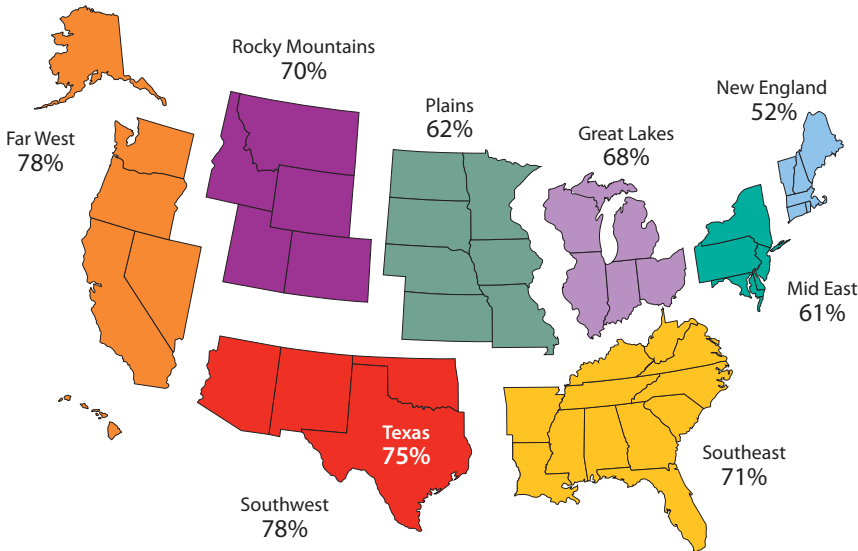


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Risk Factors for Dropping Out: Examining State and Regional Difficulties

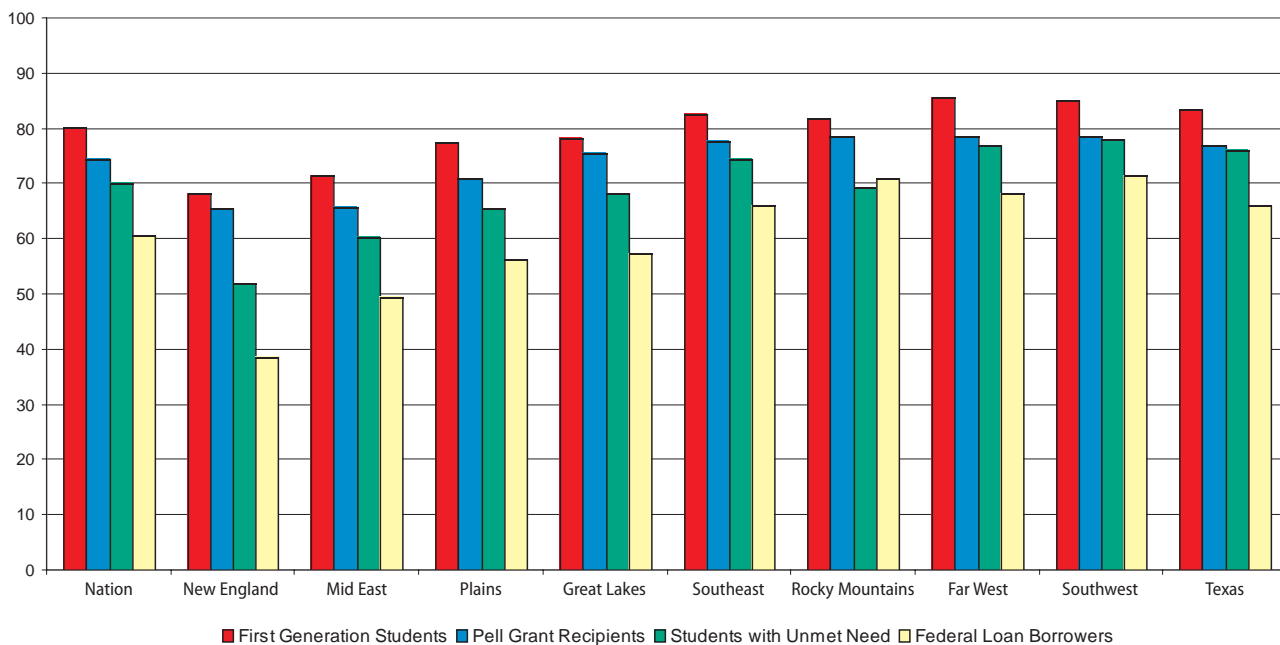
Percentage of All Students with Any Risk Factor by Region



One trend that remains consistent across all student groups analyzed is that moving from the northeast U.S. to the southwest, a higher percentage of undergraduate college students have at least one risk factor for dropping out of school.

Among these student groups, the federal loan borrowers are the least at risk of dropping out of school, while first generation students are the most at risk. This holds true in every region of the U.S. and in Texas alone. However, the differences between regions are stark. For example, in New England, 39 percent of federal loan borrowers have at least one risk factor, compared to 72 percent in the Southwest region. Texas, while not as risky as the Southwest region as a whole, still has significantly higher percentages of first generation students, federal loan borrowers, and students with unmet need with at least one risk factor compared to national averages.

Percentage of Students with Any Risk Factors by Region



Source: NPSAS 2003–2004, U.S. Department of Education, National Center for Educational Statistics.

Percentage of Students with Risk Factors for Dropping Out by U.S. Region

	Delayed Enrollment	Part-Time Attendance	Independent	Has Dependents	Single-Parent	Work Full-Time While Enrolled	No High School Diploma	Average Number of Risk Factors
First Generation Students								
Nation	50	52	63	38	18	39	11	2.90
New England	45	45	52	32	15	34	8	2.89
Mid East	46	42	55	31	15	37	10	2.79
Plains	51	45	65	41	14	40	12	2.95
Great Lakes	52	54	62	38	17	39	10	2.97
Southeast	52	51	66	42	23	41	13	2.99
Rocky Mtns.	48	48	68	38	17	40	10	2.78
Far West	49	62	65	35	17	40	10	2.78
Southwest	51	56	68	42	21	42	14	2.95
Texas	51	57	63	40	21	39	11	2.92
Pell Grant Recipients								
Nation	44	36	59	40	27	29	13	2.95
New England	41	36	48	31	23	25	8	2.87
Mid East	40	28	49	30	21	25	12	2.73
Plains	42	28	60	42	24	27	11	2.92
Great Lakes	47	39	63	44	31	27	12	3.15
Southeast	48	38	63	46	33	33	14	3.12
Rocky Mtns.	46	28	68	40	18	27	10	2.66
Far West	40	43	60	36	23	27	12	2.73
Southwest	47	37	65	45	29	32	15	3.04
Texas	47	37	62	45	30	32	13	3.04
Students with Unmet Need								
Nation	41	38	55	35	22	30	11	2.87
New England	32	28	37	22	14	22	7	2.68
Mid East	37	28	44	27	18	25	10	2.73
Plains	39	28	54	35	19	30	10	2.83
Great Lakes	43	38	55	37	23	29	9	3.01
Southeast	44	40	60	41	26	33	13	3.01
Rocky Mtns.	37	31	55	29	13	25	5	2.46
Far West	43	50	58	35	20	30	10	2.82
Southwest	43	44	63	42	27	35	15	2.99
Texas	45	44	59	41	27	34	10	2.98
Federal Loan Borrowers								
Nation	33	26	46	25	14	28	8	2.52
New England	22	16	25	12	7	19	4	2.24
Mid East	27	20	35	16	10	24	7	2.34
Plains	31	23	43	25	11	25	6	2.47
Great Lakes	32	29	42	23	13	24	7	2.56
Southeast	37	30	51	29	18	32	10	2.68
Rocky Mtns.	42	26	58	30	12	29	8	2.49
Far West	35	26	55	25	14	27	10	2.41
Southwest	40	29	57	31	16	35	10	2.57
Texas	37	28	51	28	16	29	10	2.57

- Pell grant recipients and students with unmet need in both the Southwest region and in Texas alone have significantly higher average numbers of risk factors than the national averages.
- For these four groups of students, the New England, Mid East, and Plains regions are always either equal to or less risky than the national averages across all risk factors.
- For these four groups of students, the Southeast and Southwest regions and Texas are always either equal to or more risky than the national averages across all risk factors.

Blue shades represent less risky percentages than the nation. Red shades represent more risky percentages. Darker shades represent significance at the 0.05 level compared to the nation. Lighter shades are significant at the 0.10 level.

Source: NPSAS 2003–2004, U.S. Department of Education, National Center for Education Statistics

Percentage of Students at Different Risk Levels by Region and School Sector

	Public 4-Yr			Private 4-Yr			Public 2-Yr		
	Low Risk	Medium Risk	High Risk	Low Risk	Medium Risk	High Risk	Low Risk	Medium Risk	High Risk
First Generation Students									
Nation	57	30	14	44	32	24	26	39	35
New England	60	26	13	65	18	16	23	43	35
Mid East	60	26	13	50	27	24	35	35	30
Plains	63	27	9	32	34	33	30	34	36
Great Lakes	66	24	10	47	34	19	25	38	37
Southeast	52	31	17	33	40	27	26	36	38
Rocky Mtns.	40	38	22	31	48	21	22	48	30
Far West	62	29	9	45	38	17	25	44	31
Southwest	53	34	13	46	26	28	23	38	39
Texas	53	34	12	47	27	26	26	36	37
Pell Grant Recipients									
Nation	60	27	13	60	23	17	29	30	40
New England	69	19	13	86	8	6	22	40	38
Mid East	67	22	11	66	17	17	39	29	31
Plains	66	24	10	48	28	23	31	32	37
Great Lakes	65	22	13	57	24	19	23	28	49
Southeast	56	26	17	51	25	24	30	28	42
Rocky Mtns.	43	39	18	51	49	1	41	37	22
Far West	61	29	10	59	25	15	32	37	32
Southwest	57	29	13	65	23	12	27	28	45
Texas	59	28	13	64	23	12	29	26	45
Students with Unmet Need									
Nation	68	22	10	66	20	14	30	32	38
New England	75	18	8	85	9	6	23	42	35
Mid East	71	19	11	70	15	16	43	27	30
Plains	78	16	5	55	25	19	37	30	34
Great Lakes	74	18	8	65	22	13	29	29	42
Southeast	66	22	11	52	27	22	28	31	41
Rocky Mtns.	55	32	14	66	28	6	33	35	33
Far West	69	23	8	72	20	9	30	36	34
Southwest	66	25	10	68	17	15	26	32	42
Texas	67	23	9	69	17	14	28	30	42
Federal Loan Borrowers									
Nation	71	21	7	71	20	10	37	36	27
New England	81	14	5	91	7	3	38	44	18
Mid East	79	17	5	78	14	7	48	35	17
Plains	81	15	4	62	25	13	44	32	24
Great Lakes	78	16	6	67	22	11	34	36	30
Southeast	68	22	10	60	25	15	39	34	27
Rocky Mtns.	54	33	13	51	45	4	54	33	13
Far West	67	27	5	72	21	7	29	38	33
Southwest	66	26	8	74	18	8	27	42	31
Texas	66	25	9	74	18	8	31	38	32

Low risk = 0 or 1 risk factor; medium risk = 2 or 3 risk factors; high risk = 4 or more risk factors

Blue shades represent less risky percentages than the nation. Red shades represent more risky percentages.

Darker shades represent significance at the 0.05 level compared to the nation. Lighter shades are significant at the 0.10 level.

Source: NPSAS 2003–2004, U.S. Department of Education, National Center for Education Statistics

Student groups analyzed:

First generation students have parents who did not attend college for any amount of time.

Pell grant recipients are students who received any Pell grant money.

Unmet need is determined by subtracting expected family contribution, grants, and loans from the total cost of going to college.

Federal loan borrowers took out Stafford subsidized and unsubsidized loans.

Risk factors (for academic year 2003–2004):

Delayed enrollment: delay of at least one year between high school and college

Part-time attendance: attended part time for at least part of the 9-month school year

Independent: the U.S. Department of Education defines an independent undergraduate as age 24 or older, married, with dependents other than a spouse to support, a graduate student, a veteran, or orphan or ward of the court

Has dependents: students that have dependents to care for, not limited to children (students classified as dependent are assumed to have no dependents themselves)

Single parent: student has dependents and is either not married or is separated

Work full time while enrolled: 35 or more hours per week

No high school diploma: students who either did not graduate from high school or obtained a GED or equivalent

For more information contact Jeff Webster, TG Assistant Vice President for Research and Analytical Services, at (800) 252-9743 ext. 4504, or jeff.webster@tgscl.org.

Percentage of Students at Different Risk Levels by Region

	<u>First Generation Students</u>			<u>Pell Grant Recipients</u>			<u>Students with Unmet Need</u>			<u>Federal Loan Borrowers</u>		
	<i>Low Risk</i>	<i>Medium Risk</i>	<i>High Risk</i>	<i>Low Risk</i>	<i>Medium Risk</i>	<i>High Risk</i>	<i>Low Risk</i>	<i>Medium Risk</i>	<i>High Risk</i>	<i>Low Risk</i>	<i>Medium Risk</i>	<i>High Risk</i>
Nation	36	36	28	42	29	29	47	28	25	58	27	15
New England	45	31	23	52	24	24	63	21	16	77	15	7
Mid East	45	32	24	53	25	22	57	23	20	68	21	10
Plains	36	34	29	45	29	26	51	26	23	62	24	14
Great Lakes	37	35	29	39	27	34	47	26	28	60	25	15
Southeast	33	36	32	38	28	34	41	29	30	52	29	20
Rocky Mtns.	35	40	25	39	39	21	51	33	16	48	35	16
Far West	32	42	26	41	34	25	41	33	26	52	33	15
Southwest	31	38	31	37	31	32	38	30	31	47	35	18
Texas	34	36	30	39	29	32	41	28	31	52	31	17

Low risk = 0 or 1 risk factor; medium risk = 2 or 3 risk factors; high risk = 4 or more risk factors

Blue shades represent less risky percentages than the nation. Red shades represent more risky percentages.

Darker shades represent significance at the 0.05 level compared to the nation. Lighter shades are significant at the 0.10 level.

Source: NPSAS 2003–2004, U.S. Department of Education, National Center for Education Statistics

Why is Texas “in the red”?

Texas has the ninth highest poverty rate in the nation.

Bureau of Labor Statistics, “Employment Status of the Civilian Noninstitutional Population, 1940 to Date,” www.bls.gov/cps/cpsaat1.pdf

Texas ranks fortieth among all states on the financial security index.

The net worth of Texas households ranks forty-eighth among states.

Corporation for Enterprise Development, “The Assets and Opportunity Scorecard,” www.cfed.org/go/scorecard

Texas had the forty-first highest annual average unemployment rate among states in 2004.

Bureau of Labor Statistics, “Unemployment Rates for States,” 2004, www.bls.gov/lau/lastrk04/htm

Based on median usual weekly earnings of full-time wage and salary workers, Texas ranked forty-fifth in the nation.

Bureau of Labor Statistics, “Highlights of Women’s Earnings in 2004, Report 987, Table 3: Median Usual Weekly Earnings of Full-Time and Salary Workers by Sex and State, 2004 Annual Averages,” page 15, www.bls.gov/cps/cpswom2004.pdf

Texas has the worst credit scores in the country.

Experian, “National Score Index, 2005,” www.nationalscoreindex.com/USScore.aspx

The 2004 six-year graduation rate for students in Bachelor’s degree programs was 55.3% in the nation, and 51.0% in Texas.

NCHEMS, “Completion: Graduation Rates, Six-Year Graduation Rates for Bachelor’s Students,” www.higheredinfo.org/dbrowser/index.php?level=nation&mode=graph&state=0&submeasure=27

The 2004 three-year graduation rate for students in associate degree programs was 30.0% in the nation, and 18.8% in Texas.

NCHEMS, “Completion: Graduation Rates, Three-Year Graduation Rates for Associate’s Students,” www.higheredinfo.org/dbrowser/index.php?submeasure=24&year=2003&level=nation&mode=graph&state=0