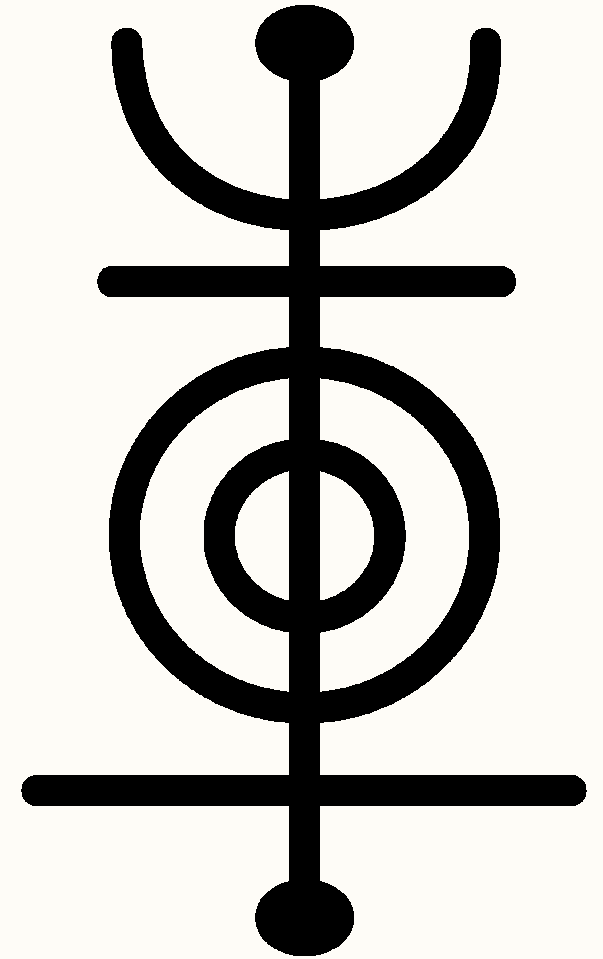


Racial  
Disparities in  
Student Loan  
Debt

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# Native American Student Debt Snapshot

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**ENROLLMENT**



**DEGREE  
ATTAINMENT**



**CHALLENGES**

- 17% of Native American students continue their education after high school compared to 60% of the U.S. population.
- Undergraduate enrollment among Native Americans aged 18 to 24 decreased from 128,600 in 2016–17 to 124,000 in 2017–18.
- Postbaccalaureate enrollment decreased from 13,700 in 2016–17 to 13,600 in 2017–18.

# Native American Enrollment

## Native American Completion/Degree Attainment

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- Completion rates for Native American students fall below those of their white counterparts.
- 23% of first-time, full-time Native American students attending four-year institutions beginning in 2008 graduated within four years, compared to nearly 44% for white students.
- 41% of Native American bachelor's degree-seeking students graduated within six years, compared to nearly 63% of white students.

# Challenges

- It is difficult to track accurate college participation rates for Native American students as they are not tracked at all attainment levels.
- 62% of Native American students take out some type of student loan, compared to 56% of white students.
- Native American students are less likely to be prepared for college because they are more likely to attend high schools that offer little to no access to Advanced Placement or college prep courses.
- Native American students are also less likely to have family members that have attended college. In 2017, 21% of Native American children under 18 years of age lived in a household with a parent who completed a bachelor's degree or higher compared to 52% of white households.



# Racial Disparities



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- Borrowing Habits



- Default Disparities



- Historical Racial Disparities and Parental Assistance



- Student Debt at Graduation



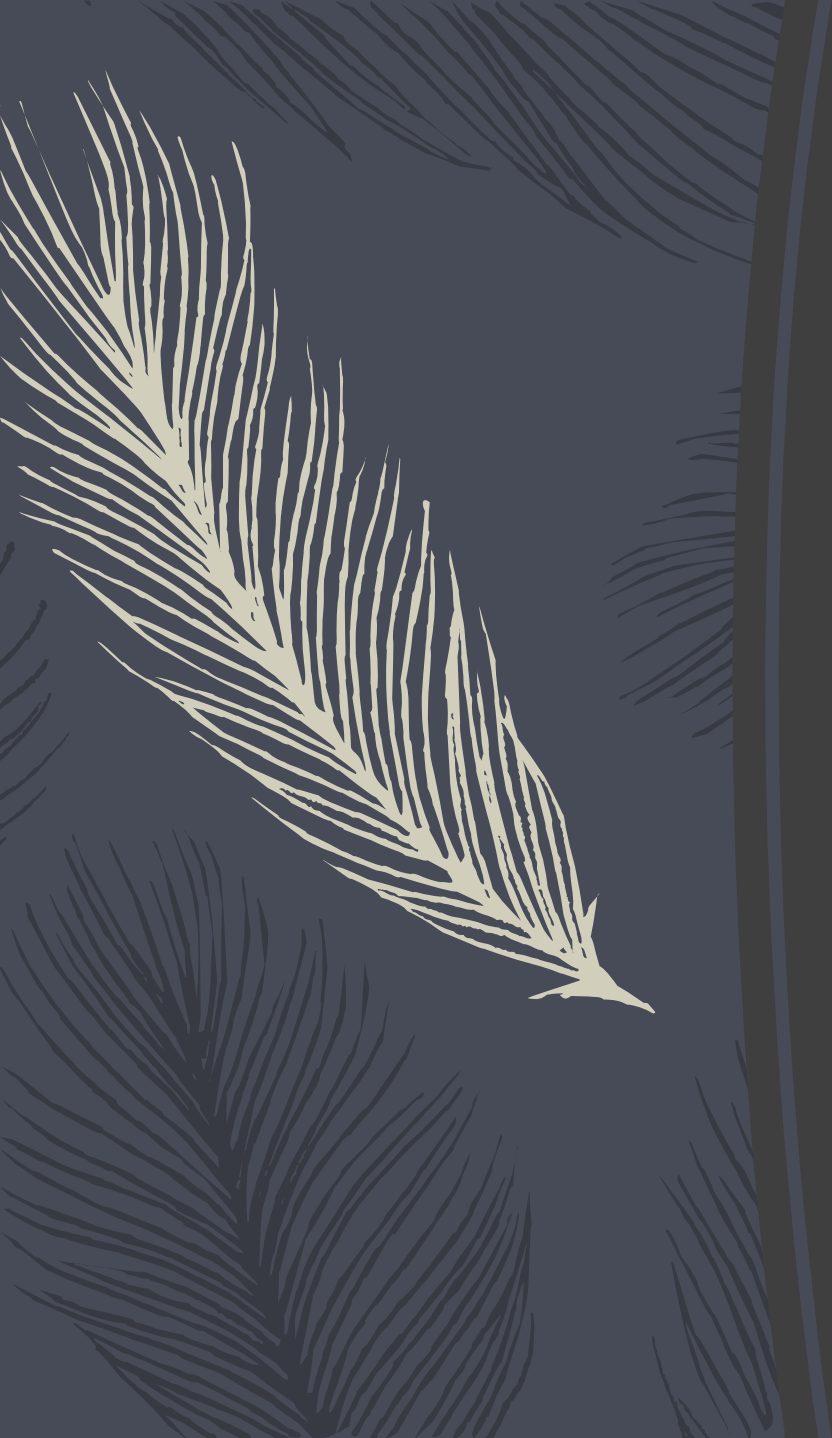
# Borrowing Habits

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# Default Disparities

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# Parental Wealth

# Debt at Graduation

Average Debt at Graduation						
	Bachelor's	Associate's	Certificates	Master's	Ph.D.	Law
White	\$30,093	\$17,753	\$16,205	\$38,662	\$75,918	\$101,618
Black or African American	\$33,993	\$22,303	\$16,216	\$55,547	\$115,577	\$183,720
Hispanic or Latino	\$25,451	\$15,747	\$13,859	\$37,033	\$90,773	\$125,966
Asian	\$25,447	\$16,796	\$14,618	\$65,910	\$47,051	NA
American Indian or Alaska Native	\$26,380	\$18,225	\$10,382	NA	NA	NA

Percent Borrowing						
	Bachelor's	Associate's	Certificates	Master's	Ph.D.	Law
White	69%	50%	65%	44%	47%	72%
Black or African American	85%	67%	83%	78%	71%	100%
Hispanic or Latino	66%	35%	62%	56%	52%	83%
Asian	45%	27%	45%	42%	14%	NA
American Indian or Alaska Native	76%	67%	45%	NA	NA	NA

# Filling the student debt disparity gap

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- Making income-driven repayment (IDR) mandatory
- Regular tracking of federal borrowing along racial lines
- Expand debt cancellation to broad areas and fields
- Data collection based on race to drive decisions



Thank you