

Changes in financial aid and student enrollment at historically Black colleges and universities after the tightening of PLUS credit standards: An update for the 2013/14 school year



What's Happening

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In 2011 the U.S. Department of Education tightened the credit standards for Parent Loans for Undergraduate Students (PLUS). Concerned about the possible effects of this change on historically Black colleges and universities (HBCUs), Regional Educational Laboratory Mid-Atlantic's Historically Black Colleges and Universities College Completion Research Alliance wanted to measure and understand changes in financial aid and student enrollment at HBCUs during the first full school year after the new credit standards were imposed (2012/13). The resulting report found declines in the number of PLUS recipients and in enrollment at HBCUs (Johnson, Bruch, & Gill, 2015).

This follow-up study looks at changes in financial aid and student enrollment after summer 2013, when the U.S. Department of Education changed the appeals process for families denied PLUS loans. The study found that PLUS participation at HBCUs increased in 2013/14, but the number of recipients remained substantially below the 2011/12 level. The increase in PLUS recipients at HBCUs in 2013/14 was significantly larger than the increase at non-HBCUs. Students at HBCUs borrowed \$35.5 million more through PLUS loans and \$66.9 million less through direct unsubsidized loans in 2013/14 than in 2012/13. However, total enrollment at HBCUs declined 3.5 percent during 2013/14, significantly more than at non-HBCUs and similar to the rate of decline in 2012/13. First-year enrollment at HBCUs also decreased during 2013/14, but at a slower rate than during 2012/13. Nationwide, enrollment of Black students at institutions of higher education declined during 2013/14.

Why this study?

The federal Parent Loans for Undergraduate Students (PLUS) program provides loans to parents of dependent undergraduate students to help pay for education expenses that other sources of financial aid do not cover. In October 2011, to bring the PLUS credit standards in line with those of banks, the U.S. Department of Education tightened the credit history standards for PLUS loans. Concerned that this change could have especially large impacts on historically Black colleges and universities (HBCUs), Regional Educational Laboratory (REL) Mid-Atlantic's Historically Black Colleges and Universities College Completion Research Alliance wanted to measure and understand changes in financial aid and student enrollment at HBCUs during 2012/13, the first full school year that the new credit standards were in place.

The resulting study found that the number of PLUS recipients declined substantially at HBCUs in 2012/13, significantly more than at other institutions (Johnson et al., 2015). Other types of federal financial aid did not fully replace the PLUS loans. Enrollment at HBCUs declined 3.4 percent in 2012/13, while other institutions experienced small increases in enrollment. The enrollment decline at HBCUs was especially large for first-year students. The study also found that nationwide, enrollment decreased more for Black students than for students of other races/ethnicities.

After the decrease in PLUS recipients during 2012/13, the U.S. Department of Education re-evaluated the change to the PLUS credit standards. The department changed the process for appealing PLUS loan denial in summer 2013 by adding a system for communicating about the appeals process directly with the applicants most likely to benefit from having their application reconsidered and allowing institutions of higher education to track which families had received these notifications (O'Flaherty, 2013).

The change in the appeals process may have been particularly helpful for HBCUs, as these institutions of higher education had experienced larger declines in PLUS loans than had other institutions when credit standards were tightened in 2011. During 2013/14, after the U.S. Department of Education changed the appeals process for PLUS loan denials, the PLUS denial rate following the appeal (post-appeals denial rate) declined. At public institutions of higher education the post-appeals denial rate decreased from 41 percent in 2012/13 to 35 percent in 2013/14. At private institutions of higher education the post-appeals denial rate decreased from 32 percent in 2012/13 to 27 percent in 2013/14 (Program Integrity and Improvement Negotiated Rulemaking Committee, 2014).

Members of REL Mid-Atlantic's Historically Black College and University College Completion Research Alliance wished to document the consequences of the revised appeal process and sought a follow-up analysis that examined enrollment during the 2013/14 school year. The current study updates Johnson et al. (2015) by looking at changes in financial aid and enrollment after summer 2013.¹

What the study examined

The study team used institution-level data from the Integrated Postsecondary Education Data System (U.S. Department of Education, National Center for Education Statistics, 2015) and the Title IV Program Volume Reports (U.S. Department of Education, Federal Student Aid Office, 2015) to analyze changes in financial aid and student enrollment between 2011/12 and 2013/14. The study examined the same analysis sample as in Johnson et al. (2015): four-year nonprofit institutions of higher education that had undergraduate students who were participating in the PLUS program in 2011/12 (public and private institutions of higher education were combined; see appendix A for more details about the analysis sample).

This report presents descriptive statistics on changes in financial aid and student enrollment for three groups of institutions: HBCUs, non-HBCUs serving students from low-income families, and non-HBCUs serving students from higher income families. Non-HBCUs serving students from low-income families are institutions at which 64 percent or more of undergraduates receive Pell grants, a level comparable to that of HBCUs. Non-HBCUs serving students from higher income families are all other four-year institutions—87 percent of all four-year institutions in the sample. The study thus provides a broad picture of the changes in financial aid and student enrollment between 2011/12 and 2013/14.

The report addresses two research questions:

- How did PLUS participation and PLUS loan dollar amounts change at HBCUs and other institutions of higher education following the changes in the PLUS appeals process?
- How did enrollment at HBCUs and other institutions of higher education change following the changes in the PLUS appeals process?

What the study found

This section discusses the findings of the study.

Changes in financial aid

After a significant decrease in the number of PLUS recipients at HBCUs in 2012/13, there was a small increase in 2013/14. In 2012/13 HBCUs nationwide enrolled nearly 17,000 fewer PLUS recipients than in the previous year, a drop of 45.8 percent (table 1). In 2013/14 there was a small increase (2,490 recipients), but the aggregate number of recipients was still considerably below the 2011/12 level. A similar pattern can be seen in PLUS loan dollar amounts between 2011/12 and 2013/14 (see table 2).

The increase in the number of PLUS recipients was larger at HBCUs than at non-HBCUs. Each HBCU gained an average of 30 PLUS recipients in 2013/14 (an aggregate increase of 12.4 percent across all HBCUs). This increase was significantly larger than that at non-HBCUs serving students from low-income families, which each gained an average of four PLUS recipients in 2013/14 (an aggregate increase of

Table 1. Changes in PLUS loan recipients at four-year institutions of higher education between 2011/12 and 2013/14, by institution type

Variable	Historically Black colleges and universities (HBCUs) (n = 83)		Non-HBCUs serving students from low-income families (n = 129)		Non-HBCUs serving students from higher income families (n = 1,430)	
	Percentage change	Change in average number of recipients per institution	Percentage change	Change in average number of recipients per institution	Percentage change	Change in average number of recipients per institution
Change between 2011/12 and 2012/13	-45.8***	-203	-29.1	-30	-14.3***	-68
Change between 2012/13 and 2013/14	12.4*	30	5.3	4	0.2	1
Total change between 2011/12 and 2013/14	-39***	-173	-25.3	-26	-14.1***	-67

* Difference relative to non-HBCUs serving students from low-income families is significant at $p < .05$; *** difference relative to non-HBCUs serving students from low-income families is significant at $p < .001$.

PLUS is the federal Parent Loans for Undergraduate Students program.

Source: Authors' calculations based on data from U.S. Department of Education, National Center for Education Statistics (2015).

Table 2. Changes in PLUS loan dollar amounts at four-year institutions of higher education between 2011/12 and 2013/14, by institution type

Variable	Historically Black colleges and universities (HBCUs) (n = 83)		Non-HBCUs serving students from low-income families (n = 129)		Non-HBCUs serving students from higher income families (n = 1,430)	
	Percentage change	Change in average amount per institution (thousands of dollars)	Percentage change	Change in average amount per institution (thousands of dollars)	Percentage change	Change in average amount per institution (thousands of dollars)
Change between 2011/12 and 2012/13	-36.4***	-1,975	-23.7	-204	-9.2***	-595
Change between 2012/13 and 2013/14	12.4	428	10.8	71	3.9	227
Total change between 2011/12 and 2013/14	-28.5***	-1,547	-15.4	-133	-5.7**	-368

** Difference relative to non-HBCUs serving students from low-income families is significant at $p < .01$; *** difference relative to non-HBCUs serving students from low-income families is significant at $p < .001$.

PLUS is the federal Parent Loans for Undergraduate Students program.

Source: Authors' calculations based on data from U.S. Department of Education, National Center for Education Statistics (2015).

5.3 percent across all of these institutions; see table 1). HBCUs experienced the largest average increase in PLUS loan recipients in 2013/14, after experiencing the largest decrease in the previous year. This reversal in position may have occurred because students of institutions that experienced the largest losses in PLUS recipients after the credit standards change may have been most affected by the changed appeals process.

As PLUS loans at HBCUs increased in 2013/14, students borrowed less money through direct unsubsidized loans. Although students at HBCUs borrowed \$35.5 million more through PLUS loans in 2013/14 than in the previous year, they borrowed \$66.9 million less through direct unsubsidized loans (table 3). This is a reversal from the pattern observed in 2012/13, when PLUS loan amounts decreased substantially at HBCUs and direct unsubsidized loans increased, albeit modestly. In 2012/13 students at HBCUs borrowed \$164 million less in PLUS loans and \$15.7 million more in direct unsubsidized loans than in 2011/12.

Some of the decrease in direct unsubsidized loans at HBCUs in 2013/14 may have been due to fewer students having parents who were denied PLUS loans. Based on the rules of the direct loan program, students with parents who are denied a PLUS loan are treated as independent students and are eligible for additional unsubsidized loans. As the number of PLUS recipients rose in 2013/14, fewer students would have been treated as independent and eligible for the additional unsubsidized loans. Some of the decrease in direct unsubsidized loans may also have been due to the decline in enrollment at HBCUs during 2013/14 (see the next section on changes in student enrollment). There was also a broader national trend of students taking out fewer federal loans over the past few years (College Board, 2014). Indeed, direct subsidized loans decreased in 2012/13 and 2013/14 at HBCUs, and both direct subsidized and unsubsidized loans decreased at non-HBCUs in both years (see table 3).

Changes in student enrollment

Total enrollment at HBCUs declined during 2013/14 at a similar rate to that during 2012/13. Though PLUS loan recipients and loan dollar amounts increased somewhat at HBCUs during the 2013/14 school year, total enrollment at HBCUs continued to decline (table 4). Total enrollment at HBCUs decreased 3.5 percent during the 2013/14 school year. This decrease was significantly larger than that at other four-year

Table 3. Aggregate changes in Title IV aid between 2011/12 and 2012/13 and between 2012/13 and 2013/14 at four-year institutions of higher education that experienced PLUS declines in 2011/12, by institution type (millions of dollars)

Title IV aid	Historically Black colleges and universities (HBCUs) (n = 79)		Non-HBCUs serving students from low-income families (n = 102)		Non-HBCUs serving students from higher income families (n = 1,182)	
	2011/12 to 2012/13	2012/13 to 2013/14	2011/12 to 2012/13	2012/13 to 2013/14	2011/12 to 2012/13	2012/13 to 2013/14
PLUS loans	-164.0	35.5	-25.6	9.3	-922.5	242.1
Direct subsidized loans	-50.3	-41.9	-49.2	-62.9	-571.4	-498.1
Direct unsubsidized loans	15.7	-66.9	-53.1	-78.8	-449.2	-544.7
Campus-based Perkins Loans	1.2	3.1	1.0	1.5	27.3	119.8
Work-study aid	-0.7	-0.8	-2.3	-1.3	-22.6	-31.0

PLUS is the federal Parent Loans for Undergraduate Students program.

Source: Authors' calculations based on data from U.S. Department of Education, Federal Student Aid Office (2015).

Table 4. Changes in total undergraduate enrollment at four-year institutions of higher education between 2011/12 and 2013/14, by institution type

Variable	Historically Black colleges and universities (HBCUs) (n = 83)		Non-HBCUs serving students from low-income families (n = 129)		Non-HBCUs serving students from higher income families (n = 1,430)	
	Percentage change	Change in average number of students per institution	Percentage change	Change in average number of students per institution	Percentage change	Change in average number of students per institution
Change between 2011/12 and 2012/13	-3.4**	-97	0.8	35	0.8	45
Change between 2012/13 and 2013/14	-3.5**	-97	-0.1	-3	0.1	7
Total change between 2011/12 and 2013/14	-6.7**	-194	0.8	32	0.9	52

** Difference relative to non-HBCUs serving students from low-income families is significant at $p < .01$.

Source: Authors' calculations based on data from U.S. Department of Education, National Center for Education Statistics (2015).

institutions, where enrollment was relatively constant during 2013/14. Between 2011/12 and 2013/14 total enrollment at HBCUs declined 6.7 percent—equivalent to an average loss of 194 students per HBCU campus.

First-year enrollment at HBCUs declined at a slower rate during 2013/14 than during 2012/13. First-year enrollment declined 2.4 percent at HBCUs in 2013/14 (table 5). This rate of decline was not significantly different from the rate at non-HBCU low-income schools. Though the rate of decline slowed in 2013/14, the continued decline could affect future total enrollment at HBCUs. Even if first-year enrollment at HBCUs were to stabilize in subsequent years, total enrollment might continue to decline because each graduating class of students would be replaced by a cohort that was 8.6 percent smaller than it was in 2011/12.

Black undergraduate student enrollment continued to decline nationwide in 2013/14. Black undergraduate enrollment declined at all three groups of institutions for the second consecutive year during 2013/14 (table 6). This contrasts with a historical trend of increasing Black undergraduate enrollment in the years

Table 5. Changes in first-year undergraduate enrollment at four-year institutions of higher education between 2011/12 and 2013/14, by institution type

Variable	Historically Black colleges and universities (HBCUs) (n = 83)		Non-HBCUs serving students from low-income families (n = 129)		Non-HBCUs serving students from higher income families (n = 1,430)	
	Percentage change	Change in average number of students per institution	Percentage change	Change in average number of students per institution	Percentage change	Change in average number of students per institution
Change between 2011/12 and 2012/13	-6.4	-38	-3.6	-24	-0.2**	-2
Change between 2012/13 and 2013/14	-2.4	-13	-1.3	-9	0.6	6
Total change between 2011/12 and 2013/14	-8.6	-52	-4.9	-33	0.4***	4

** Difference relative to non-HBCUs serving students from low-income families is significant at $p < .01$; *** difference relative to non-HBCUs serving students from low-income families is significant at $p < .001$.

Source: Authors' calculations based on data from U.S. Department of Education, National Center for Education Statistics (2015).

Table 6. Changes in total Black undergraduate enrollment at four-year institutions of higher education between 2011/12 and 2013/14, by institution type

Variable	Historically Black colleges and universities (HBCUs) (n = 83)		Non-HBCUs serving students from low-income families (n = 129)		Non-HBCUs serving students from higher income families (n = 1,430)	
	Percentage change	Change in average number of Black students per institution	Percentage change	Change in average number of Black students per institution	Percentage change	Change in average number of Black students per institution
Change between 2011/12 and 2012/13	-4.9*	-120	-1.5	-13	-0.6	-3
Change between 2012/13 and 2013/14	-3.9	-90	-1.4	-12	-1.2	-6
Total change between 2011/12 and 2013/14	-8.5*	-210	-2.9	-25	-1.8	-9

* Difference relative to non-HBCUs serving students from low-income families is significant at $p < .05$.

Source: Authors' calculations based on data from U.S. Department of Education, National Center for Education Statistics (2015).

leading up to and through 2011/12 (U.S. Department of Education, National Center for Education Statistics, 2014). At HBCUs the total decline in Black undergraduate enrollment between 2011/12 and 2013/14 was 8.5 percent—equivalent to an average loss of 210 Black students per HBCU campus.

Interpreting the study findings

Though the number of PLUS recipients increased somewhat at HBCUs during 2013/14, the number of recipients remained substantially below the level in 2011/12. The increase in PLUS recipients in 2013/14 was significantly larger at HBCUs than at non-HBCUs. There are many possible explanations for the continued decline in HBCU enrollment during 2013/14. Some students may have left HBCUs after their parents were denied a PLUS loan for a second consecutive year. Other factors unrelated to PLUS loans could also have contributed to the decline in HBCU enrollment. A change to the Pell grant program in

2012 may have influenced the enrollment decisions of some HBCU students in both 2012/13 and 2013/14 (see appendix B for more details). The economy also continued to improve in 2013/14, which could have drawn students away from HBCUs into the labor force. The descriptive results presented in this report do not provide causal evidence about whether these or other factors may have contributed to the decline in HBCU enrollments during 2013/14.

Appendix A. Analysis sample

The analyses described in this report use the same analysis sample as was used in the related study by Johnson et al. (2015), but the study team made adjustments to account for institutions that merged or closed in 2013/14.

A small number of institutions that were independent in 2011/12 and 2012/13 merged with one or more other institutions in 2013/14. To accurately track financial aid and enrollment at these institutions over the three-year period, the study team aggregated the data for these institutions in 2011/12 and 2012/13 (even though they had been separate institutions in those years). This is consistent with the approach used to reconcile institutions with Integrated Postsecondary Education Data System data for individual campuses and Title IV data aggregated across all campuses within an institution. This issue did not affect any historically Black colleges and universities (HBCUs) in the analysis sample. The number of non-HBCUs serving students from low-income families decreased from 131 in Johnson et al. (2015) to 129 in the analyses presented in this report. The number of non-HBCUs serving students from higher income families decreased from 1,435 to 1,430.

In addition, three institutions that were in the analysis sample in 2011/12 and 2012/13 closed in 2013/14. Because it was not clear whether the closures were related to enrollment declines in 2012/13, the study team chose the conservative approach of keeping these institutions in the analysis sample for all years, with zero Parent Loans for Undergraduate Students (PLUS) participants and zero enrolled students in 2013/14. The study team conducted a sensitivity test that excluded these institutions from the analysis in all years and found no substantial differences in the results. One of the three institutions that closed was an HBCU; however, it was a small institution with only 112 undergraduate students in 2012/13.

Appendix B. Pell grant program changes

Congress made several changes to the Pell grant program through the Consolidated Appropriations Act of 2012 (HR 3671). The act was implemented in June 2012 and affected Pell grants awarded during 2012/13 and subsequent years (Katsinas, Davis, Friedel, Koh, & Grant, 2013). There were four main changes to the program:

- The maximum number of years that a student could receive a Pell grant was reduced from eight years (16 semesters) to six years (12 semesters) of full-time enrollment. This affected primarily continuing students, specifically those who take longer than six years to graduate.
- The maximum adjusted gross income for automatically qualifying for zero expected family contribution—and the maximum Pell grant award amount—dropped from \$32,000 to \$23,000, which affected both incoming and continuing students (Association of Community College Trustees, 2011). Fewer than 20 percent of Pell grant recipients have an adjusted gross income in this range, and approximately 20 percent of recipients have an adjusted gross income between \$20,000 and \$35,000 (U.S. Department of Education, Office of Postsecondary Education, 2014). Students who were affected by the threshold change for adjusted gross income but continued to receive Pell grants were expected to see an average decline of \$715 in their Pell grant award amount (Association of Community College Trustees, 2011).
- Students eligible to receive Pell grants that were less than 10 percent of the maximum award amount were no longer eligible to receive Pell grants. This change is likely to have reduced the average Pell grant award amount by approximately \$500 for a small number of students (Association of Community College Trustees, 2011).
- Students without a high school diploma or General Educational Development certificate could no longer receive Pell grants after passing an “ability to benefit” test (Katsinas et al., 2013). This change affected primarily students at two-year colleges.

This appendix describes changes in Pell grant recipients and average Pell grant award amounts in the 2012/13 school year. Some decline in total undergraduate enrollment observed at historically Black colleges and universities (HBCUs) may have been related to the changes in the Pell grant program. However, it is unlikely that much of the decline in first-year undergraduate enrollment at HBCUs resulted from these changes.

Among all undergraduate students, both the number and share of students receiving Pell grants at HBCUs and other institutions decreased (table B1). The largest decrease in the share of Pell grant recipients occurred at HBCUs (3.8 percentage points). The data are not sufficient to determine how much of the decline in total undergraduate enrollment at HBCUs might have been due to students choosing not to enroll after losing Pell grant eligibility because of the new six-year lifetime maximum. However, the decrease in the number of students receiving PLUS loans at HBCUs between 2011/12 and 2012/13 (16,878) was larger than the decrease in the number of students receiving Pell grants (14,627). Given that in 2011/12 the average amount that HBCU students received through Pell grants (\$4,321) was less than the average amount that HBCU students received through PLUS loans (\$14,330), the loss of Pell grant eligibility because of the new six-year maximum likely had a smaller impact on student enrollment decisions than did the loss of a PLUS loan (U.S. Department of Education, National Center for Education Statistics, 2015).

The data are also not sufficient to determine how many HBCU students who received Pell grants were affected by the change to the zero threshold for expected family contribution. However, this change likely had only small impacts on total undergraduate enrollment. As described previously, the change to the zero threshold for expected family contribution should have affected less than 20 percent of Pell recipients, whose grant aid declined \$715 on average. At HBCUs, among students enrolled during 2012/13, the

Table B1. Changes in Pell grant dollar amounts and recipients during 2012/13

Variable	Historically Black colleges and universities (HBCUs) (n = 83)	Non-HBCUs serving students from low-income families (n = 129)	Non-HBCUs serving students from higher income families (n = 1,430)
All students			
Change in average size of grant awards (dollars)	20.2	-66.3	29.5
Change in number of grant recipients	-14,627	-12,797	-37,034
Change in share of grant recipients (percentage points)	-3.8	-2.6	-0.6
Full-time, first-time undergraduates			
Change in average size of grants (dollars)	-49.3	-202.5	-38.4
Change in number of grant recipients	-1,283	-700	5,405
Change in share of grant recipients (percentage points)	0.8	0.2	0.1

Source: Authors' calculations based on data from U.S. Department of Education, National Center for Education Statistics (2015).

average Pell grant award amount actually increased slightly (by \$20) relative to the 2011/12 average award amount (see table B1).

First-year students were generally not affected by the change to the lifetime maximum, so the new zero threshold for expected family contribution was the main change to the Pell grant program that could have influenced their enrollment decisions. The average Pell grant award amount for first-year students at HBCUs decreased \$49 (see table B1). However, the share of first-year students at HBCUs receiving Pell grants actually increased 0.8 percentage point in 2012/13. If all first-year students across all institution types who received lower than expected Pell grant amounts at HBCUs in 2012/13 chose not to enroll in college, the share of first-year Pell grant recipients would have declined rather than increased at HBCUs. Thus, it is unlikely that the decline in first-year undergraduate enrollment observed at HBCUs in 2012/13 was strongly related to changes in the Pell grant program.

Note

1. In October 2013 the U.S. Department of Education announced rule changes to relax credit standards (Field, 2014); the relaxed standards began in March 2015 and came into full effect for loans for the 2015/16 school year (O'Flaherty, 2015).

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