



The 2016 Condition of **Higher Education in Iowa**

Ensuring college is accessible, attainable and affordable.



EXECUTIVE SUMMARY



MESSAGE FROM THE EXECUTIVE DIRECTOR

The Iowa College Student Aid Commission (Iowa College Aid) is the only state agency that focuses on providing resources to lowans to make education after high school possible. We offer programs and services for students and families who need help planning, understanding the necessity of education or obtaining financial support. This report is meant to provide a snapshot of higher education in Iowa.

We believe that “College Changes Everything,” but with recent reports about student loan debt and defaults, we hear the question “Is college worth it?” We invite anyone who asks that question to look at the whole benefit of higher education and to reconsider the definition of college. It’s not limited to two- and four-year degrees. It also includes certificates, licenses, apprenticeships and military training—any training that advances your knowledge and salary. Earnings for an Iowan with a bachelor’s degree are 60 percent higher than for an individual with only a high school diploma. For lowans with less than a high school education, the poverty rate is six times higher.

In the past, the federal government and states focused on access to college; now the shift is to completion of college. Students who start college but don’t finish and incur debt without the means to pay it back are more likely to default on student loans. Research finds those individuals who complete their education are more likely to repay their student loans.

Degrees and credentials that have value are critical to the individual and to Iowa’s economy. As stated throughout this report, Governor Terry Branstad’s administration has adopted the goal that by 2025, 70 percent of all lowans will have education or training beyond high school. To meet this goal, Iowa adults who started college and did not finish or never enrolled will need to advance their education. With an increase of low-income students in Iowa, we will have to acknowledge barriers and understand that they have fewer resources than other students.

We hope this report helps show how we can identify and redirect resources to help students succeed. It is no longer enough to get students through high school and enrolled in college. We have to make sure that once they enroll they are successful and will complete. It will take all of us to accomplish this task.



Karen Misjak

Karen Misjak
Executive Director, Iowa College Aid

IOWA'S 2025 EDUCATIONAL ATTAINMENT GOAL

Governor Terry Branstad called for 70 percent of lowans in the workforce to complete postsecondary education or training by 2025.

In 2014, 60 percent of lowans over age 25 had completed education or training beyond high school.¹ Between 2005 and 2014, the growth of jobs held by lowans that required postsecondary education outpaced jobs requiring high school or less, with the number of jobs in the latter declining by 14 percent.² Job projections show that by 2025, 68 percent of careers in Iowa will require education or training beyond high school.³

Low-income and minority lowans are less likely to enroll and graduate from college than higher-income and white lowans.

The educational attainment of minorities in Iowa is discrepant from the attainment level of the total population. Only 56 percent of black⁴ and 36 percent of Hispanic⁵ lowans have some postsecondary education or training. An educational attainment gap also exists between low- and high-income populations. In the U.S., an individual from a high-income family is five times more likely to hold a bachelor's degree than a low-income individual.⁶

STUDENT PREPAREDNESS FOR POSTSECONDARY EDUCATION

Although Iowa has the highest high school graduation rate in the nation, many students are not prepared for the academic rigor of college.

Of all Iowa students who participated in the 2015 ACT exam, only one third scored at or above the college readiness benchmarks on all four subject tests. Only 16 percent of Hispanic and 10 percent of black students met all four test benchmarks.⁷ Nationally, students from high-income families were three times more likely to meet test benchmarks than students from low-income families.⁸

Students who are not prepared for college often take remedial (or developmental) coursework. Remedial courses do not count as credit toward a degree, but students still pay tuition to take them. Over half of all remedial courses at Iowa community colleges are taken by minority students.⁹ Remedial coursework increases the time needed to complete a degree. Less than half of Iowa community college students who earn an associate degree do so in two years, and one out of four students takes four years to complete.¹⁰

HIGHER EDUCATION OUTCOMES

lowans who pursue education beyond high school have higher salaries.

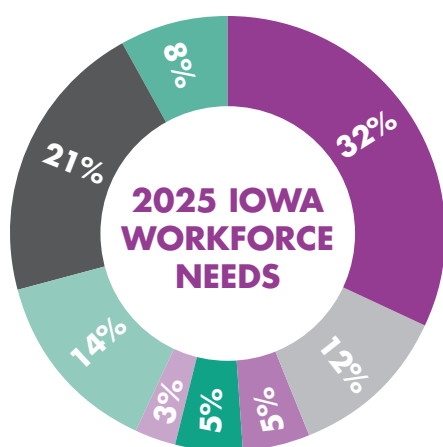
lowans with a bachelor's degree earn approximately 60 percent more than those with no more than a high school diploma and 106 percent more than lowans who never earned a high school diploma. Iowa's most educated counties also have the highest median incomes in the state.¹¹

Many lowans have substantial student loan debt.

Iowa ranks eighth in the nation for the highest average student loan debt with 68 percent of lowans completing college with debt.¹² Students attending private, for-profit institutions are three to four times more likely to accumulate debt than students attending public universities to acquire the same type of degree.¹³ Private, for-profit institutions and community colleges have the lowest graduation rates.¹⁰ Students who acquire student loan debt at these institutions are less likely to see the financial benefits of education and more likely to default on loans.¹⁴



IOWA'S FUTURE WORKFORCE DEMANDS



High School Diploma or Less	32%
Associate Degree	12%
Vocational Certificate	5%
Occupational License or Professional Certificate	5%
Apprenticeship	3%
Some College	14%
Bachelor's Degree	21%
Graduate Degree	8%

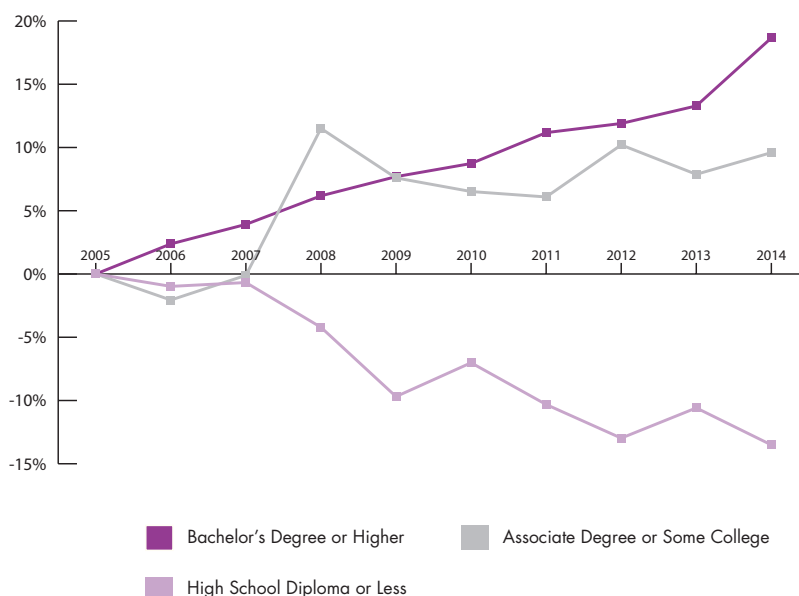
DID YOU KNOW?

By 2025, 68 percent of all jobs in Iowa will require postsecondary training or education.

2025 EDUCATIONAL ATTAINMENT GOAL

By 2025, 68 percent of all jobs in Iowa will require postsecondary training or education.¹ According to the Georgetown University Center on Education and the Workforce, 32 percent of Iowa jobs will require a high school diploma or less, 39 percent will require some college or an associate degree, 21 percent will require a bachelor's degree and 8 percent will require a graduate degree. "Some college" includes vocational certificates, occupational licenses, professional certifications, apprenticeship programs and college credits that have market value. In anticipation of these future career demands, Governor Terry Branstad and Lieutenant Governor Kim Reynolds have set a goal that 70 percent of Iowans in the workforce have education or training beyond high school by 2025. To achieve this goal, the Future Ready Iowa initiative was created to develop strategies to "better align education, workforce and economic development efforts" in Iowa.² Iowa's educational attainment goal is more ambitious than the goal set by the Lumina Foundation (a private foundation with the goal of increasing educational attainment in the U.S.), that 60 percent of U.S. citizens have some postsecondary training by 2025.³

Career Growth by Degree in Iowa



Overall, Iowa ranks 26th in the nation in private sector job growth since December 2007, before the economic recession.⁴ During the recession, less educated populations were among the hardest hit and are now less likely to be rehired in similar positions. Jobs that did not require postsecondary education before the recession are now being filled by individuals with a higher level of education.⁵ Between 2005 and 2014, the number of jobs held by bachelor's degree recipients (or higher) increased the fastest, while the number of jobs held by people with associate degrees or some college also went up. Between 2005 and 2014, employment of those with a high school diploma or less dropped 14 percent.⁶

Growth of STEM

Over 90 percent of STEM (science, technology, engineering and math) jobs require education beyond high school and over 60 percent require a bachelor's degree or higher. STEM jobs are expected to be among the fastest growing jobs in Iowa with a 22 percent increase between 2010 and 2025.¹ Careers in such areas as science, computer science and mathematics, medical and health, and engineering and technology fall into the broad STEM category.⁷ For all jobs, Iowa is expected to experience 1.1 percent annual job growth, but those in some STEM areas are expected to exceed that rate with an average of 1.6 percent annual growth. STEM jobs in business and financial operations, computer and mathematical disciplines, and healthcare practitioners or technical workers are expected to grow the fastest.⁸

Currently in Iowa, four of the five occupations experiencing the most job vacancies are STEM jobs.^{8,9} High vacancy STEM jobs include farming, fishing and forestry; computer and mathematical science; architecture and engineering; and healthcare practitioner.

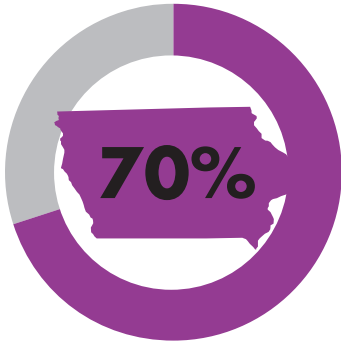
OCCUPATION	VACANCY RATE	NUMBER OF VACANCIES
Farming, Fishing and Forestry	12%	683
Computer and Mathematical Science	6%	1,887
Architecture and Engineering	6%	1,047
Building and Grounds Maintenance*	4%	1,696
Healthcare Practitioner	3%	2,847

**Not considered a STEM occupation*

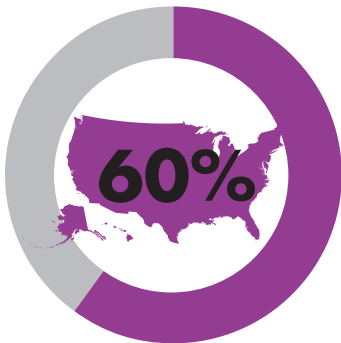
Benefits of Higher Education

Increasing educational attainment will meet Iowa's future career demands, but also benefit both individual Iowans and their communities. Individuals with higher education typically have higher incomes in a given year and over a lifetime. However, the benefits go beyond income. For example, individuals who complete higher education are less likely to smoke or be obese. Communities will also benefit from a population with greater educational attainment as they experience decreased incarceration rates, increased volunteerism and greater voter participation.¹⁰

IOWA'S EDUCATIONAL ATTAINMENT GOAL



NATIONAL EDUCATIONAL ATTAINMENT GOAL (LUMINA)



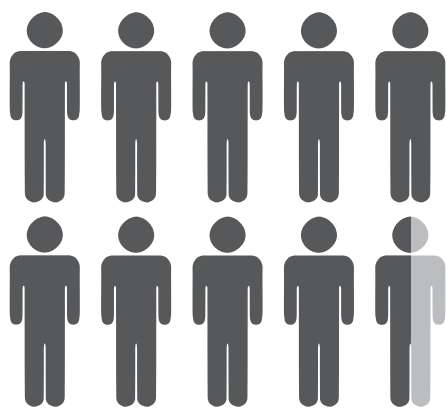
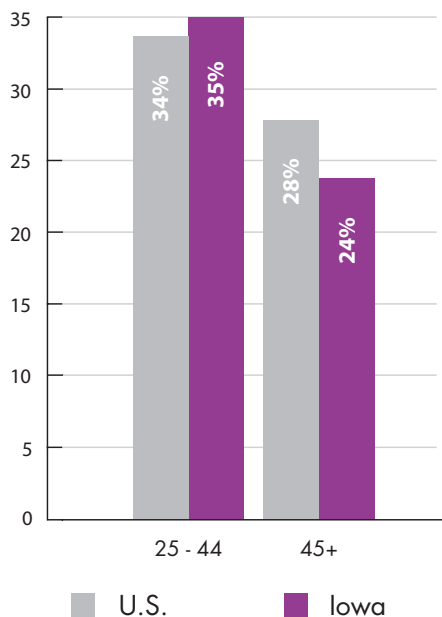
FASTEST GROWING STEM OCCUPATIONS

OCCUPATION	ANNUAL GROWTH
Business and Financial Operations	1.7% (62,200 jobs)
Computer and Mathematical	2.2% (31,650 jobs)
Healthcare Practitioners and Technical Workers	1.9% (83,660 jobs)



Currently **4 of 5** occupations with high job vacancies are in STEM.

PERCENTAGE OF POPULATION WITH A BACHELOR'S DEGREE OR HIGHER BY AGE



Nearly **9.5 of 10** non-low-income Iowa students will graduate from high school.



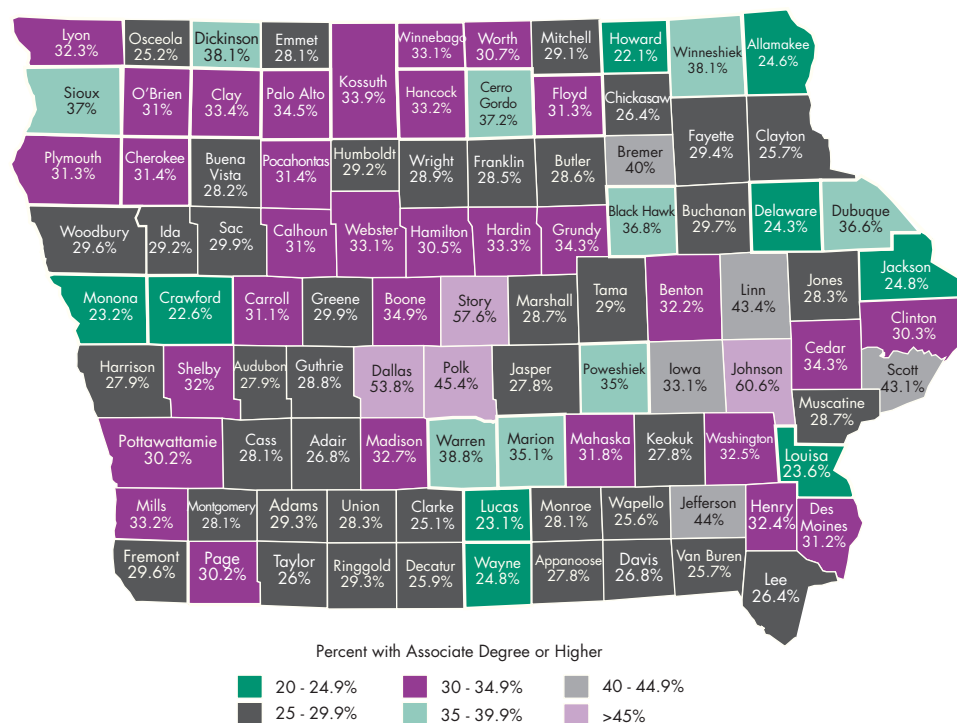
Nearly **8.5 of 10** low-income Iowa students will graduate from high school, which is 10 percent less than non-low-income.

EDUCATION LEVELS IN IOWA

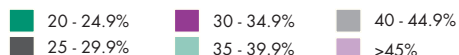
In 2014, of the approximately 2 million Iowans over the age of 25, 92 percent had earned a high school diploma or higher.¹¹ The percentage of Iowans with high school diplomas was greater than the national average for all age groups.¹² Iowa was the first state in the nation to achieve a high school graduation rate over 90 percent and is one of six states where the graduation rate of low-income students is above 82 percent, the national average for all students. However, the low-income student graduation rate still falls behind that of higher income students by 10 percentage points in Iowa.¹³

Of the 2 million Iowans over age 25, 60 percent participated in some education or training beyond high school, 47 percent completed a certificate or other high-quality postsecondary credential¹⁴, 39 percent have an associate degree or higher, 28 percent have a bachelor's degree or higher and 9 percent have a graduate degree.¹¹ Iowa's most educated counties are Story and Johnson, homes of Iowa State University and the University of Iowa, respectively. Compared to the U.S., Iowa's younger adults (age 25-44), are slightly more likely to hold a bachelor's degree. However, the national bachelor's degree attainment level is higher for adults age 45 and older. Iowa ranks 22nd in the nation in percent of the population over 25 with an associate degree or higher and 30th with a bachelor's degree or higher.¹⁵

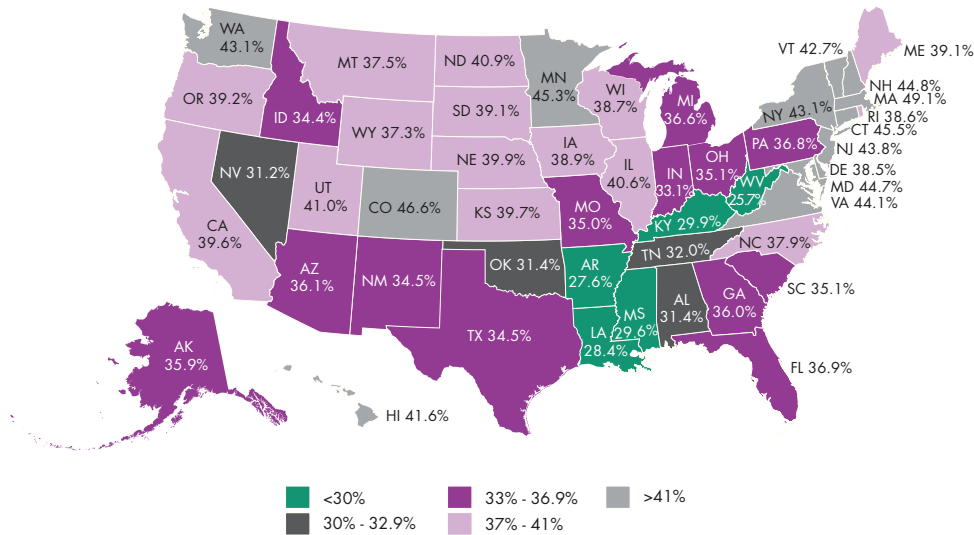
Educational Attainment by County¹⁵



Percent with Associate Degree or Higher



Percent Population Age 25 and Older with an Associate Degree



Reaching 70 Percent by 2025

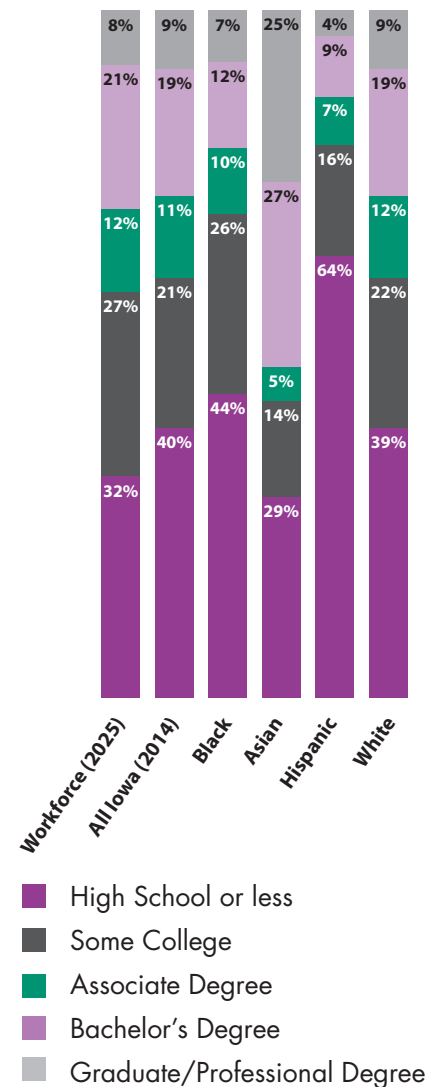
Meeting the governor's educational attainment goal of 70 percent of Iowans completing some postsecondary education or training by 2025 will require an increase of 10 percentage points, or 150,000 people.¹⁶ Therefore, the number of people in the workforce with postsecondary education must grow from the current value by an additional 15,000, on average, each year over the next 10 years. To achieve the level of educational attainment required for Iowa's 2025 job market,¹ the number of bachelor's degree holders must increase by approximately 31,000.

Minority Attainment Gaps

Significant gaps exist in the educational attainment of minority populations in Iowa.¹⁷ Currently, 44 percent of black and 64 percent of Hispanic Iowans over 25 have not completed any education or training beyond high school. Only 12 percent of black and 9 percent of Hispanic Iowans have bachelor's degrees as their highest degree attained. It is projected that 21 percent of jobs in Iowa will require bachelor's degrees by 2025. Given the educational needs of Iowa's workforce now and in the next decade, these gaps will limit black and Hispanic Iowans from having equal access to all career levels.

Many factors contribute to the lower likelihood that black and Hispanic high school students will enroll and eventually graduate from postsecondary institutions. These include the availability of financial resources, access to relevant information, support from peer groups and preparation for academic rigor.¹⁷ The GEAR UP Iowa program (Gaining Early Awareness and Readiness for Undergraduate Programs) and 3-Step Process are two Iowa College Aid programs aimed at increasing awareness of postsecondary options and helping students complete necessary steps to continue their education.

2014 EDUCATIONAL ATTAINMENT BY RACE



*Percentages might not add up to 100 percent, as they are rounded to the nearest percent.

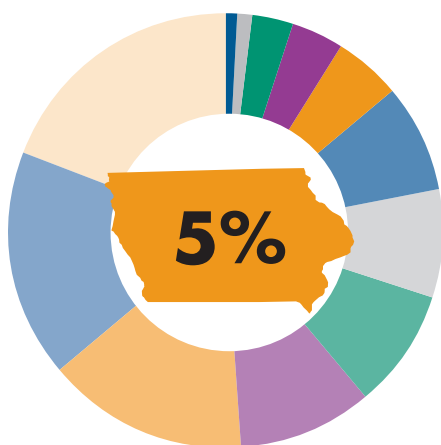
DID YOU KNOW?

Iowa ranks 22nd in the nation in percent of the population over 25 with an associate degree.

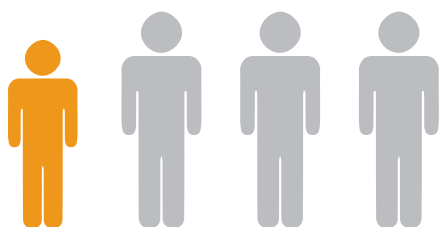


POPULATION TRENDS & PROJECTIONS

IOWA'S PERCENT TOTAL OF MIDWEST POPULATION 2015 ESTIMATES



North Dakota	1%
South Dakota	1%
Nebraska	3%
Kansas	4%
Iowa	5%
Minnesota	8%
Wisconsin	8%
Missouri	9%
Indiana	10%
Michigan	15%
Ohio	17%
Illinois	19%



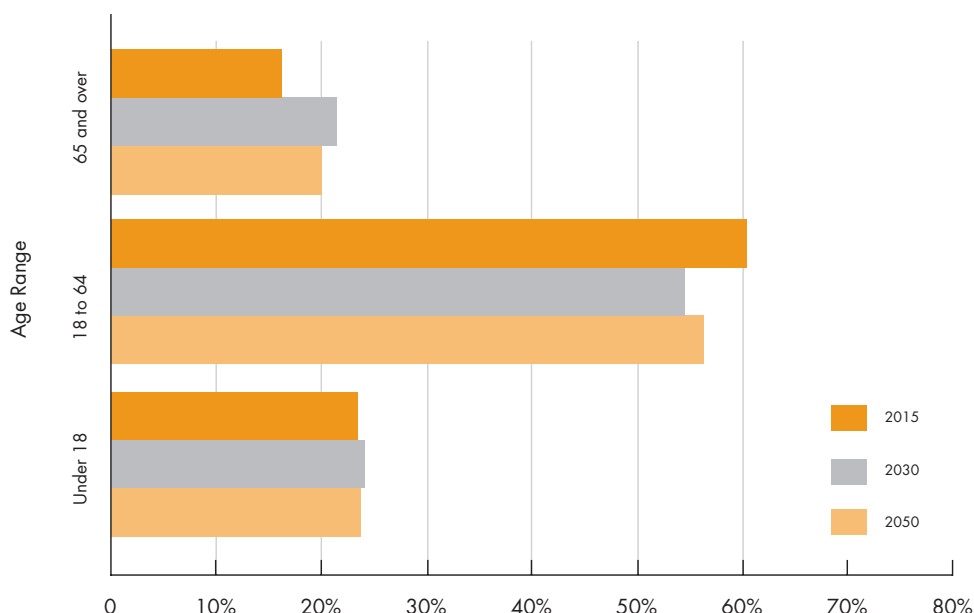
Nearly **1 out of 4** Iowans is 18 years or younger.

Iowa continues to be a slow-growing state. Iowa's population reached 3,123,899 as of July 1, 2015, representing a 7 percent increase from 2000.^{1,2} Iowa's population makes up 5 percent of the Midwest's population,¹ composed of 12 states. Iowa's growth was higher than the 5 percent experienced in the Midwest region, but slower than the U.S. as a whole, which grew by 14 percent from 2000 to 2015.^{1,2} Iowa ranked 37th nationally in growth over this period.

Age

Iowa's population is older than that of the U.S. due to the higher proportion of Iowa's population over the age of 64, at 15 and 14 percent, respectively.³ However, the proportion of Iowa's young people is similar to that of the rest of the U.S. For both Iowa and the U.S., 6 percent of the total population is under the age of 5. School-aged children between the ages of 5 and 17 make up 17 percent of both Iowa's and the U.S. population.³ Projections indicate that the populations of both Iowa and the U.S. will grow more slowly and continue to age. By 2030, one in five Americans is projected to be 65 and older with Iowa reaching that milestone earlier.^{4,5}

Distribution of Iowa Population by Age: 2015, 2030 and 2050



Population Composition

The population of the U.S., as well as that of Iowa, is projected to become more racially and ethnically diverse over the next few decades. While the non-Hispanic white population is the current majority group in both the U.S. and Iowa, the share of this group is projected to decrease. The U.S. is projected to become a “majority-minority” nation by 2044, meaning that the non-Hispanic white population will make up less than 50 percent of the nation’s total population.⁴ Iowa’s minority population is also increasing, although not as fast as that of the rest of the country, and is projected to reach 14 percent by 2025 and 24 percent by 2050.⁵

Student Population

Demographic data on children in the college pipeline show big changes coming to the U.S. Data on students currently in the education system, ages 4 to 18, indicate that the nation’s future population of high school graduates and traditional-aged college students will be smaller and increasingly diverse.⁶

Iowa is following a similar path as the state’s school-aged population has become more diverse over the past decade, a trend that projections indicate will continue. The number of minority students in Iowa’s public schools is at an all-time high. Minority students made up 22 percent of the student body in Iowa’s public schools in 2014–15, up from 10 percent in 2000–01. While all minority groups saw increases during this time frame, the Hispanic population increased the most, from 4 percent of the student body in 2000–01 to 10 percent in 2014–15.⁷

Iowa’s 12th grade public high school enrollment is expected to remain steady through 2019–20.⁷ However, the number of minority students is expected to significantly increase. Between the 2013–14 and 2023–24 academic years, the percent increase in the number of Iowa public high school graduates is projected to be 4 percent for white students, 42 percent for Asian students, 60 percent for black students and 83 percent for Hispanic students.⁸

College-going rates of recent high school graduates continue to vary by race and ethnicity. Nationally, the college-going rate of recent high school graduates is highest among Asian students at roughly 81 percent. At 66 percent, the college-going rate of Hispanic students is nearing that of white students at 67 percent. The college-going rate of recent high school graduates who are black is the lowest at 57 percent.⁹

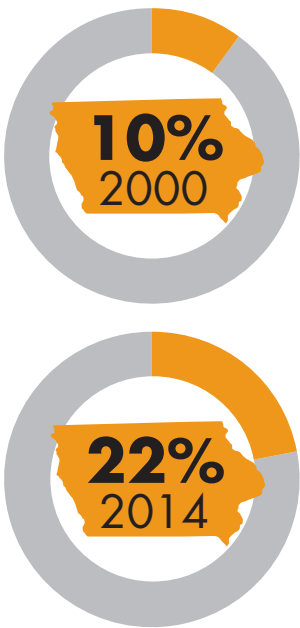
Impact on Iowa’s Higher Education Goal

Iowa’s current and projected demographic makeup poses challenges in reaching the state’s 70 percent postsecondary attainment goal by 2025. While the proportion of Iowa’s young people (less than 18 years) is projected to remain steady at close to 25 percent of the total population, the proportion of the state’s older population (65 years or older) is increasing and reaching retirement age, reducing the number of people who are of working age.⁵ The projected increases in minority student populations also have implications for college-going and completion rates. To reach this statewide goal, Iowa will need to increase the level of college attainment for recent graduates as well as people currently in the workforce and address racial/ethnic achievement and completion gaps.



By 2025 nearly **1 out of 7** Iowans will belong to a minority group.

MINORITY ENROLLMENT IN IOWA PUBLIC K–12 SCHOOLS



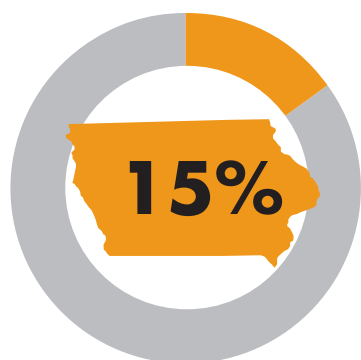
Data source: Iowa Department of Education. (2015). The annual Condition of Education report 2015

PROJECTED INCREASE IN IOWA HS GRADUATES COMPARED TO COLLEGE-GOING RATES BY RACE/ETHNICITY

Race/Ethnicity	% Increase IA HS Graduates 2013–2023	College-going rate for 2013
WHITE	4%	67%
HISPANIC	83%	66%
BLACK	60%	57%
ASIAN	42%	81%

Data source: National Center for Education Statistics. (2013) Table 302.20.

IOWA SCHOOL-AGED CHILDREN AGES 5-17 LIVING IN POVERTY



Data source: U.S. Census Bureau; American Community Survey. (2014). Poverty status in the past 12 months by sex by age 2010–14 5-year estimates.



Approximately **1 out of 3** Iowa school-aged children from black or Hispanic backgrounds lives in poverty.



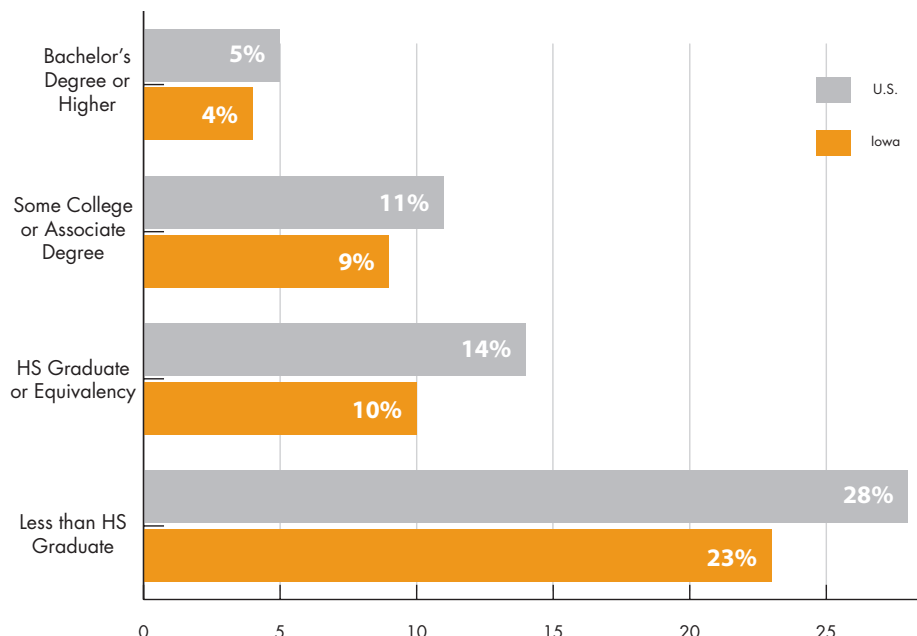
More than **1 out of 8** Iowa school-aged children from white or Asian families lives in poverty.

POVERTY IMPACT AND INDICATORS

Poverty Rates by Level of Education

The link between poverty and education can be seen at all education levels. Approximately 13 percent of Iowa's total population lives in poverty, but there are significant differences when broken down by level of education. Close to one quarter (23 percent) of Iowans age 25 and over with less than a high school education live in poverty. In contrast, a significantly smaller portion of Iowa's adult population with a bachelor's degree or higher lives in poverty (4 percent).¹⁰

Poverty Rate by Educational Attainment U.S. and Iowa Age 25 and Older



Childhood Poverty

Growing up in poverty has been shown to limit academic opportunities. The achievement gap between children from high- and low-income families has widened substantially since 1975. Research has found that the income achievement gap is now nearly twice as large as the black-white achievement gap and is nearly as strong as parental education in predicting children's achievement.¹¹ Even more concerning is the prevalence of childhood poverty in the U.S. A report by UNICEF ranks the U.S. 34th out of 35 economically advanced countries for the percent of children who are living in poverty, above Romania and below virtually all of Europe.¹²

In Iowa, 16 percent of children under 18 years of age are living in poverty, which is greater than the statewide poverty rate of 13 percent and equal to that of the U.S. population at 16 percent.¹⁰ However, the poverty rate nearly doubles for school-aged children in Iowa who are black or Hispanic at 43 percent and 30 percent respectively.^{13,14} Iowa has the third lowest overall poverty and childhood poverty rates in the Midwest region. Only Minnesota and North Dakota had poverty numbers lower than Iowa's.¹⁰

Single-Parent Households

Family structure impacts the likelihood of a family living in poverty. Historically, families headed by a single female were three times as likely to live in poverty as families with a single male householder and over five times more likely than married couple families.¹⁵ In Iowa, nearly one out of every seven families¹⁶ is headed by a female householder. Poverty is even more prevalent when the female householder is a minority. The poverty rate for all Iowa families with a female householder is 30 percent. The poverty rate jumps to 43 percent when the female householder is Hispanic and 52 percent when the female householder is black.¹⁷

Food Security

Nationally, 19 percent of all households with children and 35 percent of households headed by a female with no spouse were food insecure in 2014, meaning “food intake of one or more household members was reduced and their eating patterns disrupted at times during the year because the household lacked money and other resources for food.”¹⁸ Food insecurity is a predictor of poor academic performance. Children at risk for hunger have a more difficult time getting along with others, are more likely to have to repeat a grade and have lower test scores than food-secure children.¹⁹ Food-insufficient teenagers are more likely to repeat a grade, score lower on academic achievement tests and face suspensions than food-sufficient teenagers.²⁰

Iowa has seen considerable growth in the eligibility and utilization of food assistance programs. The percent of households receiving Supplemental Nutritional Assistance Program (SNAP) benefits increased from 7 percent in 2005 to 12 percent in 2014.²¹ The number of school-aged children receiving free or reduced price lunch has seen even greater increases, up 10 percentage points from 10 years ago, to 41 percent in 2014–15. School districts with the largest (greater than 7,500) and smallest (less than 300) enrollments had even higher proportions of their student bodies on free or reduced price lunch, 50 percent and 47 percent respectively.⁷

Impact on Iowa's Higher Education Goal

The widening achievement gap between high- and low-income students poses potential barriers to increasing educational attainment in Iowa, particularly among minority populations. Children who are poor are less likely to achieve important educational milestones, such as graduating from high school and enrolling and completing college, than children who were never poor. Increasing the proportion of students who enroll in and complete a postsecondary educational program is key to reducing childhood poverty. A parent's level of education is one of the most important factors related to childhood poverty persistence. Poor children, particularly minority children, born to parents with only high school diplomas are significantly more likely to be persistently poor.²²

IMPACT OF CHILDHOOD POVERTY ON ADULT SUCCESS²²



PERSISTENTLY POOR

(living in poverty for at least half of one's childhood)

- 13%** less likely to complete high school
- 43%** less likely to complete college
- 37%** less likely to be consistently employed as young adults

than those who are poor but not consistently poor as a child



PARENTAL EDUCATION AT CHILD'S BIRTH

(ever-poor children whose parents have more than a high school diploma)*

- 30%** more likely to complete high school
- 2X** more likely to enroll in college by age 25
- 5X** more likely to complete college by age 25

than ever-poor children whose parents did not complete high school



RESIDENTIAL INSTABILITY

(ever-poor children who move three or more times for negative reasons)

- 15%** less likely to complete high school
- 36%** less likely to enroll in college by age 25
- 68%** less likely to complete a four-year college degree by age 25

than ever-poor children who never move



PERSISTENTLY POOR CHILDREN LIVING IN A FEMALE-HEADED HOUSEHOLD

(half their childhood or longer)

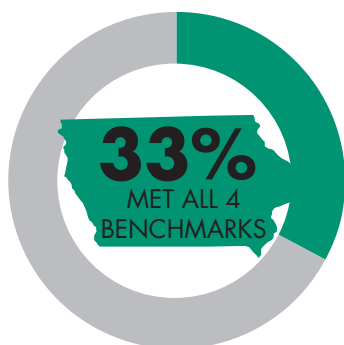
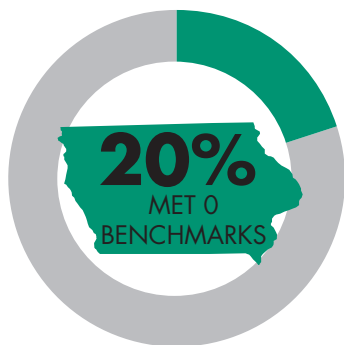
- 12%** less likely to complete high school

than their persistently poor counterparts who never lived in a female-headed family

*ever-poor refers to children who experience poverty at some point during childhood

EDUCATION & PREPARATION FOR COLLEGE

PERCENT OF 2015 ACT-TESTED IOWA HIGH SCHOOL GRADUATES WHO MET ACT COLLEGE READINESS BENCHMARKS



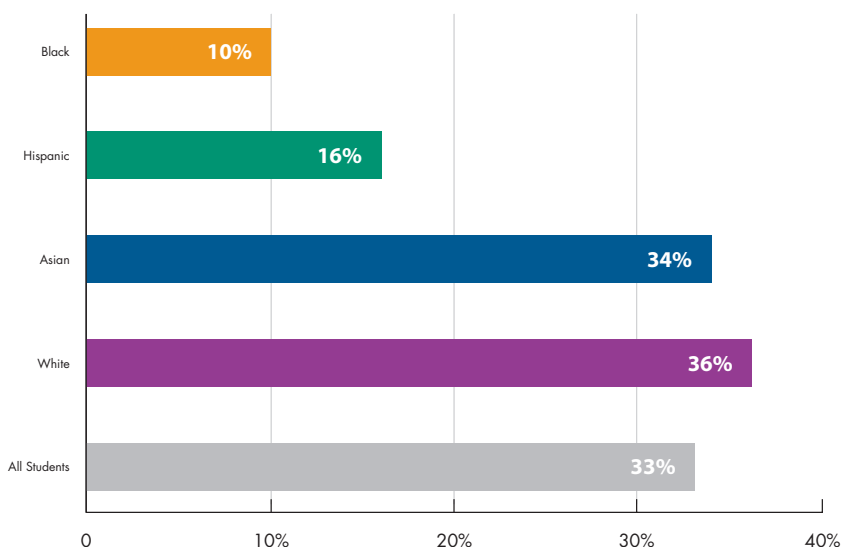
2 of 5 Iowa students are on track for postsecondary success according to the Iowa Assessments.

COLLEGE READINESS

Intent to pursue postsecondary education can be gauged by participation in the ACT exam, a national college entrance exam. In 2015, 67 percent of seniors in Iowa took the ACT.¹ Iowa students taking the ACT who identified as white dropped from 86 percent in 2011 to 80 percent in 2015, while Hispanic test takers increased from 4 percent to 6 percent. Black (3 percent), American Indian/Alaska Native (<1 percent), Asian (3 percent) and Native Hawaiian/Other Pacific Islander (<1 percent) participation remained constant.²

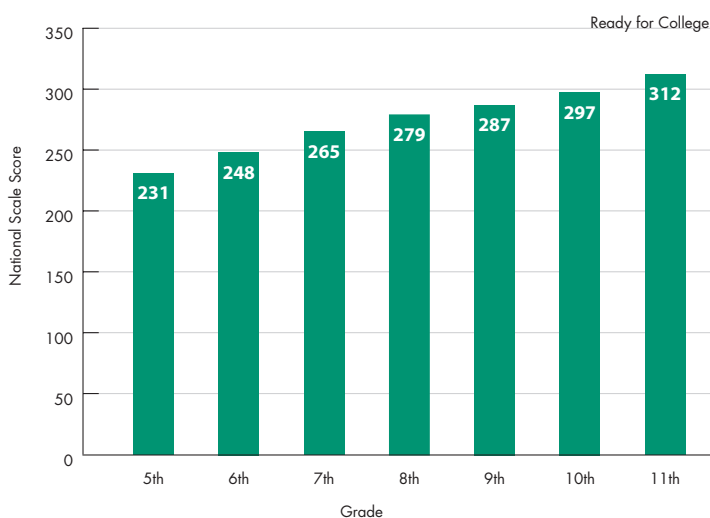
While minority participation in the ACT is increasing, there is a discrepancy between Asian and white students compared to black and Hispanic students regarding college readiness. College readiness refers to a student's ability to enroll and succeed in college courses without need for remedial education.³ Readiness can be predicted by a student's performance on the ACT English, Math, Reading and Science tests. Students meeting a given subject test benchmark have a 50 percent chance of earning a grade of B or higher in a college course corresponding to that subject.⁴ About a third of Asian and white students met all four ACT benchmarks, compared to 16 percent of Hispanic and 10 percent of black students. Of Iowa students who took the ACT, 33 percent met the benchmark in all four subjects, while 20 percent met none.²

Percent of Iowa Students Meeting All 4 ACT Benchmarks



While 67 percent of Iowa students take the ACT, the Iowa Assessments are required for all Iowa students in grades 3–8 and 11. Therefore, Iowa Assessments National Scale Scores (NSS) in math and reading have been mapped to the ACT college readiness benchmarks to determine college readiness scores for grades 5–11.⁵ Meeting these scores each year indicates a student is on track for college readiness. According to the NSS benchmarks, 39 percent of Iowa students in grades 5–11 are on track for postsecondary success. These college readiness benchmarks are higher than the proficiency scores on the Iowa Assessments. Twice as many students (79 percent) are currently proficient in math and reading, revealing a vast gap between the number of students who are proficient and those who are prepared to succeed in postsecondary education.⁶

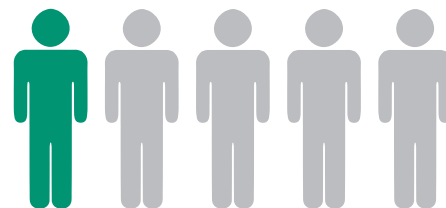
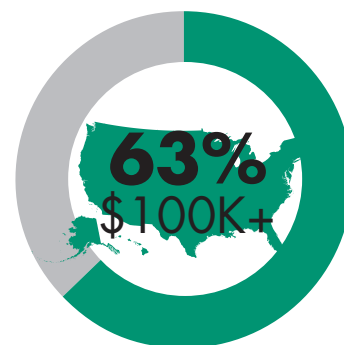
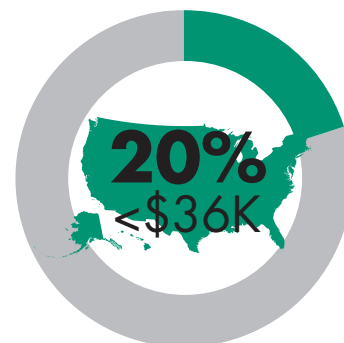
Iowa Assessments Score Needed To Be on Track to College Readiness in Math



ACT recommends making core curriculum a priority to increase the number of students who are college-ready. Both ACT and the Iowa Department of Education identify core curriculum as four or more years of English and three or more years of math, social studies and natural science. A fourth year of math improves likelihood of student success, as long as the curriculum is rigorous.⁷ The average ACT 2015 Composite score for Iowans taking “Core or More” was 23 compared to 20 for those taking less than core. Core education might contribute to the observed gap in ACT performance between white and minority students. For example, 82 percent of white students were identified as taking core curriculum, while 73 percent of Hispanic and 61 percent of black students took core.²

In addition to the performance gap by race and ethnicity, ACT has identified a gap between students with lower family income (<\$36,000 per year) and higher family income which is “substantial and persistent.”⁸ The percentage of students in the highest income bracket meeting three or more benchmarks is three times higher than those in the lowest income bracket. On the Iowa Assessments, 17 percent of students receiving free or reduced priced lunches (FRPL) met the college and career readiness benchmark on the reading exam, compared to 39 percent for non-FRPL students. On the math test there was a 30 percent difference between the two groups of students.⁹

PERCENT OF 2015 ACT-TESTED U.S. STUDENTS MEETING THREE OR MORE BENCHMARKS BY FAMILY INCOME



1 of 5 students receiving free or reduced price lunches (FRPL) met the college and career readiness reading benchmark on the Iowa Assessments.



2 of 5 students not receiving FRPL met the college and career readiness reading benchmark on the Iowa Assessments.

COLLEGE READINESS CHECKLIST

- ✓ **ADOPT COMMON CORE STATE STANDARDS**
(Iowa Common Core)
- **USE COLLEGE AND CAREER READINESS METRICS TO DETERMINE SCHOOL PERFORMANCE**
- **ALIGN STATEWIDE HIGH SCHOOL GRADUATION AND COLLEGE ADMISSION COURSE REQUIREMENTS**
- ✓ **ADOPT A SYSTEM OF COLLEGE AND CAREER READY ASSESSMENTS**
(Iowa Assessments)
- ✓ **STATE OR SYSTEM-WIDE ADMISSIONS REQUIREMENTS FOR PUBLIC FOUR-YEAR INSTITUTIONS**
(Regent Admission Index)
- **STATEWIDE POLICIES FOR REMEDIAL EDUCATION**
- **STATEWIDE POLICY FOR TRANSFERABLE CORE OF LOWER-DIVISION COURSES**
- ✓ **SET COLLEGE ATTAINMENT GOALS**
(Goal 2025)
- ✓ **STATEWIDE DEFINITION OF COLLEGE AND CAREER READINESS**
(Iowa Department of Education)
- ✓ **ALLOW STATE AGENCIES TO SHARE STUDENT LEVEL DATA**

- ✓ Completed by Iowa
- Not Completed by Iowa

In 2015, 13 states had 100 percent participation in the ACT exam. These states required all juniors in high school to take the test, paid the exam fee and conducted the exam during the school day. These steps increase college entrance exam accessibility for low-income students who might not be able to afford the exam fee or might work on weekends, when the test is typically administered. Michigan, one of those 13 states, found that the number of low-income students who scored college-ready on the ACT exam increased by 50 percent and the number of low-income students enrolling at a four-year institution increased by 6 percent.¹⁰

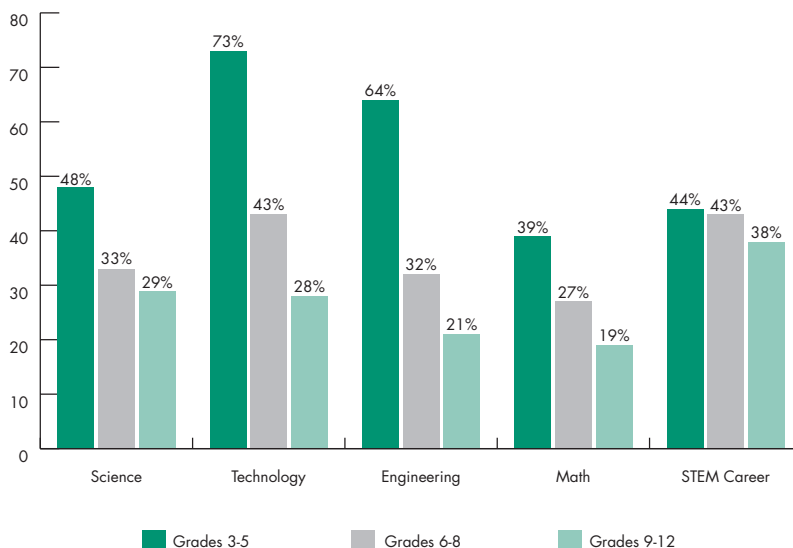
Additional indicators of college readiness start in middle school, or even earlier, and include absenteeism, grades and participation in a rigorous sequence of math courses.¹¹ Using several college readiness indicators, the Education Commission of the States (ECS) developed a “Blueprint for College Readiness” and identified 10 ways states can increase college readiness.¹² ECS highlighted areas in which Iowa high schools could improve, including:

- Use College Readiness as a metric to determine performance in school
- Align statewide high school graduation course requirements with statewide college admissions course requirements

STEM READINESS

With a growing number of jobs available in science, technology, engineering and math (STEM) fields, maintaining interest in postsecondary STEM education is important to meet Iowa’s future career demands. Students who indicate an interest in STEM during middle school, high school or early college are increasingly more likely to finish a degree in a STEM field than those who indicate an interest earlier, in elementary school.¹³ According to answers given on the Iowa Assessments, interest in individual STEM topics declines as a student advances from elementary school to high school, though an interest in STEM careers declines to a lesser extent.¹⁴

Percent of Students Statewide by Grade Who Said They “Like It a Lot” (Grades 3–5) or Were “Very Interested” (Grades 6–12) in STEM Topics or STEM Career



As revealed by the 2015 ACT exam results, 48 percent of Iowa students completing the exam were interested in STEM. Interest was either expressed by selecting a STEM degree or occupation or measured by scoring high on the ACT Interest Inventory in science or technology. Of those with STEM interest, 42 percent intend to pursue degrees or careers in medical and health fields, 25 percent in science, 22 percent in engineering and 10 percent in computer science or math.¹⁵

Students indicating STEM interest performed higher than average on the 2015 ACT. In Iowa, 40 percent of those with expressed or measured interest in STEM fields met all four college readiness benchmarks, compared to 33 percent for all students. On the ACT Math and Science subject tests, 56 percent of STEM-interested students met the benchmark versus 48 percent of students not interested in STEM.^{2,15} Many STEM-interested students were within 2 points of meeting the ACT benchmarks for Math (10 percent) and Science (17 percent).

ACT released a new STEM score for 2015, derived from Math and Science scores. The STEM benchmark is higher than individual ACT Math and Science benchmarks based on research stating that academic success in a STEM field requires increased knowledge in those subjects. Students meeting the STEM benchmark are more likely to earn a 3.0 grade point average, persist in a STEM major and obtain a bachelor’s degree in a STEM field.¹⁶ While 56 percent of Iowa students with STEM interest met the ACT Math and Science benchmarks, only 30 percent met the STEM benchmark.

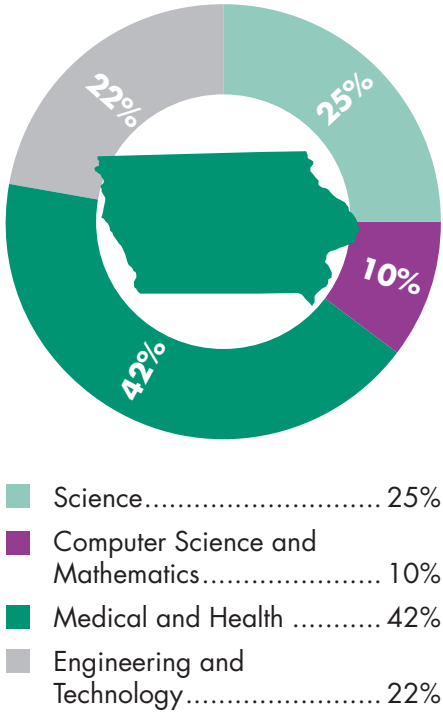
The two most common barriers to STEM education in Iowa were reported to be a limited access to resources and the attitude that STEM was “not for me” among students.¹⁴ In 2011, the Iowa Governor’s STEM Advisory Council was created with the goal of stimulating STEM interest and preparedness among Iowa’s students.¹⁷ The Iowa STEM Scale-Up Program was designed to provide education programs to pre-K through high school students. In 2014, indicators of progress in STEM included:¹⁴

- An increase of 2 percent in STEM interest across all demographics since 2010
- An increase of 600 students taking Advanced Placement STEM-related courses from 2012 to 2014

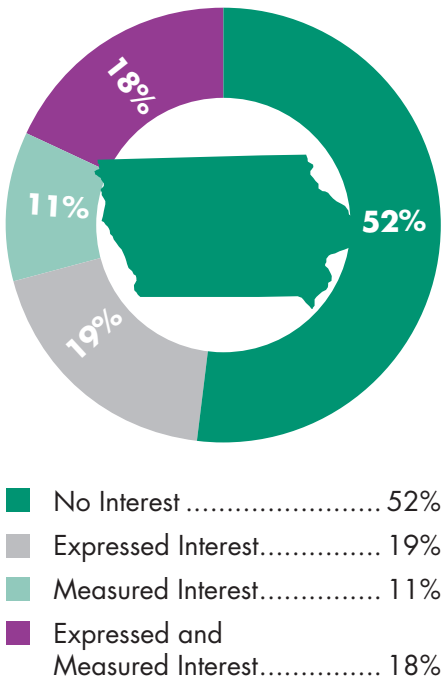
In addition, the initiative has improved public opinion on STEM.

- 89 percent of Iowans believe STEM education is important for Iowa’s economy
- 96 percent of Iowans agree that STEM advancements will provide opportunities for the next generation

AREA OF STEM INTEREST



PERCENT OF 2015 ACT-TESTED IOWA STUDENTS INTERESTED IN STEM



FINANCIAL PREPARATION FOR COLLEGE

DID YOU KNOW?

Iowa's Regent Universities' in-state tuition has grown more slowly than most public four-year institutions in the nation.

PERCENT INCREASE IN TUITION AND FEES AT PUBLIC FOUR-YEAR INSTITUTIONS BETWEEN 2014-15 AND 2015-16

STATE RANK	1-YEAR CHANGE
1. Washington	-4%
2. Iowa	0%
2. Maine	0%
2. Florida	0%
5. Wisconsin	1%
5. Indiana	1%
5. Montana	1%
5. California	1%
5. Ohio	1%
5. D.C.	1%

Data source: The CollegeBoard. Tuition and Fees by Sector and State over Time.

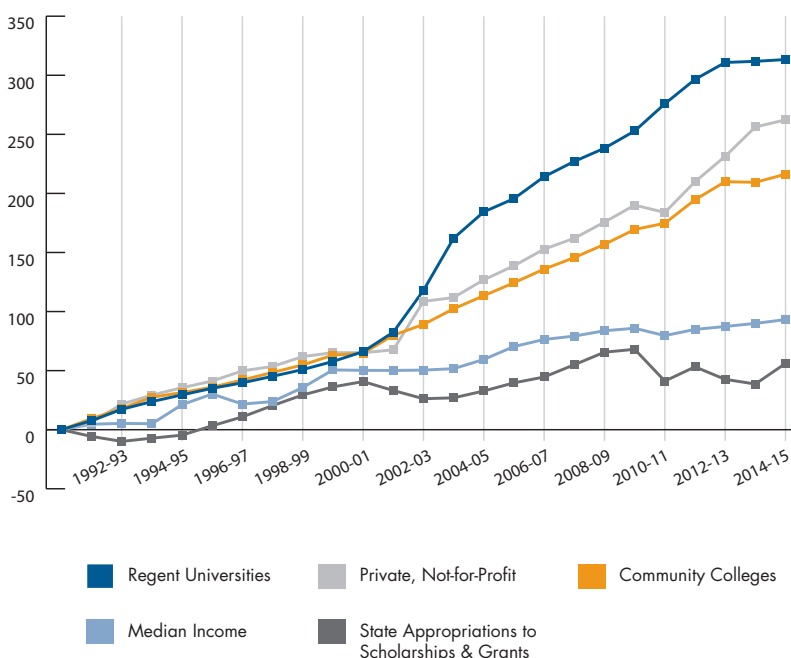
AFFORDABILITY OF COLLEGE

The price of college is often a barrier to postsecondary educational attainment. Misconceptions regarding the actual costs of college intensify the issue. In response to a national survey, 57 percent of participants who never enrolled in postsecondary education cited cost as the reason. When asked to estimate the cost of attending a community college, 40 percent overestimated the amount by more than \$2,500 and 27 percent were unable to provide any estimate.¹ Two federal programs in Iowa are working to increase students' understanding of college costs and options for financial aid: The College Access Challenge Grant Program and Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP).

Decreased Student Aid and Rising Tuition

Since 1999, rising tuition at Iowa colleges and universities has outpaced increases in household median income, with tuition at Regent Universities growing the fastest. From 2006 to 2012, the tuition rate at private, for-profit institutions rose by 36 percent but has since declined as enrollment has fallen.²

Percent Change in Iowa Median Household Income, Undergraduate Tuition and State Financial Aid Appropriations (Not Inflation-Adjusted)

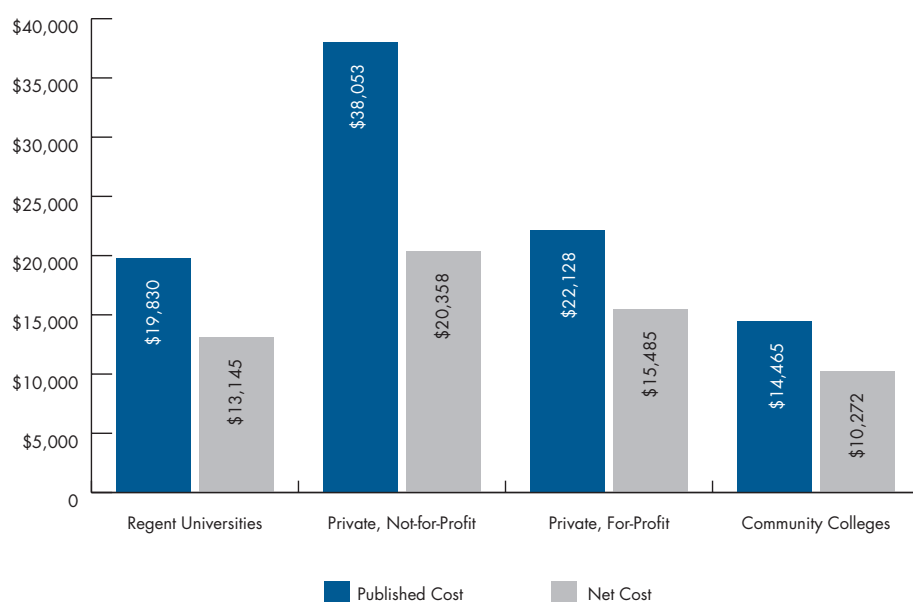


Between 2008 and 2013, during the economic recession, state appropriations to Iowa's scholarships and grants decreased by 16 percent.³ Nationally, state appropriations to higher education dropped by 20 percent in this time period.⁴ Even with the economic recovery, appropriations to scholarships and grants remain lower than before the recession.

Net Cost of College

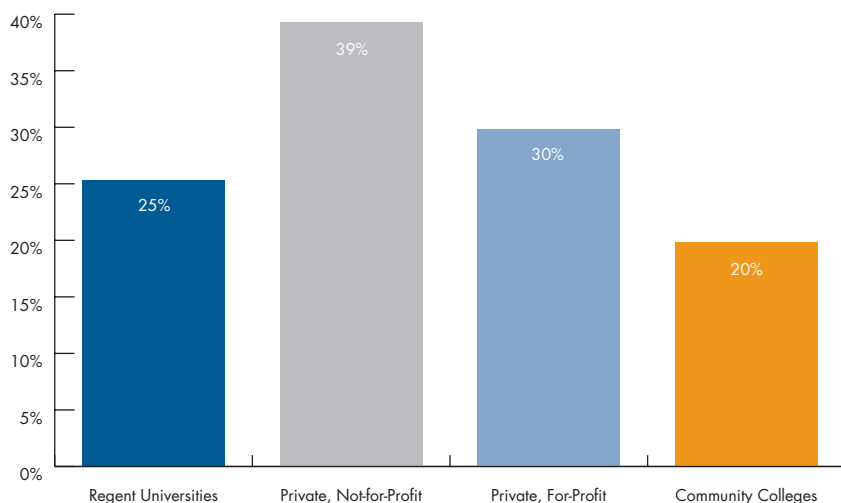
The actual cost students pay for college is typically less than the published cost when scholarships and grants are taken into account. The average net cost is the total cost of attendance (including tuition, books, fees, room and board) minus the average grants awarded. Private, not-for-profit colleges have the highest published tuitions and net costs among the sectors.

Net Cost of Attendance Compared to Published Cost



The percentage of the Iowa median income required to pay college or university tuition (net cost) is lowest for community college students (20 percent) and highest for private, not-for-profit college students (39 percent).⁵

Net Cost as a Percent of Median Household Income

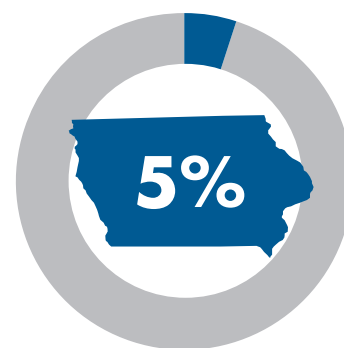


PERCENT INCREASE IN TUITION AND FEES AT PUBLIC FOUR-YEAR INSTITUTIONS BETWEEN 2010-11 AND 2015-16

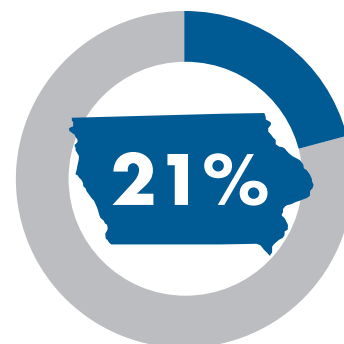
STATE RANK	5-YEAR CHANGE
1. D.C.	6%
2. Maine	7%
3. Iowa	10%
4. Ohio	13%
4. Montana	13%
6. Indiana	14%
6. New Jersey	14%
6. Wisconsin	14%
9. Nebraska	15%
9. Minnesota	15%

PERCENT INCREASE IN TUITION AND FEES AT IOWA PUBLIC TWO-YEAR INSTITUTIONS

1-YEAR CHANGE



5-YEAR CHANGE



Data source: The CollegeBoard. Tuition and Fees by Sector and State over Time.

STATES WITH THE HIGHEST PERCENT OF NEED-BASED GRANTS AWARDED TO STUDENTS ATTENDING PRIVATE, NOT-FOR-PROFIT INSTITUTIONS IN 2014-15

STATE RANK	PERCENTAGE
1. Iowa	81%
2. Kansas*	48%
3. Ohio*	45%
4. Kentucky	43%
5. Illinois	42%

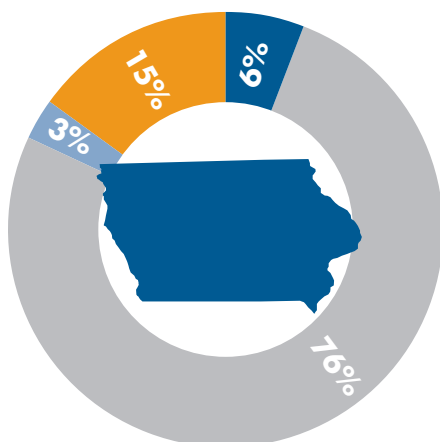
*Incomplete data for 2014-15, percentages represent 2013-14 data

STATES WITH THE LOWEST PERCENT OF NEED-BASED GRANTS AWARDED TO STUDENTS ATTENDING PUBLIC INSTITUTIONS IN 2014-15

STATE RANK	PERCENTAGE
1. Iowa	16%
2. Vermont	45%
3. Ohio*	46%
4. Pennsylvania	51%
4. Kansas*	51%

*Incomplete data for 2014-15, percentages represent 2013-14 data

IOWA FINANCIAL AID AWARDED TO STUDENTS BY INSTITUTION TYPE 2014-15



- Regent Universities 6%
- Private, Not-for-Profit..... 76%
- Private, For-Profit 3%
- Community Colleges..... 15%
- Barber and Cosmetology <1%

STATE-ADMINISTERED FINANCIAL AID

The State of Iowa appropriated over \$70 million in scholarships, grants and loan forgiveness opportunities in 2015.⁶ This figure does not include financial aid awarded to students from institutional sources or appropriations to the state's public colleges and universities.

Private, Not-for-Profit Colleges and Universities

During the 2014-15 academic year, Iowa awarded 81 percent of its need-based scholarship and grant funding to students attending private, not-for-profit colleges and universities.* This percentage was substantially higher in Iowa than anywhere else in the nation. The next closest state awarded less than 50 percent of need-based aid to students attending private, not-for-profit institutions; Iowa exceeded all other states by at least 30 percent.⁷

Iowa's largest grant program, the Iowa Tuition Grant (ITG), awards aid to students attending private, not-for-profit colleges and universities. ITG is Iowa's largest grant program and had approximately 10 times more funds in 2015 than the second largest program, the Iowa National Guard Educational Assistance Program. In 1969, ITG was created to alleviate enrollment demands on Iowa's Regent Universities by equalizing the net cost of public and private institutions. While ITG no longer equalizes net costs due to the rising price of private colleges and universities, it alleviates some of the expense, providing students with an option to choose between public and private institutions.

Scholarships and Grants Available by Sector

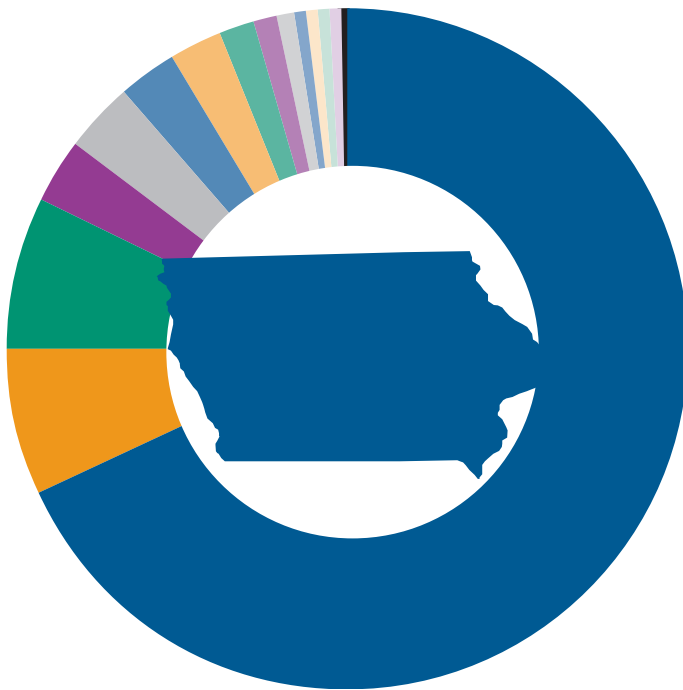
The Iowa Vocational-Technical Tuition Grant and the Iowa Skilled Workforce Shortage Tuition Grant (Kibbie Grant) target students who are enrolled in career or technical education programs in areas with high workforce demand at Iowa community colleges. Community college students received 15 percent of the state financial aid in the 2014-15 school year.⁸

While there are no scholarships and grants designated solely for students attending Regent Universities, Regent University students can apply for state aid through programs available to all sectors, including the All Iowa Opportunity Scholarship, the All Iowa Opportunity Foster Care Grant, the Iowa Grant (eliminated after 2014-15) and the Iowa National Guard Educational Assistance Program. In 2014-15, 6 percent of state aid was awarded to students attending Regent Universities.⁸

Iowa College Aid was awarded a GEAR UP grant in 2008 to assist a cohort of Iowa students starting in 7th grade. Students who were part of this program were automatically awarded scholarships upon enrollment at a college or university in any sector. In 2015, over \$6 million was awarded to GEAR UP Iowa participants, 28 percent attending Regent Universities; 11 percent attending private, not-for-profit colleges and universities; 50 percent attending community colleges; less than 1 percent attending private, for-profit institutions; 1 percent attending Iowa barber and cosmetology schools; and 10 percent attending an out-of-state institution.⁸

*Iowa's need-based grants and scholarships include the All Iowa Opportunity Scholarship, the Iowa Tuition Grant, the Iowa Vocational-Technical Tuition Grant, the Skilled Workforce Shortage Tuition Grant, Barber and Cosmetology Arts and Sciences Tuition Grant and the Iowa Grant.

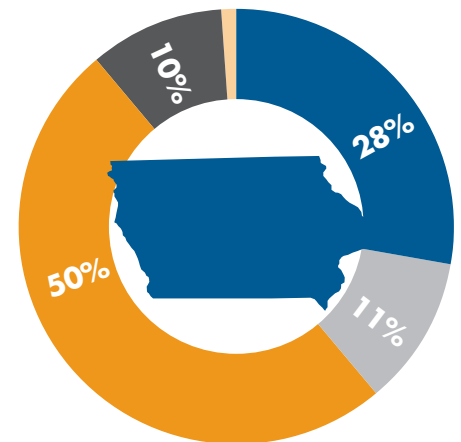
FY 2015 State Appropriations
\$70,892,101



Iowa Tuition Grant Not-for-Profit	68.3%
\$48,413,448 – 26,915 applications	
13,378 recipients – \$3,617 avg. award	
Iowa National Guard Educational Assistance Program	7.2%
\$5,100,233 – 1,460 applications	
1,073 recipients – \$4,033 avg. award	
Skilled Workforce Shortage Tuition Grant (Kibbie Grant)	7.1%
\$5,000,000 – 23,698 applications	
4,926 recipients – \$1,037 avg. award	
Iowa Vocational-Technical Tuition Grant	3.2%
\$2,250,185 – 23,698 applications	
2,836 recipients – \$793 avg. award	
All Iowa Opportunity Scholarship	3.2%
\$2,240,854 – 11,373 applications	
427 recipients – \$5,376 avg. award	
Iowa Tuition Grant For-Profit	2.8%
\$1,975,000 – 3,820 applications	
1,701 recipients – \$1,145 avg. award	
Rural Iowa Primary Care Loan Repayment	2.4%
\$1,705,823 – 12 applications	
12 recipients – \$181,883 avg. award	
Teach Iowa Scholar	1.8%
\$1,300,000 – 949 applications	
103 recipients – \$4,000 avg. award	

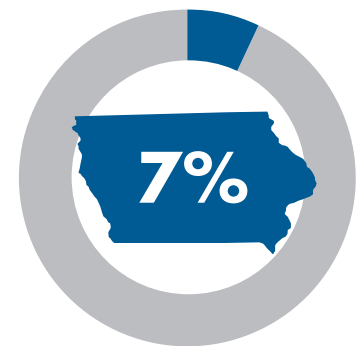
Iowa Grant	1.1%
\$791,177 – 123,414 applications	
1,223 recipients – \$633 avg. award	
All Iowa Opportunity Foster Care Grant8%
\$554,057 – 852 applications	
202 recipients – \$2,445 avg. award	
Rural Nurse/Physician Assistant Loan Repayment6%
\$400,000 – 36 applications	
28 recipients – \$19,932 avg. award	
DMU Recruitment Program6%
\$400,973 – 14 applications	
14 recipients – \$38,869 avg. award	
Iowa Teacher Shortage Loan Forgiveness6%
\$392,452 – 480 applications	
99 recipients – \$6,018 avg. award	
Administration – General4%
\$250,109	
Registered Nurse & Nurse Educator Loan Forgiveness1%
\$80,852 – 309 applications	
49 recipients – \$1,675 avg. award	
Iowa Barber & Cosmetology Arts & Sciences Tuition Grant1%
\$36,938 – 2,140 applications	
91 recipients – \$400 avg. award	

GEAR UP IOWA SCHOLARSHIPS
AWARDED BY SECTOR



Iowa Regent Universities	28%
Iowa Private, Not-for-Profit	11%
Iowa Private, For-Profit	<1%
Iowa Community Colleges	50%
Out-of-State Institution	10%
Iowa Barber and Cosmetology Schools	1%

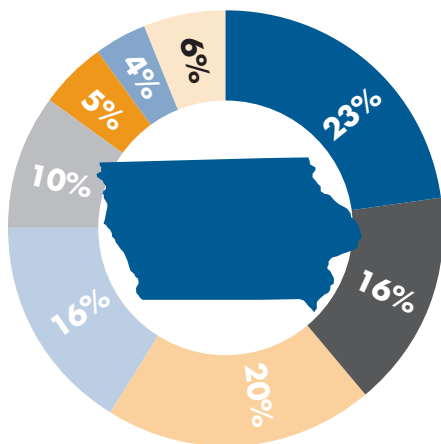
PERCENTAGE OF IOWA'S
2015 HIGHER EDUCATION
APPROPRIATION FOR
SCHOLARSHIPS AND GRANTS



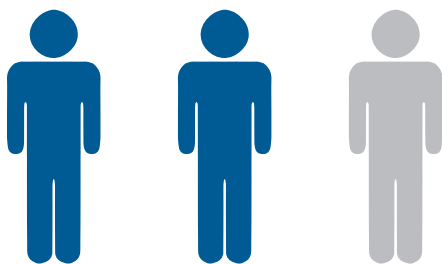
FIND OUT MORE

For more information on these scholarships and grants, go to iowaCollegeAid.gov.

FAFSA FILERS BY YEAR IN COLLEGE



- Freshman, First Enrollment in College ... 23%
- Freshman, Previously Enrolled 16%
- Sophomore 20%
- Junior 16%
- Senior 10%
- 5th Year/Other 5%
- 1st Year in Graduate/Professional School 4%
- Continuing in Graduate/Professional School 6%



2 out of 3 high school seniors in Iowa completed the FAFSA in 2014–15.

FIND OUT MORE

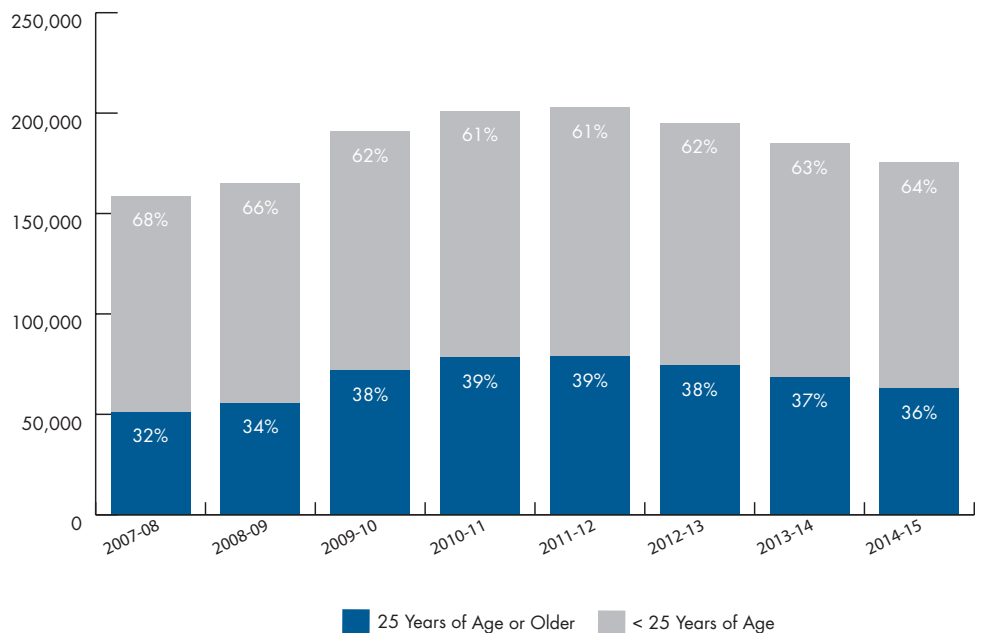
You can find more information at the Higher Education Data Center at IowaCollegeAid.gov.

PROFILE OF IOWA FAFSA FILERS

Growth in Iowa Aid Applications

To be eligible for federal aid for college, students must complete the Free Application for Federal Student Aid (FAFSA). The number of FAFSAs filed by Iowa residents has decreased from its peak in 2011–12 by 14 percent to approximately 175,500 in 2014–15.⁹ The number of FAFSA filers age 25 and older (non-traditional students) has dropped twice as quickly as filers less than age 25. During the economic recession, the number of non-traditional students filing the FAFSA increased. However, as job availability improved, these students were more likely than traditional students to leave colleges and universities for the workforce.¹⁰

Number of FAFSAs Filed by Iowa Residents by Age and Award Year



Who Completes the FAFSA?

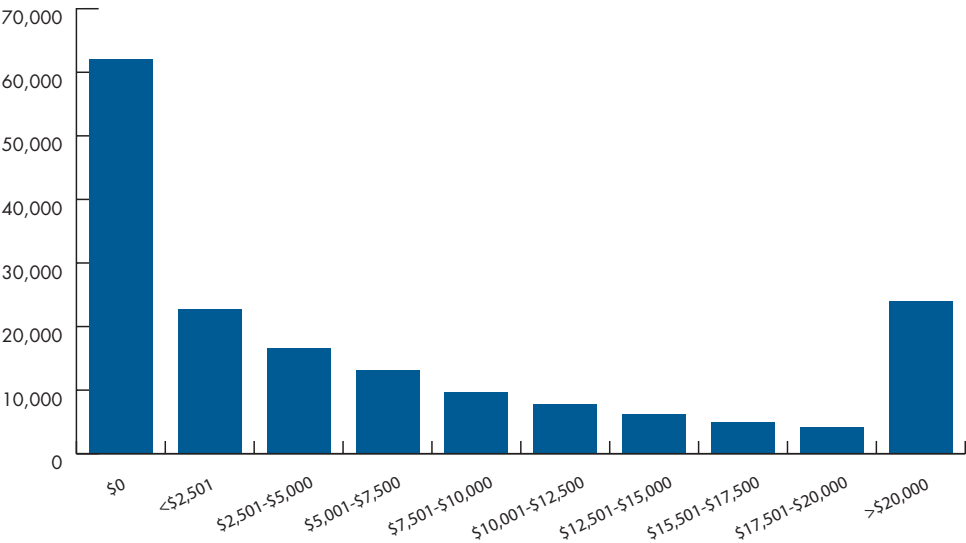
In 2014–15 most FAFSA filers in Iowa (90 percent) were intending to pursue an undergraduate education, and 39 percent were starting their freshman year in college. Ten percent of FAFSA filers were pursuing graduate education. First-generation college students (those who state both parents have a maximum level of education of high school or less) made up one-third of FAFSA filers. However, 10 percent of all FAFSA filers marked “unknown” regarding their parents’ highest level of education, suggesting that the percentage of first-generation college students might be higher than one-third.

The percentage of Iowa’s senior high school class that completes the FAFSA has shown little variation, reaching a maximum of 69 percent in 2009–10 but declining to 64 percent in 2014–15. In 2014–15, 14 percent of all FAFSA filers were high school seniors.⁹

In Iowa, half of all FAFSA filers were eligible under the Federal Pell Grant Program. The Pell Grant is need-based and does not have to be repaid. The maximum Pell Grant for 2013–14 was \$5,635, and Iowa students received \$4,500 on average, or 80 percent of the maximum Pell Grant amount.⁵ The amount a student receives depends on the cost of college attendance and the

student’s Expected Family Contribution (EFC), primarily derived from the family income. One in three Iowa FAFSA filers had \$0 EFC in 2014–15, while almost one in seven had EFCs greater than \$20,000.

Number of Iowa FAFSA Filers by EFC for 2014–15



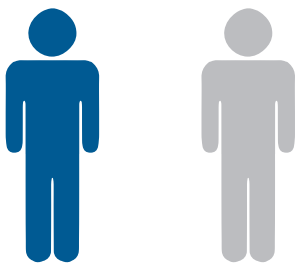
Who Does Not Complete the FAFSA?

Students who fall into one of the following categories have a lower likelihood of filling out a FAFSA:¹¹

- High-income (family income over \$80,000)
- Low-income (family income less than \$20,000)
- Non-traditional (25 years old or older)
- Part-time
- Enrolled in 2-year institutions

High-income students typically do not complete the FAFSA because they believe they do not need or will not qualify for financial aid. Of all students who do not complete the FAFSA, approximately one-fourth would be eligible for Pell Grants.¹² A lack of information and the complexity of the form are two reasons students cite for not completing the FAFSA.¹¹ For low-income students, those who fill out the FAFSA are over 100 percent more likely to persist into the spring semester of their freshman year than those students who do not complete the FAFSA.¹²

One-on-one personal assistance while completing the FAFSA has been shown to increase completion rates.¹¹ Low-income, first-generation and minority students often have limited knowledge of the financial aid process and less access to advising and counseling on financial topics in school.¹³ The U.S. Department of Education recommends hosting financial aid or FAFSA completion events to provide all students with financial understanding and application assistance. Currently 67 high schools in Iowa participate in Iowa College Aid’s FAFSA Completion Initiative. This program identifies students who have not completed the FAFSA, allowing schools to connect with those students who might need assistance.



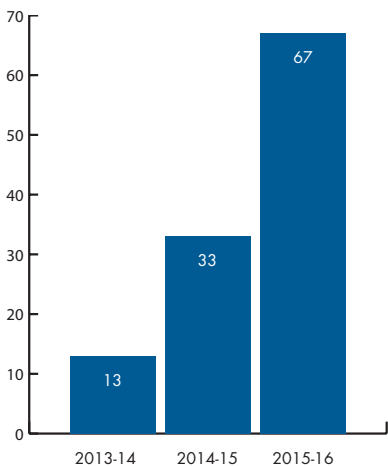
1 out of 2 Iowa FAFSA filers was Pell eligible in 2014–15.

PERCENT OF FAFSA FILERS WHO WERE PELL ELIGIBLE BY COMBINED STUDENT AND PARENT AGI* (2014–15)

AGI	PERCENT
<\$0	83%
\$1–\$20,000	81%
\$20,001–\$40,000	71%
\$40,001–\$60,000	66%
\$60,001–\$80,000	33%
\$80,001–\$100,000	6%
\$100,001+	<1%

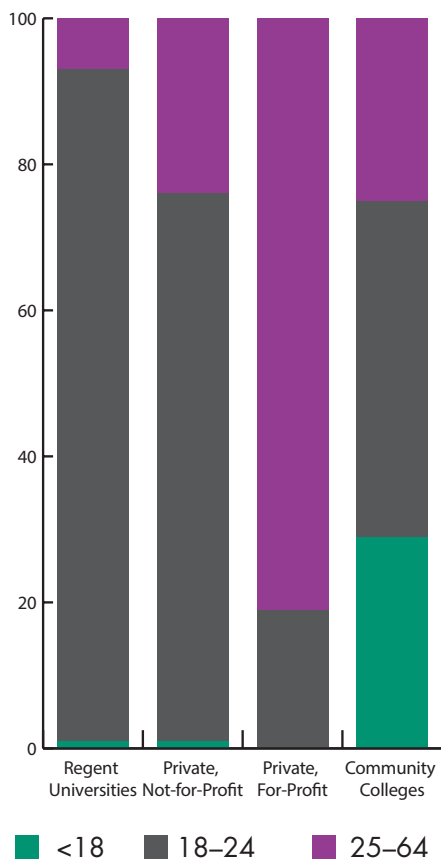
*Adjusted Gross Income

NUMBER OF SCHOOLS PARTICIPATING IN IOWA COLLEGE AID’S FAFSA COMPLETION INITIATIVE



IOWA COLLEGES

ENROLLMENT AT IOWA'S COLLEGES AND UNIVERSITIES BY AGE (2013-14)



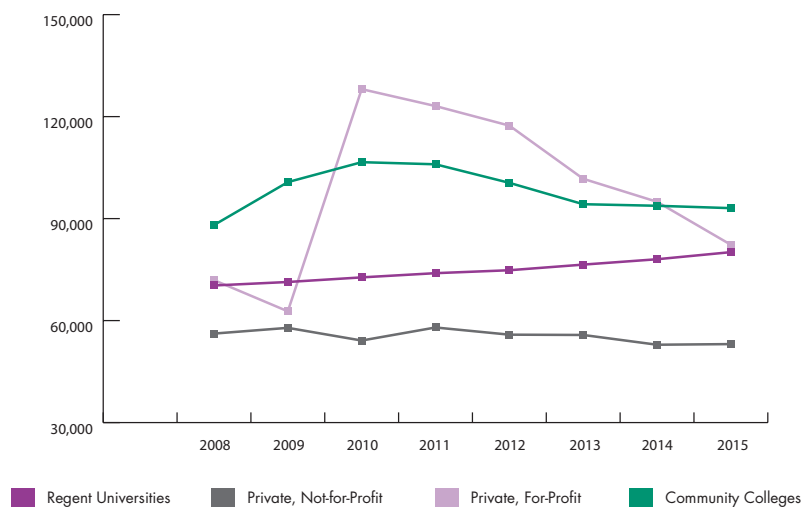
DID YOU KNOW?

College enrollment numbers reflect economic fluctuations, with more students enrolling during economic downturns.

ENROLLMENT AT IOWA COLLEGES AND UNIVERSITIES

Enrollment at Iowa colleges and universities has declined since its peak* in 2010.¹ Changes in postsecondary enrollment numbers reflect economic fluctuations.² In 2008, at the start of the economic recession, enrollment at community colleges was increasing, but this reversed when the recovery began in 2010. These fluctuations are more apparent at community colleges and private, for-profit colleges as these sectors serve a larger population of older, non-traditional students who are more likely to choose employment over college enrollment than traditional students.³

Total Fall Enrollment at Iowa Colleges and Universities**



**Includes extended campus and online enrollments

Enrollment by Age and by Sector

Regent Universities and private, not-for-profit colleges and universities have the largest percentages of students ages 18 to 24, at 92 and 75 percent, respectively.⁴ These tend to be students who enroll in college shortly after completing high school. Regent Universities have seen steady increases in enrollment.

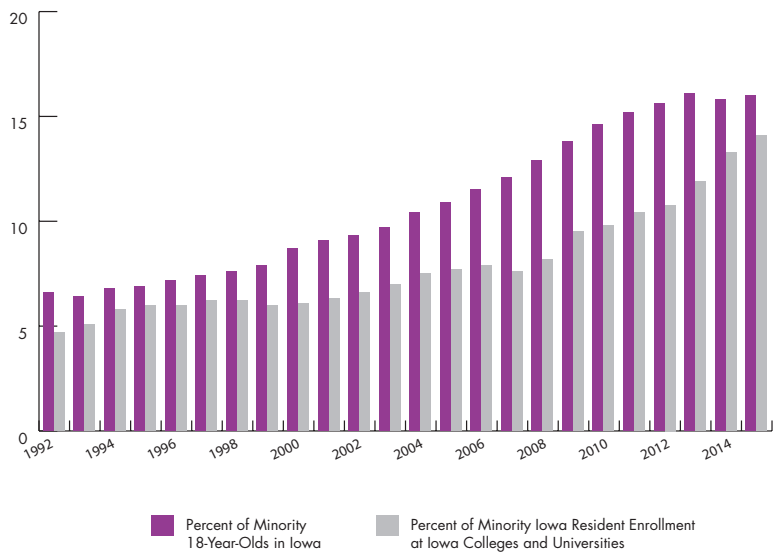
*In 2010, the reported number of students attending for-profit institutions increased by over 100 percent; however, this was due to inconsistent reporting practices.

While 25 percent of Iowa’s community college population is 25 or older, there is a large population of students under the age of 18.⁴ This is due, in part, to Iowa’s Senior Year Plus Program, which encourages high school students to take community college courses at no charge, referred to as joint or concurrent enrollment. Iowa ranks first in the nation for the number of jointly enrolled students, growing by 2.4 percent between 2014 and 2015.⁵ Although total enrollment has dropped for many community colleges, joint enrollment has increased. Private, for-profit institutions have the oldest population of students among all sectors. In 2014, 4 out of 5 students were between the ages of 25 and 64.⁴

Minority Enrollment

Minority enrollment at Iowa colleges and universities has increased over 10 years,⁶ likely a reflection of increasing diversity among high school graduates. The percentage of 18-year-old Iowans who identify as a minority has risen 9 percent between 1992 and 2015.⁷ Equally, the percentage of Iowa resident postsecondary enrollment comprised of minority students has risen 9 percent in that time. However, the 2 percent gap that existed between the two groups in 1992 remains in 2015.

Minority Representation in Iowa’s Population Compared to Postsecondary Enrollment

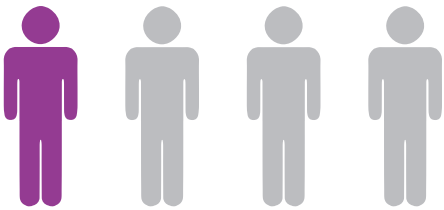


In 2015, 81 percent of Iowa resident college students were white, 5 percent Hispanic, 4 percent black, 2 percent Asian and 2 percent two or more races. Less than 1 percent of Iowa resident college students identified as American Indian/Alaska Native or Native Hawaiian/Other Pacific Islander.⁶

Considering Iowa’s total 2015 undergraduate postsecondary enrollment (resident and non-resident), three-fourths of students were white and one-fourth of students were a minority. Black and Hispanic students each accounted for 6 percent of the total undergraduate enrollment. Iowa’s graduate students were more diverse. White students made up 63 percent of total graduate enrollment; 18 percent were non-resident aliens; and Hispanic, black and Asian students each made up 3 percent of total graduate enrollment. One in five graduate students in Iowa is not a U.S. citizen. These students are less likely to stay in Iowa, contributing to the emigration of Iowa’s most educated college graduates.⁸

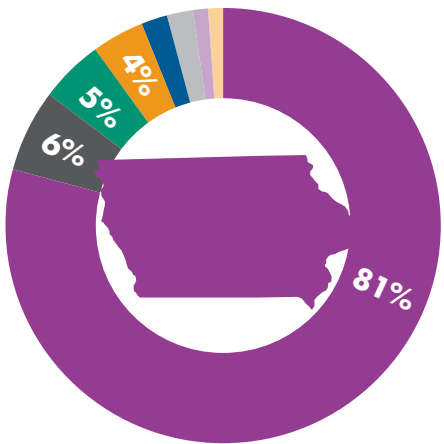


Nearly **1 out of 3** students enrolled in community college is jointly enrolled in high school.



1 out of 4 students enrolled in community college is over age 25.

IOWA RESIDENT UNDERGRADUATE AND GRADUATE ENROLLMENT BY RACE AND ETHNICITY

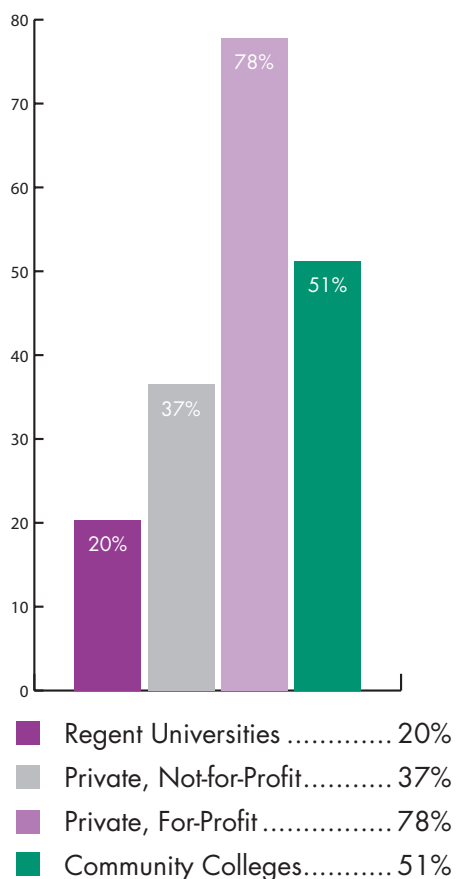


White	81%
Race/Ethnicity Unknown	6%
Hispanic	5%
Black	4%
Asian	2%
Two or More Races/Ethnicities	2%
American Indian	<1%
Native Hawaiian	<1%

BARRIERS TO LOW-INCOME STUDENT ENROLLMENT IN COLLEGE¹²

- ✓ **LACK OF KNOWLEDGE OR EXPERIENCE WITH COLLEGE APPLICATIONS**
- ✓ **DIFFICULTY PAYING FOR COLLEGE ENTRANCE EXAMS AND APPLICATION FEES**
- ✓ **DIFFICULTY COMPLETING THE FAFSA**
- ✓ **INSUFFICIENT FINANCIAL AID**
- ✓ **DIFFICULTY PAYING HOUSING DEPOSITS BEFORE FINANCIAL AID IS AVAILABLE**

PERCENT OF FULL-TIME FIRST-TIME UNDERGRADUATES RECEIVING PELL GRANTS IN 2013-14 IN IOWA



COLLEGE PARTICIPATION OF LOW-INCOME STUDENTS

Low-Income Postsecondary Enrollment Trends

Education is a pivotal component to escaping poverty. Children born in the lowest income level have a 55 percent chance of moving into a higher income level if they never earn a college degree. Children with a college degree have an 84 percent chance of moving into a higher income bracket.⁹ In 2010–11, there was a 20 percentage-point gap between the number of low-income and non-low-income Iowa students who enrolled in college within 16 months of graduating from high school. Low-income students were identified as those who received free or reduced price lunches in high school.¹⁰

Recent national trends show that the enrollment gap between low-income and non-low-income students might be growing. There has been an overall decrease in postsecondary enrollment of recent high school graduates since 2010, but the percentage of low-income students enrolling in postsecondary education has dropped more rapidly than middle- and high-income students. Nationally, the percentage of high-income students pursuing college fell by 3 percent and the percentage for middle-income students fell by 1.5 percent, while the percentage for low-income students fell by 10 percent between 2008 and 2013, increasing the gap between low- and high-income enrollment to 33 percent.¹¹

Low-Income Student Persistence

Whether or not a student qualifies for a Pell Grant is a gauge of income level, with those who qualify coming from lower-income families. The percentage of the full-time undergraduate student body that receives the Pell Grant is four times higher at private, for-profit institutions than at Regent Universities. Community colleges come in second with 51 percent of full-time students receiving Pell Grants.⁴ Nationally, private, for-profit four-year universities and community colleges have the lowest graduation rates at 32 percent and 21 percent, respectively.¹³ Students who receive student loans but do not graduate are more likely to default on student loan payments than students who graduate.¹⁴ The cost of starting but not finishing a college degree might make the economic situation more difficult for low-income lowans.

Low-income students are less likely to remain and finish college after enrolling. Students from high-income families are 5 times more likely to have a bachelor's degree than students from low-income families.⁹ Considering only those students who enrolled in college, there is a 78 percent gap in bachelor's degree attainment between the bottom and top income levels.¹⁵ These gaps are larger than the 20 percent college enrollment gap between high- and low-income students, pointing to issues of persistence.

Low-income students are less likely to attend colleges or universities that match their academic ability, with half of these students under-matching, or having the ability to attend a selective institution yet enrolling at a less-selective college. Students who attend more selective institutions are more likely to graduate, finish their degree on time and have higher earnings after college.⁹

Low-income students who cannot secure adequate financial aid might be forced to choose between focusing on studies and working to pay bills, affecting persistence in college. In 2014, 56,000 U.S. students identified as homeless on the FAFSA. This number is likely to be higher since students who are identified as independent by other criteria might not be asked about homeless status. In a survey of 10

community colleges, one in five students said they had gone hungry in the previous 30 days due to lack of money, 13 percent had experienced homelessness and just over half were at risk of facing these conditions.¹⁶

Communities are increasingly turning their focus to the challenges faced by homeless college students. One example, the College and University Food Bank Alliance, started in 2012 on 13 campuses. Since then the group has grown to include 320 members on 315 campuses nationwide providing assistance to food-insecure college students.

REMEDICATION, PERSISTENCE AND RETENTION

Impact of Remedial Education

The likelihood of persisting and completing a college degree is drastically decreased if a student takes remedial (high school level or developmental) courses in college. In a study of 80 community colleges, only 20 percent of students who were referred to remedial math classes persisted to take college-level credit-bearing math classes. For remedial reading courses, only 37 percent of students persisted to take college-level reading courses.¹⁷

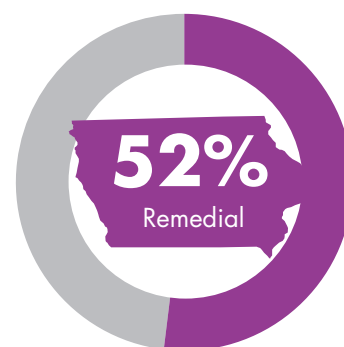
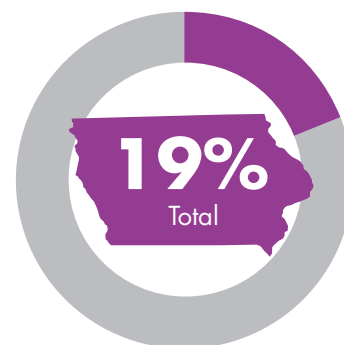
In 2015, Iowa community college students enrolled in 85,709 credit hours of remedial education, a decrease of 12 percent from 2014. The course most frequently taken was Pre-Algebra, with 6,000 students enrolled. Minorities are over-represented in remedial education. Over half (52 percent) of remedial courses were taken by minority students. This is higher than the percentage of minority enrollment in community colleges (19 percent).¹⁸

While remedial education is often associated with community college enrollment, 43 percent of remedial students nationally were enrolled in public or private four-year institutions or private two-year institutions. Remedial education is not limited to students in the lowest income bracket. Almost half of remedial students in the U.S. (45 percent) came from families with incomes greater than \$48,000.¹⁹

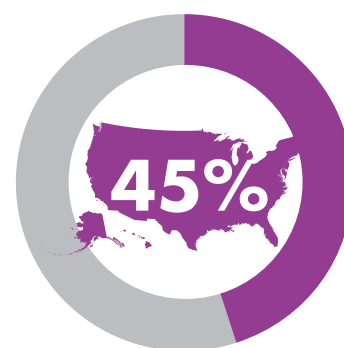
Students taking remedial coursework incur more college expenses and take longer to graduate, as remedial courses do not count as college credit toward a degree. Nationally, students are borrowing an extra \$380 million a year to take high school level courses in college.¹⁹ Approximately two out of five U.S. community college students earn a two-year degree within six years and only one-tenth go on to earn a four-year degree.²⁰

Several states have implemented co-requisite remediation in community colleges and have seen substantial gains in the number of students who persist in college despite requiring remedial coursework. In this model, students take a college-level course but are concurrently enrolled in an academic support class for each subject, instead of taking the remedial course prior to the college-level course. In four states that adopted co-requisite remediation, the percentage of students who completed the college level course doubled or tripled, and the time for completion was cut in half (one year for co-requisite remediation versus two years for standard remedial coursework).²¹

MINORITY PERCENTAGE OF COMMUNITY COLLEGE ENROLLMENT



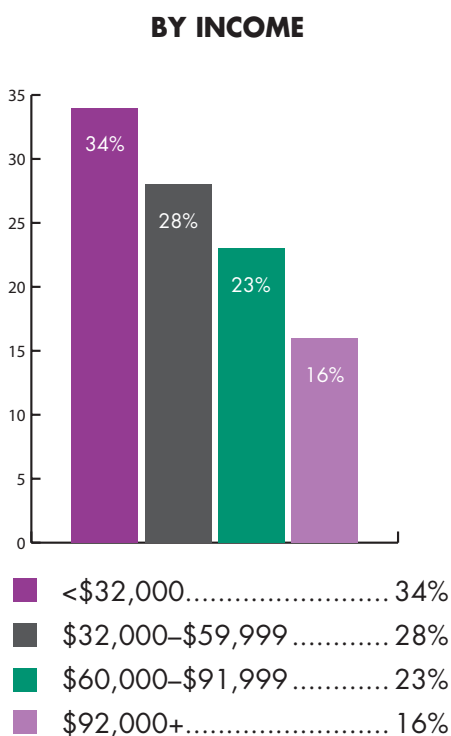
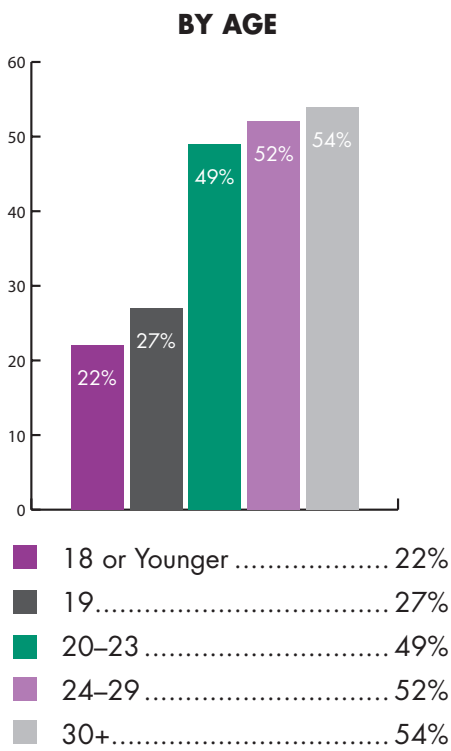
PERCENTAGE OF REMEDIAL COURSES TAKEN BY MID- TO HIGH-INCOME STUDENTS



DID YOU KNOW?

43 percent of all remedial courses are taken at public four-year or private four-year and two-year institutions.

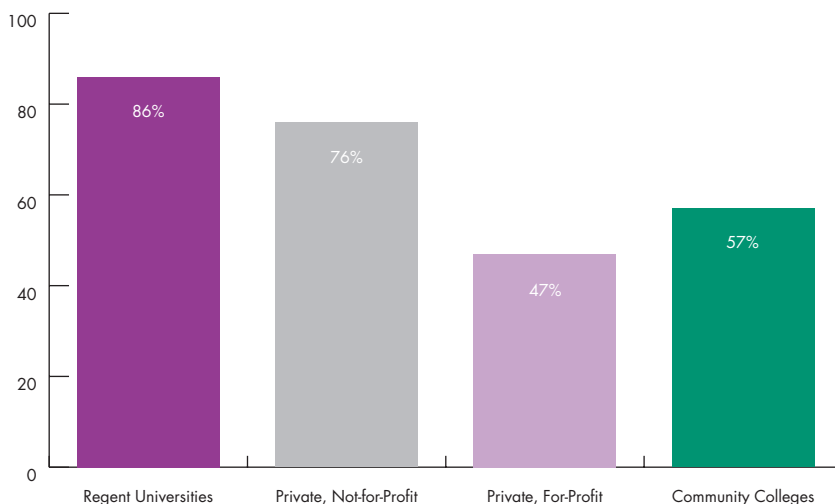
PERCENTAGE OF STUDENTS WHO STARTED A DEGREE BUT DID NOT GRADUATE AND ARE NO LONGER ENROLLED



Retention by Age, Race and Income Level

First-year retention is greatest among students at Iowa Regent Universities, with 86 percent of first-year students returning for a second year. Private, not-for-profit colleges and universities in Iowa have a 76 percent retention rate, and community colleges have a 57 percent retention rate. Private, for-profit institutions have the lowest retention rate, with 47 percent.⁴

First-Year Retention Rates for 2013



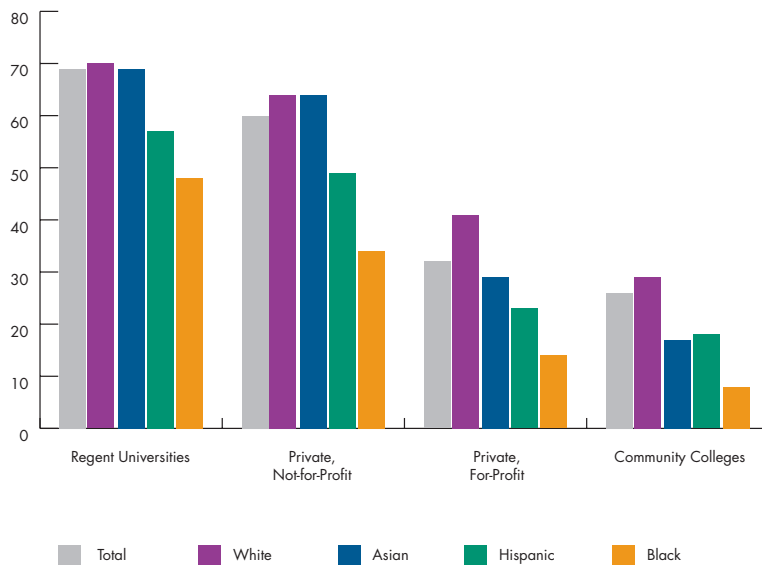
Persistence in college is related to student age, race or ethnicity, and income level.²² The Beginning Postsecondary Students (BPS) Longitudinal Study surveys first-time college students in the U.S. three years after initial enrollment to determine student outcomes. The percentage of students who began college but did not complete a postsecondary credential increased with the age of the student, from 22 percent for students starting immediately after high school to 54 percent for students age 30 or older. A few factors that might negatively affect persistence for older students include working while attending school or being a single parent while a student.²³

Approximately 34 percent of all BPS students dropout within 3 years. Asian students had the fewest dropouts at 21 percent, compared to black students at 43 percent. Black and Hispanic students are often less prepared, requiring remediation and contributing to attrition.²⁴ High-income students are more likely to persist than low-income students, with dropout rates of 16 and 34 percent, respectively. Having limited access to financial assistance or working while attending school negatively impacts persistence of low-income students.²³

GRADUATION FROM IOWA COLLEGES AND UNIVERSITIES

Graduation rates in Iowa vary depending on the type of school a student attends as well as the student's race or ethnicity. Iowa's Regent Universities have the highest graduation rates (69 percent), while community colleges have the lowest graduation rates (26 percent), comparing all students who graduate within eight years for a four-year degree and four years for a two-year degree. Black and Hispanic students have lower graduation rates than white students at all types of institutions. Asian students perform comparably to white students at Regent Universities and private, not-for-profit colleges and universities, but fall behind white students in private, for-profit institutions and community colleges.^{4,6}

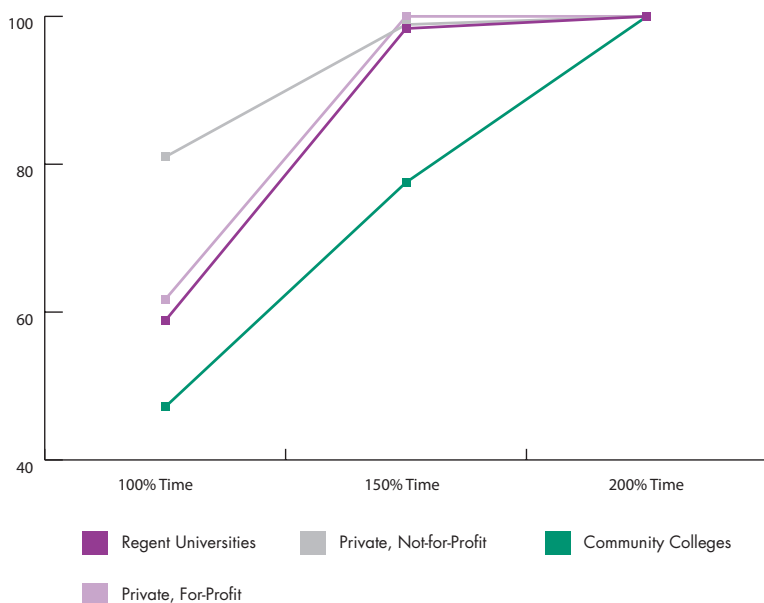
2014 Graduation Percentage Rates by Sector and Race or Ethnicity



Degree Completion Times

Considering only those students who complete college and earn a degree in Iowa, many take longer than the expected two or four years that is considered “on time” graduation. Many students (81 percent) graduating from private, not-for-profit colleges complete their degrees in four years, and 99 percent finish their bachelor’s degrees in six years. Approximately 60 percent of students at Regent Universities and Iowa’s private, for-profit institutions finish their degrees on time, with nearly all completing four-year degrees in six years. Less than half of community college students who earn degrees do so in two years. One-fourth of students take twice as long (four years) to finish an associate degree.^{4,6}

Percentage of Students Who Earn Degrees by Length of Enrollment*



*100 percent time is considered on time graduation, four years for a bachelor’s degree or two years for an associate degree. 150 percent time refers to six years for a bachelor’s degree and three years for an associate degree. 200 percent time refers to eight years for a bachelor’s degree and four years for an associate degree.

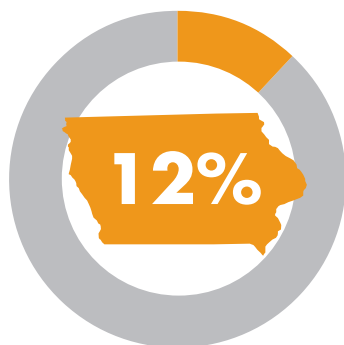
COMMON REASONS STUDENTS DO NOT GRADUATE ON TIME²⁵

- ✓ **REMEDIAL COURSEWORK**
Students spend time taking courses that do not count toward a degree.
- ✓ **COURSE-LOAD**
Many students take fewer credits than needed to graduate on time.
- ✓ **UNCLEAR GOALS**
Graduation might be delayed when students take courses that do not count toward a major or change majors.
- ✓ **CHANGING COLLEGES**
Students who move to a new institution often lose completed credits due to transfer policies.
- ✓ **LACK OF ADVISING**
On average, there is one advisor for every 400 students, causing students to make uninformed decisions.
- ✓ **TAKING UNNEEDED COURSES**
On average, students take 15–20 credits more than required for a degree.
- ✓ **UNPREDICTABLE CLASS SCHEDULES**
A majority of students (75 percent) work or have families and cannot always accommodate scheduled class times.
- ✓ **UNAVAILABLE COURSES**
One in five community college students is unable to take a class needed to graduate.

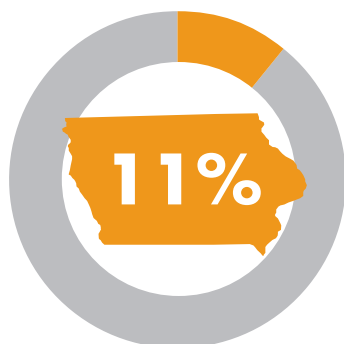
ENTERING THE WORKFORCE

PERCENT INCREASE IN STEM DEGREES AWARDED IN IOWA

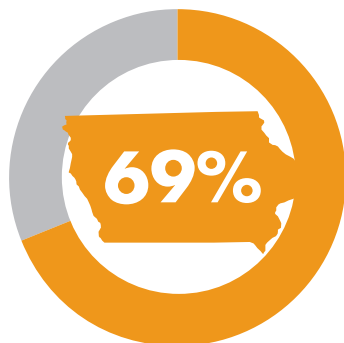
REGENT UNIVERSITIES



PRIVATE COLLEGES AND UNIVERSITIES



MINORITY STUDENTS AT COMMUNITY COLLEGES



CAREER READINESS

To meet the needs of Iowa's future workforce, students need to leave college prepared for high-demand careers. High-demand careers include those identified by Iowa Workforce Development as Iowa's top 50 "Hot Jobs": jobs that are projected to grow faster and have a higher rate of pay than the average occupation in Iowa. More than half of Iowa's "Hot Jobs" are also STEM jobs.¹

Since 2010, the number of STEM degrees awarded to students at Iowa's public universities has increased by 12 percent, while those awarded to students at private colleges and universities has increased by 11 percent. The number of STEM degrees awarded to community college students has remained constant since 2010. However, the number of minority students completing STEM degrees at community colleges has risen by 69 percent.²

OCCUPATION TITLE	ANNUAL GROWTH RATE	2014 MEAN SALARY
Optometrists*	2%	\$127,947 (665 jobs)
Health Specialties Teachers, Postsecondary*	4%	\$125,247 (2,480 jobs)
Computer and Information Systems Managers*	2%	\$111,404 (2,805 jobs)
Actuaries*	4%	\$93,595 (750 jobs)
Physician Assistants*	3%	\$90,094 (955 jobs)
Real Estate Brokers	2%	\$87,111 (840 jobs)
Nurse Practitioners*	3%	\$85,289 (920 jobs)
Physical Therapists*	3%	\$80,875 (2,240 jobs)
Management Analysts	2%	\$78,251 (6,650 jobs)
Medical and Health Services Managers*	2%	\$77,968 (5,600 jobs)

*STEM occupation

Community College Outcomes

Many community college students continue to pursue education after obtaining their associate degrees. Over half (58 percent) of community college graduates between 2010 and 2012 were enrolled in postsecondary education during the first year following their degree attainment. Students who went directly into the workforce accounted for 37 percent of community college graduates.¹

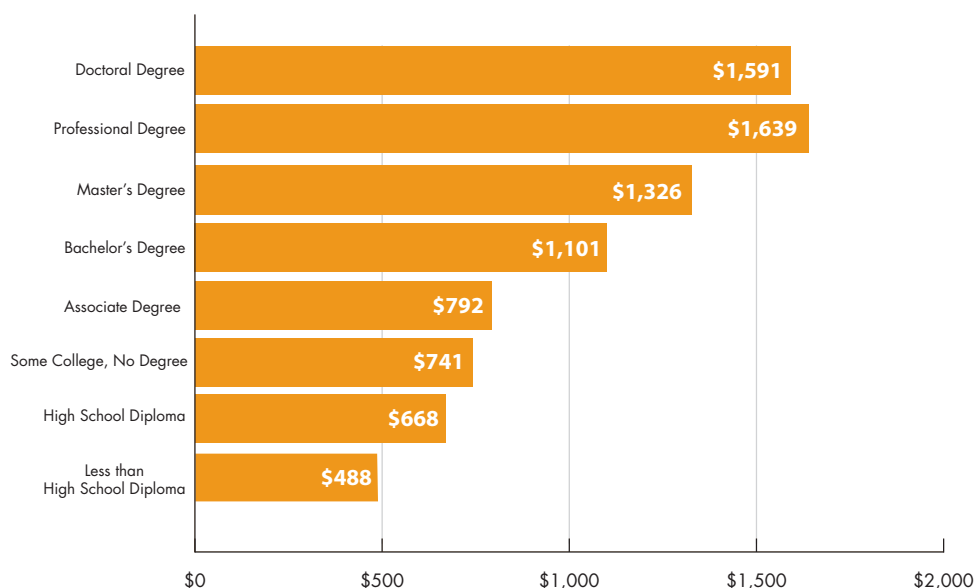
There is currently a large gap between the demand for workers with middle-skills—more than a high school diploma yet less than a four-year degree—and the number of lowans in the workforce prepared for middle-skill jobs. This is particularly apparent in health care occupations.³ Of all students completing associate degrees in Iowa between 2010 and 2014, 26 percent obtained their degrees in health care-related fields.⁴

INCOME INEQUALITY

Earnings by Level of Education

The value of a college degree is evident in the earnings disparity between those with education beyond high school and those with high school diplomas or less. Nationally, the weekly earnings of individuals with bachelor's degrees was approximately 65 percent higher than those with high school diplomas and 125 percent higher than those with less than a high school diploma. In Iowa, individuals with bachelor's degrees earned approximately 60 percent more than individuals with only high school diplomas and 106 percent more than those with less than high school diplomas.⁵

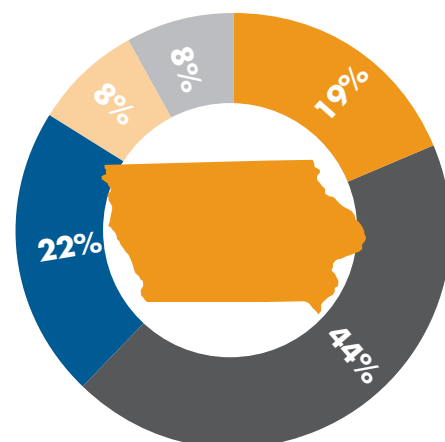
U.S. Median Weekly Earnings 2014 Age 25 and Over⁶



Disproportionate Income Distribution by Level of Education

There is a distinct income disparity between lowans who have four-year degrees or higher and those who do not. Nearly 40 percent of the state's aggregate income is earned by individuals with bachelor's degrees or higher. In 2014, roughly one out of every four lowans over the age of 25 (28 percent) had at least a four-year degree. As a result, nearly 40 percent of the state's income went to one-fourth of its working-aged citizens.⁷

IOWA HOUSEHOLD INCOME DISTRIBUTION⁵

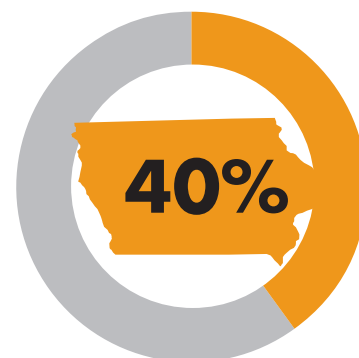


< \$25,000.....	19%
\$25,000–\$49,999	44%
\$50,000–\$74,999	22%
\$75,000–\$99,999	8%
\$100,000 or more.....	8%



Nearly **1 in 5** Iowa households earns less than \$25,000 a year.

IOWA AGGREGATE INCOME EARNED BY THE 28% OF ADULTS WHO HAVE BACHELOR'S DEGREES OR HIGHER



Data source: U.S. Census Bureau; American Community Survey. (2014). Educational Attainment 2010–14 1-year estimates.

IMPACT OF EDUCATIONAL ATTAINMENT ON INCOME

HIGHER STATE EARNINGS

(States with higher proportions of their populations with an associate degree or higher tend to have higher median earnings)

STATE	EDUCATIONAL ATTAINMENT RANK	MEDIAN INCOME RANK
MA	1	4
CO	2	13
CT	3	3
NH	4	7
MN	5	23
MD	6	1
VT	7	11
VA	8	6
NJ	9	2
NY	10	8
IA	24	21

HIGHER COUNTY EARNINGS

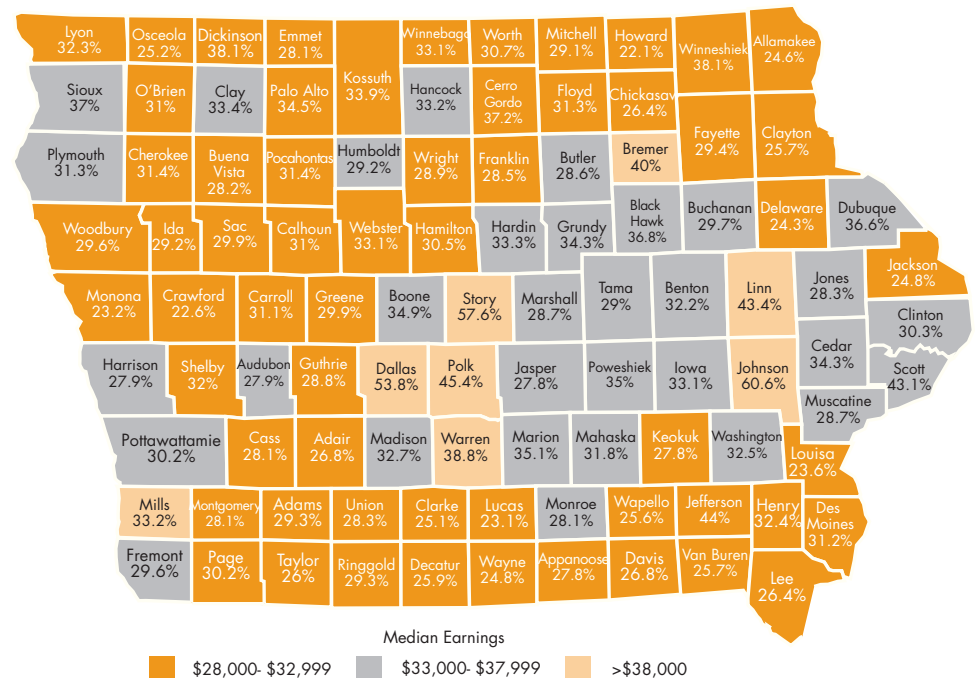
(Iowa counties with higher proportions of their populations with an associate degree or higher tend to have higher median earnings)

COUNTY	EDUCATIONAL ATTAINMENT RANK	MEDIAN INCOME RANK
Johnson	1	4
Story	2	7
Dallas	3	1
Polk	4	6
Jefferson	5	93
Linn	6	5
Scott	7	10
Bremer	8	8
Warren	9	2
Dickinson	10	47

The income disparity is even more evident among racial and ethnic populations. Median household income in Iowa is highest among racial/ethnic groups with higher levels of education. Median household income is highest for Iowa's Asian population at \$59,028.⁸ This population also has the largest proportion of working-aged adults with bachelor's degrees or higher—52 percent. The proportion of other ethnic groups' populations with bachelor's degrees break down as follows: 28 percent for whites, 19 percent for blacks and 13 percent for Hispanics.⁹

Even without taking factors such as cost of living into consideration, a relationship appears to exist between educational attainment and income. States with more educated populations (holding associate degrees or higher) also tend to have higher median earnings. The same holds true for Iowa. Iowa counties with more educated populations tend to have higher median earnings.⁵

Percent of Population with an Associate Degree or Higher, Educational Attainment and Median Earnings by County



Median annual earnings are highest for Iowans with graduate or professional degrees and lowest for Iowans without high school diplomas.⁵ For the 9 percent¹⁰ of Iowa's population without high school diplomas, median household income is below the federal poverty guidelines for a family of four.¹¹

Over the past 10 years, earnings in Iowa grew the most for Iowans with bachelor's degrees or higher. From 2005 to 2014, earnings increased 30 percent for persons with graduate or professional degrees, 31 percent for bachelor's degrees, 14 percent for some college or associate degrees, 9 percent for high school graduates or those without a high school education.¹²

STUDENT DEBT IMPACT AND IMPLICATIONS

The Growing Student Debt Problem

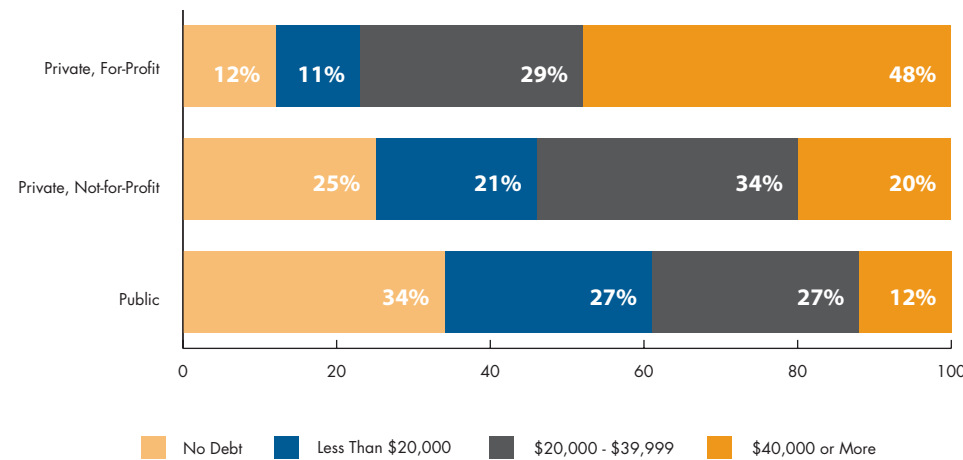
Student loan debt has grown significantly over the past decade in the U.S. and has reached a staggering \$1.3 trillion.¹³ The Project on Student Debt estimates that, nationally, college seniors who graduated in 2014 carried an average of \$28,950 in student loan debt. State averages for student loan debt upon graduation ranged widely, from approximately \$19,000 to \$34,000. Iowa’s average student debt of \$29,732 ranked as the eighth highest average in the nation for the class of 2014.¹⁴

Iowa is also ranked eighth in the nation in the highest percentage of students graduating with student loan debt, at 68 percent of Iowa’s 2014 graduating class. Between 2004 and 2014, the average amount of student debt in Iowa rose by 23 percent. Iowa had the third slowest growing average student debt in the nation over the 10-year period.¹⁴

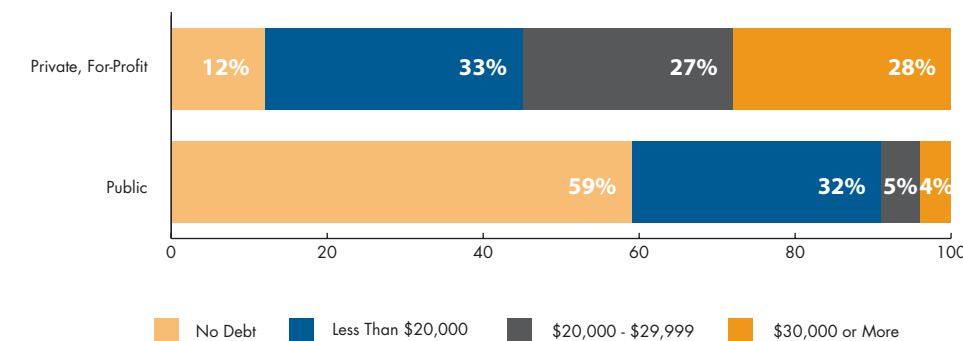
Student Debt by Sector

The amount borrowed to complete a bachelor’s or associate degree varies by sector. Nationally, students at private, for-profit institutions were three to four times more likely than students at public institutions to borrow more than \$40,000 for a bachelor’s degree or \$30,000 for an associate degree.¹⁵

Percent of Bachelor’s Degree Recipients with Student Loan Debt by Sector



Percent of Associate Degree Recipients with Student Loan Debt by Sector



DID YOU KNOW?

Student loan debt in the U.S. exceeds \$1.3 trillion.

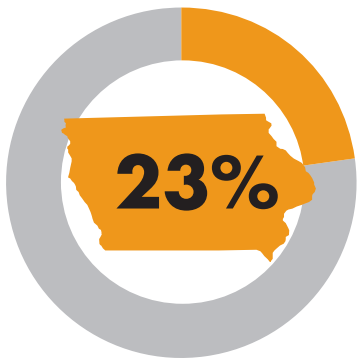


More than **2 out of 3** Iowans leave college with student loan debt.

10 STATES WITH THE HIGHEST AVERAGE STUDENT LOAN DEBT UPON GRADUATION

STATE RANK	AVERAGE AMOUNT
1. Delaware	\$33,808
2. New Hampshire	\$33,410
3. Pennsylvania	\$33,264
4. Rhode Island	\$31,841
5. Minnesota	\$31,579
6. Maine	\$30,908
7. Connecticut	\$29,750
8. Iowa	\$29,732
9. Michigan	\$29,450
10. Alabama	\$29,425

PERCENT INCREASE IN IOWA AVERAGE STUDENT LOAN DEBT FROM 2004 TO 2014

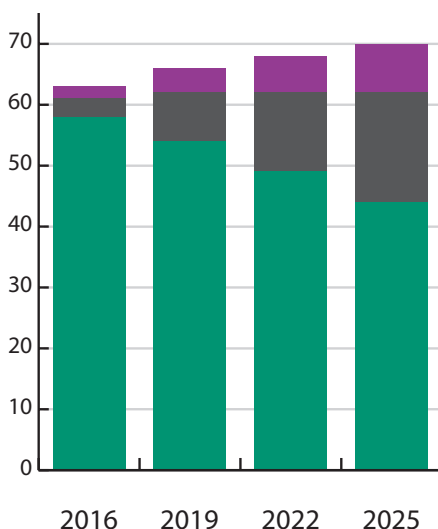


MEETING FUTURE WORKFORCE NEEDS

10-YEAR INCREASE IN DEGREES AWARDED COMPARED TO WORKFORCE GROWTH

DEGREE TYPE	GROWTH
Associate Degree	54%
Bachelor's Degree	40%
Graduate Degree	75%
Workforce	6%

MEETING GOAL 2025: POSTSECONDARY EDUCATION NEEDED IN IOWA'S WORKFORCE



- Postsecondary education needed among lowans currently in workforce without postsecondary education
- lowans entering workforce after 2015 with postsecondary education
- lowans in workforce since 2015 with postsecondary education

MEETING IOWA'S GOAL 2025 FOR DEGREE ATTAINMENT

Iowa has exhibited an increase in degree attainment. The number of students earning an associate degree was 54 percent higher in 2014 versus 2004 and 40 percent higher for a bachelor's degree. The number of students completing graduate degrees has risen by 75 percent since 2004.¹ These increases have outpaced the growth of Iowa's workforce,² indicating that the workforce has become more educated since 2004. However, as of 2014, only 60 percent of the workforce had education beyond high school,³ short of Iowa's 70 percent educational attainment goal for 2025.

College Enrollment Rates Necessary to Meet Goal 2025

To meet Goal 2025, the number of Iowans in the workforce with education beyond high school (Iowans age 25–64 years) needs to increase by 10 percentage points. Although there are many factors, two ways to achieve this include: adding enough young Iowans with postsecondary education or training to the workforce or increasing the number of Iowans currently in the workforce with postsecondary education (older, non-traditional students who return to school).

The number of educated Iowans participating in the 2015 workforce and remaining each year between 2015 and 2025 will decrease due to retirement.⁴ As of 2013, 63 percent of Iowa's young adults were enrolled in some college¹ so the educational attainment of the incoming workforce is assumed to be 63 percent. To reach the 70 percent educational attainment goal, non-traditional students must contribute. In 2013, 2 percent of Iowans age 25 and older were enrolled in a first year of college.¹ If the percentage of young adults with postsecondary education remains constant, first-time college enrollment by those in the current workforce with no postsecondary education will also need to be 2 percent each year to keep Iowa on track to meet Goal 2025.

While the numbers are promising, Iowa still faces challenges in meeting the 2025 goal. Since 2013 (the last time data was available on adult postsecondary enrollment in Iowa), enrollment of students over age 24 has decreased by 3–4 percent each year nationally through the spring of 2016.⁵ Iowa is expected to have followed that national trend. Therefore, it is likely that first-time adult enrollment will not maintain the value of 2 percent of the workforce. In that case, the percentage of young Iowans entering the workforce with postsecondary education or training would need to increase.



IOWA COLLEGE AID IS THE STATE OF IOWA'S HIGHER EDUCATION STUDENT FINANCIAL AID AGENCY

Created in 1963 by the Iowa General Assembly, the Iowa College Student Aid Commission (Iowa College Aid) has served as the State of Iowa's student financial aid agency for over 50 years. Originally established to implement the federal assistance program for construction of academic facilities provided by the Higher Education Act of 1963, the agency has evolved to help make college possible for all Iowans.

IOWA COLLEGE AID ADMINISTERS:

- 14 state-funded, need-based scholarship, grant and loan forgiveness programs totaling more than \$68 million annually.
- The Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) Grant and the College Access Challenge Grant for the State of Iowa with the goal of increasing the college-going culture in Iowa.
- The Iowa College Aid 3-Step Process, which includes the Iowa College Application Campaign, Iowa FAFSA Completion Initiative and College Decision Day.
- Research relating to higher education in Iowa.

MISSION

We advocate for and help Iowa students and families as they explore, finance and complete educational opportunities beyond high school.

MOTTO

Because College Changes Everything.

VISION

What we do: We help all Iowans reach their potential for education.

How we do it: We provide programs and resources to help Iowans succeed.

Why we do it: To help Iowans advance and succeed, which helps Iowa grow.



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