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College is unaffordable for many Americans. Yet across the country, low-income and working-class students continue to enroll in institutions of higher education because they recognize the long-term value a college degree holds. These hardworking students expect their substantial investments of time and money to result in a well-paying job and financial security.

As **ASHLEY**, a 24-year-old studying health services administration at Lehman College in the Bronx, explained, "It's hard to pay for college, but it's something that's going to help [me] in the long run...It's going to help me get a good job. It's going to help me provide for my family."

Students like Ashley, along with their families, have a right to know how likely they are to complete their degree, repay their loans, and earn a decent wage. Yet, they often do not have adequate information to help them make decisions about affording college and ensuring their investment pays off. A key piece of the affordability puzzle is providing all students with the information they need to choose where to go, what to study, and how to pay for it.

The information that is available to students today, however, cannot accurately answer basic, yet critical, questions about college enrollment, completion, costs, outcomes, and equity, such as:

- · How many low-income, adult, transfer, and parttime students earn a postsecondary certificate or degree from a particular institution?
- How much do students borrow from federal, state, and private sources, and to what extent do they repay their loans?

In 2018,



low- and moderate-income college students from across the United States to understand the affordability challenges they face, as well as learn how policymakers can better support their success. Student stories included here were collected during those interviews.

- · Which students go on to succeed in the workforce?
- How do college access, affordability, and completion vary by race, ethnicity, and income?

COLEEN, a 20-year-old student at lvy Tech Community College in Indiana, knew she wanted to transfer and earn a four-year degree at Purdue University, but wasn't sure if she should transfer into the business program or the agriculture business program. To help her decide, Coleen sought out available program-level outcomes data and compared "how much graduates of ag[riculture] business make, which was \$47,000 a year and...how much college of business graduates make, which was \$55,000 or \$60,000 [a year] starting out." The earnings data Coleen found were "the deciding factor" behind her decision to spend another year at Ivy Tech Community College preparing to transfer into the business program, "and spend \$5,000 more and potentially make a million [dollars] more."

But resourceful students like Coleen are often forced to make critical college decisions—like when and what program to transfer into—with incomplete information. The data Coleen turned to when determining which program would help her achieve her goals were the best data available to her and she used them smartly. But those data were pulled from student surveys, which can be unreliable data sources.



My goal is to hopefully get a job immediately after college...so that I have some sort of continuous income to help pay the student loans.

Leo

Student at Wayne State University in Detroit, Michigan

Federal policymakers could produce better, more reliable information using existing data sources to provide students like Coleen and Ashley with more accurate program-level information that counts all students. Students invest significant time and resources when pursuing a college education—they and their families have a right to know what they can expect

in return. As **LEO**, a 25-year-old communications, broadcasting, and journalism major at Wayne State University in Detroit, Michigan, explained, "If you don't know what it is that you're paying for, how can you comfortably progress forward? How can you be in that mindset to learn? You just can't."

We cannot advance higher educational equity without improving access to high-quality data. To ensure that low-income and working-class students—as well as institutions and state and federal policymakers—have access to the data necessary to make fully-informed college decisions, policymakers must:



CREATE A FEDERAL STUDENT-LEVEL DATA NETWORK

Federal policymakers should create a secure, privacy-protected student-level data network (SLDN) to empower students, families, policymakers, and institutions to make informed college decisions. An SLDN would use existing data to yield more accurate answers to questions about college access, completion, costs, and post-college outcomes—answers that students have the right to know, but that can't be gleaned from our current data systems. An SLDN would also reveal outcomes for all of today's students, identify inequities, and illuminate opportunity and achievement gaps between underrepresented students and their peers. Institution leaders, as well as state and federal policymakers, need data like these to craft evidence-based policies and better serve all students.

MAINTAIN AND IMPROVE THE COLLEGE SCORECARD

Federal policymakers should continue to improve the quality and availability of student outcomes data through upgrades to, and maintenance of, all outcomes and affordability information in the College Scorecard—a student-fo-

cused dashboard providing students and families access to valuable, up-to-date data that are easy to compare across institutions and programs.

INCREASE TRANSPARENCY THROUGH A STANDARD FINANCIAL AID OFFER

Federal policymakers should increase transparency for students through a **standard financial aid offer** that all institutions must use. This standard offer should clearly communicate aid packages by using consistent terminology and clearly defining each form of aid as well as providing total cost of attendance and comparable calculations of what students still owe.

USE DATA TO PROMOTE STUDENT SUCCESS

To promote student success, especially for low-income students and students of color, institutional leaders and staff should incorporate data into their day-to-day practice to inform campus policies. Institutions that have narrowed equity gaps and increased student success invariably have done so through an intentional use of data.¹

¹ Rorison, J., & Voight, M. (2016), Leading with data: How senior institution and system leaders use postsecondary data to promote student success. Institute for Higher Education Policy. Retrieved from: http://www.ihep.org/research/publications/leading-data-how-senior-institution-and-system-leaders-use-postsecondary-data