

HOUSE BILL 2407 (2015):  
Oregon Opportunity Grant  
Annual Evaluation, 2022



This report was prepared by Amy G. Cox, Shanda Haluapo, Olga Levadnaya, Vern Mayfield, Betsy Simpkins, and Shiyao Tao of the Oregon Higher Education Coordinating Commission. December 2022.

## PREFACE

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The Oregon Opportunity Grant (OOG) is Oregon's largest state-funded, need-based grant program for college students. From its inception in 1971, the program has served many thousands of students, supporting their college and university plans. In addition, it has undergone many changes in how it awards funds, the amount of funds awarded, and who is awarded funds. Most recently, House Bill 2407 (2015) clarified how the Higher Education Coordinating Commission (HECC), through its Office of Student Access and Completion (OSAC), should prioritize grant awards if funds are not sufficient to serve all qualified students.

HB 2407 (2015) requires prioritizing OOG funds for qualified students with the greatest financial need. In addition, HB 2407 (2015) requires the HECC to produce an evaluative report of the program and submit it to the Legislature in February 2020 and every year thereafter. This third annual report presents findings from the HECC's analysis of student academic success and performance among recipients of the OOG.

This report was undertaken by HECC's Office of Research and Data in coordination with HECC's OSAC office that administers the program. As the single state entity responsible for ensuring pathways to postsecondary success for Oregonians statewide, the HECC sets state policy and funding strategies, administers numerous programs and over \$1.7 billion annually of state funding, and convenes partners working across the public and private postsecondary arena to achieve state goals. More information about HECC can be found at [www.oregon.gov/highered](http://www.oregon.gov/highered) and about the student financial support programs it administers at [www.oregonstudentaid.gov](http://www.oregonstudentaid.gov). Questions about the HECC should be directed to [info.HECC@state.or.us](mailto:info.HECC@state.or.us), and questions about this report should be directed to the Director of the Office of Research and Data, Amy Cox, at [amy.cox@state.or.us](mailto:amy.cox@state.or.us).

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# EXECUTIVE SUMMARY

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## INTRODUCTION

The Oregon Opportunity Grant (OOG) is Oregon’s largest state-funded, need-based grant program for college students. It is available to eligible students attending Oregon colleges and universities for up to four years at full-time enrollment. In 2020-21, the annual grant awarded \$3,600 for students attending a public university or Oregon-based independent private non-profit institution and \$2,778 for students attending a community college.

In 2015, House Bill (HB) 2407 established prioritization of grant awards to students with the greatest financial need if funds are not sufficient to serve to all qualified students. The bill also required the HECC submit an annual evaluative report of the OOG to the Legislature beginning in 2020. This is the third annual report, presenting findings on the impact of the OOG on student academic success and performance from academic years 2015-16 to 2020-21, with an emphasis on the most recent year.

This report asks the following questions:

1. Who receives the OOG?
2. How effective is the OOG at improving affordability?
3. What is the academic success and performance of students who received the OOG?

To answer these questions, we draw on three sources of data: student records submitted to the HECC by colleges and universities, FAFSA/ORSAA records completed by students seeking aid, and wage data supplied by Oregon Employment Department (OED). We compare OOG recipients primarily with another group of students from low-income backgrounds: those whose expected family contributions (EFCs) are above the limit for the OOG but who are still eligible for the federal Pell grant. These two groups are similar in many ways, though they do have slightly different family incomes. Students eligible for the OOG had EFCs of \$3,500 or lower for the 2020-21 academic year, while students eligible for Pell grants but not eligible for the OOG had EFCs between \$3,501 and \$5,711. Finally, we also include students whose EFCs were above the Pell limit of \$5,711 as another comparison group.

## SUMMARY OF FINDINGS

The OOG provides financial support to more than 30,000 students each year. About half of these students attend one of Oregon’s 17 community colleges, just under half attend one of Oregon’s seven public universities, and about 5% attend one of 13 private, independent colleges and universities in the state. Students who receive the OOG are more often from underrepresented and underserved groups: students of color, women, rural, and especially first-generation-college students.

The OOG helps thousands of students afford a college or university education and enables more than 3,000 students to have enough resources to pay the published cost of attendance, when combined with other financial resources. Nevertheless, we estimate that most OOG recipients—whose EFCs are zero or low—still cannot pay the cost of attendance at their institution with the OOG and other state and federal aid, most institutional aid, EFCs, and student earnings. Nearly three-fourths of OOG recipients at the universities and 61% of OOG recipients at the colleges cannot cover the expected cost of attendance with their expected resources. These high costs and high rates of unaffordability persist across racial/ethnic, gender, rural-urban, and first-generation status groups.

OOG recipients demonstrate consistent academic success in college and university, whether measured by retention, graduation, time to degree, or later earnings. Across all three sectors, OOG recipients show slightly higher or very similar retention as other low-income students. This finding holds across nearly all student characteristics. Similarly, OOG recipients are more likely to graduate than other low-income students in the community colleges and public universities, and they have similar graduation rates as other groups at private institutions. OOG recipients who complete an associate or bachelor's degree usually do so faster than other low-income students. Finally, five years after graduating, students who received an OOG have similar earnings as students who did not receive an OOG.

In general, students who receive an OOG are disproportionately from groups facing multiple equity barriers and who continue to face affordability challenges even after receiving the grant. Nevertheless, the findings here show that they succeed in college and university comparably and often better than students who come from low-income backgrounds just above the OOG limit.

## IMPLICATIONS

In the 2021-23 biennium, the State devoted \$200 million to support low-income Oregonians pursue college and university with the OOG. The findings here illustrate that the returns on this investment are experienced not only by the individuals who receive the grant but by the State as well.

The strong academic success of students who received the OOG affirms the policy decision to award the grant first to students with the greatest financial need. It is also consistent with previous findings about the OOG and with national research showing that grant aid in any form (public or private, need-based, or merit-based) increases college and university students' probability of graduating.<sup>1</sup>

The degrees earned by OOG recipients turn into economic benefits that are evident in their earnings five years after graduation, which are similar to the earnings of graduates from higher income backgrounds. Moreover, they are just as likely as Oregon students who did not receive an OOG to be employed in Oregon five years after graduation (i.e., to remain in the state). This upward mobility of OOG graduates—from low-income backgrounds to earning similar salaries as other graduates—benefits the graduates themselves, but also their families, communities, and the State. Higher earnings are accompanied by greater health and life expectancy, greater taxes paid to local communities and the State, and increased civic engagement.<sup>2,3</sup> Finally, this greater economic stability changes the outlook for future generations as well.

While the OOG does not single-handedly open the door to upward mobility and economic stability, nor even to postsecondary education, the findings here indicate that it makes a key contribution to these benefits. Students who receive the OOG consistently do as well or better in college and university than students who come from backgrounds with only slightly higher incomes. This is true whether students enroll at community colleges, public universities, or private institutions, and whether we measure academic success with retention, graduation, time to degree, or later earnings. This success, combined with the fact that the OOG disproportionately serves students from many of the most marginalized groups in education, indicates that the

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<sup>1</sup> Nguyen, T. D., Kramer, J. W., & Evans, B. J. (2019). The Effects of Grant Aid on Student Persistence and Degree Attainment: A Systematic Review and Meta-Analysis of the Causal Evidence. *Review of Educational Research*, 89(6), 831-874.

<sup>2</sup> Opportunity Insights (2019). "The Role of Oregon Colleges and Universities in Economic Mobility," Presentation to the Higher Education Coordinating Commission October Meeting.

<sup>3</sup> The College Board (2016). *Education Pays: The Benefits of Higher Education for Individuals and Society*. Available at <https://research.collegeboard.org/pdf/education-pays-2016-full-report.pdf>.



program's central challenge is not its effectiveness but its reach. At a time when the continued affordability crisis raises the question of whether a college or university degree is worth the cost, the OOG needs to serve more students and to do so with larger grants. The alternatives are to use student loans to fill the gap between resources and rising college costs or not to pursue a postsecondary credential at all. Neither of these alternatives is good for individuals or the State. Student loans erode the economic return of postsecondary, have long-term, negative economic impacts, and drive-up inequality across groups, and not obtaining postsecondary credentials precludes the economic and social stability that accompany them.<sup>4</sup> Taken together, this evaluation indicates that maintaining and expanding the need-based OOG benefits the students who receive them and the State as a whole.

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<sup>4</sup> Oregon Department of Justice. (2022). [Spotlight: Student Loan Debt \(state.or.us\)](#); Kumok, Z. and A. Hahn. (2021). "How Long Does It Take to Pay Off Student Loans?" <https://www.forbes.com/advisor/student-loans/how-long-to-pay-off-student-loans/>; Herzog, Serge. "Financial aid and college persistence: Do student loans help or hurt?" *Research in Higher Education* 59.3 (2018): 273-301; Franke, Ray. "Take it, or leave it? Analyzing how unsubsidized federal loans affect six-year degree attainment across income groups." *Journal of Student Financial Aid* 48.3 (2019): 2. <https://heller.brandeis.edu/news/items/releases/2019/iasp-stalling-dreams-debt.html>

## ACKNOWLEDGEMENTS

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This report would not have been possible without the contributions of many people. In particular, we wish to thank the many staff in the HECC Office of Student Access and Completion who work with students and schools to administer the Oregon Opportunity Grant. Similarly, our institutional partners' ongoing work with students who apply for and who receive the grant is an essential part of the grant's success. Finally, we want to thank the students who work so hard to complete their education in the face of many challenges.

## ABBREVIATIONS

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Alliance	Oregon Alliance of Independent Colleges and Universities
EFC	Expected family contribution
FAFSA	Free Application for Federal Student Aid
HECC	Higher Education Coordinating Commission
HB	House Bill
OOG	Oregon Opportunity Grant
ORSAA	Oregon Student Aid Application
OSAC	Office of Student Access and Completion at the Higher Education Coordinating Commission

## INTRODUCTION

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The Oregon Opportunity Grant (OOG) is Oregon's largest state-funded, need-based grant program for college students. From its inception in 1971, the program has supported hundreds of thousands of Oregon students in their college and university educations. The program has also undergone many changes in how it awards funds, the amount of funds awarded, and the students who are awarded funds. Most recently, House Bill 2407 (2015) clarified how the Higher Education Coordinating Commission (HECC), through its Office of Student Access and Completion (OSAC), should prioritize grant awards if funds are not sufficient to serve to all qualified students. The legislative changes in HB 2407 (2015) also require the HECC to produce an evaluative report of the OOG program on the academic success and performance of students who receive the grant and to submit it to the Legislature in February 2020 and every year thereafter. This is the third annual report, presenting findings on the impact of the OOG, from academic years 2015-16 to 2020-21.

### BACKGROUND ON THE OREGON OPPORTUNITY GRANT

The OOG is designed to help make postsecondary education more affordable for Oregonians. Oregon students apply for the grant simply by completing either the Free Application for Federal Student Aid (FAFSA) or the Oregon Student Aid Application (ORSAA)<sup>5</sup>; there is no separate application that is specific to the Oregon Opportunity Grant. Each year, HECC's OSAC office processes FAFSA/ORSAA forms for about 200,000 potentially OOG-eligible undergraduate students. Of those, between roughly 30,000 and 40,000 students receive OOG funds each academic year. Over the years, OSAC's processes for determining students' eligibility for the OOG and calculating eligible students' annual award amounts have evolved to accommodate changes in funding levels, legislative priorities, and higher education policies. We describe the current process below.

#### Basic Oregon Opportunity Grant Eligibility Criteria

Oregon Opportunity Grants are available to eligible students for the equivalent of up to four years (12 quarters or 8 semesters) at full-time enrollment and are prorated for partial-year or half-time enrollment. Students must reapply each year by submitting a FAFSA or ORSAA. To be eligible for the OOG, students must:

- Be an undergraduate student (no prior bachelor's degree).
- Be a U.S. citizen or eligible noncitizen. Be an Oregon resident for at least 12 months prior to the period of enrollment (exceptions made for some dependent students and out-of-state members of Native American tribes with traditional ties to Oregon). Undocumented students, including students with Deferred Action for Childhood Arrivals status, may be eligible if they meet certain additional requirements.
- Be enrolled at last half time (6 credit-hours/term or more) in the fall term.
- Attend a participating Oregon postsecondary institution (participates in federal Title IV programs and is a public or private non-profit institution located and headquartered in Oregon).
- Have financial need, based on the difference between cost of attendance, federal aid and financial resources of the student and the student's family, if applicable.

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<sup>5</sup> The ORSAA is the State-approved alternative to the FAFSA for undocumented Oregon students, including those who have Deferred Action for Childhood Arrivals status or Temporary Protected Status and are not eligible to participate in federal financial aid programs.

Other conditions students must meet to remain eligible for the award include:

- Maintain satisfactory academic progress, as determined by the student's school.
- Have no defaults on federal student loans nor owe refunds of federal student grants.
- Meet all federal Title IV eligibility requirements regarding Selective Service registration and drug-selling convictions.

Additionally, other policies currently in place for students include:

- Be enrolled at least half-time during fall term (quarter/semester) to maintain grant eligibility for the year unless OSAC approves a fall enrollment waiver. Students who have an authorized award but are enrolled less than half time in fall or who wait until winter or spring to attend lose their grant eligibility for the year. The only exceptions are for students who are not able to attend fall term due to circumstances beyond their control.
- To be eligible for a guaranteed second-year award, students must meet all existing requirements, be a first-time recipient, be enrolled at least half time all three terms and have submitted a FAFSA/ORSAA for the upcoming year by May 1.
- Submit a new FAFSA or ORSAA for each academic year they plan to attend college or university.
- Be enrolled in a course of study other than theology, divinity, or religious education.

### **Award Information**

For the 2020-21 academic year, OSAC disbursed grants according to the following priorities and guidelines:

*Award Priorities.* Oregon Opportunity Grant funds are awarded first to students with the greatest financial need. OSAC uses the federally calculated expected family contribution (EFC) to determine financial need and awards grants based on students' EFCs, starting with EFCs of \$0. OSAC determines eligibility by including students with increasing levels of EFC until funds are exhausted. Because available funds vary year to year, OSAC cannot specify the maximum EFC for eligibility far in advance nor the final deadline for submitting a FAFSA/ORSAA for receiving a grant. Even if students received the OOG in prior years and filed the FAFSA early, they may not receive a grant if their EFC is higher than the annual limit for the current academic year.

#### EFC Limits

The EFC limit for the 2020-21 academic year was \$3,500, the same limit as in the previous four years as well. In 2021-22, expanded funding allowed the HECC to increase the size of the program considerably and to offer it to many more students with much higher EFCs. The 2021-22 EFC limit was \$6,000. This was just above the EFC limit for the federal Pell grant that year (\$5,846). Most of the data available for this report extend through 2020-21.

*Award Amount.* The maximum award amounts for 2020-21 were \$2,778 for students attending a community college and \$3,600 for students attending a public university or Oregon-based independent private non-profit institution. The maximum award amounts for 2021-22 remained at \$2,778 for students attending a community college and rose slightly to \$3,612, for students attending a public university or Oregon-based independent private non-profit institution. To receive the maximum award amount, students must be enrolled full time for the full year at an eligible Oregon-based postsecondary institution.

*Delivery of Funds to Students.* OSAC releases a portion of the annual award to the student's school at the start of each academic term (quarter or semester). The student's school then releases funds to the student's account, based upon the student's enrollment status for the term (full or half time). Historical and yearly OOG assumptions and awarding criteria are included in Appendix A.

## PREVIOUS FINDINGS

The most recent evaluation<sup>6</sup> of the OOG (in 2021) examined the impact of the 2015 policy change on undergraduate students with the highest financial need, covering mostly through the 2018-19 academic year. Overall, the report found that the OOG, as implemented since 2015, was consistently associated with the academic success of undergraduate students who received the OOG award, including those students with the highest financial need. OOG recipients, of whom a majority have annual incomes under \$20,000, achieve academic success despite facing myriad challenges. While this trend was found from 2009-10 through 2018-19, the largest shift in OOG awards and funds toward the lowest-income students occurred after 2015.

Among those who did receive an award, the OOG has a positive impact on academic outcomes at Oregon's postsecondary institutions. OOG recipients had retention rates and graduation rates that were equal to or better than other students from low-income backgrounds (those who were still eligible for a federal Pell grant but whose EFCs were above the maximum for OOG eligibility). These similar or better outcomes for students who received an OOG were evident statewide and across all educational sectors: community college, public university, and private non-profit institutions. In addition, requiring students to complete a FAFSA to be eligible for the OOG maximizes the amount of federal dollars (e.g., Federal Pell grants) flowing into the state for students from the lowest income backgrounds.

Findings from the earlier 2020 report (the first evaluation) indicate that the 2015 policy change's most meaningful impact was shifting OOG awards and funds away from the highest-income to the lowest-income recipients. The amount of dollars distributed to students from families with an adjusted gross income under \$20,000 jumped from \$33.5 million in 2015-16 to \$40.6 million the following year. Compared to the prior year, an additional 3,000 students from families with incomes under \$20,000 received an OOG award. However, while the 2015 policy change distributed more dollars to those students with the highest financial need, the vast majority of students with financial need still did not receive an OOG award because of a lack of available funds. The 2015 policy change had no impact on the representation of race/ethnicity, gender, age, or the first-generation status among OOG recipients. Furthermore, because of rising costs of attendance, a large percentage of today's students, even those who receive an OOG award, have difficulty affording college.

Overall, the 2020 evaluation found that the State's investment in the Oregon Opportunity Grant had consistently positive benefits. Students who received the grant succeeded at equal or higher rates than their peers. These findings are consistent with national research that shows positive effects of public grant aid and, in particular, state-level grant aid. By supporting student success, OOG investments also improve the State's chances of meeting its educational attainment goals (ORS 350.014, 2017), which call for 80 percent of young Oregonians in the education pipeline to earn a postsecondary certificate or degree and for 300,000 working-age adult Oregonians to earn postsecondary credentials by 2030. The State's investment in financial aid through the OOG is a key state-led mechanism to increase affordability, equity, and student success and to meet its attainment goals.

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<sup>6</sup> Higher Education Coordinating Commission. (2021). Report to the Oregon Legislature: Oregon Opportunity Grant Annual Evaluation, 2021. <https://www.oregon.gov/highered/research/Documents/Reports/HECC-HB-2407-OOG-2021-Report.pdf>

## PURPOSE OF REPORT AND MAIN QUESTIONS

In addition to prioritizing students from the lowest income backgrounds for awards, HB 2407 (2015) mandates the HECC submit an annual evaluative report of the Oregon Opportunity Grant to the Legislature. This third annual report focuses on evaluating the impact of the OOG on student academic success and performance as well as its impacts on affordability.

Specifically, the report answers the following questions:

1. Who receives the OOG?
2. How effective is the OOG at improving affordability?
3. What is the academic success and performance of students who received the OOG?

Together, the answers to these questions provide a comprehensive evaluation of the current state of the Oregon Opportunity Grant program. We note, however, that this report is descriptive in nature. Variables examined may be related to one another or impacted by external, unrelated forces and causal relationships among variables have not been explored.

## DATA AND METHODS

To answer these questions, we draw on three sources of data: student records submitted to the HECC by colleges and universities, FAFSA/ORSAA records completed by students seeking aid, and wage data supplied by the Oregon Employment Department (OED). Student record data include administrative information about student characteristics, enrollment, and completion. FAFSA/ORSAA data include grant disbursements, student characteristics, EFCs, and other data related to financial aid. OED wage data come from Unemployment Insurance wage records submitted by Oregon employers.

Across the data sources, a key element of evaluating the OOG is the comparison groups with whom we contrast OOG recipients' outcomes. Ideally, we would compare students who receive an OOG with students who are exactly like them (e.g., same income level, same academic preparation, and same first-generation status) but who do not receive the OOG. Unfortunately, though such students likely exist, we do not have a way to identify them. Therefore, we compare students who receive the OOG with another group of students from low-income backgrounds: those whose EFCs were above the limit for the OOG but who were still eligible for the federal Pell grant. Though not identical to students receiving the OOG, students eligible for the Pell grant face many of the same challenges that OOG recipients face, such as disproportionately being the first in their families to go to college. The two groups do have slightly different family incomes. Students eligible for the OOG had EFCs of \$3,500 or lower for the 2020-21 academic year. Students eligible for Pell grants but not eligible for the OOG had EFCs between \$3,501 and \$5,711. We also include a third group of students for comparison purposes: those with EFCs above the Pell limit of \$5,846. Students who did not file a FAFSA/ORSAA are excluded from the analysis.

## WHO RECEIVES THE GRANT?

Statewide, the number of OOG recipients declined between 2016-17 and 2020-21, as the award structure changed following the 2015 policy change (see Figure 1, below). In addition, beginning in 2018-19, award sizes grew to take into account the higher costs at the four-year institutions and to better serve the lowest-income students in all sectors. The average grant size increased by about 20% at the community colleges and by about 50% at the four-year institutions over this time (see Appendix A). This pattern is particularly evident at the community colleges and public universities, which enroll the largest proportions of students from low-income backgrounds. In 2021-22, the number of students who received a grant rose by 25%, as funding for the program expanded for the 2021-23 biennium. Because all of the academic record data are not yet available for 2021-22, the remainder of this report focuses on the period through 2020-21.

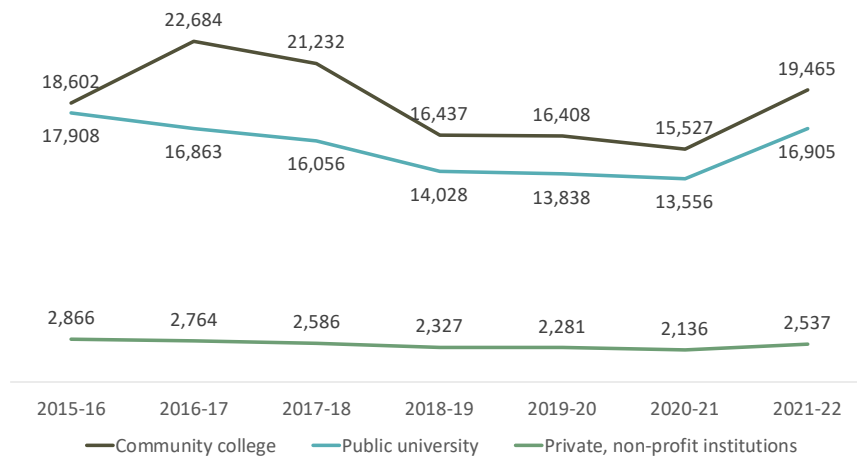


Figure 1. Number of Oregon Opportunity Grant recipients, by sector and year.

## OOG RECIPIENTS COMPARED TO OTHER STUDENTS

How do OOG recipients compare to other students? Students who receive the OOG are more likely than students who do not receive the grant to come from communities that are underrepresented and underserved by postsecondary education. Students receiving the OOG are more likely to identify as students of color and as female, to be from rural areas of the state, and to be first-generation college students.

Figure 2 shows the proportions of each group of students who identify with particular racial/ethnic groups and are in different income groups in 2020-21, among those who filed a complete FAFSA/ORSAA. The bottom, darkest part of each bar represents the share of that group who received an OOG; these students have the lowest EFCs among the FAFSA/ORSAA filers and come from the lowest-income backgrounds. The middle section of each bar represents the share of that group with the next higher EFC, i.e., who come from a low-income background that is above the EFC limit for the OOG. These students received a federal Pell grant and are also from low-income backgrounds. The top, lightest section of each bar represents the portion of students from middle-income and upper income backgrounds, i.e., whose EFCs are above the federal Pell limit. The OOG served nearly one-third of all students who filed a complete FAFSA/ORSAA, and it served even greater shares of students who identified as Asian American/Asian, Black/African American, Latino/a/x/Hispanic, and Native American/Alaska Native. These proportions vary somewhat by sector, and the same results shown separately for community college, public university, and private institutions can be



found in Appendix B. The line across all of the bars is the proportion of all students who received the OOG (31%) for comparison purposes.

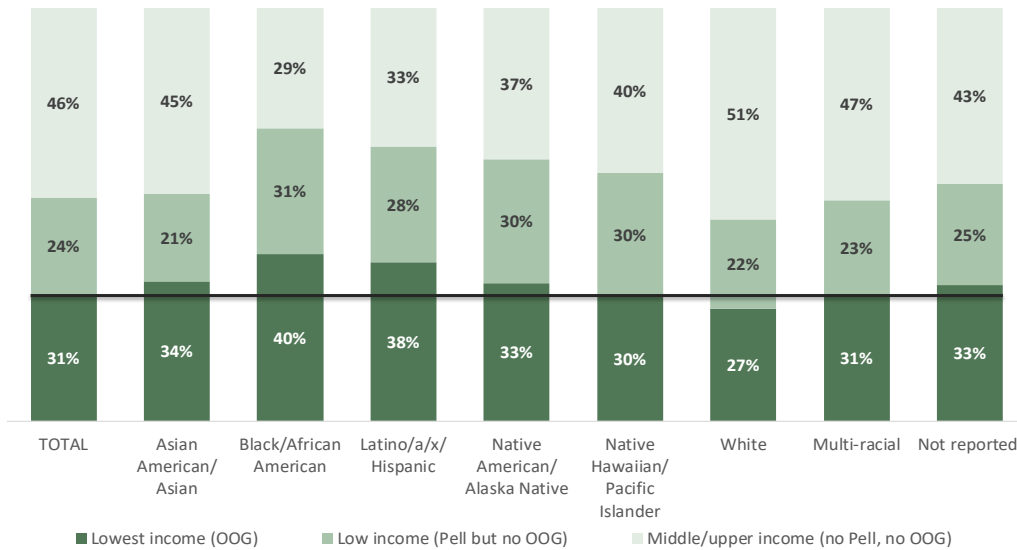


Figure 2. Proportions of Oregon students in different EFC groups, by race/ethnicity, 2020-21.

The OOG also serves relatively more women than men, and, than students who do not report a gender identity. Figure 3 shows the same information by gender. The proportions are similar, but about 4% more women receive an OOG than men. Rates by sector can be found in Appendix B.

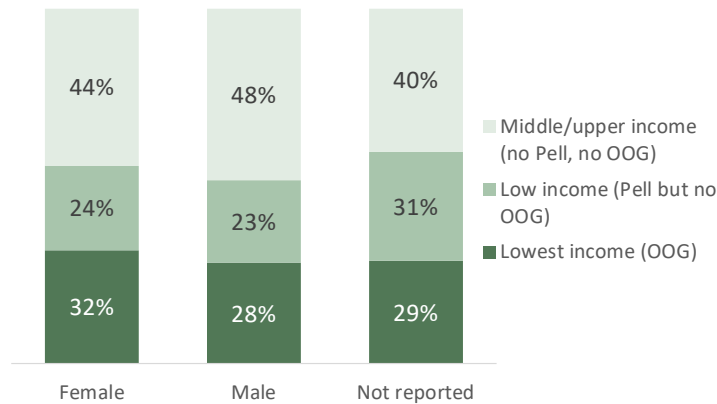


Figure 3. Proportions of Oregon students in different EFC groups, by gender, 2020-21.

Similarly, Figure 4 shows how the OOG serves proportionally more students from rural counties than students from urban or mixed counties. The rate is consistently higher among rural students across all sectors (Appendix B).

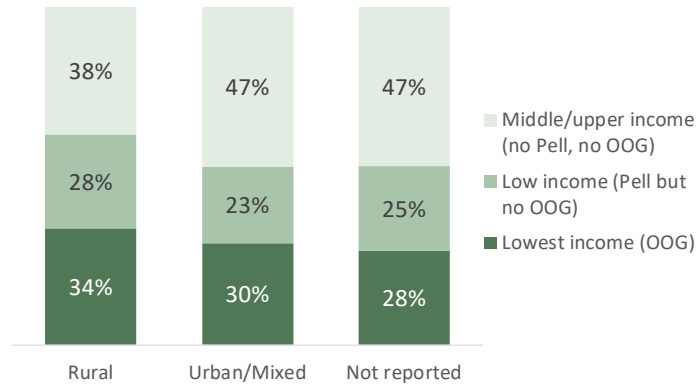


Figure 4. Proportions of Oregon students in different EFC groups, by geographic origin, 2020-21.

Perhaps the most striking way in which the OOG serves students from underrepresented communities is by first generation status. Students who are the first generation in their families to attend college or university are far more likely to receive an OOG than students whose parents or caregivers had postsecondary education. Figure 5 shows that 37% of first-generation students received an OOG, compared to 25% of students who were not first-generation.<sup>7</sup>

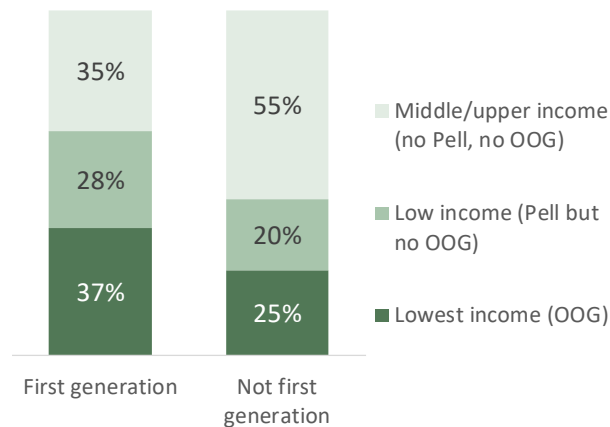


Figure 5. Proportions of Oregon students in different EFC groups, by first generation in college status, 2020-21.

Taken together, we see that the OOG is received by students from many underserved communities. In addition to coming from low-income families, students who receive the OOG are disproportionately students of color, women, rural, and the first generation in their families to attend college. Compared to the results from 2018-19 in the last report, the OOG served proportionally more FAFSA/ORSAAs filers overall and more from underserved communities in 2020-21. We note that 2020-21 was the height of the pandemic, when enrollment had declined at the community colleges especially.

<sup>7</sup> Data on first generation status are available for community college and public university students only. These students comprised 93% of the FAFSA/ORSAAs filers in 2020-21.

## HOW EFFECTIVE IS THE OOG AT IMPROVING AFFORDABILITY?

Over the past several decades, the cost of attending college or university has risen five times faster than the cost of other goods and services.<sup>8</sup> In Oregon, the cost of attendance at public colleges and universities has risen 38% in the last twenty years, even after controlling for inflation.<sup>9</sup> For students from low-income backgrounds, such costs can be a barrier to enrollment. Cost of attendance includes not only tuition and fees but also housing, books and supplies, transportation, and personal expenses. For students caring for children or other family members, the cost of care can add to this total further. In this section, we ask about the impact of the OOG on college/university affordability.

We measure affordability by comparing the published cost of attendance with student’s expected financial resources. We calculate this for each individual student at the public universities and community colleges based on their educational and financial records. We designate students whose estimated costs outweigh their expected resources as facing unaffordable costs.

The cost of attendance comes from the institutions, each of which estimates and publishes its average full-time attendance cost. We weigh this published cost against students’ financial resources to estimate whether they can afford to attend. For students enrolled part time, we pro-rate the cost of attendance at their institution by the number credits in which they enroll. Many four-year institutions actually discount this cost with tuition and fee remissions, and we take this institutional aid into account. Student’s expected financial resources include federal, and state grants they received, institutional aid for public university students, the students’ EFCs from their FAFSA/ORSA, and an estimate of student earnings. The estimate of student earnings is 90% of minimum wage for 15 hours per week and 48 weeks per year.<sup>10</sup> This measure is currently available for students attending a public university or community college who filed a complete FAFSA/ORSA.

Overall, 55% of Oregon resident, admitted undergraduates at the universities, and 30% of community college students faced unaffordable costs in 2020-21 (among those who filed a FAFSA/ORSA). These percentages would be even higher without the OOG. Without the OOG as part of their resources, 3,022 more students, or 3% of FAFSA/ORSA filers, would be facing unaffordable costs (see Table 1). Holding all other resources constant, the OOG moves 3,022 students out of the group we estimate has unaffordable costs. These impacts are similar across students’ race/ethnicity and first-generation status, shown in Appendix C.

Table 1. Percentage and number of students facing unaffordable costs with and without the OOG program, by sector, 2020-21.

	<b>With OOG</b>	<b>Without OOG</b>	<b>Difference</b>
<b>Percentage of students facing unaffordable costs</b>			
Community college	30%	33%	3%
Public university	55%	58%	3%
<b>Number of students facing unaffordable costs</b>			
Community college	16,800	18,573	1,773
Public university	21,346	22,595	1,249

<sup>8</sup> Bhutada, Govind. 2021. “The Rising Cost of College in the U.S.” Visual Capitalist. US News. February 3. Accessed 2020. <https://www.visualcapitalist.com/rising-cost-of-college-in-u-s/>.

<sup>9</sup> HECC analysis of cost of attendance for full-time student, as reported by public colleges and universities.

<sup>10</sup> This formula came from an estimate formerly used in State financial aid policy.

Despite this impact, the students receiving the OOG face a much higher affordability challenge than their peers because the expected resources of OOG recipients are much lower. Among students at the public universities who received an OOG, 74% were unable to afford the published cost at their respective university, even after taking into account the OOG, other state and federal aid (e.g., Pell grants), institutional aid, their EFC, and the estimate of student earnings (Figure 6). In contrast, less than half as many of the students from middle- and upper income backgrounds faced unaffordable costs, 31%. Among students at community colleges, 61% of students with an OOG were unable to afford the expected cost of college, even after taking into account the OOG and other public aid, their EFC, and the estimate of their earnings. In contrast, 17% of community college students from middle- and upper income backgrounds faced unaffordable costs.

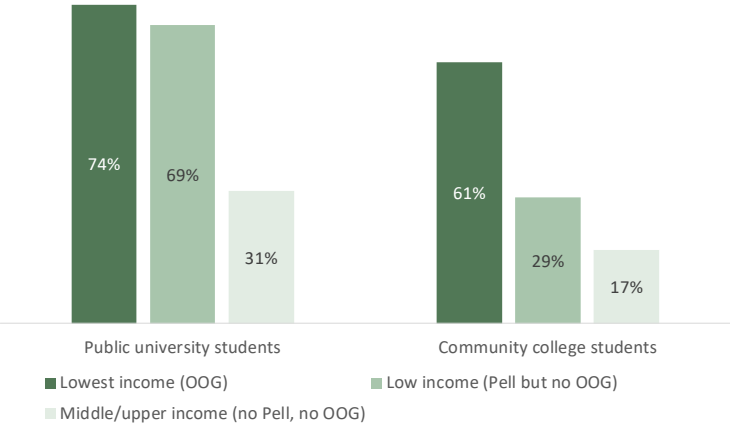


Figure 6. Percentage of students facing unaffordable costs, by EFC group and sector, 2020-21.

These data show that the OOG has a clear impact on affordability. More students would be facing unaffordable costs without it, and the high costs faced by most OOG recipients support the current prioritization of serving students with the lowest EFCs first. Nevertheless, more resources are needed for students from these lowest income backgrounds. Many OOG recipients have EFCs of zero, and the OOG (up to \$3,612) and Pell grant (up to \$6,495) cannot compensate for costs of attendance that are \$20,000 to \$30,000.

## WHAT IS THE ACADEMIC SUCCESS AND PERFORMANCE OF OOG RECIPIENTS?

Students who receive the OOG award show strong and consistent success in continuing their postsecondary careers and completing their degree programs. Students with the OOG have similar or better rates of retention and completion than other students from low-income backgrounds who do not receive an OOG award. They also earn their degrees faster and earn similar salaries five years later.

### RETENTION

Retention rates capture early momentum in students' postsecondary careers. Retention indicates students' ability to continue their studies and is a predictor of later graduation. We measure retention with the percentage of students who began at the institution in fall term and then returned to their institution the following fall. For community college students, we measure retention rates for credential-seeking students, who are students new to that college in the fall term and who earn at least 18 quarter credits in their first two years.<sup>11</sup> For public university and private institutions, we measure retention rates for admitted undergraduates who arrive as first-time, full-time freshman.

Across all sectors, students receiving the OOG returned for their second year at similar or higher rates than other students. Among community colleges and public universities, the percentage of OOG recipients who enrolled in fall 2020 and returned in fall 2021 ranged from 75% to 84%, depending on sector and as shown in Figures 7 through 9 below. In each figure, OOG recipients are represented with the darkest line. Retention rates for students receiving an OOG were similar to other low-income students (those who received a Pell grant but not an OOG) and to middle- and upper income students (those whose EFCs were above the Pell grant limit). The decline in retention at the community colleges for the 2019 and 2020 cohorts (returning in fall 2020 and fall 2021, respectively) is part of broader pandemic-related declines seen especially at the colleges.

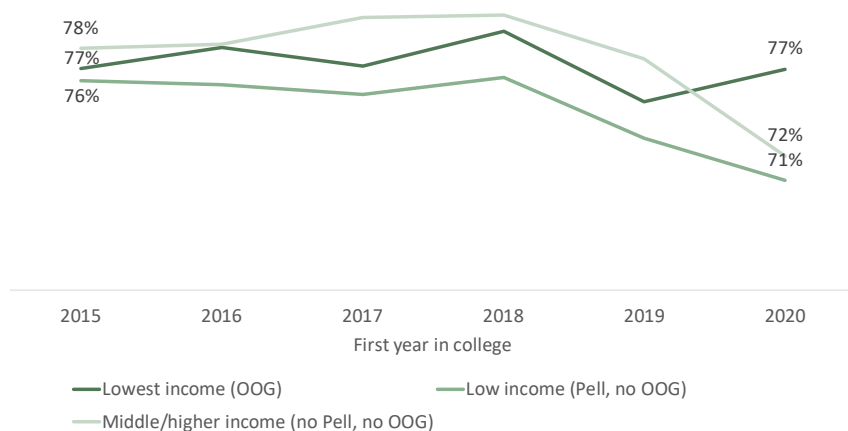


Figure 7. Percentage of first-year students who return the following fall at community colleges, by year.

<sup>11</sup> This definition is based on the credential-seeking cohort of the American Association of Community Colleges' Voluntary Framework of Accountability. Credential-seeking students also include those who earn a credential of fewer than 18 quarter credits in their first two years and exclude high school students enrolled in accelerated learning.

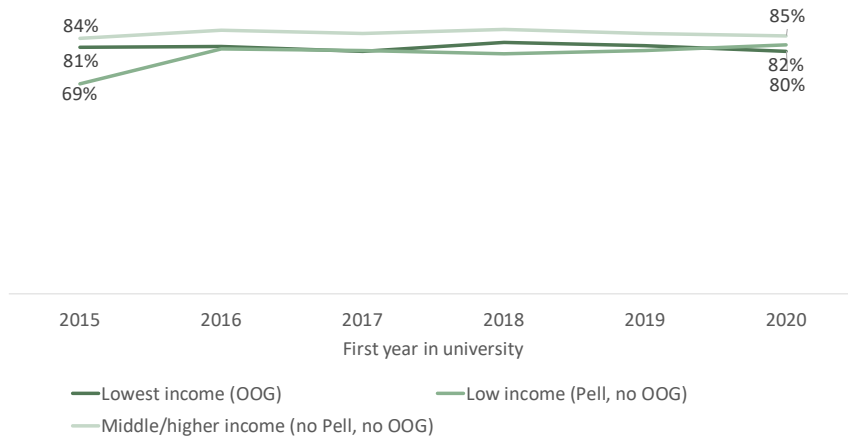


Figure 8. Percentage of first-year students who return the following fall at public universities, by year.

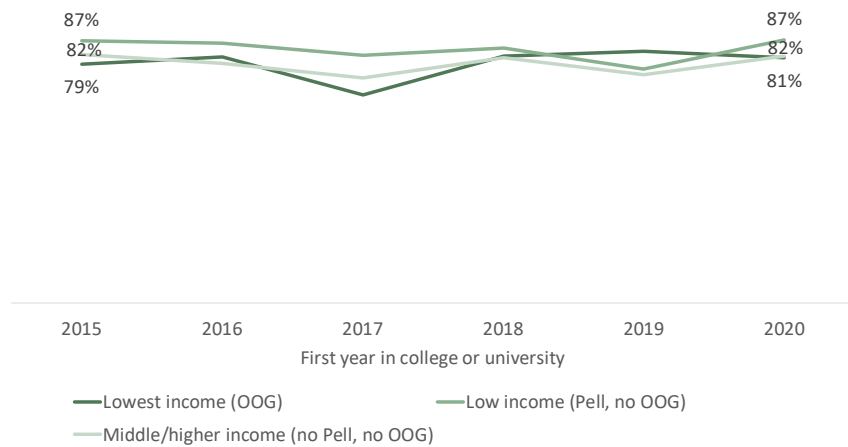


Figure 9. Percentage of first-year students who return the following fall at private institutions, by year.

This pattern of OOG recipients having comparable rates of retention to other students is largely persistent across student characteristics (see Appendix D). In particular, the pattern holds across gender, geographic origin, and first-generation status. However, the higher OOG retention rates do not hold across all racial/ethnic groups. Specifically, OOG recipients at community colleges who were Asian American/Asian and Native American/Alaska Native had slightly lower rates of retention than their other low-income peers (non-OOG, Pell recipient). Among OOG recipients at public universities, Native American/Alaska Native and African American/Black students also had lower retention rates than their non-OOG, Pell recipient peers.

## COMPLETION

The most important marker of postsecondary success for later economic stability is the completion of a program of study. For bachelor’s degree-granting institutions (public universities and private institutions), we define completion as graduation: the percentage of first-time, full-time freshmen who earn their degree within six years of entrance to the university. For associate degree-granting institutions (community colleges) we

define completion as the percentage of new, credential-seeking students who earned an associate degree or career certificate or who transferred to any four-year institution nationwide within four years of starting at that college. As above, credential-seeking students are those who were new to the college in the fall and earned at least 18 quarter credits or a credential over their first two years at the college.

Students who received an OOG and attended a community college or public university were more likely to graduate than their low-income peers and less likely to graduate than their middle- and upper income peers, as shown in Figures 10 and 11 below. At private, non-profit institutions, the pattern was a little different. Students were about as likely to graduate regardless of income background, as shown in Figure 12. In each figure, OOG recipients are represented with the darkest line.

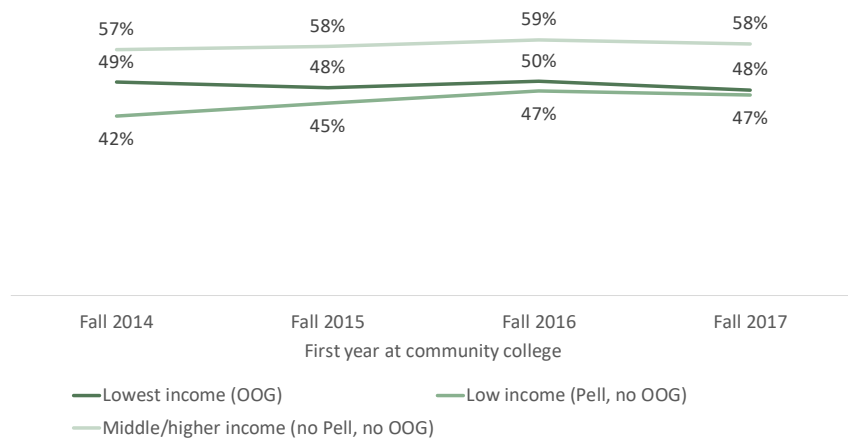


Figure 10. Four-year completion and transfer rate of credential-seeking students at community colleges, by EFC level and year of entry.

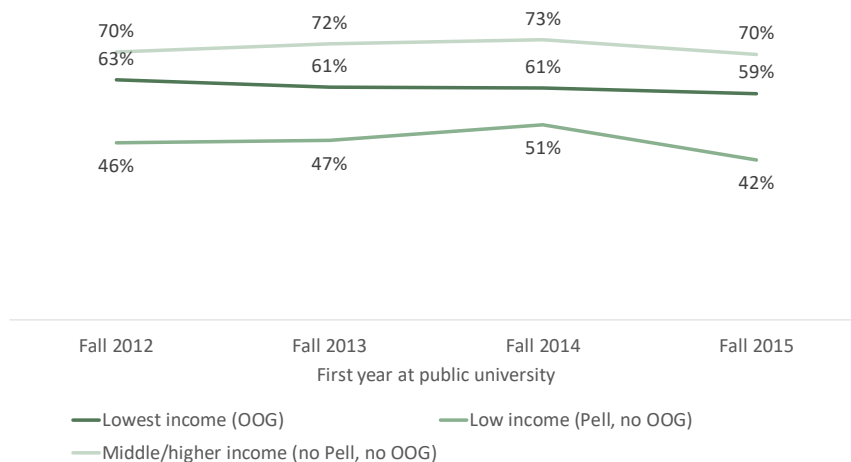


Figure 11. Six-year graduation rate of first-time, full-time freshmen at public universities, by EFC level and year of entry.

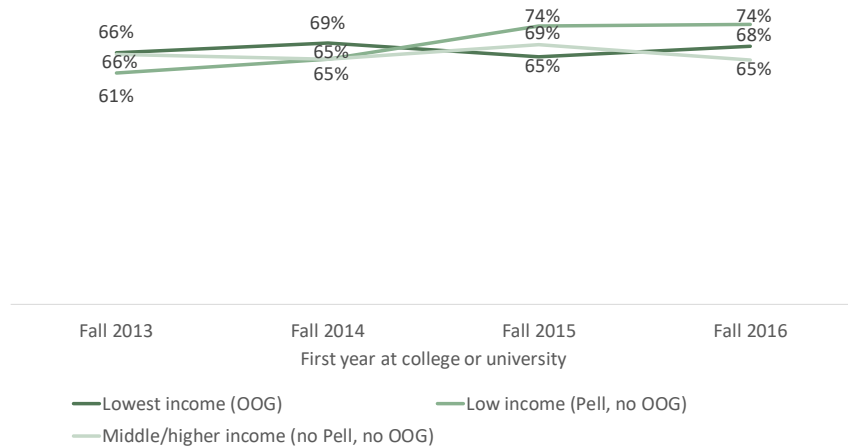


Figure 12. Six-year graduation rate of first-time, full-time freshmen at private, non-profit institutions, by EFC level and year of entry.

As with retention rates, this pattern of OOG recipients having comparable or slightly better rates of completion compared to their low-income peers generally held across student characteristics. In particular, this pattern was found across student age and gender. However, this OOG advantage in completion rates was not observed across all groups. Specifically, OOG recipients at community colleges who were African American/Black had lower rates of completion than other low-income students (Pell recipients without the OOG). Among OOG recipients at public universities, African American/Black students and rural students also had slightly lower completion rates than their non-OOG peers.

## TIME TO DEGREE

Another measure of student success is the time it takes to earn the degree. The time to degree also has financial impacts, as students must continue paying for school as long as they are enrolled, and they must delay the earnings boost associated with the degree as well. We measure time to degree in calendar years, as the median number of years between first for-credit community college enrollment after high school and earning an associate degree or between university admission and earning a bachelor’s degree.<sup>12</sup> Because these are calendar years, not academic years, they imply students are enrolled year-round when in fact many students take at least the summer term off.

As with retention and completion, OOG recipients at community colleges and public universities tend to have stronger outcomes than other low-income students, as shown in Table 2 below. In most years, students receiving an OOG completed their degrees faster or in similar timeframes as other low-income students (non-OOG, Pell recipients), although rates converged across groups for university students in the most recent two years. Students from middle/upper-income backgrounds took the least time to complete their degrees.

<sup>12</sup> For community college students, this includes the term of the first for-credit enrollment in lower division collegiate, career and technical education, or developmental education coursework.



Table 2. Time to degree by EFC level, sector, and year degree was earned.

		<b>Community Colleges</b>	<b>Public Universities</b>
2020-21	Lowest income (OOG)	3.3	3.7
	Lower income (Pell, not OOG)	3.8	3.7
	Middle/Upper income	2.8	3.7
2019-20	Lowest income (OOG)	3.0	3.7
	Lower income (Pell, not OOG)	3.8	3.7
	Middle/Upper income	2.5	3.7
2018-19	Lowest income (OOG)	3.0	4.2
	Lower income (Pell, not OOG)	3.5	4.7
	Middle/Upper income	2.5	4.0
2017-18	Lowest income (OOG)	3.3	4.0
	Lower income (Pell, not OOG)	3.8	4.5
	Middle/Upper income	2.8	3.7
2016-17	Lowest income (OOG)	3.5	4.0
	Lower income (Pell, not OOG)	3.8	4.5
	Middle/Upper income	3.0	3.7

## LONGER TERM OUTCOMES

By definition, students who received the OOG come from low-income backgrounds. To see how their incomes fared after they finished school, we examined their longer-term employment outcomes. We found that five years after graduating, students who had received an OOG had similar, though slightly lower, earnings as students who had not received an OOG.

We measure these earnings outcomes with data from the Oregon Employment Department, which receives wage data from Oregon employers for the Unemployment Insurance program. Matching these data to Oregon graduates, we can track the earnings outcomes for graduates employed in Oregon. We measure the annual earnings five years after completion of an associate or bachelor's degree (i.e., earnings in the sixth year). We note that all graduates are included in these outcomes, whether or not they continued their education beyond this initial degree. If some income groups are substantially more likely to earn additional degrees than others, it would make comparisons across the income groups difficult.

Figure 13 shows the earnings five years after completion for graduates who had received an OOG while in school and for graduates who had not received an OOG. Earnings for the two groups are similar though slightly lower for the OOG recipients in both sectors. The similarity across the earnings of both groups indicates upward mobility for students from the lowest income backgrounds who had received an OOG. That these students entered college or university with a very low income and were earning similar salaries as their peers from higher income backgrounds five years after graduation points to the value of postsecondary degrees and to the value of the OOG in supporting that enrollment and completion.

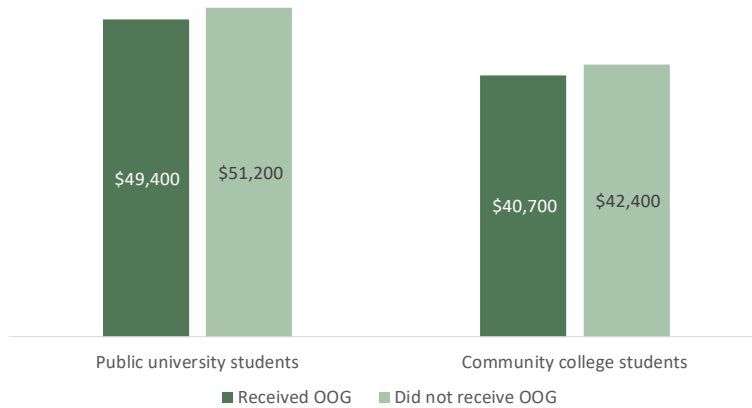


Figure 13. Median earnings of public university and community college graduates employed in Oregon five years after earning their bachelor’s or associate degree, 2020-21.

In addition to earnings, the wage data also provide an indication of how many graduates remain in Oregon. Table 3 shows the percentage of associate and bachelor’s degree graduates who were employed in Oregon five years after they earned their degree. The rates are nearly identical across the two groups. Given that these former low-income students also have similar earnings as their higher income peers, they are likely contributing to the State’s economy and tax base in similar ways as well. These tax contributions are undoubtedly larger than they would be without the postsecondary degree and suggest a significant return on investment for the State.

Table 3. Percentage of associate and bachelor’s degree graduates employed in Oregon five years after their graduation.

	<b>Community Colleges</b>	<b>Public Universities</b>
Received OOG	70.7%	64.3%
Did not receive OOG	71.4%	64.0%

## CONCLUSIONS AND RECOMMENDATIONS

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### SUMMARY OF FINDINGS

The OOG provides financial support to more than 30,000 students each year. About half of these students attend one of Oregon's 17 community colleges, just under half attend one of Oregon's seven public universities, and about 5% attend one of 13 private, independent colleges and universities in the state.

Students who receive the OOG include all racial/ethnic, gender, geographic, and first-generation status groups. Within each of these, the OOG serves relatively more students from underrepresented and underserved backgrounds: students of color, women, rural, and first-generation-college students. The representation of first-generation-college students is particularly striking; the OOG serves more than one in three of these students.

The OOG helps thousands of students afford a college or university education. In addition to contributing financial resources to all recipients, we estimate the program enables more than 3,000 students to have enough resources to pay the published cost of attendance, when combined with their other public grants, most institutional aid, EFCs, and earnings. Nevertheless, most OOG recipients—whose EFCs are zero or low—still cannot pay the cost of attendance at their institution with the OOG and other public grants and their other expected resources. Nearly three-fourths of OOG recipients at the universities and 61% of OOG recipients at the colleges cannot cover the expected cost of attendance with their expected resources. These high costs and high rates of unaffordability persist across racial/ethnic, gender, rural-urban, and first-generation status groups.

OOG recipients demonstrate remarkable progress through college and university, whether measured by retention, graduation, time to degree, or later earnings. Across all three sectors, they show similar or slightly higher retention as other low-income students (those with Pell grants but who do not qualify for the OOG). This finding holds across nearly all student characteristics. Middle- and upper income students (those who did not qualify for either an OOG or a Pell grant) show the highest retention rates. Similarly, OOG recipients are more likely to graduate than other low-income students in the community colleges and public universities, and they have similar graduation rates as other groups at private institutions. This pattern holds across most racial/ethnic groups and other student characteristics. OOG recipients who complete their associate or bachelor's degree usually do so faster than other low-income students. Finally, students who received an OOG have similar earnings five years after graduation as students who did not receive an OOG.

In general, students who receive an OOG are disproportionately from groups facing multiple equity barriers and who continue to face affordability challenges even after receiving the grant. Nevertheless, the findings here show that they succeed in college and university comparably and often better than other low-income students.

### IMPLICATIONS

In the 2021-23 biennium, the State devoted \$200 million to supporting low-income Oregonians pursue college and university with the OOG. The findings here illustrate that the returns on this investment are experienced not only by the individuals who receive the grant but by the State as well.

The strong academic success of students who received the OOG affirms the policy decision to award the grant first to students with the greatest financial need. It is also consistent with previous findings about the OOG and with national research showing that grant aid in any form (public or private, need-based, or merit-based)

increases college and university students' probability of graduating.<sup>13</sup> This national research shows that state grants like the OOG increase the chance that a student will graduate by 2.5 to 3.0 percentage points.<sup>14</sup>

The degrees earned by OOG recipients turn into economic benefits, and these are evident in their earnings five years after graduation, which are similar to the earnings of graduates from higher income backgrounds. Moreover, they are just as likely as Oregon students who did not receive an OOG to be employed in Oregon five years after graduation (i.e., to remain in the state). The upward mobility of OOG graduates benefits the graduates themselves, and it also benefits their families, communities, and the State. Higher earnings are accompanied by greater health and life expectancy, by greater taxes paid to local communities and the State, and by increased civic engagement.<sup>15</sup> The greater economic stability changes the outlook for future generations as well.

While the OOG does not single-handedly open the door to upward mobility and economic stability, nor even to postsecondary education, the findings here indicate that it makes a key contribution to these benefits. Students who receive the OOG consistently do as well or better in college and university than students who come from backgrounds with only slightly higher incomes. This is true whether students enroll at community colleges, public universities, or private institutions, and whether we measure academic success with retention, graduation, time to degree, or later earnings. This success, combined with the fact that the OOG disproportionately serves students from many of the most marginalized groups in education, indicates that the program's central challenge is not its effectiveness but its reach. At a time when the continued affordability crisis raises the question of whether a college or university degree is worth the cost, the OOG needs to serve more students and to do so with larger grants. The alternatives are to use student loans to fill the gap between resources and rising college costs or not to pursue a postsecondary credential at all. Neither of these alternatives is good for individuals or the State. Student loans erode the economic return of postsecondary, have long-term, negative economic impacts, and drive-up inequality across groups, and not obtaining postsecondary credentials precludes the economic and social stability that accompany them.<sup>16</sup> Taken together, this evaluation indicates that maintaining and expanding the need-based OOG benefits the students who receive them and the State as a whole.

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<sup>13</sup> Nguyen, T. D., Kramer, J. W., & Evans, B. J. (2019). The Effects of Grant Aid on Student Persistence and Degree Attainment: A Systematic Review and Meta-Analysis of the Causal Evidence. *Review of Educational Research*, 89(6), 831-874.

<sup>14</sup> Nguyen, et al, *ibid*.

<sup>15</sup> Opportunity Insights (2019). "The Role of Oregon Colleges and Universities in Economic Mobility," Presentation to the Higher Education Coordinating Commission October Meeting; The College Board (2016). *Education Pays: The Benefits of Higher Education for Individuals and Society*. Available at <https://research.collegeboard.org/pdf/education-pays-2016-full-report.pdf>.

<sup>16</sup> Oregon Department of Justice. (2022). [Spotlight: Student Loan Debt \(state.or.us\)](https://www.oregon.gov/DOJ/Pages/Spotlight-Student-Loan-Debt-(state.or.us).aspx); Kumok, Z. and A. Hahn. (2021). "How Long Does It Take To Pay Off Student Loans?" <https://www.forbes.com/advisor/student-loans/how-long-to-pay-off-student-loans/>; Herzog, Serge. "Financial aid and college persistence: Do student loans help or hurt?" *Research in Higher Education* 59.3 (2018): 273-301; Franke, Ray. "Take it, or leave it? Analyzing how unsubsidized federal loans affect six-year degree attainment across income groups." *Journal of Student Financial Aid* 48.3 (2019): 2. <https://heller.brandeis.edu/news/items/releases/2019/iasp-stalling-dreams-debt.html>

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## APPENDIX A. OREGON OPPORTUNITY GRANT ASSUMPTIONS AND AWARDING CRITERIA

Appendix A Table 1: Average annual cost of attendance by sector and thresholds for receiving federal Pell grants and OOG awards, 2012-13 through 2021-22.

	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
Average yearly cost of attendance for public 4-year universities	\$20,693	\$21,192	\$21,540	\$22,263	\$23,466	\$24,474	\$25,232	\$25,908	\$27,733	\$28,177
Average yearly cost of attendance for 2-year community colleges	\$17,031	\$17,374	\$17,735	\$18,223	\$19,147	\$19,893	\$20,485	\$20,796	\$21,091	\$21,124
Yearly maximum EFC to receive a Federal Pell Grant	\$4,995	\$5,081	\$5,157	\$5,198	\$5,234	\$5,328	\$5,486	\$5,576	\$5,711	\$5,846
Yearly awarding criteria limits, OOG	\$70,000	\$70,000	\$70,000	\$4,000	\$3,500	\$3,500	\$3,500	\$3,500	\$3,500	\$6,000
Yearly awarding criteria metric	AGI			EFC						

Appendix A Table 2: Annual dates for awarding OOG funds from 2009-10 to 2021-22.

OSAC's yearly cutoff dates for OOG awarding	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22
Community colleges				3/21/2015						
Public 4-year universities	1/31/2013	1/31/2013	2/5/2014	3/14/2015	8/25/2016	8/01/2017	4/30/2018	6/01/2019	09/30/2020	11/30/2021
Private non-profit institutions										

Appendix A Table 3: Average OOG disbursement amounts, by sector, 2012-13 to 2021-22.

<b>Average OOG disbursement amounts</b>	<b>2012-13</b>	<b>2013-14</b>	<b>2014-15</b>	<b>2015-16</b>	<b>2016-17</b>	<b>2017-18</b>	<b>2018-19</b>	<b>2019-20</b>	<b>2020-21</b>	<b>2021-22</b>
Community colleges	\$1,384	\$1,404	\$1,382	\$1,429	\$1,502	\$1,533	\$1,774	\$1,835	\$1,818	\$1,996
Public 4-year universities	\$1,766	\$1,796	\$1,762	\$1,819	\$1,909	\$1,910	\$2,766	\$2,901	\$3,083	\$3,196
Private non-profit institutions	\$1,768	\$1,794	\$1,775	\$1,876	\$1,985	\$1,979	\$2,889	\$2,919	\$3,321	\$3,409
Overall	\$1,569	\$1,600	\$1,579	\$1,639	\$1,696	\$1,714	\$2,277	\$2,364	\$2,468	\$2,642

Appendix A Table 4: Annual maximum and minimum OOG award amounts by sector from 2012-13 to 2021-22.

<b>Maximum and minimum OOG award amounts</b>	<b>2012-13*</b>	<b>2013-14</b>	<b>2014-15</b>	<b>2015-16</b>	<b>2016-17</b>	<b>2017-18</b>	<b>2018-19</b>	<b>2019-20</b>	<b>2020-21</b>	<b>2021-22</b>
Community college maximum	\$1,950	\$2,000	\$2,000	\$2,100	\$2,250	\$2,250	\$2,600	\$2,700	\$2,778	\$2,778
Public 4-year university maximum	\$1,950	\$2,000	\$2,000	\$2,100	\$2,250	\$2,250	\$3,200	\$3,300	\$3,600	\$3,612
Minimum award, all sectors	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Private non-profit institutions' average maximum award*	\$1,950	\$2,000	\$2,000	\$2,100	\$2,250	\$2,250	\$3,200	\$3,300	\$3,600	\$3,612
	<i>*flat award amount</i>	<i>*flat award amount</i>	<i>*flat award amount</i>	<i>*flat award amount</i>	<i>*flat award amount</i>	<i>*flat award amount</i>	2-tiered award amount	2-tiered award amount	2-tiered award amount	2-tiered award amount

## APPENDIX B. CHARACTERISTICS OF STUDENTS RECEIVING THE OOG BY SECTOR

Appendix B Table 1: Characteristics of students, by sector, EFC level, and characteristic, 2020-21.

		<b>Community Colleges</b>	<b>Public Universities</b>	<b>Private, Non-Profit</b>
<b>Race/ethnicity</b>				
Asian American/Asian	Lowest income (OOG)	30%	41%	30%
	Lower income (Pell, not OOG)	32%	17%	7%
	Middle/Upper income	38%	42%	63%
Black/African American	Lowest income (OOG)	38%	49%	45%
	Lower income (Pell, not OOG)	39%	23%	13%
	Middle/Upper income	23%	28%	42%
Latino/a/x/Hispanic	Lowest income (OOG)	35%	46%	46%
	Lower income (Pell, not OOG)	35%	21%	15%
	Middle/Upper income	30%	33%	39%
Native American/Alaska Native	Lowest income (OOG)	34%	39%	35%
	Lower income (Pell, not OOG)	38%	23%	13%
	Middle/Upper income	28%	38%	53%
Native Hawaiian/Pacific Islander	Lowest income (OOG)	31%	32%	31%
	Lower income (Pell, not OOG)	35%	25%	19%
	Middle/Upper income	34%	43%	50%
Multi-Racial	Lowest income (OOG)	31%	35%	25%
	Lower income (Pell, not OOG)	32%	16%	10%
	Middle/Upper income	38%	49%	64%
White	Lowest income (OOG)	28%	31%	22%
	Lower income (Pell, not OOG)	29%	16%	9%
	Middle/Upper income	43%	53%	69%
Not Reported	Lowest income (OOG)	28%	43%	53%
	Lower income (Pell, not OOG)	31%	17%	14%
	Middle/Upper income	41%	41%	33%



Appendix B Table 2: Characteristics of students, by sector, EFC level, and characteristic, 2020-21 continued.

		<b>Community Colleges</b>	<b>Public Universities</b>	<b>Private, Non-Profit</b>
<b>Gender</b>				
Men	Lowest income (OOG)	26%	31%	25%
	Lower income (Pell, not OOG)	32%	16%	9%
	Middle/Upper income	42%	53%	67%
Women	Lowest income (OOG)	32%	33%	29%
	Lower income (Pell, not OOG)	32%	15%	10%
	Middle/Upper income	36%	52%	62%
Not reported	Lowest income (OOG)	28%	33%	33%
	Lower income (Pell, not OOG)	34%	21%	17%
	Middle/Upper income	38%	46%	50%
<b>County of origin</b>				
Rural	Lowest income (OOG)	33%	37%	31%
	Lower income (Pell, not OOG)	37%	16%	8%
	Middle/Upper income	31%	47%	61%
Urban or mixed	Lowest income (OOG)	29%	32%	22%
	Lower income (Pell, not OOG)	31%	15%	7%
	Middle/Upper income	40%	53%	71%
Not reported	Lowest income (OOG)	26%	21%	34%
	Lower income (Pell, not OOG)	33%	26%	12%
	Middle/Upper income	40%	53%	54%
<b>First-generation status</b>				
First generation	Lowest income (OOG)	33%	42%	N/A
	Lower income (Pell, not OOG)	35%	19%	
	Middle/Upper income	32%	40%	
Not first generation	Lowest income (OOG)	24%	26%	N/A
	Lower income (Pell, not OOG)	28%	13%	
	Middle/Upper income	48%	61%	

## APPENDIX C. AFFORDABILITY OF STUDENTS RECEIVING OOG BY STUDENT CHARACTERISTICS AND SECTOR

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Appendix C Table 1: Percentage of students facing unaffordable costs, by sector and student characteristic, 2020-21.

		<b>Community Colleges</b>	<b>Public Universities</b>
<b>Race/ethnicity</b>			
Asian American/Asian	Lowest income (OOG)	68%	83%
	Lower income (Pell, not OOG)	32%	73%
	Middle/Upper income	17%	35%
Black/African American	Lowest income (OOG)	58%	70%
	Lower income (Pell, not OOG)	25%	65%
	Middle/Upper income	19%	33%
Latino/a/x/Hispanic	Lowest income (OOG)	61%	72%
	Lower income (Pell, not OOG)	29%	71%
	Middle/Upper income	22%	40%
Native American/Alaska Native	Lowest income (OOG)	62%	64%
	Lower income (Pell, not OOG)	23%	56%
	Middle/Upper income	17%	28%
Native Hawaiian/Pacific Islander	Lowest income (OOG)	55%	76%
	Lower income (Pell, not OOG)	31%	62%
	Middle/Upper income	11%	42%
Multi-Racial	Lowest income (OOG)	37%	75%
	Lower income (Pell, not OOG)	28%	71%
	Middle/Upper income	15%	30%
White	Lowest income (OOG)	40%	74%
	Lower income (Pell, not OOG)	30%	69%
	Middle/Upper income	16%	72%
Not Reported	Lowest income (OOG)	61%	75%
	Lower income (Pell, not OOG)	31%	70%
	Middle/Upper income	15%	35%

Appendix C Table 2: Percentage of students facing unaffordable costs, by sector and student characteristic, 2020-21  
continued.

		<b>Community Colleges</b>	<b>Public Universities</b>
<b>Gender</b>			
Men	Lowest income (OOG)	60%	77%
	Lower income (Pell, not OOG)	28%	72%
	Middle/Upper income	17%	30%
Women	Lowest income (OOG)	62%	72%
	Lower income (Pell, not OOG)	32%	31%
	Middle/Upper income	17%	52%
Not reported	Lowest income (OOG)	62%	75%
	Lower income (Pell, not OOG)	28%	65%
	Middle/Upper income	16%	34%
<b>County of origin</b>			
Rural	Lowest income (OOG)	56%	64%
	Lower income (Pell, not OOG)	29%	90%
	Middle/Upper income	18%	N/A
Urban or mixed	Lowest income (OOG)	38%	76%
	Lower income (Pell, not OOG)	29%	89%
	Middle/Upper income	17%	72%
Not reported	Lowest income (OOG)	42%	78%
	Lower income (Pell, not OOG)	30%	80%
	Middle/Upper income	18%	38%
<b>First-generation status</b>			
First generation	Lowest income (OOG)	61%	72%
	Lower income (Pell, not OOG)	28%	69%
	Middle/Upper income	19%	40%
Not first generation	Lowest income (OOG)	61%	76%
	Lower income (Pell, not OOG)	32%	70%
	Middle/Upper income	15%	27%

## APPENDIX D. OUTCOMES OF STUDENTS RECEIVING OOG BY STUDENT CHARACTERISTICS AND SECTOR

Appendix D Table 1: Retention rates of credential-seeking students at community colleges and of first-time, full-time freshmen at public universities and private institutions, by student characteristics, EFC level, and educational sector, 2020-21.

		<b>Community Colleges</b>	<b>Public Universities</b>	<b>Private, Non-Profit</b>
<b>Race/ethnicity</b>				
Asian American/Asian	Lowest income (OOG)	83%	87%	100%
	Lower income (Pell, not OOG)	74%	89%	100%
	Middle/Upper income	75%	92%	88%
Black/African American	Lowest income (OOG)	86%	75%	80%
	Lower income (Pell, not OOG)	58%	87%	100%
	Middle/Upper income	74%	68%	*
Latino/a/x/Hispanic	Lowest income (OOG)	80%	83%	85%
	Lower income (Pell, not OOG)	74%	82%	84%
	Middle/Upper income	73%	80%	81%
Native American/Alaska Native	Lowest income (OOG)	64%	*	67%
	Lower income (Pell, not OOG)	*	*	*
	Middle/Upper income	67%	67%	*
Native Hawaiian/Pacific Islander	Lowest income (OOG)	73%	83%	*
	Lower income (Pell, not OOG)	*	*	100%
	Middle/Upper income	86%	87%	*
Multi-Racial	Lowest income (OOG)	77%	80%	73%
	Lower income (Pell, not OOG)	61%	84%	100%
	Middle/Upper income	71%	86%	78%
White	Lowest income (OOG)	75%	78%	77%
	Lower income (Pell, not OOG)	71%	81%	84%
	Middle/Upper income	72%	86%	82%
Not reported	Lowest income (OOG)	74%	78%	77%
	Lower income (Pell, not OOG)	68%	85%	83%
	Middle/Upper income	72%	75%	*

Appendix D Table 2: Retention rates of credential-seeking students at community colleges and of first-time, full-time freshmen at public universities and private institutions, by student characteristics, EFC level, and educational sector, 2020-21 continued.

		<b>Community Colleges</b>	<b>Public Universities</b>	<b>Private, Non-Profit</b>
<b>Gender</b>				
Female	Lowest income (OOG)	77%	80%	81%
	Lower income (Pell, not OOG)	70%	82%	90%
	Middle/Upper income	72%	86%	82%
Male	Lowest income (OOG)	78%	80%	83%
	Lower income (Pell, not OOG)	73%	82%	81%
	Middle/Upper income	72%	84%	82%
Not reported	Lowest income (OOG)	74%	*	*
	Lower income (Pell, not OOG)	55%	*	*
	Middle/Upper income	73%	*	*
<b>Geography</b>				
Rural	Lowest income (OOG)	77%	70%	88%
	Lower income (Pell, not OOG)	68%	76%	*
	Middle/Upper income	76%	78%	89%
Urban or mixed	Lowest income (OOG)	77%	80%	81%
	Lower income (Pell, not OOG)	72%	83%	85%
	Middle/Upper income	71%	84%	81%
Not reported	Lowest income (OOG)	79%	92%	*
	Lower income (Pell, not OOG)	65%	72%	87%
	Middle/Upper income	72%	81%	82%
<b>First generation status</b>				
First generation	Lowest income (OOG)	79%	79%	N/A
	Lower income (Pell, not OOG)	71%	82%	
	Middle/Upper income	75%	76%	
Not first generation	Lowest income (OOG)	75%	82%	N/A
	Lower income (Pell, not OOG)	71%	82%	
	Middle/Upper income	71%	88%	

Appendix D Table 3: Graduation rates of first-time, full-time freshmen at public universities and private institutions and completion and transfer rates of new, credential-seeking students at community colleges, by student characteristics, EFC level, and educational sector, 2020-21.

		<b>Community Colleges</b>	<b>Public Universities</b>	<b>Private, Non-Profit</b>
<b>Race/ethnicity</b>				
Asian American/Asian	Lowest income (OOG)	50%	76%	71%
	Lower income (Pell, not OOG)	53%	62%	*
	Middle/Upper income	67%	78%	73%
Black/African American	Lowest income (OOG)	38%	34%	*
	Lower income (Pell, not OOG)	48%	*	*
	Middle/Upper income	49%	53%	*
Latino/a/x/Hispanic	Lowest income (OOG)	47%	61%	74%
	Lower income (Pell, not OOG)	40%	51%	59%
	Middle/Upper income	51%	66%	68%
Native American/Alaska Native	Lowest income (OOG)	48%	*	*
	Lower income (Pell, not OOG)	55%	*	*
	Middle/Upper income	50%	*	*
Native Hawaiian/Pacific Islander	Lowest income (OOG)	39%	*	*
	Lower income (Pell, not OOG)	31%	*	*
	Middle/Upper income	35%	*	*
Multi-Racial	Lowest income (OOG)	47%	56%	62%
	Lower income (Pell, not OOG)	50%	*	*
	Middle/Upper income	63%	67%	64%
White	Lowest income (OOG)	49%	57%	63%
	Lower income (Pell, not OOG)	49%	40%	76%
	Middle/Upper income	59%	70%	69%
Not reported	Lowest income (OOG)	41%	66%	57%
	Lower income (Pell, not OOG)	59%	*	*
	Middle/Upper income	59%	52%	72%
<b>Gender</b>				
Female	Lowest income (OOG)	49%	62%	70%
	Lower income (Pell, not OOG)	49%	42%	71%
	Middle/Upper income	62%	73%	74%
Male	Lowest income (OOG)	46%	55%	58%
	Lower income (Pell, not OOG)	44%	42%	77%
	Middle/Upper income	55%	66%	62%
Not reported	Lowest income (OOG)	40%	*	*
	Lower income (Pell, not OOG)	53%	*	*
	Middle/Upper income	48%	*	*

Appendix D Table 4: Graduation rates of first-time, full-time freshmen at public universities and private institutions and completion and transfer rates of new, credential-seeking students at community colleges, by student characteristics, EFC level, and educational sector, 2020-21 continued.

		<b>Community Colleges</b>	<b>Public Universities</b>	<b>Private, Non-Profit</b>
<b>Geography</b>				
Rural	Lowest income (OOG)	51%	60%	52%
	Lower income (Pell, not OOG)	55%	34%	*
	Middle/Upper income	64%	64%	60%
Urban or mixed	Lowest income (OOG)	48%	59%	66%
	Lower income (Pell, not OOG)	45%	44%	77%
	Middle/Upper income	57%	71%	70%
Not reported	Lowest income (OOG)	44%	*	71%
	Lower income (Pell, not OOG)	42%	*	72%
	Middle/Upper income	59%	60%	*
<b>First generation status</b>				
First generation	Lowest income (OOG)	47%	56%	N/A
	Lower income (Pell, not OOG)	42%	42%	
	Middle/Upper income	56%	59%	
Not first generation	Lowest income (OOG)	51%	62%	N/A
	Lower income (Pell, not OOG)	53%	42%	
	Middle/Upper income	61%	73%	

Appendix D Table 5: Median earnings of public university bachelor's degree and community college associate degree graduates employed in Oregon five years after graduation, by student characteristics, EFC level as student, and sector, 2020-21

		<b>Community Colleges</b>	<b>Public Universities</b>
<b>Race/ethnicity</b>			
Asian American/Asian	Received OOG as student	\$44,271	\$53,971
	Did not receive OOG as student	\$47,438	\$53,998
Black/African American	Received OOG as student	\$41,003	\$45,042
	Did not receive OOG as student	\$36,120	\$41,540
Latino/a/x/Hispanic	Received OOG as student	\$41,016	\$48,363
	Did not receive OOG as student	\$41,763	\$50,802
Native American/Alaska Native	Received OOG as student	\$41,402	\$54,012
	Did not receive OOG as student	\$40,945	\$51,174
Native Hawaiian/Pacific Islander	Received OOG as student	*	\$70,818
	Did not receive OOG as student	\$36,095	\$45,743
Multi-Racial	Received OOG as student	\$34,945	\$50,770
	Did not receive OOG as student	\$40,081	\$47,299
White	Received OOG as student	\$41,340	\$48,986
	Did not receive OOG as student	\$43,867	\$52,768
Not reported	Received OOG as student	\$46,954	\$47,124
	Did not receive OOG as student	\$44,376	\$59,301
<b>Gender</b>			
Female	Received OOG as student	\$38,664	\$46,714
	Did not receive OOG as student	\$41,477	\$48,375
Male	Received OOG as student	\$45,771	\$55,430
	Did not receive OOG as student	\$47,079	\$59,280
Not reported	Received OOG as student	*	\$44,892
	Did not receive OOG as student	\$40,797	\$65,343
<b>Geography</b>			
Rural	Received OOG as student	\$41,450	\$46,201
	Did not receive OOG as student	\$38,973	\$48,071
Urban or mixed	Received OOG as student	\$40,988	\$49,828
	Did not receive OOG as student	\$44,366	\$54,302
Not reported	Received OOG as student	\$42,174	\$52,360
	Did not receive OOG as student	\$44,071	\$49,449
<b>First generation status</b>			
First generation	Received OOG as student	\$42,029	\$50,267
	Did not receive OOG as student	\$43,495	\$52,900
Not first generation	Received OOG as student	\$41,999	\$49,173
	Did not receive OOG as student	\$43,573	\$51,999



