

CSAC



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Affordability Summit: Update on Research Activities

November 2020

**Patrick Perry, Director
Policy, Research and Data
California Student Aid Commission**



- CSAC DART Recent Projects:
 - Acquiring Race/Ethnicity data
 - Spring 2020 COVID Survey by Race/Eth/EFC/Income
 - SEARS Spotlight: Credit Card usage
 - FAFSA Completion trends
- In the works:
 - Paid Rate/Summer Melt Study
 - COVID-19 Fall Survey
 - Student Loan Debt Task Force
 - CAL-SOAP data collection
 - Modeling CalFresh Eligibility



- Update: Acquiring Race/Ethnicity Data
 - FAFSA/CADAA do not collect race/ethnicity data
 - CSAC recently completed a MOU with CA Dep't of Education (CDE) to perform a data match to acquire race/ethnicity data for recent CA public high school FAFSA/CADAA filers
 - Using HS GPA verification file which contains SSID (CDE's person identifier), we are able to crosswalk between CDE records and FAFSA/CADAA records
 - Still missing: private high schools, homeschooled, out-of-state
 - 5 years of data now matched



New CalGrant Recipients, 2019-2020

Race/Eth	CalGrant A	CalGrant B
African American/Black	3.4%	4.7%
Native American	0.2%	0.3%
Asian	19.3%	11.3%
Filipino	4.7%	2.4%
Hispanic	48.5%	67.6%
Pacific Islander	0.3%	0.4%
Two or More Races	2.3%	1.3%
Unknown	5.5%	2.3%
White	15.7%	9.8%



New CalGrant A Recipients by Segment, 2019-2020

Race/Eth	CSU	UC	CCC	AICCU
African American/Black	3.8%	3.3%	2.2%	3.8%
Native American	0.3%	0.2%	0.3%	0.2%
Asian	13.5%	28.6%	9.7%	17.6%
Filipino	5.4%	4.4%	6.2%	2.9%
Hispanic	56.2%	44.0%	51.9%	40.7%
Pacific Islander	0.4%	0.3%	0.3%	0.4%
Two or More Races	2.0%	2.1%	2.6%	2.8%
Unknown	4.3%	4.5%	1.9%	13.3%
White	14.1%	12.6%	24.8%	18.4%



New CalGrant B Recipients by Segment, 2019-2020

Race/Eth	CSU	UC	CCC	AICCU
African American/Black	5.1%	4.1%	4.0%	6.5%
Native American	0.2%	0.2%	0.3%	0.3%
Asian	11.0%	20.2%	9.6%	9.7%
Filipino	2.4%	2.7%	2.2%	1.9%
Hispanic	70.3%	60.7%	67.4%	61.7%
Pacific Islander	0.3%	0.4%	0.4%	0.2%
Two or More Races	1.1%	1.0%	1.6%	1.6%
Unknown	2.3%	2.4%	1.5%	7.5%
White	7.2%	8.2%	13.1%	10.3%



New CalGrant A 19-20 By Race/Eth and EFC Band

Race/Eth	0 EFC	1-4999 EFC	5000-9999	10k-25k	>25k EFC
African American/Black	4.3%	3.3%	3.2%	3.6%	4.9%
Native American	0.2%	0.2%	0.3%	0.4%	0.6%
Asian	26.3%	18.1%	15.2%	16.0%	15.9%
Filipino	2.2%	5.0%	6.8%	6.5%	6.7%
Hispanic	48.9%	49.2%	43.6%	36.0%	32.2%
Pacific Islander	0.3%	0.4%	0.4%	0.3%	0.9%
Two or More Races	1.7%	2.2%	3.0%	3.3%	3.2%
Unknown	5.5%	6.4%	5.7%	8.6%	9.6%
White	10.6%	15.3%	21.7%	25.5%	26.1%



New CalGrant A 19-20 Offered/Paid by Race/Eth

Race/Eth	A Offered	A Paid	diff.
African American/Black	5.3%	3.8%	-1.6%
Native American	0.4%	0.2%	-0.2%
Asian	12.4%	21.1%	8.8%
Filipino	3.6%	4.0%	0.4%
Hispanic	44.8%	46.9%	2.2%
Pacific Islander	0.5%	0.4%	-0.2%
Two or More Races	3.0%	2.2%	-0.8%
Unknown	8.3%	6.9%	-1.3%
White	21.7%	14.4%	-7.3%



New CalGrant B 19-20 Offered/Paid by Race/Eth

Race/Eth	B Offered	B Paid	diff.
African American	6.8%	4.8%	-2.0%
American Indian	0.5%	0.3%	-0.2%
Asian	5.7%	11.3%	5.6%
Filipino	1.7%	2.4%	0.6%
Hispanic	69.5%	67.0%	-2.6%
Pacific Islander	0.5%	0.4%	-0.1%
Two or More Races	1.7%	1.4%	-0.3%
Unknown	2.0%	2.4%	0.4%
White	11.5%	10.1%	-1.4%



- Spring 2020 COVID-19 SURVEY
 - We have now matched student survey responses back to FAFSA and race/ethnicity match records
 - Analysis of survey responses by race/ethnicity and EFC crosstabs



HS Seniors: Going to College Far From Home (by Race/Eth)

<i>I am concerned about going to college far from home</i>	Asian	Black	Latinx	Native American	Pacific Islander	White
Agree/Strongly Agree	36.1%	35.1%	30.3%	30.8%	33.8%	29.4%
Neither Agree nor Disagree	18.5%	14.9%	20.1%	25.8%	16.5%	16.5%
Disagree/Strongly Disagree	45.4%	49.9%	49.6%	43.5%	49.6%	54.1%



HS Seniors: : Concern about Personal Finances (by Race/Eth)

<i>I am now concerned about my financial situation</i>	Asian	Black	Latinx	Native American	Pacific Islander	White
Agree/Strongly Agree	69.4%	72.7%	74.9%	66.2%	63.7%	62.1%
Neither Agree nor Disagree	16.7%	15.9%	16.1%	27.4%	24.2%	19.1%
Disagree/Strongly Disagree	13.9%	11.4%	9.0%	6.5%	12.1%	18.9%



HS Seniors: Concern about Family Financial Hardship (by Race/Eth)

<i>I am now concerned about my family's financial hardship</i>	Asian	Black	Latinx	Native American	Pacific Islander	White
Agree/Strongly Agree	68.0%	68.1%	73.8%	67.4%	61.0%	59.1%
Neither Agree nor Disagree	17.7%	17.6%	17.1%	23.6%	27.7%	18.9%
Disagree/Strongly Disagree	14.3%	14.3%	9.1%	9.0%	11.3%	22.1%



HS Seniors: Concern about Taking Classes Online (by Race/Eth)

<i>I am now concerned about having to take classes online</i>	Asian	Black	Latinx	Native American	Pacific Islander	White
Agree/Strongly Agree	82.1%	77.2%	79.1%	78.6%	69.4%	81.8%
Neither Agree nor Disagree	9.2%	10.9%	10.8%	13.6%	19.5%	7.5%
Disagree/Strongly Disagree	8.7%	11.9%	10.1%	7.9%	11.0%	10.7%



HS Seniors: Concern about Taking Classes Online (by EFC)

<i>I am concerned about taking classes online</i>	0 EFC	1 - \$5,711 EFC (Pell)	5,712 - 30,000 EFC	> \$30,000 EFC
Agree/Strongly Agree	78.0%	79.7%	80.2%	85.7%
Neither Agree nor Disagree	11.2%	10.3%	9.5%	6.0%
Disagree/Strongly Disagree	10.8%	10.0%	10.4%	8.3%



HS Seniors: Concern about Going Far From Home (by EFC)

<i>I am concerned about going to college far from home</i>	0 EFC	1 - \$5,711 EFC (Pell)	5,712 - 30,000 EFC	> \$30,000 EFC
Agree/Strongly Agree	29.8%	31.4%	31.8%	34.1%
Neither Agree nor Disagree	20.0%	19.6%	17.9%	15.4%
Disagree/Strongly Disagree	50.2%	49.0%	50.4%	50.5%



HS Seniors: Concern about Personal Financial Situation (by EFC)

<i>I am concerned about my financial situation</i>	0 EFC	1 - \$5,711 EFC (Pell)	5,712 - 30,000 EFC	> \$30,000 EFC
Agree/Strongly Agree	76.5%	73.6%	70.0%	54.8%
Neither Agree nor Disagree	15.2%	17.0%	16.4%	21.3%
Disagree/Strongly Disagree	8.4%	9.5%	13.6%	23.9%



HS Seniors: Concern about Family's Financial Situation (by EFC)

<i>I am concerned about my family's financial situation</i>	0 EFC	1 - \$5,711 EFC (Pell)	5,712 - 30,000 EFC	> \$30,000 EFC
Agree/Strongly Agree	75.2%	74.7%	66.6%	49.9%
Neither Agree nor Disagree	16.3%	15.8%	18.7%	22.0%
Disagree/Strongly Disagree	8.5%	9.5%	14.7%	28.1%



Takeaways: COVID Survey by Race/Ethnicity

- Black students had the largest shift in planned enrollment, followed by Latinx students.
 - Black students planned attendance at out-of-state dropped in half and rate for CCC went up by 9 percentage points.
- Asian students had the greatest concern about going to college far from home by about 5 percentage points.
- White students had a bit lower levels of concern about paying for college and family's financial hardship.
- Latinx students had higher levels of concern in most areas both before and after COVID19...except for paying for housing/food.
- Whites had the lowest levels of concern both before and after COVID19 compared to their peers from other racial/ethnic groups.



Takeaways: COVID Survey by EFC

- All levels of EFC are shifting their planned enrollment to CCC.
 - This is not playing out in reality: CCC enrollments down ~8% in Fall
- Lower EFC have greater concern over finances and family financial hardship.
- Higher EFC have greater concern over online course-taking.
- Higher EFC have greater concern over being able to take full load of classes.



SEARS SPOTLIGHT: CREDIT CARD USAGE

- CSAC has continued to mine last years SEARS Survey for topics of interest
- CSAC will soon be releasing a Spotlight on Credit Card usage by students



The SEARS survey asked students whether they have at least one credit card and if they carry over any amounts on their credit card(s) each month.

60%

of students have at least one credit card in their name that is billed monthly.

Of those students with a credit card:

77%

use their credit card to pay for education and/or living expenses during the academic year. Among the students paying for their education/living expenses with credit cards

70%

say that it is the only way that they can afford those expenses.

61%

carry over an amount month-to-month

\$4,306

The average amount that those students carry over monthly

25% owe \$5,000 or more

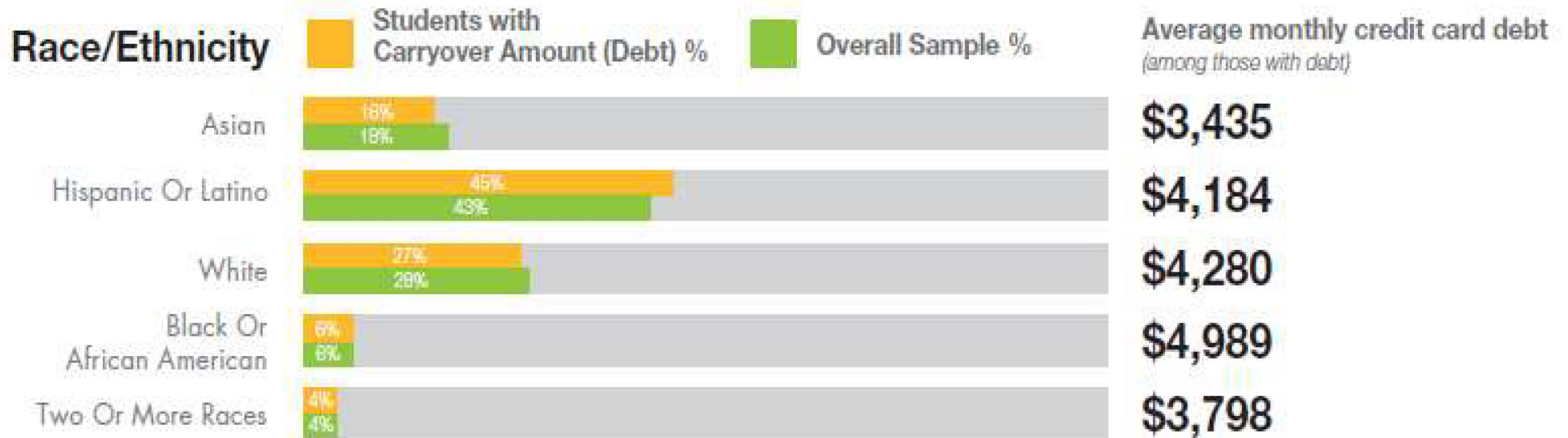


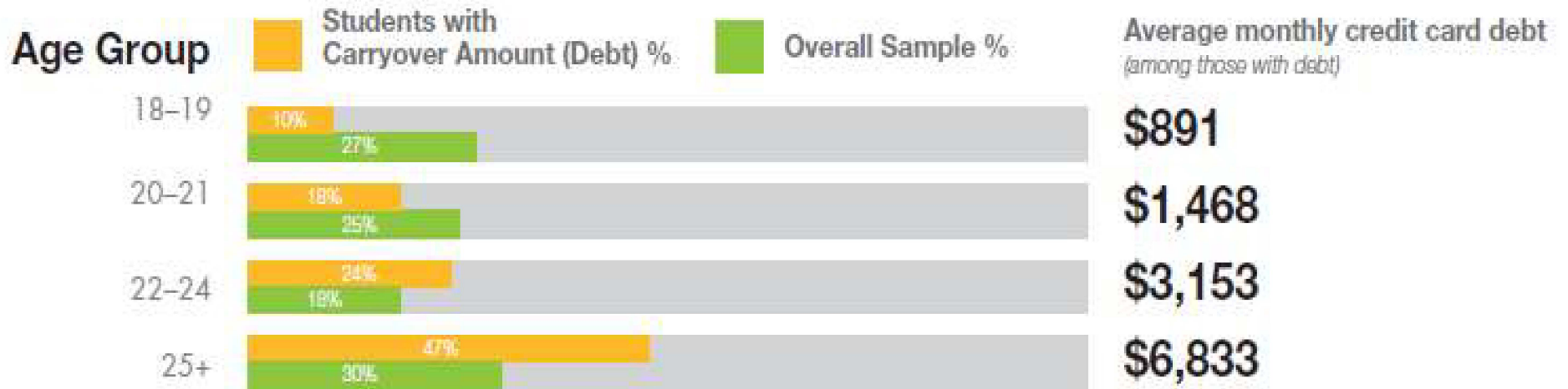
25%

of students in the sample reported having some level

of credit card debt but did not report using student loans as another way of paying for college.

- Should students instead be taking advantage of lower-interest federal loans?
- Students may perceive the process of getting a student loan more difficult than using a credit card

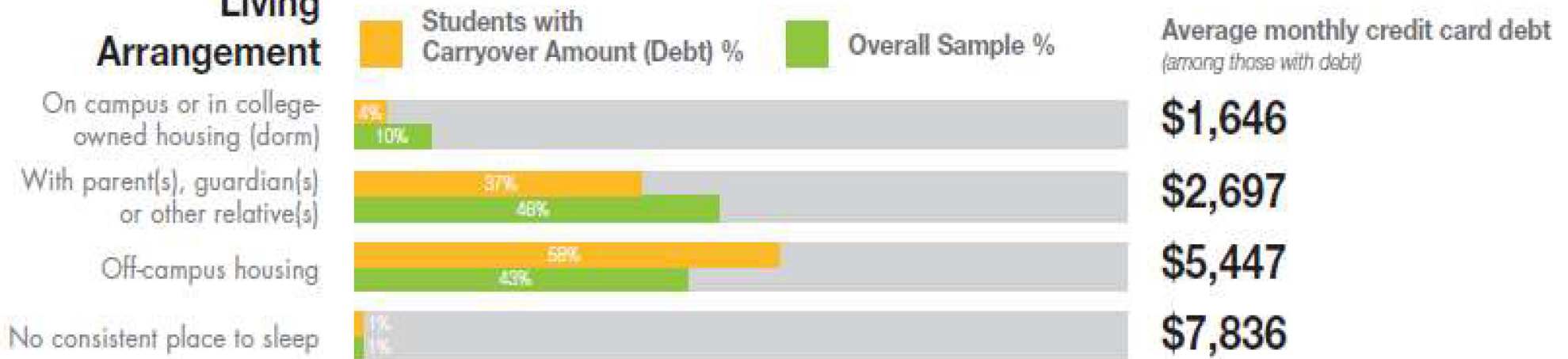






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Living Arrangement





Dependency Status

Students with Carryover Amount (Debt) % Overall Sample %

Does not have dependents



Average monthly credit card debt
(among those with debt)

\$3,466

Has at least 1 dependent



\$7,142



- Update: Analysis of Trends of FAFSA Completion Rates and Volumes
 - Research performed in partnership with Dr. Oded Gurantz, U. of Missouri
 - Public brief/white paper written August 2020
 - Data source: FAFSA submissions in CA
- Where is California trending as far as FAFSA submissions during COVID?
 - This brief examines California's FAFSA submissions through August 13 and identifies key results



Tracking through March 1 Deadline (and pre-COVID)

- HIGH SCHOOL SENIOR CLASS OF 2020:
 - March 6, 2019 completed apps by HS Seniors: 252,110
 - March 6, 2020 completed apps by HS Seniors: 260,045
+7,935 apps, or +3.14 %
- CA was one of only two states nationally that had an increase in HS Senior FAFSA apps in 2020 (US down 2%)



ALL FAFSA SUBMISSIONS (as of Sep. 2020):

○ 2020 – As of September 5, 2020

	FAFSA	CADAA
On-time (met March 2nd deadline)	1,610,572	35,249
Late applications	800,071	9,849
Total Applications Submitted	2,410,643	45,098

○ 2019 – As of September 7, 2019

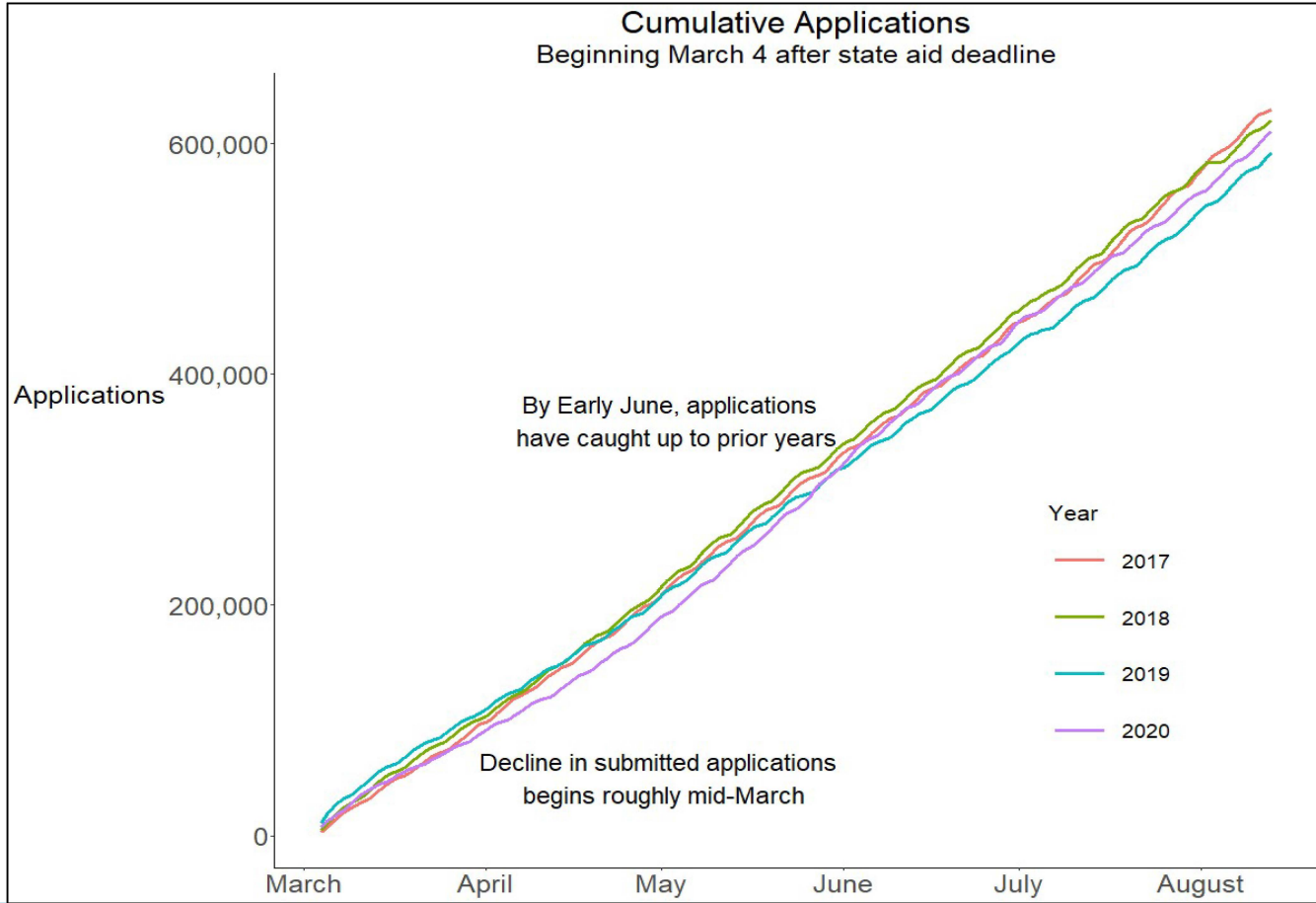
	FAFSA	CADAA
On-time (met March 2nd deadline)	1,712,952	35,908
Late applications	753,504	11,241
Total Applications Submitted	2,466,456	47,149

- March deadline apps submitted (2019 vs 2020):

- FAFSA: -6.0%
- CADAA: -1.8%



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Change in Applications following Cal Grant Deadline

Percent Difference between 2020 and average of 2018 and 2019

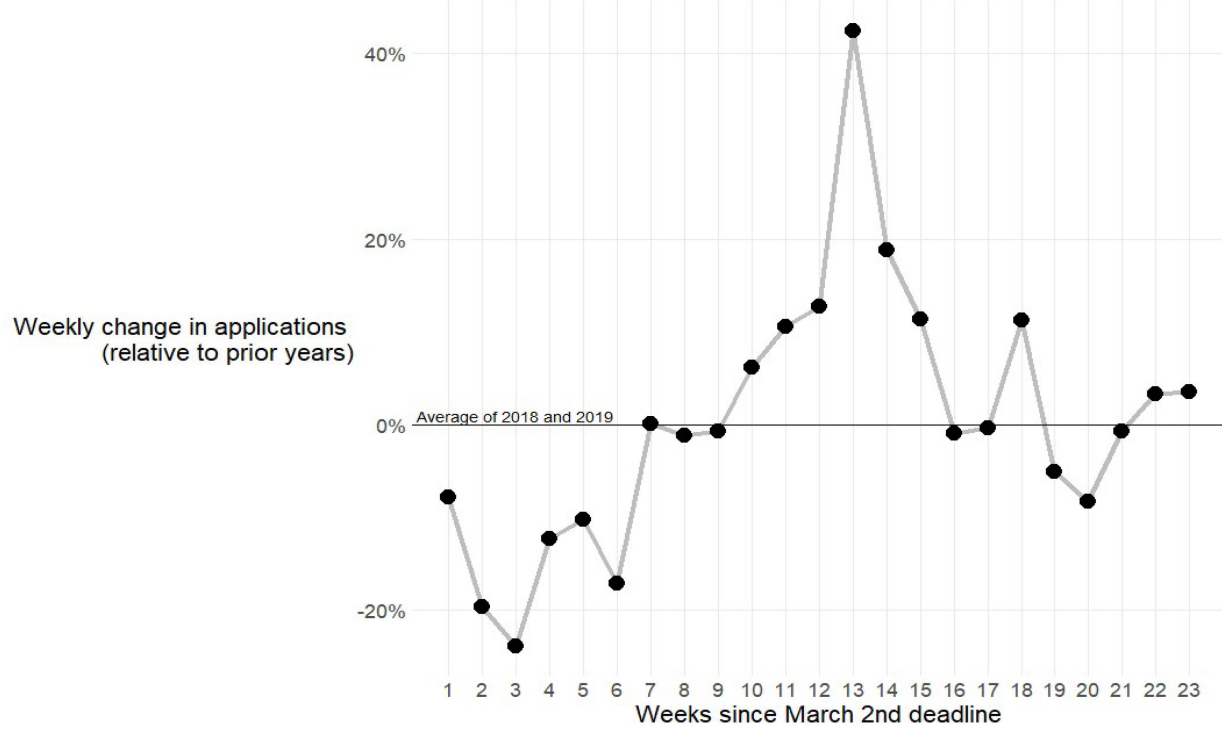




Table 1. Change in FAFSA applications from March 4 through Aug 13, by education level

Student Education Level	2020 FAFSA applications	Average applications per year (2017 to 2019)	Difference	Percent Change
Never attended college and 1st year undergraduate	95,094	120,481	-25,387	-21.1%
Attended college before and 1st year undergraduate	113,773	122,866	-9,093	-7.4%
2nd year undergraduate/sophomore	106,840	104,896	1,944	1.9%
3rd year undergraduate/junior	94,249	88,153	6,096	6.9%
4th year undergraduate/senior	53,199	47,574	5,625	11.8%
5th year/other undergraduate	39,240	33,309	5,931	17.8%
1st year college graduate/professional (MBA, MD, PhD, etc.)	46,107	34,374	11,733	34.1%
Continuing graduate/professional or beyond (MBA, MD, PhD, etc.)	62,416	62,381	35	0.1%



Cumulative Applications by Freshmen / Non-Freshmen

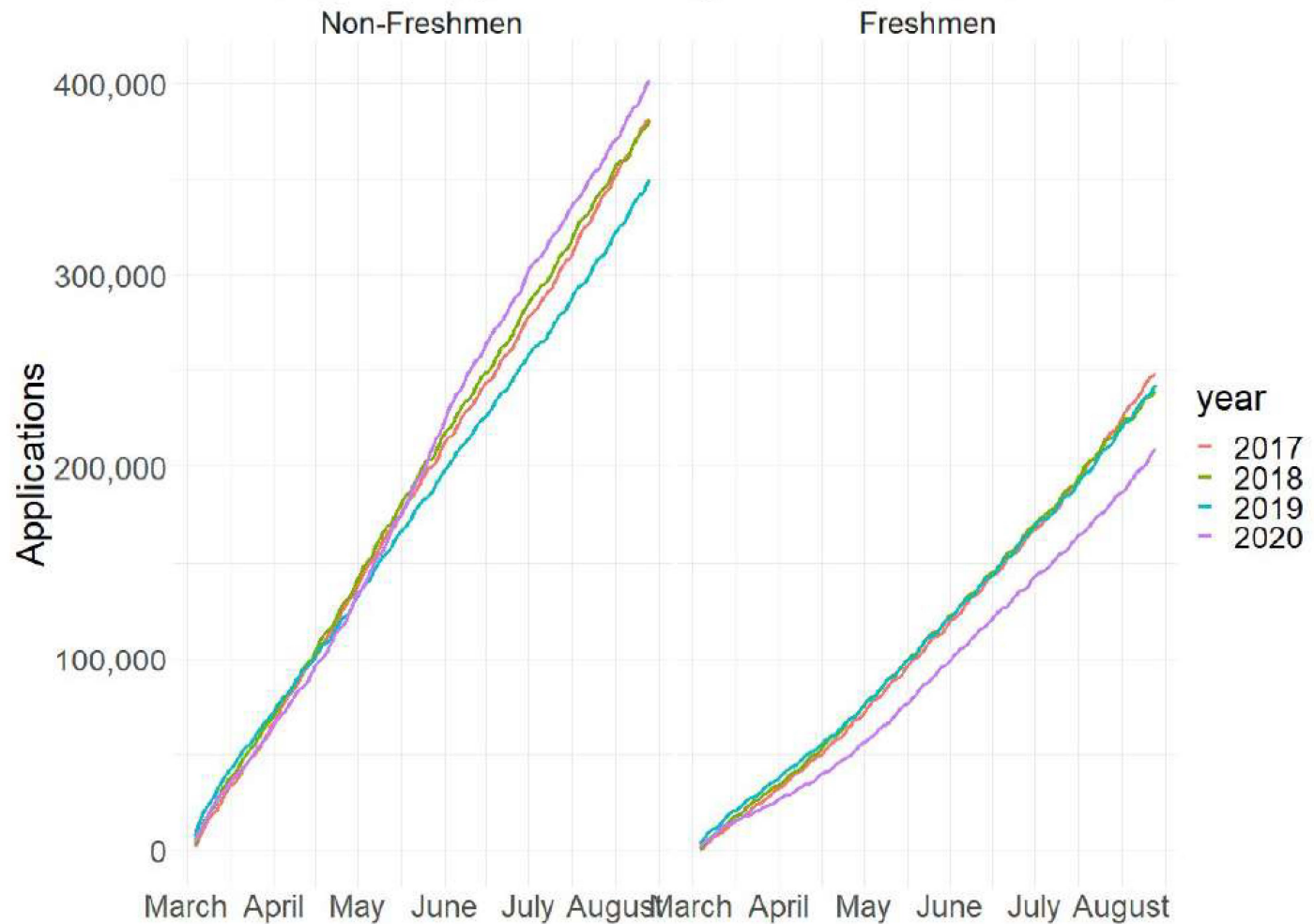




Table 2. Individual-level income

Applicant's Income	2020 FAFSA applications	Average applications per year (2017 to 2019)	Difference	Percent Change
NA	51,832	88,712	-36,880	-41.6%
\$0-\$20,000	216,368	235,816	-19,448	-8.2%
\$20-40,000	130,299	118,376	11,923	10.1%
\$40-60,000	69,130	59,527	9,603	16.1%
\$60-80,000	40,271	34,364	5,907	17.2%
\$80-100,000	26,717	22,207	4,510	20.3%
\$100,000+	76,308	55,068	21,240	38.6%

Notes: NA contains missing and negative income



Table 3. Individual age

Age	2020 FAFSA applications	Average applications per year (2017 to 2019)	Difference	Percent Change
21 or Less	176,709	191,605	-14,896	-7.8%
21-25	141,369	146,261	-4,892	-3.3%
25-31	140,981	133,224	7,757	5.8%
31+	151,856	142,973	8,883	6.2%



Table 4. Zip-code level income

Median Income of Applicants Zip Code	2020 FAFSA applications	Average applications per year (2017 to 2019)	Difference	Percent Change
\$0-\$40,000	38,359	42,901	-4,542	-10.59%
\$40-60,000	184,650	198,489	-13,839	-6.97%
\$60-80,000	173,385	173,313	72	0.04%
\$80-100,000	113,801	107,714	6,087	5.65%
\$100,000+	63,116	57,169	5,947	10.40%



Table 5. Zip-code level ethnicity, percent Hispanic

Percent of Zip Code Hispanic/Latino	2020 FAFSA applications	Average applications per year (2017 to 2019)	Difference	Percent Change
0-20%	152,277	140,847	11,430	8.1%
20-40%	181,741	179,400	2,341	1.3%
40-60%	131,463	136,213	-4,750	-3.5%
60-80%	104,138	111,564	-7,426	-6.7%
80-100%	34,330	37,818	-3,488	-9.2%



- Overall we find a few key results:
 - COVID did not affect most of California’s “traditional” high school graduates, as the state’s financial aid program has an early deadline that occurred prior to the pandemic.
 - Between mid-March and mid-April, the early moments of the pandemic, FAFSA submissions declined almost 20% relative to prior years during this same time period, but applications rebounded and fully recovered by early June.



- **Key Results:**

- There are differences in application rates by education level. Among freshmen, application rates between mid-March and mid-August dropped 14%, relative to the same time period in prior years.
- Students who self-identify as Sophomores or higher saw initial declines but are now 8% higher.
- 2020 applications are, relative to prior years, coming from students who are female, higher income, in higher income neighborhoods, and did not submit a FAFSA the prior year.



- Update: Paid Rate/Summer Melt Study
 - Completed MOU's with Ed Insights Center (Sac State) and Research and Planning Group for CCC (RP Group) to evaluate reasons why students in CSU and CCC do not use their awarded Cal Grants
 - Hope to have a better understanding of summer melt, verification melt, elective deferrals and other reasons why students to not use their Cal Grants



- **Update: Modeling Cal Fresh Eligibility**
 - Completed MOU with California Policy Lab @ UC Berkeley to model Cal Fresh eligibility using FAFSA data
 - Eventual system integration with Cal Fresh systems to automate process of application for and awarding of Cal Fresh benefits
 - Will be a part of Cal Fresh Workgroup



- Update: Cal-SOAP Data Collection and Evaluation
 - Currently in process of executing contract with WestEd (between Cal-SOAP grantee S. County-Gilroy) for program evaluation services of Cal-SOAP
 - Create annual unitary data collection submission process
 - Create outcome metrics and other feedback reports/dashboard
 - Match data externally to show outcomes
 - Currently negotiating master contract with Nat'l Student Clearinghouse to show where students matriculated to



- Update: Student Loan Debt Advisory Workgroup
 - Authorized in budget, CSAC will convene workgroup to “research implementable strategies and concepts that are focused on better ensuring prospective, current and former student loan borrowers have information on how to access the most financially beneficial loan programs, most affordable repayment plans, and any available debt service forgiveness programs.”
 - Report due Sep, 2021
 - Currently designating membership and performing research environmental scan
 - Will begin to convene Q4 2020



Update: COVID-19 Fall Survey

- CSAC and UCD Education Lab have released a Fall COVID-19 Survey
- Survey sent out to all 1.3 million FAFSA/CADAA filers
- Survey will run through end of November
- Asks some similar, some new questions, including questions about technology/internet access, how students paid for college in Fall, how expenses have changed, how COVID affected your choices, and how much do students need to attend school



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