ABOUT THE MINNESOTA OFFICE OF HIGHER EDUCATION

The Minnesota Office of Higher Education is a cabinet-level state agency providing students with financial aid programs and information to help them gain access to postsecondary education. The agency also serves as the state’s clearinghouse for data, research and analysis on postsecondary enrollment, financial aid finance and trends.

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## PREPARING FOR AND ENTERING COLLEGE

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## OUTCOMES OF COLLEGE

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MINNESOTA NEEDS TO INCREASE ACCESS TO DEGREES THAT OPEN DOORS

Obtaining a postsecondary credential increases economic opportunity, promotes income equality, and prepares the state to meet future workforce demands. Minnesota has an educational attainment gap across racial and ethnic groups.

Key indicators confirm that this gap is not isolated to the higher education system; students of color do not succeed at the same rates as their White peers throughout all levels of the Minnesota education system. Minnesota’s challenge moving forward is to successfully prepare and support underserved populations to certificate or degree completion while meeting future workforce demands in a period of changing demographics.
College Readiness

High standardized test scores have long been considered synonymous with preparedness for college. However, new ideas are emerging about the skills and competencies students need to gain entry to and succeed in college. Across the state, differences in Minnesota students’ college readiness often correlate to race/ethnicity, socioeconomic status, and geographic location. Inequities within the K-12 system can be observed in instructional offerings; quality of teachers; income-based segregation of minority students by neighborhood; too few guidance counselors; and low student expectations and aspirations.

Academic Preparation

Rates of participation in developmental education coursework and ACT college entrance examination scores are two measures of academic preparation for college-level coursework. In 2015, Minnesota’s average composite ACT score was 22.7, the highest in the nation among the 30 states in which more than half of college-bound students took the test.1 When disaggregated by race, it becomes apparent that this average masks disparities between subpopulations (see table below). In general, these disparities in average composite score are similar to national trends.

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>American Indian or Alaska Native</th>
<th>Asian</th>
<th>Hispanic</th>
<th>Black or African American</th>
<th>White</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average ACT Score</td>
<td>19.3</td>
<td>20.7</td>
<td>19.8</td>
<td>17.6</td>
<td>23.7</td>
</tr>
</tbody>
</table>


College Knowledge

“College knowledge” has become more prominent in the national conversation on college readiness. The term encompasses two emerging components of college readiness: contextual awareness and non-cognitive skills. Contextual awareness refers to information regarding admissions requirements, cost, purpose, and types of colleges. Non-cognitive skills, on the other hand, include the ability to build relationships with professors, peers, and establish a sense of belonging within the community.

Underrepresented student populations (those from low-income families, ethnic/racial minority groups, and students who are the first in their family to access a college education) often experience a gap in college knowledge. Students lacking college knowledge are less likely than their peers to enroll in “best-fit” colleges that match their aspirations and abilities. Students who belong to communities that do not historically have a college-going culture, or do not have family members or role models who attended college, often do not gain meaningful access to college planning and preparation materials.

WHY COLLEGE READINESS MATTERS

The level of college readiness of Minnesota students plays a significant role in attainment outcomes. Thus, college readiness encompasses three vital, interconnected areas:

1. income inequality and upward mobility,
2. efficient use of tax dollars with investments in higher education, and
3. equity on an individual and state level.

Individual and State Return on Higher Education

A college certificate or degree is linked to numerous benefits in life. The boost in income and the wage premium for jobs requiring a college degree are tied to increased social mobility and better health. In an era of increasing wage inequality, earning a postsecondary credential continues to offer students a pathway for obtaining a sustainable wage and joining the middle class.

The trend is for students and their families to shoulder a greater proportion of postsecondary costs. However, for those able to access and obtain higher education, the return on investment is greater now than it has been in decades.

In addition to the direct economic benefits associated with postsecondary education, there are numerous indirect benefits including: improved employee-employer job match, lower crime rates, greater civic participation, improved health outcomes, increased life expectancy, and intergenerational degree attainment effects.

Income Inequality and the Cycle of Poverty

Income disparities are associated with reduced skills development for children with less well-educated parents, meaning that students from low-income families are less likely to excel academically as income inequality increases. If the attainment gap does not improve, higher education attainment rates will tend to remain stagnant or begin to decrease, and income inequality will likely increase. On the other hand, parents with better educations, no matter their income levels, are more likely to see their children succeed in school and the workforce. All Minnesotans would benefit from greater income equality—research indicates it fosters economic growth.

Economic Consequences of Non-Completion

The postsecondary dropout rate in the United States is the highest in the industrialized world. While ensuring equitable and affordable access to postsecondary education for all citizens remains a priority, the wage premium of obtaining a higher education credential in the U.S. is well-documented. Access to a postsecondary education without completion is neither affordable nor efficient for students or taxpayers of Minnesota.

For students, non-completion is associated with a greater likelihood of unemployment or underemployment. Non-completers are more likely to default on their student loans than graduates. In short, the wage premium associated with higher education hinges on degree completion.
For states, students not completing a postsecondary credential results in depressed tax capacity. According to estimates by the American Institutes of Research (AIR), the state of Minnesota spent $110.6 million on first-year dropouts. AIR also found that Minnesota lost over $188 million in potential tax revenue from the 2002 cohort of first-time freshmen pursuing a bachelor’s degree.

The estimates, however, fail to account for non-completers who were seeking an associate degree, certificate, or diploma, and are limited to one cohort of first-time freshmen, and so likely underestimate the cost of non-completion to the state.

**Minnesota Workforce Projections**

The Minnesota Department of Employment and Economic Development (DEED) estimates that nearly one in three new jobs projected to be created between 2010 and 2020 will require education beyond high school, as will more than one-fourth of replacement job openings. To meet such projected workforce demands given changing demographic trends, Minnesota’s K-12 and higher education systems must identify and implement effective strategies to increase postsecondary completion rates for underserved populations.

**Equity in Attainment**

In an effort to reduce Minnesota’s attainment gap, the 2015 state legislature set a statewide attainment goal. Accordingly, the number of Minnesota residents ages 25 to 44 who hold postsecondary degrees or certificates should be increased to at least 70 percent by 2025. The law specifies that this level should be achieved by all racial and ethnic minority groups.

Minnesota needs to improve how many students prepare for college. Minnesota has an educational attainment gap across racial and ethnic groups. Whether or not the gap is the result of segregation of students within low-income neighborhoods or structural racism present in the higher education pipeline, unequal college preparation must be addressed under the pursuit of attainment equity.

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PREPARING FOR AND ENTERING COLLEGE
HIGH SCHOOL ACADEMIC PREPARATION AND COLLEGE READINESS

KEY POINTS IN THIS SECTION

• High school graduation rates for all racial and ethnic groups and special populations increased from 2013 to 2014.

• The high school graduation rate for English language learners and students eligible for free/reduced priced lunch were 20 and 16 percentage points lower than the state graduates respectively, highlighting significant achievement gaps that exist within education.

• The Minnesota Comprehensive Assessment (MCA) results in both Grade 10 reading and Grade 11 math highlight large achievement differences for students of color and students from low income families as indicated by free/reduced priced lunch eligibility.

• ACT test-takers in Minnesota posted the highest composite scores in the country.

Higher education institutions are the major post-high school education and training pathway in the state. As such, higher education is impacted in part by the preparation level of high school graduates entering the state’s colleges and universities. Students completing more rigorous courses in core academic subjects in high school consistently have higher high school graduation rates, score higher on standardized tests and college entrance assessments, and are more likely to be successful in college.

Graduating high school is key to future educational achievement. Minnesota public high school graduation rates were 82 percent in 2014, and have increased each year since 2011. Graduation rate gaps between White students and students of color throughout the state have been closing.

SINCE 2011 THE GRADUATION GAP BETWEEN:

• White and Black students narrowed by eight percentage points and the White and Hispanic gap reduced by 10 points.

• English language learners and native English speaking students narrowed by over 10 percentage points.

• Students from low income families and their more affluent peers was reduced by nearly seven percentage points.
Preparing For and Entering College

Minnesota Public High School 4-Year Graduation Rates Vary by Race/Ethnicity, 2014

DATA SUGGESTS
Graduating high school is key to future educational achievement.

Measures of Academic Preparation

In Minnesota there is no one measure of college or career readiness. This report provides several measures to assess academic results of Minnesota high school students: the Minnesota Comprehensive Assessments (MCA), Advanced Placement test scores and ACT test results.

Within public schools, the Minnesota Comprehensive Assessments (MCA) measure student progress toward Minnesota’s academic standards for K-12 education. All public school students in grades three through eight take reading and mathematics assessments. Students in grade 10 take reading assessments, and students in grade 11 take mathematics assessments.

The statewide MCA results of public high school students in 2015 indicated 57 percent met the reading proficiency standard set by the Minnesota Department of Education and 51 percent met the math standards. The results in both reading and math showed large achievement differences for students of color and students from low income families as indicated by free/reduced priced lunch eligibility.
Grade 10 Reading Proficiency Varies by Race/Ethnicity and Special Populations
Percent of Minnesota public high school students proficient on reading Minnesota Comprehensive Assessment, 2015

DATA SUGGESTS
Too few students from special populations are attaining proficiency.

GRADE 11 MATH PROFICIENCY VARIES BY RACE/ETHNICITY AND SPECIAL POPULATIONS
Percent of Minnesota public high school students proficient on math Minnesota Comprehensive Assessment, 2015

SOURCE: Minnesota Department of Education
Are Minnesota High School Graduates College-Ready?

ACT COLLEGE ENTRANCE EXAM
Results from the ACT college entrance exam provide another indicator of Minnesota high school students’ college and career readiness. In Minnesota, the most commonly taken standardized college entrance exam is the ACT.

An estimated 78 percent of Minnesota’s 2015 high school graduating class took the assessment.

Minnesota’s average composite score of 22.7 was the highest in the nation among the 30 states in which more than half the college-bound students took the test in 2015.

The national composite score was 21.0.

While Minnesota had the highest average composite score in the nation, a significant proportion of high school graduates were not prepared for college-level work after high school graduation, according to ACT. ACT developed college readiness benchmarks in each of the four testing areas of its college entrance exams. Based on ACT research, these benchmarks define the score needed to have a 75 percent chance of earning a grade of “C” or better in related college-level courses. Thirty-nine percent of Minnesota’s ACT test-takers were academically prepared to succeed in all four subject areas: college-level English, algebra, social science and biology. Minnesota students of color were less college-ready overall than White students, which echoes the achievement gaps seen in high school graduation rates, MCA scores and AP test results.

DATA SUGGESTS
Not enough Minnesota test takers are academically prepared in basic subject areas.

*Meeting college-ready benchmarks in all four subjects: English, Algebra, Social Science and Biology.
Earning College Credit While in High School

Minnesota students have access to a wide variety of college preparatory or dual credit courses. Minnesota high school students can earn college credit while still in high school in a number of ways: Advanced Placement, concurrent enrollment, Postsecondary Enrollment Options and other high school-college agreements. Also the International Baccalaureate (IB) two-year pre-college diploma offered in 20 Minnesota high schools helps prepare students for higher education in the United States and overseas.

ADVANCED PLACEMENT

A College Board program offering high school students the opportunity to take rigorous, college-level courses and earn college credit while in high school.

ADVANCED PLACEMENT (AP)

Not all Minnesota high school students participate in programs; however, the Minnesota Department of Education has provided high schools with supplemental funding to support the delivery of AP courses and reimburse the cost of AP exams for students from lower-income backgrounds.

During the 2014-2015 school year, 42,814 Minnesota high school students took 70,699 AP examinations in 34 subjects. This marks a five percent increase in the number of students taking AP exams and a four percent increase in the number of subject exams taken. Although participation has increased across racial/ethnic groups, students of color still take AP exams at lower rates than their White peers.

Adequate performance on AP exams is indicated by receiving a score of 3 to 5, which is considered to be an indicator of students’ ability to successfully perform college-level work. Some Minnesota colleges and universities offer college credit for scores 3 to 5. Minnesota AP test-takers received scores 3 to 5 on 46,529 exams or 66 percent of the total.

### Minnesota Students on Average Outscored* the Nation on Advanced Placement Exams, 2014-2015 Academic Year

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage of Students</th>
<th>Minnesota</th>
<th>Nation</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Students</td>
<td>93%</td>
<td>66%</td>
<td>46%</td>
</tr>
<tr>
<td>American Indian</td>
<td>74%</td>
<td>46%</td>
<td>55%</td>
</tr>
<tr>
<td>Asian</td>
<td>81%</td>
<td>64%</td>
<td>83%</td>
</tr>
<tr>
<td>Black</td>
<td>44%</td>
<td>41%</td>
<td>31%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>87%</td>
<td>68%</td>
<td>80%</td>
</tr>
<tr>
<td>White</td>
<td>91%</td>
<td>65%</td>
<td>59%</td>
</tr>
<tr>
<td>Other</td>
<td>71%</td>
<td>50%</td>
<td>44%</td>
</tr>
<tr>
<td>Not Stated</td>
<td>92%</td>
<td>52%</td>
<td>46%</td>
</tr>
</tbody>
</table>

*An AP score of at least 3, on a scale of 1 to 5, is an indicator of ability to successfully perform work at most colleges.

SOURCE: College Board
DUAL CREDIT VIA POSTSECONDARY ENROLLMENT OPTIONS & CONCURRENT ENROLLMENT

Postsecondary Enrollment Options (PSEO) allow high school juniors and seniors in Minnesota to enroll in college-level courses while still in high school. Legislation (Minn. Stat. § 124D.09) was passed in 2012 allowing eligible grade 10 students to enroll in Career and Technical Education (CTE) courses as identified by the Minnesota State Colleges and Universities System.

High school students can participate in PSEO by taking courses taught by a college instructor either physically at a postsecondary institution or through online courses offered by a college or university. PSEO provides students with a wide variety of college-level course offerings and the opportunity to experience challenging coursework in a college environment.

By contrast, concurrent enrollment courses are a college or university course offered through a secondary school and taught by a high school teacher. The number of high school students enrolled in college-level courses through PSEO or concurrent enrollment has increased from 15,447 to 30,531 in the past 10 years.

In addition to PSEO and concurrent enrollment, a high school may enter into an agreement with a college to provide additional dual credits courses. Little is known about the number of courses offered in this manner.

DATA SUGGESTS

Dual credit enrollment has nearly doubled in ten years.
**COLLEGE ENROLLMENT**

**KEY POINTS IN THIS SECTION**

- In 2014, 69 percent of Minnesota public high school graduates enrolled in postsecondary education in the fall term after high school.
- 72 percent chose a postsecondary institution in Minnesota.
- Postsecondary institutions in states bordering Minnesota were popular choices for Minnesota high school graduates enrolling out of state.

**College Participation Rate**

The college participation rate measures the percent of high school graduates enrolling in college in the fall immediately upon graduation.

The college participation rate for the 2014 Minnesota public high school graduating class was 69 percent. The rate includes students enrolling in Minnesota and out of state and at all types of colleges from vocational two-year to four-year. College participation rates leave out students not graduating from high school.

Minnesota’s performance on this measure may indicate the effectiveness of college awareness initiatives, the success of college recruiting and outreach targeted to Minnesota high school students, and the academic preparation of high school students.
Notable differences exist in college participation by race and ethnicity.

White and Asian public high school graduates enrolled in Minnesota postsecondary institutions at rates higher than other populations. Since there are large gaps in Minnesota public high school graduation rates by race/ethnic background even less students who are American Indian, Black and Hispanic attend college than their White and Asian younger aged peers.

Nationally, immediate enrollment in college also varies by race and ethnicity. Of the three million high school graduates in 2013, 66 percent, enrolled in college the following fall. White student college enrollment (67 percent) was higher than the rate for those who were Black (57 percent). The national rate for those who were Hispanic (66 percent) was similar to White students. The immediate college enrollment rate for Asians (81 percent) was higher than the rates for Whites, Blacks, and Hispanics in 2013 and in each year since 2003.

There are large differences in college participation by family income. Income of Minnesota public high school graduates is measured by whether the student enrolled in free or reduced price lunch at any time during high school. College participation rates for high school graduates not receiving free or reduced price lunch was 26 percent higher than students who received free or reduced price lunch.

College participation gaps by family income are also reported nationally. The college participation rate for high school graduates from high-income families (80 percent) was 31 percentage points higher than the rate for those from low-income families (49 percent).
Where Students Enroll

Staying close to home is the choice for most high school graduates enrolling in college.

Of Minnesota's public high school class of 2014, 72 percent chose to attend in Minnesota and 28 percent enrolled out of state. Students tend to choose locations they know and may stay close to home to be near their families and friends. It is often cheaper to attend college in-state due to in-state tuition and state-funded financial aid programs. In Minnesota's case the Minnesota State Grant Program is available only to undergraduates attending a Minnesota institution. Staying closer to home also lowers additional travel expenses.
58 Percent of 2014 Minnesota High School Graduates Staying in Minnesota Attended 4-Year Institutions in Fall 2014

Border States Were Top Destinations For 2014 Minnesota High School Graduates Attending College Out of State in Fall 2014

Note: 28,826 Minnesota public high school graduates attended 121 Minnesota institutions.

Note: 13,277 Minnesota public and private high school graduates attended 884 out-of-state institutions.

Four-year colleges in Minnesota were the most popular type of institution attended by 58 percent of high school graduates staying in Minnesota.

The University of Minnesota-Twin Cities campus enrolled the largest number of 2014 Minnesota high school graduates.

The most popular destinations for Minnesota high school graduates enrolling out of state were institutions located in states bordering Minnesota. Institutions in Iowa, North Dakota, South Dakota and Wisconsin enrolled 65 percent of Minnesota’s graduates enrolling out of state. North Dakota State University-Fargo enrolled the most Minnesota high school graduates attending out of state from 2011 through 2014. Many Minnesota residents take advantage of statewide tuition reciprocity agreements Minnesota has with North Dakota, South Dakota and Wisconsin.

Of the Minnesota high school graduates enrolling in out-of-state institutions not adjacent to Minnesota’s border, attendance was scattered across the country. Institutions located in the Rocky Mountain region (Colorado, Montana, Utah and Wyoming) have been popular destinations for recent Minnesota high school graduates, followed by other institutions in the Midwest (Illinois, Indiana, Michigan and Ohio) and the Southwest region (Arizona) of the U.S.
Preparing For and Entering College

In considering college affordability, prospective college students should consider the net price they will pay.

Net price reflects the out-of-pocket costs students pay for college after subtracting grants and scholarships awarded. Although college tuition continues to rise, few students or families are expected to pay the full cost of attendance. The net price students pay varies by family income and the institution attended. Colleges are required to have net price calculators on their websites to help students and their families gauge what they might expect to pay to attend a particular college.
**Published tuition and fees have increased at Minnesota institutions.**

The fastest rates of growth in average tuition and fees were at public institutions, although the actual dollar amount increases have been larger at private institutions.

Even though tuition and fees at Minnesota post-secondary institutions have increased, prices at public institutions are similar to those in peer states. College prices tend to reflect regional economic differences. Institutions on the East Coast have higher tuition and fees than institutions in Southern and Western states.

**Published Tuition and Fees have Increased Across Minnesota Institutions**

First-time, full-time undergraduates, academic years ending 2000-2015

![Graph showing tuition and fees increase across Minnesota institutions from 2000 to 2015](image)

**DATA SUGGESTS**

Grants and scholarships reduced the price students paid by approximately $4,600 at Minnesota public four-year institutions and $3,600 at Minnesota public two-year colleges in 2013-2014.

**SOURCE:** U.S. Department of Education, IPEDS Institutional Characteristics Survey
Minnesota Public Institutions Published Tuition and Fees Even with Peers but Outpace the Nation  
First-time, full-time, undergraduates, 2014–2015

Net Price

Grants and scholarships help make college affordable.

In Minnesota, 70 percent of first-time, full-time freshmen received grants or scholarships that reduced the cost of attendance. In 2013-2014, the average net price for first-time, full-time undergraduates receiving federal financial aid attending Minnesota institutions was:

- $14,000 at state colleges (two-year)
- $22,900 at private for-profit two-year institutions
- $17,200 at public four-year institutions
- $24,300 at private not-for-profit four-year institutions
- $21,400 at private for-profit four-year institutions.

Note: Peer states are Iowa, Illinois, Indiana, Michigan, Ohio, Pennsylvania and Wisconsin.

Affordability policies at the state and federal level focus on lower income undergraduates. Policies related to grant or scholarship eligibility vary greatly by institution type and state. Minnesota undergraduates from families with incomes of less than $75,000 are eligible to receive federal Pell Grants, Minnesota State Grants and institutional need-based grants. Analysis of net price for this income group allows for better understanding of the impact of state, federal and institution-specific policies on college costs for lower income students.

DATA SUGGESTS
Among Minnesota undergraduates from families with incomes of less than $75,000, the average net price paid was lower in 2013-2014 than in 2008-2009.

Average net prices paid by students and their families increased as family income increased.

Average net price ranged from $13,700 to $25,000 depending on family income.
For family incomes of $30,000 or lower, the University of Minnesota offered the lowest net price for undergraduates attending Minnesota public institutions ($8,600), as compared to state colleges (two-year) ($11,000) or state universities (four-year) ($10,800).

The University of Minnesota’s lower net price resulted from institutional grant aid programs which targeted Pell Grant recipients and middle income students. At all family income levels, the net price paid at Minnesota public institutions was lower than private institutions in 2013-2014.
Average Net Prices* Stable for Lower Income Undergraduates at Minnesota Institutions
First-time, full-time undergraduate receiving Title IV Financial Aid, 2009 and 2014

About Net Price

This indicator measures the tuition and fees plus living expenses paid by first-time, full-time undergraduate students to attend a postsecondary institution for one year. The “net price” is calculated by subtracting the average amount of federal, state/local government, or institutional grant or scholarship aid from the cost of attendance. The cost of attendance equals the sum of published tuition and required fees for Minnesota residents, plus a standard living allowance of $12,100 for books, supplies, transportation, room, board and miscellaneous expenses.

*Net Price: Tuition and Fees plus a standard living allowance of $12,100 minus federal, state and institutional grants. Title IV student aid for purposes of this survey includes students receiving a federal grant or federal loan. Data for public institutions represents the weighted average of in-district and in-state charges.

ENROLLMENT AND STUDENT CHARACTERISTICS

**KEY POINTS IN THIS SECTION**

- **Enrollments today are higher** than a decade earlier, but lower than its peak in 2010.
- Undergraduates – **25 percent are students of color; 65 percent are under age 25.**

A variety of types of education are offered by Minnesota’s public and private postsecondary institutions. They serve a group of students as diverse as the institutions themselves. A growing number of high school students are concurrently enrolled in college as well as adults continuing their postsecondary education through graduate education or those seeking specific career or job enhancement opportunities.

- In fall 2014, there were 433,952 students enrolled in Minnesota’s public and private postsecondary institutions.

- Undergraduate enrollment increased three percent from 2005 but decreased 12 percent from 2010 to 2014. There were 288,965 undergraduates in 2014.

- Graduate student enrollment decreased one percent from 2005 to 44,917 graduate students in 2014. Two online only institutions, Capella University and Walden University, headquartered in Minnesota and reporting their nationwide enrollment had a 112 percent increase from 32,827 to 69,539 graduate students.

- High school students in concurrent enrollment programs have continuously increased each year to 30,531 in 2014. There was a 54 percent increase from 2005 to 2014. They comprised six percent of undergraduate enrollments in 2005 and nine percent in 2014.

1 http://www.ohe.state.mn.us/dPg.cfm?pageID=2136
State colleges (two-year) enroll the most undergraduates.

Adults age 25 years and older tend to enroll in state colleges and private career schools over four-year colleges. State colleges along with private career schools had enrollment surges from 2008 to 2010 as many adults returned to college or entered for the first time due to recessionary job losses.
Undergraduate Residence, Fall 2014

- Minnesota: 74%
- IA, ND, SD & WI: 8%
- Other U.S.: 11%
- Foreign: 7%

Graduate Residence, Fall 2014

- Minnesota: 68%
- IA, ND, SD & WI: 13%
- Other U.S.: 9%
- Foreign: 10%

SOURCE: Minnesota Office of Higher Education

Note: Does not include Capella and Walden.

DATA SUGGESTS
Minnesota residents comprise the majority of students at Minnesota institutions.

Four-year colleges have higher percentages of younger undergraduates enrolled full-time than two-year colleges.
DATA SUGGESTS
65 percent of undergraduates are age 24 or younger. The majority enroll in four-year colleges and attend full time.

Notes:
- Undergraduate Age, Fall 2014: 65% are age 24 or younger, 29% are age 25 to 44, and 6% are age 45 & Older.
- Graduate Age, Fall 2014: 70% are age 24 or younger, 12% are age 25 to 44, and 18% are age 45 and Older.
- Note: Does not include Capella and Walden.

SOURCE: Minnesota Office of Higher Education
Obtaining a bachelor’s degree is the intent of most undergraduates. The majority of graduate students pursue a master’s degree.
DATA SUGGESTS
Students of color make up a growing proportion of undergraduate enrollments. This is consistent with trends in the general population.

Undergraduates of color increased from 32,292 in fall 2005 to 62,514 in fall 2014.
ABOUT UNDERGRADUATES

Undergraduate data in this section does not include high school students who concurrently enroll in a high school and a postsecondary institution. Enrollment data are only collected for the fall semester and do not reflect an annual headcount.

For enrollment purposes institutions are organized by the type of educational offering.

TWO-YEAR INSTITUTIONS include two sectors: state colleges and private career institutions. The private career schools may be for-profit or not-for-profit and some offer a limited number of career-oriented bachelor’s degrees.

FOUR-YEAR INSTITUTIONS include three sectors: state universities, the University of Minnesota campuses and private colleges. The private colleges in this group tend to be mostly not-for-profit institutions and offer a mix of bachelor’s degrees which include liberal arts programs.

Data on Capella University and Walden University students are excluded as appropriate. These two online only institutions are headquartered in Minnesota and report their nationwide enrollment. In fall 2014 they had a combined enrollment of 87,249 which is larger than the total enrollment of any Minnesota four-year sector. The majority of their students are enrolled in graduate programs and are non-Minnesota residents. They also tend to enroll larger percentages of women than other types of colleges and over half of their enrollment are Black students. These student characteristics skew some of the data presented about institutions with a physical presence in Minnesota.
Preparing For and Entering College

Developmental Education

The transition from high school to college and completion can be more difficult for some students than others. Enrollment in remedial or developmental coursework can delay completing requirements for degree completion.

Overall, Minnesota does well in moving students from public high school to college, but not all graduates enrolling in college are at the same level of academic preparedness.

• 27 percent of 2012 public high school graduates enrolled in one or more developmental courses within two years of graduating from high school.

• Disparities in developmental education enrollment exist for key groups of students: students of color, non-English speakers and lower income students.

• Minnesota State Colleges and Universities (MnSCU) serves almost all graduates enrolling in developmental education.

• Overall developmental education rates for the state are stable, though the percent of enrollees at state colleges needing developmental education increased. This is, in part, due to a decrease in the percent of four-year college students enrolling in developmental education.

KEY POINTS IN THIS SECTION

• Developmental education, retention and transfer activity are three specific data points highlighting the undergraduate experience.

• Are undergraduates ready to enroll in a beginning college level math or writing class? Do undergraduates their studies and enroll their second year? Do undergraduates transfer?

UNDERGRADUATES: A CLOSER LOOK

Developmental Education

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ABOUT DEVELOPMENTAL EDUCATION

Data was provided by the Minnesota Statewide Longitudinal Education Data System¹ (SLEDS), managed jointly by the Minnesota Office of Higher Education, Minnesota Departments of Education, and Employment and Economic Development. SLEDS links student data from pre-kindergarten through completion of postsecondary and into the workforce to enable educators and policymakers to gauge the effectiveness of programs and design targeted improvement strategies.

“Developmental education” is a term used to refer to programs offered by postsecondary institutions to prepare students for success in college-level work. Developmental education course taking encompasses the subject areas of mathematics, reading, writing, English as a Second Language or general study skills. Participation in developmental education is one measure of the academic readiness of high school graduates for college level coursework.

More information on developmental education is in the Getting Prepared 2015² report.

¹ http://sleds.mn.gov/
Undergraduates Enrolled in Developmental Education Varies by Student Characteristics
2012 Minnesota public high school graduates enrolled in college within two years

SOURCE: Minnesota Statewide Longitudinal Education Data System

State Colleges Enroll the Majority of Students Needing Developmental Education
2012 Minnesota public high school graduates enrolled in college within two years

SOURCE: Minnesota Statewide Longitudinal Education Data System
Transfer activity is increasing among undergraduates.

In fall 2014, ten percent of undergraduates were admitted to Minnesota institutions with transfer credits from another institution. The number of undergraduates with transfer credits increased by 37 percent from 22,628 in 2005 to 31,028 in 2014.

It is normally assumed that undergraduates who transfer do so from a two-year college to a four-year college or university, but this is not the case. Half of the transfer activity involves students transferring into a state college (two-year) from either a four-year institution or another two-year institution. Some students transfer into and out of several institutions to find the right academic or program fit. Taking online classes at multiple institutions also increases transfer credit activity.

About Undergraduate Transfers

While transferring may not adversely affect a student’s educational goals, transfer activity does have an adverse effect on institutional reporting of first-year to second-year undergraduate retention and graduation rates. These measures rely on tracking new-entering first-year student cohorts throughout their studies at the same institution. Students transferring to another institution after their first-year of study or before graduating are not counted in institutional retention and graduation rates. Transfer students may also include those students who did not initially find the right fit or who did not find the programs and services they expected or needed at their first institution.
Retention Rates

Retention Rates are Higher for Full-time Undergraduates
New entering students in fall 2013 returning in fall 2014

DATA SUGGESTS
Minnesota’s undergraduate first-to-second year retention rate was 74 percent for full-time and 43 percent for part-time students in 2014.

Undergraduate first-year retention rates do not vary from year to year.

Rates do vary for students attending full time compared to those attending part time, or by type of institution attended. Retention rates are a preliminary indicator of college completion as students who leave an institution are most likely to do so in between their first and second years of postsecondary education.

ABOUT RETENTION RATES

College retention is defined as the number of first-time undergraduates returning for a second year at the same institution as a proportion of those who attended full-time or part-time in the prior year. Also, retention rates do not include students transferring to another institution to continue their education.
FINANCIAL AID TO MINNESOTA UNDERGRADUATES

KEY POINTS IN THIS SECTION

- Minnesota undergraduates received $2.7 billion in grant and federal loan financial aid in 2014.
- 52 percent of undergraduates borrowed $1.2 billion in federal loans.

Minnesota undergraduates received a variety of financial aid including grants, scholarships, and student loans to help pay for their postsecondary education. Undergraduates must complete the federal Free Application for Federal Student Aid (FAFSA) to receive federal, state and often institutional financial aid.

Financial aid is intended to fill the gap between the actual price of college and what students and their families can contribute, from savings and income, to pay for their education. Financial aid is available as grants and scholarships, which students do not repay, or through student loans that must be repaid. In short, financial aid allows students to attend colleges that they otherwise may not be able to afford.

**$2.7 billion in grant and federal loan financial aid were received by Minnesota undergraduates in 2014.**

Nearly $1.5 billion in total grant aid was awarded to 61 percent or 200,000 undergraduates. Total grant aid comprised 56 percent of the total aid dollars. Federal Pell Grants were awarded to 36 percent of undergraduates. There were 325,818 Minnesota undergraduates in 2014.

Even with grants Minnesota undergraduates still needed to borrow federal loans to help pay for their education.

Nearly $1.2 billion in federal loans were borrowed by 52 percent, or 170,000 undergraduates to help pay for their education. Federal loans comprised 44 percent of the total aid dollars.

Several other types of financial aid are not included in above totals. Data previously collected by the Minnesota Office of Higher Education indicates that students and their families would have used an additional $500 million in aid in 2014. In 2012-2013 Minnesota undergraduates received $48 million in work-study aid, $140 million in parent loans, $182 million in private and institutional loans, and $51 million in Minnesota SELF loans.

1. [http://www.ohe.state.mn.us/sPages/FaaReport.cfm?report=all](http://www.ohe.state.mn.us/sPages/FaaReport.cfm?report=all)
61% of Minnesota Undergraduates Received Grant Aid, 2013-2014

- Total Any Grant Aid: 61%
- Pell Grant Only: 36%
- Federal Student Loans: 52%


Nearly $1.2 Billion in Federal Loans Were Borrowed by Minnesota Undergraduates, 2014

- Federal Pell Grants: $413 million
- All Other State, Federal, Local, or Institutional Grants: $1,110 million
- Federal Student Loans: $1,189 million
- Total Student Grants and Federal Loans: $2,713 million

OUTCOMES OF COLLEGE
Minnesota Has High Educational Attainment of Adults Age 25 to 64

How educated are Minnesotans?

In 2014, 72 percent of Minnesotans age 25 to 64 had at least some college or higher.

States benefit both economically and socially from having an educated population.

Those benefits include: improved employee-employer job match, lowered crime rates, greater and more informed civic participation, improved health outcomes, increased life expectancy, and intergenerational degree attainment effects. A state’s educational attainment population levels are a product of the effectiveness and success of the state’s postsecondary institutions, the vitality and diversity of the state’s economy, and quality of life in the geographic area. Some states or geographies can also benefit more than others if they can attract more educated populations through migration.¹

According to the U.S. Census Bureau, 23% of Minnesotans 25 to 64 had a Bachelor’s degree, 4% had a Graduate or Professional degree, 12% had an Associate degree, 24% had a High school graduate or GED, 13% had Some college, no degree, 2% had a 9th to 12th grade, no diploma, and 12% had less than 9th grade.

SOURCE: U.S. Census Bureau, 2014 American Community Survey 1-Year Estimates

The populations with the highest attainment level are 25 to 44 year olds; 53 percent had earned an associate degree or higher compared to 45 percent for those age 45 to 64.
Specifically, Asian (50 percent) and White (47 percent) adults had attainment levels above the state average of 45 percent for those age 25 and older. In order to maintain Minnesota’s high levels of educational attainment given the changing state demographics with a growing non-White population, Minnesota must identify and implement effective strategies to integrate and support to completion historically underserved non-White populations.

**DATA SUGGESTS**
Even though Minnesotans are highly educated there are disparities in educational attainment by race and ethnicity.

**Disparities persisted from 2010 to 2014.**
Employment and Wages

In 2014, the median annual wage level for Minnesotans was $40,378; however, those with less than a high school diploma had a median annual wage of only $21,937. Wage growth in Minnesota is occurring mainly in jobs requiring the highest levels of education. “The lowest-paid jobs are those that are least likely to have wage gains that keep pace with inflation creating a widening gap between the affluent and the struggling, those with years of postsecondary education and those without” according to an August 2015 analysis by the Minnesota Department of Employment and Economic Development (DEED).²


Note: “Some College” also includes those who completed one- or two-year certificate programs.

DATA SUGGESTS
Minnesotans experienced higher median annual wages as their level of educational attainment increased.
Employment Rates Increase with Each Level of Education in Minnesota
Adults age 25 to 64 years old, 2014

Note: “Some College” also includes those who completed one- or two-year certificate programs.

DATA SUGGESTS
In addition to higher wages, Minnesotans were more likely to be employed based on higher levels of educational attainment.
Only 58 percent of Minnesotans with less than a high school diploma were employed, compared to 74 percent with a high school diploma or equivalent, according to U.S. Census data. Participating in postsecondary education increased Minnesotans likelihood of employment; 81 percent of Minnesotans with some college experience or an associate degree were employed. The “some college” category includes individuals that earned a postsecondary diploma or one- or two-year certificate. Minnesotans with bachelor’s degrees or higher had the highest employment level, with 87 percent.

**Minnesota’s population ranks high in degree attainment.**

The percentage of Minnesota’s population having attained a bachelor’s degree has exceeded the national average since 1970. It remains higher than the Midwest Region average, and equivalent to that of the Northeast Region, which contains several states with high percentages of college-educated populations.

In comparing state populations with an associate degree or higher, Minnesota ranked second in the nation with 49 percent of its adult population (aged 25 to 64) with an associate degree or higher in 2014. The percentage of the adult population with an associate degree or higher by state ranged from 52 percent in Massachusetts to a low of 29 percent in West Virginia.

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A 2015 Lumina Foundation report\(^3\) ranked metropolitan areas with the highest percentage of their population (aged 25 to 64) with an associate degree or higher. Minneapolis/St. Paul ranked fourth (51.8 percent) behind Washington D.C. (55.4 percent), Boston (54.7 percent) and San Francisco (53.8 percent).

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\(^3\)https://www.luminafoundation.org/stronger_nation
Minnesota Ranks High in Percent of Population with an Associate Degree or Higher, 2014

<table>
<thead>
<tr>
<th>AGE 25-64 TOTAL</th>
<th>25-34 YEAR OLDS</th>
<th>35-44 YEAR OLDS</th>
<th>45-64 YEAR OLDS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Top States</strong></td>
<td><strong>Percent</strong></td>
<td><strong>Top States</strong></td>
<td><strong>Percent</strong></td>
</tr>
<tr>
<td>Massachusetts</td>
<td>52.4%</td>
<td>Massachusetts</td>
<td>56.5%</td>
</tr>
<tr>
<td>Minnesota</td>
<td>48.9%</td>
<td>Minnesota</td>
<td>53.0%</td>
</tr>
<tr>
<td>Connecticut</td>
<td>48.2%</td>
<td>New York</td>
<td>52.3%</td>
</tr>
<tr>
<td>Colorado</td>
<td>48.2%</td>
<td>New Jersey</td>
<td>49.4%</td>
</tr>
<tr>
<td>New Hampshire</td>
<td>47.2%</td>
<td>Iowa</td>
<td>48.8%</td>
</tr>
<tr>
<td>Nation</td>
<td>40.4%</td>
<td>Nation</td>
<td>42.3%</td>
</tr>
</tbody>
</table>

SOURCE: U.S. Census Bureau, 2014 American Community Survey 1-Year Estimates

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ABOUT EDUCATIONAL ATTAINMENT

The U.S. Census Bureau annually collects information on the highest level of education attained by individuals age 18 and older via the American Community Survey. The data are available by age, gender, race and geography. Most publications focus on adults aged 25 years and over, after their education has been completed.

Educational attainment refers to the highest level of education an individual has completed at the time the survey is conducted. Data on educational attainment are derived from a single question that asks, “What is the highest grade of school completed, or the highest degree received?” This question was first implemented in the 1990 Decennial Census and changed in the Current Population Survey in 1992.

The Census defines postsecondary as either “some college,” “associate degree,” “bachelor’s degree”, or a “graduate or professional degree.”

Degrees versus Certificates

Most of the data compares the population with a degree (associate or higher) with non-degree holders. Quantifying non-degree, industry-recognized credentials, as well as individuals’ basic skills progress is of growing importance.

A postsecondary certificate (awarded in many vocational programs) is the highest education level needed to enter several high-demand high-wage careers. Current national and state tracking systems are inadequate to quantify non-degree credentials earned as a percent of the population. The U.S. Census Bureau does not collect this data in a separate category. The Census category “some college, no degree” is a catch-all category that includes individuals who are currently enrolled in college and have not finished, individuals who attended college and dropped out before completing a program, and individuals who obtained a postsecondary credential below an associate degree (e.g., diploma or certificate). The U.S. Department of Education is working with the Census Bureau to improve the collection of postsecondary education attainment in non-degree programs and other industry-recognized credentials.

4http://www.census.gov/programs-surveys/acs.html
**GRADUATION RATES**

**KEY POINTS IN THIS SECTION**

- Graduation rates at Minnesota four-year institutions have remained steady. In 2014, 46 percent of first-time, full time undergraduates graduated within four years and 63 percent graduated within six years.

- At Minnesota two-year institutions, the combined rate of students transferring to another institution or graduating within three years was 50 percent.

Graduation rates measure whether students are completing their studies and institutional effectiveness in facilitating student completion. High graduation rates may indicate appropriately targeted student recruitment, effective campus communication and scheduling, strong instruction and advising, and accessible student support services. Other variables, such as the academic preparation of students, colleges’ admissions selectivity, student demographics and financial support, also influence graduation rates.

In 2014, 46 percent of Minnesota undergraduates seeking a bachelor’s degree graduated within four years and 63 percent graduated within six years. When comparing individual institutions across the state however, there is a great deal of variation. The six-year graduation rates, in 2014, range from:

- **48 percent to 78 percent at University of Minnesota campuses**

- **34 percent to 57 percent at state universities**

- **46 percent to 93 percent at private not-for-profit institutions**
The University of Minnesota combined campuses made the greatest stride in improving their graduation rates, with the greatest increase occurring at the Twin Cities campus.

The six-year graduation rate for the combined campuses increased from 44 percent in 2009 to 72 percent in 2014; while the Twin Cities campus six-year rate increased from 47 percent to 78 percent. Generally the highest graduation rates are within the private not-for-profit institution sector. Now only six Minnesota private colleges have higher six-year graduation rates than the University of Minnesota Twin Cities campus.
Combined graduation and transfer rates at two-year colleges were 50 percent.

Minnesota’s two-year institutions offer a variety of programs. Students can enroll in technical/occupational programs culminating in a certificate or associate degree while others enroll in a liberal arts/transfer curriculum preparing them to complete a bachelor’s degree at a four-year institution. The Minnesota Transfer Curriculum, offered at Minnesota’s state colleges, is specially designed for students wishing to transfer to a four-year institution; students may transfer before receiving an associate degree.

Minnesota 3-Year Graduation Rates Gradually Declined at 2-Year Institutions, Even When Transfer Rates Are Included, 2009 and 2014

Note: providing transfer rate data is optional. Private 2-year for-profit colleges include only six institutions with 776 students in cohort; compared to 14,153 students in the state college 2-year cohort. Private 2-year for-profit colleges do not report transfer-out data.

Data Suggests
Graduation rates from two-year institutions should include transfer-out rates to more accurately reflect student outcomes.
Minnesota Graduation Rates Varied By Race, But Were Higher at 4-Year Institutions, 2014

Note: First-time, full-time undergraduates entering college in 2008 at Minnesota 4-year institutions and 2011 at Minnesota 2-year institutions and graduating from the same institution, or transferring to another institution (2-year colleges only) by 2014.

The 2014 data reflects the graduation rates of first-time, full-time degree-seeking undergraduates who began at a four-year institution in fall 2008 or at a two-year institution in fall 2011. Only students completing their degree or other award at the same institution were included in the graduation rate. Students who transfer negatively impact an institution’s graduation rate. Overall, about 10 percent of all undergraduates statewide transferred to another institution in fall 2014. Institutions are classified as four-year or two-year institution by the highest level of undergraduate program offered. This classification determines which student cohort is used to track a graduation rate.

DATA SUGGESTS
Students of color are not graduating at the same rates as White students, even though their graduation rates are higher from four-year than two-year colleges.

1http://www.ohe.state.mn.us/mPg.cfm?pageID=754
AWARDS CONFERRED

KEY POINTS IN THIS SECTION

• The number of academic credentials awarded annually at all levels by Minnesota postsecondary institutions has increased over the past decade, with bachelor’s degrees remaining the most common award conferred.

• Health science programs have the highest number of awards across all academic levels.

Over 103,000 academic awards were conferred last year.

The successful completion of a program of study culminates in the conferring of an academic award. Minnesota’s postsecondary institutions offer a variety of awards at all levels of training. In 2013-2014, Minnesota postsecondary institutions awarded 103,408 academic credentials; a ten-year increase of 38 percent.

In 2013-2014 there were:

• 15,607 certificates and diplomas requiring less than two years of study,
• 21,213 associate degrees,
• 36,451 bachelor’s degrees,
• 2,764 graduate certificates,
• 22,082 master’s degrees, and,
• 5,291 doctoral degrees, both research and professional (such as in law, medicine, or theology).

From certificate to doctorate, more awards were earned in health sciences than any other career cluster during 2013-2014 from Minnesota postsecondary institutions.

At the undergraduate level 24 percent of all awards were in health science followed by business management, marketing and finance (15 percent); and liberal arts, languages and history (15 percent).

Over 800 majors or programs of study are offered by Minnesota postsecondary institutions at the various award levels. To track trends for such a large array of programs, the U.S. Department of Education developed the career cluster taxonomy¹ to help align terminology used in postsecondary programs with those used in analyzing careers and occupations.

¹http://www.careertech.org
Outcomes of College

Number of Awards Conferred By Minnesota Institutions Increasing Over the Past Ten Years, 2005-2014

Note: master’s degrees include those conferred by Capella and Walden Universities, two large national online institutions headquartered in Minnesota with large student growth.

DATA SUGGESTS
Health science programs were 27 percent of all academic awards.

Awards Conferred by Minnesota Postsecondary Institutions, 2013-2014

<table>
<thead>
<tr>
<th>PROGRAM CLUSTER</th>
<th>CERTIFICATES BELOW BACHELOR’S</th>
<th>ASSOCIATE DEGREE</th>
<th>BACHELOR’S DEGREE</th>
<th>GRADUATE CERTIFICATE</th>
<th>MASTER’S DEGREE</th>
<th>DOCTORATE</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture, Food &amp; Natural Resources</td>
<td>671</td>
<td>261</td>
<td>1,875</td>
<td>6</td>
<td>138</td>
<td>44</td>
<td>2,995</td>
</tr>
<tr>
<td>Architecture &amp; Construction</td>
<td>1,222</td>
<td>623</td>
<td>272</td>
<td>3</td>
<td>106</td>
<td>•</td>
<td>2,226</td>
</tr>
<tr>
<td>Arts, Audio/Video Tech. &amp; Communications</td>
<td>262</td>
<td>746</td>
<td>3,468</td>
<td>32</td>
<td>215</td>
<td>51</td>
<td>4,774</td>
</tr>
<tr>
<td>Business Mgt., Marketing &amp; Finance</td>
<td>1,524</td>
<td>2,138</td>
<td>7,546</td>
<td>256</td>
<td>4,002</td>
<td>447</td>
<td>15,913</td>
</tr>
<tr>
<td>Education &amp; Training</td>
<td>297</td>
<td>291</td>
<td>2,690</td>
<td>1,475</td>
<td>5,704</td>
<td>1,026</td>
<td>11,483</td>
</tr>
<tr>
<td>Government &amp; Public Administration</td>
<td>•</td>
<td>•</td>
<td>1,112</td>
<td>32</td>
<td>477</td>
<td>112</td>
<td>1,733</td>
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<tr>
<td>Health Science</td>
<td>5,903</td>
<td>5,777</td>
<td>6,645</td>
<td>685</td>
<td>7,358</td>
<td>1,896</td>
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<tr>
<td>Hospitality &amp; Tourism</td>
<td>455</td>
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<td>67</td>
<td>•</td>
<td>•</td>
<td>•</td>
<td>720</td>
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<td>Human Services</td>
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<td>429</td>
<td>2,334</td>
<td>54</td>
<td>1,748</td>
<td>246</td>
<td>6,630</td>
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<td>Information Technology</td>
<td>388</td>
<td>864</td>
<td>1,278</td>
<td>73</td>
<td>565</td>
<td>81</td>
<td>3,249</td>
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<tr>
<td>Law &amp; Corrections</td>
<td>759</td>
<td>1,252</td>
<td>1,400</td>
<td>17</td>
<td>463</td>
<td>924</td>
<td>4,815</td>
</tr>
<tr>
<td>Liberal Arts, Languages &amp; History</td>
<td>140</td>
<td>7,608</td>
<td>3,655</td>
<td>87</td>
<td>409</td>
<td>63</td>
<td>11,962</td>
</tr>
<tr>
<td>Manufacturing &amp; Transportation</td>
<td>2,105</td>
<td>1,005</td>
<td>185</td>
<td>•</td>
<td>25</td>
<td>•</td>
<td>3,320</td>
</tr>
<tr>
<td>Science, Technology, Engineering &amp; Mathematics</td>
<td>62</td>
<td>5,903</td>
<td>6,765</td>
<td>46</td>
<td>980</td>
<td>401</td>
<td>8,489</td>
</tr>
<tr>
<td>Total</td>
<td>15,607</td>
<td>21,427</td>
<td>39,292</td>
<td>2,766</td>
<td>39,292</td>
<td>5,291</td>
<td>106,537</td>
</tr>
</tbody>
</table>

SOURCE: U.S. Department of Education, IPEDS Completion Survey
FIELDS OF STUDY VARY BY LEVEL OF AWARD

- **CERTIFICATES BELOW BACHELOR’S DEGREES** comprised 20 percent of all undergraduate awards. A postsecondary certificate is the highest education needed to enter several high-demand, high-wage careers, including jobs in the healthcare, manufacturing and construction sectors. At the certificate level, programs in health care dominated (38 percent) followed by manufacturing and transportation (13 percent), cosmetology and culinary services (12 percent), business (10 percent), construction trades (8 percent).

- **AT THE BACHELOR’S DEGREE LEVEL**, degrees in business (19 percent), STEM (17 percent) and health sciences (17 percent) comprised more than half of the degrees earned. Business continues to be the most popular bachelor’s degree major. Science (STEM) majors, especially biological science, and health science majors have increased at a faster pace than other majors over the last five years.

- **AT THE GRADUATE LEVEL** most awards are in health science, education, business and law.

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### Top 10 Certificates Below Bachelor’s Conferred, 2013-2014

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>CAREER CLUSTER</th>
<th>NUMBER</th>
<th>PERCENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nursing Assistant and Patient Care</td>
<td>Health Science</td>
<td>1,863</td>
<td>12%</td>
</tr>
<tr>
<td>Licensed Practical/Vocational Nurse Training</td>
<td>Health Science</td>
<td>1,203</td>
<td>8%</td>
</tr>
<tr>
<td>Cosmetology</td>
<td>Human Services</td>
<td>1,171</td>
<td>8%</td>
</tr>
<tr>
<td>Welding Technology</td>
<td>Manufacturing and Transportation</td>
<td>528</td>
<td>3%</td>
</tr>
<tr>
<td>Criminal Justice</td>
<td>Law and Corrections</td>
<td>499</td>
<td>3%</td>
</tr>
<tr>
<td>Medical/Clinical Assistant</td>
<td>Health Science</td>
<td>493</td>
<td>3%</td>
</tr>
<tr>
<td>Farms and Ranch Management</td>
<td>Agriculture, Food and Natural Resources</td>
<td>366</td>
<td>2%</td>
</tr>
<tr>
<td>Carpentry</td>
<td>Architecture and Construction</td>
<td>315</td>
<td>2%</td>
</tr>
<tr>
<td>Esthetician and Skin Care Specialist</td>
<td>Human Services</td>
<td>301</td>
<td>2%</td>
</tr>
<tr>
<td>Automotive Mechanics Technology</td>
<td>Manufacturing and Transportation</td>
<td>298</td>
<td>2%</td>
</tr>
<tr>
<td>All Others</td>
<td></td>
<td>8,570</td>
<td>55%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>15,607</td>
<td>100%</td>
</tr>
</tbody>
</table>

SOURCE: U.S. Department of Education, IPEDS Completion Survey
## Top 10 Associate Degrees Conferred, 2013–2014

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>CAREER CLUSTER</th>
<th>NUMBER</th>
<th>PERCENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liberal Arts and Sciences</td>
<td>Liberal Arts</td>
<td>7,332</td>
<td>34%</td>
</tr>
<tr>
<td>Registered Nursing</td>
<td>Health Science</td>
<td>1,939</td>
<td>9%</td>
</tr>
<tr>
<td>Licensed Practical/Vocational Nurse Training</td>
<td>Health Science</td>
<td>810</td>
<td>4%</td>
</tr>
<tr>
<td>Business Administration and Management</td>
<td>Business Management</td>
<td>781</td>
<td>4%</td>
</tr>
<tr>
<td>Criminal Justice/Police Science</td>
<td>Law and Corrections</td>
<td>615</td>
<td>3%</td>
</tr>
<tr>
<td>Medical/Clinical Assistant</td>
<td>Health Science</td>
<td>467</td>
<td>2%</td>
</tr>
<tr>
<td>Accounting</td>
<td>Business Management</td>
<td>421</td>
<td>2%</td>
</tr>
<tr>
<td>Veterinary/Animal Health Technology</td>
<td>Health Science</td>
<td>342</td>
<td>2%</td>
</tr>
<tr>
<td>Computer Systems and Networking and Telecommunications</td>
<td>Information Technology</td>
<td>291</td>
<td>1%</td>
</tr>
<tr>
<td>Medical Administrative/Executive Assistant</td>
<td>Health Science</td>
<td>285</td>
<td>1%</td>
</tr>
<tr>
<td>All Others</td>
<td></td>
<td>8,144</td>
<td>38%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>21,427</td>
<td>100%</td>
</tr>
</tbody>
</table>

SOURCE: U.S. Department of Education, IPEDS Completion Survey

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## Top 10 Bachelor’s Degrees Conferred, 2013–2014

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>CAREER CLUSTER</th>
<th>NUMBER</th>
<th>PERCENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Business Administration and Management</td>
<td>Business and Marketing</td>
<td>2,974</td>
<td>8%</td>
</tr>
<tr>
<td>Psychology</td>
<td>Human Services</td>
<td>2,426</td>
<td>6%</td>
</tr>
<tr>
<td>Registered Nursing</td>
<td>Health Science</td>
<td>2,410</td>
<td>6%</td>
</tr>
<tr>
<td>Biological Sciences</td>
<td>STEM</td>
<td>1,692</td>
<td>4%</td>
</tr>
<tr>
<td>Accounting</td>
<td>Business and Marketing</td>
<td>1,342</td>
<td>3%</td>
</tr>
<tr>
<td>Elementary Education and Teaching</td>
<td>Education</td>
<td>1,018</td>
<td>3%</td>
</tr>
<tr>
<td>Marketing/Marketing Management</td>
<td>Business and Marketing</td>
<td>926</td>
<td>2%</td>
</tr>
<tr>
<td>Finance</td>
<td>Business and Marketing</td>
<td>777</td>
<td>2%</td>
</tr>
<tr>
<td>Multi-Interdisciplinary Studies</td>
<td>Liberal Arts</td>
<td>768</td>
<td>2%</td>
</tr>
<tr>
<td>Political Science and Government</td>
<td>Government and Public Administration</td>
<td>760</td>
<td>2%</td>
</tr>
<tr>
<td>All Others</td>
<td></td>
<td>24,199</td>
<td>62%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td>32,292</td>
<td>100%</td>
</tr>
</tbody>
</table>

SOURCE: U.S. Department of Education, IPEDS Completion Survey
Younger students are more likely to attend school full-time, which is an important factor in degree or program completion. Ninety-one percent of bachelor’s degree earners were younger than 40 years old; 67 percent were younger than age 25.

Comparing percent of undergraduate award type earned, lower percentages of students of color earned bachelor’s degrees than White graduates. Bachelor’s degrees were earned by 30 percent of American Indian graduates, 41 percent of Black graduates, 42 percent of Hispanic graduates and 47 percent of Asian graduates.

DATA SUGGESTS
Students younger than age 40 years old earned 88 percent of undergraduate awards.

DATA SUGGESTS
Students of color earned 19 percent of all undergraduate awards in 2013–2014.
EMPLOYMENT OF RECENT GRADUATES

KEY POINTS IN THIS SECTION

- Of Minnesota’s postsecondary graduating class of 2013, **72 percent** were **employed in Minnesota** two years after graduation.
- The level of award earned **showed the greatest effect on wages earned** by graduates.

Individuals with education beyond high school earn more, on average, with each increased level of education.

Increasing tuition costs and debt levels of graduates have led to questioning the value of college. Yet, an increasing number of occupations require training beyond high school even though not all jobs requiring a postsecondary credential pay equally.

Graduates are also more likely to be employed.

Employers tend to favor job applicants who have attended college even though the jobs may not require college level skills; known as underemployment. “Between 2000 and 2012, the job market was so challenging for recent graduates that growing numbers were forced to take jobs that didn’t require bachelor’s degrees, including low-wage and part-time jobs, the Federal Reserve Bank of New York reported in 2014 this year. By 2012, about 44 percent were underemployed.”


SOURCE: Minnesota Office of Higher Education and Minnesota Department of Employment and Economic Development
Graduates working full time after graduation earned more at each additional level of education.

Annual Median Wage of Minnesota College Graduates Increases With Each Level of Education
Class of 2010 graduates employed full-time, year-round in Minnesota during 2nd and 4th year after graduation

Note: Percent of 72,759 graduates working full-time, year-round after graduation shown at bottom of each bar.

• Annual median wage was $43,867 for all employed graduates working full-time, year round statewide during the second year after graduation. Wages increased to $48,111 in the fourth year.

• Annual median wages were higher for graduates working in the Twin Cities than those working in Greater Minnesota.

SOURCE: Minnesota Office of Higher Education and Minnesota Department of Employment and Economic Development
69% of Graduates are Employed in Top 7 Industries, 2010-2013

<table>
<thead>
<tr>
<th>Industry</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care and Social Assistance</td>
<td>25%</td>
</tr>
<tr>
<td>Educational Services</td>
<td>13%</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>8%</td>
</tr>
<tr>
<td>Professional and Technical Services</td>
<td>7%</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>7%</td>
</tr>
<tr>
<td>Finance and Insurance</td>
<td>5%</td>
</tr>
<tr>
<td>Administrative and Waste Services</td>
<td>5%</td>
</tr>
</tbody>
</table>

Note: 192,263 class of 2010, 2011, 2012 and 2013 graduates were employed 24 months after graduation.

The largest number, or 27 percent, of certificates and degrees are awarded in health science fields and not surprisingly, the largest number of graduates work in health care. The health care industry is unique in a couple of ways compared to others within the state. Even though many occupations require occupationally-specific postsecondary education and training for employment the skill level and wages are quite polarized. There are many minimum-wage jobs, such as home health aides, but also some of the highest-wage and skilled jobs for nurses and physicians. As a whole, it is an industry with good occupational job growth projections as a result.

DATA SUGGESTS
The health care industry sector employs one-quarter of Minnesota’s graduates.

ABOUT THE GRADUATE EMPLOYMENT OUTCOME TOOL

The Graduate Employment Outcome Tool provides data to view and compare employment outcomes of Minnesota postsecondary graduates working in Minnesota receiving differing levels of education and programs of study. The tool provides data on the employment and wages of past graduating classes from Minnesota postsecondary institutions who now work in the state.

Employment data are not available by occupation of the employee but only by one of the 22 industry sectors of the employer. As a result, it is difficult to accurately attribute whether a graduate’s employment is directly related to their field of study.

2 http://mn.gov/deed/data/data-tools/graduate-employment-outcomes
The median debt of bachelor's degree recipients who graduated in 2014 was $27,300 and 72 percent of these students borrowed student loans.

Students attending every type of public and private institution in Minnesota had lower loan default rates, on average, than national rates.

Students attending public two-year institutions had the highest default rates in Minnesota compared to other types of institutions. This is consistent with national trends.

The Minnesota Office of Higher Education monitors loan and debt trends to evaluate state financial aid policies. Loans are one of two major sources of undergraduate financial aid used by students and their families to pay for higher education. The other source is grants and scholarships. In Fiscal Year 2013, Minnesota undergraduates received $1.5 billion from student loan programs out of $3.3 billion in total financial aid. Even though the percentage of financial aid derived from student loans was the same compared to grant aid in 2003, the total amount of both types of aid doubled from 2003 to 2013. In addition to loans students borrow, parents borrowed $140 million in federal loans in 2013, or four percent of total aid, to help their children.
The median debt of bachelor’s degree recipients in 2014 was $27,300 and 72 percent of bachelor’s degree graduates borrowed loans. The median debt amount was similar for the previous two graduating classes.

Cumulative debt by award type earned is collected by the Minnesota Office of Higher Education. The Cumulative Debt report provides the cumulative student loan debt on graduates over the past three years at each institution and at each award level. Minnesota students graduating with bachelor’s degrees had higher debt than the national average debt, but they had lower loan default rates than students nationally.

1 http://www.ohe.state.mn.us/pdf/CumulativeStudentLoanDebt12-14.pdf
DATA SUGGESTS
Professional degrees in 2014 accrue the highest debt.
Undergraduates Attending Minnesota Colleges were less likely to Default on Federal Student Loans than their Peers Nationally, 2012

DATA SUGGESTS
Minnesota undergraduates have low federal loan default rates. However, students attending public 2-year colleges had the highest default rates.

The U.S. Department of Education publishes default rates of undergraduates who borrowed federal loans annually. Undergraduates attending Minnesota colleges were less likely to default on federal student loans than their peers nationally, though they were more likely to borrow than students in other states.

At 9.8 percent, Minnesota’s three-year default rate ranked 37th of the 50 states. New Mexico (20 percent) had the highest rate and Massachusetts (6.4 percent) had the lowest rate. Nationally, the default rate was 11.8 percent.

The three-year default rate of Minnesota borrowers decreased from 12 percent in Fiscal Year 2011 to 9.8 percent in Fiscal Year 2012. The number of students defaulting also decreased from 17,888 to 15,744.

2 http://www2.ed.gov/offices/OSFAP/defaultmanagement/index.html
Repaying loans can be problematic.

Taking on debt to pay for higher education is an important option for many students and families. Federal student loan programs accounted for 78 percent of student loans borrowed by undergraduates attending Minnesota institutions in 2013. Because obtaining a higher education credential is seen as a personal benefit, paying for the education, as well as repaying debt, is viewed partly as the responsibility of the individual.

Two factors impacting the ability to repay student loans include borrower incomes and choice of repayment terms. Any amount of debt can become problematic if the borrower’s income is insufficient to repay the debt. Federal government loans offer repayment plans that may help borrowers who are struggling to repay their loans. Available federal loan options for reduced monthly payments include income-based repayment, extended repayment, unemployment deferments, economic hardship deferments and up to five years of forbearance. Unfortunately, students who take out private or bank loans do not always have the same loan repayment options offered through the federal student loan program which could impact their ability to repay all their loans.

<table>
<thead>
<tr>
<th>STATE</th>
<th>NUMBER OF SCHOOLS</th>
<th>NUMBER OF BORROWERS IN DEFAULT</th>
<th>NUMBER OF BORROWERS ENTERED REPAYMENT</th>
<th>BORROWER DEFAULT RATE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illinois</td>
<td>248</td>
<td>23,438</td>
<td>230,903</td>
<td>10.1%</td>
</tr>
<tr>
<td>Indiana</td>
<td>117</td>
<td>25,753</td>
<td>174,516</td>
<td>14.7%</td>
</tr>
<tr>
<td>Iowa</td>
<td>88</td>
<td>13,989</td>
<td>106,370</td>
<td>13.1%</td>
</tr>
<tr>
<td>Michigan</td>
<td>136</td>
<td>24,185</td>
<td>188,007</td>
<td>12.8%</td>
</tr>
<tr>
<td>Minnesota</td>
<td>109</td>
<td>15,744</td>
<td>159,221</td>
<td>9.8%</td>
</tr>
<tr>
<td>North Dakota</td>
<td>24</td>
<td>974</td>
<td>14,601</td>
<td>6.6%</td>
</tr>
<tr>
<td>South Dakota</td>
<td>25</td>
<td>2,321</td>
<td>20,221</td>
<td>11.4%</td>
</tr>
<tr>
<td>Wisconsin</td>
<td>93</td>
<td>8,693</td>
<td>93,792</td>
<td>9.2%</td>
</tr>
<tr>
<td>Total</td>
<td>5,688</td>
<td>610,584</td>
<td>5,132,647</td>
<td>11.8%</td>
</tr>
</tbody>
</table>

SOURCE: U.S. Department of Education, Office of Student Financial Aid Programs

Minnesota Student Default Rates Are Lower Than National Average
Fiscal Year 2012 3-Year Official Cohort Default Rates in Minnesota and Surrounding States
ABOUT DEFAULT RATES

The U.S. Department of Education releases annual official cohort default rates’ once per year.

The Higher Education Opportunity Act of 2009, enacted by the U.S. Department of Education, published regulations governing the calculation of cohort default rates. An institution’s cohort default rate is calculated as the percentage of borrowers in the cohort who default before the end of the second fiscal year following the fiscal year in which the borrowers entered repayment. This extends the length of time in which a student can default from two to three years.

A three-year cohort default rate is the percentage of a school’s borrowers who enter repayment on certain Federal Family Education Loan (FFEL) Program or William D. Ford Federal Direct Loan (Direct Loan) Program loans during a particular federal fiscal year, October 1 to September 30, and default or meet other specified conditions prior to the end of the second following fiscal year.

3 http://www2.ed.gov/offices/OSFAP/defaultmanagement/index.html
APPENDIX A: DEFINITIONS AND TERMS USED IN THE REPORT

Certificates

Certificates are earned in programs below the sub-baccalaureate degree. There are three types of certificate programs based on duration of study. One can be completed in less than one year. The other can be completed in one but less than two years in length. There are a few programs offered at Minnesota postsecondary institutions that are two, but less than four years in length. All three types are grouped together for data purposes in this report. Certificates are predominantly offered in occupationally-specific programs.

Concurrent Enrollment

A high school student enrolled in one or more college-level courses while still attending high school.

First-Time, Full-Time Freshmen

A cohort of undergraduate students admitted as freshmen attending a postsecondary institution the first-time since graduating high school. They are also attending full-time and are degree-seeking students at their time of admittance. Does not include transfer students, but may include students admitted with advanced standing due to credits earned while still attending high school.

Institution Definitions

**FOUR-YEAR INSTITUTIONS**

For data from the Office of Higher Education’s Student Enrollment Record Database, four-year institutions are all postsecondary institutions in Minnesota offering bachelor’s degrees as their primary undergraduate degree. For data from IPEDS, four-year institutions are all postsecondary institutions offering a program of at least four years duration or one that offers programs at or above the baccalaureate level. Includes schools offering only post-baccalaureate certificates or graduate programs and free-standing medical, law or other first-professional schools.

**TWO-YEAR INSTITUTIONS**

For data from the Office of Higher Education’s Student Enrollment Record Database, two-year institutions are all postsecondary institutions in Minnesota offering associate degrees as their primary undergraduate degree. For data from IPEDS, two-year institutions are postsecondary institutions offering programs of at least two but less than four years duration. This includes occupational and vocational schools with programs of at least 1,800 hours and academic institutions with programs of less than four years but not bachelor’s degree-granting institutions where the baccalaureate program can be completed in three years.

Institutional Grants

All grants, scholarships, tuition discounts, fellowships and gift aid awarded by the institution.

Institutional Loans

Institution loans are educational loans from the institution to the student and his or her parents from institution controlled funds.
**IPEDS**

The Integrated Postsecondary Education Data System (IPEDS) are a series of surveys administered by the U.S. Department of Education’s National Center for Education Statistics. All U.S. postsecondary institutions eligible to participate in federal student aid programs are required to complete the surveys. Data are collected and reported at the institutional level.

**Minnesota State Colleges and Universities**

This state-supported system comprises seven state universities and 30 state colleges across Minnesota. The institutions are governed by the Minnesota State Colleges and Universities (MnSCU) system.

WHERE APPROPRIATE IN THIS REPORT:

- State universities were included with public 4-year institutions
- State colleges were included with public 2-year institutions

**Minnesota State Grant Program**

Postsecondary grants provided by the state to eligible Minnesota resident undergraduates attending a Minnesota institution. The award is based on the financial circumstances of the student and his or her family and estimated educational costs.

**Minnesota SELF Loan Program**

The SELF Loan is a long-term, low-interest educational loan primarily for Minnesota students who need assistance paying for education beyond high school. Borrowers pay interest while they are in school.

If you have more questions about colleges in Minnesota visit our website: www.ohe.state.mn.us
APPENDIX B: DATA SOURCES USED IN THE REPORT

Exam Data

The Office of Higher Education obtained data from the following organizations, for data on various assessments and admissions exams completed by students:

**ACT:**
(act.org) Data on ACT test takers.

**COLLEGE BOARD:**
(collegeboard.org) Data on advanced placement test takers.

**MINNESOTA DEPARTMENT OF EDUCATION:**
(education.state.mn.us) Data on the Minnesota Comprehensive Assessment exam taken by public high school students.

Minnesota Office of Higher Education

(ohe.state.mn.us) Data on students enrolled during the fall term in Minnesota’s public and private postsecondary education institutions. Data on financial aid awarded from Minnesota funded programs. Data from the State Longitudinal Educational Data System (SLEDS) on employment outcomes of Minnesota graduates working in Minnesota.

State Longitudinal Educational Data System (SLEDS)

(sleds.mn.gov) Data on developmental education and employment outcomes of college graduates.

Minnesota Department of Education

(education.state.mn.us) Data on Minnesota high school graduates, high school assessments and concurrent enrollment programs.

U.S. Census Bureau

(census.gov) Data on educational attainment of the population and student employment from the American Community Survey.

Minnesota Department of Employment and Economic Development

(mn.gov/deed) Data on employment and wages of Minnesota’s workforce.

U.S. Department of Education

(ed.gov) Data on enrollment, degrees conferred, student financial aid, and institutional characteristics from the National Center of Education Statistics (NCES) Integrated Postsecondary Education Data System (IPEDS) from the nation’s postsecondary institutions (nces.ed.gov/ipeds). Data on federal student aid cohort default rates (federalstudentaid.ed.gov/datacenter/cohort.html).