



Student Debt

An Overlooked Barrier to Increasing Teacher Diversity

By Bayliss Fiddiman, Colleen Campbell, and Lisette Partelow July 2019



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Authors' note: CAP uses "Black" and "African American" interchangeably throughout many of our products. We chose to capitalize "Black" in order to reflect that we are discussing a group of people and to be consistent with the capitalization of "African American."

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Introduction and summary

There is clear evidence that a diverse teaching workforce is beneficial for all students—and particularly for students of color.¹ Studies show that Black students perform better on standardized tests, have improved attendance, and are suspended less frequently when they have at least one same-race teacher.² Black teachers are more likely to recommend high-achieving Black students for talented and gifted programs, virtually eliminating the gap in access to these programs.³ And there is evidence that same-race role models—in this instance, teachers of color—inspire minority students.⁴ While much of the research on teacher diversity has looked at the importance of Black teachers for Black students, partly due to low sample sizes of Latinx teachers and other teachers of color, there may be similar effects for other students of color. The research on teacher diversity is critically important considering that in the 2015-2016 school year, 51 percent of U.S. students identified as nonwhite, and those percentages will grow in the coming years.⁵

While research demonstrates the importance of increasing teacher diversity, the teacher workforce in public schools is still overwhelmingly white, with 82 percent of teachers identifying as white.⁶ Since 2011, the Center for American Progress has analyzed data on the persistent lack of diversity in the teaching profession.⁷ In an attempt to find solutions, previous research has detailed a number of barriers that can contribute to difficulty recruiting teachers of color. There are also barriers to retaining teachers of color in the classroom once they enter the workforce. Studies have shown that teachers of color, and especially Black teachers, leave the profession at a higher rate than their white peers.⁸

This report highlights how one barrier in particular—the unequal student loan debt that educators of color face—may contribute to the lack of diversity in the teaching profession. Studies have shown that Black students are more likely to borrow federal student loan money to finance their undergraduate education.⁹ According to a Brookings Institution analysis, before they have even earned their first dollar, Black college graduates already have \$7,400 more student loan debt than white graduates.¹⁰ For teachers, that means entering a profession that requires significant education but

does not compensate well compared with other professions.¹¹ This is called a pay penalty, meaning teachers do not receive a salary comparable to those of workers in other professions that require the same level of education.¹² The pay penalty presents a particular barrier for teacher candidates of color because they are more likely to have student loan debt upon graduating. One study found that acquiring student debt reduced the probability that students would pursue lower-salary public interest jobs; this correlation was particularly acute in the education industry.¹³

Up until now, there has been little research to specifically analyze the student loan debt of Black and Latinx teachers and teacher candidates. The authors of this report fill in that knowledge gap by presenting a new analysis of the debt burden faced by Black and Latinx teachers as compared with their white peers and discuss what that means for their ability to pay off their loans over time. This report also offers policy recommendations aimed at reducing the student loan debt of Black and Latinx teachers, which may assist with increasing diversity within the teaching profession. In addition to reducing the overall student loan debt for Black and Latinx students, targeted policies are needed to encourage Black and Latinx graduates to enter the teaching profession and, once they are there, retain them.

Analysis of debt burden for teachers of color

For this report, the authors reviewed data from the National Center for Education Statistics (NCES) to analyze the student loan debt of people who prepared to teach through undergraduate education programs and certifications. The authors also looked closely at the loan repayment data for people who have taught or are currently teaching. Their analysis found that Black teachers are more likely to borrow federal student loan money to fund their undergraduate and graduate education than their white counterparts. The data also indicate that Black teachers owe more in federal student loans on average and that they may be encountering more difficulty in repaying their undergraduate student loans. Latinx students who trained to teach were more likely to borrow federal student loans than white students who trained to teach. Latinx students were also more likely to borrow federal student loan money for graduate education.

Methods and data source

CAP reviewed data from the NCES Baccalaureate and Beyond Longitudinal Study (B&B) for its analysis in this report. This study reviews the educational pathways and work experiences of students after they complete a bachelor's degree, and it provides specific information on the experiences of new elementary and secondary teachers.¹⁴ The dataset that the authors reviewed provides an evaluation of students who completed the requirements for a bachelor's degree between July 1, 2007, and June 30, 2008.¹⁵ The sample for this study includes 17,160 members.¹⁶ Follow-up data were collected from this cohort in August 2009 and August 2012.¹⁷ In this report, the term “trained to teach” means study participants who indicated that they prepared to teach through undergraduate study or that they obtained a certificate to teach. People who “have taught” refers to the study participants who worked as regular, itinerant, support, or long-term substitute teachers. This category may include people who did not train to teach but who entered the profession through alternative certification programs. This study particularly focuses on Black and Latinx teachers because the data sample in this study for teachers within the Asian and Native American and Pacific Islander communities was too small to analyze. The B&B study provides a stronger snapshot of

federal student loans compared with private student loans, so the authors specifically analyze federal student loans for this report.

Through this data collection, the authors were able to review data from the cohort one year after graduation and four years after graduation.

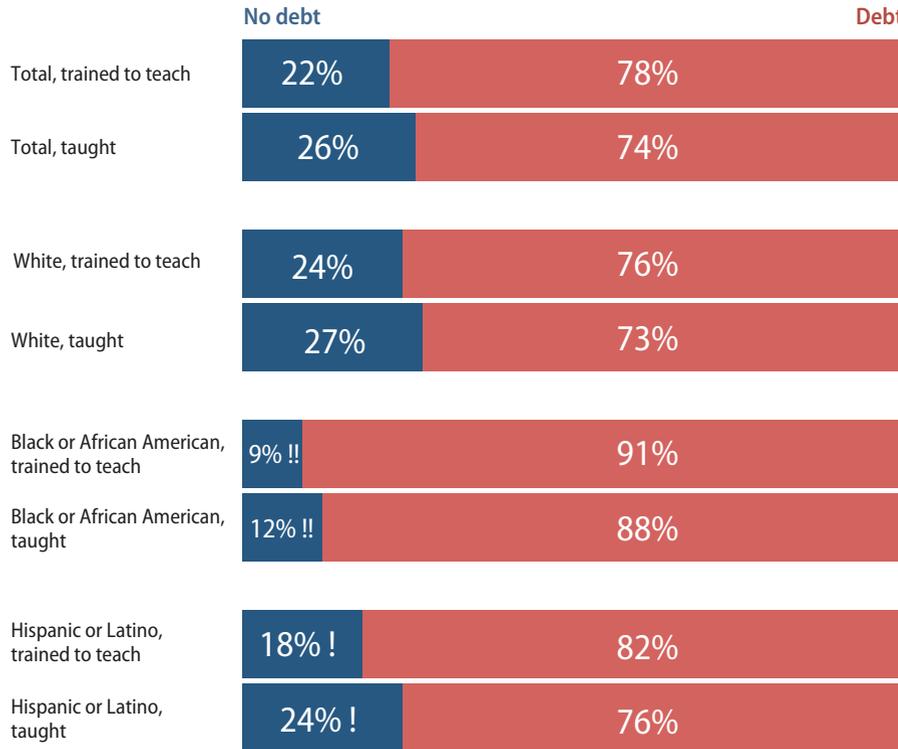
Black and Latinx students who trained to teach were more likely to borrow federal student loans

Previous research has demonstrated that Black and Latinx students tend to have more student loan debt on average than their white peers.¹⁸ Based upon the data procured from the B&B, Black students who trained to teach were more likely to borrow federal student loans to finance their undergraduate education. Latinx students who trained to teach were also more likely to borrow federal student loans for their undergraduate studies. As shown in Figure 1, 91 percent of Black students and 82 percent of Latinx students who trained to teach borrowed federal student loans, compared with 76 percent of white students. For individuals who have taught, 88 percent of Black students and 76 percent of Latinx students took out federal student loans to pay for college, compared with 73 percent of white students. As the data show, Latinx students were less likely to borrow federal student loan money than Black students, but they were more likely to borrow compared with white students. Previous researchers have speculated that this could be due to several factors, including a student's immigration status or a cultural aversion to accumulating debt.¹⁹

FIGURE 1

Black or African Americans who taught or were trained to teach were more likely to borrow federal student loans for their undergraduate education

Percent of cohort who borrowed federal student loans for undergraduate school, by race and ethnicity



Note: "!" indicates data that should be interpreted with caution: The estimate is unstable because the standard error represents more than 30 percent of the estimate. "!!" indicates data that should be interpreted with caution: The estimate is unstable because the standard error represents more than 50 percent of the estimate. The names of the variables used in this table are: B1FDOWE1, B1TEACHR, B1PIPLN, and RACE2. The weight variable used in this table is WTE000. Figures are rounded to the nearest whole number. Precise numbers are available through the author upon request.

Source: National Center for Education Statistics, "Baccalaureate and Beyond Longitudinal Study," <https://nces.ed.gov/surveys/b&b/> (last accessed June 2019).

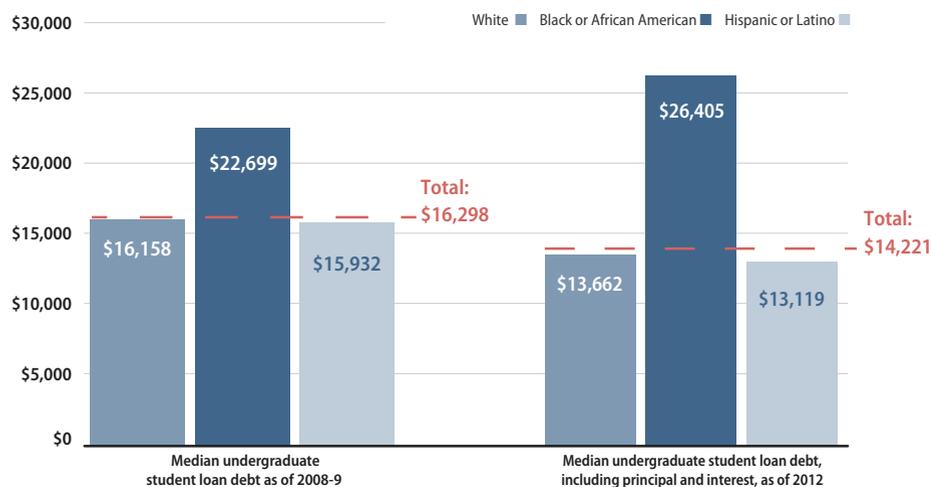
Black students who trained to teach may struggle to repay student loans

Black students in the B&B cohort who trained to teach owed more money in federal student loans for their undergraduate education compared with their Latinx and white peers. According to the analysis, Black students who trained to teach had higher median federal student loan debt in 2012 (\$26,405) than they had in 2008 (\$22,699). Interestingly, they are the only group to have this trend where the median federal student loan debt was higher in 2012 than the median debt owed in 2008, which may indicate some difficulty in repaying federal student loans. An NCES report indicated

that in 2015-2016, Black teachers earned less on average compared with their white counterparts—\$52,420 and \$55,120, respectively.²⁰ This pay discrepancy could be one reason for the trend noted above. Figure 2 shows the median amount of federal loans owed for undergraduate education in 2008-2009 compared with the median amount of federal loans owed by the same cohort in 2012, including principal and interest and disaggregated by race.

FIGURE 2
Black or African Americans who prepared to teach may be struggling to repay their loans

Cumulative amount of undergraduate federal student loan debt owed by the same cohort in 2008-9 and 2012, by race and ethnicity



Note: This figure contains variable(s) that exclude loans prior to 1995. However, some consolidated loan variables may include pre-1995 loans. The names of the variables used in this table are: RACE2, B1FDOWE1, B1PIPLN, and B2FDDUE1. The weight variable used in this table is WTE000. The names of the v B1PIPLN and RACE2.
 Source: National Center for Education Statistics, "Baccalaureate and Beyond Longitudinal Study," <https://nces.ed.gov/surveys/b&b/> (last accessed June 2019).

Black and Latinx teachers had more federal student loan debt

Table 1 shows the amount of federal student loans owed for undergraduate education in 2008-2009 for anyone who taught or is currently teaching by percentile. The median amount owed was relatively similar for students of any race or ethnicity, but Black and Latinx students owed much more than their white peers at the tail end of the distribution. In the 25th percentile, however, Black and Latinx teachers owed less than their white peers on average. There are several possible explanations for what this may indicate: It could show that Black and Latinx students at the lower end of the borrowing distribution received grants, scholarships, or attended more affordable institutions of higher education. These students also could have supplemented the cost for their

education with private loans, which would not show up in these data. Teachers borrowed about the same amount in the 50th percentile, but the borrowing gap grows at the 75th and 90th percentiles. Black and Latinx teachers borrowed significantly more at the higher end of the distribution, which may mean student loan debt is a greater burden on those borrowers' career choices or finances.

TABLE 1
Black or African American and Hispanic and Latino teachers owed more federal student loan money

Cumulative undergraduate federal student loan debt owed for those who have taught, by race and ethnicity

	25th percentile	50th percentile	75th percentile	90th percentile
White	\$11,000.00	\$16,642.00	\$21,351.00	\$30,579.00
Black or African American	\$9,301.00 !	\$17,941.00	\$28,500.00	\$39,930.00
Hispanic or Latino	\$9,190.00	\$17,210.00	\$24,378.00	\$43,625.00
Total	\$10,970.00	\$16,875.00	\$21,997.00	\$33,571.00

Note: "!" indicates data that should be interpreted with caution: The estimate is unstable because the standard error represents more than 30 percent of the estimate. The names of the variables used in this table are: B1FDOWE1, B1TEACHR and RACE2. The weight variable used in this table is WTE000.

Source: National Center for Education Statistics, "Baccalaureate and Beyond Longitudinal Study," <https://nces.ed.gov/surveys/b&b/> (last accessed June 2019).

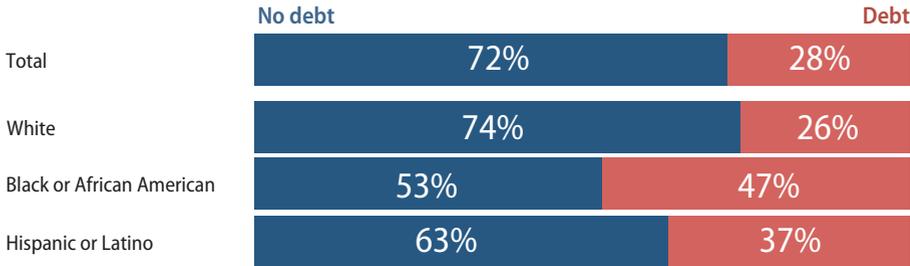
Black and Latinx students are more likely to borrow federal student loans for graduate school

From the dataset, the authors were able to ascertain which teachers within the cohort took out federal student loans to attend graduate school. According to the findings, white teachers were less likely to borrow federal student loans for graduate school. Black teachers were more likely to borrow federal student loans for graduate school compared with Latinx teachers and white teachers. Figure 3 shows the percent of teachers who borrowed federal student loans for graduate school compared with those who did not, disaggregated by race. The figures only indicate people who took out federal student loans for graduate school and is not indicative of all students who attended graduate school. These figures could change over time given that these data only capture educators who enrolled in graduate school by 2012. These figures may be also indicative of a few things, including that Black and Latinx teachers could be enrolling in graduate school in order to increase their wages or to improve their labor market outcomes when they encounter difficulty securing employment. Notably, Black teachers experience the highest levels of unemployment among their peers, with some studies indicating an approximately 4 percent unemployment rate for Black teachers compared with approximately 2 percent unemployment for white teachers.²¹

The figure could also indicate that Black and Latinx teachers are more likely to need to borrow if they attend graduate school due to the wealth gap and thus less financial support.²² This also might reflect higher participation of Black and Latinx teachers in alternative certification programs, which are typically post-baccalaureate programs.²³

FIGURE 3
Black or African American and Hispanic and Latino teachers were more likely to borrow federal students loans for graduate school

Share of teachers who took out student loans for graduate school, by race/ethnicity, as of 2012



Note: This figure contains variable(s) that exclude loans prior to 1995. However, some consolidated loan variables may include pre-1995 loans. The names of the variables used in this table are: B1TEACHR, B2FDDUE2 and RACE2. The weight variable used in this table is WTE000. Figures are rounded to the nearest whole number. Precise numbers are available through the author upon request.
 Source: National Center for Education Statistics, "Baccalaureate and Beyond Longitudinal Study," <https://nces.ed.gov/surveys/b&b/> (last accessed June 2019).

Policy recommendations

This CAP analysis adds to the growing body of research showing that Black and Latinx college graduates bear a disproportionate burden of student loan debt when entering the workforce compared with white college graduates.²⁴ This report focuses specifically on the student loan debt of Black and Latinx teachers and teacher candidates, which may highlight a barrier to entering and staying in the teaching profession. Particularly for those who prepared to teach, Black and Latinx students were more likely to borrow federal student loans. Black teachers were more likely to have higher federal student loan debt and may have experienced more difficulty paying off those loans. Without specific policies designed to address these issues, the United States is unlikely to solve its persistent teacher diversity problem. Several such policy recommendations are outlined below.

Raise teachers' salaries

Nationally, teachers experience a wage gap compared with similarly educated people in other professions.²⁵ This gap is even greater for men, which may contribute to the lack of male teachers of color.²⁶ In 2017, compared with similarly educated professionals, female teachers experienced a 15.6 percent wage penalty, and male teachers experienced a 26.8 percent wage penalty.²⁷ A report by Education Resource Strategies found that teachers in 30 states are not making a living wage sufficient for sustaining a family.²⁸ This trend continues in mid-career, where teachers remain behind the pay scale compared with their peers in other professions.²⁹ A study found that in 11 states, more than 20 percent of teachers work a second job to support themselves and their families.³⁰

On average, Black teachers earn \$2,700 less per year than white teachers, and teachers in high-poverty schools earn about \$4,000 less than teachers in low-poverty schools.³¹ Black teachers disproportionately teach in high-poverty schools, meaning that wage gaps are more significant for them. Paying teachers more in high-poverty schools would have a particularly positive effect on the wage gap for teachers of color.³²

In addition, CAP has previously proposed specific ways to give teachers in low-income schools a pay increase such as through a \$10,000 federal tax credit.³³

Given the pay penalty that teachers of color face when entering the profession, increasing pay would attract more candidates. It will continue to be difficult to attract teachers of color into the teaching profession and keep them in the classroom when they can find better financial security in other fields.

Conduct more research on student loan repayment overall

There are limited public data on student loans—even though 1 in 5 Americans have student loan debt.³⁴ Better and more publicly accessible data on student loan debt are needed in order to create solutions that work for student loan borrowers. Specifically, for Black and Latinx teachers, better information on their student debt and repayment can provide key information on recruiting and retaining them in America's classrooms. In the past, there have been problems with removing teachers from student loan forgiveness programs even after they have met the requirements.³⁵ There is room for further research on loan repayment specific to teachers to provide better insight on programs catered to teachers and who is participating in them.

Use district- or state-based loan forgiveness programs and scholarships as a recruitment tool to foster a more diverse teacher candidate pool

There are a variety of state-based loan forgiveness programs that are being implemented to recruit and retain talented people in the teaching profession. For example, the state of Illinois provides an Illinois Teachers Loan Repayment Program that forgives up to \$5,000 on Federal Stafford Loans to encourage Illinois students to teach in low-income areas across the state.³⁶

Oklahoma also has programs to incentivize attracting and retaining teachers within the state. The Oklahoma Teacher Shortage Employment Incentive Program was created to attract math and science teachers to the state by reimbursing eligible student loan expenses for people who agree to teach in an Oklahoma public secondary school for at least five years.³⁷ Through the Oklahoma Teacher Connection Collegiate Grants, the state also provides one-year grants to encourage the recruitment, retention, and placement of teachers across the state.³⁸

Tennessee provides financial assistance to public school teachers seeking an advanced degree in math or science, or a certification to teach those subjects, through the Tennessee Math and Science Teacher Loan Forgiveness Program.³⁹ The Tennessee Minority Teaching Fellows Program also provides a \$5,000 yearly award to students who identify as Black, Hispanic, Asian, Native Hawaiian, Pacific Islander, American Indian, or Alaskan Native⁴⁰ and who pursue teacher certification at eligible colleges and universities.⁴¹ These programs are just a few examples of state-based incentives that states should consider creating or expanding to attract talent to the teaching profession. Districts and states should specifically consider policies such as Tennessee's that are targeted toward potential teachers of color.

Expand high-quality alternative certification programs, particularly those that focus on increasing teacher diversity

Teachers of color are more likely to enter the teaching profession through alternative certification programs.⁴² Creating and expanding more high-quality alternative certification programs may therefore be an effective way of increasing teacher diversity. There are already some alternative certification programs that have set a distinct goal of increasing the diversity of the teaching profession. The Boston Teacher Residency program, for example, is committed to ensuring that 50 percent of each graduating cohort is comprised of people of color.⁴³ Teach For America reports that half of their corps members come from low-income backgrounds, and half identify as people of color.⁴⁴

The federal government, states, and school districts can provide additional support to expand high-quality alternative certification models that have been effective at increasing the number of teachers of color as well as retaining and supporting them. The federal government can expand programs such as the Teacher Quality Partnership, a grant program designed to increase the quality of new teachers by improving teacher preparation as part of Title II in the Higher Education Act, which is currently up for reauthorization.⁴⁵ States can also improve regulations and requirements for alternative certification programs to ensure that high-quality programs are supported and bad actors are eliminated.

Increase support for teacher preparation programs at minority-serving institutions

Minority-serving institutions (MSIs) such as historically Black colleges and universities (HBCUs), Hispanic-serving institutions, and tribal colleges and universities, produce significantly more teachers of color compared with other institutions of higher education.⁴⁶ HBCUs graduate approximately 50 percent of the nation's African American teachers with bachelor's degrees.⁴⁷ Therefore, the federal government and states must increase financial support for these institutions. In addition, states and school districts should create more partnerships with the teacher preparation programs at MSIs to offer students opportunities to gain experience in the classroom and ultimately place these students upon graduation. States should also increase support for these students throughout their careers to ensure that they have the tools they need to remain in and advance in the profession. This support may take the form of professional development grants, induction programs specifically designed to retain teachers of color, a commitment to equal pay, student loan forgiveness programs, or information about student loan repayment programs.

Make funds available for additional out-of-pocket expenses such as licensure fees and classroom supplies

With high student loan debt—and a lower prospective salary—it is unreasonable to ask teachers to shell out additional money for things such as classroom supplies and licensure fees, which employers in many other professions pay for as a matter of course. Yet, teachers must also pay for teacher licensing and certification exams and fees before they can teach. For people who do not pass their exam on the first try, they may pay multiple fees, which add up before they can enter the classroom and earn a salary. Moreover, when teachers enter the classroom, they may have to make up the difference when their state or district isn't properly investing in education by spending their own money on supplies. According to a NCES survey, 94 percent of public school teachers spent their own money on classroom supplies.⁴⁸ These educators spent almost \$500 on average per school year (although teachers can deduct up to \$250 from their federal taxes for money spent on supplies).⁴⁹

To retain high-quality educators in our nation's classrooms, more support must be provided to meet the various costs associated with teaching. As outlined in this brief, Black and Latinx teachers already have a disparate relationship with student loan debt compared with their white peers. These additional costs may be contributing to a

desire to leave the teaching profession or not enter altogether. State and federal policymakers should ensure that all schools have enough resources for important supplies without depending on teachers to foot the bill. States should offer financial support for licensing and certification exams to promising teacher candidates of color to reduce these potential financial barriers.

Conclusion

The need for teachers from diverse racial backgrounds becomes increasingly more urgent as the U.S. student population trends increasingly to individuals of color. To diversify the U.S. teaching workforce, it is important to identify the barriers that keep people of color from entering the teaching profession and staying there. Persistently low pay serves as a deterrent for anyone considering the teaching profession. However, that deterrent becomes more acute for people who have higher student loan debt.

From the data presented in this report, it is clear that Black teachers are more likely to borrow federal student loan money to fund their undergraduate and graduate education; Black teachers owe more in federal student loans on average and may encounter more difficulty in repaying their undergraduate student loans; Latinx students who trained to teach were more likely borrow federal student loans than white students who trained to teach; and Latinx students were more likely to borrow federal student loan money for graduate education.

Student loan debt is an often-overlooked barrier to diversifying the U.S teaching workforce. With targeted interventions that increase teacher pay and ease the burden of student loan debt, progress can be made in eliminating one barrier to attracting and retaining more Black and Latinx students into the teaching profession.

About the authors

Bayliss Fiddiman is a senior policy analyst for K-12 Education at the Center for American Progress. She previously worked as a fellow at the Education Law Center and the Educational Testing Service, where she advocated for strategies and interventions that increase access to high-quality education for all students.

Colleen Campbell is the director for Postsecondary Education at the Center. She was formerly a senior policy analyst at the Association of Community College Trustees and a research analyst at the Institute for Higher Education Policy. Prior to working in higher education policy, Campbell served as the assistant director of financial aid at the Juilliard School. Her work focuses on providing accessible, affordable postsecondary options for underrepresented communities and adult learners.

Lisette Partelow is the senior director of K-12 Strategic Initiatives at the Center. Her previous experience includes teaching first grade in Washington, D.C., working as a senior legislative assistant for Rep. Dave Loebsack (D-IA), and working as a legislative associate at the Alliance for Excellent Education. She has also worked at the U.S. House of Representatives Committee on Education and Labor and the American Institutes for Research.

Endnotes

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The Center for American Progress is an independent, nonpartisan policy institute that is dedicated to improving the lives of all Americans, through bold, progressive ideas, as well as strong leadership and concerted action. Our aim is not just to change the conversation, but to change the country.

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As progressives, we believe America should be a land of boundless opportunity, where people can climb the ladder of economic mobility. We believe we owe it to future generations to protect the planet and promote peace and shared global prosperity.

And we believe an effective government can earn the trust of the American people, champion the common good over narrow self-interest, and harness the strength of our diversity.

Our Approach

We develop new policy ideas, challenge the media to cover the issues that truly matter, and shape the national debate. With policy teams in major issue areas, American Progress can think creatively at the cross-section of traditional boundaries to develop ideas for policymakers that lead to real change. By employing an extensive communications and outreach effort that we adapt to a rapidly changing media landscape, we move our ideas aggressively in the national policy debate.

