

Study: Fear of debt keeps Latinos out of college

[Marina E. Franco \(Noticias Telemundo\)](#) 26 mins ago - [Economy & Business](#)



Fear of never being able to pay off school loans is keeping many young Latinos in the U.S. from going to college or completing a degree, according to a [report](#) published in September.

State of play: Latinos tend to have more difficulty repaying school debt than white student borrowers, according to Federal Reserve [data](#), at the same time that they [need](#) more loans in order to afford tuition.

- [Research](#) by the University of North Carolina and the civil rights group UnidosUS also points to the need for reliable transportation between school, home and jobs as a significant factor before 2020 in Latinos

successfully completing college.

Why it matters: Latino college enrollment had been [rising](#) before the pandemic, but factors like a reticence to take out student loans for tuition and for additional costs like transportation could undo those gains.

- That would further [lower](#) Latino college attainment and widen workforce [disparities](#), as Latinos continue to feel a more [pronounced](#) economic effect from the past two years.
- 1.9% fewer Latino students enrolled in four-year colleges this spring, while enrollment in community colleges dropped 13.7%, according to the [National Student Clearinghouse](#).
- Before the pandemic, young Latinos had lower college completion rates: [53%](#) graduated on average from a four-year institution within six years, 11% fewer than white non-Hispanics.

Between the lines: In the past year, [many](#) Latino college students dropped out to work or to care for relatives.

- “In one year, we saw five years of growth lost in terms of enrollment and representation,” said Deborah Santiago, CEO of the advocacy group Excelencia in Education, which [advises](#) colleges and institutions on programs that can help Latino students.

Driving the news: Community colleges, which were [entry points](#) for students of color looking for a postsecondary education, have seen the [steepest](#) drops in enrollment during the pandemic.

- The White House [abandoned](#) its plan to offer free tuition at community colleges this month, which could make it even [harder](#) for graduating Latinos to get any type of college or associate’s degree.

The intrigue: Latinos of means who have completed an undergrad program with less debt are turning to graduate schools in greater numbers than in past years.

- Latino enrollment for master's programs was up 14% for this year's spring semester.
- Students told [CNBC](#) they sought out graduate study to prop up their CV when the job [market](#) is being [reshaped](#) from the pandemic's effects.