



Pennsylvania's Master Plan for Higher Education

Strategic Priority 3: Increase College Affordability for All Pennsylvanians

Pennsylvania State Board of Education

Tanya I. Garcia, Ph.D.
Deputy Secretary and Commissioner
for Postsecondary and Higher Education

March 16, 2022

Acknowledgment

The Pennsylvania Department of Education is grateful to the Lumina Foundation for supporting the update to Pennsylvania's Master Plan for Higher Education

This work was made possible through the support of Lumina Fund for Policy Acceleration, a sponsored project of Rockefeller Philanthropy Advisors

Objectives

- Understand why we need to make college more affordable for all Pennsylvanians
- Learn about strategies to increase college affordability for today's students

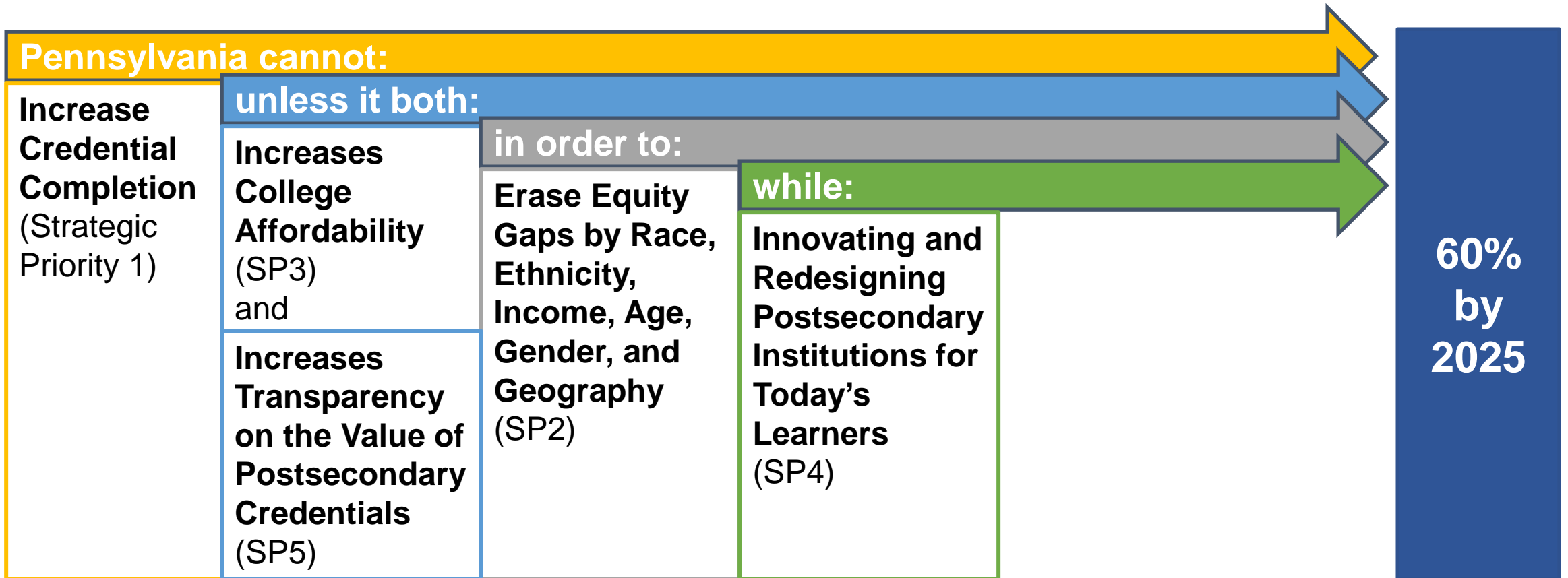
▶ Pennsylvania's Postsecondary Attainment Goal

Goal:

60 percent of the population ages 25-64 will hold a **postsecondary degree or industry recognized credential** by 2025, with a particular focus on **closing attainment gaps** for historically underrepresented populations.

Current
Rate
50.7%

Reaching Pennsylvania's Postsecondary Attainment Goal



Note: The Master Plan for Higher Education Table of Contents, which includes these five strategic priorities, was approved by the Pennsylvania State Board of Education Council of Higher Education on January 13, 2021.

Pennsylvania's Equity Gaps

Enrollment

77%
Asian

46%
White

50%
Native American

35%
Black/African-American

34%
Hispanic/Latinx

18-24 year-olds enrolled in postsecondary (2019)

Attainment

65%
Asian

47%
White

37%
Native American

30%
Black/African-American

24%
Hispanic/Latinx

25-64-year-olds with a postsecondary credential of value (2019)

Not all Pennsylvanians are on a path to economic self-sufficiency and intergenerational wealth creation

Pennsylvania's Equity Gaps

1,068,137

Pennsylvanians ages 25-64 with some college, no credential

22%

Pennsylvanians ages 25-64 enrolled in postsecondary

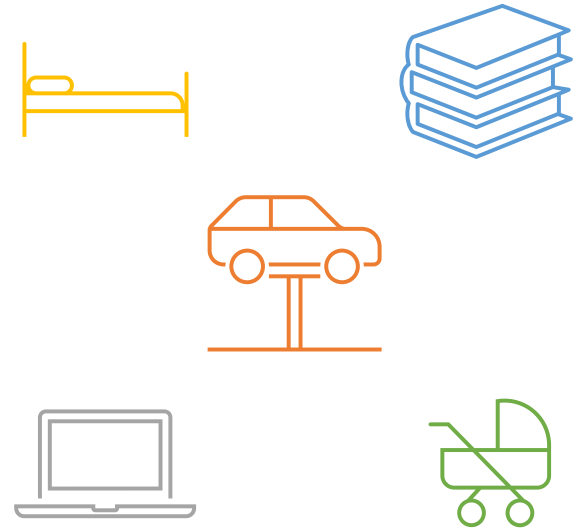


Why We Need to Increase College Affordability

What Makes Up Cost of Attendance?

An estimate of:

- tuition and fees
- room and board (or living expenses)
- books
- supplies
- transportation
- loan fees, and
- **miscellaneous expenses** such as reasonable costs for a **personal computer**, allowance for **childcare** or other dependent care, costs related to a **disability**, and reasonable costs for eligible **study-abroad** programs



Mismatch: These Are Today's Postsecondary Learners

Adult Learners:

37%

of today's students are older than 25.

Part-Time Students:

40%

of students are part-time.

First-Generation Students:

34%

of undergraduates are the first in their families to attend college.

Veterans:

More than

340,000

post-9/11 veterans have used G.I. Bill benefits to complete their degrees.

Low-Income Students:

31%

are at or below the federal poverty level.

Independent Students:

49%

of students are financially independent.

Working Students:

64%

of students work while in college.

Student Parents:

24%

of students are raising children while studying.

Students of Color:

African-American student enrollment grew

72%

between 1996 and 2020, while Hispanic enrollment grew by

240%



Working through College Is Impossible in 21st Century

Pennsylvania 2016

COLLEGE AFFORDABILITY DIAGNOSIS

WHAT PERCENT OF FAMILY INCOME would be needed to attend college full time?

	Percent of Income 2008	Percent of Income 2013	Ranking*
Public Two-Year (23 percent of enrollment)**	18	19	36
Public Four-Year Nondoctoral (22 percent of enrollment)	29	37	47
Public Research (17 percent of enrollment)	36	47	50
Private Four-Year Nondoctoral (29 percent of enrollment)	43	47	30
Private Research (8 percent of enrollment)	50	51	16

* This measure ranked states 1-50. The lower the ranking on this measure, the better a state performed on overall college affordability.

** Enrollment may not add up to 100% due to rounding.

NOTE: The "net price" reported in the following tables for each sector of higher education includes tuition, mandatory fees, room/board and books minus all financial aid (federal, state and institutional).

Four-Year Student Debt in Pennsylvania, 2019-20

Pennsylvania's college graduates have the third highest student loan debt, after New Hampshire and Delaware

64%

College graduates
with student debt

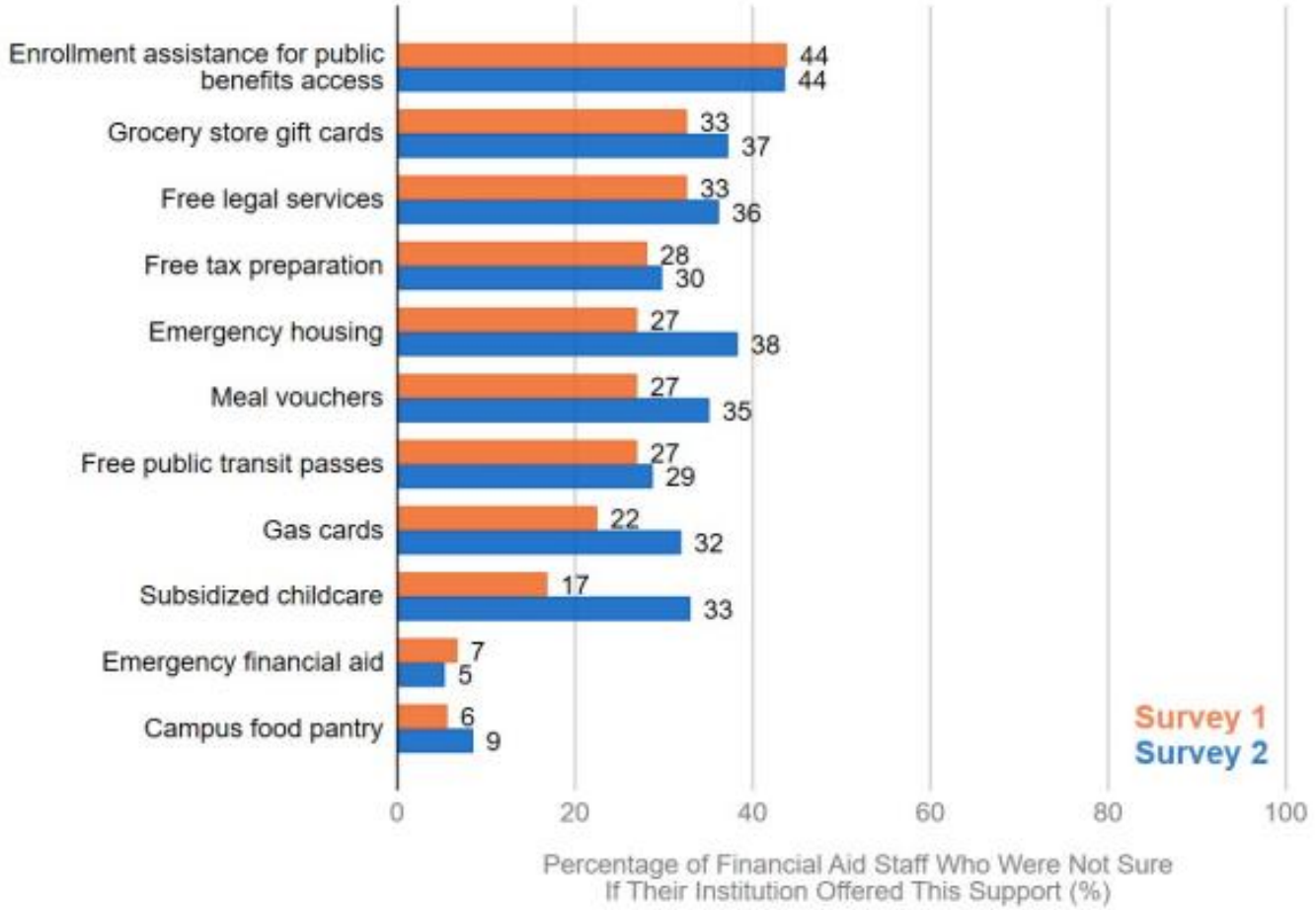
\$39,375

Average student
debt load

▶ Increasing Awareness of Non-Tuition Supports is Needed

We need to increase financial aid officers' awareness of the full range of non-tuition supports because of their role in making college more affordable

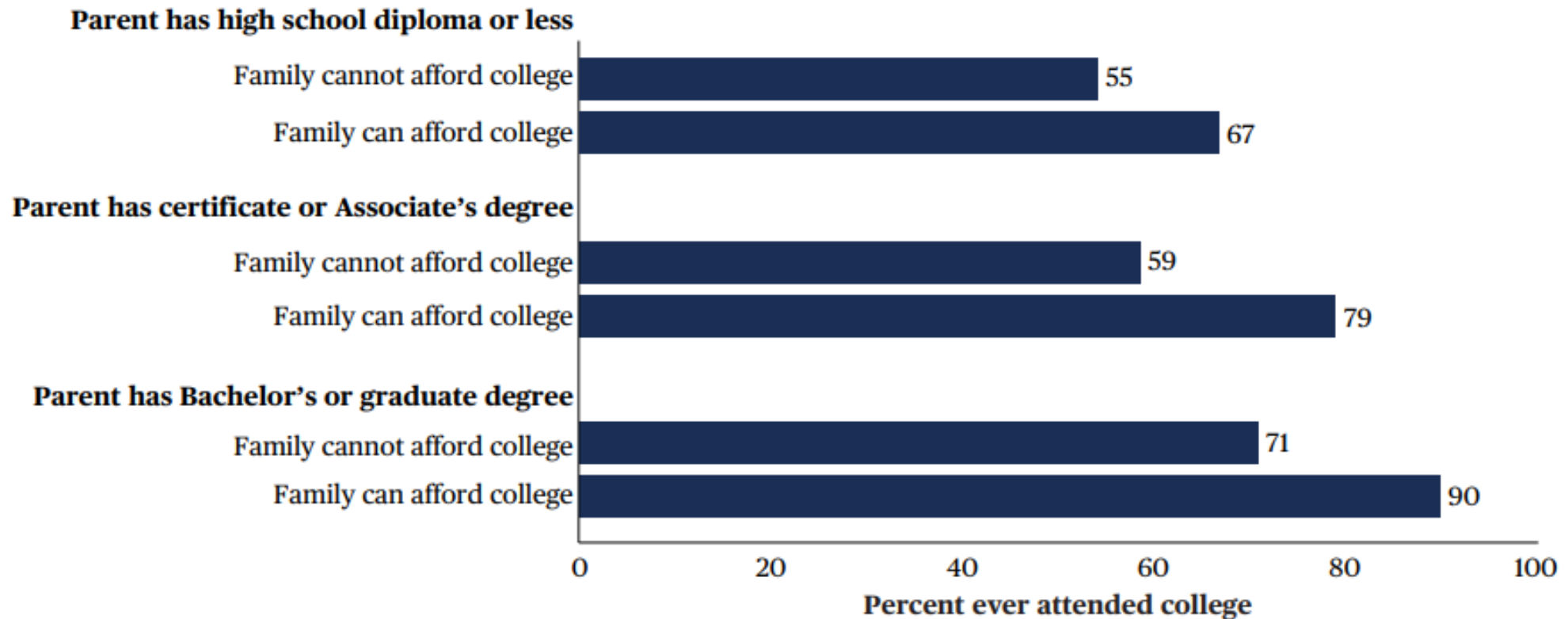
Financial Aid Staffs' Uncertainty Regarding Availability of Non-Tuition Supports



Source: Conroy, E.V., Magnelia, S., Dahl, S., & Goldrick-Rab, S. (2021). The real price of college: Estimating and supporting students' financial needs. The Hope Center for College, Community, and Justice. https://hope4college.com/wp-content/uploads/2021/10/RPC_FinalReport_10.19.2021.pdf

Public Perceptions of College Affordability

FIGURE 2. College attendance rates by 2016 for the high school class of 2013, by their views of college affordability and highest level of parent education in 2012





Panel and Plenary Sessions

Panel 1: Pennsylvania Institutions of Higher Education



KAITLIN MULHERE
HIGHER EDUCATION EDITOR
MONEY.COM

MODERATOR



SYDNEY BEELER
Vice President of
Enrollment Management
Westmoreland County
Community College



SHERMAN MCLEOD
President
Philadelphia Technician
Training Institute



TIM SCHLAK
Associate Provost for
Academic Alliances,
Robert Morris University



AARON WALTON
President
Cheyney University

Panel 2: Learning from Peers in Other States & National Experts



CARLO SALERNO
*Vice President for
Research*
CampusLogic

MODERATOR



JUSTIN DRAEGER
President and CEO
The National Association
of Student Financial Aid
Administrators
(NASFAA)



SAMEER GADKAREE
President
The Institute for
College Access
and Success
(TICAS)



KIMBERLY MCCURDY
*Director, Bureau of
Postsecondary and
Adult Education*
Pennsylvania
Department of
Education



ANGEL PÉREZ
CEO
National
Association for
College Admission
Counseling
(NACAC)

▶ Plenary: A National Perspective on Affordability



AMY ELLEN DUKE-BENFIELD

Senior Director for Advocacy and Policy

The Hope Center for College, Community, and Justice

Panel 3: Voices of Pennsylvania Students



HADASS SHEFFER
Special Consultant
Pennsylvania
Department of
Education

MODERATOR



CHRISTOPHER CICCARELLA
Student
Robert Morris University



CHRISTINA HASAAN
Student
Temple University



LOGAN GOBLESKY
Student
Westmoreland
County Community
College

Discussion Questions

- 1) What are your reactions to this information?
- 2) What else do you need to know to enact policies and practices to increase college affordability?



Background Materials

Resources for Strategic Priority 3: Increase College Affordability for All Pennsylvanians

Public perceptions of affordability

College Affordability Views and College Enrollment. National Center for Education Statistics. January 2022. [URL](#)

Majority of borrowers say fed student loan debt is not worth it, CNBC survey finds. CNBC Survey. January 2022. [URL](#)

Resources for Strategic Priority 3: Increase College Affordability for All Pennsylvanians

Data on Costs of College and Student Debt

Student Debt and the Class of 2020. Interactive Map of Costs and Student Debt in the USA 2019-2020. The Institute for College Access & Success (ticas.org). November 2021. [URL](#)

Average Costs and Student Debt Figures for Pennsylvania Four-Year Colleges (2019-2020). See Page 11. The Institute for College Access and Success. November 2021. [URL](#)

Report on the Economic Well-Being of U.S. Households in 2020 - May 2021 - Student Loans. Federal Reserve Bank. 2021. [URL](#)

On the Verge: Costs and Tradeoffs Facing Community College Students. The Institute for College Access and Success. 2016. [URL](#)

Resources for Strategic Priority 3: Increase College Affordability for All Pennsylvanians

Policy Recommendations

Action Guide for Adult-Ready Transformation: Operational Change. Education Strategy Group. 2021. [URL](#)

Action Guide for Adult-Ready Transformation: Accessibility. Education Strategy Group. 2021. [URL](#)

Impact of State Higher Education Appropriations and Financial Aid. (Executive Summary). State Higher Education Executive Officers Association (SHEEO). 2021. [URL](#)

State Advocacy Toolkit. National Association of Student Financial Aid Administrators (nasfaa.org). 2021. [URL](#)

Resources for Strategic Priority 3: Increase College Affordability for All Pennsylvanians

Toward a More Equitable Future for Postsecondary Access. National Association for College Admission Counseling (NACAC), and National Association of Student Financial Aid Administrators (NASFAA). 2022. [URL](#)

Out With the Old, In With the New: Rating Higher Ed by Economic Mobility. Third Way. January 2022. [URL](#)

Debt Without Degree. CampusLogic. 2022. [URL](#)

The Effect of State Appropriations on College Graduation Rates of Diverse Students. Midwestern Higher Ed Compact. December 2021. [URL](#)

The Real Price of College: Estimating and Supporting Students' Financial Needs. The Hope Center for College, Community, and Justice. October 2021. [URL](#)

Issue Brief: State Funding for Private Institutions. State Higher Education Executive Officers Association. 2020. [URL](#)

College Affordability in Pennsylvania. National College Attainment Network. No date. [URL](#)