Innovative State Tools for Enhancing College Affordability

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Kentucky Center for Statistics



Uniting our data. Informing our Commonwealth.

HB 419 Legislation

In order to help prospective students make more informed decisions about their futures and ensure that they are adequately aware of the cost of college and other career paths, the Council on Postsecondary Education shall compile on an annual basis the following information:

- (a) The most **in-demand jobs** in the state along with the starting **salary**, the median salary, and the typical **education level** for those jobs;
- (b) For the University of Kentucky, the University of Louisville, each comprehensive
- university, and each college within the Kentucky Community and Technical College System:
 - 1. The average cost;
 - 2. The average three (3) year student loan default rate;
 - 3. The average student loan debt for students who have attended the institution;
 - 4. The percentage of students taking out student loans;
 - 5. The average graduation rate and average time to completion;
 - 6. The number of students completing high school credential programs and career and technical education programs, and, as available, the number of students completing apprenticeship programs; and
 - 7. The median and range of starting salaries for graduates; and

(c) For each college within the Kentucky Community and Technical College System, the percentage of students employed by program area and, as data becomes available, the rate of students gainfully employed in the recognized occupation for which the student was trained or in a related comparable recognized occupation.

Kentucky Education and Labor Cabinet

K12 Students

- K12 Teachers
- K12 Staff
- Career/Technical Education
- Teacher/Education Certification
- Governor's Scholar Program
- Office of Adult Education
- Unemployment Insurance (UI) Claims & Wages
- Apprenticeships

Council on Postsecondary Education

Public & Independent Postsecondary

Industry Certification

National Institute for Automotive Service Excellence (ASE)
Computing Technology Industry Association (CompTIA)

Department of Workforce Investment

- Workforce Training
- Office for the Blind & Vocational Rehab
- Job Seekers
- Focus

Kentucky Board of Nursing Medical Licensure Board

Nursing Licenses

Finance & Administration Cabinet

- Revenue Data
- Financial Aid Kentucky Higher Education Assistance Authority

Cabinet for Health and Family Services • Early Learning - Child Care

- Supplemental Nutrition Assistance Program (SNAP)
- Temporary Assistance For Needy Families (TANF)
- SNAP Employment & Training Program (SNAP E&T)
- Medicaid Eligibility and Claims
- Vital Statistics
- TWIST Foster Care & Adoption
- HANDS

Justice and Public Safety Cabinet

- Corrections
- Justice and Public Safety Cabinet Department of Juvenile Justice

Bureau of Labor Statistics

Labor Market Information

Other Data Sources

- Kentucky Chamber of Commerce Talent Pipeline Management
- Governor's Office Of Early Childhood Head Start
- Coleridge Initiative Out of State Education and Employment
 and Wage Data

Kentucky Transportation Cabinet

Driver Licensing

In-Progress Relationships

• Commission on Proprietary Education - Proprietary Colleges

KYSTATS

Judicial Branch

Administrative Office of the Courts

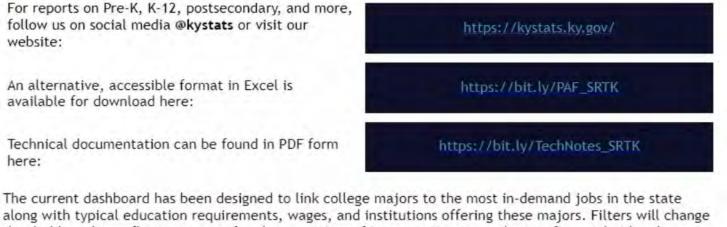




Kentucky Students' Right to Know



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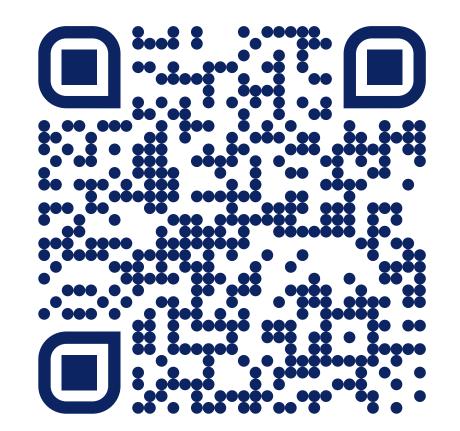


along with typical education requirements, wages, and institutions offering these majors. Filters will change the dashboard to reflect outcomes for chosen majors of interest. Users can also see financial aid and graduate outcomes for selected majors at various postsecondary institutions, helping prospective students make more informed decisions about their future and ensuring that they are adequately aware of the cost of college. Additional Pathways information is also provided.

Top 60 Most Popular Majors	•
Institutions may have different naming conventions for similar majors.	
Select a specific major of interest to filter the dashboard.	
Accounting	10

Occupation	Typical Education Required for Entry Level	Annual	Early Career Salary	Mid-Career Salary	Late Career Salary	
	Level	Openings	Salary	Salary	Salary	

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https://kystats.ky.gov/Latest/KYStudentRightToKnow

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Explore College and Career Opportunities

This tool is intended to help prospective students make more informed decisions about their futures and ensure that they are adequately aware of career paths and the cost of college. The tool uses historical data to provide students with insights into their potential postsecondary and workforce outcomes. Explore the data using the tabs below.

Exploring Careers



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Select an occupation to explore corresponding career information and majors that align with your interests.

Best for: Students looking to make informed decisions about which academic path to pursue based on their desired profession.

Major Selection

Choose a major of interest to see the associated occupations. Best for: Students interested in specific majors and their potential career paths.

College Comparison

Search for Kentucky public 2-year and 4-year colleges and universities based on your interests and compare their financial aid options. *Best for:* Students prioritizing school selection and the associated financial aid costs.

CTE Outcomes

View information on Kentucky Career and Technical Education (CTE) programs and Apprenticeships.

Best for: Students interested in how high school programs can prepare them for postsecondary and workforce opportunities.

Postsecondary Experience

Explore detailed information about loans and employment outcomes for specific majors at each public Kentucky institution.

Best for: Students seeking a complete understanding of how much previous students have paid for a similar education and their expected employment outcomes.

Additional Resources

For an in-depth exploration of Kentucky occupations and a career assessment tool visit the Career Explorer: https://kystats.ky.gov/CareerExplorer

Exploring Careers



Kentucky Students' Right to Know



Exploring Careers

Begin by selecting an occupation of interest. The results will provide details about the occupation, recommend relevant majors, and offer insights into the likelihood of finding employment and expected wages upon completion.



Filter Occupation Dropdown by Grouping Arts, Design, Entertainment, Sports, and Media

Select an Occupation to Filter Results **Graphic Designers**

Information on Selected Occupation

Graphic Designers



Typical Education Required for Entry Level Bachelor's degree



Projected Annual Openings 246

Typical Salary 5 \$49,130



Projected Job Growth +2.7%

Exploring Careers: Related Majors

Results for Related College Majors

The following majors could be pursued by individuals aiming to find a job in the selected occupation. See employment outcomes for individuals who completed their programs in 2020 and their employment and wage data in Kentucky three years later.

	Total Graduates	Years to Degree	Employment After 3 Years in Kentucky	Median Annual Earnings		Total Graduates	Years to Degree	Employment After 3 Years in Kentucky	Median Annual Earnings
Bachelor	49	3.8	45%	\$34,640	Bachelor	13		·*	•
Graphic Design					Web Page, Di	gital/Multimed	ia and Inforn	nation Resource	s Design
oraphic Design									
orapine besign	Total Graduates	Years to Degree	Employment After 3 Years in Kentucky	Median Annual Earnings		Total Graduates	Years to Degree	Employment After 3 Years in Kentucky	Median Annual Earnings
Associate			After 3 Years		Associate			After 3 Years	Median Annual Earnings *



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Major Selection



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CPE

Major Selection

Choose an academic area and specific major of interest. The results will offer information on postsecondary and employment outcomes for that major, and suggest related occupations where students may find employment after graduation.

G Return to Landing Page

Filter Major Dropdown by Academic Area

Mathematics And Statistics

Select a Postsecondary Major

Mathematics, General

Post-Graduation Outlook for Mathematics, General

Explore real-world data from 2020 Kentucky college graduates to gain insights into how various majors and degree levels influence student outcomes. The following section includes 2020 Kentucky graduates and their employment outcomes. Employment outcomes are measured three years after completion.

		Bachelor	Master	Doctoral
*	Total Graduates	155	30	11
	Years to Degree	4.1		
×	Employment After 3 Years	53%	37%	
÷ S	Median Annual Earnings	\$43,166	\$52,660	

Major Selection: Career Prospects

Search Results: Career Prospects for Mathematics, General

The following sections link the selected major to related jobs and their projected outcomes.





What is the Typical Education Required for Entry?

Secondary School Teachers, Except Special and Career/Technical Education	Bachelor's degree	
Mathematical Science Teachers, Postsecondary	Doctoral or professional degree	
Natural Sciences Managers	Bachelor's degree	
Statisticians	Master's degree	
Mathematical Science Occupations, All Other	Bachelor's degree	
Data Scientists	Bachelor's degree	

What are the Typical Salaries for Related Jobs?

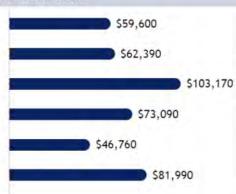
Secondary School Teachers, Except Special and Career/Technical Education Mathematical Science Teachers, Postsecondary

Natural Sciences Managers

Statisticians

Mathematical Science Occupations, All Other

Data Scientists





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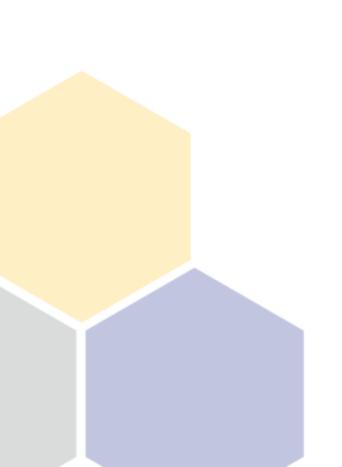
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College Comparison



	institutions for comparison. The results will provide s of postsecondary education and graduation outcomes for e for 2019.
G	Return to Landing Page
elect an Institution	Select a Second Institution
All Kentucky Community and Technical Co	olleges All Public Four-Year Institutions
KCTCS Public Four-Year Institution	s 12,985
	\$12,550
In-State Tuition The amount of money charg a Kentucky residence.	ged for instructional services per semester to students with
кстсѕ	\$4,575

College Comparison

Select an Institution

Select a Second Institution

Bluegrass Community & Technical College

University of Kentucky

Net Price

The average yearly price actually charged to first-time, full-time undergraduate students receiving student aid at an institution of higher education after deducting such aid.

•



Cost of Attendance

The amount of tuition and fees, room and board, books and supplies, and other expenses that a full-time, first-time degree/certificate-seeking in-state student can expect to pay to go to college for an academic year.



In-State Tuition

The amount of money charged for instructional services per semester to students with a Kentucky residence.

\$12.860

Bluegrass CTC



University of Kentucky

. . .

Out-of-State Tuition

The amount of money charged for instructional services per semester to students without a Kentucky residence.

Bluegrass CTC

•



University of Kentucky

Grants and Scholarships

The average yearly amount of assistance received for covering the cost of postsecondary education that does not need to be paid back. Loans are not included in grants and scholarships.

Bluegrass CTC	\$3,667
University of Kentucky	\$11,938

Graduation Rate

The percent of first-time, full-time bachelor's degree-seeking students who graduate with a bachelor's degree within six years from entering an institution. The percent of first-time, full-time, associate or credential-seeking students who graduate with an associate degree or credential within three years from entering an institution.

University of Kentucky

70%

\$32,276

Loan Default Rate

The percentage of a school's borrowers who enter repayment during a particular federal fiscal year, and default prior to the end of the second following fiscal year.

1.6%

Bluegrass CTC



University of Kentucky



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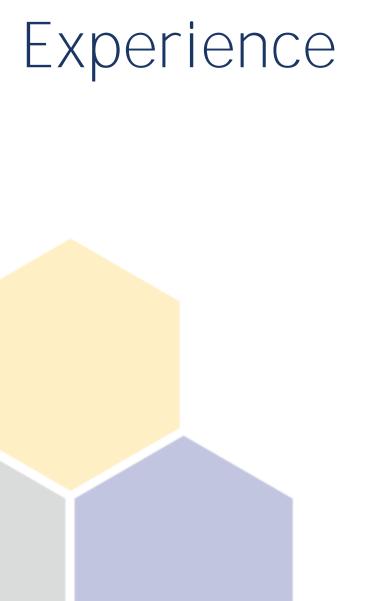
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Postsecondary Experience





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\$13,183

Postsecondary Experience

Choose an institution and available major to get started. The results will provide a detailed overview of outcomes for students at the selected institution. In some cases data may be unavailable due to merging information across multiple data sources.

> G **Return to Landing Page**

Select an Institution of Interest

University of Kentucky

All

Filter Results by a Major Available at Selected Institution

Results for All Major(s) at University of Kentucky

What Percent of Graduates Received a Loan? This is the number of students that received a loan divided by all students enrolled for each academic year in that major at that institution.

Degree Level



What is the Average Loan Amount at Graduation? The average total loan amount accumulated at graduation for students who took out a loan in that major at that institution.

Degree Level

Postsecondary Experience

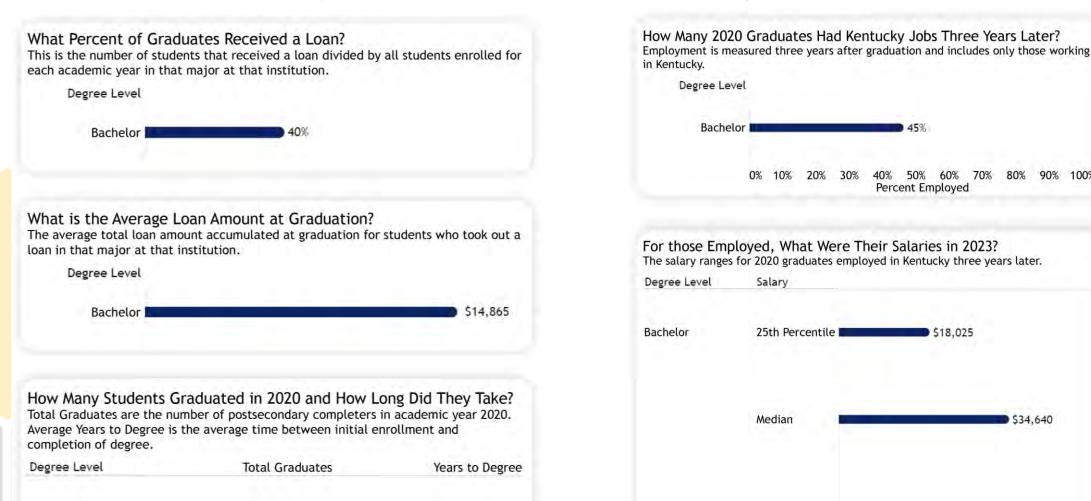
Institution of Interest: University of Kentucky Major Available at Selected Institution: Digital Arts

\$18,025

75th Percentile

\$34,640

\$40,909



Bachelor

3.8

Postsecondary Experience

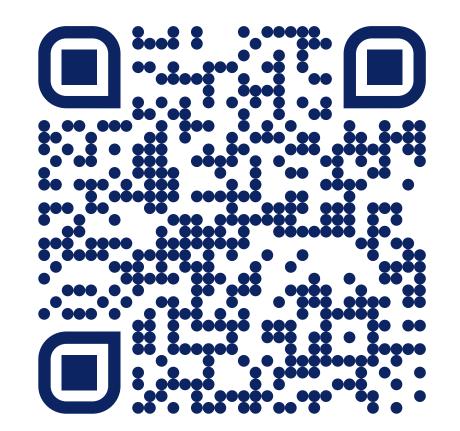
Institution of Interest: Bluegrass Community and Technical College

Major Available at Selected Institution: Web Page, Digital/Multimedia and Information Resources Design

each academic year in that i	major at that institution.	
Degree Level		
Certificate/Diploma	41%	
Associate	54%	
	an Amount at Graduation? Int accumulated at graduation for s	tudents who took out a
Degree Level		
Certificate/Diploma		\$6,759
Associate		\$6,728
		ng Did They Take?
	aduated in 2020 and How Lo ber of postsecondary completers in he average time between initial en	academic year 2020.
otal Graduates are the num average Years to Degree is the completion of degree.	ber of postsecondary completers in	academic year 2020.
Total Graduates are the num Average Years to Degree is th	ber of postsecondary completers in he average time between initial en	academic year 2020. rollment and

	Graduates Had Kentucky Jobs Three Years Later? ured three years after graduation and includes only those working
Degree Level	
Certificate/Diploma	
Associate	
	0% 10% 20% 30% 40% 50% 60% 70% 80% 90% 100% Percent Employed
	ved, What Were Their Salaries in 2023? 2020 graduates employed in Kentucky three years later.
Degree Level	Salary
Certificate/Diploma	25th Percentile)*
	Median D*
	75th Percentile
Associate	25th Percentile
	Median)*
	75th Percentile)*

Students' Right To Know



https://kystats.ky.gov/Latest/KYStudentRightToKnow



Innovative State Tools for Enhancing College Affordability

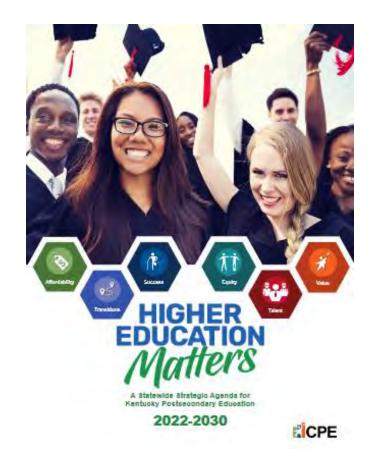
Christopher Ledford Director of Data and Advanced Analytics Kentucky Council on Postsecondary Education



Affordability: Strategic Priority

- Affordability is one of CPE's strategic agenda priority areas supporting the 60x30 goal.
- To increase attainment, higher education must be accessible and affordable.

- Other strategic priority areas include:
 - \circ Transitions
 - \circ Success
 - o Equity
 - o Talent
 - \circ Value



Affordability: Data-Driven Strategy

- As we zoomed in on affordability, we had three core questions:
 - 1. For first-time students, how does unmet need impact retention likelihood?
 - What are the **critical financial thresholds** where retention becomes less likely?
 - 2. How can we use those estimates to inform key performance indicators (KPIs) we set with public postsecondary institutions to ensure system focus on affordability?
 - 3. How can we adapt the inferential model to predict student retention in real-time and empower our institutions to assist students before we lose them?

Over time, our statewide coordination on reducing unmet need will serve to decrease student debt at graduation, which is our culminating context metric around affordability.

Affordability: Data-Driven Pipeline Strategy



Toward Better Metrics, KPIs, and Impact: Unmet Financial Need



Unmet Need: What's the Bottom Line?

- Unmet need is a pinpoint estimate of student-level affordability challenges.
 - Total COA and net price can muddle our understanding of affordability barriers.
 - Best practices explore how unmet financial need moderates the linkage between cost and enrollment behavior.

- Defining Unmet Need
 - What students are expected to pay after accounting for EFC and any non-debt aid.
 - UFN is the **precise value** at which affordability is most likely to affect enrollment behavior.

Calculating Unmet Financial Need

Cost of Attendance (Set by Institution) **Expected Family Contribution (EFC)** Grant and Scholarship Aid

Unmet Financial Need

- Tuition and fees
- Room and board
- Books, supplies, transportation
- Misc. expenses

The amount students and their families are expected to be able to pay toward college based on a formula.

- Pell grants
- KEES money
- Scholarships
- Other aid students do not repay

The amount students and their families must pay above and beyond EFC and aid.

Unmet Need: Maximizing Utility and Impact

- Why first-time students?
 - Starting in the second year, next-year retention is at 90% or better. First-time student retention is where we can make the biggest impact and close gaps.
 - Matriculating students are primarily (and overwhelmingly) most concerned about paying for college.

Key Takeaway: Affordability considerations likely exert the strongest impact on retention in the first year, when most students confront the decision to continue their studies or drop out.

Unmet Need in Kentucky: Trend and Demographic Highlights

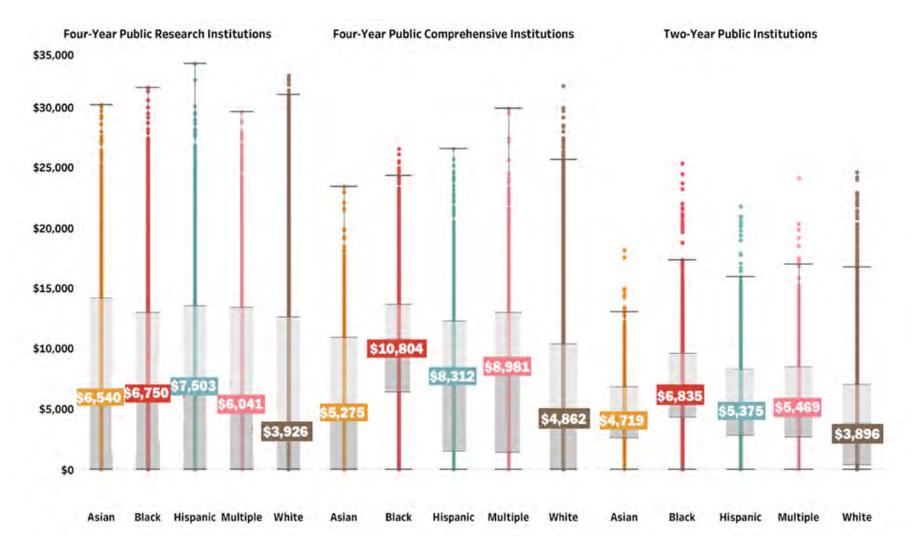


Trend and Demographic Analysis

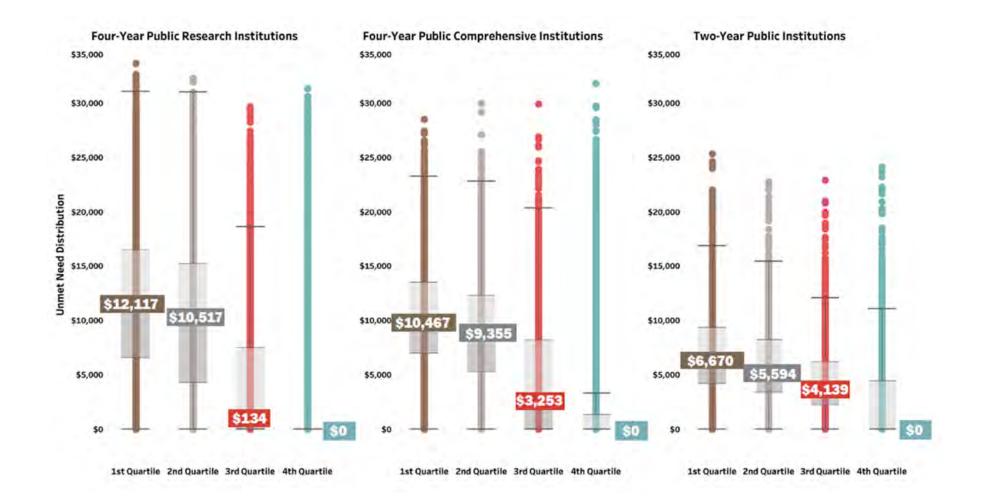
- Sample
 - o ~ 200,000 first-time degree-seekers in Kentucky
 - o Over a decade of enrollment
 - Rich variance across sector, context, and time

- Variables
 - Unmet Financial Need
 - o Cost of Attendance
 - o Grant Aid Institutional, State, and Federal

Unmet Need by Race/Ethnicity and Sector



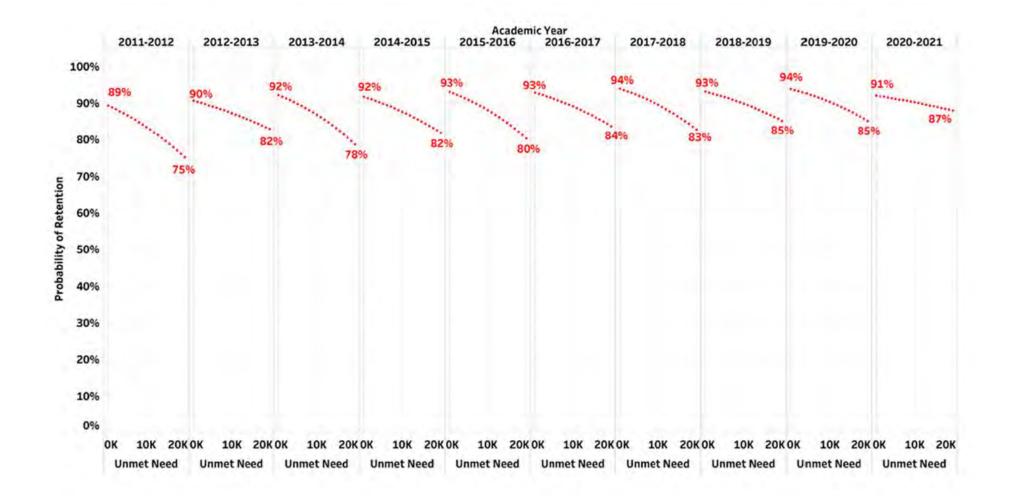
Unmet Need by Income Quartile and Sector



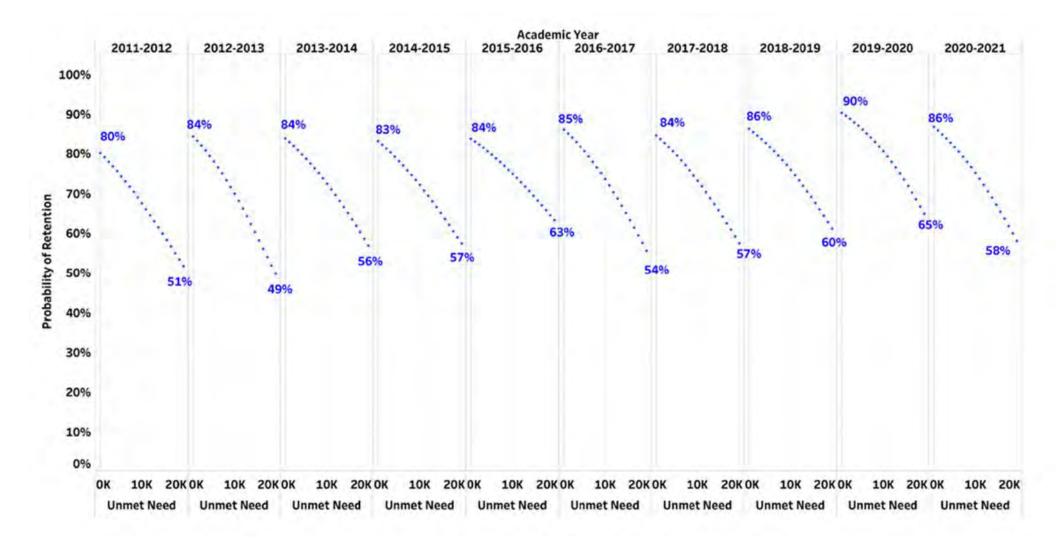
How Unmet Financial Need Impacts Retention in Kentucky



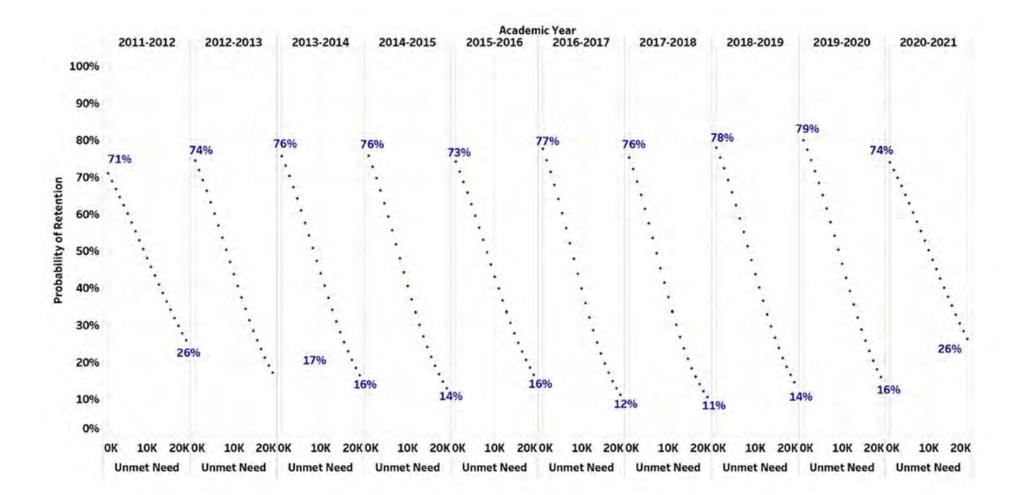
Unmet Need Endangers Retention: 4YP Research Institutions



Unmet Need Endangers Retention: 4YP Regional Institutions



Unmet Need Endangers Retention: 2YP CTCs



Unmet Need Endangers Retention of Students from Vulnerable Populations

Amount	Retention	Likelihood: 4YF	Regionals	Retention Likelihood: 2YP CTCs					
	All	URM	LI	All	URM	LI .			
No UFN	87%	87%	92%	74%	73%	82%			
\$5,000 UFN	82%	79%	85%	63%	59%	65%			
\$10,000 UFN	75%	69%	75%	50%	42%	44%			
\$15,000 UFN	67%	57%	62%	38%	28%	25%			
\$20,000 UFN	58%	43%	46%	26%	17%	12%			

Setting Data-Driven KPI Targets

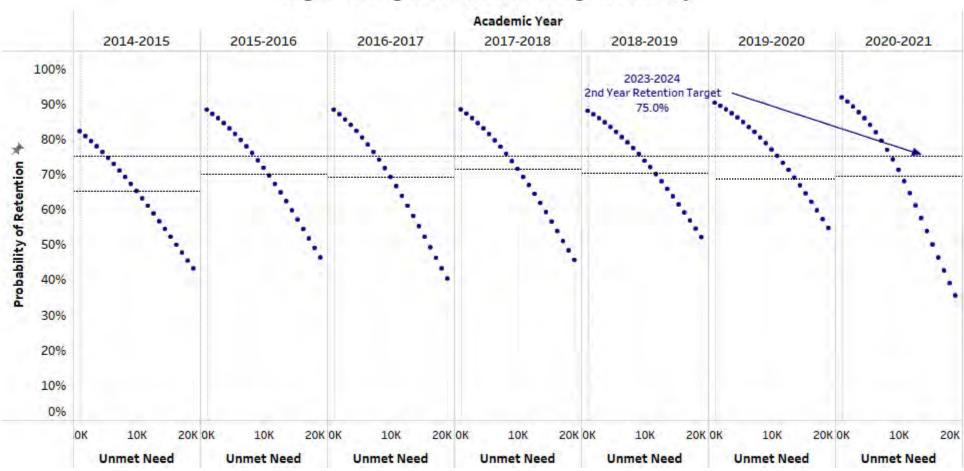


Impact

Data Outputs -> Institutional KPIs -> Impact

- The inferential model guides us in setting unmet need targets.
- Targets have more empirical foundation based on where unmet need makes retention less likely relative to the institution and sector average.

Impact



Target Setting with Red River Gorge University

Making a Difference with Predictive Analytics



Impact

- Data Outputs -> Institutional KPIs -> Impact
 - The inferential model guides us in setting unmet need targets.
 - Targets have more empirical foundation based on where unmet need makes retention less likely relative to the institution and sector average.
 - Putting the inferences into real-time, practical applications is how we will hit those targets and keep improving affordability.

Predictive Model

- The model is estimated in R.
 - Simple and free to use.
 - o Communicates with other programs, particularly those based in SQL language.

• Model is stored in SQL Server.

- This is where institutions upload all individual-level student records.
- This facilitates easy upload for end-users.
- Each year institutions upload data to KPEDS, the model updates with the latest year of data.
- Generalizability, Simplicity, Accuracy

Practical Application: UI

	KPEL Kentucky Data Scaff	Postsecondary Education	on Data System		Welcome, Christopher Le Council on Postsecondary Educ						
A	🙆 Dashboar	d 📃 PDP Reports 🕶	Performance Fund	ing Reports 👻	Other Reports	•			😣 Help	C+ Log C	
ack											
			KPEDS-DS	: On-Den	nand Collec	tions					
			KPEDS-DS			tions					
				Upload	File	tions					
		Browse No file selec			File	tions	•				
		Browse No file selec		Upload	File	tions	•				
		Browse No file selec		Upload	File ion:	tions	•				

Practical Application: Upload

1	Α	В	С	D	E	F	G	н	I	J	К
1	Academic_Year	Institution_Name	Full_Time	URM	Gender	Underprepared_Overall	Dual_Credit	GPA_1st_AY	Unmet_Need	EKCEP	First_Gen
2	201112	Ledford College of Excellence	1	0	Female	0	1	2.20	\$12,707	1	1
3	201112	Ledford College of Excellence	1	0	Female	0	0	4.00	\$1,519	1	1
4	201112	Ledford College of Excellence	1	0	Female	0	0	1.90	\$13,624	0	1
5	201112	Ledford College of Excellence	1	0	Male	0	0	3.15	\$0	0	1
6	201112	Ledford College of Excellence	1	0	Male	0	0	3.27	\$8,461	0	1
7	201112	Ledford College of Excellence	1	0	Male	0	1	3.11	\$7,133	0	1
8	201112	Ledford College of Excellence	1	0	Female	0	1	3.90	\$256	0	1
9	201112	Ledford College of Excellence	1	0	Female	0	0	3.66	\$0	0	1
10	201112	Ledford College of Excellence	1	0	Female	0	1	3.20	\$12,549	0	1
11	201112	Ledford College of Excellence	1	0	Male	0	1	3.90	\$0	0	1
12	201112	Ledford College of Excellence	1	0	Male	1	0	NULL	\$14,566	0	1
13	201112	Ledford College of Excellence	1	0	Male	0	0	2.70	\$0	0	1
14	201112	Ledford College of Excellence	1	0	Male	1	0	3.11	\$0	0	1
15	201112	Ledford College of Excellence	1	0	Female	0	0	3.36	\$9,452	0	1
16	201112	Ledford College of Excellence	1	1	Female	1	0	0.85	\$11,811	0	1
17	201112	Ledford College of Excellence	1	0	Female	1	0	2.55	\$6,434	0	1
18	201112	Ledford College of Excellence	1	0	Male	1	0	2.00	\$0	0	1
19	201112	Ledford College of Excellence	1	0	Female	1	0	2.00	\$12,863	0	1
20	201112	Ledford College of Excellence	1	0	Female	Ω	n	2 83	\$10 673	٥	1

Practical Application: Output

1	А	В	C	D	E	F	G	Н	I	J	К	L
1	Academic_Year	Institution_Name	Full_Time	URM	Gender	Underprepared_Overall	Dual_Credit	GPA_1st_AY	Unmet_Need	EKCEP	First_Gen	Retention Prediction
2	201112	Ledford College of Excellence	1	0	Female	0	1	2.20	\$12,707	1	1	52.7%
3	201112	Ledford College of Excellence	1	0	Female	0	0	4.00	\$1,519	1	1	94.1%
4	201112	Ledford College of Excellence	1	0	Female	0	0	1.90	\$13,624	0	1	43.6%
5	201112	Ledford College of Excellence	1	0	Male	0	0	3.15	\$0	0	1	88.3%
6	201112	Ledford College of Excellence	1	0	Male	0	0	3.27	\$8,461	0	1	84.5%
7	201112	Ledford College of Excellence	1	0	Male	0	1	3.11	\$7,133	0	1	83.8%
8	201112	Ledford College of Excellence	1	0	Female	0	1	3.90	\$256	0	1	94.7%
9	201112	Ledford College of Excellence	1	0	Female	0	0	3.66	\$0	0	1	92.8%
10	201112	Ledford College of Excellence	1	0	Female	0	1	3.20	\$12,549	0	1	79.9%
11	201112	Ledford College of Excellence	1	0	Male	0	1	3.90	\$0	0	1	95.1%
12	201112	Ledford College of Excellence	1	0	Male	1	0		\$14,566	0	1	
13	201112	Ledford College of Excellence	1	0	Male	0	0	2.70	\$0	0	1	81.8%
14	201112	Ledford College of Excellence	1	0	Male	1	0	3.11	\$0	0	1	88.3%
15	201112	Ledford College of Excellence	1	0	Female	0	0	3.36	\$9,452	0	1	84.2%
16	201112	Ledford College of Excellence	1	1	Female	1	0	0.85	\$11,811	0	1	24.7%
17	201112	Ledford College of Excellence	1	0	Female	1	0	2.55	\$6,434	0	1	71.9%
18	201112	Ledford College of Excellence	1	0	Male	1	0	2.00	\$0	0	1	67.4%
19	201112	Ledford College of Excellence	1	0	Female	1	0	2.00	\$12,863	0	1	48.5%
20	201112	Ledford College of Excellence	1	0	Female	0	0	2.83	\$10.673	0	1	72.9%

Intervention

- This simple but robust approach helps institutions identify at-risk students and intervene with aid or other financial assistance before it is too late.
 - o Inferential models provide value in setting goals, KPIs, and setting a foundation for impactful action.
 - Predictive models facilitate real-time data-driven strategies.
- Cost Savings
 - Feedback suggests further benefits of **cost-savings** to institutions.
- Cumulating Context Metric
 - System focus on reducing first-time unmet need will reduce student debt at graduation, thereby increasing postsecondary ROI to students and the Commonwealth.

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