

# THE DANGERS OF LIMITING GRADUATE LOANS ON HBCUs

As policymakers think through how to deal with rising student debt, many have called for reducing the cap on federal student loans for graduate and professional students as a way to mitigate costs. However, given the continued underfunding of Historically Black Colleges and Universities (HBCUs) and a persistent racial wealth gap among their student population, law and other graduate programs at HBCUs would be imperiled if these measures were to become reality.

## HBCUs PLAY AN OUTSIZED ROLE IN EDUCATING BLACK POSTSECONDARY STUDENTS.



**3%**  
of law schools are HBCUs



**19%**  
of law students attend HBCUs



**80%**  
of Black judges went to an HBCU



**25%**  
of law degrees awarded to Black students came from HBCUs



**50%**  
of Black lawyers attended HBCUs



SCHOOL SPOTLIGHT:

**43% OF BLACK LAWYERS IN TEXAS BETWEEN 2009-2014 GRADUATED FROM TEXAS SOUTHERN UNIVERSITY THURGOOD MARSHALL SCHOOL OF LAW**

## DESPITE EDUCATING THE NATION'S MOST UNDERSERVED STUDENTS, HBCUs RECEIVE LESS FUNDING THAN PREDOMINATELY WHITE INSTITUTIONS (PWIs).

It is estimated that between 1987 (when data became available) and 2020, HBCUs were underfunded by

**\$12.8 BILLION**

Not only do HBCUs rely more heavily on federal dollars, so do Black borrowers.

Black household wealth is **10X** less than White household wealth. (Median family wealth: White \$171,000; Black \$17,409).



Between 2015-2016, **21%** of Black borrowers had \$50,000 or more in student debt compared to **10%** of White students.



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Reducing the cap on graduate student loans would devastate law and other graduate programs at HBCUs. This would prevent an already low number of Black students from obtaining a law degree and dramatically reduce the number of Black attorneys in this country.

Congressional proposals would cap graduate loans at approximately \$25,000 per year. Meanwhile, the average cost of attendance for law school at an HBCU is \$47,146.50 (in-state) and \$59,594.67 (out-of-state).



Black people make up **14%** of the U.S. population, but only **8%** of law students.

**19%** of all Black law students are enrolled in the six HBCU law schools, despite the schools enrolling less than **3%** of law students overall.



**85%** of lawyers are White, compared to only **5%** of lawyers who are Black.

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