JFI releases map of student debt disparities across congressional districts, states
Following last week's release of ballooning student debt trends since 2009, JFI provides a comprehensive tool for congressional advocacy on the student debt crisis

Press Release

New York, NY, September 21, 2020 — Following the release of new data on millennial student debt last week, Jain Family Institute researchers today published an interactive map of congressional-level student debt trends from 2009 to 2019. With the approach of the 2020 election, the tool allows advocates, policymakers, and constituents to track student debt burdens, education costs, income, and geographic access at the district level.

Key findings include:

- Between 2009 and 2019, median student debt grew over 40% in 33 districts. The five US districts with highest growth in student debt between 2009 and 2019 all had growth rates above 46%:
    - KY-1, held by Republican James Comer since 2016
    - FL-2, held by Republican Neal Dunn since 2017
    - SC-7, held by Republican Tom Rice since 2013
    - TX-9, held by Democrat Al Green since 2005
    - CA-42, held by Republican Ken Calvert since 2013

- States and districts where we see the highest median student debt growth rates are clustered in the midwest, south and east coast. Ten states saw median student debt grow over 25% between 2009 and 2019:
    - New Jersey, Kentucky, Minnesota, Michigan, Ohio, Mississippi, Wisconsin, South Carolina, Pennsylvania, Tennessee

As advocates push for student loan forgiveness during this week's Higher Ed Not Debt campaign in Congress, this interactive map provides a detailed and timely look at communities that stand to gain the most from debt cancellation legislation: low-income borrowers and borrowers of color in key states for the upcoming election. The research may also inform the severity of the repayment cliff millions

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of borrowers face at the end of December, when the executive order-mandated loan repayment freeze comes to a halt within what is predicted to be a continued unemployment crisis.

The congressional-level map accompanies JFI's newest report, the third in an ongoing series on millennial student debt. Previous student debt maps have documented troubling trends in school concentration and education deserts nationwide, as well as the varied prices of colleges. The report and interactive map show increasing debt burdens across the country, with disparate impacts on communities of color.

Laura Beamer, who leads this research at JFI, said, "Adding a congressional district overlay to our Millennial Student Debt maps was very important to our research team. We knew that if we gave constituents the ability to see how the crisis fluctuates according to governmental boundaries and higher education statistics, they can better lobby their legislators for direct action."

The map is produced by JFI Lead Independent Researcher, Francis Tseng, with input from the millennial student debt team at JFI: Lead Researcher in Higher Education, Laura Beamer, Senior Fellow Marshall Steinbaum, and Fellow Eduard Nilaj. Read the latest report here. Upcoming analysis will examine trends in loan repayment, Census tract-level trends in student debt, and misleading representations of price among post-secondary institutions nationwide.

About the Jain Family Institute:

The Jain Family Institute (JFI) is a nonpartisan applied research organization in the social sciences that works to bring research and policy from conception in theory to implementation in society. Founded in 2015 by Robert Jain, JFI focuses on building evidence around the most pressing social problems. The *Phenomenal World* is JFI's independent publication of theory and commentary on the social sciences.

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