

College Degree Completion and Financial Aid Support of 2003 Texas High School Graduates

Key Findings

- Nearly half (48%) of 2003 Texas high school graduates were enrolled in a Texas public postsecondary institution the first fall following graduation. However, the majority (76%) did not earn a postsecondary degree of any kind within six years of high school graduation. Less than one graduate in five earned a bachelor's degree and less than one graduate in 20 earned a two-year degree.
- Completion of a degree or certificate within six years is strongly linked to the type of institution in which a student first enrolls.
- Of the 2003 high school graduates who first entered a Texas public four-year institution:
 - More than half (57%) earned a bachelor's degree and another 6 percent earned no higher than a certificate or two-year degree.
 - A much higher percentage of students who graduated under the Distinguished high school graduation plan (77%) earned a bachelor's degree than students under the Recommended (54%) or the Minimum high school graduation plans (40%).
 - In every ethnic group, women earned bachelor's degrees at rates of about 10 percentage points higher than men.
 - Students who were economically disadvantaged when they graduated from high school were much less likely to earn a bachelor's degree than students who were not economically disadvantaged.
 - Of those who earned a bachelor's degree:
 - Fewer than 25 percent enrolled in developmental education (DE).
 - They enrolled in an average of 128 semester credit hours (both DE and credit-bearing) at four-year institutions.
 - More than 60 percent also enrolled in a Texas public two-year institution and for an average of 14 semester credit hours (both DE and credit-bearing).
 - More than half (56%) graduated with student loan debt, averaging more than \$23,000 per student.
 - More than half (53%) received grant aid (including grants, scholarships, fellowships, and other aid, but excluding loans), averaging more than \$17,000 per student.

- Of the 2003 high school graduates who first entered a Texas public two-year institution:
 - The majority (70%) did not earn a postsecondary degree or certificate of any kind within six years of high school graduation.
 - More than 80 percent of African American and 70 percent of Hispanic high school graduates did not earn a degree of any kind.
 - Nearly equal percentages earned a bachelor's degree (14%) or a two-year degree or certificate (about 15%).
 - Students under the Distinguished high school graduation plan were more than twice as likely to earn a bachelor's degree (36%) as students under the Recommended graduation plan (17%).
 - Within every ethnic group, more women than men earned bachelor's degrees, two-year degrees, or certificates.
 - Students who were economically disadvantaged when they graduated from high school were only half as likely as students who were not economically disadvantaged to earn a bachelor's degree.
 - Of those who continued their education and earned a bachelor's degree:
 - More than 40 percent enrolled in developmental education for an average of seven DE semester credit hours.
 - They enrolled, on average, for 63 semester credit hours at two-year institutions (both DE and credit-bearing) and 83 semester credit hours at four-year institutions.
 - More than half (57%) received student loans, incurring an average debt of more than \$19,000 per student.
 - More than half (54%) received grant aid, averaging more than \$12,000 per student.
 - Of those who earned only a certificate or two-year degree:
 - More than half (56%) enrolled in developmental education for an average of nine semester credit hours (both DE and credit-bearing).
 - They enrolled on average for 85 semester credit hours (both DE and credit-bearing) at two-year institutions.
 - Nearly one-third (32%) also enrolled in a Texas public four-year institution for an average of 38 semester credit hours (both DE and credit-bearing).
 - Nearly one-third (32%) received student loans, incurring an average debt of \$9,800 per student, about half the debt of those who earned a bachelor's degree.
 - More than half (56%) received grant aid, averaging \$9,600 per student, somewhat lower than the grant aid received by students who earned a bachelor's degree.

- Of Texas high school graduates who delayed postsecondary enrollment past the first fall following high school graduation, almost none (96%) earned a degree of any kind from a Texas public institution within six years. Only 2 percent earned a bachelor's degree and 2 percent earned only a two-year degree.

- Of Texas high school graduates who started in a Texas public four-year institution but did not earn a degree or certificate of any kind within six years of high school graduation:
 - Nearly half (46%) enrolled in a developmental education course for an average of eight DE semester credit hours.
 - They enrolled in an average of 68 semester credit hours (both DE and credit-bearing) at four-year institutions.
 - Nearly six of 10 students (59%) enrolled in an average of 30 semester credit hours at two-year institutions.
 - Nearly 60 percent received student loans, incurring an average debt of \$13,400 per student.
 - More than six of 10 students (62%) received grant aid averaging \$10,000 per student.

- Of Texas high school graduates who started in a Texas public two-year institution but did not earn a degree or certificate of any kind within six years of high school graduation:
 - Nearly three-fourths (73%) enrolled in a developmental education course for an average of 11 semester credit hours.
 - They enrolled in an average of 48 semester credit hours at two-year institutions.
 - Only 20 percent received student loans, incurring an average debt of \$8,900 per student.
 - Nearly half (47%) received grant aid, averaging \$5,800 per student.

Postsecondary Degree Completion and Financial Aid Support of 2003 Texas High School Graduates

Background

This report is the fourth in a series of research briefs designed to monitor the educational progress of students who graduated from Texas public high schools and entered Texas public higher education institutions. It examines the characteristics of members of the 2003 Texas high school graduating class who enrolled in a Texas public institution in the first fall following their graduation and who within six years (a) completed a bachelor's degree or higher, (b) completed no higher than a certificate or two-year degree, or (c) entered a postsecondary institution but did not earn a degree or certificate of any kind. Complete data were not available for students who earned a degree from a Texas private institution or from an out-of-state institution; thus, they were not included in this report.

Of the 238,109 Texas public high school students who graduated in 2003, a total of 210,621 graduates had student identification numbers that allowed them to be followed for six years, through 2009, to determine whether they earned a postsecondary degree or certificate. Data from the Texas Education Agency were combined with data from the Texas Higher Education Coordinating Board to produce this report.

In addition to analyzing rates of degree completion, this report also analyses on students' enrollment in semester credit hours and the financial aid they received.

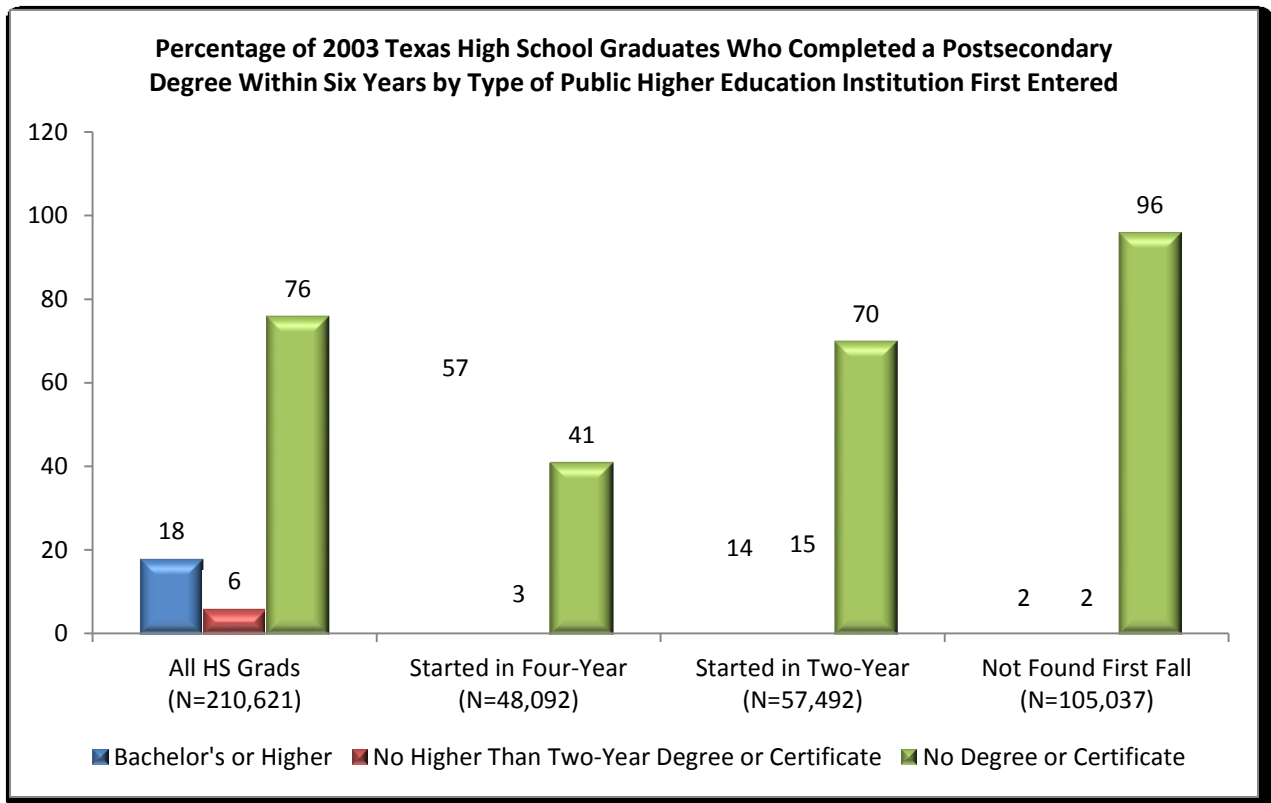
Questions Considered in this Report

1. How many of the 2003 Texas high school graduates completed degrees or certificates within six years?
2. Did the postsecondary degree and certificate completion rates differ by gender, ethnicity, family economic status (at time of graduation), and type of high school graduation plan?
3. Did 2003 high school graduates have different degree or certificate completion rates depending on whether they first entered four-year institutions or two-year institutions?
4. How many semester credit hours did 2003 high school graduates enroll in at two- and four-year institutions?
5. How much loan debt did 2003 high school graduates incur over six years while pursuing a postsecondary degree or certificate? How did the debt vary by type of degree or certificate completed, and how did it compare with that of students who did not earn a degree or certificate?
6. How much financial support in the form of grant aid (e.g., grants, scholarships, fellowships, and other aid but excluding loans) did students receive over six years?

Results

Overall, of the 210,621 Texas high school graduates from 2003 who had student identification numbers that allowed them to be followed into higher education, only 18 percent earned a bachelor's degree or higher, 6 percent earned no higher than a certificate or two-year degree, and 76 percent did not earn a postsecondary degree or certificate of any kind within six years.

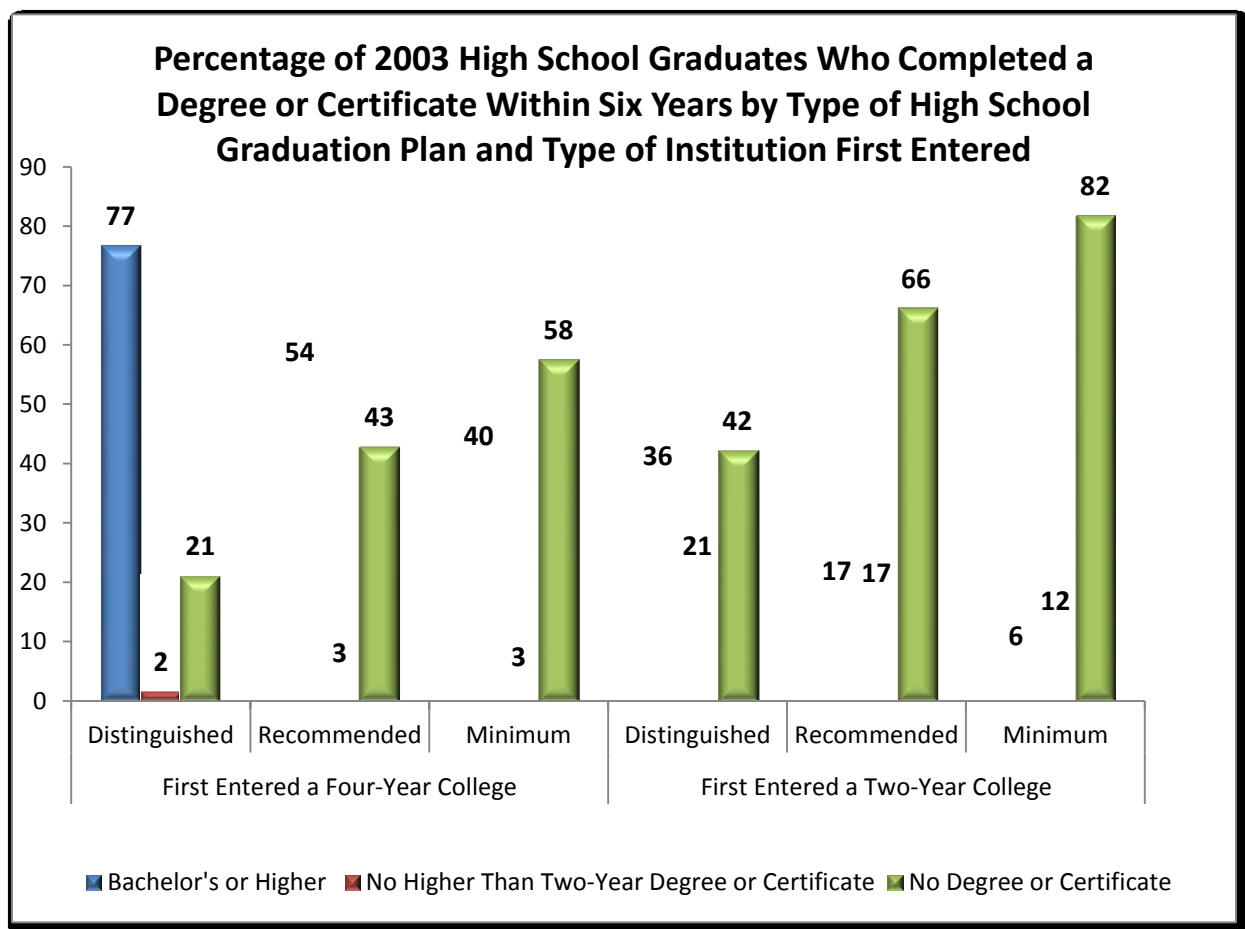
- Of those who began at a Texas public four-year institution, 57 percent earned a Bachelor's degree or higher and 3 percent earned a certificate or two-year degree.
- Of those who began at Texas public two-year institutions, 14 percent earned a Bachelor's degree or higher, 15 percent earned a certificate or two-year degree, and 70 percent did not earn a degree or certificate of any kind.
- Of students who did not enter a Texas public institution the first fall after high school graduation but did enter within six years of graduating, only 2 percent earned a Bachelor's degree or higher and 2 percent earned no higher than a certificate or two-year degree.



Sources: Texas Education Agency and Texas Higher Education Coordinating Board.

Degree Completion Rates for 2003 Texas High School Graduates by Type of High School Graduation Plan and Type of Institution First Entered

- Among 2003 high school graduates who first entered a Texas public four-year institution, the percentage that earned a bachelor's degree or higher varied from 77 percent for students who graduated under the Distinguished high school graduation plan, to 54 percent for those graduating under the Recommended plan, to 40 percent for those graduating under the Minimum plan.
- Among 2003 high school graduates who first entered a Texas public, two-year higher education institution:
 - The percentage who earned a bachelor's degree or higher varied from 36 percent for those under the Distinguished high school graduation plan, to 17 percent for those under the Recommended plan to 6 percent for those under the Minimum plan.
 - Among those who did not earn a bachelor's degree, those who had graduated under the Distinguished high school graduation plan were more likely to earn a certificate or two-year degree (21%), compared with 17 percent of graduates under the Recommended plan and 12 percent graduating under the Minimum plan.

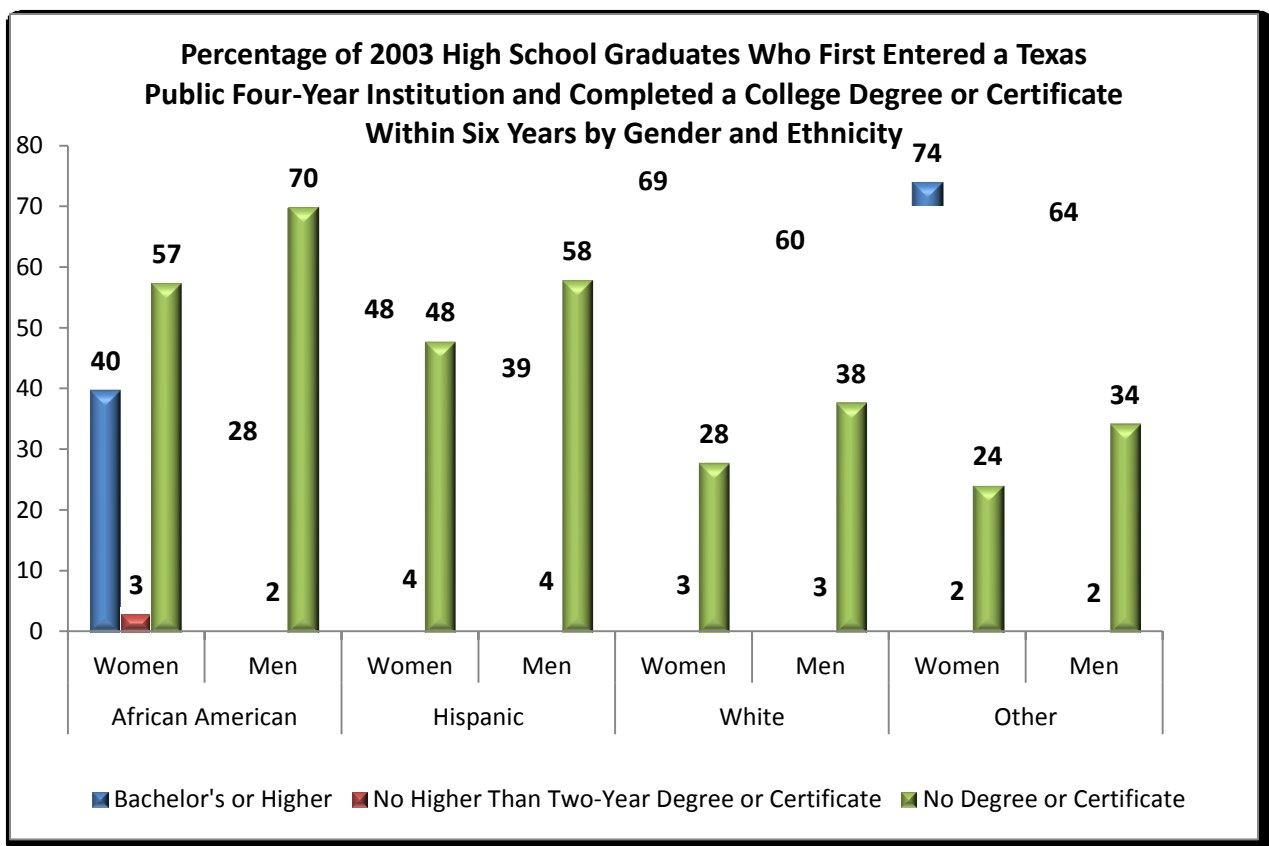


Sources: Texas Education Agency and Texas Higher Education Coordinating Board.

Degree Completion Rates for 2003 Texas High School Graduates Who First Entered a Texas Public Four-Year Institution

Among 2003 high school graduates who first enrolled in a Texas public four-year institution:

- Women had higher postsecondary degree and certificate completion rates than men across all ethnic groups.
- The highest postsecondary degree and certificate completion rates were noted for women and men within the White and Other ethnic groups.
- More than half of the African American women (57%) and Hispanic men (58%), as well as seven of 10 African American men (70%), did not earn a postsecondary degree or certificate of any kind.

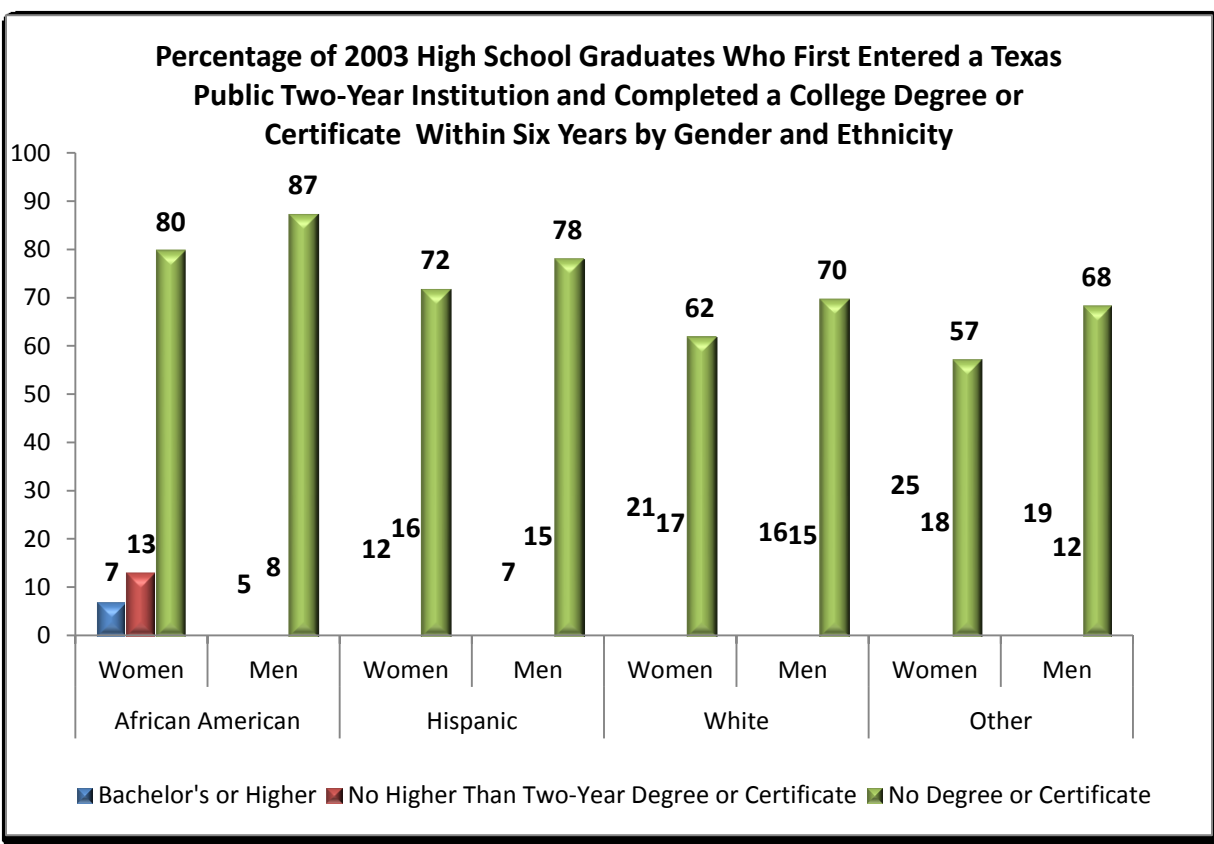


Sources: Texas Education Agency and Texas Higher Education Coordinating Board.

Degree Completion Rates for 2003 Texas High School Graduates Who First Entered a Texas Public Two-Year Institution

Among 2003 high school graduates who first entered a Texas public two-year institution:

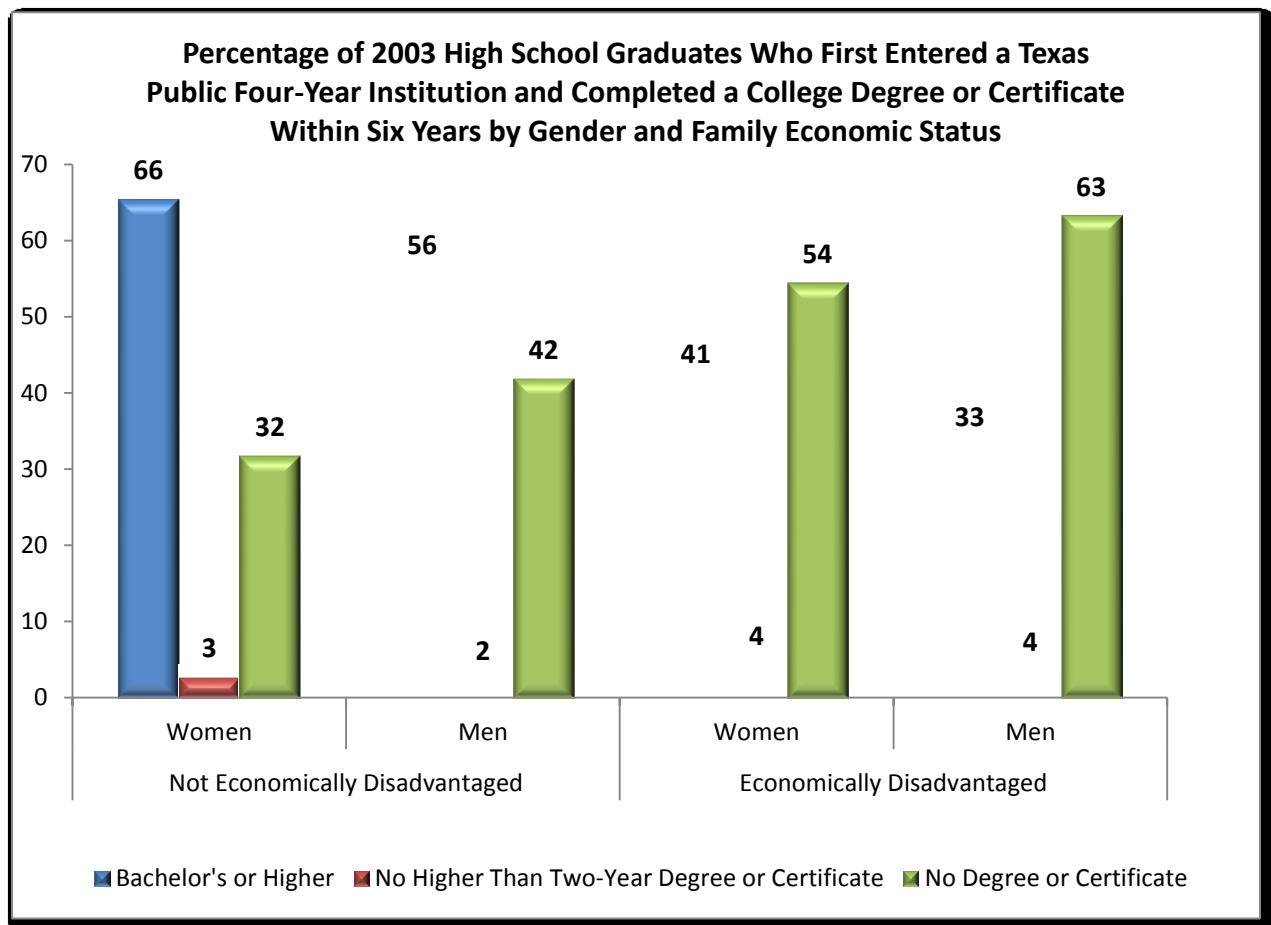
- Relatively small percentages, regardless of gender or ethnicity, earned a bachelor's degree or higher (25% or less) or earned no higher than a certificate or two-year degree (19% or less).
- A larger percentage of women than men, regardless of ethnic group, completed a postsecondary degree or certificate.
- Seventy percent of all students failed to earn a degree or certificate of any kind, except for the somewhat lower percentages for White women (62%), and for women (57%) and men (68%) in the Other ethnic group, composed primarily of Asian American students.



Sources: Texas Education Agency and Texas Higher Education Coordinating Board.

Degree Completion Rates for 2003 Texas High School Graduates Who First Entered a Texas Public Four-Year Institution, by Family Economic Status

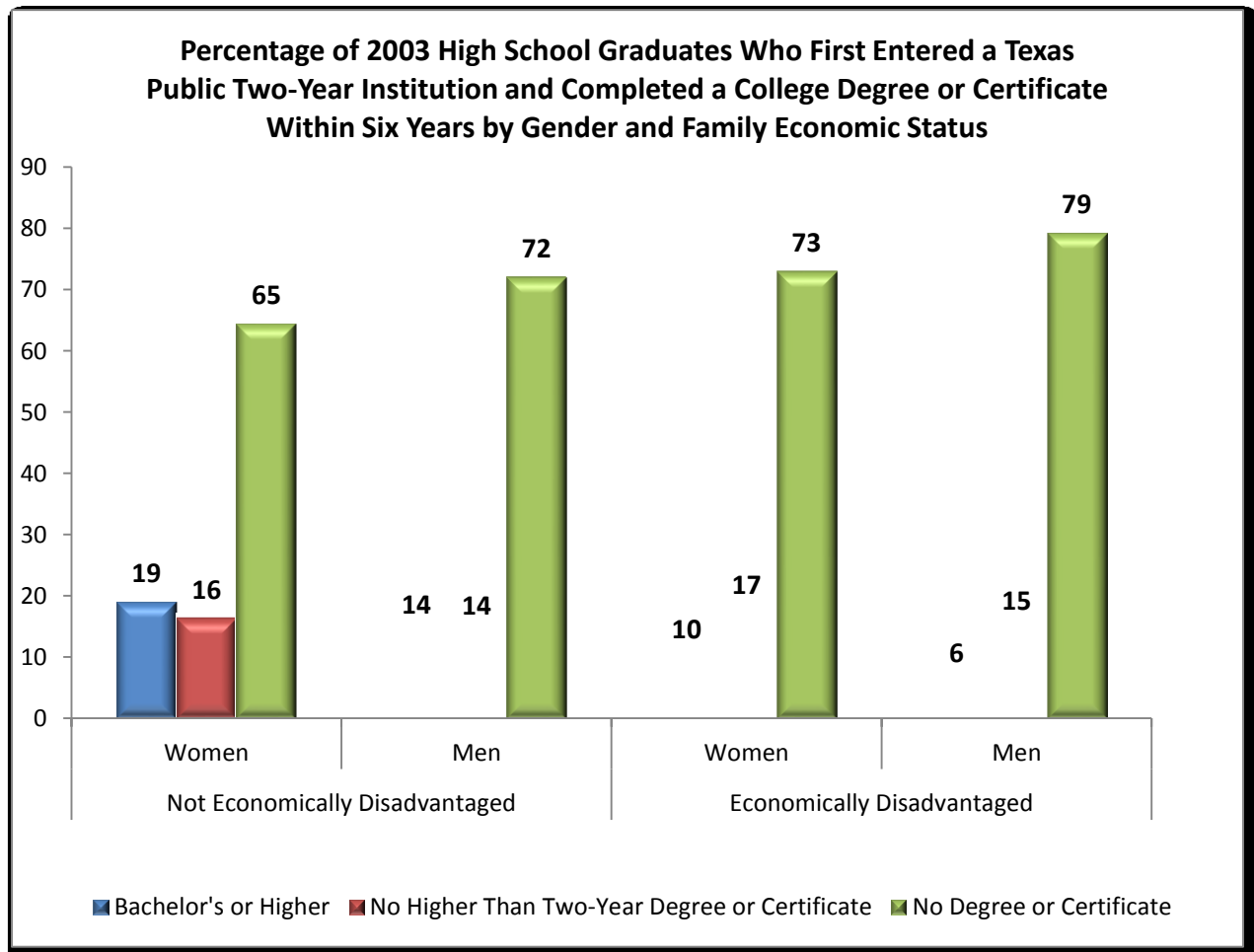
- The 2003 high school graduates who were not economically disadvantaged upon graduation and who first entered a public four-year institution and earned bachelor's degrees, earned bachelor's degrees at rates that were more than 20 percentage points higher than graduates who were economically disadvantaged.
- The postsecondary degree completion rates for men and women who were economically disadvantaged upon high school graduation in 2003 and who first entered a public four-year institution and who earned a bachelor's degree or higher were more than 20 percentage points lower than graduates who were not economically disadvantaged.
- Regardless of family economic status, 2003 women high school graduates earned bachelor's degrees at higher percentages than men.
- Regardless of family economic status, virtually no differences existed between 2003 men and women graduates who earned no higher than a certificate or two-year degree.



Sources: Texas Education Agency and Texas Higher Education Coordinating Board.

Degree Completion Rates for 2003 Texas High School Graduates Who First Entered a Texas Public Two-Year Institution, by Family Economic Status

- 2003 Texas high school graduates who were economically disadvantaged when they graduated from high school and first entered a two-year institution were only about half as likely to earn a bachelor's degree or higher as those who were not economically disadvantaged.
- Men and women who were economically disadvantaged when they graduated from high school and earned no higher than a certificate or two-year degree did so at the about the same rates as men and women graduates who were not economically disadvantaged.



Sources: Texas Education Agency and Texas Higher Education Coordinating Board.

Degree Completion Profiles

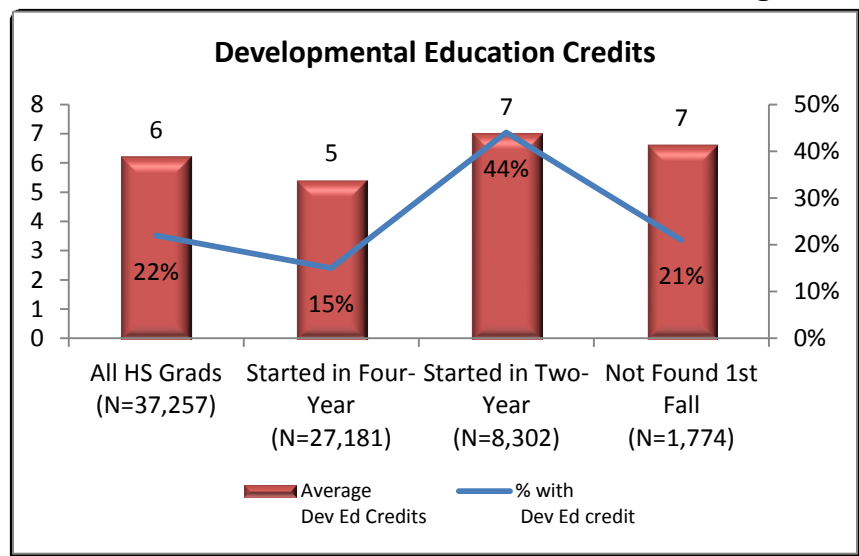
The following observations were made for these groups of 2003 Texas high school graduates: (1) students earning a bachelor’s degree or higher, (2) students earning no higher than a two-year degree or certificate, and (3) students earning no degree or certificate of any kind within six years.

Bachelor’s Degree or Higher

Of 2003 Texas high school graduates who first entered higher education the following fall and earned a Bachelor’s degree or higher:

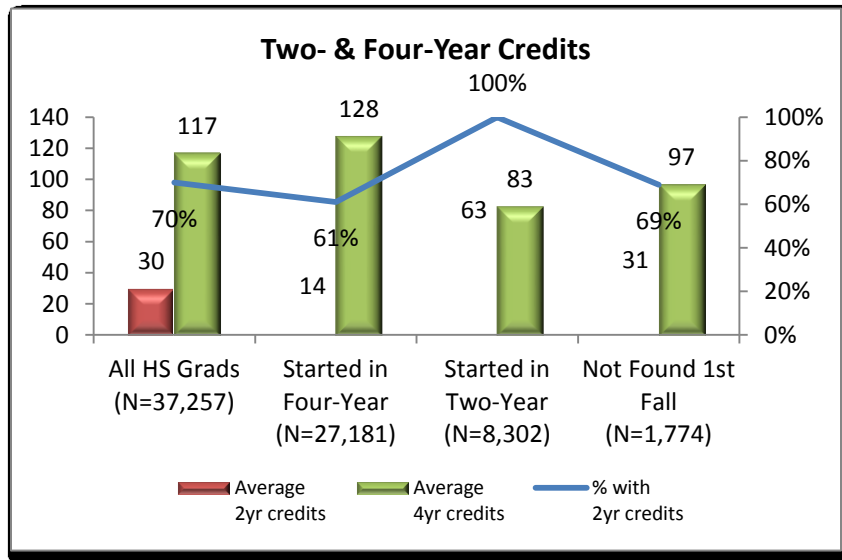
- Fifteen percent of students who first entered a four-year institution enrolled in developmental education credits and averaged five hours of DE credit. Forty-four percent of students who first entered a two-year institution enrolled in developmental education credit hours and averaged seven hours of DE credit.
- Students who first entered a four-year institution enrolled in an average of 128 semester credit hours (both DE and credit-bearing) at four-year institutions, and more than 60 percent of students who first entered a two-year institution enrolled in an average of 14 semester credit hours at two-year institutions.
- Students who first entered a two-year institution and who later earned Bachelor’s degrees enrolled in an average of 63 semester credit hours at two-year institutions and 83 semester credit hours at four-year institutions such as through later transfers or co-enrollments .
- More than half of all 2003 Texas high school graduates who earned at least a Bachelor’s degree incurred an average student loan debt of \$19,100 over six years.
- More than half of all 2003 Texas high school graduates received grant aid (including grants, scholarships, fellowships, and other aid, but excluding loans) while enrolled in higher education. Those who first entered a four-year institution received more grant aid on average (\$17,400) than those who started at two-year institutions (\$12,200).

Degree Profile for Students Who Earned a Bachelor’s Degree or Higher

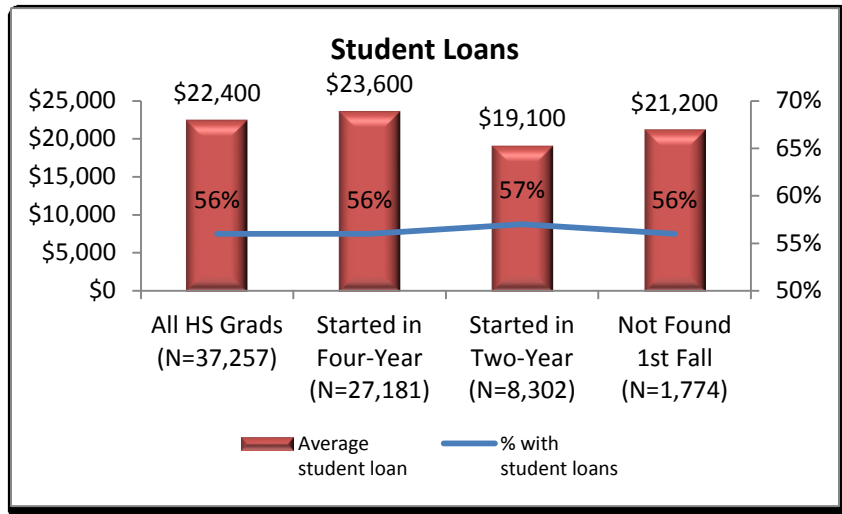


Sources: Texas Education Agency and Texas Higher Education Coordinating Board.

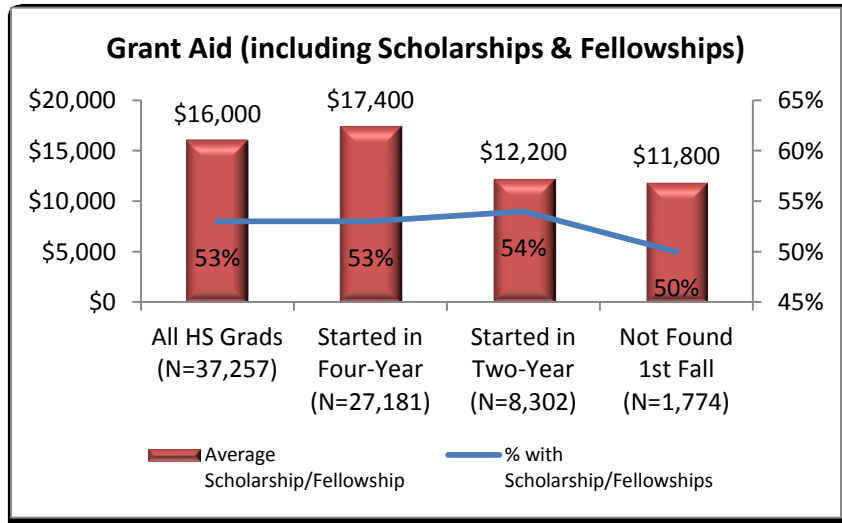
Degree Profile for Students Who Earned a Bachelor's Degree or Higher (cont'd)



Sources: Texas Education Agency and Texas Higher Education Coordinating Board.



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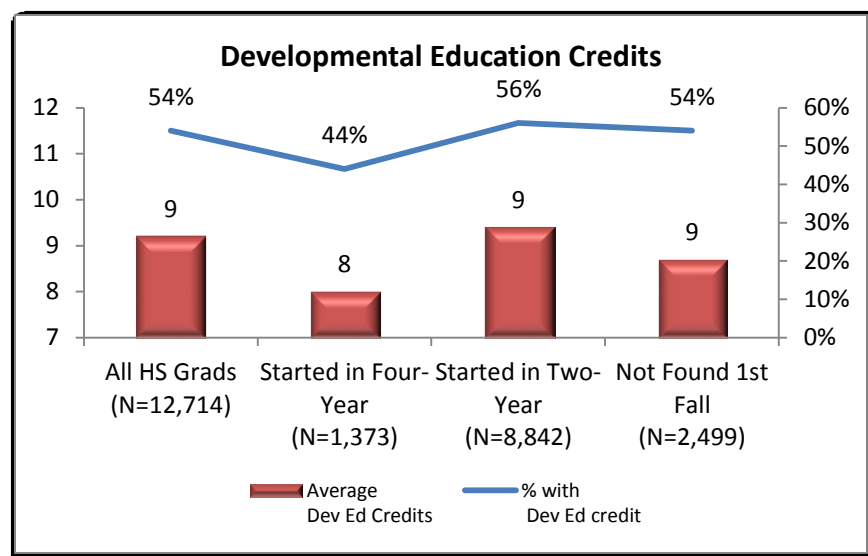
Sources: Texas Education Agency and Texas Higher Education Coordinating Board.

No Higher than a Two-Year Degree or Certificate

For 2003 Texas high school graduates who first entered higher education in the following fall and earned no higher than a two-year degree or certificate:

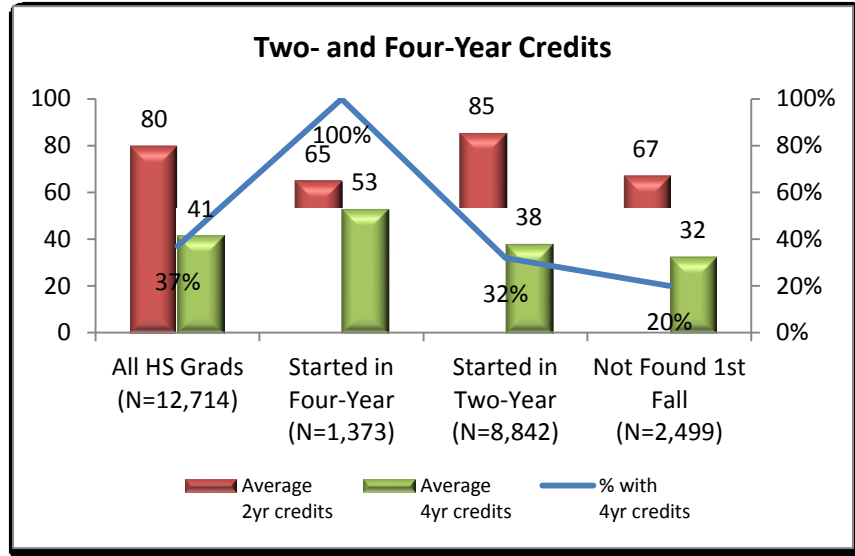
- Fifty-six percent of students who first started in a two-year higher education institution and earned no higher than a two-year degree or certificate enrolled in an average of nine developmental education semester credit hours.
- Forty-four percent of those who first entered a four-year institution and earned no higher than a two-year degree or certificate enrolled in an average of eight developmental education semester credit hours.
- Students who started at a four-year institution and earned no higher than a two-year degree or certificate enrolled in an average of 65 semester credit hours at two-year institutions and 53 semester credit hours at four-year institutions such as through later transfers, co-enrollments, or dual credit hours previously earned in high school.
- Students who started at a two-year institution and earned no higher than a two-year degree or certificate enrolled in an average of 85 semester credit hours at two-year institutions, and 32 percent of these students enrolled in an average of 38 semester credit hours at four-year institutions such as through later transfers or co-enrollments.
- Approximately one-third (35%) of students who started at a two-year institution incurred loan debt averaging \$9,800. Sixty percent of those who started at a four-year institution had student loan debt averaging \$11,300.
- Nearly 60 percent of all Texas high school graduates who earned a two-year degree received grant aid (e.g., scholarships, grants, or fellowships) averaging from \$8,700 to \$11,300.

Degree Profile for Students Who Earned No Higher than a Certificate or Two-Year Degree

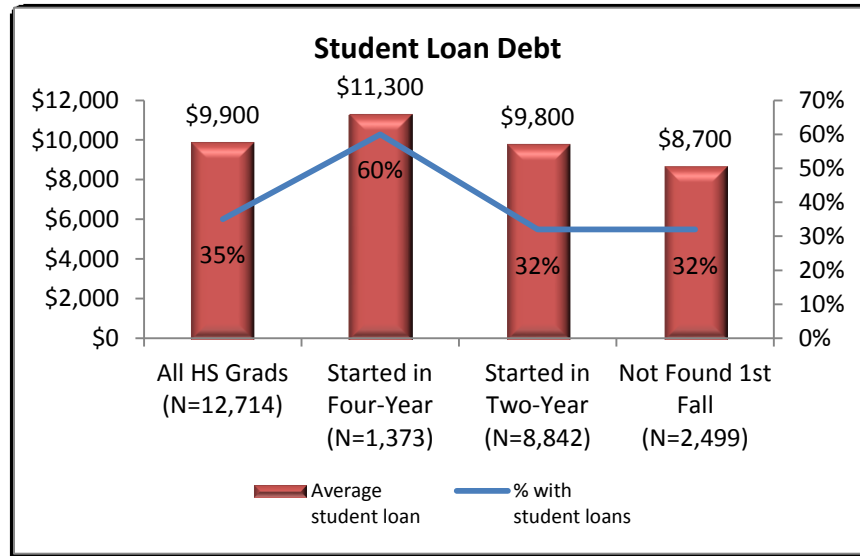


Sources: Texas Education Agency and Texas Higher Education Coordinating Board.

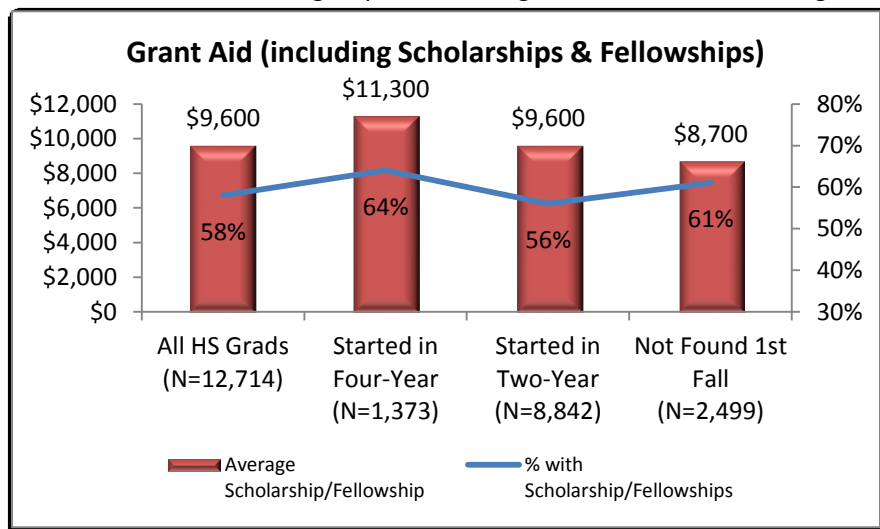
Degree Profile for Students Who Earned No Higher than a Certificate or Two-Year Degree (cont'd)



Sources: Texas Education Agency and Texas Higher Education Coordinating Board.



Sources: Texas Education Agency and Texas Higher Education Coordinating Board.



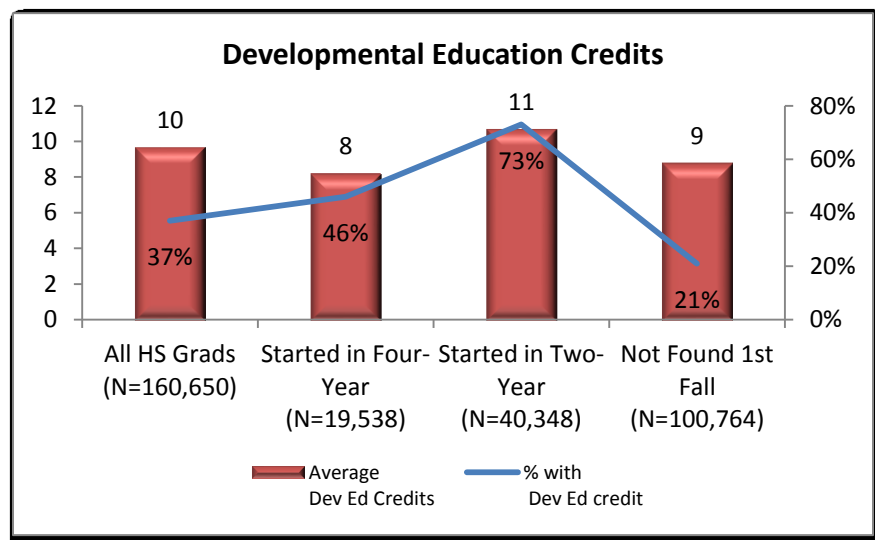
Sources: Texas Education Agency and Texas Higher Education Coordinating Board.

No College Degree or Certificate

Of the 2003 Texas high school graduates who first entered higher education in the following fall and earned no degree or certificate of any kind:

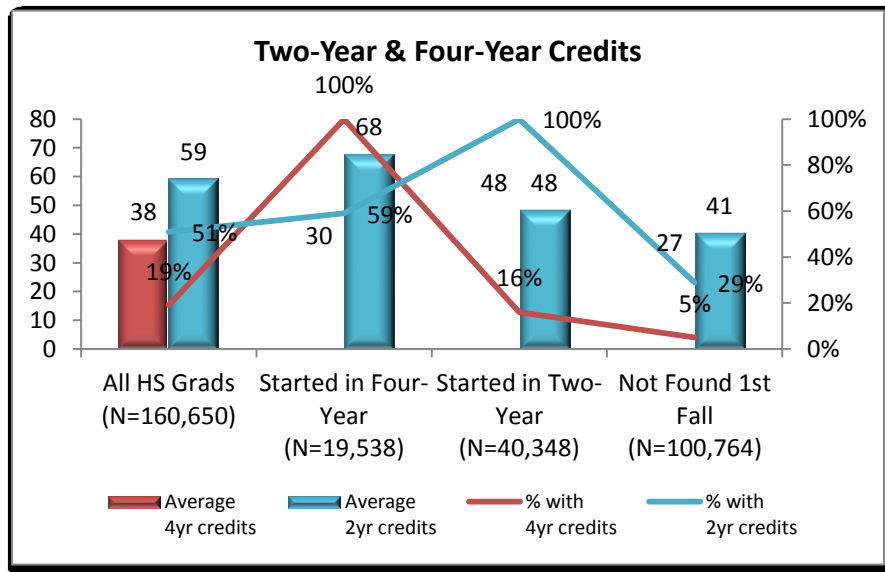
- Seventy-three percent of students first entering a two-year institution enrolled in an average of 11 developmental education credit hours. Forty-six percent of students who first entered a four-year institution enrolled in an average of eight developmental education credit hours.
- Students first entering a four-year institution but earning no degree or certificate enrolled in an average of 30 semester credit hours at a four-year institution and 59 percent of these enrolled in an average of 68 semester credit hours at two-year institutions such as through later transfers, co-enrollments, or dual credit hours previously earned in high school.
- Students first entering a two-year institution but earning no degree or certificate enrolled in an average of 48 semester credit hours at two-year institutions, and 16 percent of these students enrolled in an average of 48 semester credit hours at four-year institutions such as through later transfers or co-enrollments.
- A much larger percentage of students who first entered a four-year institution incurred student loan debt (59%) than those who first entered a two-year institution (20%). The average student loan debt was \$13,400 and \$8,900, respectively, for students who first entered four-year and two-year institutions.
- A greater percentage of 2003 Texas graduates who first entered a four-year institution (62%) received larger amounts of grant aid (\$10,000 on average) than those who first entered a two-year institution (47%, with an average of \$5,800).

Profile for Students Who Did Not Earn a Degree or Certificate

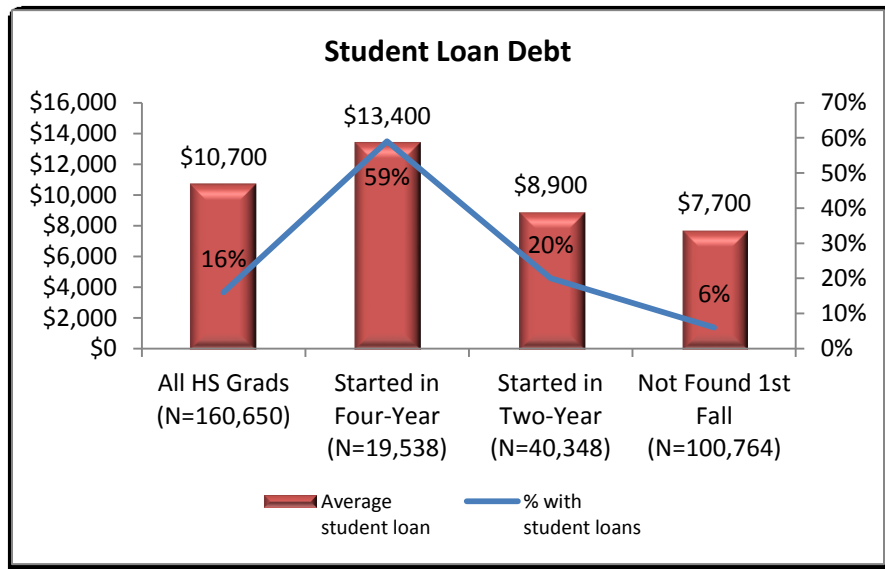


Sources: Texas Education Agency and Texas Higher Education Coordinating Board.

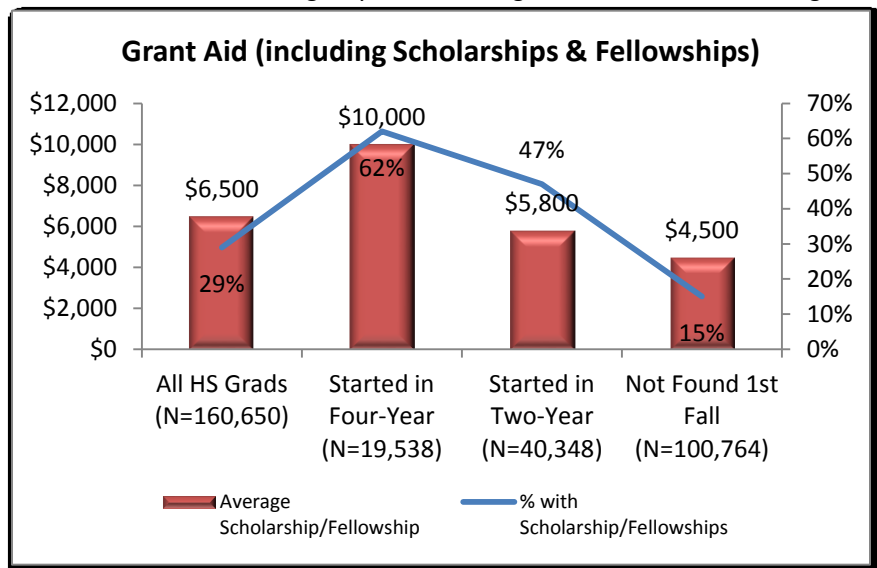
Profile for Students Who Did Not Earn a Degree or Certificate (cont'd)



Sources: Texas Education Agency and Texas Higher Education Coordinating Board.



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Sources: Texas Education Agency and Texas Higher Education Coordinating Board.

Summary

Nearly half (48%) of the 2003 Texas high school graduates enrolled in Texas public higher education institutions during the first fall after high school graduation. However, only 18 percent of those students earned a bachelor's degree, and another 6 percent earned no higher than a certificate or two-year degree, from any Texas public postsecondary institution. Some Texas high school graduates may have completed degrees in Texas private institutions or out-of-state institutions, but these data were not available; thus, these students were not included in the degree-completion statistics for this report.

Several criteria were examined in relationship to whether or not Texas high school graduates earned a postsecondary degree or certificate: (a) the type of institution first entered (two-year or four-year), (b) the type of high school graduation plan followed, (c) gender, (d) ethnicity, (e) family economic status, (f) student loan debt incurred, and (g) grant aid in the form of grants, scholarships, fellowships, and other types of aid excluding loans.

Results of this analysis show that the completion of a degree or certificate within six years is strongly linked to the type of institution in which a student first enrolls. More than half (57%) of those who entered a four-year institution earned at least a bachelor's degree, and another 6 percent earned no higher than a certificate or two-year degree. For 2003 Texas high school graduates who started in a two-year institution, the degree completion rate was much lower; 70 percent did not earn a degree or certificate of any kind within six years. Approximately the same percentage of students starting in a two-year institution earned a bachelor's degree (14%) as those who earned no higher than a certificate or two-year degree (15%).

Students Who First Entered a Texas Public Four-year Institution

Because of the large differences in degree completion by the type of institution first entered, other factors also were examined. Of students who first entered a Texas public four-year institution, a much larger percentage who graduated under the Distinguished high school plan (77%) earned a postsecondary degree than students who graduated under either the Recommended plan (54%) or the Minimum plan (40%). Relatively large differences were noted for both men and women who were economically disadvantaged: the percentage who earned a bachelor's degree was about 25 points lower than for men and women who were not economically disadvantaged. In addition, women, within every ethnic group, were more likely, by approximately 10 percentage points, to earn a bachelor's degree than men. Of those students who first entered a Texas public four-year institution and earned a bachelor's degree, (a) only 15 percent enrolled in a developmental education course, (b) they enrolled in an average of 128 semester credit hours (both DE and credit-bearing), and (c) more than 60 percent also enrolled in a two-year institution averaging 14 semester credit hours. More than half (56%) of those starting in a four-year institution incurred student loan debt averaging \$23,600, and nearly equal percentages (53%) received grant aid averaging \$17,400.

Students Who First Entered a Texas Public Two-year Institution

Of those students who first entered a Texas public two-year institution, those who graduated under the Distinguished high school plan were more than twice as likely to earn a

postsecondary degree of any kind (36%) than students who graduated under the Recommended plan (17%). Both men and women who were economically disadvantaged when they graduated from high school were only half as likely to earn a bachelor's degree as students who were not economically disadvantaged, while rates were about the same among those who earned no higher than a certificate or two-year degree. Women within every ethnic group were more likely than men to earn either a bachelor's degree or a two-year certificate/degree. More than 80 percent of the African American students and 70 percent of the Hispanic students who first entered a two-year institution did not earn a degree or certificate of any kind.

Of students who started in a two-year institution and earned a bachelor's degree, more than 40 percent enrolled in developmental education courses and also enrolled in an average of 63 semester credit hours (both DE and credit-bearing) at a two-year institution and 83 semester credit hours at a four-year institution. Nearly six in 10 of these same students received student loans (57%) and graduated from a postsecondary institution with an average of \$19,100 in student loan debt. More than half (54%) of these same students received an average of \$12,200 in grant aid.

Of students who first entered a two-year institution and earned no higher than a certificate or two-year degree, more than half (56%) enrolled in a developmental education course. On average they also enrolled in 85 semester credit hours at two-year institutions, and nearly one-third (32%) enrolled in an average of 38 semester credit hours at four-year institutions. A third of these students who earned a two-year degree also received student loans that averaged \$9,800 and more than half (56%) received grant aid that averaged \$9,600.

Students Who Entered a Texas Public College but Did Not Earn a Degree or Certificate

The characteristics of students who first entered either a Texas public four-year institution or a Texas public two-year institution but did not earn a degree or certificate of any kind also varied substantially. Students starting at a four-year institution enrolled in an average of 68 semester credit hours (both DE and credit-bearing) at four-year institutions, and nearly 60 percent enrolled in an average of 30 semester credit hours at two-year institutions. Nearly half (46%) of those starting at a four-year institution enrolled in a developmental education course. Nearly 60 percent of these same students also received student loans for an average debt of \$13,400 and grant aid averaging \$10,000.

In contrast, students who started in a Texas public two-year institution, but did not earn a degree or certificate of any kind, enrolled in an average of 48 semester credit hours at two-year institutions, but only 16 percent enrolled in an average of 48 semester credit hours at four-year institutions. In addition, nearly three-fourths (73%) enrolled in a developmental education course. A relatively small percentage (20%) of these students received a student loan, and the average debt amount was \$8,900. Nearly half (47%) of these students received grant aid that averaged \$5,800.