

Data Point

St. Philip's College
January 2019

An item of factual information derived from measurement or research

Figure 25-1 (right) shows student loan default rates for states with the lowest (Vermont, Massachusetts, and North Dakota) and highest (Nevada, New Mexico, and West Virginia) default rates, as well as Texas and its nearest comparison states (North Carolina, Tennessee, and Louisiana). As depicted, there exists a greater than 11% difference between the lowest and highest default rates.

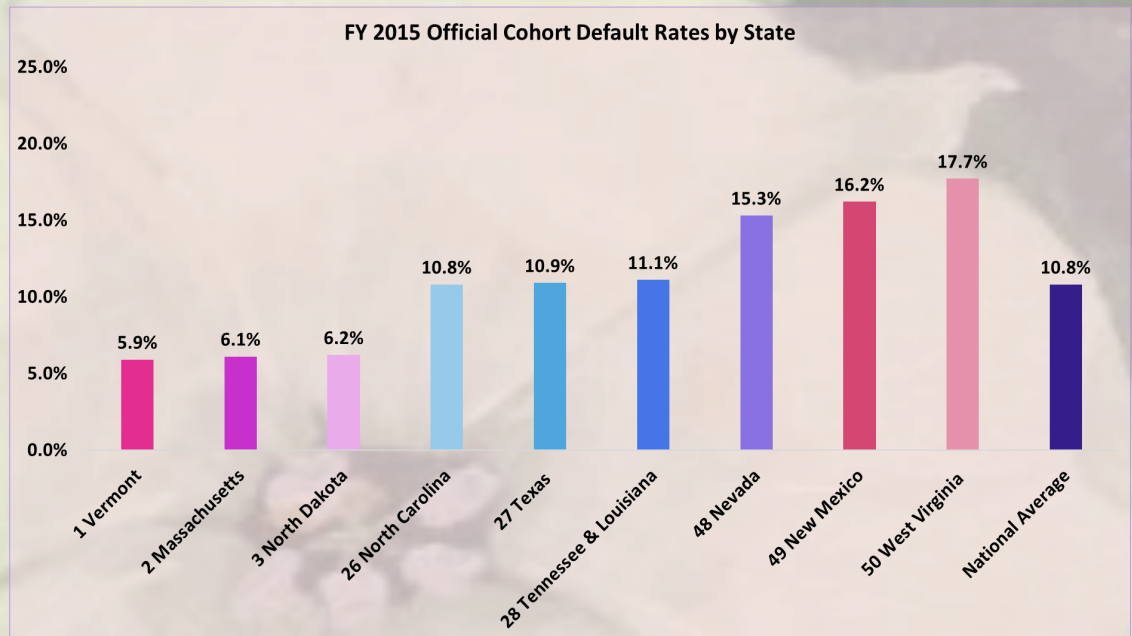


Figure 25-1: FY 2015 official cohort default rates by state; lowest and highest 3 and Texas comparisons
Data Source: Federal Student Aid (FSA) data calculated August 2018

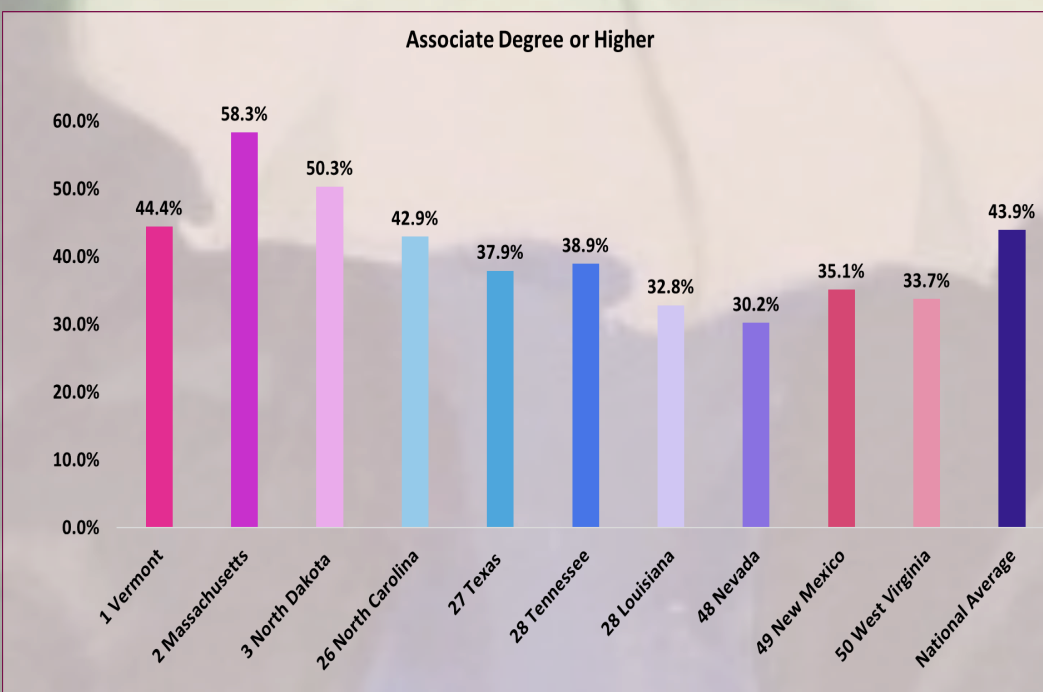


Figure 25-2: Educational attainment comparison by states based on featured national default rates
Data Source: 2018 Texas Public Higher Education Almanac

*Bachelor Degree or higher not shown

Figure 25-2 (left) features the educational attainment (associate degree or higher) of 25 to 34 year olds in states highlighted in Figure 25-1. As displayed, educational attainment is higher in states with lower student loan default rates; nationally, Massachusetts achieved the highest percentage of educational attainment at 58.3% Associate Degree or higher and 51.3% Bachelor Degree or higher*. The lowest educational attainment occurred in Nevada with 30.2% achieving Associate Degree or higher and only 22.4% Bachelor Degree or higher.

United States 2017 Poverty Rates (lowest and highest three, Texas and nearest comparison states) are featured in *Figure 25-3* (right). As displayed, there is a 12.1% discrepancy between the lowest poverty rate (New Hampshire, 7.7%) and the highest (Mississippi, 19.8%).

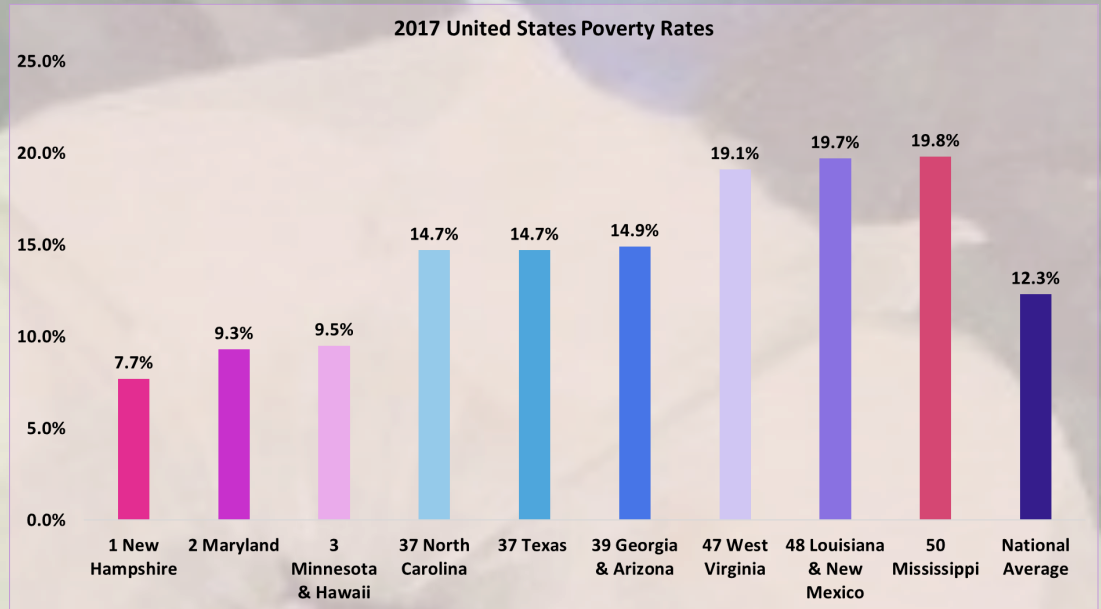


Figure 25-3: 2017 United States poverty rates by lowest and highest 3 and Texas comparisons
Data Source: U.S. Census Bureau 2017 American Community Survey

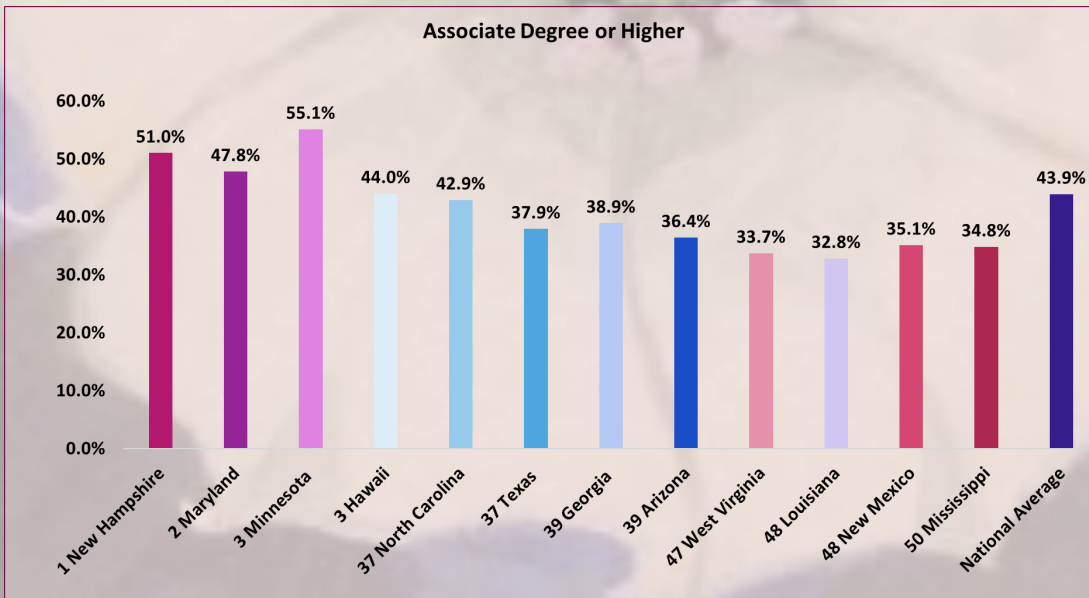
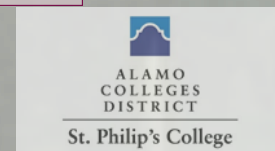


Figure 25-4: Educational attainment comparison by states based on featured national poverty rates
Data Source: 2018 Texas Public Higher Education Almanac

Educational attainment in states with low poverty rates far exceeds that of states with high poverty rates (*Figure 25-4*, left); of the four states with the highest poverty rates, all fall in the bottom eight* for Associate Degree or higher and the bottom six** for Bachelor Degree or higher.



**Institutional Planning,
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*Lowest educational attainment (Associate Degree or Higher): (26) Nevada 30.2%, (44) Arkansas 32.5%, (48) Louisiana 32.8%, (47) West Virginia 33.7%, (15) Alaska 34.4%, (50) Mississippi 34.8%, (43) Oklahoma 35.0%, (48) New Mexico 35.1%

**Lowest educational attainment (Bachelor Degree or Higher): (26) Nevada 22.4%, (49) New Mexico 23.8%, (44) Arkansas 23.9%, (50) Mississippi 24.0%, (47) West Virginia 24.8%, (48) Louisiana 26.2%

(National poverty ranking in parentheses)