



Connecting
Data and Insights
to Advance
Equitable Futures

Cradle-to-Career Data and Tools Advisory Board Proposal Form

Instructions:

Per the [Governance Manual](#) proposal forms submitted will address significant gaps regarding whether the data system is providing access to actionable information. Please note there should only be one proposal per form.

Name:

J. Oliver Schak

Proposal Title: *no more than 50 characters*

Student Debt at California Colleges and Universities

- By checking this box, I understand that if my recommendation is one of the top recommendations identified by the Advisory Board, I will be presenting my idea at the Fall Advisory Board meeting.

Type of Proposal¹:

- Changes to practical tools for students (*Complete section one*)
- Adding data points not available through the P20W data set or adjusting (including the removal of) the existing P20W data points (*Complete section two*)
 - Please note a proposal form(s) can recommend adding one data point or several clearly related data points to the data system.

Section One: Changes to Practical Tools

1. What is the nature of the gap regarding access to actionable information?

¹ The C2C Governance Manual notes that DTAB members can also submit recommendations related to the data request process and changes to tools such as dashboards. As the data request process and the dashboards are not yet live, those sections have been removed from the 2024 version of this form.

2. What type of tool should be developed?

3. How would a tool address the gap?

4. Who would be the likely user(s) of the tool?

5. How does the tool relate to the [mission and vision](#) of C2C?

[Section Two: Adding Data Points Not Available Through the P20W Data Set or Adjusting the Existing P20W Data Points](#)

1. Please state the research question of interest that cannot be fully addressed with the [existing data elements](#) in the P20W Data System.

These data points would be used to provide a more complete picture of how students are financing their education and how much cumulative debt they are taking. These data will enable stakeholders to make statements such as “among undergraduate students who received financial aid at the UCs, they borrow \$X in federal student loans and \$X in non-federal student loans, on average, to help pay for college expenses.” This data point could also be used to analyze whether some students are borrowing non-federal, private loans – which carry higher risks for the borrower – at disproportionate rates. Stakeholders can then find a trend between borrowing specific types of loans by the types of institutions a student attends, and what that means for college affordability and equity statewide. Additionally, this data point can be helpful in informing institutions’ internal decision-making (i.e., tuition policies, institutional financial aid allocations, etc.).

2. How does this research question relate to the [mission and vision](#) of C2C?

These data will be helpful for students, their families, researchers, as well as advocates. It is critical for students and their families to make sure that they

don't need to be overly reliant on loans to finance their education at the institution that they plan on attending. Advocates and researchers can also leverage this data to point out any equity gaps in borrowing rates and identify concerns where borrowing rates are high for especially risky and expensive nonfederal loans.

3. Please propose additional data element(s) needed in order to successfully address the research question of interest.

Type of debt (e.g., federal, non-federal (private loans), undergrad/grad/parent) from all post-secondary segments; Amount of debt from UC and CSU.

4. Please verify that the proposed data element(s) do not already exist in the P20W Data System.

Type of debt does not exist in the current P20W Data System; Amount of debt exists in the P20W through reporting from CCC, BPPE, and Independents, but is not reported from UC and CSU.

5. If the P20W Data System does not currently include the proposed data element(s), can the proposed data element(s) be derived from the existing data element(s) in the P20W Data System?

They cannot be derived.

6. If the P20W Data System does not currently include the proposed data element(s), are there existing data element(s) closely related to the proposed data element(s)? If so, please list them and why they are not sufficient to answer the proposed research question.

Not closely related to existing data elements.

7. C2C keeps a [repository](#) of previous data elements that were either a) considered during the planning process or b) proposed through the mechanisms as outlined in the Governance Manual, but were ultimately not included in the P20W, along with related feasibility studies. Do any of the data element(s) being proposed overlap with the data elements in this repository? (New proposals can build on or duplicate prior proposals. It is helpful for proposers to share that context, including prior related feasibility studies.)

This was proposed by Marshal Anthony Jr. in 2023 but did not advance to the top three to be heard at the Fall 2023 meeting.

8. Are the proposed data element(s) already collected by a state-level entity? For data element(s) already collected, please answer question nine. For data element(s) not collected, please answer question ten.

Yes, this data already exists at the state level because the amount of debt is already being collected by state entities including CCC, BPPE, and independent institutions of higher education. TICAS has also worked with the President's/Chancellor's Offices at both UC and CSU and has requested student debt data from them before. Although TICAS did not ask for data disaggregation by debt type in the past, the data provided by the two systems does include all the debt that the students have that the systems are aware of.

9. [For proposed data element(s) already collected] To the extent possible, please share details pertaining to the proposed data element(s). Relevant details may include but are not limited to: a) corresponding entity that collects and houses the data element(s); b) specific variable name(s) used in the originating data system; and c) timeframe available.

CCC, BPPE, AICCU, UC, and CSU collect and maintain data on debt amounts. In addition to administering federal student loans, institutions must certify non-federal loans in most cases. Some institutions report amounts for non-federal (e.g., private) loans to Peterson's through the Common Dataset. Peterson's breaks down amount and borrowing rates by loans type, including federal, private, state, and institutional. These data are proprietary and provided to consumers in aggregate.

10. [For proposed data element(s) not collected] Please propose institution(s) that would be most suited for the new data collection effort.

N/A

11. Please explain the desired level(s) of grain size for each data element proposed. (i.e., individual-level, institution-level, or other aggregated levels)? Multiple grain sizes may be requested for each proposed data element.

Individual level for both debt amount and type. If individual level is not available for some elements related to non-federal loans, institution-level

reporting should be considered as well.

12. Please explain the intended use case(s) for the proposed data elements (i.e., dashboards, query builder, or the research request tool)? Multiple use cases may be requested for each proposed data element.

More complete information on student debt would help power dashboards and research queries focused on college affordability. A dashboard on affordability could show the typical amount of debt among recent graduates, and how likely they were to leave school with any debt. Such a dashboard would assist students and families in navigating educational pathways and financial decisions. And the tool would lift up less well-known information, since non-federal debt amounts are not readily available from existing tools like the College Scorecard.

With individual level data, debt amounts could be broken down by race and indicators poverty and wealth. Leaders could use this information to elevate and refine efforts to address inequities in college opportunity and affordability. Researchers could use queries and data requests to ask questions about how debt influences student success and experiences through college, and how better policies and practices could improve the mix of financial aid that students use to pay for school.