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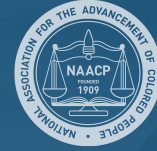
# Davis, Mustaffa, King, & Jama (2020) – Legislation, Policy, and the Black Student Debt Crisis

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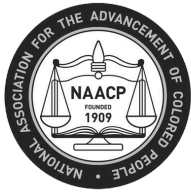


NAACP

# ***LEGISLATION, POLICY, and the*** ***BLACK STUDENT DEBT CRISIS***

*A Status Report on College Access, Equity, and Funding a Higher Education for the Black Public Good*

by Charles H.F. Davis III, Ph.D., Jalil Mustaffa Bishop, Ph.D., Kyah King, M.Ed., and Ayan Jama, M.Ed.



# NAACP

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The opinions expressed in this report are entirely the authors' and do not necessarily represent viewpoints of the Lumina Foundation or the NAACP.

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## **PHOTO CREDIT**

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## **MEDIA INQUIRIES**

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## **LEGISLATION, POLICY, AND THE BLACK STUDENT DEBT CRISIS**

### **EXECUTIVE SUMMARY**

The student debt crisis has a disproportionate impact on Black borrowers and their families. Across all racial groups, Black borrowers hold the most student loan debt despite also being consistently underserved by postsecondary institutions – especially for-profit and private non-profit colleges – toward persistence and degree-completion. This is also true for Black students pursuing master's and doctoral degrees, whereby 81% borrowed for graduate school. Additionally, although Black women are outpacing Black men in terms of college enrollment, they are also especially burdened in terms of the amount of student debt they acquire. By comparison, Black women hold 47% more student debt than White men and 27% more than White women. Altogether, the disparities in debt acquisition are compounded by the racial and gender pay gaps in which Black graduates – on average – earn 15% less than their White counterparts and are underemployed at two-thirds the rate of bachelor degree holders ages 25-34. These debt realities are set against the backdrop of Black families with college-aged children having a median income 70% of the overall median income in the United States. This signals that many Black students enter college with considerably fewer financial resources, which results in increased borrowing in addition to working while enrolled. Furthermore, Black students attending predominantly White institutions continue to experience various forms of racial and educational violence on campus prior to entering an inequitable labor market for Black degree-earners. For Black students attending Historically Black Colleges and Universities (HBCUs), despite experiencing welcoming environments and greater rates of academic success overall, their institutions remain woefully underfunded by comparison to PWIs. Therefore, serious interventions are needed toward the end of funding a higher education for the Black public good. This includes, but is not limited to, increased funding for HBCUs and predominantly Black institutions as well as the cancellation of current student debt and providing pathways to significantly reduce if not eliminate potential debt traps for Black students in the future.



## MESSAGE FROM DIRECTOR TIFFANY DENA LOFTIN

### NATIONAL DIRECTOR, NAACP YOUTH & COLLEGE DIVISION

*Ms. Loftin was formerly the Senior Program Specialist in Community Advocacy and Partnership Engagement, Center for Social Justice at the National Education Association. Her responsibilities focused around aligning NEA priorities with partners within the African-American and progressive communities and creating opportunities for critical dialogue and action addressing the racial and economic disparities that impact educators, students, and communities across the country.*

The fight for an affordable and quality higher education started for me in high school. Because I did not have the same resources as many others to attend college, I benefitted from a preparatory program for low-income students. Then, when I arrived on campus, the Board of Regents raised tuition 32%. I quickly realized how onerous paying for college was and had no choice but to fight back. Higher education was a privilege afforded to a select few when it needed to be a right for all. That is why I advocated for the Student Loan Forgiveness and Repayment Assistance Act as a student government leader and, a few years later, as the Vice President of the United States Student Association, continued organizing for student debt relief. When I accepted the role as NAACP National Director in 2018, I knew we could empower the voices of young Black leaders to be more influential, powerful, and robust; over the last 12 months we have done just that.

Through convening a national policy writing institute, a series of focus groups, hosting nationwide town halls on the issue of debt cancellation, publishing essays to share Black students' stories, and facilitating advocacy days with elected officials, we pivoted from producing educational programming to organizing impactful campaigns. To support our work, we have partnered with national experts on Black students' experiences in college to produce timely and necessary research for our membership, educators, and policymakers. We believe the information contained in this report is a valuable resource for debunking the fears and strengthening confidence in our collective ability to cancel student debt. In no uncertain terms, addressing the Black student debt crisis is imperative to this country's future and, with this report, the young Black leaders in the NAACP are further empowered to help us win.

As a global pandemic has caused millions of people to file for unemployment, many graduates have no way of paying off their student loans. And, although the CARES Act temporarily halted student loan repayments, the movement led by young people to cancel student loan debt and save higher education as a public good continues. Through our partnership with the Lumina Foundation and Dr. Charles H.F. Davis III, we have been able to further build Black political power. This report is critical to advancing the conversation about the need for policies that explicitly relieve Black borrowers and communities disproportionately affected by the growing debt crisis. We know that *any* conversation about higher education without young Black folks at the table lacks the grounding for real solutions. That is why the NAACP Youth & College Division has been working to change the national discussion around the possibilities of student debt cancellation and the right to quality higher education for the Black community. Not just because student loan debt impacts us intensely, but because we are the largest and oldest vehicle for Black youth leadership and can strengthen the movement for a future with debt-free college.



## MESSAGE FROM DR. TIFFANY JONES

*DIRECTOR OF HIGHER EDUCATION POLICY, THE EDUCATION TRUST*

*Before joining Ed Trust, Dr. Jones led the higher education portfolio at the Southern Education Foundation, where she partnered with Historically Black Colleges and Universities and Hispanic Serving Institutions to advance student success and engage in analysis of federal and state policies (such as performance- and outcomes-based funding) using an equity lens.*

The release of this report on Black student debt from the NAACP comes at a crucial and difficult time in our country. The COVID-19 pandemic is highlighting the economic fragility that the current generation is experiencing and is bringing the student debt crisis into the national conversation. And while the \$1.6 trillion in student debt affects many Americans, the student loan data illustrates that borrowing while Black is a disproportionately different experience. We have a crisis in which Black students are more likely than any other racial/ethnic group to borrow, borrow more, , struggle with repayment, and *still* have higher default rates among those who earn a college degree and come from high-income families.

This disproportionate impact on Black students is not due to “bad” decisions by borrowers, nor is it a random occurrence; it is the result of racism and inequity manifesting themselves in systemic injustices such as income and wealth gaps, separate and unequal segregation, inequitable funding in education, and ineffective federal and state policy that student debt then compounds to make college unaffordable for Black students. Unfortunately, in today’s knowledge economy where the majority of the jobs require some sort of post-secondary education, the most expensive education is the one *not* earned because borrowers have debt without receiving the earning boost from having a degree. Frankly, our current higher education funding and financial aid system is broken, and an equitable transformation will not be achieved by, ignoring racial discrimination, or avoiding race-conscious policies.

The Education Trust also recognizes this, and has responded by collaborating with Dr. Jalil Bishop at the University of Pennsylvania to launch the National Study on Black Student Loan Debt to better understand the experience of Black borrowers. Gathering the voices and experiences of Black borrowers is one step, but this report from the NAACP can inform the existing research and advocacy on Black student debt as it provides the necessary context, analysis, and recommendations policymakers need to help build a future where Black students do not have to mortgage their futures to pay for college.





## MESSAGE FROM REP. AYANNA PRESSLEY

*U.S. REPRESENTATIVE, MASSACHUSETTS 7TH CONGRESSIONAL DISTRICT*

*Congresswoman Ayanna Pressley is an advocate, a policy-maker, an activist, and a survivor. On November 6, 2018, Rep. Pressley was elected as the first woman of color to be elected to Congress from the Commonwealth of Massachusetts. In March, Rep. Pressley co-introduced legislation for the immediate debt cancellation of thousands of dollars per borrower with Rep. Ilhan Omar (D-MN) to provide meaningful relief.*

Our nation is in the midst of concurrent crises, a public health crisis and an economic crisis disproportionately ravaging our Black communities and threatening the livelihoods of Black workers and families. The COVID-19 pandemic has laid bare many of our nation's deeply entrenched inequities and disparities—including the ways in which our student loan debt crisis has disproportionately impacted the financial resiliency of the Black community and hindered our ability to build wealth and prosper.

In this moment of national reckoning, we must be unapologetic in our efforts to dismantle policies and systems that perpetuate and exacerbate racial inequities in our country. The NAACP's *Black Borrowers Report* comes at a critical moment, and it underscores the ways in which our system of financing a higher education reinforces the racial wealth gap, exacerbates racial inequality and pushes the dreams of a higher education and economic mobility further out of reach for Black families.

The Black community has been forced to disproportionately shoulder the burden of our nation's \$1.6 trillion student debt crisis due to our nation's long history of racist public policy. From redlining to the lingering effects of the Great Recession, when Black families saw their net worth cut in half, Black families have been disadvantaged by generational wealth disparities that require them to take on higher levels of student debt for the chance to earn the same degree as their white counterparts. Not only do Black borrowers have to take on higher debt loads, they face higher default rates due to discrimination in the workplace and persistent race and gender wage gaps.

Only with bold, systemic reform and racially-conscious policy – such as the immediate cancellation of \$30,000 in student debt per borrower to help jumpstart the economy – will we be able to begin the work of alleviating the generational harm that has been inflicted. Congress must work to treat and address the crushing student debt crisis as the racial and economic justice issue that it is.

## HIGHER EDUCATION FOR THE BLACK PUBLIC GOOD

*“[Higher education] is one of the greatest hopes for intellectual and civic progress in this country. Yet for many Americans, however, it has been seen as part of the problem rather than the solution.”*

Dr. Ernest L. Boyer, Former President of Carnegie Foundation for the Advancement of Teaching, 1979–1995

Politicians, policy makers, and researchers have long debated the merits of higher education as both a public and private good from which both individuals and society at-large benefit. When framed as a public good, access to education after high school by a widespread number of people benefits the general public, which is better off with more people having the benefit than without. Privately, however, the benefits of college or university training are largely attributed to individuals rather than society as a whole. As scholars of higher education and authors of this report, the public versus private debate raises questions of who, in the United States, constitutes the public and who is able to privately benefit from attending and graduating college. These questions are also centered around whether access to colleges and universities is equitable for everyone in the public and, if not, who in the public is considered deserving to enroll.

In many areas within the public domain, cost-benefit analyses have led to state and federal governments offering and/or funding other public goods such as Medicare, primary and secondary education, and interstate highway construction. However, all public goods depend heavily on White taxpayers' and policymakers' perceptions of who (or

what) incurs the costs and, more importantly, who accrues the benefits. For example, many argue against the benefits of affirmative action when the cost-benefit is framed as poor Black people receiving a handout, but offer full support for tax-free college savings accounts when framed as middle-class (White) people receiving a wealth-building tool. Both are programs where the government transfers resources back to people, but how those transfers and the beneficiaries are framed deeply influence whether investing in the public good is considered worthwhile and would be of greater benefit to society overall.

Higher education, in particular, is framed as a race-neutral public good. Nevertheless, colleges and universities have and continue to operate racially by including White people through the exclusion of Black people. That is to say, higher education as a public good has led to large-scale investments in public community colleges and four-year institutions, and even private non-profit and for-profit institutions. These investments are race-neutral on their surface, but critical racial analyses have shown that Black people are concentrated in institutions that historically and currently receive less government funding and have





*A Black Public Good consists of institutions, policies, and funding structures that are race-conscious rather than race-neutral as well as protections that ensure Black people are included. To be sure, we believe inclusion is not defined by its rhetoric, predation, or universal appeal, but equity-driven results that improve the educational and material conditions of everyday Black people.*

lower operating budgets, all of which contributes to institutions failing Black students and their ability to persist and ultimately graduate (Carnevale, Van Der Werf, Quinn, Strohl, & Repnikov, 2018). Like other public goods, higher education operates in ways that make evident the public being served is not Black people. More specifically, Black graduates are routinely relegated to a collective, subordinate socioeconomic position that benefits White institutions, organizations, and enterprises with limited benefit to themselves or their communities. This is especially true of the current student debt crisis from which Black borrowers and their families remain disproportionately impacted.

Therefore, there is a need for reimagining higher education for the Black Public Good. A Black Public Good consists of institutions, policies,

and funding structures that are race-conscious rather than race-neutral as well as protections that ensure Black people are included as a forethought rather than a secondary concern. To be sure, we believe inclusion is not defined by its rhetoric or universal appeal nor its deference to the predatory inclusion of Black people into otherwise White normative standards. Instead, inclusion is determined by equitable results that consistently demonstrate a sustainable improvement in the educational outcomes and material conditions of everyday Black people. For this to be possible, immediate and critical attention must be given to understanding the current public good of higher education as predatory and racially-exclusive, particularly through a network of inequities exacerbated by race-neutral policy, funding structures, and the student loan industrial complex.

## COLLEGE ENROLLMENT TRENDS FOR BLACK STUDENTS

Overall, the percentage of enrolled students who are identified as racially minoritized in the United States has increased since the mid-1970s. Specifically, Hispanic and Asian/Pacific Islander<sup>1</sup> student enrollments have increased 15 and 5 percent respectively. Across all institutions, public and private, Black students represented 13.4 percent of all U.S. college students according to national enrollment data (United States Department of Education, 2019), an increase from 10 percent in 1976 and a slight decrease from 15 percent in 2011 (see Table 1). Additionally, the overall enrollment of Native and Indigenous students has remained stagnant at less than 1 percent (0.7 percent) during the same period. To the contrary, White students have decreasingly occupied less of a share for overall enrollments having declined from 84 percent to just 56 percent, although they

remain the overwhelming majority of those enrolled at our Nation's private, highly-selective institutions (e.g., Ivy League colleges and universities and technical institutes). In undergraduate enrollment specifically, greater shares of student diversity primarily reflect the previously-mentioned increase in Hispanic student enrollment within the last 25 years (Espinosa, Turk, Taylor, & Chessman, 2019). Within the broad category of Black students, several distinctions are important to help clarify which Black students are enrolled, when and where they enroll, and the rates at which they successfully complete college.

For instance, in 2017, although overall year-to-year trends moved upward for all students, Black students were least likely to enroll in college immediately after graduating high school (or equivalent) at a rate of 58 percent, 13 percentage points

below Hispanics (see Figure 1). And, despite an overall increase in Black student enrollments between 1996 and 2016, the total share (or proportion) of Black students ages 16-24 enrolling in college after high school steadily decreased since 2010 and 4.4 percentage points between 2015 and 2016. This decrease helps shed light on the persistent myth that most college students are between the ages of 18 and 24. In particular, 53 percent of Black students enrolled were considered non-traditional at ages 24 and older in 2016 (United States Department of Education, 2016). Additional differences across gender show a persistent gap between Black women and men in terms of overall enrollment<sup>2</sup>.

Specifically, more than 60 percent of all Black students at degree-granting colleges and universities nationally were represented by those identified as women while less

<sup>1</sup> Current national datasets are collected using pre-existing racial/ethnic categories that neither reflect the complexity nor nuance of racial and ethnic identities of those respondents surveyed. This limitation both reinforces incomplete or inaccurate representations of particular groups, to include but not limited to, the use of Hispanic instead of Latina/o/x and the grouping of Asian and Asian Americans into a singular category (although Pacific Islanders were treated separately after 2003). These categories are used throughout the report to be consistent with the available data.

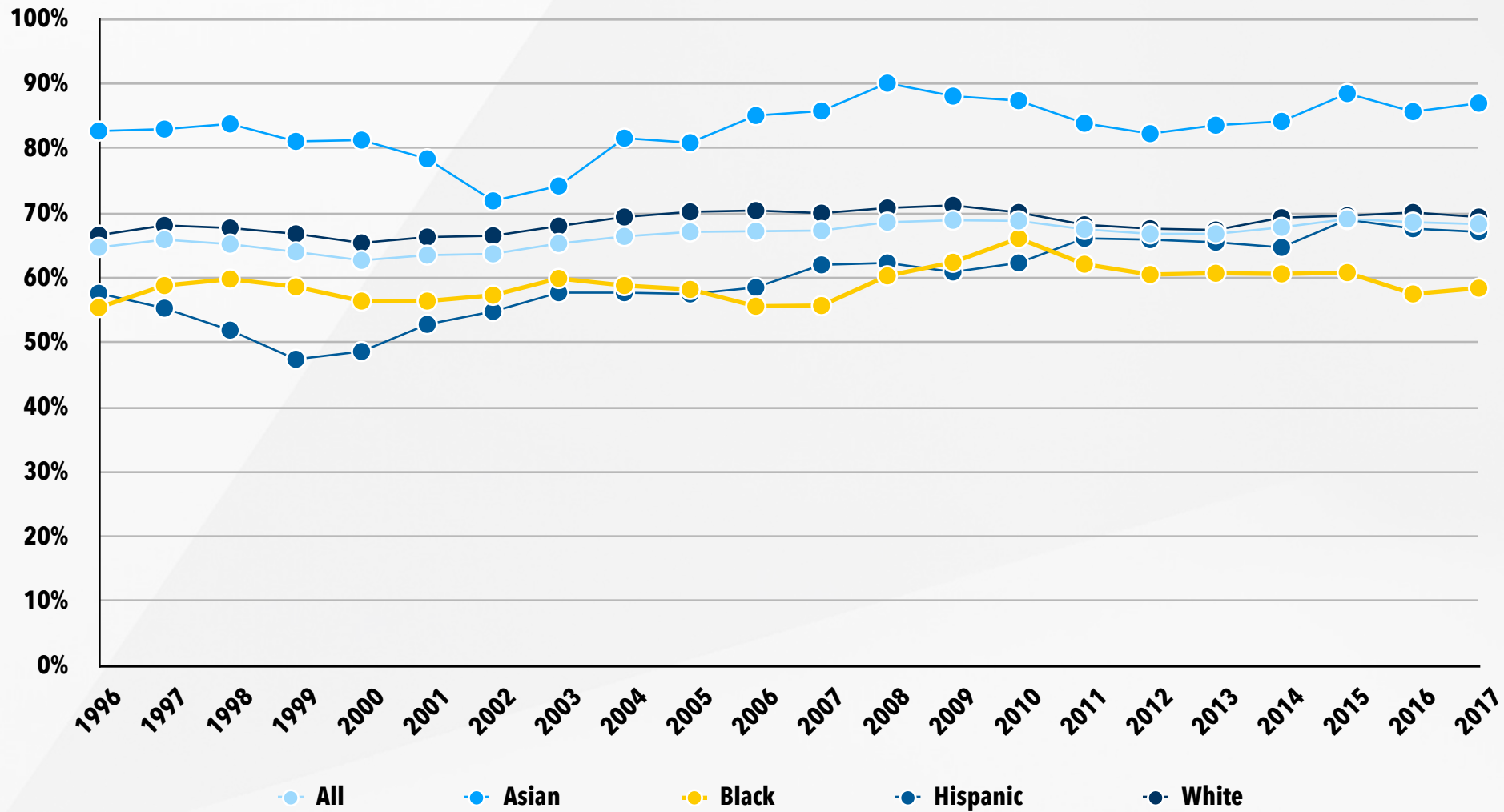
<sup>2</sup> As authors, we find it important to preface these data gaps as limited given existing national data sources on enrollments remain restricted to the gender binary between men and women. Therefore, current data on enrollments – such as those reported here – cannot fully reflect the full fluidity of gender identities or presentations of Black college students. Future data on postsecondary enrollments must include broader categories of genders not represented to understand additional gaps.

**TABLE 1. TOTAL FALL ENROLLMENT IN DEGREE-GRANTING POSTSECONDARY INSTITUTIONS, BY LEVEL AND CONTROL OF INSTITUTION AND RACE/ETHNICITY OR NONRESIDENT ALIEN STATUS OF STUDENT: SELECTED YEARS, 1976 THROUGH 2018**

Level and control of institution and race/ethnicity or nonresident alien status of student	Percentage distribution of U.S. resident students (excludes nonresident aliens)										
	1976	1980	1990	2000	2010	2013	2014	2015	2016	2017	2018
White	84.3	83.5	79.9	70.8	62.6	59.3	58.3	57.6	56.9	56.0	55.2
Total, Selected Race/Ethnicities	15.7	16.5	20.1	29.2	37.4	40.7	41.7	42.4	43.1	44.0	44.8
Black	9.6	9.4	9.3	11.7	15.0	14.7	14.5	14.1	13.7	13.6	13.4
Hispanic	3.6	4.0	5.8	9.9	13.5	15.8	16.5	17.4	18.2	18.9	19.5
Asian/Pacific Islander, Total	1.8	2.4	4.3	6.6	6.3	6.4	6.6	6.8	6.9	7.1	7.3
Asian	---	---	---	---	6.0	6.1	6.3	6.5	6.7	6.8	7.0
Pacific Islander	---	---	---	---	0.3	0.3	0.3	0.3	0.3	0.3	0.3
American Indian/Alaska Native	0.7	0.7	0.8	1.0	1.0	0.8	0.8	0.8	0.8	0.7	0.7
Bi/Multiracial	---	---	---	---	1.6	2.9	3.3	3.5	3.5	3.7	3.9

SOURCE: U.S. Department of Education, Digest of Education Statistics, 2018, Table 306.20; National Center for Education Statistics, Higher Education General Information Survey (HEGIS), "Fall Enrollment in Colleges and Universities" surveys, 1976 and 1980; Integrated Postsecondary Education Data System (IPEDS), "Fall Enrollment Survey" (IPEDS-EF:90); and IPEDS Spring 2001 through Spring 2019, Fall Enrollment component. (This table was prepared September 2019).

**FIGURE 1. IMMEDIATE COLLEGE ENROLLMENT OF RECENT HIGH SCHOOL OR EQUIVALENT GRADUATES AGES 16 TO 24, BY RACE AND ETHNICITY: 1996 TO 2017**



Source: U.S. Department of Education, Digest of Education Statistics, 2018, Table 302.20

Notes: This figure uses a three-year moving average, which is a weighted average of the year indicated, the year immediately preceding, and the year immediately following. For the final year, a two-year moving average is used. Moving averages are used to produce more stable estimates. "All racial and ethnic groups" includes persons of other racial and ethnic groups not separately shown. Prior to 2003, Asian included Pacific Islanders. After 2002, White, Black, and Asian data exclude persons of more than one race.



than 40 percent were identified as men in 2016 (Espinosa, et al., 2019), a gap consistent whether at Predominantly (and historically) White Institutions (PWIs) or Historically Black Colleges and Universities (HBCUs). In comparison to overall enrollment gaps between women and men, the national gap is roughly 13 percent according to data from the Integrated Postsecondary Education Data System (IPEDS) from the 2016-2017 academic year (see Figure 2). While this difference is necessary to acknowledge, we caution readers of this report not to misinterpret this data point as an indication of gender-based discrimination against Black men in favor of Black women. Again, across all racial groups, including White students, enrollment gaps between women and men exist. Furthermore, both Black men and women remain systematically disadvantaged by anti-Black racism that contributes to the under-enrollment of Black students by colleges and universities overall.

Nevertheless, it is important to point out that although double-digit enrollment gaps persist, those gaps shrink dramatically in terms of degree completion between Black men and women students. In 1997, just 9.5 percent of Black adults 25 and older were bachelor's degree holders compared to 15.3 percent in 2017. However, the percentage difference between Black women and men bachelor degree earners in 2017 was only .2 percent, which suggests clear and present challenges<sup>3</sup> uniquely experienced by Black women after entering college. Additionally, within gender groups, Black women are still systematically disadvantaged and represent fewer enrollees overall and a lesser percentage of degree holders when compared to White and Asian American women by 11.5 percent and 26.8 percent respectively (DuMonthier, Childers, & Milli, 2017). Lastly, which we discuss further below, Black women hold a greater proportion of Black student debt while also seeing less financial return in terms of the

race-gender wage gap upon employment after college. As a result, Black women borrowers spend more of their income on repayment than any other race or gender subgroup (Hegewisch, Hayes, Milli, Shaw, & Hartmann, 2015). Still, we are limited in understanding how all of these issues are compounded for Black people outside the gender binary.

With regard to where Black students are enrolled in college, data reported in the 2016 National Postsecondary Student Aid Study show 44 percent of Black undergraduates were likely to be enrolled in 2-year colleges (United States Department of Education, 2016). An additional 16 percent of Black students were enrolled at for-profit institutions, most of which were also Black women, and were the largest racial group of all students represented in this sector. This is especially important given the associated costs of attending for-profit universities as well as the overall lack of efficacy related to degree completion, post-graduation job

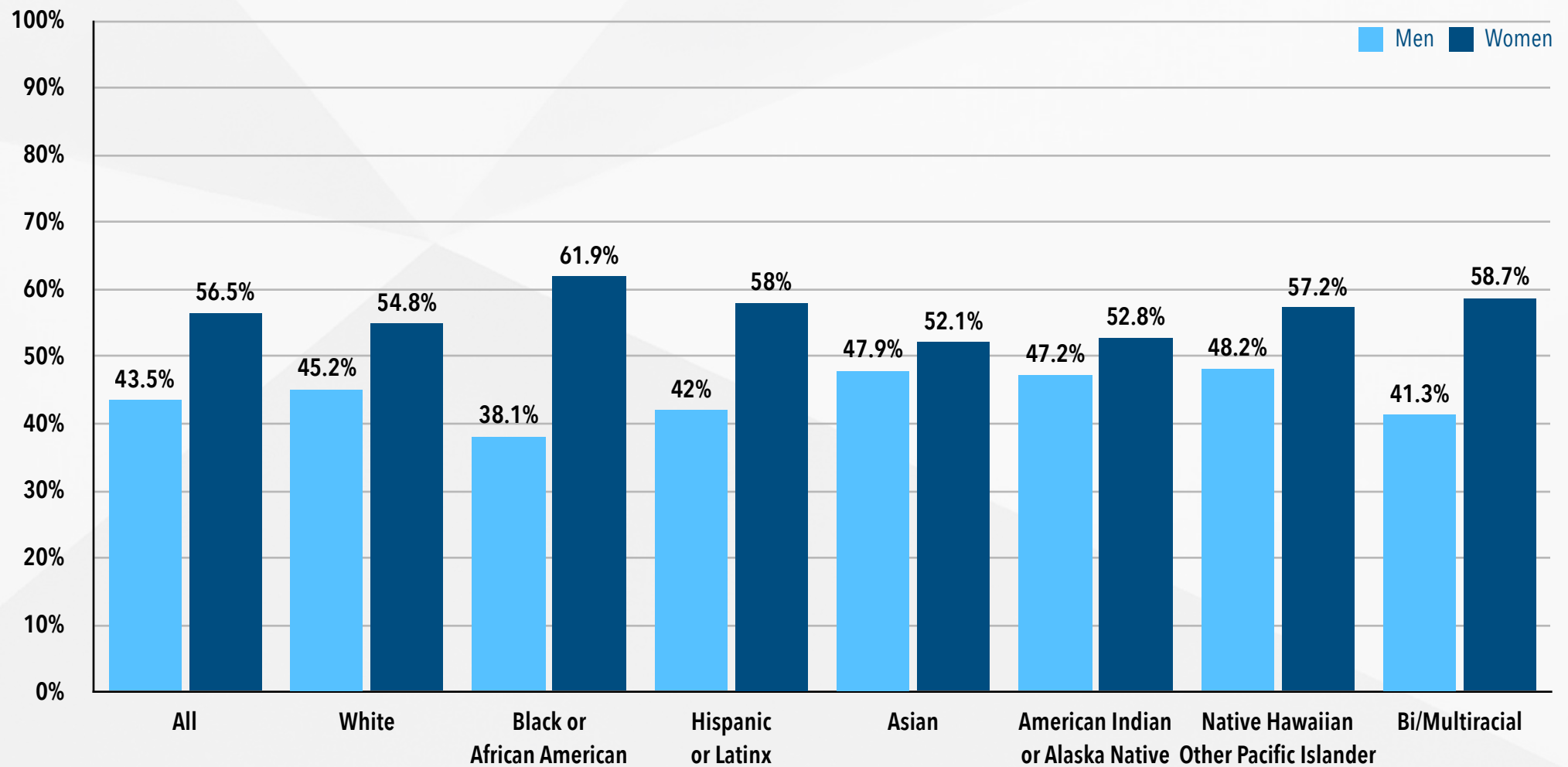
<sup>3</sup> For example, although only 26 percent of all students enrolled have a dependent, 71 percent of students with dependents are women (AAUW, 2017). Students with dependents routinely borrow more to pay for their education (and additional costs of attendance) as well as work while in school. Across all racial groups, Black students are more likely to be parents and Black women – 2 in 5 that are mothers – are more likely to have dependents than women from other racial groups (Cruse, Holtzman, Gault, Croom, & Polk, 2019).

placement, and increased likelihood of defaulting on loan payments. The remaining 40 percent of Black undergraduates were enrolled in 4-year public and private non-profit colleges and universities. At Historically Black Colleges and Universities, of which there are 102 federally designated institutions (including graduate-only institutions), Black student enrollment has increased 17-percent between 1976 and 2018. However, Black students now comprise just 76.5 percent of all students enrolled at HBCUs, slightly down from 81.1 percent in 2010 (United States Department of Education, 2019). Additionally, while HBCUs accounted for 35 percent of bachelor's degree and 21 percent of master's degree conferrals in 1976, today account for only 13 percent and 6 percent, respectively. Still, HBCUs produced 26 percent of all baccalaureate degrees conferred upon Black graduates despite representing just 9 percent of U.S. postsecondary institutions in 2016 (Center for Responsible Lending, 2020). Additionally, HBCUs confer roughly 40

percent of all science, technology, engineering and mathematics (STEM) degrees as well as 60 percent of all engineering degrees specifically to Black graduates. In 2011, Xavier University (Louisiana) and Howard University (Washington, D.C.) in particular accounted for the baccalaureate training of 92 Black graduates from U.S. medical schools, a number greater than the top four PWIs combined (Capers & Way, 2015). These shifts in enrollment and degree conferral indicate 1) an overall increase of Black student access to colleges and universities from which they were previously excluded, and 2) the increasing role that some HBCUs serve in educating other populations who have also been historically excluded (i.e., low-income, first-generation, and/or Latina/o/x) from access to postsecondary learning. At Gadsden State Community College (formerly Gadsden State Technical Institute) in Alabama, for example, Black students represent only 18 percent of all students enrolled following its mergers with several other area junior and technical colleges over

the years. Similarly, and according to current data from the IPEDS, West Virginia State University, founded in 1891 following the Second Morrill Act, now has only 8.2 percent Black students enrolled. In the cases of smaller, lesser-known HBCUs, these demographic shifts are also reflective of changes in labor markets as mines and factories closed in the early 20th century, which forced migration of many Black families and resulted in expanding campuses to include enrolling mostly White commuter students.



**FIGURE 2. UNDERGRADUATE ENROLLMENT, BY RACE/ETHNICITY AND GENDER 2016-2017**

Source: SOURCE: U.S. Department of Education, National Center for Education Statistics, 2015–16 National Postsecondary Student Aid Study (NPSAS:16).

Note: Detail may not sum to totals due to rounding. Rounding may result in identical labels for bars with different underlying estimates. See Estimates and Standard Errors table for underlying estimates used in chart.

Computation by NCES QuickStats on 7/23/2020

## LEGISLATION, HIGHER EDUCATION POLICY, AND BLACK COLLEGE ACCESS AND AFFORDABILITY

In the United States, broad access to higher education for Black people has always depended on the advancement of policy at the institutional, state, and federal levels. Although a few individual Black students attended colleges as early as the 1820s in New England, it was not until after emancipation that Oberlin College in Ohio became the first postsecondary institution in the U.S. to implement a formal policy to admit Black applicants in 1833 (Bennett, 1988; Brazzell, 1996; Ranbom & Lynch, 1988; Roebuck & Murty, 1993). Still, widespread admission and enrollment of Black students in colleges and universities remained virtually non-existent in policy and practice during the first-half of the 19th Century. Prior to the establishment of Lincoln University in Pennsylvania (originally known as Ashmun Institute) in 1854, the first all-Black postsecondary institution to award bachelor's degrees, U.S. colleges and universities were exclusively led by and for White people.

As more all-Black institutions formed through the 19th and 20th century, a foundation for college access was established through what are affectionately known today as Historically Black Colleges and Universities (HBCUs) (Anderson, 1988). With the passage of the Thirteenth Amendment in 1865, which formally abolished slavery (with the exception as criminal punishment), private colleges and universities for the education of formerly enslaved Black people were established across the South (Roebuck & Murty, 1993). Working with White missionaries, government organizations (e.g. Freedmen's Bureau), and private donations, Black communities were able to organize and build over 200 (private) historically Black colleges prior to any federal

funding appropriations for Black higher education (Brown & Davis, 2001). Thus, HBCUs have been and remain a vital access point to higher education for Black people.

**Federal Policy and Black Higher Education Access.** The passage of the Morrill Land Grant Act in 1862 expanded public higher education as a white only public good. The act provided funding and land for White agricultural and mechanical colleges and universities. However, it was not until the second Morrill Act of 1890 that Black people were explicitly offered access to legislative provisions and funds for Black public institutions (Brazzell, 1996; Bowles & DeCosta, 1971). The second Morrill Act formalized the legal segregation of postsecondary institutions and limited the curricular focus of public HBCUs to vocational education. As historians of higher education have argued, and with which we agree, this legislation was intended to facilitate the federal subsidy of developing White land-grant institutions, limit the educational opportunity for Black people to vocational training, and further exclude Black people from White colleges and universities. The segregation of schools was reaffirmed in the 1896 *Plessy v. Ferguson* decision that ruled such public goods could remain separate under the presumption they would be equal. Despite the ruling, research has shown even after the *Plessy* decision public land-grant HBCUs remained woefully underfunded in comparison to their White institutional counterparts (Sekora, 1968). The second Morrill Act never provided Black colleges with 17.5 million acres of land and the millions of dollars that were allocated to white colleges in the first Morrill Act of 1862 (Cohen & Kisker, 2010; Wheatle, 2019). This disparity in federal

subsidies between financial investments in HBCUs compared to PWIs remains consistent today (Williams & Davis, 2019).

Nevertheless, HBCUs persisted in awarding nearly all baccalaureate degrees earned by Black students through the 1940s (Davis, 1998). In fact, prior to the 1954 desegregation ruling by the Supreme Court of the United States (in the *Brown v. Topeka Board of Education* case), less than one percent of entering freshmen at PWIs were Black (Harper, Patton, and Wooden, 2009). But *Brown*, like *Plessy*, was not immediately adopted in practice. This is especially true in higher education as the realization of desegregated institutions did not begin to take shape until passage of the Civil Rights Act of 1964, Title VI of which restricted the disbursement of federal funding for colleges and universities that remained segregated (Brown, 2001, Malaney, 1987).

Immediately following, the Higher Education Act of 1965, and Title III<sup>4</sup> specifically, made a considerable impact in closing the financial gap for HBCUs. The 'developing institutions' provision uniquely qualified HBCUs, especially those facing the threat of closure, to be the primary recipients of federal funding for improving curriculum and instruction, faculty, student services, and exchange programs for students seeking out other educational opportunities at institutions from which they were previously and legally excluded (Roebuck & Murty, 1993). The Civil Rights Movement combined with Black student campus activism served as the transformative source for legislation to contribute to advancing equity, not just in theory, but in results. Black students gained access to White colleges and universities in sizable numbers along with the

increased growth of HBCUs. As a result, overall Black enrollment in higher education from 1967 to 1975 – across two- and four-year institutions – increased from 13 to 20.4% (NCES, 2013).

**Race-Neutrality, Student Loans, and Higher Education Policy.** While the Higher Education Act of 1965 increased college enrollment and funding for HBCUs, the legislation also created the Guaranteed Student Loan Program (later renamed the Stafford Loan Program). For context, it is important to remember the HEA was created at the high point of Civil Rights legislation being passed, but fierce debates about racial integration in education and wider society shaped earlier legislation with similar provisions. In fact, Title III was originally proposed for the Education Defense Act of 1958, but was voted down out of fear it would increase integration. When it was included in the HEA of 1965, it was almost voted down, again, for fear it would *preserve* segregation (allocating funds to HBCUs rather than integrating them) (Cervantes et al., 2005). In just seven years the legislative debate around race in education had shifted, but racism and white supremacy still underpinned both segregation and integration arguments (Ladson-Billings, 2004). Therefore, student loans originally became financial aid policy in this racial-political context. Yet, little research has been done to understand how race shaped the creation of student loan programs. Similar to the passage of the Servicemen's Readjustment Act of 1944 (G.I. Bill), which funded the college enrollment of military servicemen but the benefits of which remained largely inaccessible to Black war veterans (Mustaffa, 2017; Oliver & Shapiro, 2006; Rudolph, 1990), student loans were a race-neutral policy in that Black people *technically*

<sup>4</sup> To be sure, although HBCUs were uniquely qualified for Title III, it was never written explicitly for HBCUs to receive directed funds. It was not until the late 1980s that the Strengthening Historically Black Colleges and Universities (HBCUs) program (i.e., Title III-B) would award grants to eligible Black institutions to assist them in strengthening their academic, administrative, and fiscal capabilities.

had equal access to use them. When President Lyndon B. Johnson proposed student loan programs, his main selling point was “families will finance college education for their children in the same way that they finance the purchase of a home.” Yet, financing home purchases was a possibility only for White families, a legal discriminatory practice until the Fair Housing Act of 1968 and remains a *de facto* racialized practice today (Taylor, 2019). Again, by the time the HEA passed and student loans became policy, racial segregation was no longer legal in federally funded institutions, but for the legislation to pass it could not be seen as expediting racial integration either (a lesson learned from ongoing K-12 integration battles). While beyond the scope of this report, more work is needed to understand how student loans were created within this political tension of illegal segregation and White resistance to integration. Student loan programs provided the option for higher education to be funded, not as a public good, but as a private good to be individually financed. Several scholars have noted how the public good of higher education – defined as open access and fully funded for students – shifted to more of a focus on student loans at the same time Black students and other racially minoritized communities gained access to college (Steinbaum, 2017; Clabaugh, 2004; Bruce, 2013). Student loans likely did not escape the racist policy logics of the 1960s (from redlining to higher education funding) and therefore the race-issue in student loans is not solely a current one, but one with deep historical roots.

Today, higher education policy has responded to persistent racial inequities in student enrollment, financial aid, graduation rates, and

student debt repayments with race-neutrality and universalism. Specifically, most policies are created with the presumption that a policy technically available to all, or those based on socioeconomic class (i.e., income level), will automatically benefit Black people too. Unlike the Civil Rights of 1964 or Title III in the HEA, there has been no recent legislation that offers race-conscious benefits, protections, or opportunity specifically for Black people. In contrast, there has been more constriction, wherein race-conscious policies such as affirmative action have been banned or severely narrowed to the point of being rendered ineffective (Moses & Chang, 2006). Although California’s Proposition 209, which banned affirmative action in college admissions in 1996, was recently repealed by the University of California Board of Regents, such reversals are not yet common. In the current political context – where colorblind legislation has priority – most policies discussed rhetorically as beneficial to Black people do little legislatively to protect or ensure those benefits. Examples include all-grant/no-loan programs at private colleges, proposals for free college, and accountability policies. For example, free college programs or proposals like New York Excelsior and Tennessee Promise and Reconnect are designed to be tuition-only and “last dollar” funding programs, meaning that the state or federal government provides aid for the cost of a student’s tuition not already covered by other forms of aid. As a result, these new policies can provide no significant source of financial support for students whose tuition is already covered with Pell Grants and need-based aid, which, again, includes the majority of Black college students. These students still have to figure out how to pay for



fees, housing, books, and living expenses while well-off students, less likely to struggle with or borrow for these college costs, have their overall costs lowered (Jones & Berger, 2018). Similarly, universal accountability policies treat all institutions as if they have the same resources to produce similarly high outcomes. For example, these policies use accountability measures such as student withdrawal rates, cohort loan default rates, and post-school gainful employment to determine if institutional performance standards are being met (Miller, 2017). Yet, the racial histories, student populations, and ongoing underfunding of specific institutions (e.g., open-access two-year and four-year public institutions as well as HBCUs) are not taken into consideration when applying such measures. As a result, these institutions face disparate consequences to include being further denied access to federal funding sources. Remember, these institutions have historically provided access to Black students. Still, such policies fail to consider how past policymaking has undermined their inability to perform as well as enfranchised colleges and universities (Carnevale et al., 2018). As Miller (2017) argues, “no part of the federal [higher education accountability] system currently addresses issues directly related to equity” (p.3). Again, such universal or race-neutral policies only further the ongoing postsecondary shortcomings impacting Black students. Given disparities in access, enrollment, campus experiences, and institutional outcomes continue to be shaped by a history of racial exclusivity, only race-conscious policies in higher education can remedy racial inequities (Jones and Nichols, 2020).

## ***DID YOU KNOW?***

*Although Historically Black Colleges and Universities represent only 3 percent of all 2-year and 4-year postsecondary institutions in the U.S., HBCUs award 17 percent of all Black bachelor's degrees overall and 24 percent of all Black bachelor's degrees in science, engineering, mathematics, and technology fields. Black students at HBCUs also report an overall greater degree of satisfaction due to supportive campus environments and higher levels of academic challenge.*

(Chen, Ingram, & Davis, 2014; Outcalt & Skewes-Cox, 2002; Williams & Davis, 2019)

## CAMPUS EXPERIENCES AND INSTITUTIONAL OUTCOMES FOR BLACK COLLEGE STUDENTS

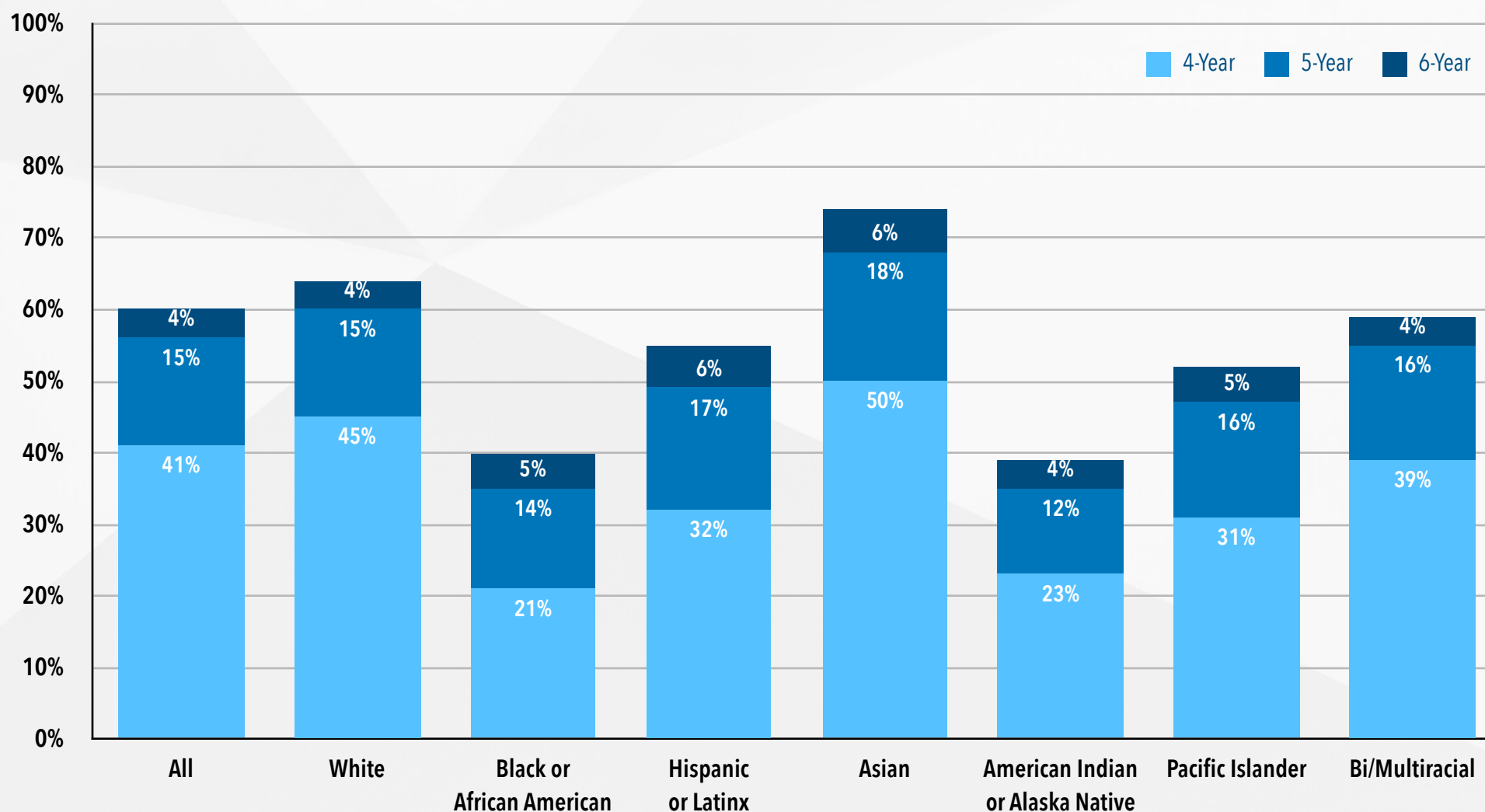
The campus experiences and institutional outcomes for Black college students are many and varied, particularly those across various differences in ability, (socioeconomic) class, gender identity, religion, and sexual orientation. Therefore, it is important for readers to remember that Black students, although sharing a category of racial difference, are not all the same. However, all Black students do encounter similar structures within the higher education system as they attempt to navigate college and university life. In this way, the various experiences and outcomes for Black students reflect broader racial realities consistent with the postsecondary environments' impact on college learners.

Despite the decades of policy implementation, including those directly related to financial aid, progress for Black students within the U.S. higher education system has remained relatively limited. For instance, the various policies discussed in this report notwithstanding, traditional institutional outcomes (e.g., rates of admission/enrollment, persistence, and degree completion) for Black students consistently lag behind those from other racial groups (Libassi, 2018), some of which we discuss earlier in this report. We frame these outcomes as institutional rather than individual to shift the onus of success away from Black students alone and toward the colleges and universities (and other institutions) responsible for their readiness, preparation, remediation, and ongoing instruction. For example, Harper and Simmons (2019) found that there was consistent institutional failure to achieve equitable outcomes for Black students attending four-year, non-specialized, public predominantly white colleges and universities in the United States.

While there were some individual exceptions, these state institutions on the aggregate overwhelming failed to 1) enroll 18-24 year old Black students at rates consistent with their overall representation in the state population, 2) enroll Black men and women students at rates less than or equal to the national gender enrollment gap, 3) graduate Black students at rates greater than or equal to rates of graduation all students, or 4) sufficiently employ Black faculty to reflect Black student enrollment across various fields and disciplines (Harper & Simmons, 2019). This failure is further evidenced in college completion data, which report U.S. postsecondary institutions graduate Black students at four-year colleges and universities at a rate of just 40 percent within six years, a 20-point difference from the rate for all students (see Figure 3) (de Brey, Musu, McFarland, Wilkinson-Flicker, Diliberti, Zhang, Bransetter, & Wang, 2019). Similarly, community colleges, especially those in which the majority of students enrolled are Black, often fail to grant certificates, degrees, or transfer Black students to four-year institutions (Harris III & Wood, 2013; Moore & Shulock, 2010; Wassmer, Moore & Shulock, 2004; Wellman, 2002). To be sure, there are some exceptions to the aforementioned data realities in which Black students have been meaningfully engaged and supported to achieve postsecondary success. As Nichols and Evans-Bell (2017) note, of the 676 predominantly White, public and private nonprofit institutions that enrolled nearly 60 percent of Black first-time, full-time students in 2014, 22 percent of those institutions had completion gaps of 5 points or less between Black and White students; 55 colleges and universities had less than a 5-point gap or no gap at all. And, among HBCUs serving



**FIGURE 3. GRADUATION RATES FROM FIRST INSTITUTION ATTENDED FOR FIRST-TIME, FULL-TIME BACHELOR'S DEGREE-SEEKING STUDENTS AT 4-YEAR POSTSECONDARY INSTITUTIONS, BY RACE/ETHNICITY AND TIME TO COMPLETION: COHORT ENTRY YEAR 2010**



SOURCE: U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS), Winter 2016–17, Graduation Rates component. See *Digest of Education Statistics 2017*, [Table 326.10](#).

Note: Data are for 4-year degree-granting postsecondary institutions participating in Title IV federal financial aid programs. Graduation rates refer to students receiving bachelor's degrees from their initial institutions of attendance only. The total includes data for persons whose race/ethnicity was not reported. Race categories exclude persons of Hispanic ethnicity. Although rounded numbers are displayed, the figures are based on unrounded data.

similar cohorts of first-time, full-time students (i.e., 40-percent to 75-percent Pell-eligible freshman), HBCUs consistently outperformed PWIs in graduating their Black students. These findings suggest institutions are finding ways to use disaggregated data to develop targeted interventions, consistently track Black student progress toward academic/degree-program milestones, and meet Black students where they are to support them in race-conscious and culturally-responsive ways.

For certain, longstanding racial disparities resulting from the use of racially-biased entrance exams, admissions standards, merit-based aid structures, Eurocentric curricular offerings, academic advising, etc. are among the institutional drivers for postsecondary inequities. Additionally, however, racialized experiences of education violence (Mustaffa, 2017) – including but not limited to interpersonal microaggressions and overt acts of racism – commonly reported by Black students at PWIs deeply threaten their sense of belonging, safety, and ability to succeed (Chen, Ingram, & Davis, 2014; Jenkins, Tichavakunda, & Coles, 2020). These instances have been especially prevalent in recent years as the anti-Black rhetoric of the 45th Administration has been shown to directly relate to significant increases in the reporting of anti-Black campus racial violence (Stokes, 2020). Furthermore, the racial climates of many postsecondary institutions create hostile environments in which Black students' concerns are routinely ignored, invalidated, diminished, and dismissed by White peers, faculty, staff, and administrators (George Mwangi, Thelamour, Ezeofor, & Carpenter, 2018; Harper & Davis, 2016). While it is beyond the scope of this report to explain the nature and full magnitude of Black students racialized

experiences, suffice it to say as inequities persist we must always consider interpersonal and institutional racism as explanatory factors for racial differences.

Again, while many of the aforementioned experiences and outcomes have previously been used to frame Black students as the problem, we believe models of institutional responsibility are necessary to fully understand and rectify persistent racial inequities. To be clear, and to paraphrase Perry (2020), there is nothing wrong with Black students that dismantling anti-Black racism in higher education cannot solve. While this includes anti-Blackness affecting HBCUs (and other predominantly Black institutions), it is especially relevant to the PWIs who disproportionately enroll and overwhelmingly under-serve the majority of Black students in higher education today. Additionally, notions of student progress, which are relative to a long history of disenfranchisement and injustice, must also consider the material and financial costs when framing the experiences of Black college students. As we describe in greater detail below, attending and even graduating college comes at a significant financial deficit that traps most Black borrowers into debt, which seriously challenges their ability for making a life after college. Put differently, whatever espoused gains associated with access to higher education are significantly diminished by the financial realities following Black student borrowers after college (Jackson & Reynolds, 2013).

## REGION V AND REGION VI STUDENT DEBT BY STATE

The emerging work on student debt shows that student loans do not just impact individuals, but, in fact, impact the broader public. To study the geography of student loan debt, Steinbaum and Vagul (2016) utilized credit report data to map student loan delinquency rates by zip codes throughout the country. Throughout the nation, the researchers found that zip codes with high Black and Latina/o/x populations are most likely to have high student loan delinquency and default rates. While most college students are likely to attend an institution less than 50 miles from their home, Black students, in particular, are more place-bound as they are more likely to be non-traditional students. In this way, the place-based reality of student debt follows the place-based ways students enroll in higher education. In addition, place-based dynamics also shape student debt lawsuits from the Department of Education and the Department of Justice. Mattes and Yu's (2019) report on student debt collection lawsuits found:

Zip codes in which the sued student loan borrowers reside tend to have significantly higher percentages of people of color than the rest of the country. Specifically, ... the zip codes in which sued defaulted student loan borrowers live have Hispanic or Latino populations double the national average and triple the average Black or African American population (p. 5).

As these studies show, student debt delinquencies and resulting litigation are concentrated in racially minoritized communities. Therefore, as we argue with regard to the Black public good, the impact of debt is not primarily individual, but communal and has serious

implications for the economic instability of Black life-making. Similar results on student debt delinquency were found when regional Federal Reserve Banks analyzed student debt data in large cities (e.g., Washington D.C., Philadelphia, and San Francisco). Consistently, the higher the percentage of people of color in a neighborhood the higher the delinquency rate. To be clear, racially minoritized communities themselves are not the risk factor, but the often unfair terms and uneven economic base in which they are uniquely forced to acquire debt. While student loans are presented as a policy tool to increase college opportunity, loans for college have largely served as been an economic barrier for Black communities similar to other place-based debts (e.g., payday loans, car loans, subprime mortgages, and court fees and fines). Each of these debts has historically and continuously been administered to Black people through predatory terms and/or the willful neglect of particular Black communities' geography relative to their collective economic standing. Whether predation or neglect, the result leaves Black borrowers in an often inescapable racialized debt trap.

As a set of examples below, Table 2 highlights key states in Regions V and VI that are the focus of NAACP's advocacy work. Most of the states are near the national average for student loan debt of \$29,309. However, while borrowing student loans is a widespread experience, the place-based data shows that the experience changes along race and class lines. In particular, despite moderate to low state debt totals nationally, zip codes across these two regions demonstrate higher debt burdens, unemployment rates, and loan default rates among Black and

**TABLE 2. PERCENTAGE OF 2018 GRADUATES WITH DEBT AND AVERAGE DEBT OF THOSE WITH LOANS, BY NAACP REGION AND BY STATE**

		CLASS OF 2018				INSTITUTIONS (BA-GRANTING)		Graduates
	State	Average Debt	National Rank	% with Debt	National Rank	Total Schools	Schools with Usable Data	% at Schools with Usable Data
REGION V	Alabama	\$29,469	27	51%	13	33	13	75%
	Florida	\$24,428	8	44%	3	97	30	69%
	Georgia	\$28,824	23	57%	26	59	28	76%
	Mississippi	\$30,117	31	58%	30	16	6	74%
	North Carolina	\$26,683	14	56%	21	62	26	81%
	South Carolina	\$30,838	34	58%	30	33	18	85%
	Tennessee	\$26,838	16	55%	19	47	22	73%
REGION VI	Arkansas	\$26,579	13	53%	15	23	8	53%
	Louisiana	\$27,151	17	49%	10	28	9	53%
	Texas	\$27,293	18	56%	21	97	47	67%
	Oklahoma	\$25,221	11	47%	6	28	13	71%
	New Mexico	\$21,858	3	49%	10	11	5	91%

SOURCE: The Institute for College Access and Success (TICAS), Student Debt and the Class of 2018 Report, <https://ticas.org/wp-content/uploads/2019/09/classof2018.pdf>.

NOTES: The Class of 2018 national average debt is \$29,309. The rankings in this table were re-calculated by the authors to better demonstrate the inverse relationship between the average debt per state and its numerical ranking across all 50 states (i.e., higher debt average yields lower ranking). TICAS data were not available for disaggregation by race.

## THE IMPACT OF STUDENT DEBT ON BLACK BORROWERS

The national debt attributable to student loans is roughly \$1.5 trillion held by more than 44 million individual student loan borrowers (Huelsman, 2019). A greater proportion of that debt is held by first-generation, low-income, and racially minoritized borrowers, including Black students. Based on recent research examining the year-to-year trends in student loan debt acquisition and borrowing patterns across racial differences, serious concern and attention should be given to the specific burden of student debt on Black borrowers (Center for Responsible Lending, 2019; Espinosa et al., 2019; Holt, White, & Terrell, 2017). In particular, Black borrowers have consistently been found to be more likely to receive federal loans (and grants) to pay for their education, with 90 percent of Black students enrolled either full-time or part-time taking out loans for college in 2012 according to analyses of federal borrowing data conducted by the Consumer Federal Protection Bureau (Canchola & Frotman, 2016). During the 2015-2016 school year, 72 percent of Black students enrolled full-time received Pell Grants at an average of \$4,900<sup>5</sup> (NCES, 2017). Thus, Black students are leaving college with the highest average debt per borrower and per graduate across all racial groups. This is true of both bachelor's and associate's degree holders – who were both more likely to borrow and borrowed more to finance their education – as well as for Black students across all public and private sectors of higher education.

The most common source of borrowing for all students comes from the subsidized and unsubsidized Federal Direct Loan Program, of which

49.8 percent of all borrowers were Black. Additionally, while 86.4 percent of Black bachelor's degree holders borrowed to earn their degree overall, 98 percent of Black students at for-profit institutions borrowed (Espinosa et al., 2019) to cover the costs of expensive, low-quality degree programs. In 2012, the average full tuition and fees associated with attending for-profit institutions were double that of public 4-year non-profit colleges and more than three times the cost of attendance for public 2-year non-profit institutions (Smith & Parish, 2014). In the same year, graduation rates at for-profit colleges were just 32 percent, a rate nearly half that of public and private non-profit institutions. This is particularly alarming given the documented exploitation by for-profit colleges in targeting Black students to enroll as well as the incredibly high rates (52%) of loan default among those entering for-profit institutions within 10 years (Center for Responsible Lending, 2019). What is more, for-profit institutions enroll more than 50 percent of all Black students pursuing doctoral degrees with an average debt of \$128,000 (Espinosa et al., 2019).

Such high proportions of Black borrowers across postsecondary sectors reflect the general lack of financial and other resources when they enter college. This particular challenge is intergenerational as many Black families remain affected by high loan balances and lower wages than other racial groups. In part, this is reflected in the greater proportion of Black degree holders having more debt than other racial groups. Among 2015-2016 bachelor degree recipients, for example, nearly 40

<sup>5</sup> For According to the U.S. Department of Education (<https://www2.ed.gov/programs/fpg/index.html>), the maximum Pell grant award for the 2015–16 award was \$5,775. The award amount is calculated based on the federal determination of student financial need, costs to attend school, status as a full-time or part-time student, and plans to attend school for a full academic year or less.



**TABLE 3. CUMULATIVE DEBT OF 2015-16 BACHELOR'S DEGREE RECIPIENTS BY RACE/ETHNICITY**

Race	No Debt	\$1 to \$9,999	\$10,000 to \$19,999	\$20,000 to \$29,999	\$30,000 to \$39,999	\$40,000 to \$49,999	\$50,000 or More
Asian (7%)	41%	11%	14%	16%	9%	3%	6%
Black (12%)	14%	12%	10%	15%	16%	12%	21%
Hispanic (16%)	33%	14%	15%	15%	10%	6%	7%
White (61%)	30%	10%	13%	18%	12%	7%	10%

**TABLE 4. PARENTS' TOTAL INCOME FOR DEPENDENT 2015-2016 BACHELOR'S DEGREE RECIPIENTS BY RACE/ETHNICITY**

Race	Less Than \$35,000	\$35,000 to \$69,999	\$70,000 to \$119,000	\$120,000 or More
All Students	22%	21%	25%	32%
Asian (7%)	32%	23%	21%	23%
Black (12%)	49%	24%	16%	11%
Hispanic (16%)	37%	29%	17%	17%
White (61%)	13%	18%	29%	40%

SOURCE: National Center for Education Statistics, National Postsecondary Student Aid Study 2016

NOTE: Percentages in parentheses are shares of bachelor's degree recipients in each racial/ethnic group. Includes both federal and nonfederal borrowing for 2015-16 bachelor's degree recipients who were U.S. citizens or permanent residents. Excludes parent PLUS loans. Includes students who transferred as well as students who received their degrees at for-profit and two-year institutions. Percentages may not sum to 100 because of rounding.



percent of Black graduates left college with a \$30,000 or more debt total (see Table 3), the highest amount held by any race of borrowers. According to one study, such resource gaps for Black students are the result of generations of financial disparity compounded by student loan debt, which has been a modern mechanism for widening economic insecurity and the wealth gap between Black people and others (Addo, Houle, & Simon, 2016). For instance, more than half of all families with Black heads of household ages 25 to 40 have student debt (Center for Responsible Lending, 2019). Additionally, despite holding a bachelor's degree, Black borrowers ages 25 to 34 reportedly earned 15 percent less and were vulnerable to unemployment at a rate two-thirds higher than other bachelor degree holders in the same age range (Espinosa, et al., 2019). Among Black families with dependents graduating college in 2015-2016, 49 percent earned less than \$35,000 annually (see Table 4). Put simply, Black borrowers both acquire more debt and, due to wage and employment inequities in the labor market, are in more precarious positions when it comes to their ability to repay.

The result of these converging debt and income realities are longer-term entrapments with student debt that exacerbate the racial wealth gap. As Sullivan, Meschede, Shapiro, and Escobar (2020) note, the median debt of White borrowers has been reduced by 94 percent whereas Black borrowers at the median still owe 95 percent of their borrowing total twenty years after starting college, 50 percent of which defaulted within the same period. More specifically, while the typical Black student borrowed just \$3,000 more in loans than their White peers, the typical Black borrower owed about \$17,500 more than their

White peers within twenty years of beginning college (Sullivan et al., 2020). This detail is critical to challenging the persistent myth that attending and graduating from college is alone a sufficient condition for generational economic and social mobility. To the contrary, for many Black borrowers (and others) the financial costs and lifetime debt sentences of postsecondary education further disenfranchise them from achieving future economic stability. Although the desires for degree attainment, and thus debt acquisition, are closely aligned with the promise of gainful employment in jobs paying livable wages, the labor market realities facing Black borrowers reaffirm longstanding systemic racism in hiring practices, salaries and wages, and professional advancement (Bashay, Bergson-Shilock, & Johnson, 2019). Altogether, the trajectories of debt acquisition for Black borrowers and labor market racism exacerbate the racial wealth gap and have significantly contributed to reproduction of a fragile Black middle class (Houle & Addo, 2016).

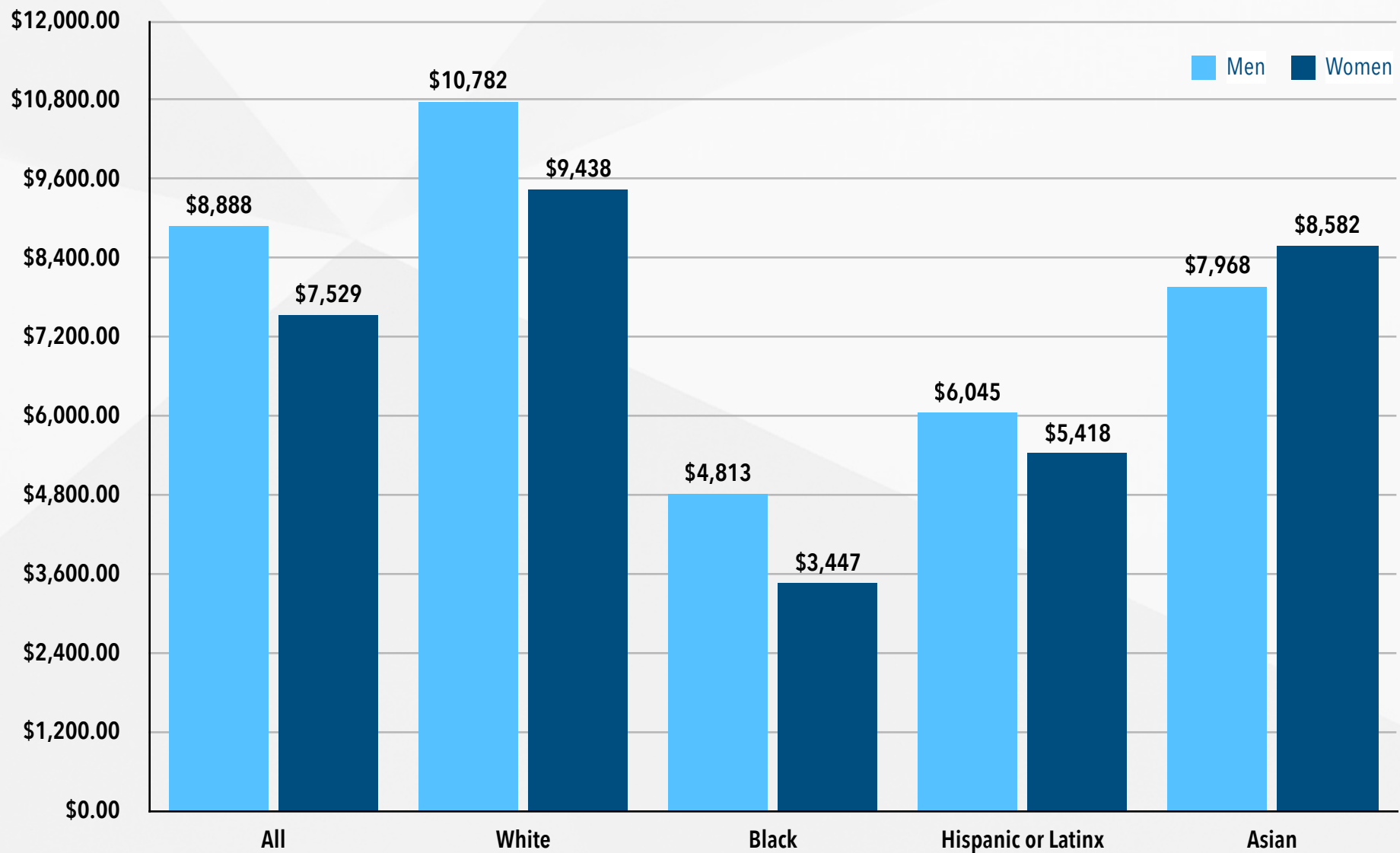
## STUDENT DEBT AND BLACK WOMEN BORROWERS

While the current student loan and higher education finance systems work to the detriment of Black students overall, there is an even more acute effect on Black women borrowers. This is attributable to ways both racism and sexism converge to shape the unique experiences of Black women borrowers before, during, and after college. As discussed earlier in the report, although Black women outpace Black men in enrollment and degree attainment, they also are burdened with a great amount of student debt and have higher debt-to-income ratios than all male borrowers, especially White men.

To be sure, gender disparities in total debt are true within and across all racial groups; women borrowers hold \$929 billion in student debt, nearly two-thirds of the nation's debt total. For Black borrowers as a racial group, Black women borrowed an average \$1,893 more in student loans than Black men. However, according to a 2017 report from the American Association of University Women (AAUW), in 2012, Black women with a bachelor's degree reportedly averaged \$8841 more in total loans compared to White women graduates (see Figure 4). This is accompanied by dramatic race and gender differences in expected family contribution (EFC), which is a measure for calculating financial need (i.e., the lower the EFC the higher the financial need). Across all borrowers, Black women had the lowest EFC at \$3,447 in 2012. Amongst women borrowers, Black women are required to borrow at higher frequencies as well as borrow higher amounts to complete their degrees. For instance, 34 percent of Black women bachelor's degree holders completed college with more than \$40,000 student debt compared to just 16 percent of Latina women, 10 percent of White women, and 8 percent of Asian women in 2012 (AAUW, 2017).

With regard to earnings, Black women are consistently underemployed and underpaid compared to other women and all men degree holders. This trend is consistent with racial and gender wage gaps across educational attainment in which Black people and women are routinely paid less than White men. For example, in 2016, women who worked full-time with bachelor's degrees were paid 26 percent less than men with the same credentials (AAUW, 2017). Overall, this gender wage gap yields men being paid 20 percent more than women, but 39 percent more for White men than for Black women according to U.S. Census Bureau data analyzed by the National Women's Law Center (Tucker, 2020). For Black women, their median income is only 64.4 percent the income of White men and 88.4 percent of Black men (DuMonthier et al., 2017). Just as connected, an Economic Policy Institute report found that "Black male college graduates (both those with just a college degree and those who have gone beyond college) newly entering the workforce started the 1980s with less than a 10 percent disadvantage relative to White college graduates but by 2014 similarly educated new entrants were at a roughly 18 percent deficit" (Wilson & Rodgers III, 2016, p. 1). The race-gender differences in the labor markets uniquely impact Black men and women.

Altogether, the higher amounts of debt acquired in tandem with a sexist-racist labor market widens repayment gaps and increases the likelihood of defaulting on loan payments. As highlighted in DEMOS report earlier this year (Huelsman, 2020), twelve years after college, White men had reportedly paid off 44% of their student loan balance while White women had paid off 28%. For both Black women and men, however, their balances *increased* (by 13 percent and 11 percent respectively), which is attributable to the accruing interest compounding their debt while in tenuous employment and repayment circumstances.

**FIGURE 4. MEAN UNDERGRADUATE EXPECTED FAMILY CONTRIBUTION (EFC) BY GENDER AND RACE, 2011-12**

SOURCE: AAUW analysis of U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics, *National Postsecondary Student Aid Study* 2012 data.



## RECOMMENDATIONS

This report has made clear that student loans are predatory given 1) the historic racism and place-based inequities of Black communities, 2) the ongoing racial-gender barriers in the labor market and wealth-generating pathways, and 3) the racist stratification of the higher education system. Again, it does not matter if the predation comes from racism or willful neglect of the Black condition; the result is the same. With the overwhelming evidence in mind, we recommend a multi-prong approach to end the student loan debt trap for Black people, which includes debt cancellation, an opening of the policy making process, and centering Black voices in future student debt research.

### **Cancel Student Loan Debt and Eliminate Original Financial Need.**

There is growing support to cancel student loan debt. For Black borrowers, the call for cancellation is necessary because the terms of borrowing student loans were unequal. Black people had to borrow student loans with a weaker economic base, use them to attend underfunded colleges and universities, and struggle to repay them in an underpaying and under-employing labor market. These are structural issues that cannot be solved by offering more financial literacy, income-based repayment plans, or college scorecards. Such solutions have been repeatedly utilized, yet the Black debt crisis has continued to grow and its effects recently compounded due to socioeconomic impact of the COVID-19 pandemic. To be clear, *student debt cancellation offers the only solution to erase the racial disparities in student loan debt*. As leading policy experts have argued, cancellation will increase degree completion, boost the economy, and immediately close the racial wealth gap (Jones & Jackson, 2020).

Several student debt cancellation plans have been put forth, especially during the pandemic. Still, the most comprehensive plan is the College for All Act of 2019, introduced in Congress, that cancels all student loan debt and covers all tuition and fees at public higher education institutions. This legislation shows debt cancellation must include cancelling the original need for student loans, which includes the rapidly increasing costs of college for which students and families are responsible. Because increases in college costs and loan acquisition are directly linked, eliminating one without the other would be an insufficient solution.

**Race-Specific, Not Race-Neutral Policies.** In addition to the universal policy changes proposed by recently introduced legislation, advocacy must go further to specifically protect Black borrowers. The historical lack of efficacy of higher education policy for Black people and current disproportionate impact of student debt on Black borrowers makes evident that student loan policies cannot be framed simply as universal, income-based, or race-neutral. As decades of research on equity-mindedness in higher education has shown us, clear and racially-specific language, goals, and measures are vital to the efficacy of policy implementation (Bensimon, Dowd, & Witham, 2016; Jones & Nichols, 2020). Therefore, any legislation to cancel student debt must be able to explicitly answer how it contributes to a Black Public Good and offers protections to ensure Black borrowers are included. Cancellation is best measured not by the legislation passed, but the measurable evidence that demonstrates Black people benefit in an equitable, material way.



**Increase Investments in Historically Black Colleges and**

**Universities.** As Williams and Davis (2019) analysis of funding sources details – and this report further highlights – despite HBCUs continuing to serve Black students beyond their otherwise limited representation among all U.S. colleges and universities, they still remain underfunded compared to PWIs. And, although the total dollar amount to Black colleges has increased, with \$325 million this fiscal year in Title III funding, the federal support per full-time enrolled (FTE) student steadily declined between 2003 and 2015, with private HBCUs seeing the sharpest decreases. This decline was coupled by steep cuts to state (and local) appropriations between 2007 and 2012 as well as in competitive grants and contracts awarded to HBCUs (Toldson & Washington, 2015). Because of HBCUs' greater dependence on these types of funding streams to remain operational, economic downturns and budget cuts, including those experienced in the wake of the COVID-19 crisis, have a disparate impact on Black postsecondary institutions. This includes the ability for Black families to support their children, including through Parent PLUS loans, which affects enrollment and, therefore, tuition revenues. While these challenges are not exclusive to HBCUs, their effects remain disproportional as non-HBCUs access to private support (e.g., donations and gifts) and endowments, which are 70 percent larger (Williams & Davis, 2019), help to offset and more quickly recover from decreases in public funding. Therefore, even greater investments at the state, local, and federal levels in HBCUs and the students they support are needed to lessen the impact of year-to-year losses and the impending shortages created by the economic impact of COVID-19.

**Engage and Create Space for Movement Workers.** Student debt cancellation has not always been a welcomed notion by the broader public and policymakers at the state and federal levels. However, and as evidenced by this and other reports, debt cancellation is at the center of key economic and political discussions across the country. This begs the question: what moved cancellation from the margins when the issue is not new but the public support behind it is? The answer is movement building.

Higher education stakeholders must remember that it was direct action, advocacy, and research that moved cancellation from the margins to the center. Going back as far as the 1980s, both research and advocacy highlighted the impact of student loans are racially inequitable. Additional work has shown using debt as a tool of inclusion often leads to predation on and inequitable outcomes for Black people. Nevertheless, the concept of loan cancellation in both broader public and political conversations was slow to gain traction. Even as recent as the 2016 presidential election cycle, no major candidate put forth legislation to cancel student loan debt.

However, with continued efforts put forward by social movement organizations, this year has offered a sizable shift in student debt discourses. For instance, the College for All Act, along with proposals from the former presidential campaigns of Bernie Sanders and Elizabeth Warren and the current campaign of Former Vice President Joe Biden have all yielded policy proposals to address the student debt crisis. Similarly, dozens of Congress members and more than 70 policy

and advocacy organizations have issued public support for varying levels of debt cancellation, although many included class-based rather than race-conscious approaches.

The current mainstream conversation has roots in movement building starting at the grassroots level with coalitions like the Debt Collective and Movement for Black Lives who both issued some of the earliest calls for full debt cancellation (Bishop, 2020). These coalitions helped show the everyday entanglements of student loan debt and reframe student loans as less of a tool of opportunity and more as an iteration of a debt trap. In fact, Debt Collective won some of the earliest forms of debt cancellation for borrowers defrauded by for-profit colleges. This work and victories provided a new vocabulary to discuss student loan issues and solutions.

The federal response to the current economic downturn, unlike the 2008 recession, already has included student debt relief like payment and interest waivers. In this way, a type of debt cancellation has already been secured although temporary. What is more, \$3.6 trillion in COVID-19 relief spending was approved through legislative measures like the CARES Act and other legislation earlier this year (with an additional \$3 trillion already approved by House Democrats) (Lobosco, 2020), which challenges the narrative that federally supported debt relief is not financially possible.

While many stakeholders in higher education policy spaces often make recommendations about better data, information, and policy metrics, it is critical to remember that better movement building is a proven strategy to garner broad political support for debt cancellation. Policymakers and policy organizations must ensure they are not only

engaging analysts, academics, and other traditional stakeholders on this issue. Instead, movement workers and those in closest proximity to the impact of the student debt crisis must be provided greater access to policy generation. Movement building accounts for how we have made progress on student debt relief issues and will determine our ability to continue to do so in the future.

**Center Black Voices in Future Research.** Congressmember Pressley offers a simple but critical framing: “I fundamentally believe that the people closest to the pain should be closest to the power, driving and informing our policymaking.”

It is a necessity for advocates and policymakers to capture Black people’s experiences, perspectives, and knowledge about how student debt has been a source of pain and how they believe policies can fix it. For example, most of the research studies and reports on student debt provide evidence for racial disparities in student loan outcomes, but almost none of the existing projects claim to have spoken directly to Black people. Big data, not Black voices, are currently driving the student debt conversation and this must change. Thankfully, a new study being conducted by Dr. Jalil Mustafa Bishop, one of the co-authors of this report, and the Education Trust is centering Black voices in their research. The National Study on Black Student Loan Debt (<https://edtrust.org/black-student-debt-study/>) is interviewing and surveying Black parents, graduates, and non-degree earners with student debt. We encourage readers of this report to widely share the project with their network and encourage Black borrowers to take the survey and participate in interviews.

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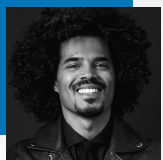
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### ABOUT THE NAACP

**The National Association for the Advancement of Colored People (NAACP)** was Founded in 1909 in response to the ongoing violence against Black people around the country and is the largest and most pre-eminent civil rights organization in the United States. Our membership includes over 2,200 units and branches across the nation and more than 2 million individual members. The mission of the NAACP is to secure the political, educational, social, and economic equality of rights in order to eliminate race-based discrimination and ensure the health and well-being of all persons.





