



# Oregon

Kate Brown, Governor

## Higher Education Coordinating Commission

Ben Cannon, Executive Director  
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[www.oregon.gov/HigherEd](http://www.oregon.gov/HigherEd)

May 25, 2017

Co-Chair, Senator Rod Monroe  
Co-Chair, Representative Barbara Smith Warner  
Joint Committee on Ways and Means, Subcommittee on Education

Dear Co-Chairs Monroe and Smith Warner,

Thank you for the opportunity to answer questions that arose during the May 17 Higher Education Coordinating Commission's presentation on the Oregon Promise program as part of the Committee's phase II budget hearing process.

Representative Smith Warner asked the Commission to adjust the presentation of certain slides to group federal Pell grant recipients together. We have adjusted slides 18, 20, and 21 to make this modification and those slides are attached as Appendix A.

Representative Whisnant asked the commission to present retention rates by EFC range on a school-by-school basis, thus expanding on the information presented in slide 2. This data is provided in Appendix B. We have obscured some cells in this table to avoid inadvertently disclosure of individually identifying student information.

Representative Parish requested, related to slide 18, information about the types of students that pay for their course of study on a cash basis (which can be either upfront, on an institution payment plan, or via credit card or other personal lending), as well as those that utilize financial aid programs. National data from the Pew Research Center suggests that borrowing rates are strongly negatively correlated with income, but also that borrowing rates amongst high-income families is increasing at a far quicker pace than borrowing rates of the general college-going population. Two charts are provided in Appendix C which contain the relevant data.

Finally, Senator Roblan asked if the Oregon Promise Program is resulting in an influx of additional federal dollars (via Pell grants) to the state. We continue to work on providing a response to this question, which requires technical work to merge separate data sets, and will provide the Committee a response as soon as one is available.

If you have any further questions, please do not hesitate to contact Kyle Thomas, Director of Legislative and Policy Affairs, at [kyle.thomas@state.or.us](mailto:kyle.thomas@state.or.us) or at 503-480-9596.

Sincerely,

Ben Cannon  
Executive Director

# APPENDIX A: EXPECTED FAMILY CONTRIBUTION RANGES AND PARENT INCOME

Expected Family Contribution (EFC)	Median Parent Adjusted Gross Income	Number of Oregon Promise Recipients (Fall 2016)	Average Amount (Fall Disbursed)	% of Total Fall Funds Disbursed	Average High School GPA
\$0*	\$21,883	1,736	\$269	11%	3.08
\$1 - \$5,234*	\$45,000	1,516	\$334	12%	3.17
\$5,235 - \$9,999	\$73,880	1,010	\$987	23%	3.23
\$10,000 - \$14,999	\$89,088	671	\$974	15%	3.26
\$15,000 - \$19,999	\$99,361	491	\$976	11%	3.21
\$20,000 - \$24,999	\$111,603	392	\$987	9%	3.23
\$25,000 - \$29,999	\$126,774	224	\$991	5%	3.2
\$30,000 - \$34,999	\$136,055	164	\$981	4%	3.25
\$35,000 - \$39,999	\$144,034	120	\$973	3%	3.29
\$40,000 - \$59,999	\$155,473	213	\$980	5%	3.22
\$60,000 - \$79,999	\$178,120	82	\$995	2%	3.16
\$80,000 - \$99,999	\$224,511	48	\$1,012	1%	3.19
\$100,000 and up	\$238,098	74	\$970	2%	3.32
<b>Total or Average</b>	<b>\$66,953</b>	<b>6,741</b>	<b>\$879</b>	<b>100%</b>	<b>3.24</b>

\*Only students with EFCs of \$5,234 or less are eligible for Federal Pell Grants. Source: HECC analysis.

# OREGON PROMISE: RECIPIENTS FALL 2016 AND WINTER 2017

Expected Family Contribution (EFC)	Number of Recipients (Fall 2016)	Number of Recipients (Winter 2017)	Retention Rate (Fall-Winter)
\$0*	1,736	1,500	86.41%
\$1 - \$5,234*	1,516	1,394	91.95%
\$5,235 - \$9,999	1,010	891	88.22%
\$10,000 - \$14,999	671	600	89.42%
\$15,000 - \$19,999	491	427	86.97%
\$20,000 - \$24,999	392	336	85.71%
\$25,000 - \$29,999	224	198	88.39%
\$30,000 - \$34,999	164	150	91.46%
\$35,000 - \$39,999	120	106	88.33%
\$40,000 - \$59,999	213	187	87.79%
\$60,000 - \$79,999	82	70	85.37%
\$80,000 - \$99,999	48	43	89.58%
\$100,000 and up	74	65	87.84%
<b>Total or Average</b>	<b>6,741</b>	<b>5,967</b>	<b>88.52%</b>

\*Only students with EFCs of \$5,234 or less are eligible for Federal Pell Grants. Source: HECC analysis.

# OREGON PROMISE: DOLLARS DISBURSED FALL 2016 AND WINTER 2017

Expected Family Contribution (EFC)	Dollars Disbursed (Fall 2016)	Percent Fall 2016 Dollars Disbursed	Dollars Disbursed (Winter 2017)	Percent Winter 2017 Dollars Disbursed
\$0*	\$467,506	11%	\$401,623	10%
\$1 - \$5,234*	\$506,720	12%	\$456,682	12%
\$5,235 - \$9,999	\$996,835	23%	\$866,857	22%
\$10,000 - \$14,999	\$653,711	15%	\$585,193	15%
\$15,000 - \$19,999	\$479,187	11%	\$417,484	11%
\$20,000 - \$24,999	\$386,987	9%	\$331,599	9%
\$25,000 - \$29,999	\$221,921	5%	\$196,641	5%
\$30,000 - \$34,999	\$160,827	4%	\$148,618	4%
\$35,000 - \$39,999	\$116,749	3%	\$100,322	3%
\$40,000 - \$59,999	\$208,683	5%	\$183,286	5%
\$60,000 - \$79,999	\$81,594	2%	\$68,262	2%
\$80,000 - \$99,999	\$48,586	1%	\$43,798	1%
\$100,000 and up	\$71,775	2%	\$61,163	2%
<b>Total or Average</b>	<b>\$4,401,081</b>		<b>\$3,861,528</b>	

\*Only students with EFCs of \$5,234 or less are eligible for Federal Pell Grants. Source: HECC analysis.

# APPENDIX B: INSTITUTION RETENTION RATES BY ESTIMATED FAMILY CONTRIBUTION LEVELS

School Name	0*	\$1 - \$5,234*	\$5,235 - \$9,999	\$10,000 - \$14,999	\$15,000 - \$19,999	\$20,000 - \$24,999	\$25,000 - \$29,999	\$30,000 - \$34,999	\$35,000 - \$39,999	\$40,000 - \$59,999	\$60,000 - \$79,999	\$80,000 - \$99,999	\$100,000 and up
Blue Mountain	87%	91%	88%	#	83%	#	#	#	#	#	NA	NA	#
Central Oregon	88%	90%	85%	84%	91%	85%	83%	86%	80%	90%	#	#	#
Chemeketa	87%	94%	95%	95%	88%	91%	86%	85%	93%	92%	#	#	100%
Clackamas	81%	93%	88%	85%	84%	73%	79%	86%	67%	83%	#	#	#
Clatsop	85%	94%	75%	#	#	#	#	NA	#	#	#	NA	NA
Columbia Gorge	73%	77%	92%	#	#	#	NA	#	NA	#	#	#	NA
Klamath	91%	96%	100%	93%	#	#	#	#	#	#	NA	NA	NA
Lane	91%	88%	89%	91%	95%	89%	94%	100%	#	94%	#	#	#
Linn-Benton	80%	91%	85%	91%	86%	83%	87%	86%	#	78%	77%	#	#
Mt. Hood	86%	98%	89%	89%	78%	86%	73%	88%	#	93%	#	#	#
Portland	87%	92%	89%	91%	89%	85%	97%	97%	89%	87%	83%	83%	95%
Rogue	84%	84%	75%	88%	93%	#	#	#	#	#	#	#	#
Southwestern Oregon	86%	88%	100%	88%	85%	#	#	#	#	#	#	NA	#
Tillamook Bay	#	#	#	NA	#	NA	#	NA	NA	NA	NA	NA	NA
Treasure Valley	96%	89%	83%	#	#	#	#	#	#	NA	NA	NA	#
Umpqua	86%	91%	86%	88%	81%	85%	#	#	#	#	#	NA	NA

# Fewer than 10 recipients in numerator, denominator, or both

\* Only students with EFCs of \$5,234 or less are eligible for Federal Pell Grants. Source: HECC analysis.

## Borrowing Rates, by Gender and Family Income Quartile

% of graduates with student loan debt

Family income quartile	1992-93	1999-00	2011-12	% increase 1992-93 to 2011-12
Low income				
Men	66	66	75	14
Women	67	72	79	18
Lower-middle income				
Men	47	66	70	48
Women	43	61	70	65
Upper-middle income				
Men	36	60	62	71
Women	33	60	62	90
High income				
Men	27	44	52	91
Women	22	46	48	121

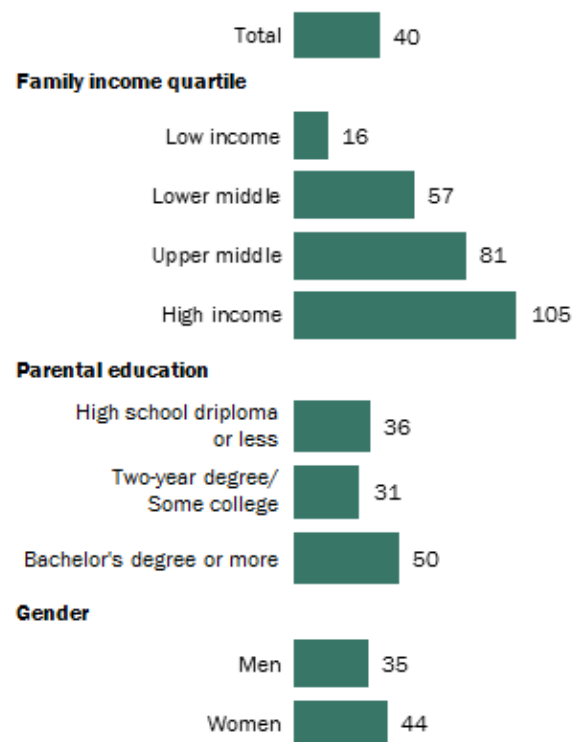
Notes: Limited to dependent college graduates. Dependency status is based on the final year of undergraduate enrollment. Family income level is based on the parents' income in the year prior to the survey (for example, 2010 income for the class of 2011-2012). Estimates include bachelor's degree recipients from Title IV eligible postsecondary institutions in the 50 states and the District of Columbia.

Source: Pew Research Center analysis of 1993/94 Baccalaureate and Beyond, and 2000 and 2012 National Postsecondary Student Aid Study

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## The Growth in Borrowing Has Been More Acute Among Affluent and Among Women

% increase in share of college graduates borrowing, class of 1993 to class of 2012



Notes: Estimates include bachelor's degree recipients from Title IV eligible postsecondary institutions in the 50 states and the District of Columbia. Results for family income quartile are limited to dependent college graduates. Dependency status is based on the final year of undergraduate enrollment. Family income level is based on the parents' income in the year prior to the survey (for example, 2010 income for the class of 2011-2012).

Source: Pew Research Center analysis of 1993/94 Baccalaureate and Beyond and 2012 National Postsecondary Student Aid Study

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