scores, which studies show do a better job of predicting a students' family wealth than their ability to succeed in college, compared to a measure like GPA, which measures academic performance over time.

To improve access to college by race and income, institutions should consider test-optional or test blind practices that are gaining momentum nationwide and in the state. This practice has recently been adopted by the University of Chicago, showing that this practice is viable even at the most selective institutions. DePaul University, also within the region, has used a test-optional approach for admissions since 2012, showing additionally that this solution can be scalable.<sup>25</sup> Moving away from a reliance on standardized college admissions tests could de-emphasize measures that correlate strongly with race and family income, giving Chicago-area low-income students and students of color more access to institutions that lead to greater economic opportunity.

<sup>24</sup> Geiser and Santelices, "Validity of High-School Grades in Predicting Student Success Beyond the Freshman Year: High-School Record vs. Standardized Tests as Indicators of Four-Year College Outcomes."

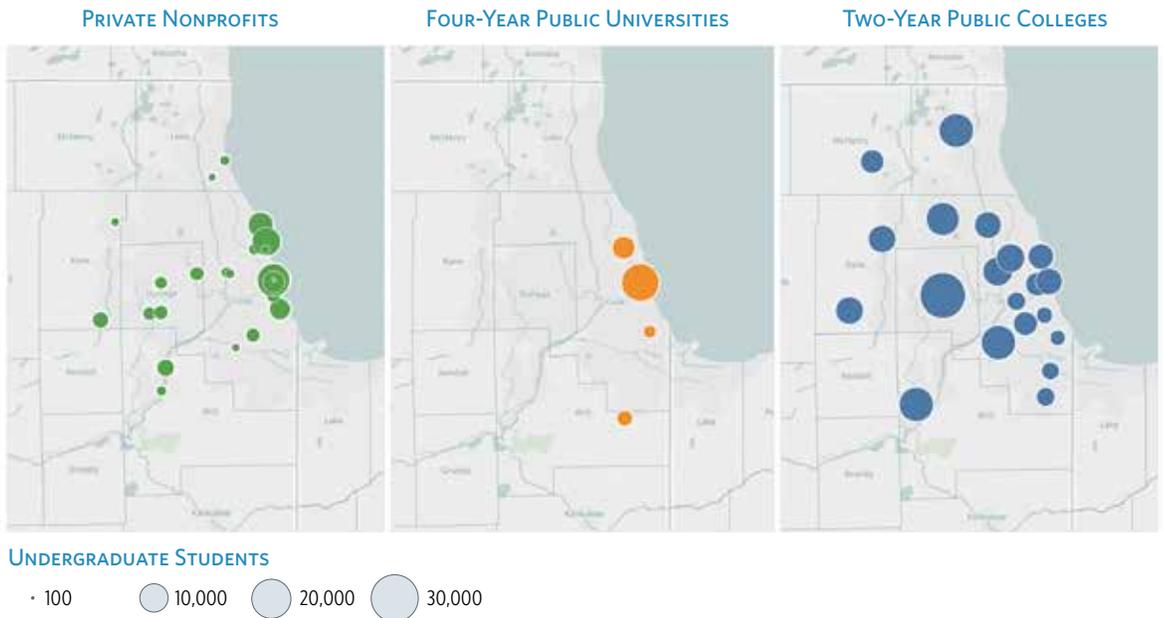
<sup>25</sup> Kmetz, Danika. "UChicago Launches Test-Optional Admissions Process with Expanded Financial Aid, Scholarships." University of Chicago News, June 14, 2018. <https://news.uchicago.edu/story/uchicago-launches-test-optional-admissions-process-expanded-financial-aid-scholarships>.

## PART 3:

# COLLEGES & UNIVERSITIES IN THE REGION

There are 54 public and private nonprofit colleges in the seven-county region, which together enroll about 319,000 undergraduate students. Two-thirds of all undergraduate students in the region attend college in Cook county; DuPage, Kane, Lake, and Will Counties each enroll between 17,000 and 37,000 total students; McHenry County only has one college based within it, and Kendall has none.

**FIGURE 9. Institutions in the 7-County Region, by Sector and Number of Undergraduate Students**



Source: IPEDS Data

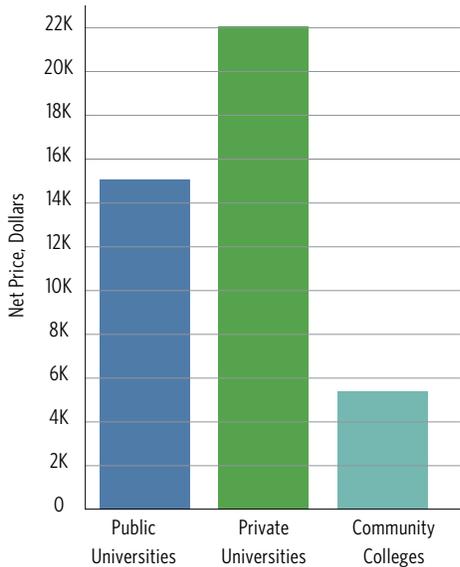
## DISTRIBUTION AND PRICE

### PUBLIC UNIVERSITIES

Three of the four public universities in this region, University of Illinois at Chicago (UIC), Northeastern Illinois University, and Chicago State University (CSU) are in the City of Chicago in Cook County, with Governors State University on the border of Will and Cook Counties. UIC is the largest in the region, enrolling more undergraduate students than the other three

combined. In terms of net price, Governors State University and Northeastern Illinois University cost approximately \$16,000 per year, and UIC and CSU cost students approximately \$11,000 to \$12,000 annually.<sup>26</sup>

**FIGURE 10. Average Net Price by Sector, Seven-County Region**



Source: IPEDS Data

## PRIVATE NONPROFIT COLLEGES

Among MAP recipients, those with the highest and lowest ACT scores were the most likely to go to private four-year universities compared to public four-years, though it is likely these students are attending institutions with very different profiles and degree completion outcomes. The average net price at private colleges in the region is about \$23,100, highest among sectors. Though sticker price is perhaps less important than net price in terms of cost, a high sticker price can have a deterring effect on students, therefore limiting access to them, particularly in regard to private four-year colleges.<sup>27</sup> By this measure, Kane County has the most accessibly-priced private colleges, with an average sticker price of \$25,800 between its two institutions, while Cook County has the largest range (between \$10,400 and \$50,900, with an average of \$31,000). The two colleges in Lake County are least accessible at an average of \$37,000 per year.

## PUBLIC TWO-YEAR COLLEGES

Public two-year colleges, conversely, are well spread out across the region, and all but Kendall County has at least one of these institutions. In contrast to private colleges, community colleges in the collar counties tend to be larger than those in the city. Tuition and fees are significantly lower for these colleges compared to the net price of private and public universities, with each college charging in-district students around \$4,000, save for the south suburbs, where they approach \$5,000 per year.

## STUDENT BORROWING

There are about 79,000 federal student loan borrowers attending colleges in the 7-County region, 54,300 of whom attend private nonprofit colleges, compared to 13,300 student borrowers in public universities and 11,500 public two-year borrowers.<sup>28</sup> Of all borrowers, 77%

<sup>26</sup> "The Integrated Postsecondary Education Data System."

<sup>27</sup> Hoxby, Caroline M., and Christopher Avery. "The Missing 'One-Offs': The Hidden Supply of High-Achieving, Low-Income Students." Brookings Papers on Economic Activity (blog), March 21, 2013. <https://www.brookings.edu/bpea-articles/the-missing-one-offs-the-hidden-supply-of-high-achieving-low-income-students/>.

<sup>28</sup> Data from the Center for American Progress; Miller, "How You Can See Your College's Long-Term Default Rate." and enrollment information from IBHE: "IBHE DataPoints Fall Enrollment Highlights," IBHE DataPoints, accessed November 9, 2018, <http://legacy.ibhe.org/>

attend college in Cook County, and about two-thirds of the total amount borrowed is from private nonprofit college students specifically in Cook County.

The amounts of these loans entering repayment are even more heavily weighted toward private nonprofit colleges, which account for \$1.21 billion in loan balance, compared to \$300 million for public four-years and \$68 million for public two-year colleges. As the next section will outline, there are both opportunities and concerns associated with borrowing, so these numbers, while important in understanding the financial realities of how students in the region pay for college, are not necessarily alarming in themselves.

## FOR-PROFIT COLLEGES, BORROWING, AND STATE AID

Though they enroll less than 8% of Illinois' total population of college students, for-profit institutions account for 34% of all student loan balances entering repayment. Worse than the amount borrowed are the subsequent outcomes; borrowers at these institutions who have entered default since 2012 owe more than \$300 million in federal student loans, almost double the total of all other public and private Illinois institutions combined.<sup>29</sup>

For-profit colleges are eligible for MAP dollars, and though they don't take up a large share of appropriated funds, these funds enable for-profit colleges to serve Illinois students poorly. First, studies have found that when for-profit institutions receive state aid they raise tuition for all students, so this state aid may end up increasing the overall cost of attendance.<sup>30</sup> Continuing to extend the MAP program to for-profit institutions is not just a bad investment of limited and declining public dollars for need-based aid, it also enables the state's most vulnerable students to enroll in colleges that are more likely to burden them with debt for years to come.<sup>31</sup> Making for-profit colleges ineligible for MAP would not only redirect roughly \$10 million to public and private nonprofit institutions, but also direct students to institutions with better debt outcomes and potentially, with better career outcomes.

## CONSUMER DEMAND FOR FOUR-YEAR COLLEGES

The demand for attending four-year colleges in the region, as judged by the number of applications reported by each college, tells a different story for private and public colleges. Nationwide, the applications for both public and private sector colleges have increased every year from 2011 to 2016, with an average annual increase of 8% for private colleges and 6%

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DataPoints/2017FallEnrollmentHighlights.pdf.

29 Data from the Center for American Progress: Miller, "How You Can See Your College's Long-Term Default Rate." and enrollment information from IBHE: "IBHE DataPoints Fall Enrollment Highlights," IBHE DataPoints, accessed November 9, 2018, <http://legacy.ibhe.org/DataPoints/2017FallEnrollmentHighlights.pdf>.

30 Baird, Matthew, Michael Kofoed, Trey Miller, and Jennie Wenger. "For-Profit Higher Education Responsiveness to Price Shocks: An Investigation of Changes in Post 9-11 GI Bill Allowed Maximum Tuitions." SSRN Scholarly Paper. Rochester, NY: Social Science Research Network, May 31, 2018. <https://papers.ssrn.com/abstract=3174763>; Cellini, Stephanie Riegg, and Claudia Goldin. "Does Federal Student Aid Raise Tuition? New Evidence on For-Profit Colleges." *American Economic Journal: Economic Policy* 6, no. 4 (November 2014): 174-206. <https://doi.org/10.1257/pol.6.4.174>.

31 Scott-Clayton, Judith. "The Looming Student Loan Default Crisis Is Worse than We Thought." *Brookings* (blog), January 11,

for public universities. In the 7-County region, private college applications also averaged an 8% annual increase, but public universities in the region averaged only 3% application growth between 2011 and 2016.<sup>32</sup> This may show a unique decline in demand for these universities, possibly connected to issues arising from the state budget crisis and declining investment discussed in the following section.

## *POLICY RECOMMENDATION:*

### BETTER FUND INSTITUTIONS

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Administrative realignment and mistargeted scholarship programs will not raise demand, because they won't make Illinois universities affordable for those who lack other options nor will they improve institutional quality to draw back students who are able to pursue better value elsewhere. The way to increase demand for both groups is simple, if difficult: Illinois must reinvest in its students and institutions, bringing the price down by thousands of dollars for those who struggle the most to pay increasing tuition costs, and in its colleges, allowing them to enhance their offerings to compete with their peer institutions in neighboring states.

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<sup>32</sup> "The Integrated Postsecondary Education Data System." Calculation using admission data on applications, with Governor's State University data omitted from 2015.

# COLLEGE COMPLETION IN THE REGION

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Illinois' completion rates are slightly higher than the national average, with about 62% of students graduating within six years. However, White students graduate at almost double the rate of African-American students, 34% of whom graduate within six years.<sup>33</sup> This dismal statistic places Illinois near the bottom of states in terms of the size of its Black-White completion gap. Similarly, in the seven-county region, completion rates among FAFSA filers are far lower for low-income students, with 32% of those with the most need completing within six years, compared to 73% of those with the least need. The same is true of Black and Latino FAFSA-filers, at 30% and 38% respectively, compared to 68% of White FAFSA-filers.<sup>34</sup> There are myriad access and persistence issues that together contribute to these gaps, and as the previous sections indicate, these issues are specific to each county, sector, and institution. However, there are many similarities to be found among Illinois' postsecondary institutions.

## COMPLETION AND TRANSFER RATES

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### PUBLIC UNIVERSITIES

Despite having a pool of more than 70,000 FAFSA-filers from this region every year, more than 40% of whom are Black or Latino, the four public universities in the region together produced only 2,600 degrees for Black and Latino students in 2017.<sup>35</sup> As of 2016, none of the four universities in the area have demonstrated an ability to graduate more than half of their Black and Latino students, and the University of Illinois at Chicago is the only reporting institution that is close.<sup>36</sup> Access to institutions, resources needed to complete, and how the public four-years in the area are currently serving these students are all inextricable issues that must be addressed through a combination of institutional policy and practice change efforts combined with supportive state policy to close these equity gaps.

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33 "Unequal Opportunity in Illinois: A Look at Who Graduates College and Why It Matters."

34 Data tracked from 2010 filers provided by ISAC

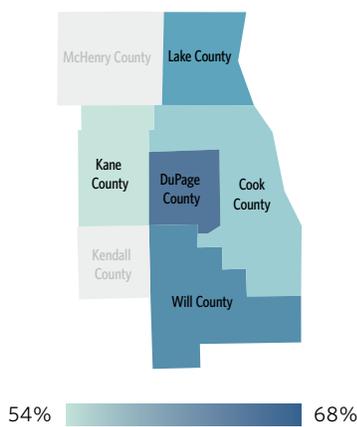
35 Bassett, Meegan Dugan. "Getting to the Goal: Increasing Bachelor's Degrees Among Black and Latino Students in Illinois." Dugan Bassett Consulting, December 2018. <https://static1.squarespace.com/static/51153d66e4b03f789163337c/t/5cd31abdfa0d606e930da498/1557338816177/Getting+to+the+Goal+FINAL+Dec+2018+-+AM+prf.pdf>.

36 Ibid. Governor's State University not reporting

## PRIVATE NONPROFIT COLLEGES

Graduation rates among private colleges in the 7-County region vary the most, from 11% to 94%, and their averages among the five counties with private colleges range from 54% to 68%.<sup>37</sup> Though private colleges are often thought of as having superior outcomes for the students who can access them, of the 30 private colleges in the region only 6 have completion rates above 50% for Black or Latino undergraduates, and these combined to graduate only 767 Latino students and 287 Black students in 2018.<sup>38</sup> Though these include some of the most prestigious universities in the country with the largest post-graduation payoffs, there needs to be significant increased access to these institutions, and more equitable outcomes among the other private colleges in the region, for this sector to have a substantial impact on equity in the region.

**FIGURE 11. Graduation Rates for Private Colleges**



Source: Data on federal student loan outcomes from the Center for American Progress analyzed with IPEDS data

## PUBLIC TWO-YEAR COLLEGES

Graduation rates at two-year public colleges in the region range from 10% to 31%, while the rate of students transferring from these colleges ranges from 10% to 41%, though transfer numbers may not be as reliable as for four-year colleges.<sup>39</sup> Community college transfer and graduation rates are especially low in Cook County, with a 20% average graduation rate and 21% average transfer rate, both of which are lower than almost all non-Cook County colleges.

FAFSA data shows that among MAP-eligible students those with ACTs ranging from 21-23 were the most likely to graduate from community college, even more so than those scoring 24-36. However, this may be because those students are much more likely to transfer to four-year colleges before earning a degree. This underscores a larger point about community college graduation and transfer rates, which is that it is difficult even for researchers to find and analyze institution-specific data.

<sup>37</sup> "The Integrated Postsecondary Education Data System."

<sup>38</sup> Ibid.

<sup>39</sup> Miller, Abby, Sue Clery, and Amy Topper. "Assessing the Capacity of IPEDS to Collect Transfer Student Data." National Postsecondary Education Cooperative, December 5, 2018. [https://nces.ed.gov/ipeds/pdf/NPEC/data/NPEC\\_Paper\\_IPEDS\\_Transfer\\_Students\\_Data\\_2018.pdf](https://nces.ed.gov/ipeds/pdf/NPEC/data/NPEC_Paper_IPEDS_Transfer_Students_Data_2018.pdf).

# HOW PCC'S ILLINOIS EQUITY IN ATTAINMENT INITIATIVE IS CATALYZING CHANGE IN THE STATE

The Illinois Equity in Attainment Initiative (ILEA) is the PCC's signature effort to catalyze urgent action on campuses across the state to eliminate racial and socioeconomic graduation disparities on their campuses and significantly increase completion rates for African-American, Latino, and low-income students. Launched in October 2018, the PCC is providing support to a diverse group of colleges and universities that have made a public commitment to eliminate their graduation gaps.

ILEA currently includes 27 public and private nonprofit postsecondary institutions that represent the diversity of higher education options in our state. These institutions are large and small, community colleges and bachelor's degree granting, open enrollment and highly selective, most of which are located within the region. They are institutions whose efforts are just beginning and those whose work has evolved over time. Collectively, these institutions enroll 34% of all undergraduates in our state, 61% of all Latino undergraduates, and 41% of all African-American undergraduates.

The Initiative targets the eradication of degree completion gaps that are the largest and most significant in Illinois - between African-American and White students, between Latino and White students, and between Pell recipients and non-Pell students. These gaps have always existed within our institutions, and in some cases, have grown over time.

In joining ILEA, these colleges and universities have not only pledged to eliminate their institutional degree completion gaps, but have also dedicated a senior team to guide this work, are sharing disaggregated data to measure success and drive action, and are developing a campus-specific equity plan with interim benchmarks in service of this goal.

Additionally, these postsecondary institutions have agreed to the following principles to guide their work:

- Colleges are responsible for graduating all of their degree-seeking students efficiently, and consistent with supporting students' short and long-term goals
- All college students can graduate with the right information, tools, and supports
- Racial and socioeconomic completion gaps are unacceptable and should be eliminated with urgency
- Solutions and resources exist to eliminate completion inequities between groups in higher education
- The actions that colleges take or fail to take as it relates to student persistence and completion matters to a students' overall trajectory in college

ILEA's theory of change is based upon the belief that equity gaps can be eliminated in colleges and universities through: (1) deliberate, committed and coordinated action; (2) sustained focus over time; (3) the establishment of interim benchmarks in service of the ultimate goal; and (4) the regular use and sharing of disaggregated data. The PCC regularly convenes the full group and engages with institutions one-on-one and in smaller groups to lift up successful evidence-based practices and provide tools, resources and professional development.

Elements of this work will be made public and the PCC will issue regular reports detailing efforts and progress of the cohort beginning in 2020.

For a full list of participating institutions, visit [www.partnershipfcc.org/ileamembers](http://www.partnershipfcc.org/ileamembers).

## STATE AID AND AFFORDABILITY

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Financial aid is crucial for students graduating, whether they're in two-year colleges, four-year private colleges, or four-year public universities. This reliance on state aid is reflected in local surveys about college persistence, and was particularly prominent in the budget crises of FY2016 and FY2017. Beyond these crises, however, MAP's gradual underfunding since 2002 has had the effect of turning this into a first come, first served system. In the seven-county region more than 60,000 students were denied MAP in FY18 despite being eligible for it. More than 40,000 of these students came from Cook County alone, and Cook and Will county together represent about 50% of Illinois' denied MAP applicants.<sup>40</sup>

Within the seven counties, Cook County had the highest percent of eligible students being awarded MAP, likely indicating that high schools within this county are most successful at getting eligible students to fill out their FAFSA applications early.<sup>41</sup> Though there is little variation across the seven counties in the percent of students who end up taking these grants for those who are offered them, all but Will County fall below the state average.

## PUBLIC UNIVERSITIES

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Though most of Illinois' public universities intend to offer broad access to the state's residents, cost factors have led them to become increasingly inaccessible for the state's low-income students. MAP grants used to cover 100% of tuition and fees for all eligible students, and now they only cover one-third of these costs.<sup>42</sup> This hits the four universities in the 7-county region especially hard, as the average income of MAP-eligible students is about \$30,000, compared to more than \$38,000 on average for the state's other eight universities.<sup>43</sup> There is an encouraging sign regarding how public universities are serving low-income students: graduation rate gaps for Pell-eligible students exist for all but one college in Illinois, but average only 4% for public universities in the region, compared to more than 10% for universities outside the region.<sup>44</sup> In terms of institutional disparities in degree completion, this is among the smallest.

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40 "Report Card Data Library." The most local data available on MAP was provided by ISAC at the Illinois House District level. These figures were derived by connecting that data with ISBE's district-level data, which is available by both state legislative district and county, and thus was connected to analyze MAP data by county.

41 Ibid.

42 "MAP Matters." Women Employed, July 2018. <https://d2kmvo39x6ghl9.cloudfront.net/wp-content/uploads/2019/05/MAP-Fact-Sheet-July-2018.pdf>.

43 "Average Income by Dependency Status."

44 Kelchen, Robert. "New Data on Pell Grant Recipients' Graduation Rates." Robert Kelchen. Kelchen on Education (blog), February 18, 2019. <https://robertkelchen.com/2019/02/18/new-data-on-pell-grant-recipients-graduation-rates/>.

## PRIVATE NONPROFIT COLLEGES

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As previously mentioned, private colleges have the highest net and sticker prices of any institution type. While students at private colleges also receive on average \$4,100 in MAP funding per year, the highest amount of MAP dollars per institution type, this is only approximately \$150 more per year than public four-year university students receive. This is despite the \$23,100 average net price of private colleges, nearly \$8,000 more than the average for public universities in the region. At an \$18,700 net annual price point, even the highest-need students pay more than the average price reported at the four public universities in the area.<sup>45</sup> Surveys on MAP uncertainty during the budget crisis showed that about half of MAP-eligible students who did not receive grants had to take out additional loans, so it follows that the impact of not receiving financial aid might be particularly acute for those attending private colleges, as they already borrow more than those attending public universities.<sup>46</sup>

## PUBLIC TWO-YEAR COLLEGES

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Though they are perhaps less discussed, more than a third of students in the region and half of students in the state receiving MAP grants from 2008-2015 have been community college students, and a greater share of FAFSA-filing students at the lowest income level attend these institutions.<sup>47</sup> Though only 12% more awards went to Illinois' public two-year students than public four-year students in FY2018, about eight times more community college students were denied MAP than four-year students due to students applying later than their four-year peers. There are about 11,500 community college students borrowing to pay for college, as mentioned earlier in the report, who would benefit from receiving state aid instead. Further, it is well documented that community college enrollment is counter-cyclical, meaning that enrollment rises when the economy falters.<sup>48</sup> State aid data from Illinois reflects this, as the share of MAP recipients peaked at about 60,000 in 2012 at the end of the recession, and fell to less than 42,000 by 2018.<sup>49</sup>

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<sup>45</sup> "The Integrated Postsecondary Education Data System."

<sup>46</sup> "Monetary Award Program Historical Awards and Payout Summary FY2009-FY2018." 2018 ISAC Data Book. Illinois Student Assistance Commission, n.d. <https://www.isac.org/e-library/research-policy-analysis/data-book/documents/2018-data-book/Table2.0a.pdf>.

<sup>47</sup> Data provided by ISAC

<sup>48</sup> "Postsecondary Enrollment Before, During and After the Great Recession." The United States Census Bureau, June 12, 2018. <https://www.census.gov/newsroom/press-releases/2018/postsecondary.html>.

<sup>49</sup> "Basic ISAC Program Data." Illinois Student Assistance Commission, December 2018. <https://www.isac.org/e-library/research-policy-analysis/documents/2018-Basic-ISAC-Program-Data.pdf>.

## TIME TO DEGREE

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Time to degree is intimately connected to overall college affordability. It reflects the resources students have on hand and the pace at which they can pursue their degrees, as well as institutional factors that can prolong time to degree and increase the overall cost of college. The median time to degree for a Black bachelor's degree graduate in Illinois is 32% longer than for White students, and Latino graduates spend 18% longer in pursuit of their degrees.<sup>50</sup> This may also be reflected in FAFSA-filer data that shows that lower percentages of students graduating early meet the income and/or in-state requirements for MAP eligibility: 69% of those graduating in six years were ineligible for state aid, compared to 70% of those graduating in five years, 73% graduating in four years, and 80% of the 12,800 students who graduated a year early. This data shows that oft-cited six-year graduation rates would ignore the one, two, or even three year head start that wealthier students more frequently get on their careers and the lower costs and debt associated with spending less time in college before earning a degree.

### *POLICY RECOMMENDATION:* FUND ILLINOIS' NEED-BASED AID PROGRAM FOR ALL ELIGIBLE APPLICANTS

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For Illinois, community colleges' counter-cyclical enrollment can either be looked at as a huge challenge or as an opportunity. The State requires a more educated and equitable workforce, having acknowledged as much through its 60x25 initiative. Having tens of thousands of workers return to college during recessions could greatly help level up the state's workforce and provide thousands of low-income students with degree opportunities. However, as long as MAP grants remain scarce, under-resourced students will have trouble accessing, persisting and completing.

This includes undocumented students, who face additional barriers to completion. Though some institutions have stepped up to serve undocumented students, such as City Colleges of Chicago through its Star Scholarship program, investing in these students must be a statewide priority.<sup>51</sup> With the recent passage of the RISE Act, undocumented students will now be eligible for state financial aid, which may result in as many as 1,500 additional MAP applicants annually across the state.<sup>52</sup> Funding all applicants would guarantee all students more resources and stability needed to persist.

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50 "Baccalaureate and Beyond Longitudinal Study (B&B 2008:2012)." U.S. Department of Education: National Center for Education Statistics, n.d. <https://nces.ed.gov/surveys/b&b/>. Analyzed using the Powerstats Data Tool, using the following variables: PSE\_BA, STUSTATE and RACE. The state-specific median estimates were 47 months for White students compared to 57 months for Latino and 69 months for Black students. These trends are also reflected, with smaller standard errors, in national estimates.

51 Sanchez, Melissa. "Undocumented Students Benefit Most from Free City Colleges Program." Chicago Reporter, September 28, 2016. <https://www.chicagoreporter.com/undocumented-students-benefit-most-from-free-city-colleges-program/>.

52 "Frequently Asked Questions." Student Access Bill. Accessed May 30, 2019. <http://www.studentaccessil.com/faq>.

# COMMUNITY COLLEGE AND DEVELOPMENTAL EDUCATION

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Among high school graduates in the region, 29% attend community colleges.<sup>53</sup> The rate at which these students are deemed not college ready and placed in remedial or non-credit bearing coursework, however, varies greatly by county, high school, and college. Generally, McHenry and DuPage counties have just above 30% of their students placed in remediation, Cook County has nearly 60% placement into these courses, with the other four counties falling between 45% and 50%, right around the state average.<sup>54</sup>

Differences in academic preparation levels likely have some impact on the percent of students placed in remediation at each college. However, both placement measures and cut scores vary across institutions, and national research shows that heavy reliance on standardized tests can over-place students in remediation who could succeed in college-level courses.<sup>55</sup> Further, Black and Latino students statewide are far more likely to be placed into developmental education courses, and those who are placed in these courses are less likely to graduate than White students. These disparities likely contribute to the high likelihood that Cook County high school graduates will be placed in remediation, especially troubling because research shows 25-33% of these students could likely earn a B in college-level courses.<sup>56</sup>

## *POLICY RECOMMENDATION:* IMPLEMENT GPA-BASED MULTIPLE MEASURES

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Improving remedial placement policy means not only using accurate measures for placement, but given the research on over-placement's harm to students, also placing fewer students in developmental education. California and North Carolina are among the states that have used legislation to ensure students are more accurately placed into college-level coursework. Their approaches have involved relying heavily on high school performance measures, backed by evidence that using these measures, especially cumulative high school GPA, would result in less students misplaced into developmental coursework that could immediately succeed in college level coursework. Actions such as these can help make placement more equitable and accurate, which results in more equitable first year outcomes, an early momentum indicator for persistence and completion. Illinois has recently begun to take early steps in this direction, including through the passage of SJR 41 in 2019.<sup>57</sup>

<sup>53</sup> "Report Card Data Library."

<sup>54</sup> Ibid.

<sup>55</sup> Scott-Clayton, Judith. "Do High-Stakes Placement Exams Predict College Success," February 2012. <http://www.mcca.org/uploads/fcked-itor/file/8%20-%20CCRC%20-%20Do%20High-Stakes%20Placement%20Exams%20Predict%20College%20Success.pdf>.

<sup>56</sup> Ibid.

<sup>57</sup> SJR 41 creates an advisory council to study developmental education, documenting and analyze the developmental education models offered in the state, including the number and percentage of students completing gateway courses under each model. By July 1, 2020, the council will release an implementation plan for scaling reforms statewide, so that all students who need additional support are placed in a model that maximizes their likelihood of success.

# POLICY RECOMMENDATION: SCALE EVIDENCE-BASED MODELS

To address under-completion among students enrolled in developmental coursework, states, systems, and institutions are implementing evidence-based models, such as co-requisite support, that address issues with remediation. Full-scale implementation of evidence-based models in Tennessee, Georgia, Indiana, New York, California, and a pilot program in Illinois, have all demonstrated students succeeding in introductory college-level math and English courses at significantly higher levels and in less time.

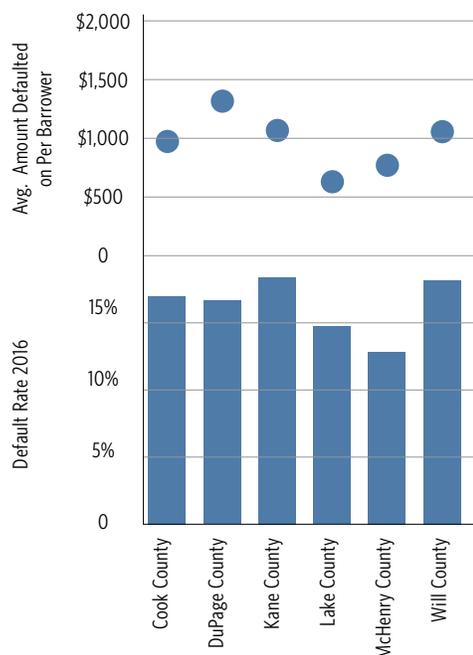
## BORROWING AND DEFAULT

Borrowing can help improve access to higher-cost colleges, at least in the short-term, but it can also hurt students' long-term financial prospects. The percent of students defaulting on the loans that they take out for college, as well as the amount with which they default, can show the extent to which students are taking out loans that are harmful to them.

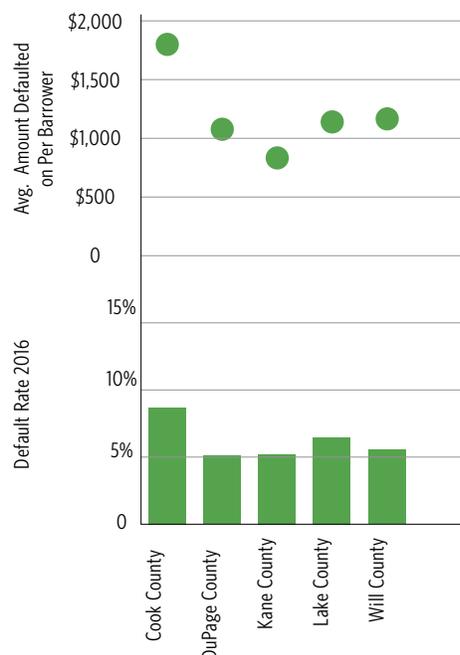
Private nonprofit colleges overall tend to have low default rates, but higher amounts defaulted on for those who do enter into default. The default rate on loans for students at private colleges of each collar county ranges from 4.7% to 6.1%, but is 8.6% for Cook County. Both the rate and amount are uniquely high in Cook County, which has about three times the number of private undergraduate students as all other counties

**FIGURE 12.**

**Default Rate and Amount Defaulted on, Public Two-Year College by County**



**Default Rate and Amount Defaulted on, Private NonProfit College, by County**



in the region combined.<sup>58</sup>

The top five colleges with the highest default rates are in Cook County, and they range from 13% to 27% of all their student borrowers defaulting on their debt.<sup>59</sup>

This does not include for-profit institutions, however, which overall have

58 "College Navigator." National Center for Education Statistics. Accessed May 30, 2019. <https://nces.ed.gov/collegenavigator/>.

59 Miller, Ben. "How You Can See Your College's Long-Term Default Rate." Center for American Progress, August 30, 2018. <https://www.americanprogress.org/issues/education-postsecondary/news/2018/08/30/457296/can-see-colleges-long-term-default-rate/>.

significantly higher rates of default.

For community college borrowers, Cook County falls in the middle in average default rate, with Kane County being the highest and Will County the lowest. None seem to have a uniquely high default rate, and for students who do default, they tend to do so with between approximately \$600 and \$1300, depending on the county.<sup>60</sup> This is an important area to have geographical parity, as students mostly go to colleges within their district. That default rates are higher than at other college types likely reflects the economic vulnerability of their student populations as much as any institutional factors, since two-year colleges take on students with less resources in the first place, as previously illustrated.

## *POLICY RECOMMENDATION:* PROVIDE TRANSPARENT INFORMATION ON BORROWING

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Navigating the landscape of borrowing can be hard for students; some low-income students under-borrow, and some borrow with a high likelihood of default. However, providing clear and timely information to students can help them make informed choices about their future. State policymakers should talk with institutions about how to streamline borrowing information and data and deliver it to students in ways that best give them access to opportunities with a high likelihood of improving their educational outcomes.

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<sup>60</sup> Ibid.

## *POLICY RECOMMENDATION:*

# INCREASE MAP AWARDS AND EXPAND THEM TO MORE STUDENTS WITH FINANCIAL NEED

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The high net prices and large amounts students borrow, especially for private colleges, show the gaps between Illinois' aid allotment and the price of college. What is more difficult to see, but apparent in graduation and workforce equity gaps, are the students who aren't able to attend or persist in potentially high-value institutions because of the lack of aid. To lower the price students pay and increase their ability to persist, the state needs to increase the MAP award so that it comes closer to fully funding low-income students at all institution types. This can also have positive effects on student loan issues, as 86% of MAP grantees said that the program reduced the amount they had to borrow in the last year.<sup>61</sup> As state investment has decreased over the last 20 years, students are asked to pay a greater share of college costs, which have been increasing over that time period, as well. The state's focus rightly has been on increasing MAP to serve all applicants; however, when that work is done many students (and would-be students) will still face insurmountable costs. Funding all MAP applicants must be a starting, not a finishing point. The state is beginning to take steps in that direction, with an additional \$50 million invested in MAP in 2019.

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<sup>61</sup> "Monetary Award Program (MAP) Evaluation." Illinois Student Assistance Commission, February 2019. [https://www.isac.org/e-library/research-policy-analysis/documents/MAP\\_Evaluation\\_2019.pdf](https://www.isac.org/e-library/research-policy-analysis/documents/MAP_Evaluation_2019.pdf).







# CONCLUSION

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Much of what is shown in this analysis of college-going in the seven-county region is represented in broader statewide and national trends. Access to and enrollment in college remain major concerns for low-income students and students of color, whose future socioeconomic opportunity varies by race and county. This variation hints at the intersection of population and opportunity that currently exist by county in the region. Affordability and uncertainty regarding the availability of funding for college is likely driving college decisions for low-income families – not only in terms of what type of postsecondary institution to attend, but whether to attend at all. MAP plays an outsized role in the state in terms of its practical and psychological value to students, and serves as an important lever for access, persistence, and completion. And finally, degree completion, time to degree, and persistent inequities on these measures along racial and socioeconomic lines, are urgent issues that must be resolved as part of the affordability crisis in our state.

Access to the various types of postsecondary experiences and successful enrollment into colleges and universities are a function of affordability, higher education knowledge and application savvy, exposure to various careers and their requisite postsecondary pathways, geographic proximity of public two-year and four-year college options, and academic preparation. While research shows that ACT and SAT scores are not effective predictors of success in college and may have biases that favor wealthier applicants, most institutions continue to use them. The lock-step relationship between family income and ACT score, as well as MAP receipt and college attendance, should be a clarion call for urgent action by Illinois legislators and college and university leaders.

Future research and legislative action need to address the needs of low-income students and students of color. However, the data is clear in terms of how MAP enables many students who would otherwise be unable to afford college access to a postsecondary education in the state. Further, since MAP is only accepted at approved in-state colleges, those who receive and accept MAP remain in Illinois for college. Thus, MAP is one of the best existing mechanisms for keeping students in state and reducing college student outmigration. MAP is a lever for access, enrollment, and completion that is critical to our ability to ensure that college is really an option for all students, regardless of the zip code into which they were born.

Finally, this report, along with many state and national reports that have come before it, demonstrates that college completion rates remain inequitable and often unacceptably low, college access remains an issue due to financial and other barriers, and significant racial and socioeconomic disparities in college-going remain. All this at the same moment in which enrollment is decreasing across the board. The status quo in higher education is not working. As a system, the colleges and universities as they exist in our state today are exacerbating inequities in society. We need a significant and sustained commitment to increase access and degree completion for all students in our state – not just to meet the state’s 60 by 2025 Goal – but for a multitude of economic, social, political, and moral reasons. The future prosperity of our state and the quality of life of all of its residents depend on it.

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# APPENDIX: TABLES FROM ISAC DATA ON FAFSA-FILING STUDENTS

**TABLE 1: REGION'S FAFSA-FILING STUDENTS 2008-2015 BY RACE, FIRST GENERATION COLLEGE STATUS**

		COUNTY								RACE					1ST GEN	
		COOK	DPG	KANE	KENDL	LAKE	McNAl	McH	WILL	AfA	ASn	His	O/U	W	N	Y
RACE	AfA	71,354	3,146	1,308	363	2,263	862	234	4,538	--	--	--	--	--	39,663	44,405
	Asn	13,387	5,333	837	101	2,830	48	473	1,654	--	--	--	--	--	18,315	6,348
	His	51,759	5,204	4,914	942	5,257	57	1,450	4,918	--	--	--	--	--	20,145	54,356
	O/U	91,620	17,376	7,634	1,679	13,406	1,201	5,696	11,509	--	--	--	--	--	83,913	66,208
	W	81,260	37,968	14,760	3,789	26,635	3,309	16,346	24,559	--	--	--	--	--	149,679	58,947
1ST GEN	N	154,977	51,033	17,889	4,226	34,889	3,077	15,807	29,817	39,663	18,315	20,145	83,913	149,679	--	--
	Y	154,403	17,994	11,564	2,648	15,502	2,400	8,392	17,361	44,405	6,348	54,356	66,208	58,947	--	--
ACT	0-17	107,884	8,785	6,410	1,474	7,810	1,614	3,530	8,468	48,299	2,526	30,192	46,389	18,569	52,256	93,719
	18-20	60,683	9,642	5,270	1,436	7,023	1,134	4,426	9,069	18,526	3,262	18,302	28,366	30,227	46,950	51,733
	21-23	52,384	13,536	5,984	1,552	9,310	1,149	5,448	10,191	9,924	4,458	13,606	26,418	45,148	58,734	40,820
	24-26	39,530	13,962	5,265	1,194	9,644	837	5,007	8,865	4,853	4,771	7,347	21,042	46,291	59,055	25,249
	27-36	48,899	23,102	6,524	1,218	16,604	743	5,788	10,585	2,466	9,646	5,054	27,906	68,391	94,720	18,743
EFC	unk	11,398	2,089	1,039	149	1,708	97	836	1,232	3,230	719	3,747	5,568	5,284	9,344	9,204
	\$0	119,051	9,451	5,602	1,200	7,757	1,571	2,949	8,158	49,324	5,931	29,990	49,786	20,708	51,473	104,266
	\$1-\$5K	68,191	11,242	5,625	1,359	8,545	1,163	4,319	8,622	17,232	5,631	21,632	31,403	33,168	52,340	56,726
	\$5-9K	23,898	6,288	2,771	782	4,260	602	2,653	4,910	4,522	2,151	6,495	11,921	21,075	26,989	19,175
	\$9-\$20K	36,544	13,443	5,315	1,519	8,772	1,032	5,426	10,054	5,261	3,814	7,040	19,718	46,272	58,164	23,941
	>\$20K	50,298	26,514	9,101	1,865	19,349	1,012	8,016	14,202	4,499	6,417	5,597	31,725	82,119	113,405	16,952

**TABLE 2: FAFSA FILING STUDENTS 2008-15 BY ACT AND EFC**

		ACT				EFC					
		0-17	18-20	21-23	24-26	UNK	\$0	\$1-5K	\$5-9K	\$9-20K	>\$20K
RACE	AfA	48,299	18,526	9,924	4,853	3230	49324	17232	4522	5261	4499
	Asn	2,526	3,262	4,458	4,771	719	5931	5631	2125	3814	6417
	His	30,192	18,302	13,606	7,347	3747	29990	21632	6495	7040	5597
	O/U	46,389	28,366	26,418	21,042	5568	49786	31403	11921	19718	31725
	W	18,569	30,227	45,148	46,291	5284	20708	33168	21075	46272	82119
1ST GEN	N	52,256	46,950	58,734	59,055	9344	51473	52340	26989	58164	113405
	Y	93,719	51,733	40,820	25,249	9204	104266	56726	19175	23941	16952
ACT	0-17	--	--	--	--	7155	80073	32731	8967	10073	6976
	18-20	--	--	--	--	3510	34118	24688	9437	13708	13152
	21-23	--	--	--	--	3014	21751	21944	10416	18476	23903
	24-26	--	--	--	--	2175	11574	15206	8423	17679	29247
	27-36	--	--	--	--	2694	8153	14447	8921	22169	57079
EFC	unk	7,155	3,510	3,014	2,175	--	--	--	--	--	--
	\$0	80,073	34,188	21,751	11,574	155739	--	--	--	--	--
	\$1-\$5K	32,731	24,688	21,994	15,206	--	--	--	--	--	--
	\$5-9K	8,967	9,437	10,416	8,423	--	--	--	--	--	--
	\$9-\$20K	10,073	13,708	18,476	17,679	--	--	--	--	--	--
	>\$20K	6,976	13,152	23,903	29,247	130357	--	--	--	--	--

**TABLE 3: INITIAL COLLEGE TYPE BY COHORT**

COHORT	<2YEAR	2YEAR	4YEAR
2008	0.2	31.6	68.1
2009	0.2	35.2	64.6
2010	0.3	34.5	65.3
2011	0.3	35.5	64.3
2012	0.2	36.7	63.2
2013	0.1	36.3	63.5
2014	0.1	35.0	65.0
2015	0.1	34.6	65.4

**TABLE 4: INITIAL COLLEGE TYPE BY STUDENT CHARACTERISTICS**

STUDENT CHARACTERISTICS		2YEAR	4YEAR
REGION	7-County Region	34.8	65.0
	Macon/ Alexander	53.1	46.9
	African- American	42.0	57.9
	Asian	22.2	77.7
	Hispanic	53.0	46.5
	Other/ Unknown	37.9	62.0
	White	25.6	74.1
EFC	Unknown	49.5	50.5
	\$0	50.6	48.9
	\$1-\$5K	41.7	58.1
	\$5K-\$9K	36.9	63.0
	\$9K-\$20K	28.5	71.5
	>\$20K	14.1	85.8
1ST GEN	Y	48.1	51.6
	N	25.7	74.2
ACT	0-17	68.6	30.7
	18-20	44.5	55.3
	21-23	29.0	71.0
	24-26	17.6	82.4
	27-36	7.9	92.0
MAP	N	35.1	64.7

# APPENDIX: TABLES FROM ISAC DATA ON FAFSA-FILING STUDENTS

**TABLE 5. INITIAL ENROLLMENT SECTOR BY STUDENT CHARACTERISTICS**

		4-YEAR PUBLIC	4-YEAR PRIVATE
COHORT	2008	53.6	46.4
	2009	53.2	46.8
	2010	52.6	47.4
	2011	54.2	45.8
	2012	54.7	45.3
	2013	54.3	45.7
	2014	55.2	44.8
	2015	57.3	42.7
REGION	7-County Region	54.4	45.6
	Macon/ Alexander	49.8	50.2
RACE/ETHNICITY	African- American	60.7	39.3
	Asian	57.8	42.2
	Hispanic	48.6	51.4
	Other/ Unknown	53.6	46.4
	White	54.1	45.9
EFC	Unknown	56.5	43.5
	\$0	56.1	43.9
	\$1-\$5K	53.2	46.8
	\$5K-\$9K	49.8	50.2
	\$9K-\$20K	53.7	46.3
	>\$20K	55.8	44.2
1ST GEN	Y	54.0	46.0
	N	54.7	45.3
ACT	0-17	53.1	46.9
	18-20	56.3	43.7
	21-23	56.1	43.9
	24-26	55.6	44.4
	27-36	52.2	47.8
MAP	N	54.8	45.2
	Y	53.7	46.3



