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A Path Forward for Latinos:

Laying the Groundwork for
Equity in Higher Education



UnidosUS, previously known as NCLR (National Council of La Raza), is the nation's largest Hispanic civil rights and advocacy organization. Through its unique combination of expert research, advocacy, programs, and an [Affiliate Network](#) of nearly 300 community-based organizations across the United States and Puerto Rico, UnidosUS simultaneously challenges the social, economic, and political barriers that affect Latinos at the national and local levels.

For more than 50 years, UnidosUS has united communities and different groups seeking common ground through collaboration, and that share a desire to make our country stronger.

For more information on UnidosUS, visit www.unidosus.org or follow us on [Facebook](#), [Instagram](#), and [Twitter](#).

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BACKGROUND

Higher education is one of the surest pathways to economic and social mobility in this country, but unfortunately it remains out of reach for too many, particularly for students who are Latino,* are the first in their family to attend college, and come from low-income backgrounds. Today's students and their families are contending with the highest cost of college in history. Decreasing state investment in higher education, rising cost of living, stagnant wages, and a shift to a predominantly debt-based financial system in the United States has placed extraordinary financial pressure and risk on college students and their families.

Despite these trends, Latinos continue to show that they value a college education; their enrollment in postsecondary programs has risen dramatically over the last decade until fall 2020. The COVID-19 pandemic's exacerbation of existing systemic inequities has led to the first decline in Latino post-secondary enrollment in a decade, with 2020 seeing a 6% drop. This jeopardizes the progress made between 2008 and 2018, when the percentage of 18- to 24-year-old Latinos enrolled went from 26% to 36%,¹ totaling 3 million.² By 2026, this number is expected to grow by one million,³ changing the complexion of freshman classes throughout the nation. While great strides have been made in overall Latino enrollment, there is more work to do in their enrollment in high-quality institutions and degree completion. The current postsecondary system produces uneven results for Latino students; some accumulate loan debt and fail to acquire a degree, leaving them worse off than their parents or peers, while others exceed their parents in educational attainment but fail to catch up to peers, especially those who start life in families closer to the top of the economic pyramid.

Fast Facts on Latino Students Enrolled in College

- In 2018, Latino high school graduates enrolled in college at a lower rate than their Whites peers (65% compared to 71%, respectively).⁴
- In 2016, 70% of Latino students were the first in their family to enroll in college, compared to 48% of White students, which means they are navigating the higher education system with less access to the information and guidance that often come from families who have firsthand knowledge of the college-going experience.⁵
- Despite the increase in college enrollment, in 2019 Latinos aged 25 years and older were still only half as likely as Whites to have a bachelor's degree or higher (19% compared to 36%, respectively).⁶

* The terms "Hispanic" and "Latino" are used interchangeably by the U.S. Census Bureau and throughout this document to refer to persons of Mexican, Puerto Rican, Cuban, Central and South American, Dominican, Spanish, and other Hispanic descent; they may be of any race. This document may also refer to this population as "Latinx" to represent the diversity of gender identities and expressions that are present in the community.

- Latino borrowers default at rates higher than their White peers—18% of Latino first-time college entrants in 2011 defaulted on their student loans within three years of completing their degree, compared to 12% of their White peers.⁷

GOALS AND ACTIONS

To ensure that the postsecondary system better meets the needs of Latino students, policymakers should prioritize the following goals and actions.



Goal 1: Make high-quality colleges and universities more affordable for high-need students.

The rising cost of college makes pursuing a postsecondary degree unaffordable for many, pressuring high-need Latino students and families to shoulder a high financial burden to make college possible. Between 2000 and 2016, the average in-state cost at a four-year public institution increased by 65%, from \$11,776 to \$19,488. The cost of two-year public colleges increased by 48% over that same period. Moreover, the declining purchasing power of the Pell Grant and the slashing of higher education funding by state legislatures following the Great Recession leaves low-income Latino students responsible for filling a larger gap between college costs and grant aid. Most Latino students who are eligible and receive federal financial aid are among those with

the greatest need. In 2016, 48% of Latino students had a zero Expected Family Contribution (EFC)—the measure of a family's financial strength—compared to 30% of White students. That same year, roughly half of Latino students received a Pell Grant, but the Pell Grant covers only 28% of tuition at four-year public colleges and 13% at four-year nonprofit private colleges.⁸ For undocumented Latino students, the financial burden is significantly higher, as they are ineligible to access Pell Grants, federally backed student loans, and state aid. Choices on where to enroll are often influenced by Latino students' families economic status, leading them to

make decisions based on two primary factors: cost and proximity to their parents' home to save on expenses.⁹ Latino students and their families deserve affordable options that lead to an on-ramp of economic mobility. Therefore, federal and state policymakers should begin by making significant investments in students.

Congress should:

- Pass a debt-free plan that covers all unmet needs for Pell-eligible students at public colleges and universities. For students who are not eligible for a Pell Grant, Congress should enact a first-dollar tuition-free plan at public colleges and universities through a federal-state partnership that covers all families earning under \$125,000. Such plans should encourage states to implement automatic transfer policies that facilitate the transfer of credits within states for baccalaureate-seeking students who complete their program of study at a community college.
- Double the maximum federal Pell Grant via mandatory appropriations to cover at least half of a student's total cost of attendance and restore the practice of inflation indexing for Pell.
- Increase the income threshold of the Free Application for Federal Student Aid's (FAFSA) automatic zero EFC to \$34,000. Currently, students are automatically assigned a zero EFC if their income is less than \$26,000 per year.
- Amend the Higher Education Act (HEA) to authorize Deferred Action for Childhood Arrivals (DACA) recipients, Temporary Protected Status (TPS) holders, and other undocumented students to be eligible for federal student aid provided through the HEA.
- Additionally, amend Section 505 of the Illegal Immigration Reform and Immigrant Responsibility Act (IIRIRA), which prohibits states from providing a "postsecondary education benefit to an alien not lawfully present unless any citizen or national is eligible for such benefit."
- Amend the Higher Education Act to authorize incarcerated students to be eligible for federal Pell Grants.

States should:

- Double investments in state-based financial student aid and ensure that grants cover the total cost of attendance for low-income students. In 2017-18, state-based grants offered to full-time undergraduate students ranged across states, from \$200 to more than \$2,000.
- Distribute financial aid directly to students to ensure that those with the most need receive financial support no matter where they are enrolled. State aid programs' eligibility requirements should also be broadened to cover part-time and returning students, as well as those who are the first in their family to attend college.

- Reserve a majority of financial student aid funds to be distributed based on need and provide a boost in funding to identified “strivers”—those with greater academic achievements than would be expected given their family’s income (defined as students who qualify for free or reduced-price lunch). Over time, state need-based aid has declined as the cost of college has increased—in 1987–88, 90% of grants were distributed based on need compared to 75% in 2017–18.



Goal 2: Make it simple and easy for economically disadvantaged students and parents to access and understand financial aid.

Many Latino students are eligible for and depend on financial aid due to the low economic status of their families. In 2016, 48% of Latino students had a zero Expected Financial Contribution (EFC) compared to 30% of White students. Even so, many with the greatest need won’t receive grants, scholarships, and loans because they must overcome a complex financial aid process that is not always clear or accessible, especially for first-generation students, limited-English-proficient students, or those who may be afraid of sharing sensitive information that could put their parents at risk of deportation.

Congress should further simplify and streamline the federal financial aid process by:

- Eliminating nonessential questions on the FAFSA, ensuring that those who receive federal means-tested benefits and do not file certain tax schedules are required to provide only essential information needed to estimate their financial contribution to the cost of their education.
- Developing a process to allow for first-generation and/or Pell-eligible students to not have to file the FAFSA more than once, unless their financial situation changes.
- Standardizing financial aid award letters and terminology so that students can understand and easily compare financial aid offers and make informed decisions in a timely manner.
- Streamlining forms and processes for students with parents who are foreign-born or have mixed-immigration statuses. Document submission flexibilities for the FAFSA verification process should also be established.

Goal 3: Ensure equitable enrollment and admissions processes across all public colleges and universities.

The nation's most selective public colleges and universities show no signs of progress in enrolling a racially and economically diverse student body, thereby upholding a racially segregated higher education system. Despite Latinos being the nation's fastest-growing ethnic minority group, in 2017, Latinos made up only 5% to 10% of undergraduate students at two-thirds of the nation's most selective public colleges and universities.¹⁰ Even in states with majority Latino populations (California, Texas, Florida, and New York) there is a 10 percentage-point difference between Latino and White enrollment at selective public colleges and universities.¹¹ Moreover, data from the U.S. Department of Education shows that little to no progress is being made at selective schools to enroll more Pell-eligible students,¹² which is also harmful to Latinos as 64% of Latino students who applied for federal financial aid in 2016 received a Pell Grant.¹³

Latino high school graduates who are college-ready should be matriculating at higher rates across institutional sectors. However, they are enrolling disproportionately in institutions that are less selective, that have fewer resources available per student, and where students are less likely to complete a degree. Institutions' current admissions processes which can be racially biased, as well as states' lack of diversity goals, contribute to the racial stratification in college enrollment trends.

Congress should:

- Incentivize institutions of higher education to provide admissions and increased aid to applicants who graduated in the top 10% of their high school class and who qualify for free or reduced-price lunch.
- Incentivize institutions of higher education to enroll a share of Pell Grant students at a comparable rate to the amount of Pell students living within the institution's state jurisdiction. Institutions would be required to adopt plans and interim goals to increase Pell enrollment to such rates as a condition of participating in federal student aid programs.
- Provide grants that encourage public colleges and universities to implement holistic admissions processes to meet diversity goals that reflect the demographic and socioeconomic population of their state. These processes should deemphasize standardized admissions tests and place more weight on a prospective student's race and ethnicity, socioeconomic status, first-generation college status, and work and volunteer experiences in high school.

Goal 4: Increase degree attainment by investing in academic and comprehensive support programs for Latinos.

While Latino enrollment rates have nearly caught up to that of their White peers, performance and outcome data point to challenges for them once they get to college—as illustrated by a growing college completion gap between Whites and Latinos. At two-year public institutions—where most Latino students are enrolled—in 2017, only 21% of Latinos graduated, compared to 27% of White students. At public four-year institutions the Latino graduation rate was 54%, compared to 62% for White students.¹⁴ Students do not follow one single path in their higher education journey, but certain factors overwhelmingly characterize the Latino college experience which make it challenging to complete college—being first in the family to go to college, being born to parents with mixed-immigration and citizenship status, growing up in poverty or with low-income status, and facing the legacy of systemic discrimination filtering through their neighborhoods and schools. As part of our research, many students noted that federal and institutional support programs helped to keep them enrolled.

Congress should:

- Increase investments in existing programs such as Federal TRIO Programs (TRIO) (\$1.2 billion), GEAR UP (Gaining Early Awareness and Readiness for Undergraduate Programs) (\$400 million), HEP (High School Equivalency Program) and CAMP (College Assistance Migrant Program) (\$50 million) which provide mentoring and guidance for underserved students. A portion of program funds should be used to cover small-dollar financial emergencies for current and previously enrolled participants. For students who are financially vulnerable, a relatively small expense can force difficult decisions concerning staying enrolled in and completing college.

- Fund the Developing Hispanic-Serving Institutions Program (Title V of HEA) at \$175 million to expand and enhance such schools' academic offerings, program quality, and institutional stability in exchange for schools being held accountable for improving student outcomes. Direct aid should also be provided to other minority-serving institutions (MSIs) to upgrade academic programs, as well as community-based organizations supporting on-time college completion. Outcomes should include closing completion gaps between students from advantaged and historically disadvantaged backgrounds and improving socioeconomic mobility. Institutions receiving targeted investments should provide the Department of Education with plans focused on serving Latino students, which include data reporting (transfer, retention) and incorporate evidence-based, culturally responsive practices.



- Establish grants to diversify the faculty and administrator workforce of colleges and universities to more closely reflect institutions' student population, which has been shown to have positive effects on student performance. Institutional efforts should be dedicated toward attracting and retaining a diverse workforce.
- Establish a competitive grant program to encourage states and school districts to close gaps in access to advanced coursework. This would expand opportunities for Latino students to take dual-credit courses in high school and increase Latino enrollment in Advanced Placement (AP) and International Baccalaureate (IB) courses.

- Establish a competitive evidence-based innovation and replication grant program focused on increasing completion rates. Grants should be awarded to states or state entities in partnership with their institutions and nonprofits operating evidence-based programs, interventions, or policies that increase completion rates for underserved students. As a tiered evidence fund, grants would be awarded in ranges based upon the amount and quality of causal evidence underlying the state's proposed plan.

Goal 5: Ensure that Latino students earn quality degrees across all institutions.

A growing number of jobs in the future will require some form of postsecondary education, but the educational attainment gap between Latinos and Whites could lead to worsening workforce disparities, occupational segregation, and economic inequality. An imperative piece toward degree equity is ensuring that educational programs receiving federal aid offer Latinos meaningful degrees that lead to gainful employment and economic mobility upon graduation. While Latinos made up 20% of students enrolled in college in 2016, they comprised 23.5% of students enrolled in public two-year colleges and 24.5% of those enrolled in for-profit institutions, which tend to demonstrate worse outcomes for students.¹⁵

The Department of Education should:

- Require the collection and analysis of student outcomes data for all accreditors across institutions. Student outcomes metrics should include, at a minimum, college enrollment, retention rates, completion rates, loan repayment rates, and loan default rates. The data should be disaggregated by race/ethnicity, income, Pell Grant eligibility, enrollment type, and first-generation status.
- Strengthen accreditor oversight to hold all postsecondary institutions to a higher standard of degree quality by requiring that student outcomes data are taken into account when considering the accreditation status of an institution. Most accreditors collect student outcomes data from institutions, but without a requirement there is no guarantee that all institutions' student outcomes are being considered in their evaluation.

Congress should:

- Codify the gainful employment (GE) rule, which held career and certificate programs accountable by ensuring that graduates did not accumulate student loan debt that exceeds a specific percentage of their income. Programs that had too high a debt-to-income ratio would have eventually lost eligibility to participate in federal student aid. The Trump administration repealed this rule, enabling predatory schools to take advantage of vulnerable students and taxpayers by removing the risk of losing federal funding for saddling students with debt that they cannot afford to repay.

- Change the 90/10 rule to require for-profit institutions to generate at least 20% of their revenue from non-federal sources, which would improve this accountability tool to further limit the share of revenue that a for-profit college can receive from federal aid sources to 80%.

Goal 6: Make student loans manageable and less of a financial risk to borrowers.

One in five Latino first-time college entrants in 2004 defaulted on their student loans within 12 years, nearly twice the rate of their White peers (12%). Defaulting on student debt can be disastrous, impacting an individual's creditworthiness, future financial prospects, and future wages or tax refunds. In a recent UnidosUS study, students reported difficulty navigating the process and understanding the options and long-term implications of taking on student debt.

Congress should:

- Ease financial hardship brought on by the COVID-19 pandemic by canceling student debt for federal and private student loan borrowers up to \$10,000 of a borrower's total loan balance. Debt forgiveness of \$10,000 for all borrowers could have a profound impact on those most in need; estimates suggest that almost 90% of the borrowers in default are Pell Grant recipients and that the median amount owed is less than \$10,000.
- Improve income-driven repayment (IDR) terms for low-and moderate-income students by ensuring payments are calculated at 8% of discretionary income above 250% of the poverty line. After 15 years of repayment any remaining debt should be forgiven and borrowers should not have to pay taxes on any forgiven amounts.
- Cancel up to \$10,000 of a borrower's total loan balance annually for up to five years for those who qualify for the Public Service Loan Forgiveness (PSLF) Program. PSLF should also be redesigned to provide an easy on-ramp for eligible borrowers to enter the program. All types of federal loans and all federal repayment plans should qualify.
- Require the Department of Education to improve performance standards and accountability measures of student loan servicers. By increasing oversight and establishing clear customer service performance standards for student loan servicers, student borrowers' debts and financial distress will be reduced.
- Ensure that eligible borrowers enrolled in colleges or programs that close or lose eligibility for federal financial aid are automatically granted closed school discharges.
- Allow all student loans to be dischargeable in bankruptcy. Bankruptcy relief will enable struggling borrowers to move forward and improve their financial stability.

- Repeal the Trump administration's borrower defense repayment rule and restore and codify the 2016 regulation. The 2016 rule relieved borrowers of their federal student loan debt if their school misled them or violated laws regarding federal loans or services provided. However, the Trump administration's rule made it much more difficult for defrauded students to have their loans canceled.



Goal 7: Ensure that racial and ethnic opportunity gaps in higher education are addressed by requiring institutions to report and use student outcomes measures to improve equity.

Students, families, and institutions are required in some capacity to submit or collect postsecondary data for various federal and state agencies. The rich information about college access, affordability, and outcomes for students held by various agencies is disconnected, making it difficult to create an accurate picture of the state of higher education today. The absence of a centralized and connected postsecondary data system leaves policymakers, institutional leaders, and advocates to make assumptions and policy decisions without being able to confidently target aid and resources to vulnerable students.¹⁶

Congress should:

- Establish grant programs for equity audits to provide resources to institutions to examine internal policies and practices, and based on findings address gaps in student outcomes by race and ethnicity, gender, income, etc.
- Require Title IV institutions to provide equity data on the following: enrollment change from the previous semester by type (first-time, full-time, transfer, and part-time), completion rates, withdrawal rates, job placement rates, alumni earnings, and default rates. Data should be disaggregated to

the extent possible by race/ethnicity, Pell Grant status, gender, and first-generation status. This kind of data will enable institutions to identify equity gaps and examine their institutional practices that may be exacerbating those gaps, ultimately allowing for targeted policy interventions to improve student outcomes. All disaggregated data should be made publicly available to students and families.

States should:

- Report and make publicly available data that disaggregates each state's per-student full-time equivalent investment at public institutions of higher education (and where applicable private nonprofit institutions), Hispanic-Serving Institutions (HSIs), and MSIs each year.

Goal 8: Diversify the teacher workforce to improve Latino student outcomes.

More than half of our nation's public school students are students of color, but nearly 80% of our teacher workforce is White. The largest demographic mismatch exists between Latino students and teachers—more than a quarter of students are Latino, compared to only 9% of teachers. An increasing share of research suggests that students' performance—including test scores, attendance, and college-going rates—can be positively impacted by a more diverse teacher workforce. It is vital that our children have role models and leaders in their lives and classrooms who reflect their racial, cultural, or linguistic background from an early age, boosting their opportunity for success.

Congress should:

- In granting Title V funds to HSIs, include a grant priority for proposals that include preparing more educators of color to enter the teaching profession. Grants should encourage collaboration between high schools and two- and four-year colleges to promote successful transfer and completion of teacher candidates.
- Appropriate \$100 million for Teacher Quality Partnership (TQP) grants (Title II of HEA) that incentivize partnerships between K-12 and higher education, which articulate a pathway for prospective teachers of color and support them along the way. This increased funding should include a grant priority for teacher residency programs that include explicit admissions goals for populations underrepresented in the teaching profession. These partnerships should use early recruitment initiatives, intensive mentoring, support with academic preparation, and navigation of university structures for first-generation students, which will help prospective teachers complete their program and enter the teacher workforce.

- Amend Title II of HEA to include Grow Your Own (GYO) programs that focus on recruiting and preparing a diverse set of educators from local communities who are likely to stay and teach in those communities.
- Amend Title II of HEA data reporting requirements to include program completion data, licensure pass rates, placement rates, and alternative certification programs data, all of which should be disaggregated by race and ethnicity.
- Fund the Augustus F. Hawkins Centers of Excellence, a grant program focused on strengthening and expanding the recruitment, training, and retention of candidates of color into the teaching profession at MSIs.



CONCLUSION

The path to higher education remains wide for some and narrow for others. Sustaining such a system will affect the nation's future economic recovery and the United States' status as a global leader. Latinos are projected to comprise 30% of the nation's workforce by 2050 and will require some type of degree or credential to participate and contribute to our rebuilding efforts. The state of higher education for Latinos today fails to provide these students with the necessary admissions access, financial resources, and academic and cultural supports to propel them past admittance and into graduation. To secure a more sustainable path for Latinos to attain a degree or credential, these federal and state recommendations should be immediately considered.

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