



# Educational Attainment Among Hoosier Adults

## Challenges and Opportunities for Persistence and Completion



**INDIANA  
COMMUNITY ACTION  
POVERTY INSTITUTE**  
Research and Public Policy

A Program of **INCAA**<sup>™</sup>  
INDIANA COMMUNITY  
ACTION ASSOCIATION

INDIANA  
**SKILLS 2 COMPETE**  
COALITION

Released: January 2023



## Introduction

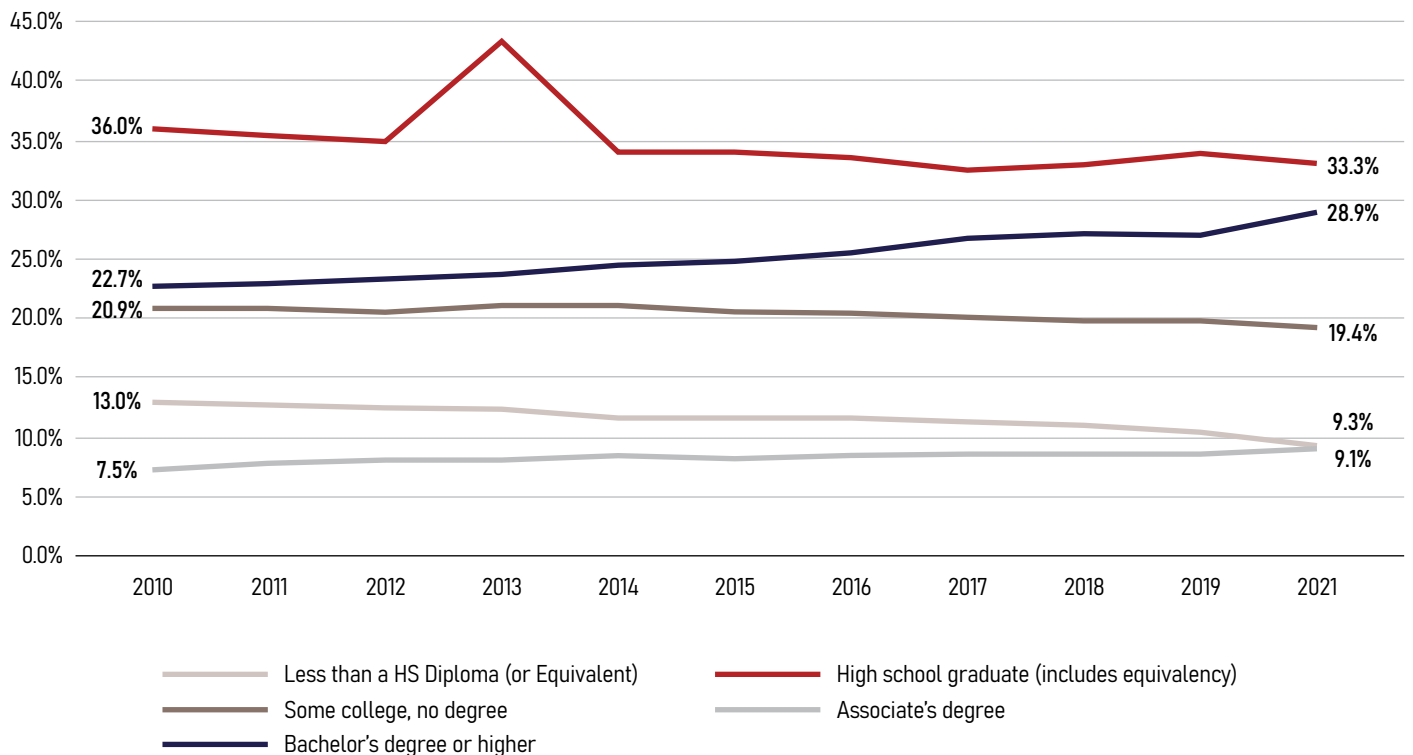
The vision for Next Level Jobs says it all: “Two million Hoosiers need additional training to compete in the 21st Century workforce, and there will be over 1 million job openings in Indiana due to retirements and the creation of new jobs by 2025.”

Employers need trained workers now.

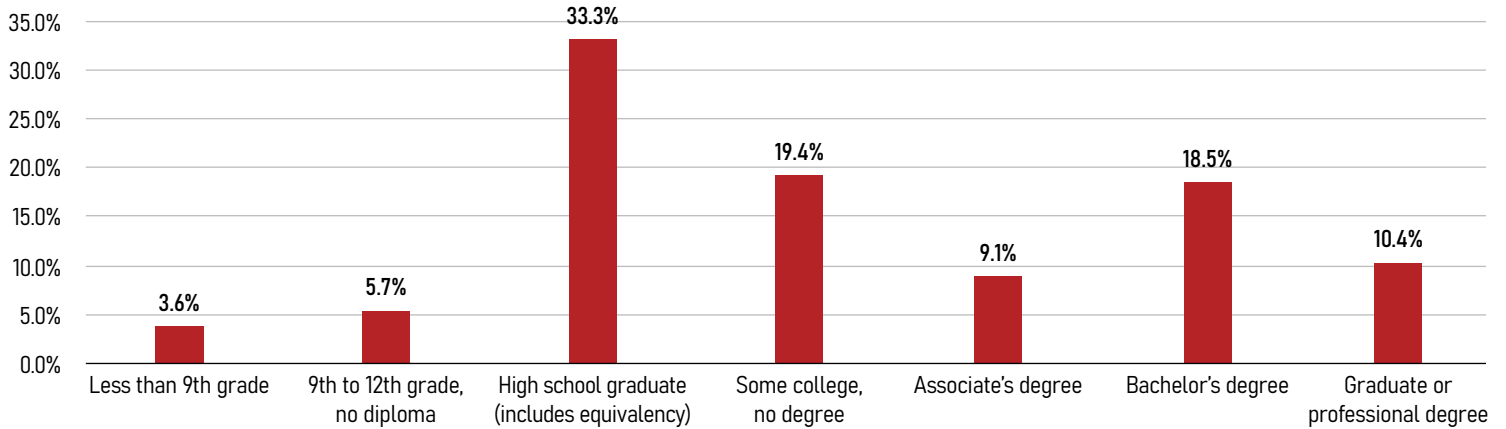
Helping adults access and persist in post-secondary education and training has to be a bigger part of the solution. Two million Hoosier adults could benefit from additional training now, but they have real barriers to being successful.

## Data from the American Community Survey and Other Agency Sources

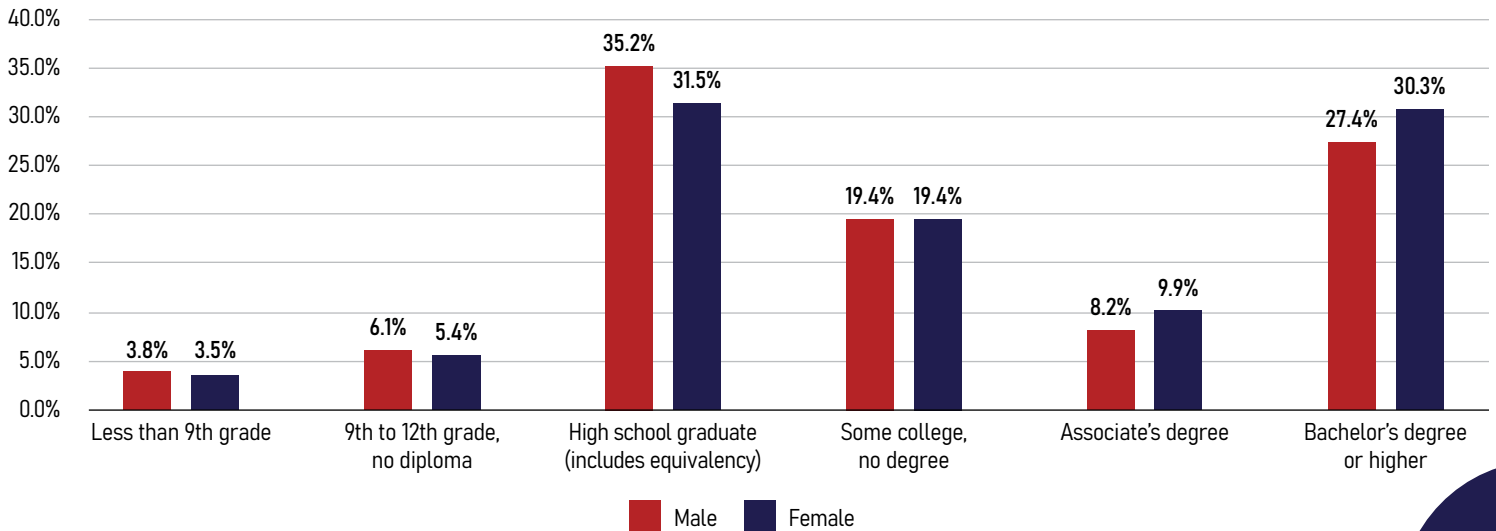
Figure 1: Educational Attainment of all Hoosiers: 25 Years & Over, 2010-2021



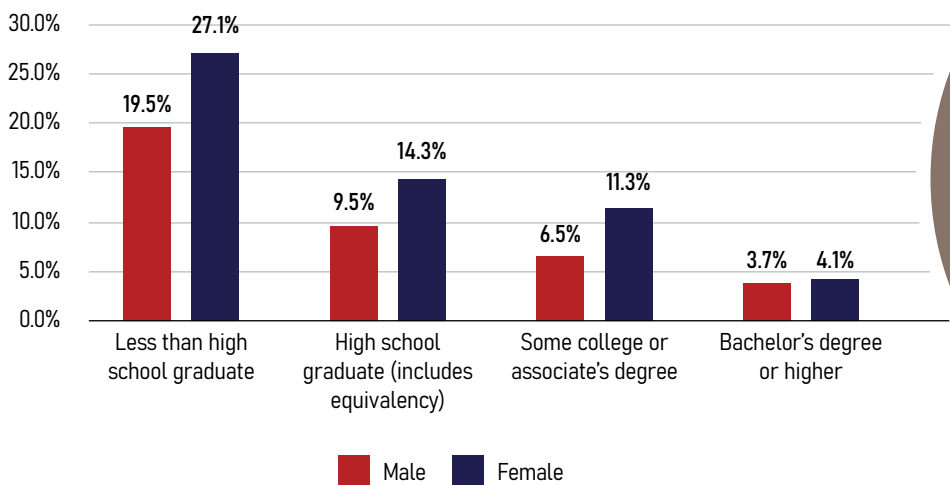
**Figure 2: Educational Attainment of all Hoosiers: 25 Years & Over, 2021**



**Figure 3: Educational Attainment of all Hoosiers: 25 Years & Over by Gender, 2021**

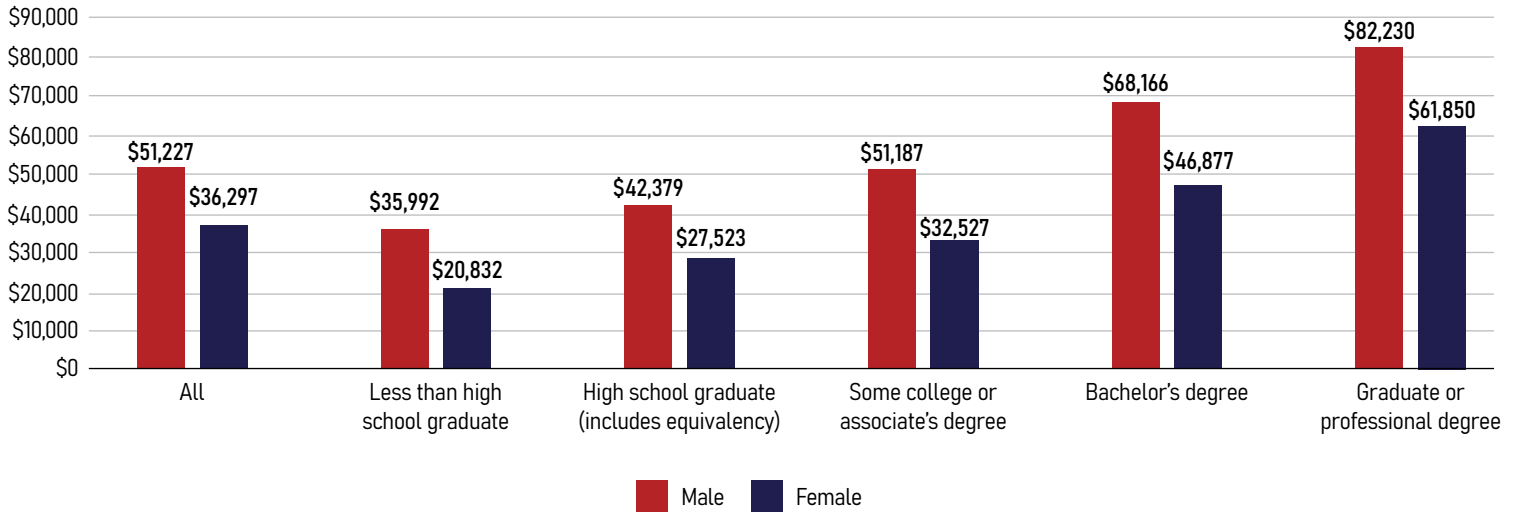


**Figure 4: Female vs. Male Poverty Rate by Educational Attainment: Indiana**



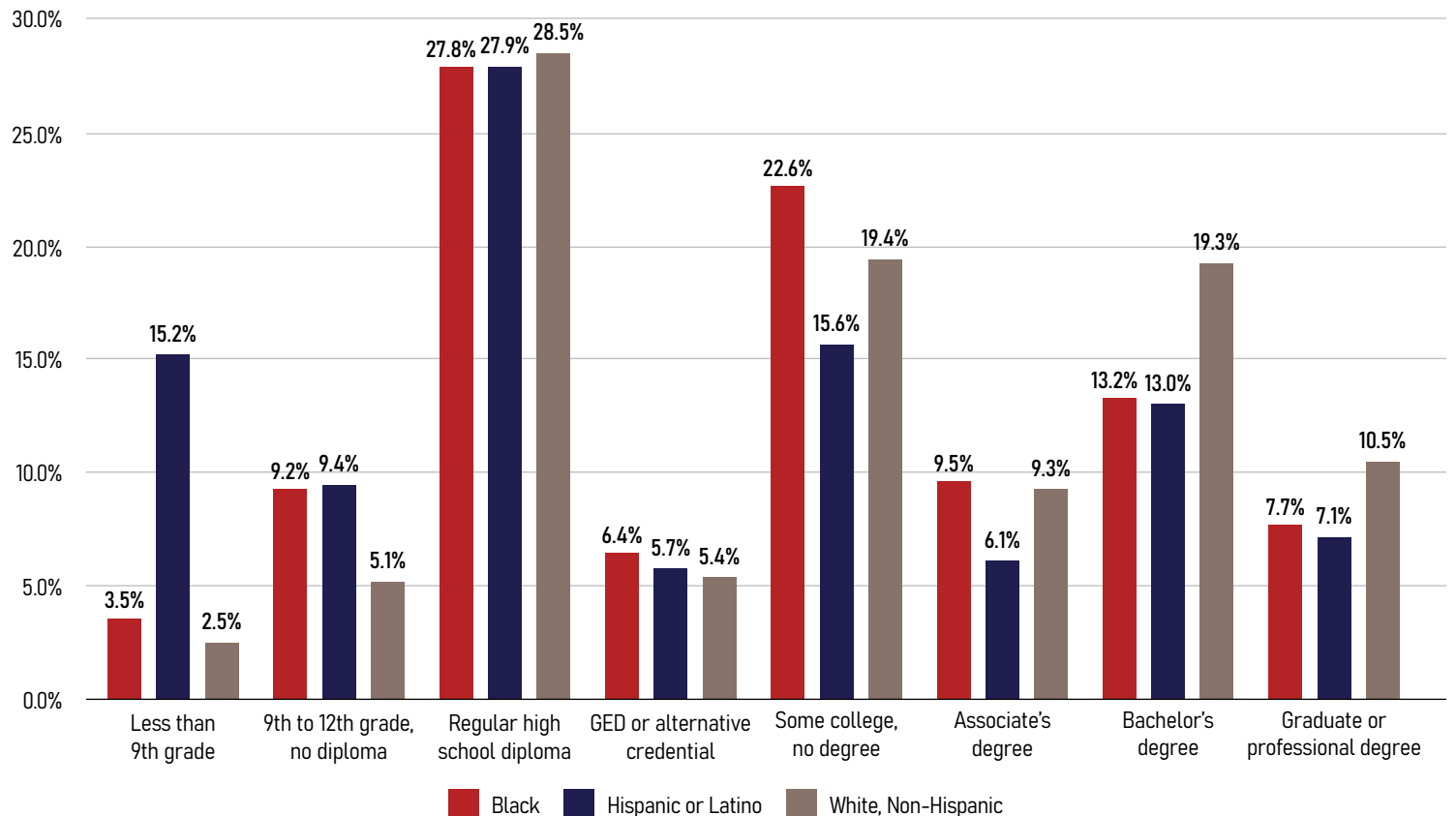
Despite the fact that Hoosier women now have higher levels of educational attainment than men, women still experience higher poverty rates and lower incomes at each level of educational attainment. See figures 4 and 5.

**Figure 5: Female vs. Male Median Earnings by Educational Attainment: Indiana**



Indiana continues to see major disparities on educational outcomes by race and ethnicity particularly in post-secondary education and training. When looking at the attainment of the high school diploma or its equivalent, the differences are less stark. It is also worth further research into the high level of Black Hoosiers who have “some college, no degree.” It is possible that some of those Hoosiers have attained short-term certifications.

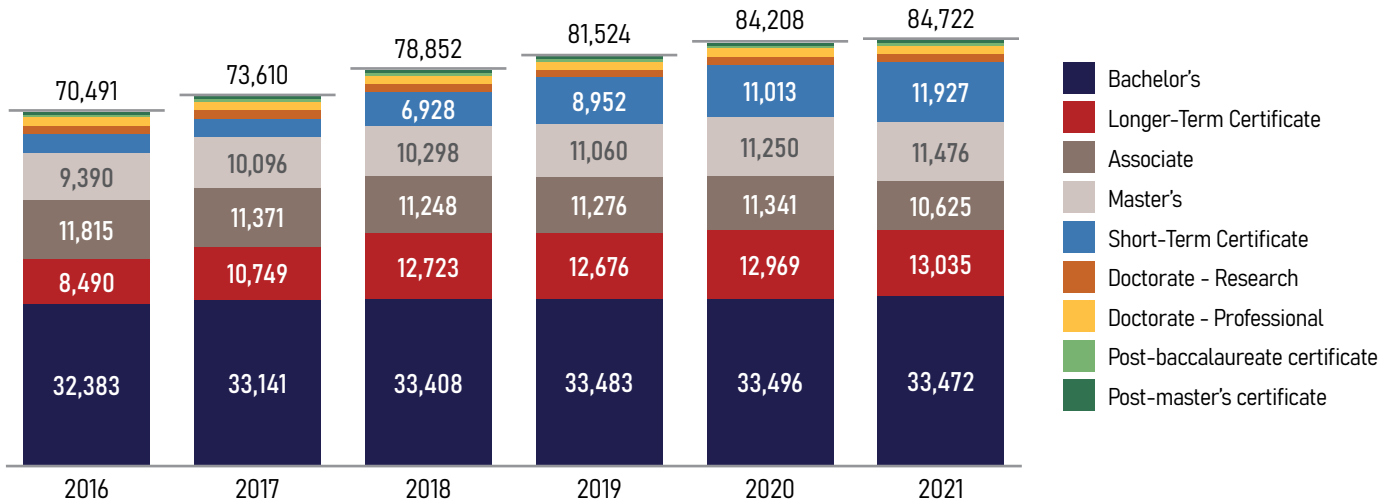
**Figure 6: Educational Attainment of all Hoosiers: 25 Years & Over by Race & Ethnicity**



\*Margins of Error were too high for Indigenous, AAPI and other POC, including two or more races.

# Degree Trends from the Indiana Commission on Higher Education

Agency data shows that Indiana is working hard on attainment. Increases in both long and short term certificates were particularly encouraging.

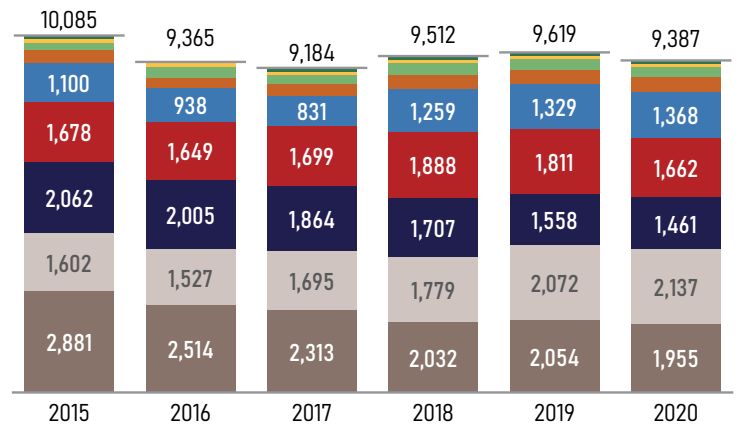


Percent Change in Annual Degree Awards from 2016 to 2021	Short-Term Certification	Long-Term Certification	Associate	Bachelor's
	180%	54%	-10%	3%

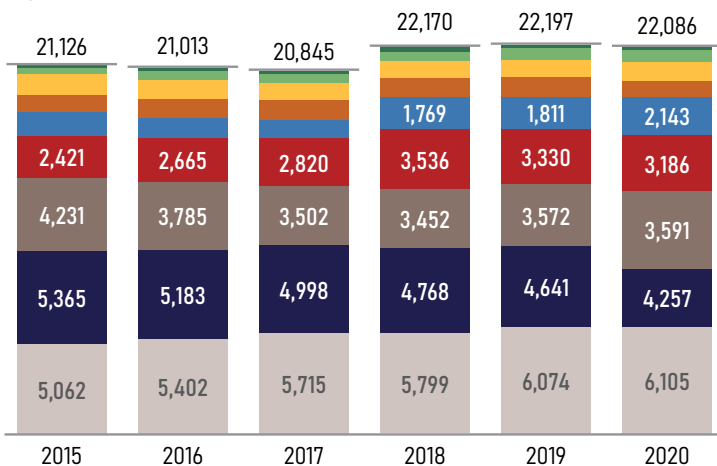
## Older Students

Despite the real need we have for a more skilled workforce, Indiana isn't seeing enough growth in certificate and degree attainment among older students. Older students, who may have jobs and families, face barriers to improving their skills attainment. This chartbook contains more detail on those barriers on [page 9](#).

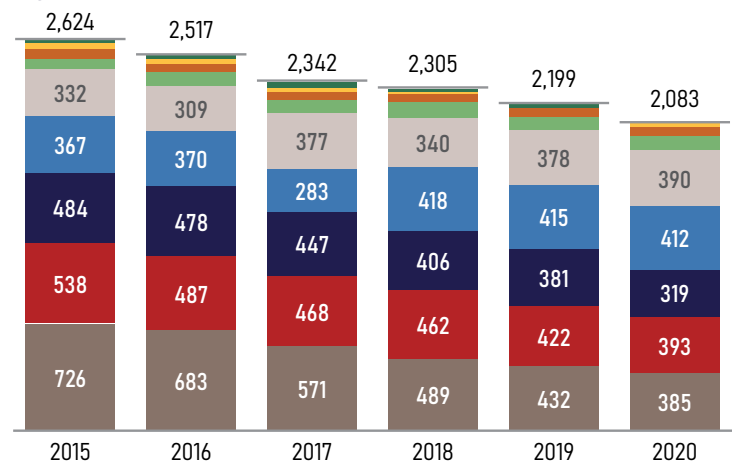
### Ages 35-49



### Ages 25-34

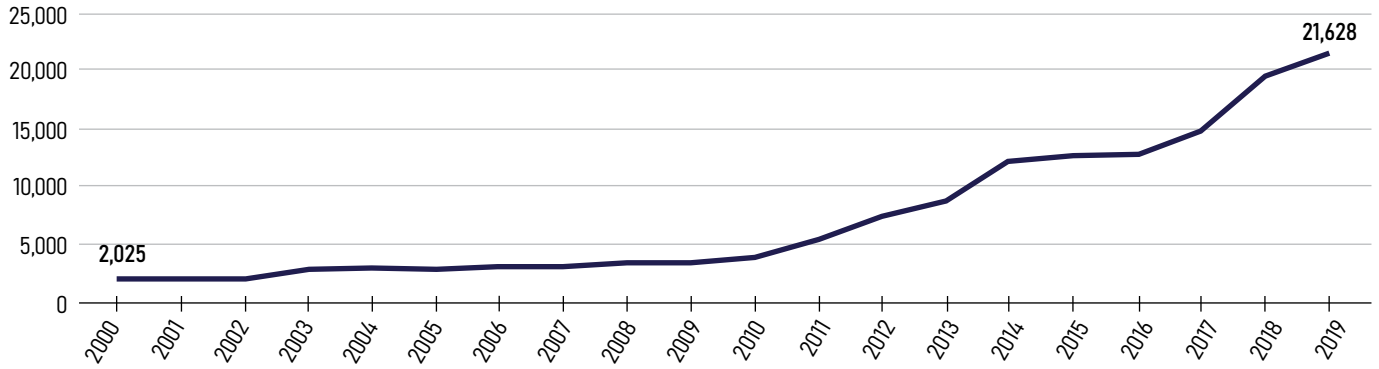


### Ages 50 & Over



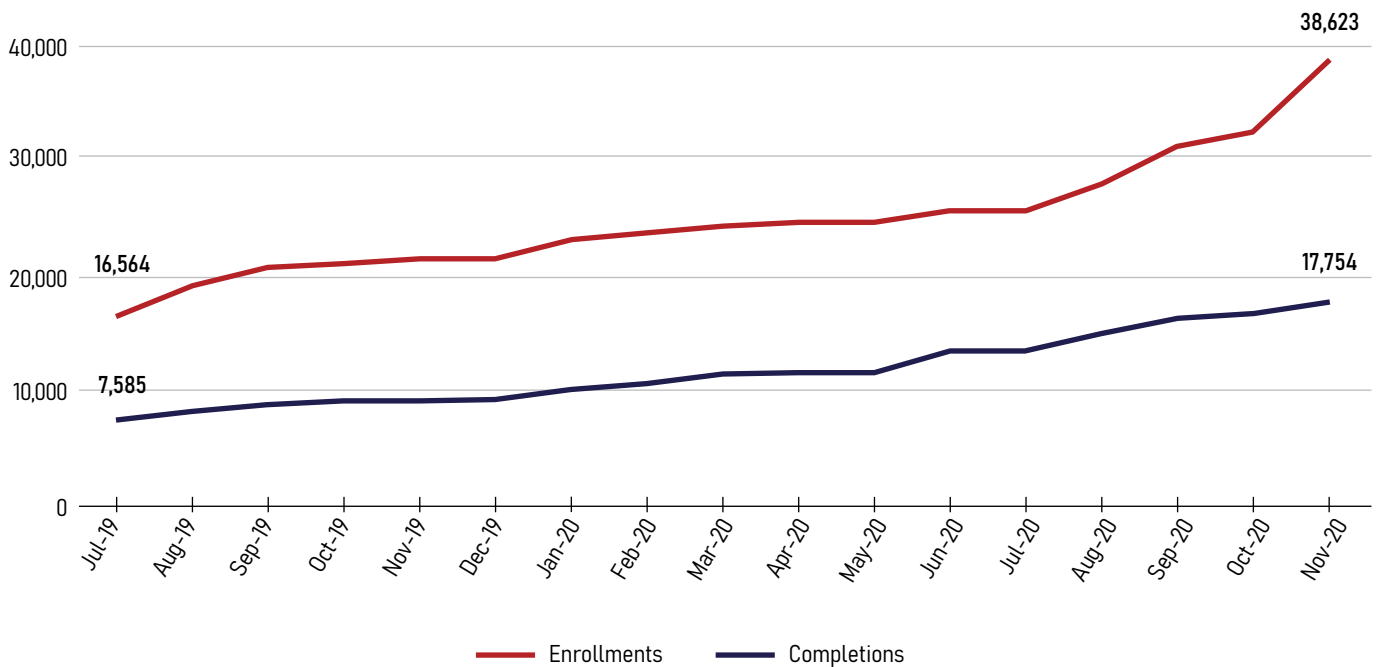
As noted earlier, certificate completions are up considerably. This is a bright spot for Indiana.

**Figure 7: More Certificates Being Awarded Than Ever Before: Post-Secondary Certificates Earned at Public Institutions Over Time: 2009-2019**



Source: [https://www.in.gov/che/files/2020\\_Certificates\\_Report\\_02\\_17\\_2021.pdf](https://www.in.gov/che/files/2020_Certificates_Report_02_17_2021.pdf)

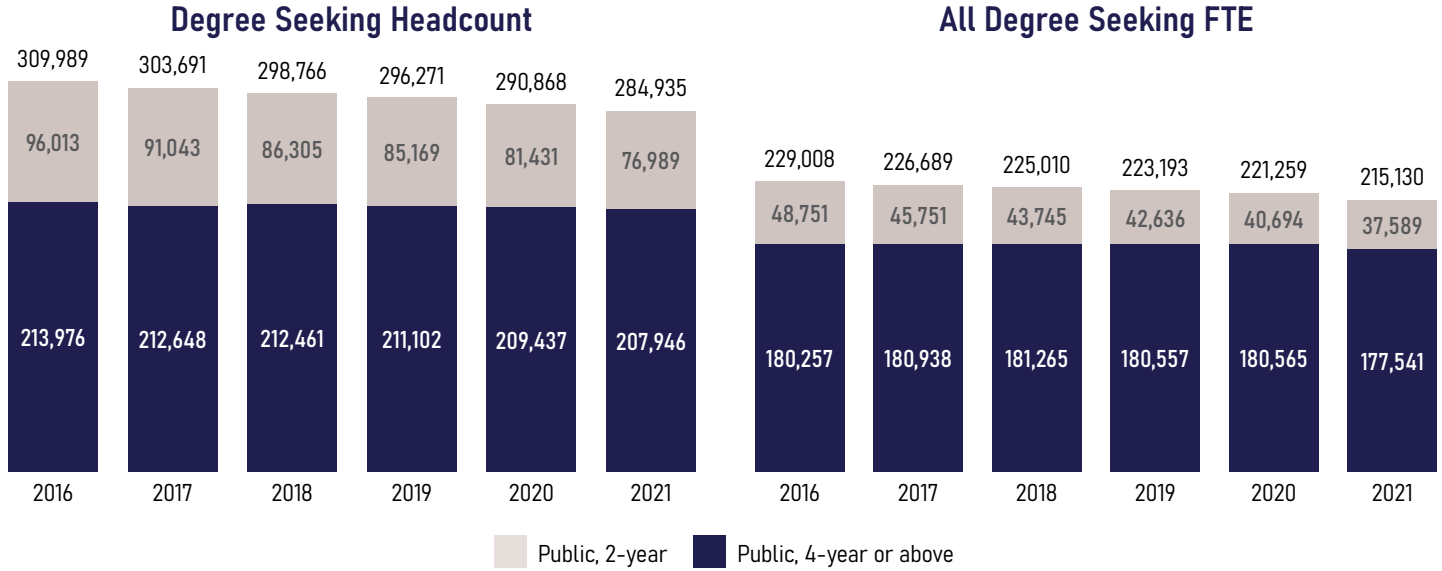
**Figure 8: Enrollments and Completions in Workforce Ready Grant-Eligible Programs**



Source: [https://www.in.gov/che/files/2020\\_Certificates\\_Report\\_02\\_17\\_2021.pdf](https://www.in.gov/che/files/2020_Certificates_Report_02_17_2021.pdf)

## Enrollments are Down

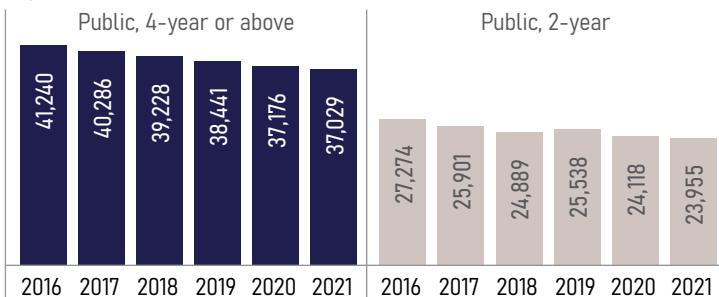
As has been reported by the Indiana Commission for Higher Education, enrollments are down and this is additional cause for concern. It will be important to take a holistic approach to addressing student barriers to participation and completion of post-secondary educational and training.



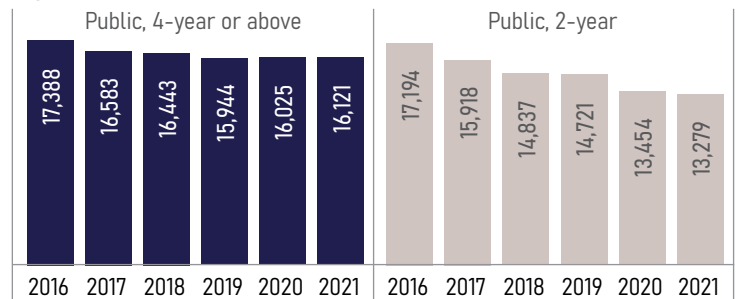
## Older Students

In order to meet the demands of employers for skilled workers, we can't focus solely on students coming from high school into higher education. Adult workers also need to be skilling up. Enrollment numbers for adults specifically raise the same concerns as the overall enrollment trends. An important difference is that many adult students have other priorities competing for their time and resources, such as jobs and family obligations.

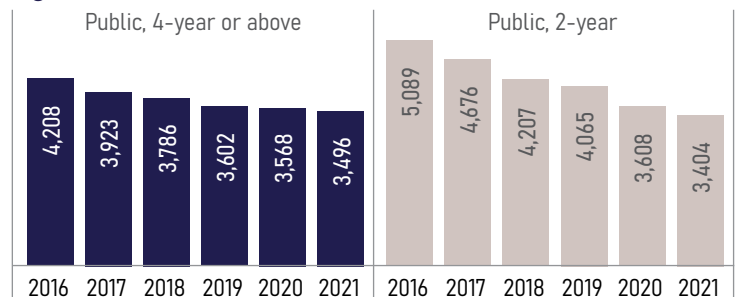
### Ages 25-34



### Ages 35-49



### Ages 50 and over









## Despite our best efforts, too many adults lack skills. Why?

What we learned from the Statewide Indiana Community Action Needs Assessment Survey...

### About the Survey:

Why? Required every 3 years

Who? Current & Former Program Participants

How? Texts and Emails

When? Sept 2020-March 2021

How Many? 5822 Respondents

What? 60 questions about their lives, including Ed & Training

### Survey Respondents Were Asked:

“You indicated that you did not attend college or did attend but did not complete your degree. What are the reasons?”



**76.8%**

Completed No Post-Secondary Degree

Associate's degree	12.9%
Bachelor's degree	8.0%
High school diploma / GED / alternative credential	37.3%
Master's degree or higher	2.3%
Some college but no degree	28.4%
Some K-12 school, no diploma	11.2%

### Why didn't you attend or complete your degree?

**35.1%**



To take care of child(ren).

**18.2%**



Tuition was too expensive.

**17.7%**



I wanted to work.

**15.2%**



I struggled to meet basic needs like housing & food.

Basic needs and family obligations were the predominate reason our survey respondents didn't attend or didn't complete post-secondary education and training.

## Respondents Without Education & Training Still had Student Loan Debt & Lots of Respondents had Student Loans in Collections

Too many of the survey respondents who had not completed their education had student loan debt, and large amounts of debt at that. This is particularly troubling when you take into account that the median household income of respondents was \$1100/mo and many of these respondents would have qualified for Federal Pell Grants.

Student Loan Amounts for Those Who Reported Loans				
	Less than \$500	\$500-\$1000	\$1000-\$10,000	More than \$10,000
Some K-12 school, no diploma	21%	0%	37%	42%
High school diploma / GED / alternative credential	4%	8%	47%	42%
Some college but no degree	3%	5%	37%	55%

Percentage in Collections Out of All Those With a Student Loan	
Some K-12 school, no diploma	57.9%
High school diploma / GED / alternative credential	65.9%
Some college but no degree	61.5%
Associate's degree	55.6%
Bachelor's degree	38.7%
Master's degree or higher	42.2%

## Here is what we can do:

- **Invest in Adult Literacy, Numeracy, Digital Literacy, and High School Equivalencies.**  
As we focus on attainment, we can't forget about those who need to attain a high school credential, to improve literacy in order to skill up, or to learn English. Indiana should invest a lot more in Adult Basic Education, English Language Learning programs and Integrated Education and Training models. Additionally, Indiana does not have a dedicated budget line item to support basic literacy efforts. We need to fund the expansion and creation of basic literacy programs across the state.
- **Support adult students by creating support navigator positions on our college campuses that can help bust down completion barriers that adults face.**  
As demonstrated throughout this publication, adults need supports beyond tuition and fees to be successful. Several states have improved completion by having public support navigators on hand to help students deal with unforeseen barriers. It's essential these navigators also have access to flexible barrier buster funds.
- **Increase the number of high school students, particularly low-income and traditionally marginalized communities, who complete the Free Application for Federal Student Aid (FAFSA).**  
Too many students of all ages are not filing the FAFSA. In 2021 Indiana's high school seniors left \$65 million dollars in federal student aid on the table, simply by not filing the FAFSA. The state has made efforts to improve this, but there is more to be done.
- **Improve access to Temporary Assistance for Needy Families (TANF) and its employment and training programs.**  
Indiana's eligibility and benefit levels for TANF are so low that almost no adults participate in the program. However, TANF provides a powerful opportunity to support adult students in getting any level of education they need and reducing the barriers described above at the same time. Indiana should increase the eligibility limit and the benefit levels for TANF and focus more of the IMPACT programs efforts on educational attainment.

## Acknowledgements

The Institute would like to thank the members of the **Indiana Skills2Compete Coalition** for their assistance and feedback while putting together this publication.

The Institute would like to thank the National Skills Coalition and the Indianapolis Foundation for their generous support that made this publication possible.





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