

Oregon Family Resource Study

Unique Features of the Study

- Looked only at in-state Oregonian students.
- Sampled about 5% of c.c. population, 10% of OSSHE pop., and more than 30% of OICA pop.
- Addressed Oregon h. ed. as a *whole* – *including* the independent sector, e.g. “Oregon’s three h. ed. systems...” (p. 7) — a rare concept in Oregon public policy analysis.
- Focuses on state h. ed. financing policy *vis student/family* needs rather than *institutional* needs — another rare approach in Oregon.
- Is an outside, unbiased appraisal — another rarity in Oregon public policy analysis.
- Is an inter-sector moment of cooperation around policy issues.
- Shatters some of the most troublesome myths about the missions of different h. ed. sectors.
- Draws first-ever attention to the inequities and inadequacies of Oregon’s Need Grant program.

Noteworthy (newsworthy?) Statistical Highlights:

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8	Identical dependent-independent student ratio in public and private 4-yr. institutions (60-40 split)
9 + 57	Sizeable number first-generation students (neither parent with bachelor’s degree) in all sectors (50% overall in 4-yr institutions; 72% in 2-yr institutions)
10	Remarkably similar income patterns between public and private 4-yr. dependent students, with slightly more wealthy students at public instis. and slightly more poor students at private instis. – Above \$50,000 income: 46% at OSSHE 43% at OICA 33% at CC’s
15	Major difference in parental expected time to completion: – in 4 yr. or less: 69% at OICA instis. 41% at state instis.
16+62	Lots of baccalaureate-intended c.c. stdnts.: 69% of dependents; 41% of independents.
18	High credit loads at private instis. (full-timers: 91% at OICA, 78% at OSSHE, and 57% at cc.’s).
19	Lots of living-with-parents among c.c. dependent students (70+%).

- 21 Less than half of families save for college. Savings are relatively modest and fall sharply at lower income levels.
- 22(10) Dependent family savings relative to college costs are substantial for c.c. students – actually *exceeding* c.c. costs for nearly half these students.
- 29 Cost savings for living at home *generally* range from \$2,000-5,000.
- 30 Parental-reported attendance costs are very similar to institutional estimates for calculating financial aid at public and private 4-yr. instis., but are *less than half* of the institutional estimates at c.c.'s – substantially overstating need for them.
- 38 Borrowing is *far* more prevalent at private instis. (65% of full-time students borrow an avg. of \$4,162) than at state instis. (41%–\$3,030) or at c.c.'s (8%–\$3,384). Averaged among *all* stdnts. (borrowers and non-borrowers) the avg. OICA stdnt. borrows \$2,804, the average OSSHE stdnt. borrows \$1,331, and the avg. c.c. stdnt. borrows \$238.
- 39 Grant aid is *far* more prevalent at OICA instis. (80% receive grants averaging \$6,450) than at OSSHE instis. (40%–\$2,648) or at c.c.'s (29%–\$1,789).
- 41 Net cost of attendance to family – even after all state, fed'l. instit'l. and pri. grant aid – is *still* \$2,000-5,000 higher at OICA instis. than OSSHE instis., and \$2,500-5,000 higher at state instis. than at c.c.'s.
- 42 Parent contribution as percent of family income ranges 4% at c.c.'s, 9% at OSSHE instis., and 13% at OICA instis.
- 43 Regressive funding is apparent as low-income families contribute *twice* the proportion of family income than do middle-income families, and *four times* the proportion contributed by upper-income families.
- 45 Family debt (stdnt. and parent combined) is *twice* as high for OICA stdnts. than for OSSHE stdnts., and *eight times* as high for OICA stdnts. than for c.c. stdnts. 44% of OICA families assume annual debt of \$4,000 or more, compared to 16% of OSSHE families and only 4% of c.c. families.
- 67% of OICA families borrow for college (40% of OSSHE families and 14% of c.c. families.) 27% of OICA families borrow more than \$6,000 a year, compared to only 7% of OSSHE families and 2% of c.c. families.
- 56+60 Among the 40% of OICA's stdnts. who are independent, nearly half are full-time, and 41% of these full-time independent stdnts. are also *employed* full-time (compared to only 19% OSSHE and 18% at c.c. instis.) Another 18% are employed at least 16 but less than 40 hrs/wk. (pg. 86) and another 17% are partially employed below 16 hrs/wk.
- 78 Borrowing is *vastly* higher for independent stdnts. at OICA instis. compared to OSSHE and c.c.'s
- 82+83 Similar note as for page 41.