

August 2024

ADVANCING POSTSECONDARY EDUCATION AND TRAINING STUDY



Executive Summary

The Advancing Postsecondary Education and Training Study (APETS), a collaborative endeavor by the Don Wood Foundation, Questa Education Foundation, and TPMA, analyzes postsecondary attainment and talent needs in the 12-county region of northeast Indiana (Adams, Allen, DeKalb, Grant, Huntington, Kosciusko, LaGrange, Noble, Steuben, Wabash, Wells, and Whitley counties). Aimed at increasing postsecondary educational attainment to foster economic mobility and meet regional employers' demands, this assessment delves into regional talent needs, barriers to achieving postsecondary education, financial aid availability, and opportunities for regional action to increase postsecondary attainment in northeast Indiana.



A Critical Talent Shortage

Northeast Indiana is not graduating enough students with postsecondary credentials to meet employers' demand for talent in high-demand, high-wage (HDHW) occupations.

The regional economy of northeast Indiana is on the cusp of significant growth in HDHW jobs that require postsecondary education or training. However, a stark contrast exists between the burgeoning demand for skilled labor and the current educational attainment levels within the region. Declines in postsecondary enrollment and completion compound the problem. It is critical to improve postsecondary attainment to ensure economic resilience and foster growth.

- Over the next five years, the region's demand for talent will grow by more than 5,600 HDHW jobs that require a postsecondary credential. **A notable 61% of these positions require a bachelor's degree.**
- Jobs with minimal education requirements (high school diploma or less) have the **greatest risk of automation** and are projected to decline over the next five years.
- Approximately 46% of working-age residents' highest level of education is a high school diploma, equivalency, or less. **Only 34% have completed some form of postsecondary education.**
- Between 2017-2022, the number of **certificate graduates** at regional colleges and universities **more than doubled** and the region is close to meeting HDHW talent needs for certificate-level graduates.
- However, in the same timeframe, regional colleges and universities have seen a 15% decline in associate degree completions and a **17% decline in bachelor's degree graduates.**
- Northeast Indiana employers will face a **gap of 6,500 to 8,000 bachelor's degree graduates by 2027.**

Postsecondary Credential:

Recognition of formal training or education verifying qualifications or competence in specified fields. Credentials include certificates, certifications, and degrees recognized by most employers and measurable using currently available data sources.

High-Demand, High-Wage (HDHW) Jobs:

Occupations in northeast Indiana that are projected to grow over the next five years, have low risk of automation, require some form of postsecondary credential, and meet a living wage threshold (Average wage of HDHW jobs is \$34.28 per hour).

The northeast Indiana supply gap analysis clearly shows increasing demand for individuals with postsecondary credentials to meet the needs of regional employers. Despite a rise in certificate completion, there is a growing demand for talent at all degree levels. It is imperative to assess and address all levels of postsecondary achievement to adapt to the continually evolving regional talent needs.

Financial Barriers to Postsecondary Education

Cost remains the primary barrier to postsecondary enrollment for high school seniors and adult learners. Although significant financial aid is available, it is often hard to access and underutilized.

A myriad of studies and student feedback point to education costs as a primary barrier to both enrollment and completion. The average annual cost of attending a college or university in northeast Indiana in 2021 was \$39,512 and \$23,806 for private and public four-year institutions respectively, however the net price averages are significantly lower, averaging \$20,515 and \$11,707. Differences between sticker price and net price demonstrate the powerful impact of grants and scholarships on affordability.

Nearly all students in the region benefit from some form of federal, state, or institutional aid and significant aid is available through private financial aid providers and regional employers. Although financial aid plays a crucial role in alleviating postsecondary costs, the complexity of navigating financial aid options and underutilization of available resources underscore the need for enhanced support mechanisms. Additionally, many existing aid resources do not align with student needs or regional talent needs.

Sticker Price:

Total costs for in-state students, including tuition, on-campus room and board or off-campus living expenses, and books and supplies before any financial aid.

Net Price:

Actual cost students pay after scholarships and grants, but before loans.

Financial Aid:

All forms of financial assistance helping students cover college costs including grants, scholarships, and loans.

Private Financial Aid Providers:

Nongovernmental organizations providing financial aid including community foundations and private foundations.



97% of northeast Indiana students receive federal, state, or institutional **aid** (including student loans).



Approximately **\$70 million in** federal and state **aid is unclaimed** by Hoosier students each year.



Northeast Indiana's private financial aid providers offer more than **\$6.6 million to nearly 2,200 students each year**. However, many **aid resources do not align with student needs** or regional talent needs.



Several student groups have **less access to grants and scholarships** – including **middle-income** students, those with **average grades**, and **adult learners**.



Approximately **60-70%** of northeast Indiana **employers offer employer-sponsored tuition assistance** programs. Yet, **fewer than 5% of eligible employees utilize** these education benefits.



Most students use loans to cover full costs of attendance: **57%** of Indiana students who earned a bachelor's degree in 2020, **obtained student loans**, graduating with an average **debt of \$28,521**.



While acceptable debt levels are relative to income and location, prospective students expressed **extreme hesitancy to take on any student debt**, highlighting an additional barrier to enrollment for many.

Northeast Indiana faces opportunities for regional initiatives to enhance financial aid awards and systems to positively impact postsecondary attainment. These opportunities include serving students with unmet needs, maximizing aid resources that are currently underutilized, aligning aid awards to better meet student and regional needs, and streamlining a complex system to make aid easier to access.

Nonfinancial Barriers to Postsecondary Achievement

The intent to enroll is much higher than actual enrollment, and enrollment is much higher than completion, which highlights additional barriers for current and prospective students.

Nonfinancial Barriers:

Factors that prevent students from enrolling in or completing postsecondary education, including perceptions about the value of higher education, college readiness, sense of belonging, mental health, and childcare needs.

Persistence:

Students who continue their postsecondary education at ANY institution (typically measured from first to second year in college).

Retention:

Students who continue their postsecondary education at the SAME institution (typically measured from first to second year in college).

Adult Learners:

Current or prospective students ages 25 and older.

In Indiana, the aspiration for postsecondary education is widespread, yet substantial concerns exist over its affordability and perceived value. The disconnect between the desire for education and actual enrollment is stark. Once enrolled, about 20% of Hoosier students do not persist beyond the first year. These gaps signal a pressing need for interventions that address additional barriers to enrollment and completion. Addressing these challenges requires a multifaceted approach that embraces the diversity of student needs through supportive and flexible educational models.



Despite 82% of Hoosiers holding a positive view towards higher education, **84% deem it too expensive, and 60% question the degree's value** in the job market.



Enrollment, persistence, and retention rates vary by age, race, and income level, indicating **systemic barriers, biases, and cultural differences**.



Only 31% of first-time, full-time students complete a bachelor's degree in four years in northeast Indiana and 20% of working-age adults in the region have "some college" but no degree. Students leave school for various reasons, but **once students stop out, they are unlikely to complete a formal credential**. For those with some credits and no degree, most indicate interest returning for educational pathways other than traditional, four-year degrees.



More high school seniors are graduating with a diploma and "some college" in the form of industry-recognized certificates and dual credits and are being encouraged to explore various postsecondary options, not just traditional four-year degree programs. A notable 59.7% of 2022 high school graduates passed at least one dual credit class. However, students report that **college credits earned in high school can be difficult to strategically utilize**.



Adult learners face unique challenges to balance learning, earning, and caregiving, but with most postsecondary education resources designed for recent high school graduates, **adult learners often lack individualized guidance and support to meet their needs**.

In addition to financial barriers for students, nonfinancial barriers influence enrollment, persistence, and completion. Supporting transitions into postsecondary education and providing wraparound support services to meet the unique needs of all learners are important strategies to boost postsecondary completion.

Redefining Postsecondary Education

Stop the debate between college and the trades and reframe postsecondary education as lifelong career development, inclusive of all educational pathways.

Postsecondary education is not a binary choice between "college" and "trades." The data proves (and most stakeholders agree) that the HDHW careers of the future require some form of education or training beyond a high school diploma. Presenting students with an "either or" decision between college or trades establishes misleading options. College is not limited to a four-year degree on a campus, and the trades require training and education. Postsecondary education includes certifications, certificates, undergraduate and graduate degrees, and more. There are choices and pathways that fit any student and provide opportunities for all.



This research indicates that **establishing clearer links between academic accomplishments and tangible career outcomes will help address negative perceptions about the value of postsecondary education** among a population that is increasingly hesitant to incur debt.



Our region needs to cultivate a variety of pathways to help students earn certificates, certifications, and degrees. These credentials can intersect and stack over a lifetime of learning and career development. Educational settings are as varied as credential opportunities. Postsecondary education can be delivered in multiple settings – on campus, online, in high school, at work, in career and technical education centers, and beyond. **Providing multiple pathways enables learners to choose the options that best fit their goals and circumstances**, making postsecondary education more accessible to all.



Education can occur at any time and multiple times throughout a career. High school students are earning dual credits, certifications, and even associate degrees before graduation. As the pace of technological change accelerates, the need to continuously learn new skills long after the first two or four years following high school graduation will result in a growing body of adult learners.

HDHW Occupations Commonly Seeking Postsecondary Certificate or Certification

- Healthcare Administration Occupations
- Health Technologists & Technicians
- Media & Communication Workers
- Occupational and Physical Therapy Assistants and Aides
- Production Workers

As awareness of the multitude of options and pathways increases, prospective learners such as high school students and adult learners often report feeling confused and overwhelmed by the myriad of options, mixed messages, and system complexity. Reframing postsecondary education with multiple pathways as a lifelong endeavor necessitates clear communication and more individualized guidance.



THE BOTTOM LINE

The principal finding of the Advancing Postsecondary Education and Training Study is that students of all ages pursuing any postsecondary credential or degree need better access to individualized support to navigate abundant options and remove barriers to enrollment and completion.





A CALL TO ACTION:



Coalition for Advancing Postsecondary Education and Training

The APETS is designed to serve as a catalyst for regional action to improve postsecondary attainment and meet the current and future talent needs of regional employers. Forming a Coalition for Advancing Postsecondary Education and Training (CAPET) is the next phase of this initiative. The coalition will include representatives from workforce development, K-12 schools, higher education institutions, economic and community development organizations, employers, industry associations, social services, and community- and faith-based organizations. The CAPET will consider the research and opportunities presented in this report and formalize a strategy for regional action.

Opportunities to Guide the Work of the CAPET

Initial research has led to the development of seven key opportunities to enhance postsecondary education attainment in the region by addressing the diverse needs and challenges faced by potential students, especially given the evolving economic landscape and the increasing demand for a skilled workforce. The opportunities presented are not a prescribed course of action, instead they are a starting point for discussion to collectively develop a regional strategy.

OPPORTUNITY 1:

Launch a comprehensive informational campaign for prospective students and families aimed at redefining postsecondary education and elevating all educational pathways to HDHW careers.

Despite having multiple paths and options to achieve the requisite education and training for HDHW careers, postsecondary discussions are mired in false assumptions and debates about college versus the trades. This opportunity could change the conversation with a comprehensive informational campaign designed to redefine postsecondary education, elevate all educational pathways to HDHW careers, and promote financial and other support mechanisms to make postsecondary education possible.

OPPORTUNITY 2:

Create a regional postsecondary education network of practitioners and centralized "first stop" source of financial aid information for students, families, adult learners, guidance counselors, and other supporters.

Recognizing the complexity of the financial aid process enables enhanced collaboration among regional stakeholders to provide clearer guidance to students and their families. K-12 and postsecondary education partners will be central to this effort. It could involve developing a formalized network of resource providers and advocates to provide collaboration and training opportunities. Other possibilities include creating centralized tools and dynamic, online resources aimed at streamlining the financial aid application process, making it easier for prospective students to access the support needed to fund their education.

OPPORTUNITY 3:

Leverage and enhance existing financial aid resources to maximize student enrollment and completion.

Analysis of available financial aid and other postsecondary supports reveals several opportunities to better leverage underutilized aid resources, redesign existing aid awards and systems, and enhance resources to support both enrollment and completion of postsecondary programs. The CAPET could design initiatives that help more students access underutilized aid including federal, state, and employer-sponsored resources. Additionally, changes to existing aid programs could ensure financial aid awards better meet student needs, serve student groups with unmet need (such as middle income, average grade, and adult learners), and design aid awards in ways that serve regional talent needs.

OPPORTUNITY 4:

Improve systems and transparency for the use of credits and certifications earned in high school.

Enhanced informational tools and advisement about prevalent opportunities for high school students to earn college credits and industry-recognized certifications can help more students and families understand, plan for, and utilize these opportunities. Initiatives could include collaboration with state officials, K-12 educators, and higher education leaders to provide clearer guidance on how credits and credentials transfer to various educational pathways and postsecondary institutions, increasing transparency and usage of these options.

OPPORTUNITY 5:

Complement career planning initiatives with transitional and wraparound support for high school graduates to pursue postsecondary education.

Enhanced and expanded career planning initiatives for northeast Indiana's middle and high school students are designed to ensure every student graduates with a plan for employment, enlistment, or enrollment. The CAPET can partner with K-12 institutions to build on this work and help students successfully implement those plans with support to achieve postsecondary goals. Gaps between every stage of intention, enrollment, and completion demonstrate the need for additional support to ensure student success. Designed to help students access and persist in postsecondary studies, transitional and wraparound support services can address academic, social, mental health, and other barriers that prevent many students from completing a postsecondary credential.

OPPORTUNITY 6:

Address cultural and systemic barriers for BIPOC and other underserved students by partnering with trusted communicators.

Research indicates that BIPOC (Black, Indigenous, and People of Color) and immigrant communities, individuals with physical and intellectual disabilities, low-income, rural, and first-generation students face significant and unique obstacles in their pursuit of education ranging from financial burdens to challenges transitioning into promising careers. This opportunity focuses on intentional strategies to create a more inclusive and supportive educational environment. Initiatives could include community outreach programs with trusted communicators and culturally responsive resources designed to specifically address the concerns and needs of diverse student groups.

OPPORTUNITY 7:

Empower adult learners through improved access to guidance, support, and flexible learning pathways.

With the goal of making postsecondary education more accessible, this opportunity focuses on improving guidance and resources for adult learners and developing flexible learning pathways. This could include creating collaborative employer/educator networks, leveraging and promoting credit for prior learning, raising awareness of wraparound support services for adult learners, and developing communities of practice for postsecondary institutions to share best practices, programs, and policies to support adult learners.



The Coalition for Advancing Postsecondary Education and Training (CAPET) must intentionally focus on diversity, equity, inclusion, and access (DEIA) as a core value in its work. Data within this study reveals significant disparities between race, ethnicity, income, ability, and geography across postsecondary education and training, as well as employment, in the region. The CAPET must acknowledge, consider, and address the unique challenges faced by BIPOC and immigrant communities, individuals with physical and intellectual disabilities, low-income, rural, and first-generation students. Using clear, accurate, and inclusive language to describe each of these and other unique experiences will result in more effective support for students with diverse experiences. Study stakeholders must value diverse perspectives and individuals serving on the CAPET or a committee to ensure that everyone benefits from this effort.

CONCLUSION

Together, these opportunities present a comprehensive approach to addressing the barriers to postsecondary education and training in northeast Indiana. By focusing on awareness, accessibility, collaboration, and support for all students, the CAPET can increase educational attainment and, consequently, enhance the economic prospects of the region.