

Cradle-to-Career Data and Tools Advisory Board Staff Report

Date Report Issued: September 17, 2024
Date Report Modified: September 25, 2024
Attention: Members of Data and Tools Advisory Board
Subject: **Student Debt at Colleges and Universities Proposal
(Agenda Item Nine)**
Staff Contact: Ryan Estrellado, Director of Data Programs

At this meeting, the Data and Tools Advisory Board (DTAB) will have the opportunity to listen to the proposal submitted by DTAB Member Schak and determine the next steps for the proposal.

Requested Action:

After review and consideration of the proposal, Staff recommends the DTAB consider whether to advance this proposal to the feasibility study phase, with or without any amendments to the proposal. Potential motion language could look like one of the following:

- ❖ Move to approve (insert proposal name) to advance to the Office to conduct a feasibility study with no amendments.
- ❖ Move to approve (insert proposal name) to advance to the Office to conduct a feasibility study, including amendment(s) (insert amendment letter or letters).

Authority for DTAB:

Pursuant to [Education Code Section 10865 \(b\)\(1\)\(A\)](#), “the responsibility of the DTAB is to examine whether the data system is providing actionable information and identifying ways to improve access to that information.”

Scope of Proposals for DTAB:

As outlined on page 32 of the [Governance Manual](#), DTAB can address a significant gap regarding whether the data system is providing access to

actionable information via a proposal process by recommending a) changes to the data request process, b) changes to tools such as dashboards or operational tools for students, and c) the addition or removal of data points to the P20W Data System.

Background:

The Governance Manual states that “at the fall [... DTAB] meeting, up to three proposals that were prioritized in the pre-meeting survey will be considered” (page 34). The DTAB member who submitted the proposal will present the idea to the DTAB, followed by public comment. Then the DTAB members will discuss the proposal to evaluate whether the proposal would effectively address the issue that has been flagged and would meaningfully advance the work of Cradle-to-Career Data (C2C). DTAB members may make amendments to the proposal.

Member Proposal:

The proposal entitled Student Debt at California Colleges and Universities, submitted by former Member Schak, advanced as one of the top three proposals and can be found in Attachment A. Staff from the Office worked with Member Schak to provide greater specificity about the suggested items and background information. This background document can be found in Attachment B.

At the DTAB meeting on October 1, the DTAB will receive a presentation from Member Schak, discussing their proposal, followed by public comment. DTAB members will discuss the proposal, discuss the amendment forms received, and vote on whether the proposal should be advanced to the Office, to conduct a feasibility study.

Proposal Amendment:

The DTAB proposal amendment submission window was from September 17-23, 2024. The Office received one Amendment (Amendment A), submitted by Member Schak, which can be found in Attachment C.



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*)

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.

- 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?

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.



Type of Debt Data: Background Information

This document provides background information to support prioritization of potential new data points for the Cradle-to-Career (C2C) Data System P20W data set. P20W data points include data uploaded directly by data providers, as well as metrics that are calculated from the information shared by data providers. P20W data points will be used to populate dashboards and a query builder tool. When the data request process becomes available, users may request other formulations of metrics that are generated from the information shared by data providers.

Staff from the Office of Cradle to Career Data (Office) worked with Advisory Board members who submitted proposals to provide greater specificity about the suggested item.

Proposal Name

Student Debt at California Colleges and Universities

Type of Data Point

Based on an initial review of the proposal, the Office notes that the amounts of several types of debt for CCC, CSU, and UC students are currently in the P20W data set. However, there is not detailed information on the types of federal loans. Therefore, the proposal provides recommendations on new federal loan data elements and on how to create dashboard visualizations.

Proposed Data Point Construction

In consultation with the Advisory Board member who proposed the data point, the Office operationalized the proposal to provide information on types of debt by creating 2 metrics.

1) **Federal Loans to Students** - The postsecondary student received a direct federal loan

Example: A 28 year old student received a \$4,000 federal direct loan each year to help cover the cost of earning a bachelor's degree in accounting at CSU Dominguez Hills. He graduates after five years. The amount of federal direct loans would be \$20,000.

2) **Federal Loans to Parents** - The parents of the postsecondary student received a federal loan

Example: The parents of an 18 year old student receive \$10,500 per year to cover the costs of her attendance at UC Berkeley to earn a bachelor's in political science. She graduates in four years. The amount of federal loan to her parents would be \$42,000.

Data Points for the Proposed Visualization

C2C would develop a dashboard that shows the amount of different types of debt held by college graduates and students who have exited higher education, based on metrics already in the P20W data set. The data points that would be utilized are:

- Amount of institutional loans
- Amount of state loans
- Amount of federal loans to students
- Amount of federal loans to parents
- Amount of private loans

Proposed Visualization

The visualization would be included in the Financial Aid Dashboard.

Users would be able to see:

- The amount of loans in each of the five loan categories

The dashboard would allow users to disaggregate results by the following characteristics:

- Institution attended
- Age bracket
- Gender
- Race/ethnicity
- K-12 socioeconomically disadvantaged status
- Program of study
- Graduation status
- Debt at the point of bachelor's degree attainment
- Debt incurred between completing a bachelor's degree and exiting a graduate degree program



Cradle-to-Career Data and Tools Advisory Board Amendment Form: Amendment A

Instructions:

Per the [Governance Manual](#), Advisory Board members may make amendments to the three proposals that were prioritized in the pre-meeting survey. This form provides structure to amendments, ensuring they effectively address the flagged issue and meaningfully advance the Office of Cradle-to-Career Data's work. Please note there should only be one amendment per form. An amendment should **clarify** the original proposal.

Name:

Jacob (Oliver) Schak

Which proposal are you submitting an amendment for?:

Student Debt at California Colleges and Universities

Identify which section should be amended (Check only one):

Section 1. Changes to the Data Request Process

- 1.1 What is the nature of the issue with the data request process?
- 1.2 What action should be taken to address the issue?
- 1.3 Who could benefit from this action?
- 1.4 Who would implement this action?
- 1.5 How does the action relate to the mission and vision of C2C?

Section 2. Changes to Tools Such as Dashboards or Practical (Operational) Tools

- 2.1 What is the nature of the gap regarding access to actionable information?
- 2.2 What type of tool should be developed?

- 2.3 How would a tool address the gap?
- 2.4 Who would be the likely user(s) of the tool?
- 2.5 How does the tool relate to the mission and vision of C2C?

Section 3. Adding Data Points Not Available Through the P20W Data Set or Adjusting the Existing P20W Data Points

- 3.1 What data point should be added or changed?
- 3.2 Who would use the data point?
- 3.3 How would the data point be used?
- 3.4 Who would provide the data point?
- 3.5 Does the data point already exist in a state-level data set or would it need to be collected by local institutions and reported to state agencies?
- 3.6 Which population(s) should be included in the data point? (such as K-12 students or workforce development participants)
- 3.7 How does the data point relate to the mission and vision of C2C?

What language do you want to change in the proposal?

Clarify data points to be added (3.1), clarify whether the data points already exist in a state-level data set (3.5), and add and clarify language to the type of tool/use case that should be developed (2.2).

What action do you want to take towards this language? (Check only one)

- Add language
- Clarify language/definitions
- Change the scope

What is your amendment for the proposal?

3.1 What data points should be added or changed?

The feasibility study would examine how to collect more detailed information on federal loan type including:

- a. What amount of loan debt originated from subsidized vs. unsubsidized

- interest payments (e.g., subsidized vs. unsubsidized Stafford loans)?
- b. What amount of debt originated from PLUS loans that, in general, have higher interest rates and amounts?
 - c. What amount of debt was taken out directly by students vs. loans taken out by parents of dependent students (i.e., Parent PLUS loans)?

Additionally, the feasibility study will examine how to collect, harmonize, and derive existing data points from the UC, CSU, and CCC on:

- a. Amount of debt disbursed
- b. Who financed the loans (i.e., federal, state, institutional, or private)
- c. What the loans paid for (e.g., graduate or undergraduate education)

The study will also explore to what extent comparable data are available at private and for-profit institutions in the state.

3.5 Do the data points already exist?

This amendment clarifies that much of the underlying student debt data are already collected by the UC, CSU, and CCC -- and the amounts of several types of debt are being added to the P20W data set. However, there may not be available detailed information on federal loan type. The feasibility study may need to identify ways to collect these data points directly from institutions, in cases they are not included in state-level data sets.

California public institutions currently report financial aid type, which allows for debt amounts to be broken down by federal, state, institutional, and private. These data can also be disaggregated by undergraduate vs. graduate and attributed to individual institutions and programs. In general, debt amounts are reported at the student-level for each reference year.

A gap in data may exist in further breaking down federal debt by whether it was directly taken out by students vs. taken out by parents of dependent students. Also less clear is to what extent the public segments collect data on whether students received loans that were subsidized Stafford, unsubsidized Stafford, or PLUS. This information is important in understanding who owes the debt after college, and how much interest borrowers will likely have to pay

during and after school.

2.2 What type of tool should be developed?

This amendment clarifies that the use-cases mentioned in the original proposal should be incorporated into the Cradle-to-Career Data System financial aid dashboard, in a section that focuses on student debt.

Principal metrics: The proposal to provide information on types of debt would create 3 metrics for the dashboard:

1. Federal Loans to Students – the amount of federal loans disbursed that were directly taken out by students
2. Federal Loans to Parents – the amount of federal student loans disbursed to dependent students that were taken out by parents
3. Total Non-Federal Loans – the amount of private, state, and institutional loans disbursed to students.

Sub-metrics: The dashboard would allow users the ability to visualize loan amounts disbursed by year as well as the *cumulative* loan amount disbursed prior to leaving school or completing a degree, broken down by student cohorts of students. This information may take the form of two separate visuals, depending on community member outreach and UX research.

Filters/context: At minimum, debt amounts would be split out by loans to undergraduate vs. graduate students. Additionally, users would be able to disaggregate debt amounts by:

- a. Number/percent of borrowers;
- b. Institution attended;
- c. Program of study (both credential level and area of study);
- d. Type of non-federal loan (private, state, or institutional);
- e. Age;
- f. Gender;
- g. Race/ethnicity;
- h. Socioeconomic status;
- i. For cumulative debt, graduation status of exiting student (graduated,

withdrawn, or transferred);

- j. Degree awarded (if applicable) (e.g., master's, bachelor's, associate's, etc.).

The feasibility study will also examine how best to attribute loan debt to each program and institution. To the extent possible, cumulative debt should be differentiated between those taken out at the selected school and program of study and those accumulated at other programs and schools that students had attended. For example, loans taken out during undergraduate studies would not count towards the cumulative debt that's attributed to graduate school education.

[What issue does your amendment address?](#)

New information has come to the attention of DTAB that several of the desired debt data points can be derived from existing state-level data.

[How would your amendment resolve this issue?](#)

This amendment clarifies which data are already in the process of collection for the P20W data set and which would be new data that require a more in-depth feasibility study. The amendment notes that these existing and new debt data should be incorporated into to the Cradle-to-Career Data System's financial aid dashboard.

[Provide specific actions the Office could take to implement this amendment:](#)

The office would focus its feasibility study on how to collect additional data points on parent loans and federal loan type, and how to develop debt metrics for its financial aid dashboard. The feasibility study would place less emphasis on debt data points that are already collected by state agencies and currently slated to be added to the P20W data set.