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Representative Steven Arndt
Ohio House of Representatives, 89th House District

inhibited in such an environment. Research has found that it is cooler in June compared to August. The average temperature in the first two weeks of June is 77.7 degrees. The average temperature during the first two weeks of August is 83.4 degrees. Due to safety and security concerns, more schools have windows that do not open all the way. This does not allow for the windows to be open enough for a breeze to come through.

Another reason for this legislation is that most people have a limited amount of vacation time. Starting after Labor Day extends the amount of time for families to take summer vacations. This additional vacation time for families also helps to promote economic activity. This can create and maintain jobs, providing additional local tax revenues that support our schools and local public safety resources.

Studies in South Carolina showed a scenario that if 40% of families took one more vacation in the year, the impact would create $180 million in tourism related spending, $6 million in new state tax revenue, and $2.3 million in local tax revenue.

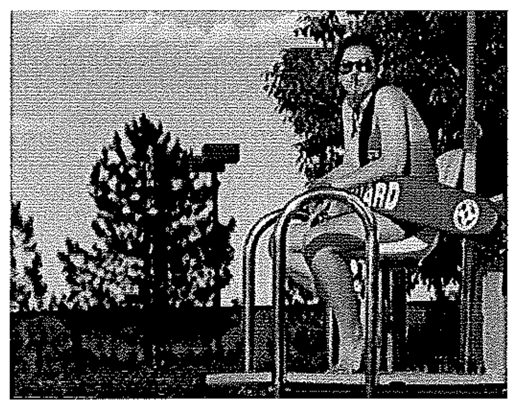
I understand the concerns that some may have with this bill, as some may argue that this legislation would create yet another state mandate. However, I am a proponent of local control, which is why I have included a provision allowing school boards to opt out of the mandate if they conduct at least one hearing. This would allow the public to share their concerns and the local governing board could then pass a resolution.

Thank you for allowing me to provide today's testimony and I would be happy to take any questions at this time.

Stanford researcher asks: What is a summer job worth?

November 3, 2014
By PACE

The latest study by Jacob Leos-Urbel of the Gardner Center looks at the impact of summer youth employment on academic outcomes.



A lifeguard at a pool. A new study suggests summer youth employment may lead to improvements in school attendance and other educational outcomes. (Photo by www.learningdslrvideo.com)

Low school attendance rates and school dropout in many urban high schools present serious hurdles for policy efforts to close the academic achievement gap that exists along socio-economic and racial lines. At the same time, policymakers and researchers are paying increased attention to how students' experiences when school is out of session, especially during the summer, influence educational success.

Recent work by Jacob Leos-Urbel, associate director the John W. Gardner Center for Youth and Their Communities at the Stanford Graduate School of Education, provides new evidence regarding the impact of large-scale summer youth employment programs on high school students' school attendance and academic achievement in the following school year.

Many cities across the country, including throughout California, offer publicly-funded summer youth employment programs. Although not explicitly focused on bolstering school attendance or academic success, summer youth employment may lead to improvements in school attendance and other educational outcomes.

Beyond increasing financial well-being, employment may foster non-cognitive skills such as responsibility, positive work habits, motivation, time management, determination, and self-confidence. Summer employment may also benefit youth by keeping them engaged in positive supervised activities when school is out of session, and is considerably less likely to detract time from educational pursuits compared to work during the school year.

Little prior research has examined the impact of work during the summer on students' educational outcomes. Leos-Urbel estimates the impact of summer work experiences on high school students' attendance and educational outcomes in the following school year using data from New York City's Summer Youth Employment Program (SYEP).

Due to high demand for jobs through SYEP, the city uses a lottery system in an effort to equitably allocate program slots. This lottery system effectively assigns the offer to participate or not participate in SYEP at random, creating a control group of youth who apply to SYEP but are not chosen, which allows for causal estimates of the relationship between summer jobs and academic success.

The study uses SYEP data for 36,550 program applicants in 2007 matched to education files from the New York City Department of Education. The primary outcome of interest is school attendance in the school year following application to SYEP. Additional analyses examine statewide high school math and English exams attempted and passed, and scores on these exams.

The author finds that overall SYEP has a positive impact on school attendance of 1 to 2 percent on average, or roughly 2-3 days. Increases are larger for students who may be at greater educational risk; those age 16 or older who did not attend school at high rates in the prior school year. For these students, the average increase in attendance is approximately 3 percent, or 4-5 additional school days attended. In addition, for this group SYEP increases the probability of attempting and passing English and math statewide (Regents) exams, although there is no significant effect on test scores. The increased probability of passing appears to be due to the increased probability of attempting the exams rather than improved test performance.

Research on summer jobs programs is especially salient in the current economic climate, in which the availability of summer employment for teens has decreased considerably and public funding for summer jobs has waxed and waned. For example, the 2009 American Recovery and Reinvestment Act provided an influx of funding for summer jobs for low-income youth but was only temporary.

This study is one of the first to provide causal estimates of the effect of a large-scale summer youth employment program on students' academic outcomes. The findings suggest that, although not explicitly focused on improving educational outcomes, summer youth employment programs may be an important tool amid policy efforts to address the problem of low school attendance.

This article was originally posted on the PACE blog: http://www.edpolicyinca.org/blog/what-summer-job-worth-impact-summer-youth-employment-academic-outcomes#sthash.kXmZU59m.dpuf

Policy Analysis for California Education (PACE) is an independent, non-partisan research center based at Stanford University, the University of California – Berkeley, the University of Southern California, and the University of California – Davis.

More resources:

The full study can be found in Leos-Urbel, J. (2014). "What is a Summer Job Worth? The Causal Impact of Summer Youth Employment on Academic Outcomes: Evidence from a Large-Scale Lottery," Journal of Policy Analysis and Management, Volume 33, Issue 4, pages 891-991, Fall 2014.

For more on the Gardner Center: http://gardnercenter.stanford.edu/

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NEW SKILLS AT WORK
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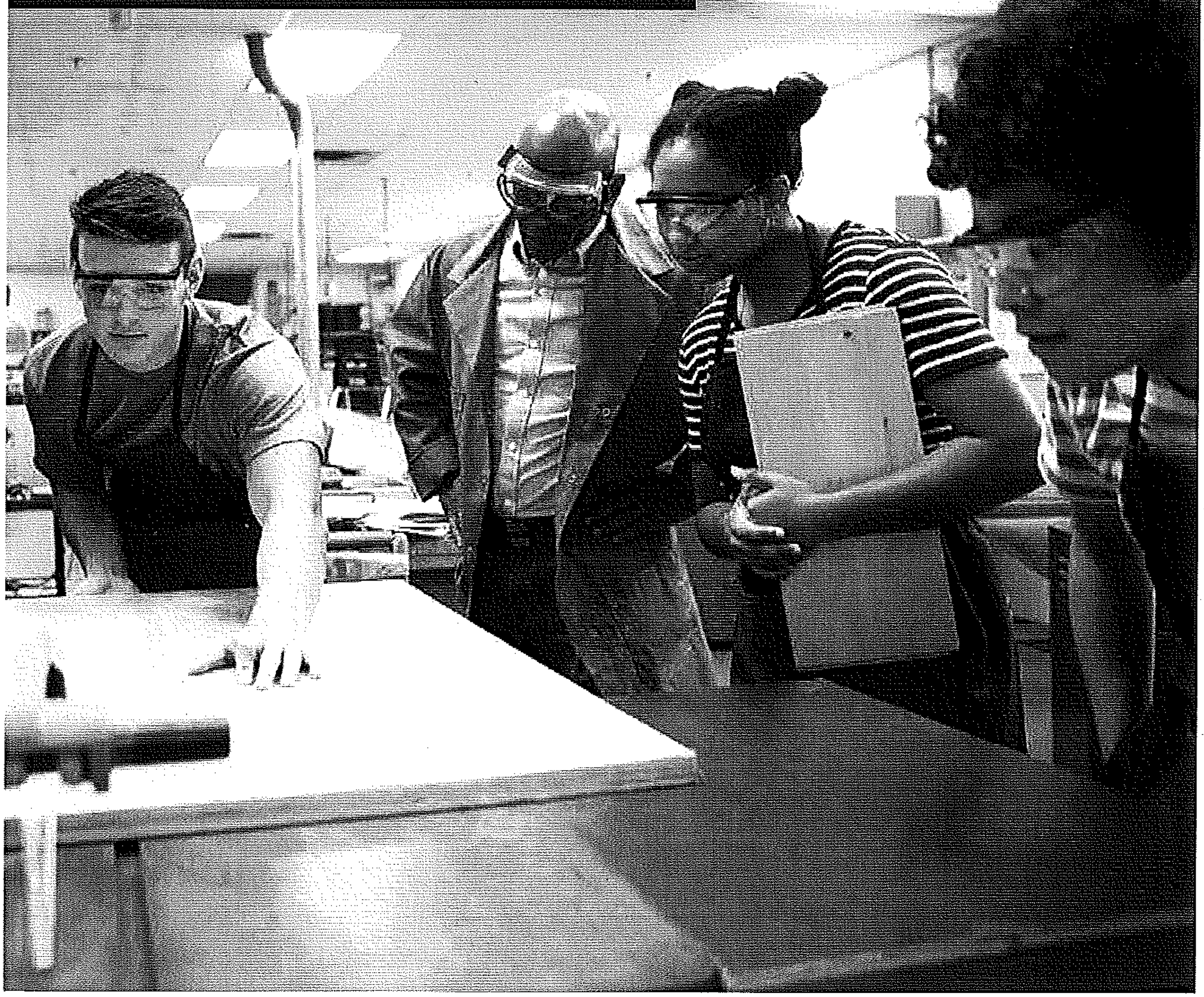
Expanding Economic Opportunity for Youth through Summer Jobs

Boosting Program Capacity and Partnerships



Executive Summary

Every summer, millions of young people across the United States look forward to getting their first job—an important early work experience that can put them on the path to a meaningful career.

Despite signs of an economic recovery, nearly 20 percent of young people who want to work cannot get jobs.[i] Summer youth employment programs (SYEP) help to address this challenge by connecting youth to opportunities to build skills and gain work experience. However, most cities cannot keep up with the demand for positions, especially for summer jobs that are linked to career pathways.

To tackle these challenges, summer youth employment programs have implemented strategies to expand skills development opportunities and strengthen public and private sector partnerships. This report provides an overview of those efforts, which have laid the foundation for summer work experiences that prepare young people to thrive in a competitive global economy that requires a more skilled workforce.

"*By supporting summer youth employment programs* **across 15 U.S. cities,** *JPMorgan Chase builds on a comprehensive program of philanthropic investment in promising approaches to increasing economic opportunity.*"

U.S. cities that received our support for summer youth employment programs include:

Chicago	Milwaukee
Dallas	New York City
Detroit	Oakland
Jacksonville	Sacramento
Jersey City	San Francisco
Los Angeles	Seattle
Louisville	St. Louis
Miami	

Summer Jobs Pave the Way to Economic Opportunity

Early work experiences play a critical role in healthy youth development. Through summer jobs, young people explore career options, discover personal interests and strengths, learn about work culture, build professional networks, develop skills and earn a paycheck. The benefits of summer jobs are well-documented – they contribute to short- and long-term employment success, increase the likelihood that students will graduate from high school and pave the way to a successful progression into adulthood.[ii]

Program Investments Are Making a Difference

The 2014 report, *Building Skills through Summer Jobs: Lessons from the Field*, provided a set of recommendations for improving summer jobs programs, including: expanding private sector partnerships; improving program operations; increasing skills building opportunities; serving special populations; and connecting with local systems. This year's report highlights the progress that has been made over the past year based on dozens of interviews, surveys, focus groups and an in-depth analysis of data from 18 summer jobs programs. The National League of Cities also contributed a special section on strengthening financial capability services in SYEPs.

Key Findings: Progress Implementing Priorities

Expanding Private Sector Engagement: Cities and SYEPs have expanded partnerships with the private sector by strengthening operating and communications systems.

- ✓ Seventy-two percent of SYEPs partner with the private sector to provide jobs for youth.
- ✓ Programs also reported a slight increase in private sector funding from the previous year.
- ✓ SYEPs have implemented operational improvements, including online applications, streamlined payroll processing, use of customer relationship management software to manage data, and more refined systems to match youth with jobs based on interests and skills.

Building Capacity for Skills Development: Cities and SYEPs are making progress in linking summer jobs to technical skills building, training and education, and year-round employment.

- ✓ Eleven SYEPs partner with public schools, most often with Career and Technical Education (CTE) programs or departments that can assist with student recruitment.
- ✓ Almost half of all SYEPs have a sector focus and four offer structured career pathways linked to summer jobs.
- ✓ Thirteen SYEPs have a system in place to match youth career interests to summer job placements.

Expanding Services for Special Youth Populations: Cities continue to prioritize serving special youth populations.

- ✓ While some progress has been made, especially increasing services for opportunity youth, most SYEPs do not actively recruit or provide targeted services for youth in the justice or foster care systems or youth with special needs.
- ✓ Programs are making headway expanding services to young men of color (30 percent of SYEP participants).

Connecting SYEPs to Local Workforce Systems: Cities are aligning summer jobs programs with local workforce systems through new partnerships and organizational structures.

- ✓ Six cities are creating citywide youth employment initiatives.
- ✓ Seven cities are integrating youth employment into economic development strategies.
- ✓ Mayors and other local leaders continue to champion summer jobs programs and have helped to secure an almost 10 percent increase in public sector funding.
- ✓ Many mayors have also led efforts to recruit private sector partners.

But more can be done. Even though SYEP participants reported that they could not find work on their own, summer jobs programs only had slots for 38 percent of the youth who applied for jobs.

Advancing Summer Youth Employment Priorities

Looking ahead, summer jobs programs can play a unique role in addressing the youth unemployment crisis by leveraging their expertise, partnerships, scale, and other resources to increase the number and quality of skills-based work opportunities. While SYEPs reported progress over the past year, they also emphasized the importance of building on the momentum to create high-quality, sustainable summer jobs programs by:

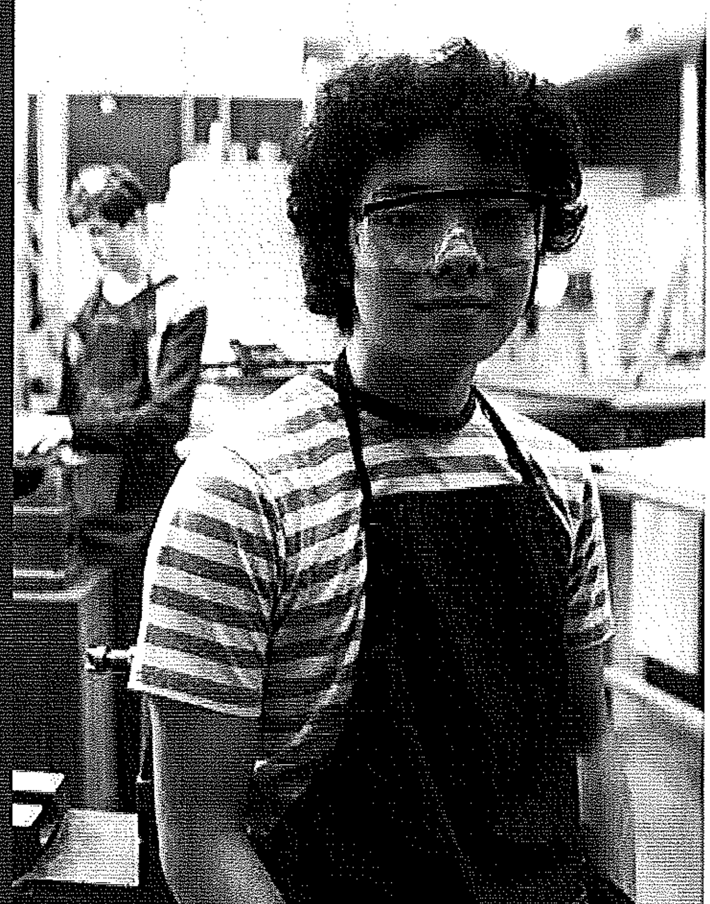
- Maximizing opportunities in federal policy, such as the Workforce Innovation and Opportunity Act and the Perkins Career and Technical Education Act.
- Making a stronger case for business investment.
- Adopting policies and practices that target services to populations that continue to face significant systemic barriers to education and employment opportunities.
- Expanding access to opportunities to develop early work skills through year-round training, career readiness credentials, and school-based options. In particular, recent research has emphasized the importance of working with youth in their early teen years to begin developing these skills.
- Strengthening connections between SYEPs and workforce systems, to better integrate services and maximize resources.

To advance efforts to build and sustain this progress, a national summer jobs agenda and network are needed to support investments in evaluation, research, resources and a playbook for cities that lays out best practices. In particular, cities would benefit from tools to help them form standards and benchmarks, access the latest research, share strategies and resources, and communicate the value of summer jobs programs. Young people have joined in calls for better web-based platforms, with a focus on making it easier to identify and apply for jobs across all sectors.

Working together, the public and private sectors have already contributed to strengthening summer jobs programs. But more progress is needed to equip young people with the skills and experiences that will help them access economic opportunity and succeed in the competitive global economy.

> “*I believe that talent is equally distributed across this world, but what is not equally distributed is opportunity. We have an enormous number of talented young people in Detroit who have not had the same kinds of opportunities as people in other communities.*”
>
> **Mayor Mike Duggan**
> *Detroit*

Summer Jobs Pave the Way to Economic Opportunity



Tackling the teen unemployment crisis and creating pathways to success for young adults are priorities for cities across the United States. JPMorgan Chase's philanthropic investment in summer jobs reflects not only its deep-seated commitment to providing economic opportunity to youth but also the growing recognition that summer youth employment is a critical component of the workforce pipeline.

The summer jobs programs funded by JPMorgan Chase in 2015 helped to provide over 3,200 youth jobs and work-related opportunities. The programs are located in 15 cities in every major region of the United States. They also represent a variety of organizational models:

- Twelve programs are private nonprofit organizations including three that serve as the local coordinating body for citywide youth employment initiatives that are open to all youth.
- The other nine programs are managed by public entities, including city governments, workforce investment boards, and a school district.

JPMorgan Chase's commitment to summer youth employment complements its broader efforts to expand economic opportunity for youth by supporting research, innovative program models and systems building, including:

NEW SKILLS AT WORK
JPMorgan Chase & Co.

New Skills at Work is a five-year, $250 million global workforce readiness initiative designed to help people get the training they need to compete for jobs. *New Skills at Work* collaborates with regional leaders, uses research to identify the skills local employers need and supports effective nonprofit programs that provide skills training. Through this effort, the firm is supporting proven strategies to provide young adults with high-quality postsecondary training and work experiences.

NEW SKILLS FOR YOUTH
JPMorgan Chase & Co.

Launched in early 2016, *New Skills for Youth* is a five-year, $75 million global career readiness initiative. The initiative will provide a select group of state and local partnerships with the opportunity to design and implement rigorous, demand-driven education systems that dramatically increase the number of students who complete career pathways beginning in secondary school and culminating in valuable postsecondary credentials.

THE FELLOWSHIP INITIATIVE
JPMorgan Chase & Co.

The Fellowship Initiative, (TFI) a program launched in 2010 to improve education outcomes for young men of color, combines promising youth development interventions to prepare students for college and career success. TFI serves high school students from economically distressed neighborhoods in Chicago, Los Angeles and New York City. More than 120 JPMorgan Chase employees volunteer for TFI, primarily by serving as mentors.

Social Mobility Foundation

Through the *Social Mobility Foundation*, J.P. Morgan is enabling low-income students from around the U.K. to participate in residential internships. More than 50 students each year are placed in revenue-generating roles at the firm, connect with a J.P. Morgan mentor, participate in workshops and earn the opportunity to return for a paid internship the following year.

Snapshot of SYEP Participants in 2015*

Almost 75%
live in a low-income family with an annual income of $24,250 to $44,863 for a family of four

23% 13-15 years old

62% 16-18 years old

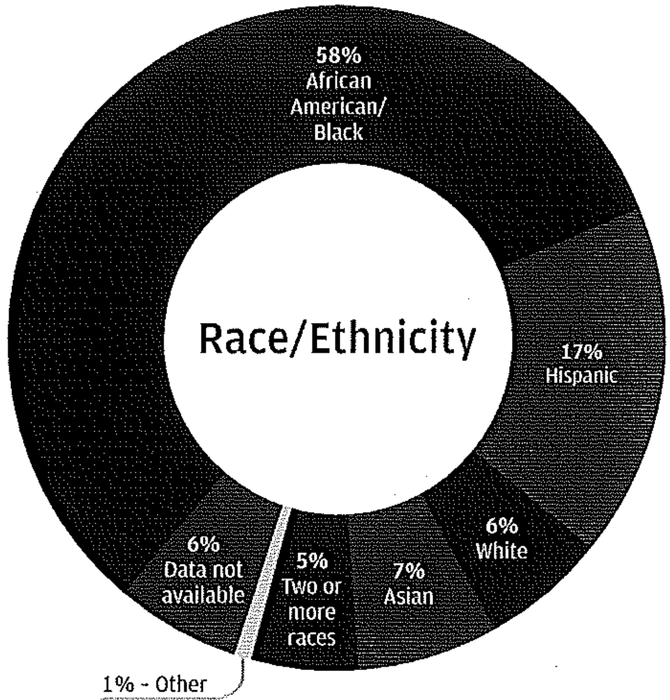
15% 19-24 years old

55% Female

40% Male

5% Data not available

*Demographic data was collected from 18 of the 21 programs funded by JPMorgan Chase, i.e., those programs that provided direct services to youth; data availability varies slightly by demographic category.



List of Cities and Programs Supported by JPMorgan Chase in 2015

CITY	SUMMER JOBS PROGRAM	COORDINATING ORGANIZATION
Chicago	One Summer Chicago	Chicago Public Schools – Early College and Career Education
Dallas	Mayor's Intern Fellows Program	Education is Freedom
Detroit	Grow Detroit's Young Talent	City Connect Detroit
Jacksonville	United Way of Northeast Florida Youth Employment Program	United Way of Northeast Florida
Jersey City	Jersey City Summer Works	City of Jersey City Mayor's Office
Los Angeles	Center Theatre Group Workforce Development Program	Center Theatre Group
	YOLA Workforce Development	Los Angeles Philharmonic Association
	Jumpstart TMC	The Music Center – Performing Arts Center of Los Angeles County
	Early Workforce Development Program	Natural History Museum of Los Angeles County
Louisville	Mayor's SummerWorks	KentuckianaWorks
Miami-Dade County	NAF/JP Morgan Scholars Youth Employment Internship Program	Miami-Dade County Public Schools – Department of Career & Technical Education; Magnet Educational Choice Association
Milwaukee	Earn & Learn Community Work Experience	Milwaukee Area Workforce Investment Board
New York City	Center for Youth Employment	Mayor's Fund to Advance New York City
	Futures and Options Summer Internship Program	Futures and Options
	PENCIL Fellows Program	PENCIL Inc.
	Virtual Enterprises Summer Internship Program	Virtual Enterprises International
Oakland	Classrooms2Careers	City of Oakland
Sacramento	Mayor's Summer Youth Employment Initiative	City of Sacramento
San Francisco	Youth Jobs +	United Way of the Bay Area
Seattle	Youth Employment Initiative	City of Seattle – Office of Economic Development
St. Louis	STL Youth Jobs	STL Youth Jobs

Advancing Summer Jobs

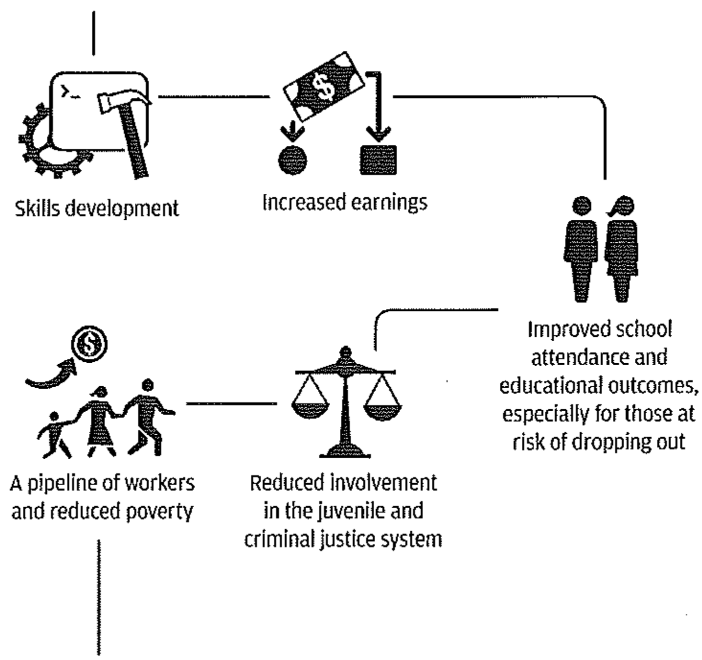
In the United States, summer jobs have long represented a rite of passage for young adults.

For many teens, these jobs offer their first glimpse into adulthood – the experience of having responsibilities and earning a paycheck. Despite the benefits of early work experiences, every year many youth are turned away from summer youth employment programs because most cities do not have the funding, partnerships or infrastructure required to meet the demand. In 2015, SYEPs surveyed for this report had positions available for only 38 percent of the youth who applied for a job. These challenges have also made it difficult for cities to develop robust summer youth employment programming that focuses on skills development and prepares youth for an increasingly competitive global workforce. This section briefly summarizes the benefits of summer jobs and highlights local strategies to expand and improve summer youth employment programs.

Since 2000, U.S. Department of Labor youth funding has decreased by nearly **33%** from $1.25 billion to $831 million.[iii]

For low-income youth, early access to economic opportunity is critical – 43 percent of Americans raised at the bottom of the income ladder remain stuck there as adults.[iv] This lack of mobility threatens to limit the options available for young people and puts a drag on the nation's economic growth as millions of jobs remain vacant because employers cannot find skilled workers. By 2025, 65 percent of jobs in the United States will require some postsecondary education, training or credential – up from 28 percent of jobs in the 1970s.[v] These heightened expectations mean that it's more essential than ever for young people to gain work experience and develop skills today to enable them to compete in the global workforce in the future.

Summer jobs contribute to...



Summer jobs can contribute to better long-term employment outcomes for young people:

Teens who work are **86%** more likely to be employed the next year.[vi]

Participation in a work-based learning activity can increase a young person's salary by as much as **11%** for up to eight years after high school.[vii]

Older youth have almost a **100%** chance of being employed if they worked more than 40 weeks the previous year.[viii]

> *I decided to apply to Futures and Options because I wanted to take control of my life and take success into my own hands. My internship connected me to individuals who opened my eyes and exposed me to aspects of business I had little or no knowledge about. I believe that when an opportunity like this presents itself, you should take it, because you never know when it will come around again."*
>
> **Martin**
> *Futures and Options*
> Internship: Interactive Corporations (IAC), New York City

Recognizing the importance of these programs, local leaders – especially mayors – have increased their commitment to summer jobs programs. Programs report that mayors have been particularly effective in recruiting private sector employers and hosting public events to recognize their participation in summer jobs programs. Elected officials are in a unique position to convene potential business partners and make the case for hiring youth.

Mayors also are designing summer youth programs within their own agencies. For example, in Jersey City and Oakland, government agencies are hiring summer interns, creating a pipeline of future public sector workers. Other cities integrate youth into economic development strategies such as the *Complete Milwaukee* model, a five-part program to connect the private sector with the labor market supply. Mayors can use the influence of the office to drive coordination between youth employment programs, leverage public and private resources, organize events and publicly promote the importance of youth employment, and recruit employers.

Business and corporate leaders, including members of SYEP boards of directors or business partners who had positive youth employment experiences, have also been great champions and spurred success in peer recruitment efforts. Sharing personal experiences with other employers is an especially important way that businesses can affirm the benefits and value that youth employees can offer the private sector.

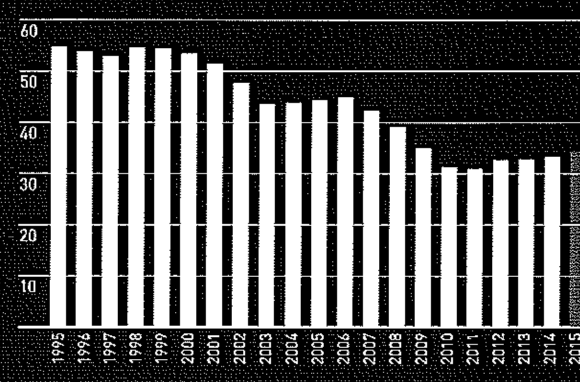
As a result of these local efforts, public funding for summer jobs from a variety of sources increased by almost 10 percent between 2014 and 2015, although the demand for summer jobs still exceeds the supply. Programs also reported progress in other key areas identified as priorities in 2014:

1. Expanding private sector engagement
2. Building capacity for skills development
3. Expanding services for special youth populations
4. Connecting SYEPs to local workforce systems

Exemplary practices piloted by SYEPs are included below to support learning and innovation across cities and spark a conversation about what is working in the field.

U.S. labor force data reveals far too many teens are not working. Over the past 20 years, peak summer employment for teens has fallen to 34.3%, which is a 37% decline and near record-low.

Employment-Population Ratio of 16- to 19-Year-Olds
(Annual percentages during the month of July)



Source: Labor Force Statistics from the Current Population Survey. Series Id: LNU02300012 (Unadj) Employment-Population Ratio of 16-19 years. Data extracted on December 2, 2015.

PROGRESS IN MAINTAINING AND IMPROVING PROGRAMS

1 Summer Jobs Boost Skills

The best summer jobs for teens provide a mix of skill building – from learning about workplace culture and professional behaviors to opportunities to master technical skills that can lead to meaningful career pathways.

Recent research has confirmed the importance of the foundational or "early work skills" training provided by most SYEPs. Over the past few years, summer jobs programs have integrated a range of progressive career-related options, such as technical training and the opportunity to earn industry-specific certifications that may lead to participation in a formal career pathway.

Challenges to Increasing Access to Meaningful Skills Development

Even though many SYEPs reported progress developing new approaches to skills development, several noted significant challenges, such as:

The short time available during the summer to earn specific credentials

The cost of training and testing for certain credentials

Difficulty matching every youth to a summer job that aligns with their career interest

Lottery systems that allow for broader access to summer jobs but may limit opportunities for young people to have consistent, progressive skills building experiences over multiple years

Cities Are Exploring Varied Models and Strategies

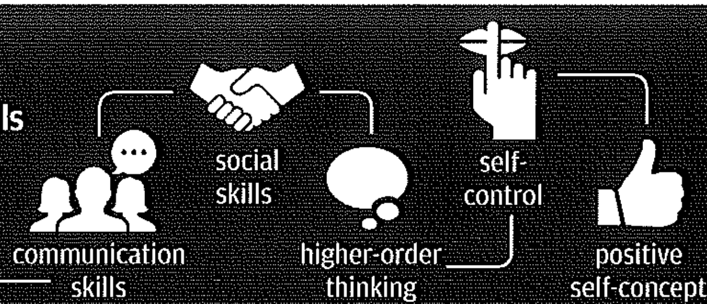
To improve the quality of skills development available in summer employment programs, cities are strengthening linkages to work-based learning, pre-apprenticeships, apprenticeships, and career and technical education.

SYEPs also are creating career- and industry-specific partnerships and work experiences to expose youth to a wide variety of fields, many of which are connected to high-demand sectors within their regional economy. Examples of models considered by cities to increase skills building opportunities:

- A growing number of SYEPs are **working directly with CTE programs** at school districts and community colleges to create career-specific summer job opportunities aligned with CTE courses, especially those in high-growth industries.
- **Year-round entry into training and internship programs** for high-demand sectors such as manufacturing, health care and information technology.
- **Industry certifications** or credentials that prepare youth for work in specific jobs or industries.
- **Dual high school and college academic credit** that gives youth a jump-start for college.

Employers continue to value early work skills

In an analysis of more than 380 studies from around the world,[ix] *Child Trends* identified the skills most "frequently sought by employers", which included



Most summer youth employment programs offer training in these areas, but more research is needed to assess the quality and effectiveness of these trainings.

Field Notes

Examples of innovative skills development programs

Teens in Miami Earn Dual High School and College Credit for Their Summer Internship

Partnerships with local school districts that connect CTE programs with summer youth employment programs expand the employment opportunities for youth enrolled in a CTE program. It also provides employers with a pipeline of employees who have a career interest in their industry sector, along with the hard skills and knowledge learned in the high school CTE courses. In **Miami-Dade County Public Schools**, for example, youth in a CTE program earn high school academic credit while some students also earn dual college credit if they meet eligibility requirements for their internship experience. They can make useful connections within their career field and get a jump-start in both college and career readiness.

St. Louis Launches IT career Pathway

STL Youth Jobs piloted a career pathway in Information Technology (IT) in cooperation with CTE programs in local school districts. Local IT companies hired 22 youth over the summer, while a technology nonprofit organization trained another 16 youth in technology skills that will allow them to pursue future part-time employment in IT as they continue their formal education. Additionally, St. Louis started laying the foundation for a healthcare career pathway by developing partnerships with local healthcare organizations and colleges, and linking its efforts to existing sector-based business workgroups. The program is set to launch in 2016.

Julius
High school student
Internship: Advanced Orthopedics & Neurosurgery Group, Miami

"The internship opened my eyes to the many opportunities available in this career path. And the health sciences courses I took in the CTE program prepared me to take advantage of this opportunity. I got so much hands-on experience – even observing up to four surgeries per day. I also learned the importance of timeliness and punctuality, because they reflect commitment to the job."

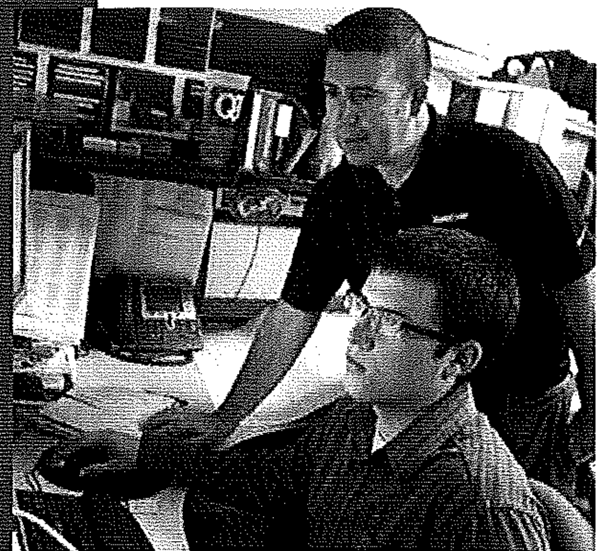
"This program was a great opportunity for me and it allowed me to get three hours of college of credit too!"

Dynasty
High school student
Internship and Certification: Manufacturing, Welding Certification Program, Chicago

PROGRESS IN MAINTAINING AND IMPROVING PROGRAMS

2 Expanding Private Sector Partnerships

These partnerships are highly valued because of their potential to increase the number and quality of jobs available to youth, provide training and skills-building opportunities, and connect to year-round employment. Private sector partners can also contribute other resources, such as financial assistance, technical expertise and volunteers. In the cities surveyed for this report, private sector investment accounted for 56% of total funding for summer jobs programs.



Challenges to Expanding Private Sector Partnerships

For youth employment programs, challenges to increasing private sector engagement include:

- Identifying the right contact within the business.
- Ensuring sufficient capacity to recruit and manage employer partners.
- Setting realistic employer expectations.
- Providing support to employers and youth to troubleshoot challenges and help youth succeed.

Progress Engaging the Private Sector

Despite these challenges, SYEPs reported progress increasing private sector partnerships in 2015. The number of private sector worksites increased by 8 percent, and 75 percent of programs now place youth in private sector jobs. Between 2014 and 2015, private sector funding also increased by 4 percent in cities across different programs. Some cities successfully launched new initiatives – for example, Detroit recruited more than 100 new private sector employer partners to focus on youth employment.

"*Hiring high school students as summer interns is a win-win. CSX Transportation benefits from having bright, committed youth who are eager to do a good job; and youth benefit from the real-life experience and work skills they develop during their employment. CSX Transportation believes that hiring youth is a good business practice and our civic duty to mentor the next generation of workers.*"

Shannal
Records Compliance Manager CSX Transportation, Jacksonville

Best Practices for Employers

The U.S. Chamber of Commerce Foundation identified five best practices for employers in supporting youth employment.

Enhancing SYEP Capacity

Expanding the number of private sector partners has required SYEPs to implement a variety of operational improvements and communications strategies to make it easier for employers to hire youth for summer jobs.

OPERATIONAL IMPROVEMENTS	PARTNERSHIP MANAGEMENT TOOLS	COMMUNICATIONS AND EVENTS TO ENGAGE EMPLOYERS
Online applications and sign-up	Worksite supervisor handbook	New employer recruitment events
Payroll processing by the summer program or an external staffing agency	Formal memorandum of understanding with employers to clarify roles and responsibilities	Annual reports that highlight program outcomes and accomplishments
Customer relationship management software to manage data and reports	Work-based learning plans for youth to evaluate performance and help supervisors make jobs a meaningful work experience	Year-round communication - monthly newsletters; weekly updates during summer jobs period
More refined systems to match youth with employers and specific jobs based on interests and skills	Employer satisfaction surveys to provide feedback that can improve the employment experience	Recognition events hosted by the mayor
Hiring experienced job coaches that serve as a resource and support for both youth and employers	Training for supervisors	Regular communication with job coaches

Employer Satisfaction

Over half of the SYEPs featured in this report administered surveys to employer partners to assess levels of satisfaction. Overall, results show that employers have had a positive experience and intend to participate again in the future. A sample of employer responses includes:

Strategies for Moving Forward

SYEPs also are pursuing strategies to make a stronger business case for the private sector to participate in summer jobs programs. For example, many SYEPs are collecting success stories and highlighting the role youth can play in addressing workforce needs. Youth assets - such as cultural diversity - may benefit businesses by helping to diversify their talent pipeline, keep them competitive, attract new markets, and offer fresh ideas. Finally, financial incentives, such as wage subsidies can also help to expand private sector partnerships.

Michaela
United Way of Southeast Florida
Internship: CSX, Jacksonville

“Being in this summer jobs program for three years has shaped my path in the right direction and empowered me. This positive and nurturing workplace at CSX has increased the development of my character and built my confidence. All the skills I have learned prepare me to conquer working.

PROGRESS IN MAINTAINING AND IMPROVING PROGRAMS

3 Increasing Access to Jobs for All Youth

Summer jobs programs are especially important for youth who face significant challenges to entering the workforce.

Many of these teens – including young men of color, foster care youth, court-involved youth, youth with disabilities, and youth who are out-of-work and out-of-school – struggle to overcome systemic barriers. Often, these young people need extra support to join or re-connect to the workforce.

Nationwide, there are **5.5 million "opportunity youth"[xi] – young people ages 16 to 24 who are not attached to school or work.**

As SYEPs increase the number of slots for internships in the private sector, one consideration is whether those employers will hire at-risk youth.

> *My job built me into a stronger man and showed me another part of life. It gave me a sense of accomplishment and taught me perseverance. Knowing I had a job to do was important to me. Without this job, I'd still be struggling."*
>
> **DeAndrae**
> *SummerWorks*
> *Internship: Food Literacy Project, Louisville*

Cities Implement Strategies to Support Youth with Barriers to Employment

Many cities and SYEPs are adopting policies and practices to serve more opportunity youth and other teens that are struggling to enter the labor force. Promising practices for better serving these populations include the following:

- Cities are partnering with community-based organizations that have a track record of recruiting and working with these populations
- SYEPs are targeting services to meet the needs of special youth populations such as conducting training sessions at area high schools to help more youth complete an application for program participation and recruiting in specific neighborhoods
- SYEPs are recruiting employers from local neighborhoods to minimize difficulties in transportation to jobs

While many of these youth face challenges, they are eager to gain new skills and work experience that will tap into their talents, fulfill their aspirations and lead to a meaningful career.

21.6% of black youths are neither working nor in school, compared with **11.3%** of whites.[xii]

At least **20%** of Latino youth in metro areas are disconnected from work and school.[xiii]

Field notes

Louisville Teens Become Software Entrepreneurs
In 2015, the Louisville Mayor's Office and KentuckianaWorks piloted a project called *Coding at the Beech* to train high school-aged youth in technology skills, targeting the training to young men and women of color from disadvantaged neighborhoods. Through this program, youth met for weekly classes at the Beecher Terrace housing project over a 12-week period with support from two mentors provided by Code Louisville. In addition to hosting the training at a familiar and accessible neighborhood site, youth also received free bus passes so that they had reliable transportation. Youth who participated in the project learned how to code HTML, CSS, and Java Script.

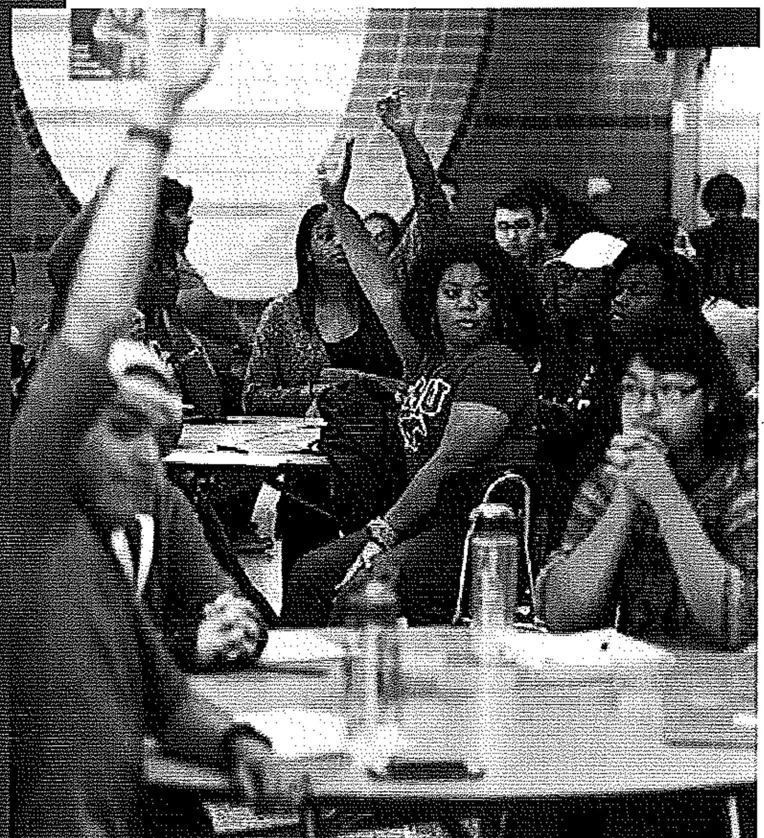
The youth who completed the training then formed a new company called **Beech Technologies** that uses their newly acquired technology skills to create custom websites and provide tech support for small businesses and organizations.

PROGRESS IN MAINTAINING AND IMPROVING PROGRAMS

4 Strengthening Linkages

Cities are expanding efforts to link summer jobs programs to local workforce systems. Because of their scale and complexity, summer youth employment programs engage a wide range of partners, including local government agencies, workforce development boards, nonprofit organizations, school districts, colleges and universities, training providers and private sector employers.

A coordinated system can be a key factor in establishing youth employment as a citywide priority that requires the involvement of multiple local entities. However, it can be complicated to create collaboration across different organization lines with different performance reporting requirements and revenue sources. Some cities are addressing these challenges by designating one organization to serve as an intermediary that convenes key stakeholders and coordinates local efforts. For example, Detroit and Seattle each launched a citywide initiative to bring together public and private partners, and New York City created a new entity (see sidebar) to support coordination across agencies.



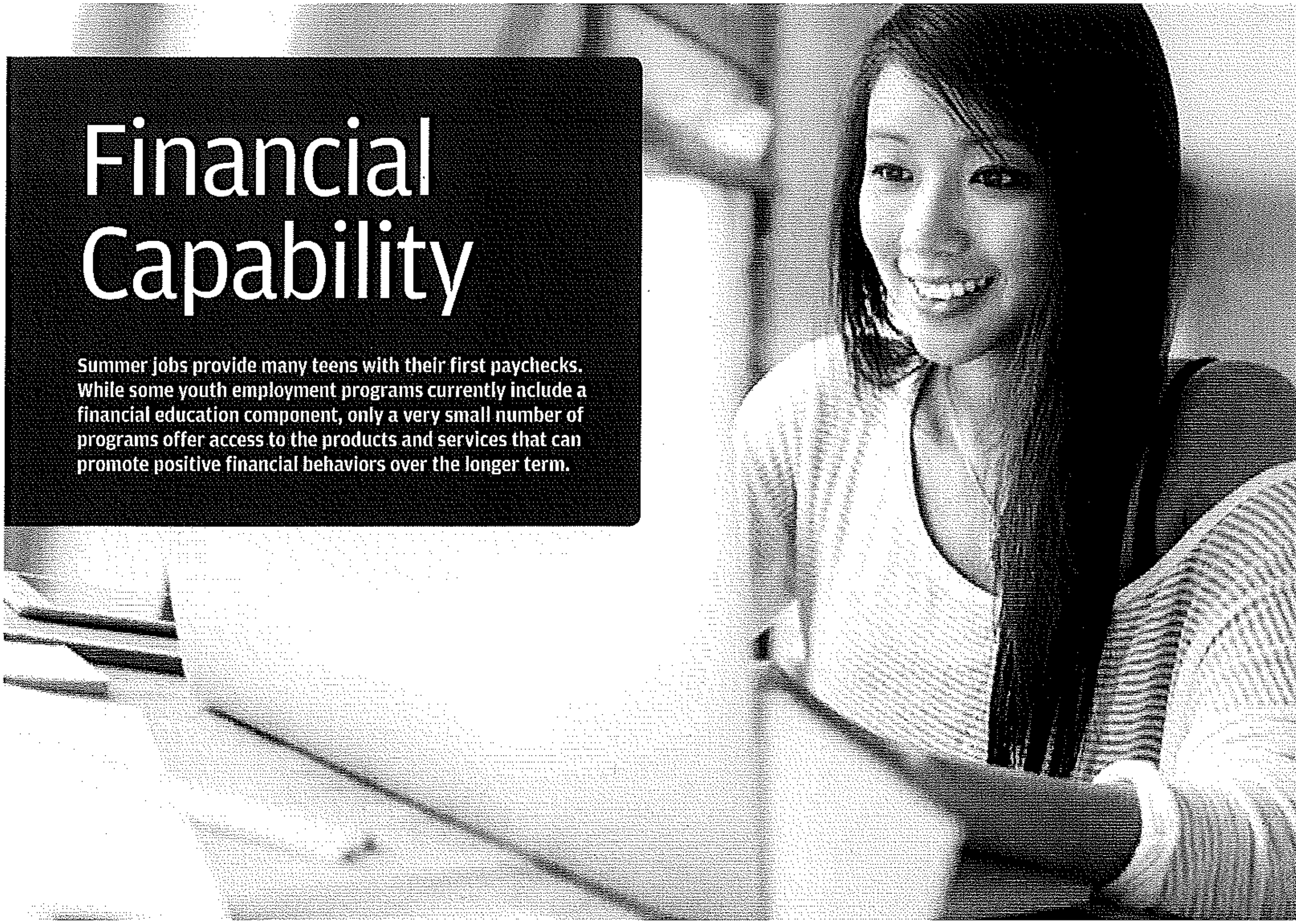
In addition, some programs are taking incremental steps toward creating a coordinated system by developing or strengthening partnerships with the CTE programs in local school districts that allow youth to gain practical summer employment experience that can enhance their high school course of study. For example, One Summer Chicago partnered with Chicago Public Schools to provide more than 100 CTE students with up to seven weeks of training, an employment experience and industry certification or credentials in four high-growth, high-demand industry sectors (information technology, manufacturing, transportation and health care) that matched with their field of study in high school. The program focused on both education and employment and connected students to employers at the end of their training. Other programs such as those located in Dallas and Jersey City have longtime partnerships with local school districts to recruit youth for summer jobs at area high schools.

This coordination can help to maximize funding streams, address gaps in youth services and provide appropriate support to vulnerable youth that are hardest to serve.

Field notes

NYC Creates Youth Employment Center

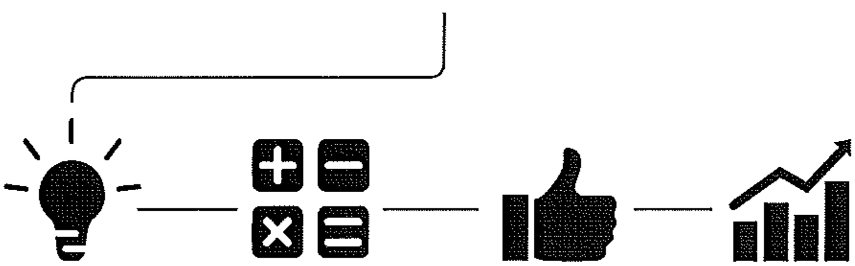
In 2015, New York City launched the Center for Youth Employment, a public-private initiative charged with helping to develop an expanded and improved set of employment services for young New Yorkers. A project of the Mayor's Fund to Advance New York City, the Center's specific goal is to support 100,000 unique work-related experiences each year, including high-quality summer jobs, career exposure, skills-building, and supportive mentorships, by 2020. In collaboration with city agencies, employers and other stakeholders, the Center is focused on increasing private sector involvement in these programs as well as evaluating the city's youth workforce system as a whole, with an eye toward expanding programs that are effective and filling in gaps with new programming where necessary. In less than a year, the Center helped to provide approximately 70,000 unique work experiences to youth - an increase of nearly 15 percent over the previous year.



Financial Capability

Summer jobs provide many teens with their first paychecks. While some youth employment programs currently include a financial education component, only a very small number of programs offer access to the products and services that can promote positive financial behaviors over the longer term.

Financial capability refers to...



...needed to make sound financial decisions that support one's health.

Financial capability programming includes financial education and information in conjunction with access to appropriate services and products delivered at relevant moments in the lives of individuals.

To assess the integration of high-quality financial capability services in youth employment programs, the National League of Cities conducted 13 interviews and site visits with city leaders and practitioners and coordinated a national convening (held in partnership with the U.S. Consumer Financial Protection Bureau and the U.S. Department of Labor) that brought together representatives from more than 30 cities.

Key findings are listed below and others can be found at www.nlc.org/financialinclusion

Use of Innovative Technology
New interactive technologies have the potential to enhance the effectiveness of financial capability efforts in youth employment programs. Mobile apps, interactive games and online platforms can enliven learning and move educational programs beyond traditional classroom settings. Technologies that incorporate realistic goal-setting, social media and peer sharing among youth as they receive their first paycheck may be particularly successful in sustaining young people's interest in and attention to financial capability topics.

Payroll Strategies
Accessibility, flexible options for account opening and transactions, and a savings component all represent key features of a strong payroll system for youth participating in summer or year-round employment programs. A payroll card with low access fees and a savings component or a bank account with mobile access are good options for young people. Some of these alternative products can also begin to develop a "banking mindset" in a young person, providing a pathway toward a safe account at a financial institution and a long-term banking relationship.

Cross-Sector Partnerships
Aligning financial capability and youth employment programming necessitates a diverse set of partners that includes workforce agencies; financial empowerment service providers; financial institutions; youth-serving organizations; and local employers. A coordinating body or "backbone" organization, either within or outside of municipal government, can play a particularly effective role in helping to align partner activities, prevent fragmented or duplicative efforts, and promote coordination in areas such as data sharing.

While these findings reflect the *potential* of financial capability efforts in youth employment programs, this segment of the larger financial inclusion field still is relatively new. Not surprisingly, service providers and program leaders need more training and capacity building so that they can move beyond traditional financial literacy programs and directly enhance young people's financial health and efficacy. In addition, the field needs more experimentation and program evaluation to shed light on the relative effectiveness of different program models and approaches.

Note: The National League of Cities gathered information from a broad network of youth employment programs, which included but was not limited to the SYEPs surveyed for this report.

JPMorgan Chase supported The National League of Cities, through its Institute for Youth, Education, and Families in a year-long effort to explore promising practices in cities that are seeking to incorporate financial capability programming into municipal-led youth employment initiatives.

LOOKING AHEAD

Building on the Momentum

In 2015, the youth unemployment crisis captured headlines around the world resulting in renewed calls to increase workforce preparation and opportunities for young adults.

Cities can build on this momentum to engage practitioners, policymakers, private sector partners, and national stakeholders in developing strategies to strengthen summer jobs programs and local youth employment systems.

This section highlights ways to build on the progress that was made by those programs over the past year and implement new methods to continue expanding economic opportunity for youth through high-quality summer jobs programs across the country:

Boost skills building for youth

- Continue to scale up promising models that provide year-round employment, connections to career education training and work experiences, and other technical training opportunities.
- Expand access to opportunities for youth to develop early work skills through year-round training, career readiness credentials, and school-based options. In particular, recent research has emphasized the importance of working with youth in their early teen years to begin developing these skills.
- Invest in evaluation methods to assess the effectiveness of different program approaches.
- Engage industry-specific associations and local chambers of commerce to help develop career-specific summer jobs.

Expand and strengthen private sector engagement

- Engage business partners in both summer and year-round activities directly with youth.
- Develop an employer feedback loop for program evaluation and planning, as well as a rapid response system to answer questions quickly during the hiring process.
- Build a strong customized business case for hiring youth. Examples include promoting personal stories from employers that have had a positive experience with youth employment, and sharing data about youth hired full-time or promoted into leadership roles within the company.

Expand and tailor services to the needs of youth with barriers to employment

- Increase public-private investments and adopt policies and practices that target services to more youth of color, opportunity youth, and other youth who face obstacles to entering the labor force.
- Set benchmarks and service goals for opportunity youth and youth of color.

Improve coordination with local workforce systems

- Continue to build capacity of organizing entities that are responsible for coordinating with employers and youth serving systems, blending and braiding resources, and establishing benchmarks and standards to improve quality.

This report also offers strategies to advance youth employment based on insights from recent research and trends in the workforce field, and the experiences of local leaders and programs.

Maximize opportunities in federal policy

- Organizations that implement SYEPs could benefit from engaging with local planning processes in support of the Workforce Innovation and Opportunity Act (WIOA). WIOA and the Perkins Career and Technical Education Act promote efforts that are coordinated across public sectors, build career pathways, and help youth to learn skills, earn credentials, and enter careers. WIOA targets 75 percent of youth funding to out-of-school youth and requires 20 percent of youth activities funding to be spent on providing work experience; the 20 percent work experience set-aside is a potential funding source for summer jobs programs.[xiv]

Establish a public agenda to advance youth employment and promote sustainability

- National field building is still needed to assist cities, programs, and leaders in sharing learnings, forming standards, connecting relationships and opportunities across cities, and influencing national policy.
- A menu of local policy options, strategies and budget ideas that cities can deploy to advance and sustain youth employment and summer jobs. Many cities have already taken steps to direct financial and human resources to support youth employment, but summer programs express interest in exploring options that open up new funding sources and create new policy solutions.

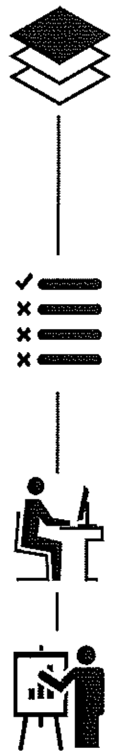
Further explore innovations in financial capability

- Support research, pilots, and program evaluation to provide high quality financial capability programming.

Leverage summer youth employment programs to expand career pathway opportunities

Cities are taking the lead in developing progressive approaches to building early work skills and career-specific experiences that can lead to a more structured career pathway for youth. This includes a greater focus on career awareness, exploration, preparation and training. It also allows for the development of age-appropriate programming and builds on existing research that shows having more work experience and starting earlier has lasting benefits for youth.

City leaders in partnership with employers, workforce development boards, local secondary and postsecondary institutions, and youth development providers can advance summer jobs and youth employment more broadly by:



Developing a comprehensive framework that incorporates a tiered design approach to employment competency development, beginning with project-based and service learning activities and progressing to subsidized employment experiences and internships in the public and private sectors

Building the capacity of employers and nonprofit partners to create project-based work and learning opportunities for youth. This involves employers (work-site supervisors) creating specific work plans in cooperation with youth and establishing specific goals and skills for youth to master through the work experience[xv]

Creating career-based internships and work experiences for youth

Incorporating trainings to enhance employability skills for youth while they are engaged in subsidized employment

Story from Umique, Youth Jobs+

Intern, BART Civil Rights Office, San Francisco

The fear that my little brothers couldn't look up to me" – that's what led Umique to seek help through United Way's youth jobs program. Umique says he sees a lot of students where he was before he found Youth Jobs+: full of initiative but in need of what he calls a road map. "When that knowledge comes alive," he says, "they can reach their potential."

The first in his family to go to college and a role model to his younger brothers, Umique says he was empowered by the internship he got in the BART Civil Rights Office, which led him to declare a major in business management. Now an intern with SFMade, a nonprofit organization that promotes the manufacturing industry in San Francisco, Umique wants to help others – to give students like him the boost he got from Youth Jobs+.

Summer Jobs Programs Surveyed for this Report

Chicago

One Summer Chicago is a citywide initiative led by Mayor Rahm Emanuel that brings together government institutions, community-based organizations and companies to offer more than 24,000 employment and internship opportunities to youth and young adults ages 14 to 24. In 2015, in partnership with JPMorgan Chase, Chicago Public Schools provided over 100 youth enrolled in career and technical education programs the opportunity to gain certifications and work experience in specific industries.

Dallas

The Mayor's Intern Fellows Program introduces Dallas high school students to future careers, professional employment opportunities and valuable workplace skills, while providing area companies, nonprofits and government entities a meaningful way to make an investment in the youth of Dallas and its future workforce. Sponsored by Dallas Mayor Mike Rawlings and facilitated by the nonprofit organization, Education is Freedom, the program is an eight-week, paid summer internship program modeled after the White House Internship Program.

Detroit

Grow Detroit's Young Talent is a collaboration between Mayor Mike Duggan and community partners to ensure that approximately 5,000 young people have meaningful work experiences in the City of Detroit during the summer of 2015. Facilitated by City Connect Detroit, this citywide effort gives young adults ages 14 to 24 early exposure to the world of work and enhances their educational, work readiness and leadership skills. Each young adult receives a 120 hour paid work experience, 12 hours of pre-training and 24 hours of ongoing training throughout the summer.

Jacksonville

The Youth Employment Program is administered by United Way of Northeast Florida and connects teens ages 16 to 19 with job readiness training, financial literacy workshops, individual coaching and exposure to careers matching their talents and interests. Youth are matched with local companies and nonprofit organizations for paid, six-week internships. Internship site supervisors serve as mentors and coaches and provide interns with career and education guidance, as well as job shadowing opportunities.

Jersey City

The Jersey City Summer Works summer youth employment and enrichment initiative is coordinated by the Office of Jersey City Mayor Steven Fulop. It includes the Jersey City Summer Internship Program, the City Youth Jobs program and the Summer Works Arts program. JC Summer Works partners with nonprofit, public and private sector partners to provide paid summer jobs and extensive professional development for youth ages 16 to 24.

Los Angeles

The Center Theatre Group Workforce Development Program provides internships to high school students that help them to develop skills by studying and learning alongside professionals and gaining practical, hands-on work experience. Students are placed in a part of the theatre operation that matches their skills and interests.

The YOLA Workforce Development program at the Los Angeles Philharmonic Association partnered with the local community organization Heart of LA (HOLA) to pilot a program that connected underserved youth with seasonal jobs at the Hollywood Bowl. Jobs were promoted among high school seniors participating in HOLA's College Success program, and youth received paid employment over a 14-week period.

The Jumpstart TMC program at The Music Center (Performing Arts Center of Los Angeles County) is a new internship program that provides training and part-time paid positions for at-risk young adults from low-income families in a range of positions at the Center. Youth receive training in early work skills that will prepare them for future employment, as well as on-the-job professional development during their placement.

Early Workforce Development Program at the Natural History Museum of Los Angeles County provides early workforce development opportunities to 280 low-income students annually through internships, volunteer positions and work/study fellowships. Students learn about public-facing, research-based and administrative functions in the Museum and gain nationally-recognized credentials that qualify them for a variety of work and volunteer opportunities at museums and other institutions.

Louisville

The Mayor's SummerWorks program is led by KentuckianaWorks, Greater Louisville's Workforce Development Board, under the leadership of Mayor Greg Fischer. The program places youth ages 16 to 21 in a paid seven-week summer job with public and private sector employers. Youth receive training and are supported by a job coach, who works with them and their employer to ensure a successful work experience. The program is operated in partnership with Jefferson County Public Schools Adult and Continuing Education through the Kentucky Youth Career Center.

Miami

The NAF JP Morgan Scholars Youth Employment Internship Program provides summer internships for students enrolled in career and technical education programs in Miami-Dade County Public Schools. Students prepare for the internship in their academy themed class and apply their classroom knowledge at a worksite. During the five-week summer employment, students complete written assignments and are assessed by their employer for work-based competencies. All students earn high school academic credit, while some students also earn dual college credit if they meet eligibility requirements for their internship experience.

Milwaukee

Earn & Learn Community Work Experience is a summer youth employment program initiated by Mayor Tom Barrett. The program's major partner is the Milwaukee Area Workforce Investment Board and includes other partners, such as nonprofit and for-profit businesses and community- and faith-based organizations. Earn & Learn assists young people in making a successful transition from adolescence to adulthood by providing them opportunities to enhance their work-readiness skills and job experiences. Youth participating in the Earn & Learn program choose among several employment tracks and receive financial literacy training.

New York City

NYC Center for Youth Employment was launched by Mayor Bill de Blasio and the Mayor's Fund to Advance New York City in 2015. A public-private initiative charged with helping to develop an expanded and improved set of employment services for young New Yorkers, its specific goal is to support 100,000 unique work-related experiences each year, including high-quality summer jobs, career exposure, skills-building and supportive mentorships by 2020.

Futures and Options offers paid summer internships to underserved youth ages 16 to 19 who are recruited from area high schools. Youth are placed in public and private sector jobs that match their career interests and receive ongoing mentorship throughout the job period. Youth participate in extensive ongoing training in work readiness, life skills and career exploration. Each intern attends at least one career-focused field trip as part of the mission to expose them to meaningful professional careers.

The PENCIL Fellows Program provides youth with extensive training and on-going support for a six-week, paid full-time summer internship. PENCIL Fellows gain 240 hours of direct experience as well as 38 hours of training in early work and career skills. PENCIL works with its extensive network of businesses to develop internships so that youth can be placed in jobs that match their skills and career interests.

Virtual Enterprises International (VEI) provides career-minded juniors and seniors who participate in the VEI program in their high school for at least one year with work experiences through school-year (part-time) and summer (full-time) paid internships. Students gain daily workplace experience while creating and running businesses in their classroom, and are placed in jobs related to their course of study. VEI staff provides ongoing support to students and business partners through workshops, workplace visits and supervisory assistance.

Oakland

Classrooms2Career places youth ages 16 to 21 in summer job opportunities, partnering with both public and private sector employers. With strong support from Mayor Libby Schaaf, the internship program is based on the Earn & Learn initiative, a national model that prepares students for successful careers by combining career-focused academic curriculum and relevant work experience. Students experience a professional work environment, earn money, build quality employment experiences and receive on-the-job training.

Sacramento

The Summer Youth Employment Initiative sponsored by the Office of Mayor Kevin Johnson brings key stakeholders together to provide meaningful employment opportunities for high school-aged youth. The initiative seeks to develop a comprehensive expansion plan to extend partnerships across other programs to support more jobs and services, especially for opportunity youth and young men of color.

San Francisco

Youth Jobs Plus is a citywide initiative that helps youth and young adults ages 16 to 24 find employment. The initiative is a partnership between the City of San Francisco, United Way of the Bay Area (UWBA), Department of Children, Youth and Their Families, the Office of Education and Workforce Development, San Francisco Unified School District, youth-serving non-profits and the San Francisco business community. UWBA serves as the lead coordinator for this citywide initiative which funds several community-based organizations called "Doorways" to serve as the direct service partners toward the city's Youth Jobs+ initiative.

Seattle

The Seattle Youth Employment Initiative is a citywide effort led by Mayor Ed Murray to increase meaningful internship and job opportunities for Seattle's youth so that they gain knowledge and skills for academic and professional success. In partnership with Seattle's employers, funders, and youth serving organizations, the Mayor's initiative works to expand the number and variety of internships available to youth and deepen the connection to career and education. In addition, Seattle is launching an employer intermediary to offer a more streamlined and effective way for employers to connect with youth.

St. Louis

St. Louis Youth Jobs (STL Youth Jobs) provides youth from low-income neighborhoods with early employment experience through a unique public-private partnership that is a cross-sector collaboration between the corporate and philanthropic community, the private sector and the local government. The public side of the partnership is managed by the St. Louis Agency on Training and Employment, with oversight from the City of St. Louis Workforce Development Board. The private side is managed by a collaboration of community stakeholders including the office of Mayor Francis Slay, the Incarnate Word Foundation, the Greater St. Louis Community Foundation and MERS/Goodwill.

Acknowledgments

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Student Loan Debt Statistics 2018

Author's Note:

All over the internet and on every news station, you will either find or hear quite possibly one of the most quoted statistics in modern times. No, it isn't the U.S. Government debt toll, but you aren't too far off the mark!

Student loan debt. It's one stat that is currently *gripping* the nation at a hefty $1.4+ trillion. It's got plenty of people worried including students, graduates, parents, employers, and politicians alike. Well, it is not to be understated to say the least; in fact, it is the second leading form of debt in the United States behind mortgage debt (another monster to worry about elsewhere).

Student loan debt is a popular issue, to be sure, depending on your definition of popular, of course. As a news outlet, staying up-to-date on statistics is crucial just like any other industry. With that being said, here is my summarization of (and research for) reported student loan debt statistics. If you happen to have any questions about where these statistics come from or see

SEARCH ...

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something missing that might be a great addition, then feel free to contact me!

-Drew

Page Last Updated: 3/2/18

Overall Statistics

Before delving into the nitty-gritty details, it is best to give an overall snapshot of the current student loan debt situation. Here are a few statistics that will give you a better idea of where the nation stands with its second leading form of debt:

• National Student Loan Debt - $1,410,000,000,000 ($1.41 trillion)
• Overall Number of Student Loan Borrowers – 45,000,000 (~70%of college students)
• Student Loan Default Rate – 11.5%
• Student Loan Delinquency Rate – 5.41%
• Average Debt Per Student Borrower - $27,975

(Resource: Federal Reserve Bank of New York Consumer Credit Panel/Equifax, Federal Student Loan Portfolio)

Federal Statistics

A significant portion, and majority, of outstanding student loans are supplied by the Federal government, or more specifically the Department of Education. There are various different types of loans available to anyone who fills out the Free Application for Federal Student Aid (FAFSA). Here is a comprehensive breakdown

Student Loan Refinancing Options

The Most Complained About Student Loan Companies of 2017 – Analyzing the CFPB's Complaint Database

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on funding and participation in Federal student aid programs.

Federal Funding Distribution by Loan Program

Loan Program	Outstanding Debt (billions)	Portion of Total Debt	Borrowers (millions)	Portion of Borrowers
Direct Loan	$1,017	76.0%	32.0	64.3%
Federal Family Education Loan (FFEL)	$313	23.4%	15.2	30.5%
Perkins Loan	$8.00	0.60%	2.60	5.20%

Federal Funding Distribution by Loan Type

Loan Type	Outstanding Debt (billions)	Portion of Total Debt	Borrowers (millions)	Portion of Borrowers
Subsidized Stafford	$270	20.2%	29.0	38.3%
Unusbsidized Stafford	$450	33.7%	27.6	36.5%
Grad PLUS	$57.0	4.26%	1.10	1.45%
Parent PLUS	$80.5	6.02%	3.40	4.50%
Perkins	$7.80	0.58%	2.60	3.43%
Consolidation	$472	35.3%	12.0	15.9%

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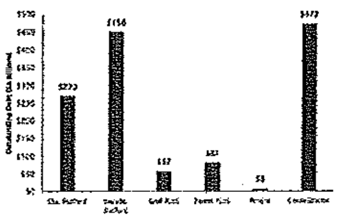
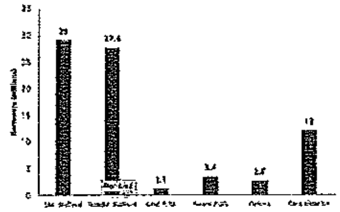
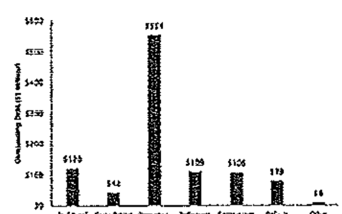


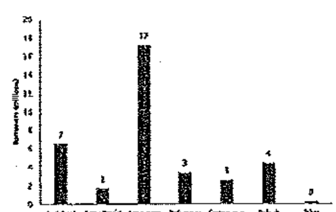


Federal Distribution by Loan Payment Status

Direct Loans

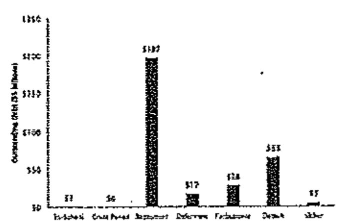
Loan Repayment Status	Outstanding Debt (billions)	Portion of Direct Loan Debt	Borrowers (millions)	Portion of Direct Loan Borrowers
In-School	$120	11.8%	6.50	18.1%
Grace Period	$41.7	4.10%	1.70	4.72%
Repayment	$554	54.5%	17.2	47.8%
Deferment	$109	10.7%	3.40	9.44%
Forbearance	$106	10.4%	2.60	7.22%
Default	$78.9	7.77%	4.40	12.2%
Other	$7.80	0.77%	0.20	0.56%

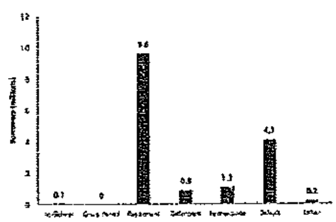




Federal Family Education Loan (FFEL)

Loan Repayment Status	Outstanding Debt (billions)	Portion of FFEL Debt	Borrowers (millions)	Portion of FFEL Borrowers
In-School	$0.80	0.26%	0.10	0.63%
Grace Period	$0.30	0.10%	< 0.10	< .01%
Repayment	$197	63.1%	9.60	60.0%
Deferment	$16.8	5.37%	0.90	5.63%
Forbearance	$27.6	8.83%	1.10	6.88%
Default	$65.0	20.8%	4.10	25.6%
Other	$4.90	1.57%	0.20	1.25%





Federal Repayment Plan Distribution

Direct Loans

Repayment Plan	Outstanding Debt (billions)	Portion of Direct Debt	Borrowers (millions)	Portion of Direct Borrowers
Level Repayment (<10 Years)	$207	27.0%	11.3	48.9%
Level Repayment (>10 Years)	$77.0	10.0%	1.71	7.38%

Repayment Plan	Outstanding Debt (billions)	Portion of Direct Debt	Borrowers (millions)	Portion of Direct Borrowers
Graduated Repayment (<10 Years)	$77.1	10.0%	2.87	12.4%
Graduated Repayment (>10 Years)	$13.7	1.78%	0.30	1.29%
Income-Contingent Repayment (ICR)	$26.1	3.40%	0.62	2.67%
Income-Based Repayment (IBR)	$170	22.1%	2.96	12.8%
Pay As You Earn (PAYE) Repayment	$58.5	7.62%	1.11	4.79%
Revised Pay As You Earn (REPAYE)	$82.6	10.8%	1.59	6.86%
Alternate/Other Repayment	$56.2	7.36%	0.68	2.94%

Federal Family Education Loan

Repayment Plan	Outstanding Debt (billions)	Portion of FFEL Debt	Borrowers (millions)	Portion of FFEL Borrowers
Level Repayment (<10 Years)	$24.5	43.0%	2.34	54.8%

Repayment Plan	Outstanding Debt (billions)	Portion of FFEL Debt	Borrowers (millions)	Portion of FFEL Borrowers
Level Repayment (>10 Years)	$2.28	4.00%	0.07	1.64%
Graduated Repayment (<10 Years)	$7.19	12.6%	0.62	14.5%
Graduated Repayment (>10 Years)	$0.01	0.02%	<.01	<.001%
Income-Sensitive Repayment (ISR)	$0.05	0.09%	<.01	<.001%
Income-Based Repayment (IBR)	$22.4	39.2%	1.23	28.8%
Alternate/Other Repayment	$0.63	1.10%	0.01	0.23%

(Resource: Federal Student Loan Portfolio)

Private Statistics

Private student loans are growing in popularity since reaching an all-time low in the academic years of 2010-2011.

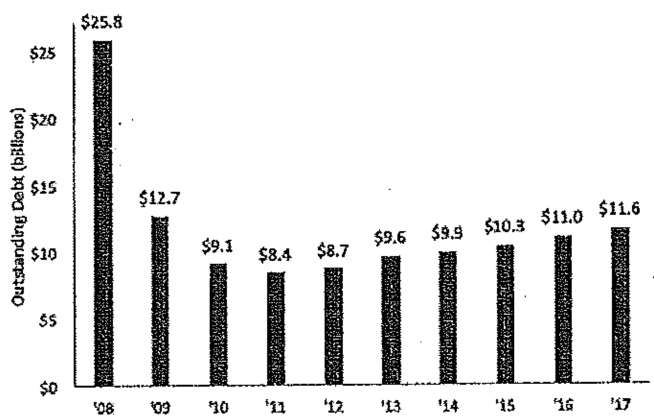
While federal student loans still eclipse private lending by a landslide, private alternatives are becoming more viable options for students as the dynamic market drives interest rates. Students also take out non-federal loans from third parties such as state governments and institutions.

In addition, many graduates take advantage of student loan refinancing and consolidation once they graduate to save on their private student loans.

• National Non-Federal Student Loan Debt - $11,600,000,000 ($11.6 billion)

• Number of Non-Federal Student Loan Borrowers - 1.37 million (~6% of borrowers)

• Non-Federal student loan debt is down 55.0% since the crisis in 2007-2008; however, total outstanding debt has increased by 38.1% since the all-time low in 2010-2011. (see table below)



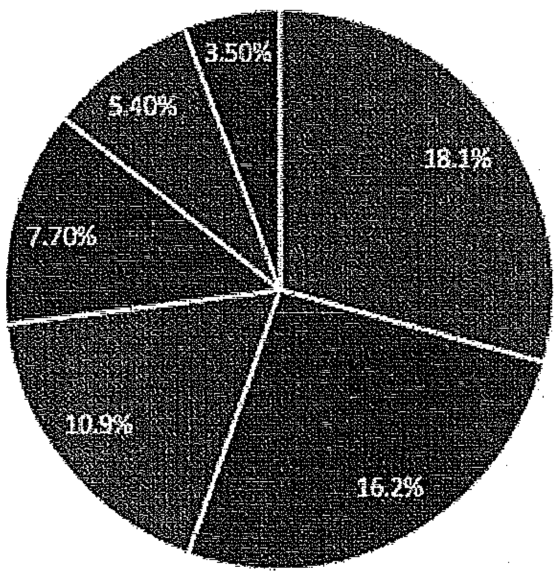
(Resources: The Institute for College Access & Success. *Trends in Student Aid 2016* from The College Board.)

Graduate Statistics

• 40% of the overall student loan debt total is accounted for by graduate borrowers. ($563 billion)

• Six graduate programs account for 61.8% of graduate student loan debt.

Degree Program	Portion of Grad Debt
Master of Science	18.1%
Education Masters	16.2%
Business Administration	10.9%
Master of Arts	7.70%
Medicine	5.40%
Law	3.50%
Total	61.8%



(Resource: *Trends in Student Aid 2014* from The College Board. National Postsecondary Student Aid Study)

Average Student Loan Debt Per Graduate by State

Many prospective college students assume that they have to deal with a hefty sum of student loan debt, and while the national average student loan debt per graduate supports this assumption, the state-by-state breakdown tells a much different story.

Students who pick the right state can increase the chances of minimizing their student debt after graduation. Here are the overall state rankings in terms of average student loan debt per graduate.

Rank	State	Avg Debt Per Grad
1	Utah	$7,545
2	Wyoming	$11,420
3	Arizona	$11,564
4	New Mexico	$11,788
5	California	$12,002
6	Nevada	$12,549
7	Oklahoma	$12,551
8	Alaska	$12,790
9	Florida	$12,915
10	Hawaii	$13,027
11	Washington	$13,104
12	Louisiana	$13,442
13	Arkansas	$13,995
14	Colorado	$14,013
15	Texas	$14,589
16	North Carolina	$14,822
17	Maryland	$14,990
18	Tennessee	$15,302
19	North Dakota	$15,444
20	Alabama	$15,901

Rank	State	Avg Debt Per Grad
21	Nebraska	$15,933
22	Oregon	$15,991
23	Georgia	$16,375
24	Washington DC	$16,534
25	Virginia	$16,535
26	Indiana	$17,013
27	Kansas	$17,255
28	Kentucky	$17,327
29	Mississippi	$17,693
30	Idaho	$17,906
31	Vermont	$17,912
32	South Carolina	$17,918
33	New Jersey	$18,331
34	Maine	$18,418
35	Montana	$18,689
36	Illinois	$18,783
37	Missouri	$18,992
38	Massachusetts	$19,023
39	Rhode Island	$19,078
40	Iowa	$19,301
41	Ohio	$19,339
42	Michigan	$19,593
43	New York	$19,946
44	Wisconsin	$20,104
45	West Virginia	$21,189
46	Delaware	$21,259
47	Connecticut	$21,348

47	Connecticut	$21,348
48	Minnesota	$21,665
49	South Dakota	$23,641
50	Pennsylvanica	$24,622
51	New Hampshire	$27,167

(Resource: https://studentloans.net/debt-per-graduate-statistics-2017/)

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AUGUST 24, 2017

5 facts about student loans

BY ANTHONY CILLUFFO (HTTP://WWW.PEWRESEARCH.ORG/AUTHOR/ACILLUFFO/)

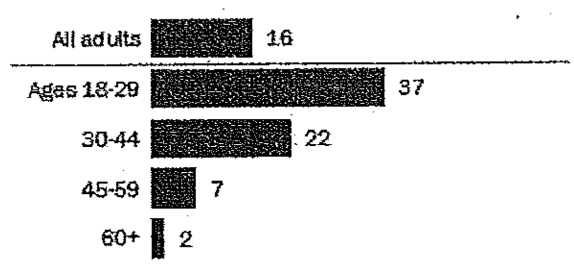
Americans owed more than $1.3 trillion (https://www.newyorkfed.org/microeconomics/hhdc.html) in student loans at the end of June, more than two and a half times what they owed a decade earlier. The increase has come as historically high shares of young adults in the United States go to college (https://nces.ed.gov/programs/digest/d16/tables/dt16_302.60.asp) and the cost of higher education increases.

Here are five facts about student loans in America, based on a Pew Research Center analysis of recently released data from the Federal Reserve Board's 2016 Survey of Household Economics and Decisionmaking (https://www.federalreserve.gov/consumerscommunities/shed.htm) :

1

About four-in-ten of those ages 18 to 29 currently have student loan debt

% of adults saying they currently have outstanding student loan debt for their own education



Source: Pew Research Center analysis of Federal Reserve Board's 2016 Survey of Household Economics and Decisionmaking

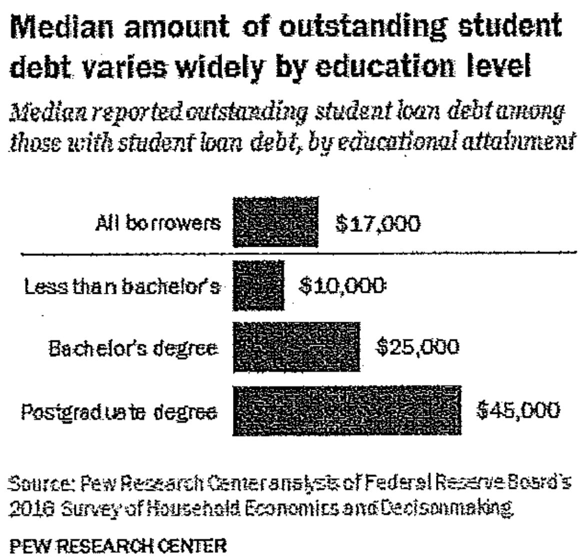
PEW RESEARCH CENTER

(http://www.pewresearch.org/fact-tank/2017/08/24/5-facts-about-student-loans/ft_17-08-24_studentloansaboutfour/) **About four-in-ten adults under age 30 have student loan debt.** Among adults ages 18 to 29, 37% say they have outstanding student loans for their own education. (This includes those with loans currently in deferment or forbearance, but excludes credit card debt and home and other loans taken out for education.) Looking only at young adults with a bachelor's degree or more education, the share with outstanding student debt rises to 53%.

Student debt is less common among older age groups. Roughly one-in-five adults ages 30 to 44 (22%) have student loan debt, as do 4% of those 45 and older.

While age differences may partly reflect the fact that older adults have had more time to repay their loans, other research (https://nces.ed.gov/programs/digest/d16/tables/dt16_331.95.asp) has found that young adults are also more likely now than in the past to take out loans to pay for their education. About two-thirds of college seniors ages 18 to 24 took out loans for their education in the 2011-2012 school year, up from about half in the 1989-1990 school year, according to the National Center for Education Statistics.

2



(http://www.pewresearch.org/fact-tank/2017/08/24/5-facts-about-student-loans/ft_17-08-24_studentloansmedianamount/) **The amount students owe varies widely, especially by degree attained.** The median borrower with outstanding student loan debt for his or her own education owed $17,000 in 2016. The amount owed varies considerably, however. A quarter of borrowers with outstanding debt reported owing $7,000 or less, while another quarter owed $43,000 or more.

Educational attainment helps explain this variation. Among borrowers of all ages with outstanding student loan debt, the median self-reported amount owed among those with less than a bachelor's degree was $10,000. Bachelor's degree holders owed a median of $25,000, while those with a postgraduate degree owed a median of $45,000.

Relatively few with student loan debt have six-figure balances. Only 7% of current borrowers have at least $100,000 in outstanding debt, which corresponds to 1% of the adult population. Balances of $100,000 or more are most common among postgraduate degree holders. Of those with a postgraduate degree and outstanding debt, 23% reported owing $100,000 or more.

3

(http://www.pewresearch.org/fact-tank/2017/08/24/5-facts-about-student-loans/ft_17-08-24_studentloansyoungworkers/) **Young college graduates with student loans are more likely than those without loans to have a second job and to report struggling financially.** About one-in-five employed adults ages 25 to 39 with at least a bachelor's degree

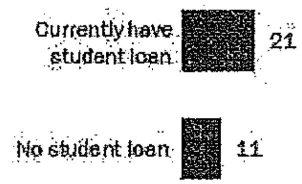
feedback

and outstanding student loans (21%) have more than one job. Those without student loan debt are roughly half as likely (11%) to hold multiple jobs. A similar relationship holds among all young adults regardless of educational attainment.

Student loan holders also give a more downbeat assessment of their personal financial situation compared with their peers who don't have outstanding student debt. Only 27% of young college graduates with student loans say they are living comfortably, compared with 45% of college graduates of a similar age without outstanding loans.

About one-fifth of young workers with student loans have second job

% saying they have more than one paid job, among those ages 25 to 39 who are employed full- or part-time with at least a bachelor's degree



Source: Pew Research Center analysis of Federal Reserve Board's 2016 Survey of Household Economics and Decisionmaking.

PEW RESEARCH CENTER

4 **Young college graduates with student loans are more likely to live in a higher-income family than those without a bachelor's degree.** For many young adults, student loans are a way to make an otherwise unattainable education a reality. Although these students have to borrow money to attend, the investment might make sense if it leads to higher earnings (http://www.pewsocialtrends.org/2014/02/11/the-rising-cost-of-not-going-to-college/) later in life.

On average, those ages 25 to 39 with at least a bachelor's degree and outstanding student debt have higher *family incomes* – the individual's income plus that of his or her spouse or partner – than those in this age range lacking a bachelor's degree (regardless of loan status). About two-thirds of young college graduates with student loans (65%) live in families earning at least $50,000, compared with 40% of those without a bachelor's degree. However, they are still less likely to earn this level of family income than young college graduates without outstanding student loans (77%). (Family income captures more than just an individual's personal returns from higher education, including the fact that college graduates are more likely to marry (http://pewrsr.ch/2o6rHbg).)

About three-in-ten young adults without a bachelor's degree (31%) live in families earning less than $25,000, compared with 8% of young college graduates with student loans.

5 **Compared with young adults who don't have student debt, student loan holders are less upbeat about the value of their degree.** Only about half (51%) of those ages 25 to 39 with at least a bachelor's degree and outstanding student loan debt say that the lifetime financial benefits of their degree outweigh the costs. By comparison, about seven-in-ten young college graduates without outstanding student loans (69%) say the lifetime benefits outweigh the costs.

feedback

Ohio

	Public 4-Year Institutions and Private Non-Profit 4-Year Institutions			
	Average Debt **	Rank *	Proportion with Debt **	Rank *
State Average	$30,351	14	64%	9

List of Ohio Institutions

Public 4-Year Institutions

Bowling Green State University-Main Campus	Average debt of graduates 2016	$30,801
	Proportion of graduates w/any debt 2016	77%
	Proportion of graduates w/private loan debt 2016	13%
	Proportion of graduates w/state loan debt 2016	0%
	Proportion of graduates w/institutional loan debt 2016	0%
	Nonfederal debt, % of total debt of graduates 2016	14%
	Bachelor's degree recipients 2016	2,233
	2015-16 Undergraduate enrollment	15,849
	2015-16 In-state tuition and fees	$10,796
	2015-16 Total cost of attendance	$24,054
	2015-16 % Pell Grant recipients	31%
	2015-16 % of institutional grants that are need-based	62%

Central State University	2015-16 Undergraduate enrollment	1,877
	2015-16 In-state tuition and fees	$6,246
	2015-16 Total cost of attendance	$18,590
	2015-16 % Pell Grant recipients	72%

Kent State University at Kent	Average debt of graduates 2016	$33,234
	Proportion of graduates w/any debt 2016	76%
	Proportion of graduates w/private loan debt 2016	14%
	Proportion of graduates w/state loan debt 2016	0%
	Proportion of graduates w/institutional loan debt 2016	0%
	Nonfederal debt, % of total debt of graduates 2016	15%
	Bachelor's degree recipients 2016	3,680
	2015-16 Undergraduate enrollment	27,443
	2015-16 In-state tuition and fees	$10,012
	2015-16 Total cost of attendance	$25,532
	2015-16 % Pell Grant recipients	31%
	2015-16 % of institutional grants that are need-based	66%

Kent State University at Salem	2015-16 Undergraduate enrollment	2,621
	2015-16 In-state tuition and fees	$5,664
	2015-16 % Pell Grant recipients	45%

Kent State University at Stark	2015-16 Undergraduate enrollment	7,329
	2015-16 In-state tuition and fees	$5,664
	2015-16 % Pell Grant recipients	44%
	2015-16 % of institutional grants that are need-based	70%

Kent State University at Trumbull	2015-16 Undergraduate enrollment	4,581
	2015-16 In-state tuition and fees	$5,664
	2015-16 % Pell Grant recipients	53%

Kent State University at Tuscarawas	2015-16 Undergraduate enrollment	2,874
	2015-16 In-state tuition and fees	$5,664
	2015-16 % Pell Grant recipients	41%

Ohio State University-Main Campus	**Average debt of graduates 2016**	$27,930
	Proportion of graduates w/any debt 2016	54%
	Proportion of graduates w/private loan debt 2016	10%
	Proportion of graduates w/institutional loan debt 2016	1%
	Nonfederal debt, % of total debt of graduates 2016	20%
	Bachelor's degree recipients 2016	7,631
	2015-16 Undergraduate enrollment	48,487
	2015-16 In-state tuition and fees	$10,037
	2015-16 Total cost of attendance	$25,579
	2015-16 % Pell Grant recipients	20%
	2015-16 % of institutional grants that are need-based	59%

Ohio State University-Mansfield Campus	**2015-16 Undergraduate enrollment**	1,548
	2015-16 In-state tuition and fees	$7,140
	2015-16 Total cost of attendance	$22,366
	2015-16 % Pell Grant recipients	45%

Ohio State University-Marion Campus	**2015-16 Undergraduate enrollment**	1,251
	2015-16 In-state tuition and fees	$7,140
	2015-16 % Pell Grant recipients	41%

Ohio State University-Newark Campus	**2015-16 Undergraduate enrollment**	2,824
	2015-16 In-state tuition and fees	$7,140
	2015-16 Total cost of attendance	$22,366
	2015-16 % Pell Grant recipients	37%

University of Akron Main Campus	Average debt of graduates 2016	$32,372
	Proportion of graduates w/any debt 2016	70%
	Proportion of graduates w/private loan debt 2016	15%
	Nonfederal debt, % of total debt of graduates 2016	74%
	Bachelor's degree recipients 2016	2,081
	2015-16 Undergraduate enrollment	21,460
	2015-16 In-state tuition and fees	$10,509
	2015-16 Total cost of attendance	$25,351
	2015-16 % Pell Grant recipients	35%
	2015-16 % of institutional grants that are need-based	0%

University of Cincinnati-Blue Ash College	2015-16 Undergraduate enrollment	6,307
	2015-16 In-state tuition and fees	$6,746
	2015-16 % Pell Grant recipients	40%

University of Cincinnati-Clermont College	2015-16 Undergraduate enrollment	4,264
	2015-16 In-state tuition and fees	$6,052
	2015-16 % Pell Grant recipients	36%

Wright State University-Lake Campus

Average debt of graduates 2016	$30,061
Proportion of graduates w/any debt 2016	68%
Proportion of graduates w/private loan debt 2016	1%
Proportion of graduates w/state loan debt 2016	1%
Proportion of graduates w/institutional loan debt 2016	1%
Nonfederal debt, % of total debt of graduates 2016	10%
Bachelor's degree recipients 2016	2,145
2015-16 Undergraduate enrollment	1,602
2015-16 In-state tuition and fees	$5,842
2015-16 Total cost of attendance	$19,472
2015-16 % Pell Grant recipients	32%

Wright State University-Main Campus

Average debt of graduates 2016	$30,061
Proportion of graduates w/any debt 2016	68%
Proportion of graduates w/private loan debt 2016	1%
Proportion of graduates w/state loan debt 2016	1%
Proportion of graduates w/institutional loan debt 2016	1%
Nonfederal debt, % of total debt of graduates 2016	10%
Bachelor's degree recipients 2016	2,145
2015-16 Undergraduate enrollment	14,240
2015-16 In-state tuition and fees	$8,730
2015-16 Total cost of attendance	$23,688
2015-16 % Pell Grant recipients	36%
2015-16 % of institutional grants that are need-based	56%

Art Academy of Cincinnati	Average debt of graduates 2016	$25,030
	Bachelor's degree recipients 2016	30
	2015-16 Undergraduate enrollment	208
	2015-16 In-state tuition and fees	$27,788
	2015-16 Total cost of attendance	$40,988
	2015-16 % Pell Grant recipients	46%

Ashland University	2015-16 Undergraduate enrollment	4,850
	2015-16 In-state tuition and fees	$20,242
	2015-16 Total cost of attendance	$33,340
	2015-16 % Pell Grant recipients	24%

Aultman College of Nursing and Health Sciences	2015-16 Undergraduate enrollment	490
	2015-16 In-state tuition and fees	$16,340
	2015-16 % Pell Grant recipients	41%

Baldwin Wallace University	Average debt of graduates 2016	$34,423
	Proportion of graduates w/any debt 2016	80%
	Proportion of graduates w/private loan debt 2016	15%
	Proportion of graduates w/institutional loan debt 2016	5%
	Nonfederal debt, % of total debt of graduates 2016	18%
	Bachelor's degree recipients 2016	477
	2015-16 Undergraduate enrollment	3,680
	2015-16 In-state tuition and fees	$29,908
	2015-16 Total cost of attendance	$43,332
	2015-16 % Pell Grant recipients	30%
	2015-16 % of institutional grants that are need-based	87%

Case Western Reserve University		
	Average debt of graduates 2016	$30,561
	Proportion of graduates w/any debt 2016	51%
	Proportion of graduates w/private loan debt 2016	9%
	Proportion of graduates w/state loan debt 2016	0%
	Proportion of graduates w/institutional loan debt 2016	5%
	Nonfederal debt, % of total debt of graduates 2016	22%
	Bachelor's degree recipients 2016	910
	2015-16 Undergraduate enrollment	5,298
	2015-16 In-state tuition and fees	$44,560
	2015-16 Total cost of attendance	$61,510
	2015-16 % Pell Grant recipients	16%
	2015-16 % of institutional grants that are need-based	63%

Cedarville University		
	Average debt of graduates 2016	$29,582
	Proportion of graduates w/any debt 2016	61%
	Proportion of graduates w/private loan debt 2016	14%
	Proportion of graduates w/state loan debt 2016	0%
	Proportion of graduates w/institutional loan debt 2016	0%
	Nonfederal debt, % of total debt of graduates 2016	31%
	Bachelor's degree recipients 2016	649
	2015-16 Undergraduate enrollment	3,589
	2015-16 In-state tuition and fees	$27,206
	2015-16 Total cost of attendance	$36,648
	2015-16 % Pell Grant recipients	21%
	2015-16 % of institutional grants that are need-based	22%

Cleveland Institute of Art	Average debt of graduates 2016	$35,136
	Proportion of graduates w/any debt 2016	88%
	Proportion of graduates w/private loan debt 2016	24%
	Proportion of graduates w/state loan debt 2016	0%
	Proportion of graduates w/institutional loan debt 2016	0%
	Nonfederal debt, % of total debt of graduates 2016	27%
	Bachelor's degree recipients 2016	118
	2015-16 Undergraduate enrollment	618
	2015-16 In-state tuition and fees	$38,487
	2015-16 Total cost of attendance	$55,787
	2015-16 % Pell Grant recipients	42%
	2015-16 % of institutional grants that are need-based	85%

Cleveland Institute of Music	Average debt of graduates 2016	$27,270
	Proportion of graduates w/any debt 2016	51%
	Nonfederal debt, % of total debt of graduates 2016	0%
	Bachelor's degree recipients 2016	61
	2015-16 Undergraduate enrollment	243
	2015-16 In-state tuition and fees	$47,565
	2015-16 Total cost of attendance	$63,955
	2015-16 % Pell Grant recipients	16%
	2015-16 % of institutional grants that are need-based	61%

Denison University	Average debt of graduates 2016	$28,833
	Proportion of graduates w/any debt 2016	54%
	Proportion of graduates w/private loan debt 2016	9%
	Proportion of graduates w/state loan debt 2016	0%
	Proportion of graduates w/institutional loan debt 2016	12%
	Nonfederal debt, % of total debt of graduates 2016	20%
	Bachelor's degree recipients 2016	512
	2015-16 Undergraduate enrollment	2,283
	2015-16 In-state tuition and fees	$47,290
	2015-16 Total cost of attendance	$60,710
	2015-16 % Pell Grant recipients	19%
	2015-16 % of institutional grants that are need-based	31%

Franciscan University of Steubenville	Bachelor's degree recipients 2016	337
	2015-16 Undergraduate enrollment	2,249
	2015-16 In-state tuition and fees	$24,780
	2015-16 Total cost of attendance	$36,710
	2015-16 % Pell Grant recipients	23%
	2015-16 % of institutional grants that are need-based	68%

Franklin University	2015-16 Undergraduate enrollment	5,766
	2015-16 In-state tuition and fees	$11,641
	2015-16 % Pell Grant recipients	41%

Gods Bible School and College	2015-16 Undergraduate enrollment	327
	2015-16 In-state tuition and fees	$7,040
	2015-16 Total cost of attendance	$15,240
	2015-16 % Pell Grant recipients	49%

John Carroll University	Average debt of graduates 2016	$31,993
	Proportion of graduates w/any debt 2016	73%
	Proportion of graduates w/private loan debt 2016	15%
	Proportion of graduates w/state loan debt 2016	0%
	Proportion of graduates w/institutional loan debt 2016	0%
	Nonfederal debt, % of total debt of graduates 2016	23%
	Bachelor's degree recipients 2016	559
	2015-16 Undergraduate enrollment	3,325
	2015-16 In-state tuition and fees	$37,180
	2015-16 Total cost of attendance	$52,100
	2015-16 % Pell Grant recipients	21%
	2015-16 % of institutional grants that are need-based	71%

Kenyon College	Average debt of graduates 2016	$27,000
	Proportion of graduates w/any debt 2016	36%
	Proportion of graduates w/private loan debt 2016	4%
	Proportion of graduates w/state loan debt 2016	0%
	Proportion of graduates w/institutional loan debt 2016	14%
	Nonfederal debt, % of total debt of graduates 2016	41%
	Bachelor's degree recipients 2016	424
	2015-16 Undergraduate enrollment	1,764
	2015-16 In-state tuition and fees	$49,140
	2015-16 Total cost of attendance	$64,360
	2015-16 % Pell Grant recipients	9%
	2015-16 % of institutional grants that are need-based	88%

Malone University	Average debt of graduates 2016	$31,225
	Proportion of graduates w/any debt 2016	86%
	Proportion of graduates w/private loan debt 2016	15%
	Proportion of graduates w/state loan debt 2016	0%
	Proportion of graduates w/institutional loan debt 2016	10%
	Nonfederal debt, % of total debt of graduates 2016	15%
	Bachelor's degree recipients 2016	210
	2015-16 Undergraduate enrollment	1,591
	2015-16 In-state tuition and fees	$27,960
	2015-16 Total cost of attendance	$41,108
	2015-16 % Pell Grant recipients	40%
	2015-16 % of institutional grants that are need-based	88%

Marietta College	Average debt of graduates 2016	$40,196
	Proportion of graduates w/any debt 2016	78%
	Nonfederal debt, % of total debt of graduates 2016	33%
	2015-16 Undergraduate enrollment	1,347
	2015-16 In-state tuition and fees	$34,300
	2015-16 Total cost of attendance	$47,734
	2015-16 % Pell Grant recipients	27%
	2015-16 % of institutional grants that are need-based	45%

Mercy College of Ohio	2015-16 Undergraduate enrollment	1,538
	2015-16 In-state tuition and fees	$12,530
	2015-16 Total cost of attendance	$28,774
	2015-16 % Pell Grant recipients	44%
	2015-16 % of institutional grants that are need-based	23%

Mount Vernon Nazarene University	Average debt of graduates 2016	$21,564
	Proportion of graduates w/any debt 2016	82%
	Proportion of graduates w/private loan debt 2016	12%
	Proportion of graduates w/state loan debt 2016	0%
	Proportion of graduates w/institutional loan debt 2016	0%
	Nonfederal debt, % of total debt of graduates 2016	10%
	Bachelor's degree recipients 2016	138
	2015-16 Undergraduate enrollment	2,104
	2015-16 In-state tuition and fees	$25,748
	2015-16 Total cost of attendance	$37,674
	2015-16 % Pell Grant recipients	36%
	2015-16 % of institutional grants that are need-based	85%

Muskingum University	Average debt of graduates 2016	$33,490
	Proportion of graduates w/any debt 2016	78%
	Proportion of graduates w/private loan debt 2016	33%
	Proportion of graduates w/state loan debt 2016	0%
	Proportion of graduates w/institutional loan debt 2016	23%
	Nonfederal debt, % of total debt of graduates 2016	18%
	Bachelor's degree recipients 2016	213
	2015-16 Undergraduate enrollment	2,045
	2015-16 In-state tuition and fees	$25,776
	2015-16 Total cost of attendance	$38,690
	2015-16 % Pell Grant recipients	39%
	2015-16 % of institutional grants that are need-based	85%

Ohio Northern University	Proportion of graduates w/any debt 2016	78%
	Proportion of graduates w/private loan debt 2016	23%
	Proportion of graduates w/state loan debt 2016	0%
	Proportion of graduates w/institutional loan debt 2016	4%
	Bachelor's degree recipients 2016	369
	2015-16 Undergraduate enrollment	2,440
	2015-16 In-state tuition and fees	$28,810
	2015-16 Total cost of attendance	$43,558
	2015-16 % Pell Grant recipients	22%

Ohio Wesleyan University	Average debt of graduates 2016	$34,666
	Proportion of graduates w/any debt 2016	65%
	Proportion of graduates w/private loan debt 2016	17%
	Proportion of graduates w/state loan debt 2016	0%
	Proportion of graduates w/institutional loan debt 2016	1%
	Nonfederal debt, % of total debt of graduates 2016	25%
	Bachelor's degree recipients 2016	408
	2015-16 Undergraduate enrollment	1,734
	2015-16 In-state tuition and fees	$43,230
	2015-16 Total cost of attendance	$58,260
	2015-16 % Pell Grant recipients	26%
	2015-16 % of institutional grants that are need-based	69%

The College of Wooster	Average debt of graduates 2016	$29,650
	Proportion of graduates w/any debt 2016	61%
	Proportion of graduates w/private loan debt 2016	9%
	Proportion of graduates w/state loan debt 2016	0%
	Proportion of graduates w/institutional loan debt 2016	0%
	Nonfederal debt, % of total debt of graduates 2016	22%
	Bachelor's degree recipients 2016	420
	2015-16 Undergraduate enrollment	2,077
	2015-16 In-state tuition and fees	$44,950
	2015-16 Total cost of attendance	$57,500
	2015-16 % Pell Grant recipients	19%
	2015-16 % of institutional grants that are need-based	64%

The University of Findlay	Average debt of graduates 2016	$36,249
	Proportion of graduates w/any debt 2016	85%
	Proportion of graduates w/private loan debt 2016	36%
	Proportion of graduates w/state loan debt 2016	0%
	Proportion of graduates w/institutional loan debt 2016	0%
	Nonfederal debt, % of total debt of graduates 2016	34%
	2015-16 Undergraduate enrollment	4,098
	2015-16 In-state tuition and fees	$31,508
	2015-16 Total cost of attendance	$43,340
	2015-16 % Pell Grant recipients	20%
	2015-16 % of institutional grants that are need-based	82%

University of Dayton

Average debt of graduates 2016	$35,740
Proportion of graduates w/any debt 2016	62%
Proportion of graduates w/private loan debt 2016	17%
Proportion of graduates w/state loan debt 2016	0%
Proportion of graduates w/institutional loan debt 2016	0%
Nonfederal debt, % of total debt of graduates 2016	30%
Bachelor's degree recipients 2016	1,605
2015-16 Undergraduate enrollment	8,999
2015-16 In-state tuition and fees	$39,090
2015-16 Total cost of attendance	$53,530
2015-16 % Pell Grant recipients	10%
2015-16 % of institutional grants that are need-based	66%

University of Mount Union

Average debt of graduates 2016	$32,680
Proportion of graduates w/any debt 2016	86%
Proportion of graduates w/private loan debt 2016	14%
Proportion of graduates w/state loan debt 2016	0%
Proportion of graduates w/institutional loan debt 2016	0%
Nonfederal debt, % of total debt of graduates 2016	18%
Bachelor's degree recipients 2016	316
2015-16 Undergraduate enrollment	2,137
2015-16 In-state tuition and fees	$28,550
2015-16 Total cost of attendance	$40,825
2015-16 % Pell Grant recipients	32%
2015-16 % of institutional grants that are need-based	81%

Walsh University	2015-16 Undergraduate enrollment	2,433
	2015-16 In-state tuition and fees	$27,710
	2015-16 Total cost of attendance	$41,014
	2015-16 % Pell Grant recipients	30%

Wilberforce University	2015-16 Undergraduate enrollment	801
	2015-16 In-state tuition and fees	$13,475
	2015-16 Total cost of attendance	$25,131
	2015-16 % Pell Grant recipients	71%

Wilmington College	2015-16 Undergraduate enrollment	1,185
	2015-16 In-state tuition and fees	$24,500
	2015-16 Total cost of attendance	$37,900
	2015-16 % Pell Grant recipients	43%

Wittenberg University	Average debt of graduates 2016	$35,034
	Proportion of graduates w/any debt 2016	71%
	Proportion of graduates w/private loan debt 2016	18%
	Proportion of graduates w/state loan debt 2016	0%
	Proportion of graduates w/institutional loan debt 2016	6%
	Nonfederal debt, % of total debt of graduates 2016	25%
	Bachelor's degree recipients 2016	250
	2015-16 Undergraduate enrollment	1,870
	2015-16 In-state tuition and fees	$38,090
	2015-16 Total cost of attendance	$50,718
	2015-16 % Pell Grant recipients	27%
	2015-16 % of institutional grants that are need-based	83%

ARCHIVED INFORMATION

New State-by-State College Attainment Numbers Show Progress Toward 2020 Goal

Duncan to Voice Concern for Funding Cuts, Rising Tuition and Inefficiency at NGA Conference

JULY 12, 2012

Contact: Press Office, (202) 401-1576, press@ed.gov (mailto: press@ed.gov)

In remarks prepared for delivery to the summer meeting of the National Governors Association in Williamsburg, Va., on Friday, July 13, Education Secretary Arne Duncan will praise governors for increasing college completion but will also challenge states to maintain support for higher education while urging colleges and universities to hold down tuition.

"Every capable, hard-working, and responsible student should be able to afford to go to college. That's not a Democratic dream or a Republican one. It's the American Dream," Duncan will say.

Today, the Administration released new numbers showing college attainment state-by-state based on census bureau data from 2009 to 2010. All told, the percentage of 25-34 year olds with some kind of postsecondary degree rose half a percentage point from 38.8 percent to 39.3 percent. America used to be No. 1 in the world for the percentage of adults with college degrees but has recently slid to 16th. President Obama has called for America to increase the number of degree-holders to 60 percent by the end of the decade.

"To meet the president's goal for America to become No. 1 in the world for college graduates all of us—the federal government, states, and institutions—must work together. We've made some progress, but the combination of deep state budget cuts and rising tuition prices is pushing an affordable college education out of reach for middle class families," Duncan will say. "As the President has said, the countries that out-educate today will out-compete us tomorrow. The federal government has done a tremendous amount to increase the amount of aid available to students. But we need states and institutions to meet us halfway by doing more to keep college costs down."

While 40 states have cut funding for higher education in the past year and tuition at four-year public universities has risen 15 percent on average in the last two years, Duncan plans to highlight states that are doing a good job of controlling costs and boosting completion.

He will also discuss the Administration's record in keeping college affordable, including boosting Pell Grant funding, streamlining the student aid system, and maintaining interest rates on federal subsidized Stafford loans at 3.4 percent.

Finally, at the NGA meeting, Duncan and his predecessor Margaret Spellings will discuss the status of reauthorization of the Elementary and Secondary Education Act (No Child Left Behind) and the Administration's ongoing efforts to offer temporary flexibility to states from the law in exchange for a commitment to high standards, teacher effectiveness and accountability.

Below is a list of the state-by-state figures the Administration is releasing today:

State	Graduates as of 2009		Graduates as of 2010		Graduates as of 2020	
Alabama	188,258	31.1%	189,259	31.5%	262,000-337,000	(47%-60%)
Alaska	30,769	32.0%	31,967	32.9%	57,000-75,000	(45%-60%)
Arizona	302,190	32.0%	283,867	33.0%	506,000-631,000	(48%-60%)
Arkansas	107,516	28.4%	105,468	28.6%	150,000-216,000	(42%-60%)
California	1,993,484	37.6%	1,998,766	37.9%	3,650,000-3,880,000	(56%-60%)
Colorado	297,540	41.9%	307,961	43.3%	445,000-468,000	(60%-63%)
Connecticut	185,537	46.1%	190,044	45.9%	295,000-339,000	(60%-69%)
Delaware	43,473	38.5%	41,283	37.2%	65,000-68,000	(57%-60%)
D.C.	71,311	65.6%	82,098	68.8%	54,000-88,000	(60%-98%)
Florida	836,034	36.3%	816,946	36.2%	1,480,000-1,630,000	(54%-60%)
Georgia	484,637	35.6%	468,360	35.5%	785,000-886,000	(53%-60%)
Hawaii	76,212	41.5%	73,472	40.5%	118,000-123,000	(60%-63%)
Idaho	67,828	33.4%	66,871	32.7%	107,000-130,000	(49%-60%)
Illinois	785,035	44.6%	798,362	45.3%	1,100,000-1,220,000	(60%-66%)
Indiana	291,830	35.2%	297,250	36.1%	452,000-514,000	(53%-60%)
Iowa	165,534	45.5%	172,115	45.5%	213,000-241,000	(60%-68%)
Kansas	153,494	42.2%	157,023	42.3%	220,000-226,000	(60%-62%)
Kentucky	182,009	32.3%	185,574	33.3%	272,000-336,000	(49%-60%)
Louisiana	175,412	29.5%	183,852	30.3%	265,000-363,000	(44%-60%)
Maine	53,995	36.7%	53,357	37.2%	96,000-101,000	(57%-60%)
Maryland	337,547	45.5%	339,891	45.5%	582,000-660,000	(60%-68%)
Massachusetts	456,451	54.3%	454,219	54.3%	562,000-760,000	(60%-81%)
Michigan	434,002	36.0%	434,937	37.2%	768,000-858,000	(54%-60%)
Minnesota	342,770	49.8%	350,909	49.8%	488,000-599,000	(60%-74%)
Mississippi	116,780	30.7%	120,894	32.1%	161,000-212,000	(46%-60%)
Missouri	297,949	39.0%	300,234	39.3%	465,000-485,000	(57%-60%)

- October 2017 (/news/press-releases/monthly/201710)
- September 2017 (/news/press-releases/monthly/201709)
- August 2017 (/news/press-releases/monthly/201708)
- July 2017 (/news/press-releases/monthly/201707)
- June 2017 (/news/press-releases/monthly/201706)
- May 2017 (/news/press-releases/monthly/201705)
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