

## AGENDA ITEM 8.

### MONETARY AWARD PROGRAM (MAP) RECIPIENTS STUDY

**Submitted for:** Information

**Summary:** ISAC is required to submit a report on our MAP recipients to the legislature every other year. A report is due this February and the data in the report will come from the MAP longitudinal study. For six years, ISAC has been surveying MAP recipients and a control group, tracking their progress through their post-secondary education programs. It began with a large random sample of dependent and independent students, who were enrolled as first-time freshmen six years ago. Although the sixth survey is still being administered; five years of survey responses, school attendance patterns, and five-year graduation rates are now in databases and the evaluation of the data set has begun.

There were 1,935 dependent respondents who were starting their freshmen years at public and private four-year institutions and community colleges. About half are MAP recipients and half a control group of students from higher income families. The percentage of first generation students (neither parent has experience with college) declines as income rises but even at higher incomes, nearly a third of the respondents were first generation. Overall, 44 percent of respondents were first generation.

ACT score correlates strongly with degree completion, regardless of income level. Students with high scores are more than twice as likely to complete some post-secondary credential and nearly three times as likely to complete a four-year degree than those with the lowest scores. A similar relationship exists between family income and post-secondary program completion. Students from higher-income families are twice as likely to complete a four-year degree and only half as likely to not achieve any post-secondary credential than students from the lowest income families. Controlling for both ACT score and income, however, results in a somewhat different picture.

The rate of post-secondary program completion for students with ACT scores less than 20 does increase somewhat by income level but the overall graduation rate is very poor, with less than half of the students from the highest income families and only a little more than one in four from the lowest income level graduating. However, students with ACT scores that are above average graduate at relatively high rates across all income classes. It is the students in the middle – those with ACT scores between 20 and 23, who have graduation rates that appear to be income-dependent. Graduation rates double as income climbs, from a low of 31 percent for the poorest students to 64 percent for those who are well-off.

**Action requested:** None.

**ILLINOIS STUDENT ASSISTANCE COMMISSION**  
**MONETARY AWARD PROGRAM (MAP) RECIPIENT STUDY**

**Introduction**

ISAC is required to submit a report on our MAP recipients to the legislature every other year. A report is due this February and the data in the report will come from the MAP longitudinal study. For six years, ISAC has been surveying MAP recipients and a control group, tracking their progress through their post-secondary education programs. It began with a large random sample of dependent and independent students, who were enrolled as first-time freshmen six years ago. Although the sixth survey is still being administered; five years of survey responses, school attendance patterns, and five-year graduation rates are now in databases and the evaluation of the data set has begun. What follows are some preliminary findings based on five years of data collected.

There were 1935 dependent respondents who were starting their freshmen years at public and private four-year institutions and community colleges. About half are MAP recipients and half a control group of students from higher income families. The income levels and generation status of the respondents are shown in the table below. The percentage of first generation students (neither parent has experience with college) declines as income rises but even at higher incomes, nearly a third of the respondents were first generation. Overall, 44 percent of respondents were first generation.

***Dependent FT respondents***

Respondents	Income Level			
	<\$20,000	\$20-\$40,000	\$40-60,000	>\$60,000
<b>Total by Income Level</b>	289	414	436	796
<b>First generation</b>	63%	56%	45%	30%

Schools were grouped by selectivity based on average ACT scores, national rankings and graduation rates into four groups: highly selective, selective, somewhat selective (HS,S,SS, respectively) and open admission. Community colleges were a separate category. As shown in the table below, our dependent respondents have a school attendance pattern that is similar to choices of freshmen in Illinois overall.

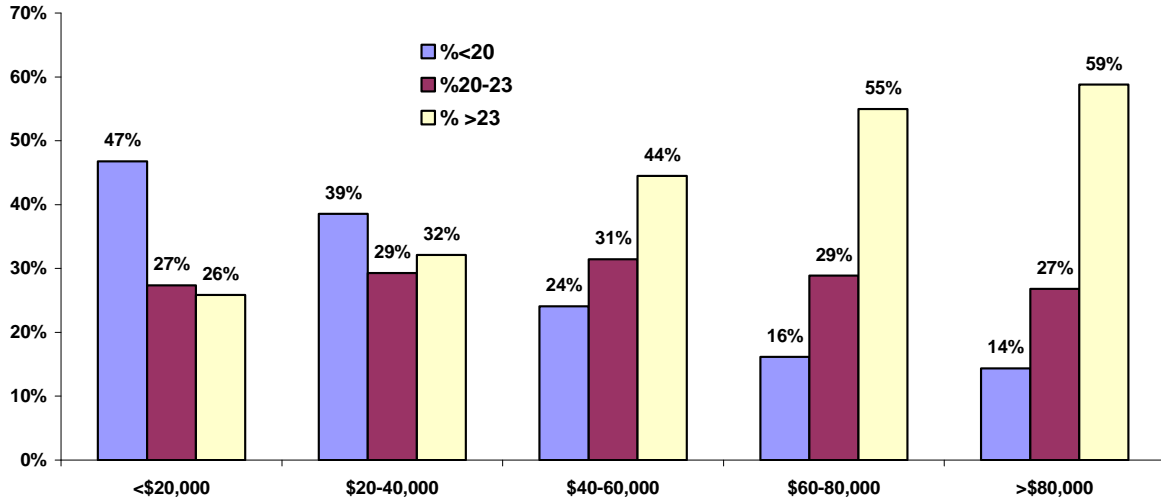
***Dependent Student School Choices***

	Respondents	Total Enrollment
<b>Highly Selective</b>	427 22%	17%
<b>Selective</b>	546 28%	23%
<b>Somewhat Selective</b>	321 17%	15%
<b>Open Admission</b>	135 7%	7%
<b>Community College</b>	506 26%	38%

Students reported their ACT scores in response to a question on the first survey. The ACT scores were divided into three groups: <20, 20-23, >23. The state average is about 21.5 and many experts suggest that scores less than 20 indicate a potential problem with college level work. So the three groups

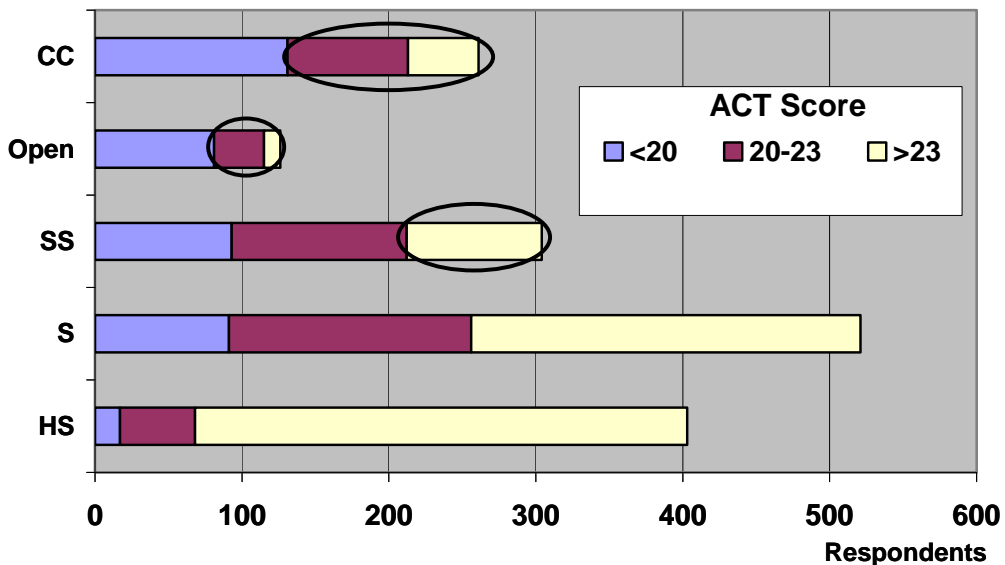
represent under-prepared students, average students, and above average students. The graph below shows the number of respondents with ACT scores at each income level. Higher incomes correlate with higher average test scores.

**ACT Scores and Family Income**



A recent study determined that low-income students in Illinois often select schools that are below their abilities. From the graph below, which shows ACT scores by school selectivity, the potential “mismatch” is illustrated with circles. A student was determined to have “stepped down” if he had an ACT >23 and chose a somewhat selective or open admission school or a community college. If a student had an ACT score between 20-23, it was determined that he had traded down if he selected an open admission school or a community college.

**Dependent Respondents by School Type and ACT Score**



Students with a school/ACT mismatch can be found at all income levels. The table below shows the percentage of students in each income bracket that attended, as freshmen, a school that could be considered less challenging than their test scores would suggest they could handle. Overall, there wasn't much variation in the percentage of students – from 31 percent to 38 percent, except for the students from very high-income families. Many of the students who completed two-year degrees had test scores indicating that they could have been competitive at a four-year school.

**Percent of Students with School/ACT Score Mismatch**

Family Inc.	DEGREE/CERT.		NO DEGREE		Total
	4-Year	1- or 2-Yr	4-Year	1- or 2-Yr	
<\$20,000	17%	70%	45%	38%	38%
\$20-40,000	23%	69%	31%	31%	31%
\$40-60,000	20%	72%	35%	32%	32%
\$60-80,000	20%	85%	51%	38%	38%
>\$80,000	12%	38%	36%	21%	21%
total	18%	70%	39%	31%	31%

ACT score correlates strongly with degree completion, regardless of income level. In the table below, students with high (27 or greater) ACT scores are nearly three times as likely to complete a four-year degree than students with low (19 or less) scores. Students with high scores are more than twice as likely to complete some post-secondary credential than those with the lowest scores.

**Dependent Students: Degree Completion by ACT score**

ACT score	DEGREE/CERT.		NO DEGREE		Percent		% NO
	4-Year	1- or 2-Yr	4-Year	1- or 2-Yr	4-Year	1- or 2-Yr	DEGREE
<20	115	62	305	482	23.90%	12.90%	63.30%
20-23	230	39	251	520	44.20%	7.50%	48.30%
24-27	247	34	149	430	57.40%	7.90%	34.70%
>27	248	13	108	369	67.20%	3.50%	29.30%
total	840	148	813	1801	46.60%	8.20%	45.10%

A similar relationship exists between family income and post-secondary program completion. Students from higher-income families are twice as likely to complete a four-year degree and only half as likely to not achieve any post-secondary credential than students from the lowest income families.

**Dependent Degree by Family Income**

Family Inc.	DEGREE/CERT.		NO DEGREE		Percent		% NO
	4-Year	1- or 2-Yr	4-Year	1- or 2-Yr	4-Year	1- or 2-Yr	DEGREE
<\$20,000	88	20	181	289	30.40%	6.90%	62.60%
\$20-40,000	153	35	226	414	37.00%	8.50%	54.60%
\$40-60,000	191	43	202	436	43.80%	9.90%	46.30%
\$60-80,000	178	27	136	341	52.20%	7.90%	39.90%
>\$80,000	296	16	143	455	65.10%	3.50%	31.40%
Total	906	141	888	1935	46.80%	7.30%	45.90%

But the relationships are not as clear-cut as indicated above. Controlling for ACT score reduces the difference in graduation rates between income levels. In the tables below, students with above average ACT scores from the poorest families actually graduated at higher rates than those from lower-

middle and middle-income families. Only good students from very high-income families seemed to have a clear advantage. While the graduation rate for students with ACT scores less than 20 is low for low-income students, it also is low for students at all income levels – this group just doesn’t do very well in school, regardless of income. However, average students do graduate at higher rates the higher one goes up the income scale.

**Five-Year Graduation Rates by ACT Score and Family Income**

<b>Family Income &lt;\$20,000</b>					<b>Family Income \$20,000-40,000</b>				
		Percent		% NO			Percent		% NO
ACT	Total	4-Year	1- or 2-Yr	DEGREE	ACT	Total	4-Year	1- or 2-Yr	DEGREE
<19	123	18.70%	9.80%	71.50%	<19	150	24.70%	10.00%	65.30%
20-23	72	26.40%	4.20%	69.40%	20-23	114	36.00%	8.80%	55.30%
>23	68	63.20%	1.50%	35.30%	>23	125	55.20%	5.60%	39.20%
total	263	32.30%	6.10%	61.60%	total	389	37.80%	8.20%	54.00%

<b>Family Income \$40,000-60,000</b>					<b>Family Income \$60,000-80,000</b>				
		Percent		% NO			Percent		% NO
ACT	Total	4-Year	1- or 2-Yr	DEGREE	ACT	Total	4-Year	1- or 2-Yr	DEGREE
<19	98	28.60%	17.30%	54.10%	<19	52	28.80%	7.70%	63.50%
20-23	128	46.10%	7.80%	46.10%	20-23	93	46.20%	12.90%	40.90%
>23	181	54.10%	5.50%	40.30%	>23	177	64.40%	5.60%	29.90%
total	407	45.50%	9.10%	45.50%	total	322	53.40%	8.10%	38.50%

<b>Family Income &gt; \$80,000</b>				
		Percent		% NO
ACT	Total	4-Year	1- or 2-Yr	DEGREE
<19	61	32.80%	13.10%	54.10%
20-23	114	61.40%	2.60%	36.00%
>23	250	75.20%	2.00%	22.80%
total	425	65.40%	3.80%	30.80%

These data can be viewed another way - in terms of the percentage of students earning a bachelor's degree, a two-year degree or not graduating by ACT score and income level. As shown in the table below, the rate of post-secondary program completion for students with ACT scores less than 20 does increase somewhat by income level but the overall graduation rate is very poor, with less than half of the students from the highest income families graduating and only a little more than one in four from the lowest income level. However, students with ACT scores that are above average graduate at relatively high rates across all income classes. Again, it is the students in the middle – those with ACT scores between 20 to 23, whose graduation rate appears to be income-dependent. Graduation rates double as income climbs, from a low of 31 percent for the poorest students to 64 percent for those who are well-off.

***Postsecondary Credentials by ACT Score and Family Income***

<b>Any Post-Secondary Credential</b>						<b>No Degree</b>					
ACT	Family Income (\$1,000s)					ACT	Family Income (\$1,000s)				
Score	<20	20-40	40-60	60-80	>80	Score	<20	20-40	40-60	60-80	>80
<20	28.50%	34.70%	45.90%	36.50%	45.90%	<20	71.50%	65.30%	54.10%	63.50%	54.10%
20-23	30.60%	44.70%	53.90%	59.10%	64.00%	20-23	69.40%	55.30%	46.10%	40.90%	36.00%
>23	64.70%	60.80%	59.70%	70.10%	77.20%	>23	35.30%	39.20%	40.30%	29.90%	22.80%

<b>Four Year Degrees</b>					
ACT	Family Income (\$1,000s)				
Score	<20	20-40	40-60	60-80	>80
<20	18.70%	24.70%	28.60%	28.80%	32.80%
20-23	26.40%	36.00%	46.10%	46.20%	61.40%
>23	63.20%	55.20%	54.10%	64.40%	75.20%