



Examining Florida's Student Landscape

FLORIDA
COLLEGE ACCESS NETWORK

When people think of college students, they often imagine a teenager right out of high school, crossing a leafy campus on the way back from classes, headed to her dorm for a night of study and fun with friends.

But the data paints a very different picture. Three-quarters of today's college students are juggling some combination of school, work, and family while commuting to class, according to the U.S. Department of Education.

What was once considered a non-traditional student is now the norm. Florida college students face challenges beyond the classroom that add to the stress of going to college.

Only 25% of college students

- live on campus
- attend school full time
- have most bills paid for by their parents.¹

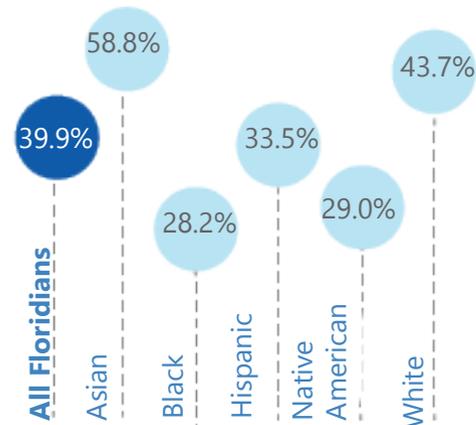
The Attainment Gap²

Gaps in attainment persist despite well-meaning attempts to close them throughout the cradle to career continuum.

Although community organizations are engaged in great work, there could still be systemic barriers preventing students from accessing the services and resources they need to succeed.

Community leaders have the opportunity to mobilize whole communities in a collective approach to address systemic barriers to success.

Barriers disproportionately affect students traditionally under-represented in higher education. All sectors can benefit from closing the equity gap by improving the lives of individuals, their families and their communities at large.



The Skills Gap

In 2016, the Florida Chamber of Commerce reported that 260,000 jobs went unfilled while 500,000 unemployed Floridians sought work.³

This problem is symptomatic of Florida's skills gap. Simply put, there are more skilled positions available in Florida than there workers with the right skills to fill them.



Our skills gap is projected to grow. In their Florida Jobs 2030 report, the Florida Chamber noted, "Rapid innovation technology will drive increased automation, globalization, digitization, and advances in machine learning in the next decade and a half."

Jobs requiring a high school education lost in the recession: **5.6 million.**

Jobs requiring a high school education added in the recovery: **80,000.**⁴

"While these shifts are already well underway, by 2030 these and other disruptive technologies will lead to the development of new jobs and a shift in the skills and competencies required for existing jobs within the state's economy."

Today's cab drivers may be replaced by autonomous vehicles and waiters by self-service tablets. These displaced workers will require training to find gainful employment.

Florida must provide better support for today's "post-traditional" college students to prepare students for the ever-increasing knowledge demands of Florida's 21st century economy.

"Talent is quickly replacing the tax incentive as the economic development tool of choice."

Mark Wilson
President and CEO
Florida Chamber of Commerce

Supporting Student Success

Today's students face numerous challenges that require a variety of supports to complete a postsecondary education, including:

- More academic guidance and advising
- Mentoring
- Assistance with career exploration
- College selection, including finding the right fit that matches the student's academic and social/emotional needs
- Financial literacy, including FAFSA completion, financial aid awareness and funding options that can cover living expenses
- Logistical support like transportation and childcare
- Connections to jobs through internships and apprenticeships



It is important to understand the needs of student populations facing the greatest challenges: those that are the first in their family to attend college, those that are low-income, adult students, and students of color.

"When I'm visiting with parents, students, and teachers, they tell me again and again, 'The scholarship brought me in, but the mentoring relationship...that's what changed my life,'"

Jillian Hasner
President and CEO
Take Stock in Children

Low-Income Students

The cost of college can feel daunting for any student. For low-income students, it can feel impossible.

In Florida, 53% of students attending college are low-income.⁵ These students enroll in college at rates 10.9% lower than their non-low-income peers.⁶

Of those that do enroll, the likelihood of earning a degree is considerably lower for low-income students.

Low-income students also face instability in housing, food security, and access to health care, which impacts their ability to persist.



The Kresge Foundation noted one study that found as many as 50% of students at 10 community colleges across the country were experiencing housing or food insecurity.⁷

7 out of 10 students from high-income families earn a bachelor's degree by age 25.
Only 1 out of 10 low-income students do the same⁸

Many students must work full-time while in college. Working requires students to take a slower pace through college coursework, which makes it less likely they will finish a degree.

The student's situation can become even worse if they take out a loan to pay for classes and don't complete their degree.

In this scenario, they are burdened with student loan debt but lack the credential that would qualify them for a career to pay for it.

First Generation Students

Students who are first in their family to attend college, or “first-generation college students,” often need additional supports to and through a postsecondary education.¹⁹

Helios Education Foundation estimates **53% of Florida students are 1st generation.**

The number of first-generation students in Florida is likely to increase if population projections hold true.

Compared to their peers, first generation students pursue college at lower rates, obtain lower degree levels, and complete their degree less often. There are many reasons for this disparity.

“Education cannot be the exclusive domain of the fortunate.”

Scott Cable
President
Florida Community Bank
Wells Fargo

For these students, attending college is not a “given,” and college may feel out of reach for financial and other reasons.

Parents who have not attended college often lack the knowledge and experience needed to guide their children’s college aspirations.

To continue their education after high school, first generation students need help from trusted and knowledgeable adults in their community.



Part-Time Students

Over a third of students in Florida are enrolled part-time, for a variety of reasons,¹⁰ including working to support themselves and their families and fulfilling caregiving responsibilities.

Unfortunately, part-time students face a big disadvantage. In many cases, part-time students who start college never complete a degree or credential.

Many of these students who do continue their studies stop and start over a number of years, often across multiple higher education institutions.

This approach can lead to taking more credits than are needed when certain credits don’t transfer. One study showed that, on average, students lose a full semester’s worth of credit when they transfer to another institution.¹² That extra credit costs students time and money.

“Future jobs will require some form of quality postsecondary education. That’s why we need to keep college as a realistic ambition for kids.”

Marlene Spalten
President and CEO
Community Foundation of Tampa Bay

Furthermore, not all forms of financial aid are available to part-time students. This means that part-time students frequently pay out-of-pocket to start programs they may never finish.

Drop-out rates for Florida college students¹²:

Part-time, 2-year school: **61%**
Part-time, 4-year school: **70%**

Full-time, 2-year school: **36%**
Full-time, 4-year school: **32%**

Time is not on their side in terms of earning a credential that can lead to a good paying job. The longer it takes to earn a degree, the less likely part-time students are to finish.

Adult Students

37% of Florida undergraduates are adults age **25 or older**.¹³

4-year school graduation rate for adult students: **36.8%**
4-year school graduation rate overall: **54.3%**¹⁶

2.1 million (or **21.8%** of Florida's working age adults) have some college credit but no degree.¹⁵

Only **38.9%** of adults age 25-64 have attained at least a 2-year degree.¹⁴

"It is numerically impossible to meet the state's educational attainment and workforce goals without including adults in our upskilling efforts."

Wayne Taliaferro
Policy Analyst
CLASP Education Commission of the States

Adult students are often juggling work and family with school, and are more likely to be enrolled in college part-time.

This can lead to several starts and stops on the path to a degree, often with gaps that can extend years.

With excess credits frequently earned from multiple institutions and limited financial aid available for part-time students, adult students may exhaust financial aid before completing their degree.



Veterans

Veterans make up 9.7% of Florida residents. In some counties, veterans make up nearly double that percentage of residents age 18 and older.¹⁷

The number of veterans taking advantage of military education benefits in Florida has more than tripled since 2000, with 87,140 veterans receiving benefits in 2013 vs. 25,556 in 2000.¹⁸

The armed services recognizes that one of the best ways to help veterans transition to civilian life is through postsecondary education and training, and offers service men and women support through various military education benefits.



States with the **most veterans using education benefits:**

1. California
2. Texas
- 3. Florida²⁰**

Florida veterans earn some college credit or degrees at higher rates than non-veterans, 66% to 56%.¹⁹

Helping veterans complete a degree or credential is a key opportunity to build a strong local talent pool. But veterans can often feel out of sync with their non-military student peers.

Veterans also need specialized help to understand how to access their education benefits through the VA, and support to meet their unique needs.

Yet, given their training and the self-discipline they have mastered through their military service, they often excel in college with the right support.

Foster Youth

Foster youth face particularly daunting challenges given the instability in their lives, which can lead to significantly lower postsecondary attainment. Only 60% of foster youth complete high school vs. 75.6% for Florida students overall.²² Additionally, 75% of foster youth are behind a grade level.²⁵

Foster youth high school graduates who attend college: **20%**

High school graduates overall who attend college: **67%**²¹

Even though foster youth in Florida have access to dedicated scholarships to cover the cost of tuition, they attend college at a significantly lower rate than their peers. Nationally, only 3 - 11% of youth who transition out of foster care complete a college degree.²³

The number of Florida youth aging out of foster care is growing: In the 2015-2016 school year, 4,736 young adults were eligible for the Florida Department of Children and Families' college tuition and fee exemption for youth transitioning out of foster care, up 8.1% from the prior year.²⁴



Rural Students

Florida has nine of the top 100 most populated metro areas in the country, but almost half of the state's counties are considered rural.

Compared to their non-rural peers, rural students experience higher poverty rates, less academic preparation, and lower expectations from their parents to pursue a postsecondary education. These factors result in lower college attendance and completion rates.²⁷

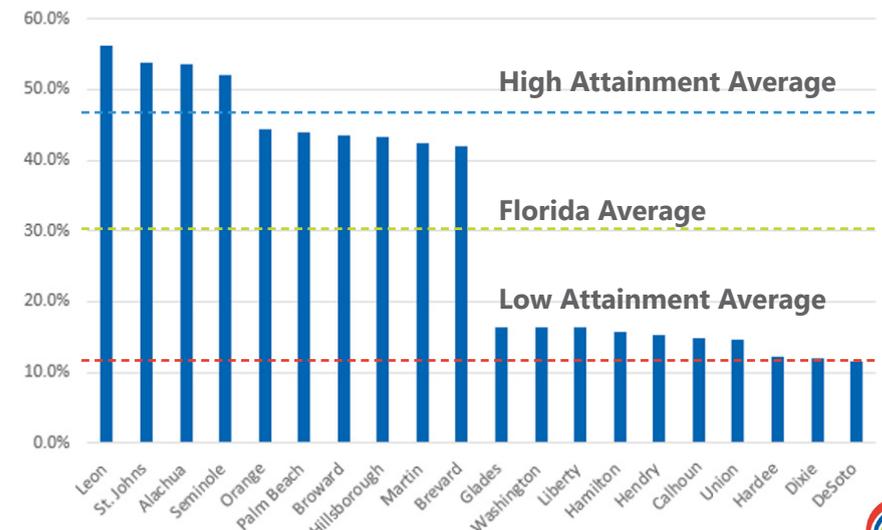
Other obstacles rural students can face are lack of local access to an institution of higher learning and lack of transportation. These students often must move away from their communities to seek a

degree or credential. Moving can result in greater cost of living expenses and can upset their sense of connectedness to their community.

The degree attainment rates in Florida's rural counties averages **22.6%**, well below the state's average of **39.9%**.²⁴

When the top 10 counties in postsecondary attainment are compared to the lowest 10, it paints a picture of two Floridas (see Figure 4 below).

Florida Counties with Highest and Lowest Degree Attainment Rates²⁸



Community Support

Student Debt and Affordability

One of the biggest barriers to pursuing postsecondary education for many students is the cost. A spring 2013 survey by University of Florida researchers showed 88% of parents with children in our state intend for their kids to go to college, but less than a third believe higher education in our state is affordable.²⁹



Despite Florida's reputation as a state with low in-state tuition, students here rely more heavily on federal student loans than their peers in other states.

According to the US Department of Education, the average Florida borrower owes \$24,947 in student debt ranking Florida 39th in the nation.³⁰

And yet student borrowers in Florida have a 3-year loan default rate of 14.1%, which is the 6th highest in the United States.³¹ In total, the outstanding debt amount among Florida's 2.3 million student borrowers currently exceeds \$61 billion in federal loans.³²

Community Collaboration

Every community has students that, despite the obstacles they face, can achieve a postsecondary education with the right mix of supports.

Through the power of collaboration, communities across Florida can boost post-secondary attainment and prepare students for the future.

To learn more about college access and success in Florida, visit floridacollegeaccess.org

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