



Groups At Risk in Pursuit of Higher Education

Nicole Smith

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GEORGETOWN UNIVERSITY



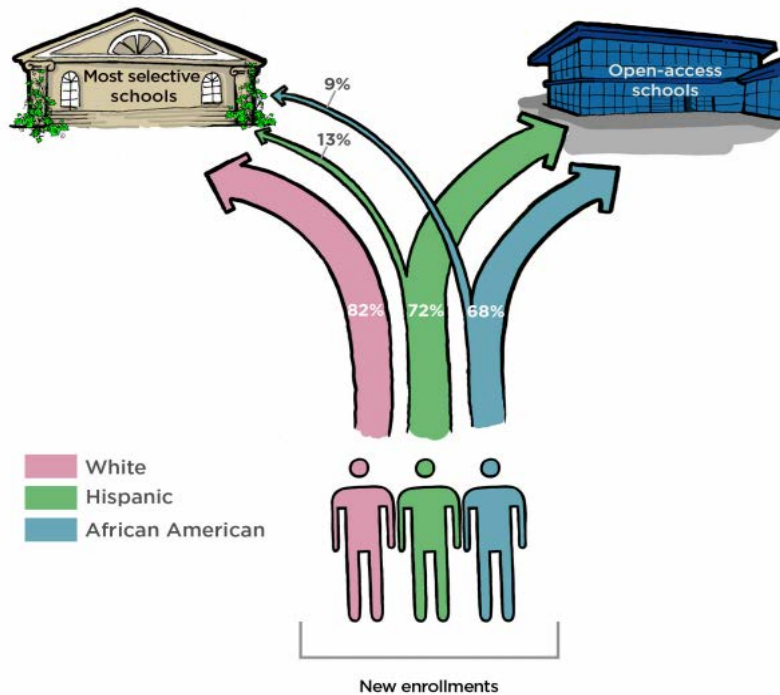
Center
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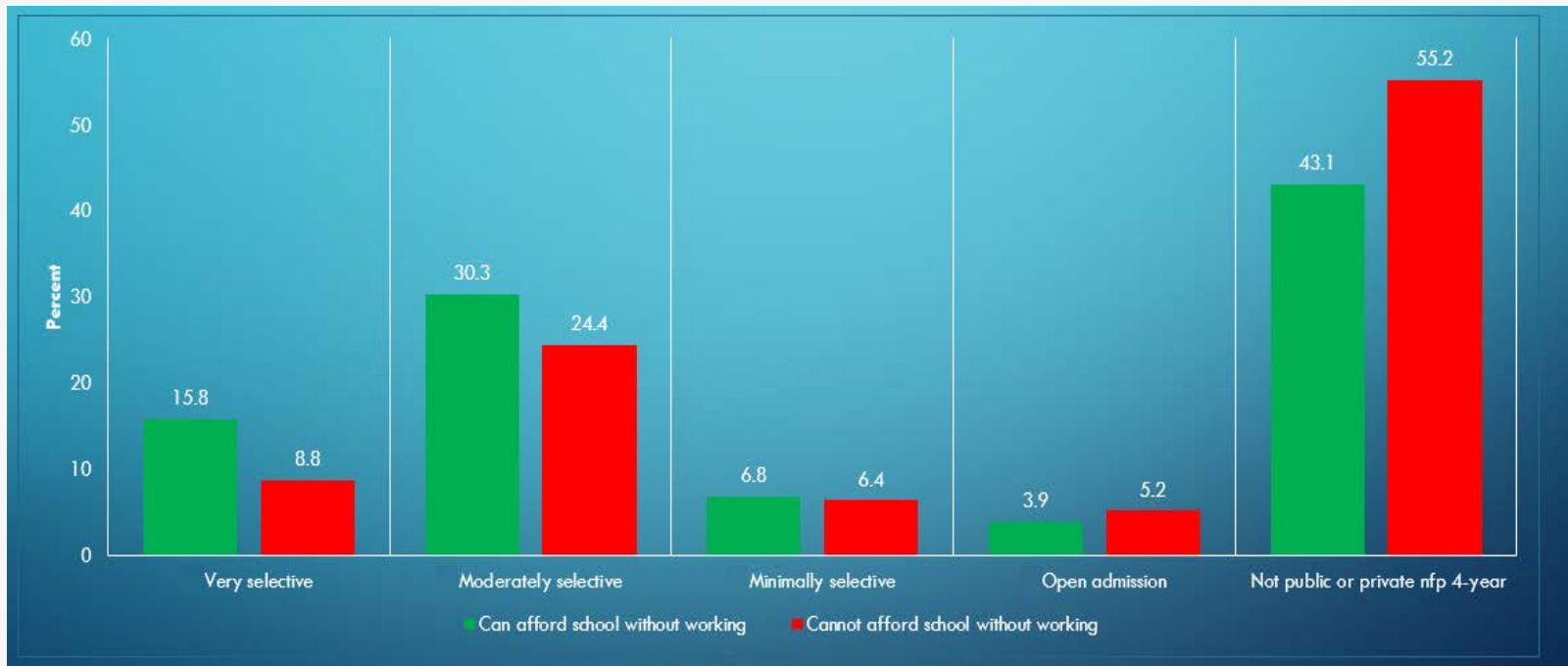
African Americans And Hispanics Too Often Take Separate Paths through Postsecondary Education from Whites



SOURCE: Georgetown University Center on Education and the Workforce analysis of IPEDS data; various years

Between 1995 and 2009, 82 percent of new white freshman enrollments were at the 468 most selective four-year colleges, compared to 13 percent for Hispanics and 9 percent for African Americans; 68 percent of new African-American freshman enrollments and 72 percent of new Hispanic freshman enrollments were at open-access two- and four-year colleges, compared to no growth for whites.

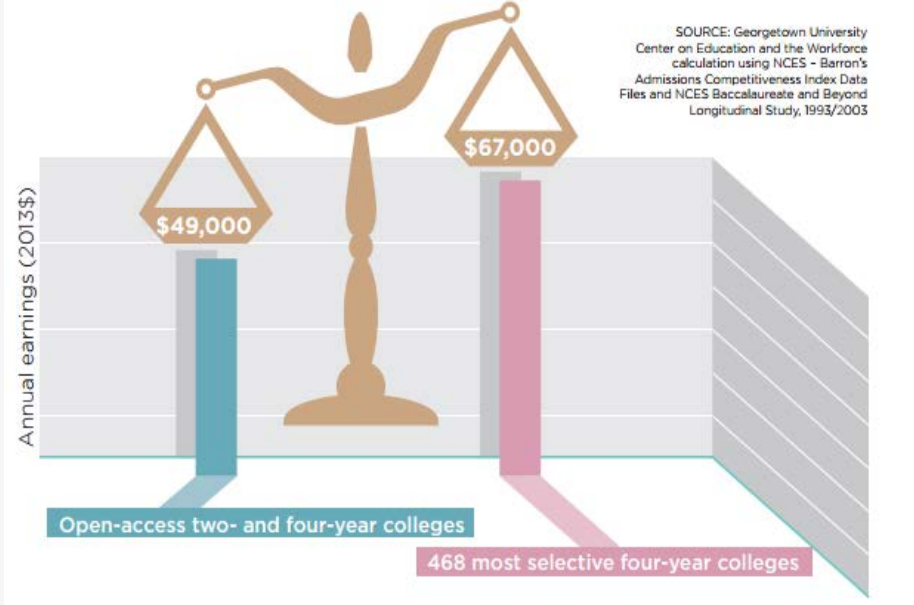
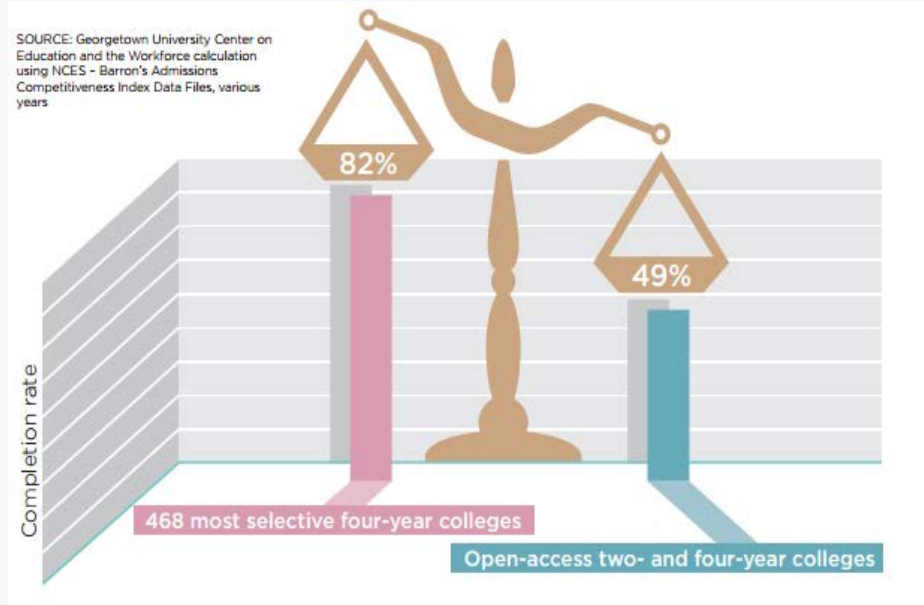
Young socioeconomically disadvantaged working learners are less likely to enroll in selective 4-year institutions, and more likely to enroll in 2-year (or less) schools



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These Separate Paths Lead to Unequal Outcomes



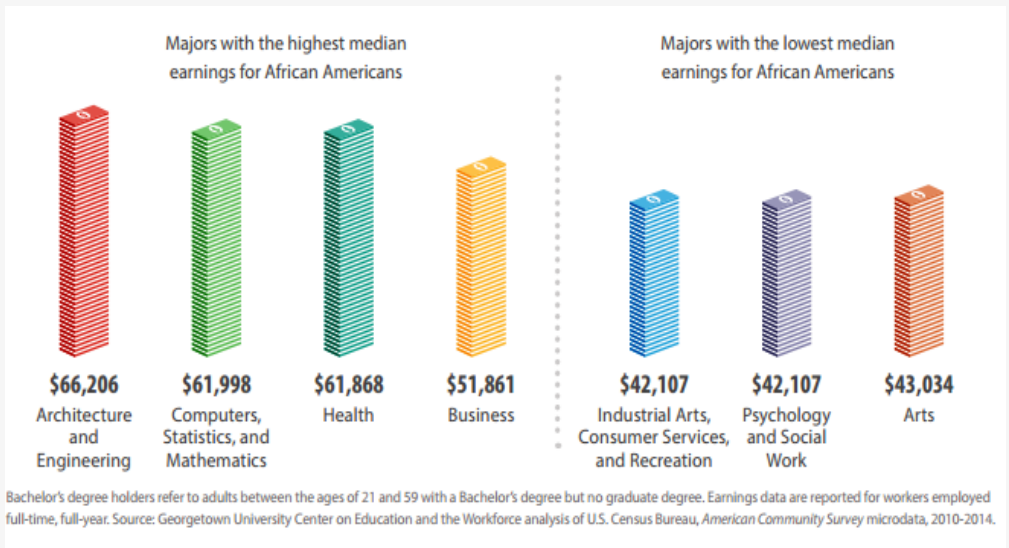
Majors play a larger role in determining earnings than the decision to go to college.



Lifetime wage premium (in millions of 2013\$)

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African Americans are Over-represented in Lower-Paying Majors



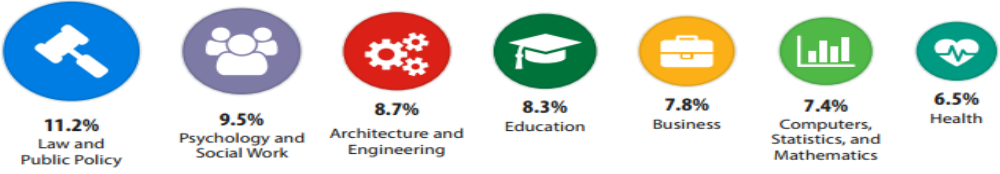
Concentrations of African American Bachelor's degree holders among major groupings.

Major Group	Percentage African American (%)
Law and Public Policy	15
Psychology and Social Work	12
Health	10
Business	9
Social Sciences	9
Computers, Statistics, and Mathematics	9
Communications and Journalism	8
Physical Sciences	8
Biology and Life Sciences	7
Industrial Arts, Consumer Services, and Recreation	7
Education	7
Humanities and Liberal Arts	6
Architecture and Engineering	5
Arts	5
Agriculture and Natural Resources	3

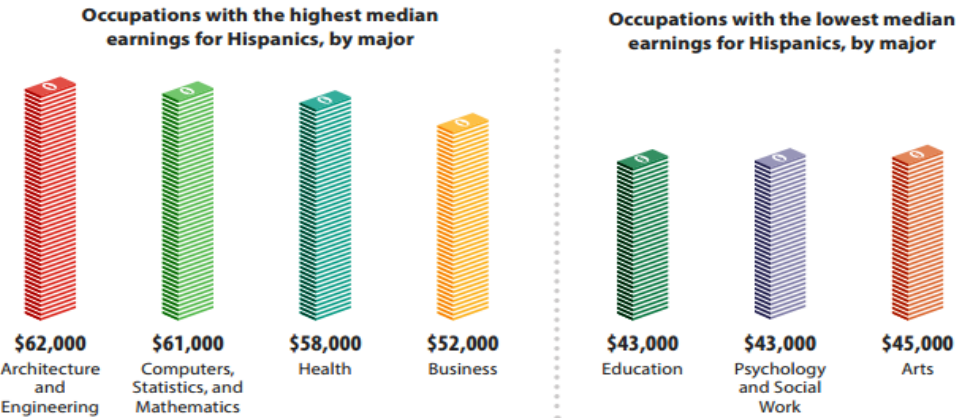
Bachelor's degree holders refer to adults between the ages of 21 and 59 with a Bachelor's degree but no graduate degree. Earnings data are reported for workers employed full-time, full-year. Source: Georgetown University Center on Education and the Workforce analysis of U.S. Census Bureau, American Community Survey microdata, 2010-2014.

Hispanics Too Often Choose Majors That Lead to Lower Earnings

Concentrations of Hispanic Bachelor's degree holders among major groupings:



Majors play a large part in earnings, with salaries in STEM fields often 60 percent more than the median earnings in Education and Liberal Arts and Humanities.



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Poorly-informed Postsecondary Education Decisions Lead to Negative Consequences

- 30% of Bachelor's degree graduates formally change majors
 - Major changers attempt 16 more credits than non-changers
 - Major changers have higher cumulative loans, lower earnings, lower satisfaction with undergraduate major
- A year after graduation:
 - 14% of Bachelor degree graduates are unsatisfied with their major
 - 24% of Bachelor degree graduates say their education was not worth financial cost

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15%

of borrowers who attend
for-Profit colleges
default on their loans

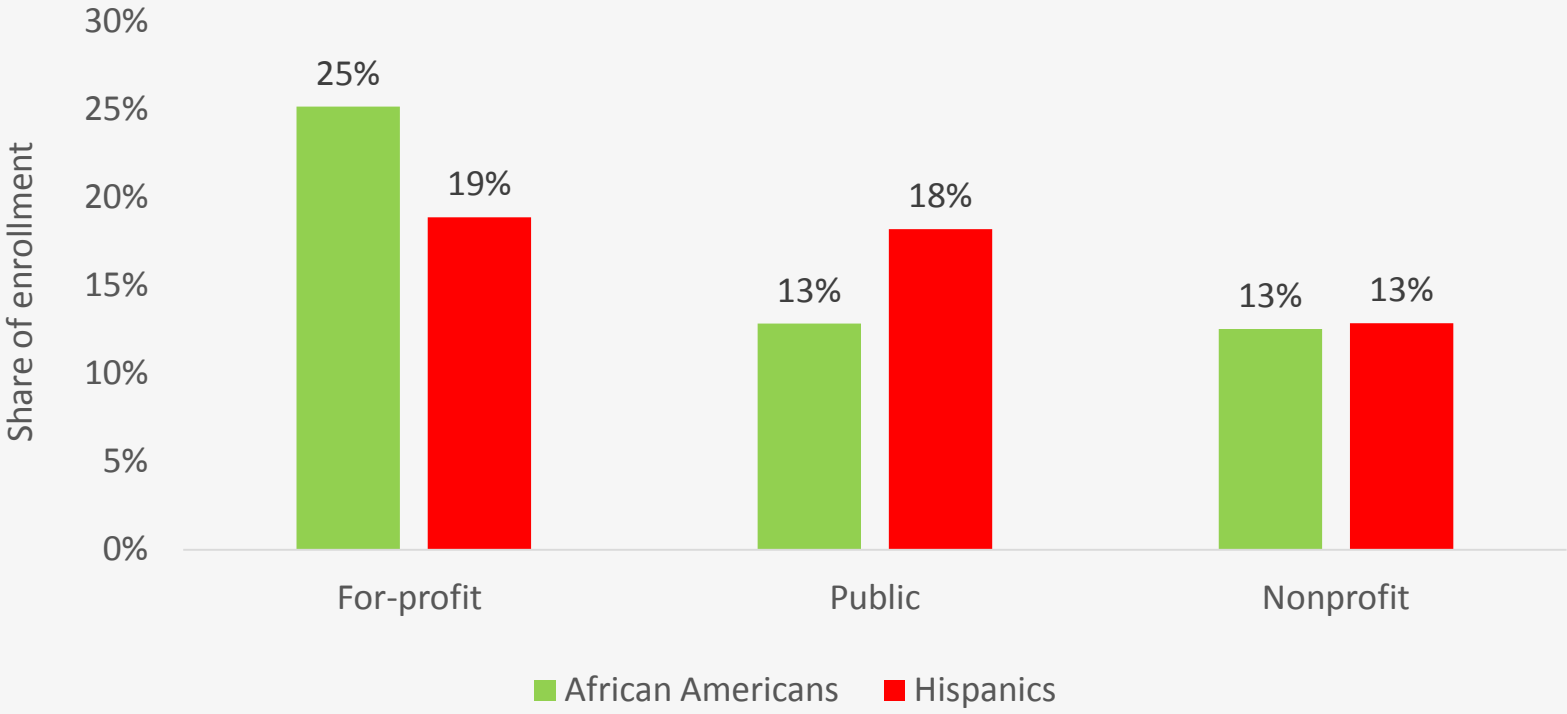
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Institution Type Impacts Size of the Loan, Incidence of Loan Default, and Future Salary

Type of institution	Cumulative amount borrowed for education as of 2012 (\$)	Incidence of Loan default (%)	Average salary 10 years after enrollment (\$)
Public 2 year	8,970	18.5	33,070
Public 4 year	19,330	7.3	47,200
Private not-for-profit 2 year	14,790	15.3	39,470
Private not-for profit 4 year or above	26,000	6.5	47,630
For-profit 2 year	13,960	16.8	29,200
For-profit 4 year or above	22,300	14	39,520

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African Americans and Hispanics Account for Larger Share of Enrollments at For-Profit Institutions than at Public and Non-profit Institutions



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