



UNITED STATES DEPARTMENT OF EDUCATION
OFFICE OF POSTSECONDARY EDUCATION

Analysis of Ability to Benefit Usage

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This analysis describes data on the number of students who qualified and received federal student aid through the Ability to Benefit (ATB) provisions in recent years. In producing the data, we have included students who received ATB through either passage of an approved exam or by earning the requisite college credits and who were enrolled prior to July 1, 2012 (i.e., those who were grandfathered into a prior ATB statute and thus not required to also be enrolled in an eligible career pathway program), as well as those who received ATB through either the exam or credits-earned route after July 1, 2012.

Table 1: Ability to Benefit Enrollment and Disbursements, By Award Year

In award year (AY) 2016, nearly 125,000 students received federal financial aid through ability to benefit, including more than 84,000 students who received Pell Grant funding as ATB students. Those numbers have declined in recent years; in AY 2021, fewer than 59,000 students received financial aid through ability to benefit.

Award Year	Total		Pell Grant	
	Enrollment	\$ Disbursed	Enrollment	Disbursed
2016	124,238	\$ 1,000,604,160	84,437	\$ 314,203,711
2017	88,713	\$ 704,246,272	64,806	\$ 238,900,653
2018	76,073	\$ 621,509,504	57,058	\$ 220,905,326
2019	68,963	\$ 556,488,384	52,460	\$ 210,323,828
2020	64,406	\$ 524,974,080	49,915	\$ 206,775,876
2021	58,679	\$ 447,029,568	46,171	\$ 191,999,538

Table 2: Ability to Benefit Enrollment and Disbursements, By Award Year and Control

Most ATB students are enrolled at public institutions (62 percent in AY 2021). However, ATB students are disproportionately represented at proprietary institutions relative to overall student enrollment. In AY 2021, for example, more than one quarter (26 percent) of ATB students were enrolled at proprietary institutions, while less than 10 percent of the [overall](#) student population is enrolled at proprietary institutions nationally.

Award Year	Public		Private Nonprofit		Private For-Profit	
	Enrollment	\$ Disbursed	Enrollment	\$ Disbursed	Enrollment	\$ Disbursed
2016	83,788	\$ 616,565,952	26,980	\$ 276,638,144	13,182	\$ 101,470,536
2017	57,732	\$ 427,185,120	18,929	\$ 185,153,136	11,979	\$ 91,230,000
2018	47,423	\$ 354,119,392	15,795	\$ 160,284,848	12,798	\$ 106,640,024
2019	43,776	\$ 326,516,608	12,564	\$ 126,979,720	12,574	\$ 102,565,168
2020	40,845	\$ 301,642,304	9,591	\$ 98,775,408	13,892	\$ 123,566,840
2021	36,611	\$ 251,398,992	7,002	\$ 69,387,024	14,998	\$ 125,558,864

Figure 1: Ability to Benefit Enrollment, by Control, for AY 2021

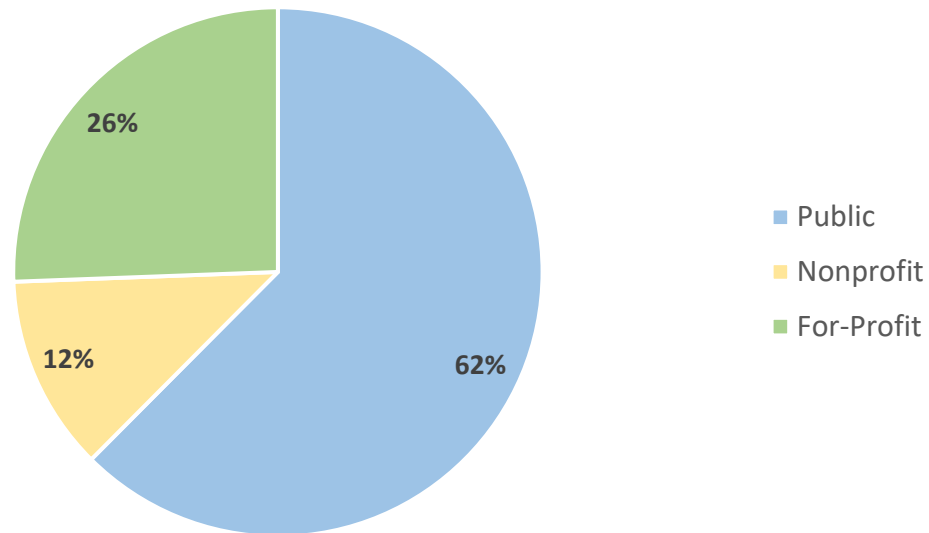


Table 3: Ability to Benefit Pathway, by Award Year

The data in Table 3 break out the pathways by which students become eligible for aid through ability to benefit: either by earning at least 6 college credits, or by passing an approved exam. (The state process is not included here because the Department does not yet track eligibility through the state process.) Overall, more students have become ATB students by first earning college credits (three-quarters of ATB students in AY 2021). However, the balance has shifted in recent years; in 2016, 90 percent of ATB students used the credits-earned pathway, compared with 10 percent using the exam; in AY 2021, one in four used the exam.

Award Year	ATB Student by Earning At Least 6 Credits		ATB Student by Test	
	Enrollment	\$ Disbursed	Enrollment	Disbursed
2016	112,341	\$ 920,737,600	11,916	\$ 79,866,560
2017	75,558	\$ 614,110,976	13,169	\$ 90,135,304
2018	62,174	\$ 515,644,384	13,928	\$ 105,865,112
2019	55,742	\$ 456,198,368	13,232	\$ 100,290,072
2020	50,203	\$ 403,399,936	14,206	\$ 121,574,160
2021	43,933	\$ 327,537,312	14,755	\$ 119,492,280

Figure 2: ATB Enrollment Pathway, By Control, for AY 2021

There are also variations by sector in how students become eligible for Title IV aid as ATB students. While most students in the nonprofit and public sectors have become eligible via the credit-hours requirement, the vast majority in the for-profit sector instead utilize the test.

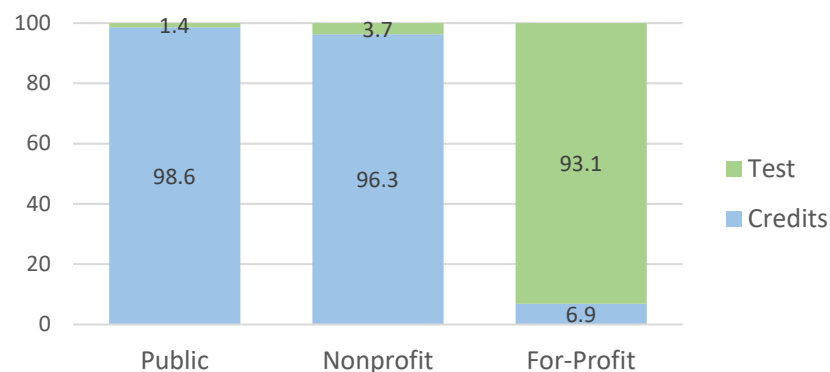


Table 4: AY 2021 Ability to Benefit Enrollment and Disbursements, by State

This table describes the state-level enrollment and disbursement of aid to ATB students, as well as the number of institutions who have ATB students, by state for AY 2021.

State	TOTAL		
	Enrollment	\$ Disbursed	# of Institutions with ATB Students
AK	Suppressed	Suppressed	1
AL	85	\$ 714,370	9
AR	464	\$ 3,388,172	11
AZ	65	\$ 359,146	21
CA	30,462	\$ 218,371,696	174
CO	2,295	\$ 19,196,722	16
CT	62	\$ 629,176	7
DC	52	\$ 499,150	1
DE	13	\$ 171,739	1
FL	12,102	\$ 87,749,224	40
GA	174	\$ 1,687,316	11
HI	Suppressed	Suppressed	2
IA	86	\$ 802,324	11
ID	17	\$ 104,613	7
IL	590	\$ 4,294,620	31
IN	71	\$ 565,956	15
KS	238	\$ 1,243,471	8
KY	436	\$ 4,329,077	10
LA	880	\$ 8,224,835	16
MA	96	\$ 861,581	19
MD	539	\$ 4,590,664	21
ME	473	\$ 3,749,209	7
MI	447	\$ 2,872,059	36
MN	232	\$ 2,315,288	15

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MO	408	\$ 3,596,123	24
MS	106	\$ 766,593	7
MT	18	\$ 143,668	4
NC	237	\$ 2,600,966	15
ND	14	\$ 100,849	6
NE	15	\$ 146,776	5
NH	Suppressed	Suppressed	0
NJ	266	\$ 2,327,507	17
NM	67	\$ 456,669	5
NV	23	\$ 240,997	4
NY	3,118	\$ 30,916,654	49
OH	468	\$ 3,712,218	24
OK	56	\$ 576,251	11
OR	88	\$ 661,927	16
PA	203	\$ 2,421,037	28
PR	115	\$ 854,560	4
RI	53	\$ 620,400	3
SC	1,114	\$ 10,408,923	16
SD	Suppressed	Suppressed	3
TN	150	\$ 1,367,049	9
TX	1,386	\$ 10,883,314	79
UT	71	\$ 485,080	8
VA	189	\$ 1,915,003	14
VT	37	\$ 348,296	6
WA	257	\$ 1,886,878	31
WI	82	\$ 584,790	16
WV	178	\$ 1,521,285	6
WY	Suppressed	Suppressed	0

