



MAPping a Future for Illinois' Economy and Families

**A PLAN TO INVEST IN FINANCIAL AID
FOR LOW-INCOME STUDENTS**

WOMEN EMPLOYED INSTITUTE

ACKNOWLEDGEMENTS

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ABOUT WOMEN EMPLOYED

Women Employed is one of the nation's foremost advocates for women's economic advancement. Since its founding in 1973, the organization has won historic changes in public and private sector policies that have expanded women's opportunities and improved workplaces throughout the country. Each year, Women Employed's accomplishments translate into thousands of individual success stories—women who are able to use their talents in more occupations, earn better wages, and achieve their aspirations.

Women Employed has two main goals: to ensure equal employment opportunity and fair workplace practices and to create pathways to good jobs for low-income people. The organization promotes changes in both government and business practices and develops innovative programs to overcome employment barriers. Women Employed's current priorities include campaigns to develop policies that increase participation in education and training leading to career path employment, raise awareness of careers in growing fields like information technology, promote paid family leave, and ensure fair pay.

Women Employed helps individuals get involved in making these changes happen. The organization sponsors the Women Employed Women's Information Network, WE-WIN, a free e-mail network that helps people make a difference on women's economic issues. Through WE-WIN, you can find out about issues affecting women's economic status and make your voice heard by contacting policymakers. To sign up for WE-WIN and get the information you need to help improve opportunities for women, visit our website at www.womenemployed.org. Fact sheets and statistics on women's employment issues are also available at this site.

Women Employed recently launched the Illinois Career Pathways Initiative to increase certificate and degree completion among low-income women and minorities, leading to good jobs in fields of economic importance to Illinois. A crucial part of this initiative is ensuring that all Illinois residents have access to education and training through need-based financial aid.

For more information about the Illinois Career Pathways Initiative, please visit our website at www.womenemployed.org or contact Toni Henle, Director of Workforce Development Policy at 312-782-3902 or thenle@womenemployed.org. For more information about our initiative to increase access to need-based financial aid, please contact Rachel Unruh, Policy Associate at 312-782-3902 or runruh@womenemployed.org.

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INTRODUCTION

Will Illinois MAP a Strong Economic Future?

Illinois' economic health and vitality require an educated workforce. To ensure access to post-secondary education, in 1967, Illinois created the Monetary Award Program (MAP), a need-based financial assistance program for low-income students attending college. In an effort to save money in the short term, Illinois has chipped away at this crucial program. This erosion has coincided with a growing demand for an educated workforce. If Illinois does not support educational attainment by reinvesting in MAP, employers will look elsewhere for an educated workforce, our economy will fail to capture much needed revenue, and our families will lose out on opportunities to prosper.

In this report, the Women Employed Institute

examines recent trends in the Monetary Award Program, while exploring the current and future impacts of program cuts on Illinois' economy and families. At the same time, we offer recommendations and alternatives that policymakers can adopt to reverse these trends.

We can reverse the erosion of the Monetary Award Program, but we must act now. Policymakers can rebuild this program and ensure that students overcoming the greatest barriers have access to a financial aid grant with real purchasing power. Policymakers can also ensure that Illinois generates the revenue necessary to make this investment possible. We can't afford to pass up this opportunity. Illinois' economy and families will benefit for years to come.

MAP Facts¹

The Program

- ◆ The Monetary Award Program is Illinois' state-supported financial aid grant for low-income students.
- ◆ MAP began in 1967 and is administered by the Illinois Student Assistance Commission.
- ◆ MAP supplements the federal Pell grant. MAP and Pell grants do not have to be repaid.
- ◆ Students use the MAP grant to offset the cost of tuition and fees at approved community colleges and public and private four-year schools.
- ◆ In FY2002, more than 140,000 students received nearly \$375 million in aid.
- ◆ The amount of an award depends on calculation of the student's financial need and the cost of the school's tuition and fees.

The Recipients

- ◆ 28 percent of Illinois undergraduates receive the MAP grant
- ◆ 29 percent of recipients and their families are living in poverty
- ◆ 54 percent of MAP recipients come from families without a college degree
- ◆ 28 percent of recipients are African-American; 12 percent are Latino

- ◆ 65 percent of recipients are female
- ◆ Half of MAP recipients are independent adult students
- ◆ 59 percent of independent adult recipients earn less than \$15,000 a year
- ◆ Over 79 percent of MAP recipients work while in school
- ◆ 50 percent work full time
- ◆ Over 76 percent of MAP recipients at four-year schools have student loans
- ◆ The mean Grade Point Average for MAP recipients is 3.19 (on a 4.0 scale)

The Payoff

- ◆ MAP increases persistence to a degree. 86 percent of MAP recipients say the grant helped them to enroll in school and 85 percent said it helped keep them enrolled.
- ◆ Obtaining a degree increases an individual's earnings and decreases reliance on public assistance.
- ◆ Increased earnings mean increased tax revenue for the state.
- ◆ An educated workforce attracts and retains employers.

THE MISMATCH

Employer Need vs. the Illinois Workforce

In the next 10 years, more than 80 percent of 23 million newly created jobs will require some postsecondary education.² States that can provide a workforce with the requisite skills and education will attract and retain jobs needed for economic growth. Currently, Illinois' workforce is not poised to meet this demand.

In the coming years, a large number of Illinois workers will retire. At the same time, the workforce is not expected to grow much, and those coming into the workforce will be increasingly low skilled and undereducated. These new workers will not be qualified to fill the skilled positions left vacant by retiring workers. This trend does not bode well for Illinois' ability to meet employer demand in the coming years.

But a closer look at Illinois' current workforce reveals that this mismatch is not just a problem to be faced in the future. By 2006, nearly two-thirds of all jobs will require workers to have some education beyond high school, even for jobs at the entry level. Yet Illinois currently cannot meet this demand. Illinois ranks below the national average and the average for Midwest states in the percentage of 25- to 34-year-olds with some college or an associate degree.³ This leaves Illinois at a distinct disadvantage when competing with other states for jobs with good wages. It also leaves Illinois vulnerable to losing current jobs to states that can provide an educated workforce.

In addition to needing a skilled workforce, employers also need a diverse workforce. In a brief

filed on behalf of the University of Michigan in the recent Supreme Court affirmative action case, General Motors stated, "only a well educated, diverse workforce...can maintain America's competitiveness in the increasingly diverse and interconnected world economy."⁴ In addition, 65 Fortune 500 companies, including many from Illinois, sought to "add their collective voice in support of the importance of racial, ethnic and other diversity in our leading institutions of higher education."⁵

While employers continue to voice their need for a diverse workforce, Illinois is not adequately preparing African Americans and Latinos for good employment. In Illinois, 40 percent of white 18- to 24-year-olds enroll in college compared to only 21 percent for all other races.⁶ In 2000, 15 percent fewer blacks and Hispanics in Illinois received degrees at any level than would be expected based on the number of black and Hispanic 18-year-olds in the state.⁷

This mismatch of workforce skills and employer needs is not just an impending problem to be realized in the next decade and as people retire. It is a problem today with immediate negative implications for Illinois' economy. This year, Illinoisans will lose \$12.9 billion in total personal income and the state will lose \$4.5 billion in additional tax revenue because all ethnic groups did not have educational and earnings attainment equal to whites.⁸ Unless Illinois solves this mismatch, it will not attract or retain the jobs needed to increase productivity, generate revenue, and ensure a rising standard of living for all its residents.

Illinois' Mismatch in Relief: Education

Employer Need: A workforce with postsecondary education or training.

Illinois Workforce: Illinois ranks below the national average and the average for Midwest states in the percentage of 25- to 34-year-olds with some college or an associate degree.

Source: National Center for Higher Education Management Systems (NCHEMS), 2002 (data are for 2000 graduates).

Illinois' Mismatch in Relief: Diversity

Employer Need: A diverse workforce.

Illinois Workforce: In Illinois, 40 percent of white 18- to 24-year-olds enroll in college compared to only 21 percent for all other races.

Source: The National Center for Public Policy and Higher Education, "Measuring Up 2002: The State-by-State Report Card for Higher Education," 2002.

AGGRAVATING THE MISMATCH

The MAP Grant in Crisis

Illinois has the potential to educate its workforce to attract employers and increase individual incomes. However, demand for an educated workforce is coinciding with decreased educational access brought on by a crisis in the Monetary Award Program. Cuts in program funding have resulted in early suspension of awards, shrinking grant amounts, and elimination of

grants for those most in need of higher education assistance.

Underfunding MAP diminishes the program's economic development impact because many students are forced to either drop out of school or to make choices that significantly decrease their chances of completing a degree and becoming the workers that employers need. When students' grants were cut or suspended, those who did not drop out of school were forced to decrease course hours, work long hours, and borrow heavily. According to the Advisory Committee on Student Financial Assistance, which advises Congress on financial aid issues, "although motivated by rational financial considerations," these choices "lower [students'] probability of persistence and degree completion significantly."⁹

Illinois once had a model financial aid system, noted nationwide for its ability to make postsecondary education accessible to all, regardless of income. However, a national state-by-state analysis recently noted deterioration brought on in large part by MAP cuts,

downgrading Illinois from an A to a B for affordability between 2000 and 2002.¹⁰ Within this trend of declining affordability, the Women Employed Institute has identified another disturbing trend with negative implications for Illinois' families and economic future. In addition to making a college education less accessible, these cuts are disproportionately affecting the state's most disadvantaged residents, those most in need of preparation to meet employer demand for a skilled workforce.

Underfunding MAP diminishes the program's economic development impact because many students are forced to either drop out of school or to make choices that significantly decrease their chances of completing a degree and becoming the workers that employers need.

Illinois' Ticking Clock

Today: Over 50 percent of employers find it hard or very hard to find qualified applicants.

2005: 69 percent of employers feel that their employees' skills will not meet job requirements in two years.

2006: Nearly two-thirds of all jobs will require workers to have some education beyond high school, even for jobs at the entry level.

2013: More than 80 percent of 23 million new jobs will require some postsecondary education.

Source: Center for Workforce Preparation, "Rising to the Challenge: Business Voices on the Public Workforce Development System," Spring 2003 and Davis Jenkins, "Illinois' Impending Workforce Crisis: A Strategic Response," 2003

The MAP Grant in Crisis: Three Strikes for Illinois

- 1. Early suspension:** Funds for MAP grants have run out earlier for the last three years, leaving more and more students without assistance.
- 2. Shrinking grants:** Grants cover a smaller share of college costs as individual grant amounts decrease and state institutions throughout the country respond to budget cuts with higher tuition.
- 3. Cut off before completion:** The MAP grant used to fund five full years of study, a necessity for certain degrees and students. Due to cuts, many students are left with no grant for their final semester.

EARLY SUSPENSION OF GRANT AWARDS

Students in Need Can't Get Aid

In 2000, students could apply for and receive a MAP grant at any time during the year. However, in 2001, awards were suspended before the end of the calendar year because the program could not meet

increased demand. In 2002, this problem was exacerbated by a \$38 million funding reduction due to the state's fiscal crisis. Each year since 2000, MAP awards have been suspended at an earlier date leaving more and more students without aid.

Early suspension of MAP grants has affected the members of Illinois' workforce most in need of education and training.

The Most Disadvantaged Students Feel Greatest Impact

The Women Employed Institute's analysis of Illinois Student Assistance Commission (ISAC) data shows that early suspension of MAP grants disproportionately affects Illinois' lowest-income students and adult students with children. Child care responsibilities, work schedules, and unstable finances mean that adult and extremely low-income students tend to apply for school later in the year. Additionally, many adult students start classes during the winter or summer term, rather than the fall term. Because they apply for aid later—at the time of application to school—adult

and low-income applicants are disproportionately affected by early suspension of the MAP grant.

Of the students applying for MAP in the first quarter of 2002, 31 percent had no money to contribute to college expenses (Expected Family Contribution [EFC] of zero dollars). The percentage of these students increased over the year and reached 45 percent by the final quarter. (See Graph 1 on page 12.) Adult students experience the same disadvantage. Of the students applying for MAP grants in the first quarter, 21 percent were independent adults with dependents. That number increased over the year and reached 47 percent by the final quarter. (See Graph 2 on page 12.) Clearly, the students most in need are disproportionately affected the earlier grants are suspended.

When students' grants are cut or suspended, many of those who are not forced to drop out of school drop classes, work more hours, and borrow more, decreasing their likelihood of completion. The Governor and General Assembly need to support MAP at a level that allows students to apply for and receive the grant at any point during the school year. The Women Employed Institute's analysis of ISAC data clearly shows that early suspension of MAP grants has affected the members of Illinois' workforce most in need of education and training.

TABLE I
MAP Grant Suspensions 2000-2004

School Year	Suspension Date	Number of Eligible Students Affected (between suspension date and June 30)
2000-01	(no suspension)	0
2001-02	December 7	16,323
2002-03	August 13	38,657*
2003-04	August 1	20,452 as of 9/26/03

*Even when grants are suspended, ISAC continues to process applications throughout the year (July 1 through June 30). However, in 2003, ISAC ran out of administrative funds and processing ended on March 3. Therefore, ISAC projects that the number of affected students is actually several thousand higher.

Source: Illinois Student Assistance Commission

SADDIE

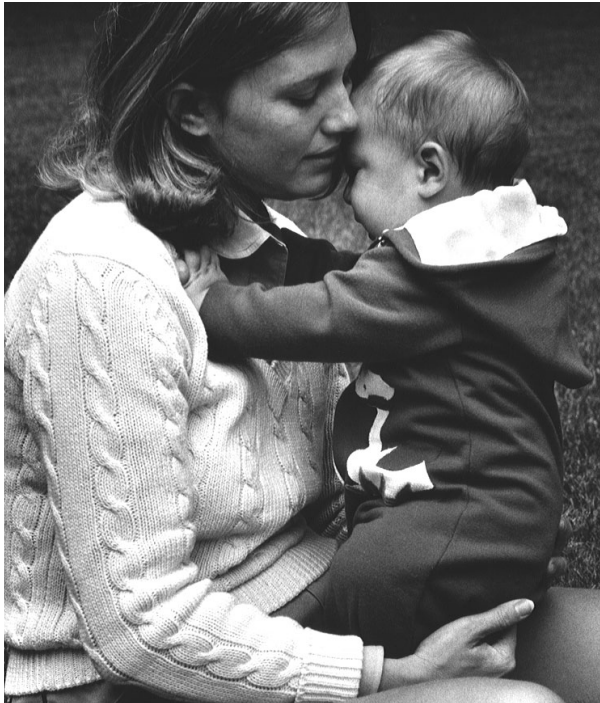
Early Suspension in Human Terms

When Saddle graduated from high school she was working full time, going to school full time and caring for her infant son. “I went to college, I got a job, and I was a mother,” she says.

Soon this demanding schedule became too much. “I said this is not working out. I was working eight hours a day from 9-5, going to school from 6-9, and taking care of my son.” Saddle left school to meet the demands of work and parenting.

But Saddle soon realized that her job in catering would not lead to the kind of income she needed to support her son. “Working there wasn’t going to get me anywhere in life,” she says. “I was still going to have the same problems I had before.”

Saddle began working on an on-call basis, living with her mother, and using the state’s child care stipend for adults in education and training programs so that she could attend Daley College full time. She was majoring



Child care responsibilities, work schedules, and unstable finances mean that adult and extremely low-income students tend to apply for school later in the year. Each year since 2000, MAP awards have been suspended at an earlier date leaving more and more students without aid.

“Education, to me, is of such importance in the world. That should be the last thing they try to cut because as we all know it’s a necessity for how you survive in life. It’s your key to success.”

in nursing, receiving all A’s, and hoped to become an ob-gyn nurse practitioner. She enjoyed her studies and looked forward to a good-paying job and fulfilling career. “I felt really good about it because I was not wasting my time and sitting at home and collecting a check.”

Until last fall, Saddle received a MAP grant, but because MAP was cut, awards were suspended before she applied. “I received a letter in the mail saying that I had applied for the MAP grant too late. I was pretty shocked because normally I have gotten both the MAP grant and [federal aid].”

Saddle says that she will try to figure out a way to continue her education, but not having the grant will make this difficult.

“The money is definitely needed, it’s definitely a necessity, it’s definitely utilized,” she says. “Education, to me, is of such importance in the world. That should be the last thing they try to cut because as we all know it’s a necessity for how you survive in life. It’s your key to success.”

SHRINKING GRANTS

MAP Loses its Purchasing Power

The \$38 million cut to MAP in FY03 put an even greater strain on the program, which was already struggling to keep up with increased demand. ISAC recognized that this funding reduction would cause an unacceptably early suspension of grants, so they wanted to serve the greatest number of students by suspending grant awards as late in the year as possible. To do this, ISAC was forced to lower the overall grant amount for all MAP recipients. To solve one problem, ISAC had to choose a problematic alternative. Falling grant amounts have made a college education increasingly out of reach for low-income students.

At the same time that MAP grant amounts have been falling, state support for higher education

Falling grant amounts have made a college education increasingly out of reach for low-income students.

institutions has also decreased, resulting in rising tuition. Because of MAP grant reductions and rising tuition costs, the purchasing power of the MAP grant has decreased dramatically in the last year. In 1995, the grant covered over 95 percent of tuition and fees for a community college student; the average FY03 award covered only 85 percent of these costs. At public universities, the percentage dropped from 85 to 70 percent of tuition and fees during these years.¹¹

As MAP Loses its Purchasing Power, Illinois Loses Economic Growth Momentum

At Community Colleges: The average award covered 95 percent of tuition and fees in 1995. Today it covers only 85 percent.

At Public Universities: The average award covered 85 percent of tuition and fees in 1995. Today it covers only 70 percent.

Source: Illinois Student Assistance Commission

While MAP was not cut further during the 2003 legislative session, the \$38 million reduction made during the previous year has continued to damage the program's ability to provide access to postsecondary education to Illinois' low-income students. The Governor and General Assembly need to restore support for MAP and fund the program at a level that gives the grant the purchasing power that Illinois' low-income students need.

CANDICE

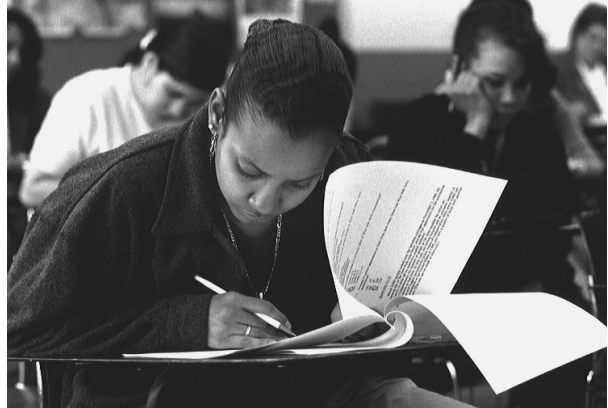
Shrinking Grants in Human Terms

Candice, a 33-year-old mother of two, was a full-time community college student at Lake Land College working fifteen hours a week. Her hope was to eventually complete a bachelor's degree in elementary education.

Last year, after applying for financial aid, Candice found out that her MAP grant was going to be reduced as a result of budget cuts. Because of the reduction, she had to drop three classes and increase her work hours, choices that are proven to reduce her likelihood of completion. "Because of the cuts, it may be nearly impossible to get the degree I had originally hoped for," she says.

"I am seriously considering changing my plans by settling for a two-year associate's degree instead of a four-year bachelor's degree. It will be nearly impossible for me to go to school on a part-time basis

"I feel this grant is very important. It would enable me to get the college degree I need to get a better job and better support my family."



At Public Universities: The average award covered 85 percent of tuition and fees in 1995. Today it covers only 70 percent.

and realistically expect to get a bachelor's degree. Originally, my plans were to go to school full time for four years straight through to accomplish my goals."

Candice knows that a four-year degree will increase her opportunities for a job that pays enough to support her children. However, she cannot do this without adequate financial aid. "I feel this grant is very important. It would enable me to get the college degree I need to get a better job and better support my family."

FIFTH-YEAR STUDENTS

Cut Off Before Completion

MAP has suffered a third serious blow in its ability to provide Illinois with an educated workforce. The FY03 budget eliminated grants to students in their fifth year of study because the General Assembly mistakenly believed that fifth-year students were not working hard enough to complete their degrees on time. This year, the General Assembly attempted to correct the mistake and passed a bill partially restoring funding for these students. However, the Governor retained only half of this restoration leaving students without the support necessary to complete their education.

Cutting off support for fifth-year students severely obstructs the path to economic self-sufficiency for Illinois families by disproportionately affecting students who are overcoming the greatest barriers.

by disproportionately affecting students who are overcoming the greatest barriers. The fifth-year student is more likely to be an adult with dependents,

Cutting support to fifth-year students weakens Illinois' economy by hampering its ability to fill crucial positions. Many fifth-year students are in five-year degree programs and majoring in fields experiencing severe worker shortages in Illinois. One-quarter of these students major in medical and health fields and 18 percent are in teaching programs.¹²

Cutting off support for fifth-year students also severely obstructs the path to economic self-sufficiency for Illinois families

Economic Impact of Eliminating Fifth-Year Support: Illinois' Healthcare Worker Crisis

One-quarter of fifth-year students who lost their grant were majoring in medical and health programs. The Illinois Hospital Association reports that when vacancy rates for hospital workers rise above the benchmark of 7 percent, "it is a clear danger signal." A recent IHA survey revealed an 8.7 percent vacancy rate for Illinois hospital workers in 2002, and higher vacancy rates for particular positions. If current enrollment trends don't reverse, Illinois will have 21,400 fewer registered nurses than needed by 2020.

Source: IHA, "Workforce Shortages: Help Wanted," www.ihatoday.org

minority, and from the lowest-income families. Many begin their studies in community colleges and transfer for a bachelor's degree and may lose credits in the transfer, which delays their completion. These students work on average 28 hours a week and have a higher loan burden than other students (average cumulative debt is over \$12,000).

Last year, fifteen percent of fifth-year students who lost their grant dropped out of school. Over one-third of fifth-year students had their progress toward a degree interrupted. Fifth-year students already worked an average of 28 hours per week. Now, 59 percent of fifth-year MAP students will work more hours.¹³

As with students who applied after funds ran out and those who experienced a reduction in their overall grant amount, fifth-year students who did not have to drop out of school were forced to make choices that will significantly reduce their likelihood of completing a degree. The economic return on Illinois' investment in need-based aid drops considerably when students do not complete their education. The elimination of fifth-year grants and the decision not to fully restore them were mistakes. The Governor and General Assembly must correct these mistakes so that Illinois' families and economy do not suffer.

AHMAD

Cut Off Before Completion in Human Terms

Ahmad is 38 years old and grew up in Villa Park, Illinois. Because he had no family support to pursue further education, he did not seek a college degree. Instead, immediately after high school, Ahmad began working in a series of low-paying jobs. "I've been basically on my own two feet since high school."

After years of constant strain to make ends meet, he knew he needed to go back to school. "These jobs didn't pay a living wage and there was no career in them. I needed to invest my interests into something that would pay off and hopefully be career worthy. I also wanted to have enough money to not worry about where the next meal or the rent would come from."

Ahmad is now studying geology at Northeastern Illinois University. He would like to work for an



Fifth-year students work on average 28 hours a week and have a higher loan burden than other students (average cumulative debt is over \$12,000).

"I'm learning so many things. The world is starting to make sense now. But if I don't have enough money to go to college, then I will have to devote all my time to making a meager living."

environmental agency or geology firm, but is worried he may not be able to finish his degree. Because he has worked 30-40 hour weeks while in school, Ahmad has not been able to finish in four years. He is one of the 8,400 fifth-year students who had their MAP funding revoked in FY03.

Ahmad is maxed out on all other forms of aid. "If I don't have this money to cover my education I will have to drop out."

Ahmad is devastated at the prospect of not completing his degree when he is so close to the end. "I'm learning so many things. The world is starting to make sense now. But if I don't have enough money to go to college, then I will have to devote all my time to making a meager living."

RECOMMENDATIONS

A Plan for Investing in Illinois' Economy

MAP is vital to the health and stability of Illinois' families and economy. Disinvestment over the last two years has profoundly weakened this critical economic development tool. But we can reverse this trend by investing in a stronger Illinois economy through the MAP program.

Illinois must fully fund the Monetary Award Program today. The Governor and General Assembly should fund MAP at a level that allows for year-round application processing, provides grants that keep pace with tuition and fees, and restores eligibility for five years of study. The Illinois

Illinois can invest in a stronger economy through the MAP program.

Student Assistance Commission estimates that this would require an appropriation of \$492 million. This is \$141 million over the current appropriation..

In order to fully fund the tuition assistance needs of Illinois, the state will need more revenue than it has today. Illinois' maximum combined state and local income tax rate is the lowest in the country. Increasing the personal income tax rate from 3 percent to either 4.5 or 5 percent would generate \$3.7 to \$4.9 billion in new revenue. Illinois has taken an important step in offsetting an increased

burden on low- and moderate-income families resulting from an income tax increase by making the Illinois Earned Income Tax Credit (EITC) refundable. Increasing the state EITC to 20 percent of the federal credit would further alleviate the burden of an income tax increase on low-income families.¹⁴ Illinois must take the crucial step of increasing the income tax and the EITC.

While an income tax increase is the essential component in addressing Illinois' structural deficit, other revenue options can assist in eliminating the deficit and allowing the state to invest in education. For example, increasing the corporate income tax rate from 4.8 to either 7.2 or 8 percent would generate \$442 to \$491 million in new revenue. Expanding the sales tax base to personal and consumer services and entertainment would generate \$900 thousand in new revenue.¹⁵

These additional revenue options could restore the MAP grant as an economic development tool and bring the state out of its current fiscal crisis. In addition, the use of long-term revenue options would ensure that Illinois could provide the human service and education programs that are crucial for a healthy and productive workforce.

CONCLUSION

Illinois Can Choose to MAP an Economic Future

The 21st century is upon us. But is Illinois really prepared to meet the challenges and demands of 21st century employers? Analyses of employer needs and the Illinois workforce suggest that we are not ready. Disinvesting in the Monetary Award Program will only make this challenge more difficult, particularly if our choices are disproportionately affecting the very individuals most in need of workforce preparation.

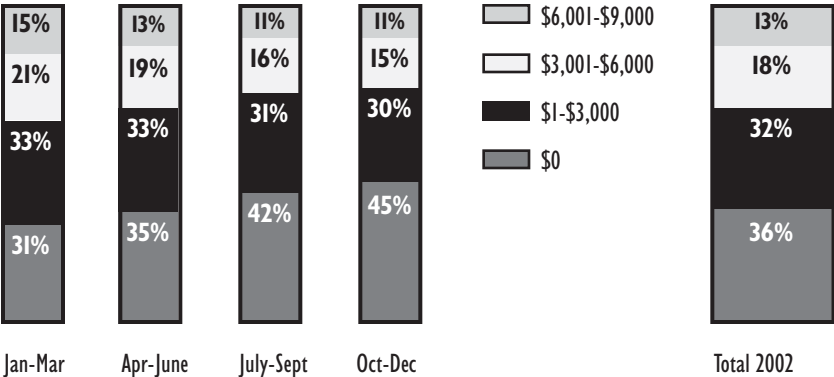
But Illinois does have a choice about its economic future. Illinois can support need-based financial aid and prepare our workforce for the jobs that will bring growth to the state. We can provide opportunities for low-income individuals to access postsecondary education, and provide Illinois and its families the economic opportunities that can make our state a model once again.

APPENDIX

GRAPH 1

The Lowest-Income Students Apply for Financial Aid Later in the Year and are Disproportionately Affected by Early Suspension of MAP Grants

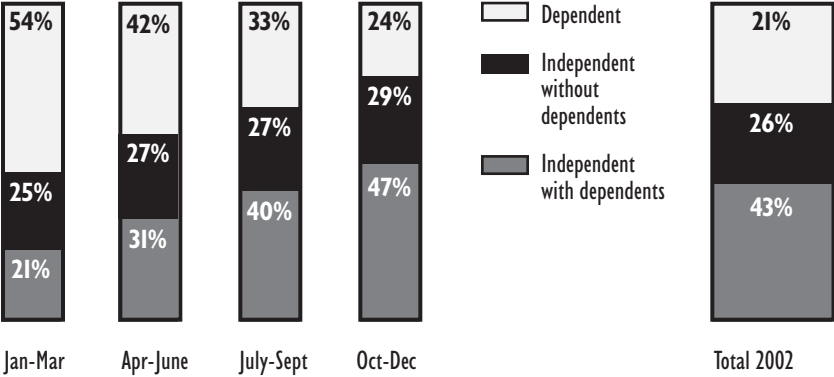
2002 MAP Applicants by Expected Family Contribution (EFC) Quarterly and Annually¹⁶



GRAPH 2

Adult Students Apply for Financial Aid Later in the Year and are Disproportionately Affected by Early Suspension of MAP Grants

2002 MAP Applicants by Dependency Status Quarterly and Annually



ENDNOTES

- ¹ All information from Illinois Student Assistance Commission, “Monetary Award Program Evaluation,” February 2003.
- ² Center for Workforce Preparation, “Rising to the Challenge: Business Voices on the Public Workforce Development System,” Spring 2003.
- ³ National Center for Higher Education Management Systems (NCHEMS), 2002 (data are for 2000 graduates).
- ⁴ “Brief of General Motors Corporation as Amicus Curiae in Support of Respondents,” 2003.
- ⁵ “Brief for Amici Curiae 65 Leading American Businesses in Support of Respondents,” February 2003.
- ⁶ The National Center for Public Policy and Higher Education, “Measuring Up 2002: The State-by-State Report Card for Higher Education,” 2002.
- ⁷ NCHEMS, 2002.
- ⁸ “Measuring Up,” 2002.
- ⁹ Advisory Committee on Student Financial Aid, “Access Denied: Restoring the Nation’s Commitment to Equal Educational Opportunity,” February 2001.
- ¹⁰ “Measuring Up,” 2002.
- ¹¹ ISAC and IBHE Joint Committee on Affordability, “Report and Recommendations of the Committee on Affordability,” May 13, 2003.
- ¹² ISAC, “Fifth-Year MAP-Eligible Students: How They Are Different from Those Who Graduate in Four Years and How They Are Coping with MAP Cuts,” 2003.
- ¹³ ISAC, “Fifth-Year MAP-Eligible Students,” 2003.
- ¹⁴ Emergency Campaign for a Fair Budget, 2003. Figures provided to the Campaign by the Center for Tax and Budget Accountability. For a complete list of revenue generating options, please visit the CTBA website at www.ctbaonline.org
- ¹⁵ Emergency Campaign for a Fair Budget, 2003. Figures provided to the Campaign by the Center for Tax and Budget Accountability.
- ¹⁶ Data represent all MAP-eligible applicants. These are students who meet the income requirements for the MAP Grant.