# NATIONAL STUDENT CLEARINGHOUSE® RESEARCH CENTER®

# Signature<sup>TM</sup> REPORT

### Some College, No Degree:

A National View of Students with Some College Enrollment, but No Completion







## Some College, No Degree: A National View of Students with Some College Enrollment, but No Completion

Over the past 20 years, more than 31 million students have enrolled in college and left without receiving a degree or certificate. Almost one-third of this population had only a minimal interaction with the higher education system, having enrolled for just a single term at a single institution. Signature Report 7 examines the "some college, no degree" phenomenon to better understand the value of some college in its own right and as well as the contribution the "some college, no degree" population can make to achieving college completion goals.

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#### **SPONSOR**

This report was supported by a grant from the **Lumina Foundation**. Lumina Foundation, an Indianapolis-based private foundation, is committed to enrolling and graduating more students from college — especially 21st century students: low-income students, students of color, first-generation students and adult learners. Lumina's goal is to increase the percentage of Americans who hold high-quality degrees and credentials to 60 percent by 2025. Lumina pursues this goal in three ways: by identifying and supporting effective practice, through public policy advocacy, and by using our communications and convening power to build public will for change. For more information, log on to <a href="https://www.luminafoundation.org">www.luminafoundation.org</a>.

#### **Executive Summary**

Over the past 20 years, more than 31 million students have enrolled in college and left without receiving a degree or certificate. The size of this population is an indication of the many unique strengths, and some weaknesses, of the American higher education system. Yet, relatively little is known about the students themselves. Using national data on their enrollments over time and across institutions, this report seeks to answer some important

questions about the characteristics and postsecondary education enrollment patterns of this population: What types of colleges did they attend? How long has it been since they last enrolled? How much college have they actually completed?

This report was able to identify the some college, no degree population by tapping a unique database of enrollment and degree records from the National Student Clearinghouse, rather than the traditional method of conducting surveys of a representative sample of adults. The Clearinghouse data allowed us to dig deeper into the "some college" phenomenon, exclude those who earned degrees or certificates, and analyze in detail the enrollment pathways of this former student population.

Almost one-third of this population had only a minimal interaction with the higher education system, having enrolled for just a single term at a single institution. For those who had completed at least two terms of enrollment, these pathways often involved non-traditional patterns, such as stopping out, enrolling part time, enrolling at older ages (well after completing high school), and enrolling at multiple institutions. This report's major focus is this latter group: the population for whom we identified more than one enrollment record. These multiple-term enrollees proved to have diverse pathways through higher education, many extending over years and across institutions, that may offer insights for educators and policy makers who, with better understandings of these students, may be able to improve programs and services to better meet their needs in the future. We also made another selection of students who had at least two full academic years' worth of college, whom we called potential completers, recognizing that for most students this would be significant progress toward a two-year credential and half-way to the four-year baccalaureate.

The report provides descriptions of each of these two groups including the age and gender distributions and examines their enrollment pathways including the followings:

- Institutional sector(s) in which students enrolled (e.g., exclusively two-year institutions, exclusively four-year institutions, mixed-sector enrollment including both two-year institutions and four-year institutions)
- Number of institutions in pathway (i.e., number of institutions attended during the study period)
- · Length of pathway between first and last term enrollment
- Number of stop-outs
- Years since last enrollment

The supplemental feature examines enrollment patterns of potential completers, comparing them to a sample of students who completed degrees or certificates during the study period. The results presented in the supplemental feature figures compare the two groups on three characteristics: (a) age at last enrollment by the number of institutions students in pathway, (b) number of stop-outs, and (c) length of pathway.

#### MAIN FINDINGS AND IMPLICATIONS

#### **Multiple-Term Enrollees**

More than one—third (34.9 percent) of the multiple-term enrollees began and ended their postsecondary enrollments within a single year. Over half (56.3 percent) attended only two-year institutions while 16.6 percent attended both two-year and four-year institutions.

Not surprisingly, the number of stop-outs and the length of pathway were positively related. For example, among multiple-term enrollees with one year or less time elapsed from the first to last enrollment, nearly 90 percent did not stop out at all. In contrast, among those whose enrollments spanned 10 years or more, almost all had at least one stop-out and more than two-thirds (71.2 percent) had two or more stop-outs.

Over half (60.6 percent) of multiple-term enrollees were under 30 years old, including 40.3 percent who were younger than 24 at the time of their last enrollment. A similar proportion (39.4 percent) were 30 years old or older. Only slightly over a quarter of multiple-term enrollees attended four-year institutions exclusively, with over half of them (56.3 percent) attending two-year institutions exclusively and 16.6 percent attending both two- and four-year institutions.

About three-quarters of multiple-term enrollees having attended two-year institutions either exclusively, or before or after attending a four-year institution, reflect the multiple missions of two-year institutions in the nation's postsecondary education system. This also may represent a variety of student intentions that may include an intention to pursue a degree or seek alternative credentials.

One-third of the multiple-term enrollees attended two or more institutions on their pathway, potentially complicating their return to complete a degree as they may need to transfer their credits from more than one institution.

#### **Potential Completers**

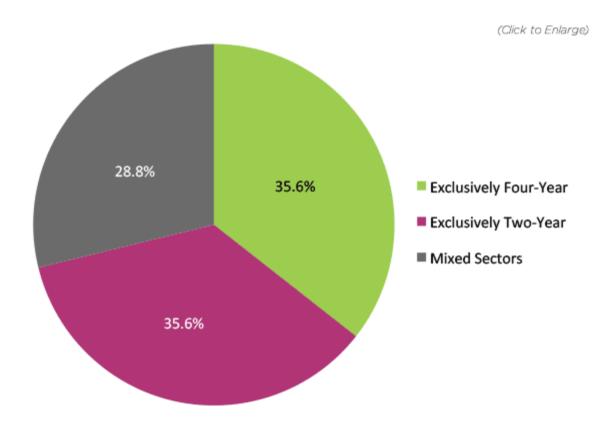
Potential completers in this report, are former students who have two or more years' worth of progress, potentially toward degree completion. These students are a more cohesive group, with more recent enrollments, and are the most relevant to current policy discussions centered on the completion agenda.

Overall, men represent a slightly smaller group among potential completers (1,647,347) compared to women (1,890,769) and more men are in younger age groups than women: 64 percent of the men were under 30 in December 2013, compared to 54 percent of the women. In general, the most common type of potential completer is age 24-29 and has been out of the postsecondary education system for two to six years, as of December 2013. There are about 600,000 women and 630,000 men in this category.

For 17 percent of potential completers, seven or more years has elapsed since their last enrollment. Among those over 30 years old, the figure is 25 percent. This has high policy relevance, especially with regard to designing outreach and recruitment approaches to reach the greatest numbers of potential completers.

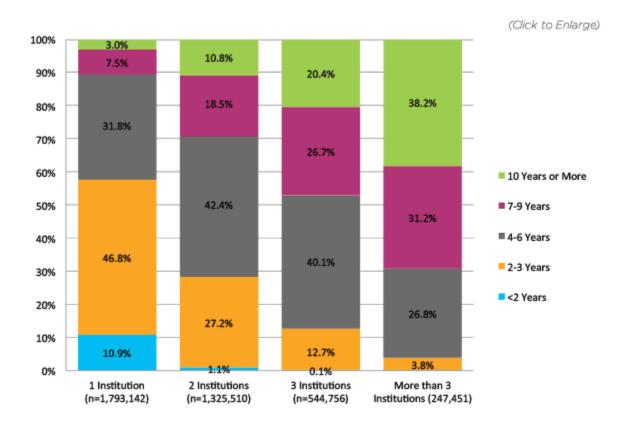
In contrast to the results shown for the multiple-term enrollee group, potential completers enrolled quite evenly across different institutional sectors, as defined in this report. The data show that potential completers followed various pathways: enrolling in two- or four-year institutions exclusively or, almost as prevalently, in both (mixed-sector enrollment). This has implications for institutions and policy makers as they work to identify and encourage some college, no degree populations to return to college and complete a credential (see **Figure A**).

**Figure A.** Potential Completers: Institutional Sector 2003-2013 (N=3,913,918)



Among potential completers, most attended only one (45.6 percent) or two institutions (36 percent). Not surprisingly, greater time elapsed between the first and last enrollment of potential completers who attended more than one institution (see **Figure B**).

Figure B. Potential Completers: Number of Institutions in Pathway by Length of Pathway (N=3,910,859)



More than one in four potential completers (25.7 percent) enrolled continuously or intermittently for seven years or longer. While 38.1 percent enrolled continuously or on-and-off over three years or less, a similar percentage (36.3 percent) spread their enrollments over four to six years. These results suggest that standard cutoffs for measuring student graduation rates (typically 150 percent of program length) are inadequate: significant numbers of students continue to make substantial progress toward a credential for many years longer.

Students who had enrollments for fewer years tended to persist without any stop-outs. For example, for students who only enrolled for two to three years, 70.6 percent had no stop-outs until the end of the study period whereas nearly one-quarter (24.4 percent) of students who enrolled over the course of 10 years or more had no stop-outs up to their last enrollment.

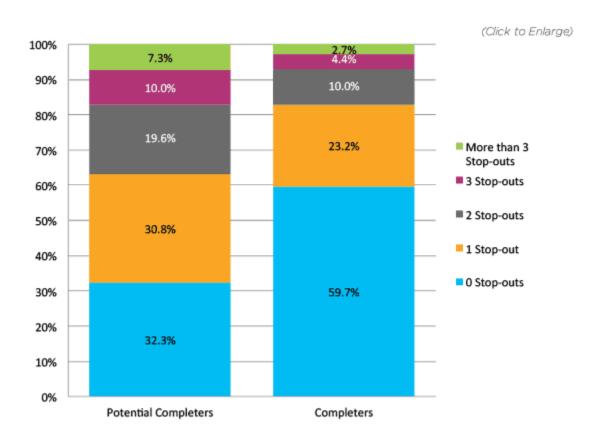
#### Analysis of Enrollment Pathways of Potential Completers and Students who Completed a Degree or Certificate

This report's Supplemental Feature compares the enrollment pathways of potential completers to those of students who successfully completed a degree or certificate. Compared to completers, more potential completers attended multiple institutions. Just over half of the completers group (51.1 percent) attended only one institution, while 42.6 percent of potential completers followed that pattern. More potential completers (22 percent) attended three or more institutions than completers (16.1 percent).

The proportion of potential completers who had one or more stop-outs was higher than that of completers. About twice as many completers (59.7 percent) had no stop-outs up to their last enrollment, compared to potential

completers (32.3 percent). Equally important is the observation that potential completers had a higher proportion (17.3 percent) of students with three or more stop-outs, compared to completers (7.1 percent) (see **Figure C**).

Figure C. Comparison of Potential Completers (N=5,487,543) and Completers (N=1,858,868): Number of Stop-Outs



In general, the pathway time length for potential completers is longer than for completers. The pathway for a large majority (81.2 percent) of completers was six years or less, compared to 64.4 percent of potential completers. At 42.2 percent, completers also represented the highest proportion of students whose pathway spanned four to six years between first and last enrollment, compared to slightly over a third for potential completers.

#### IMPLICATIONS FOR POLICYMAKING

Though we are careful to note that the data in this report reveal that the population of students with some college, no degree is diverse, we also recognize that the data reveal where similarities exist within this population and its subsets. Though the majority of multiple-term enrollees and potential completers are between 24 and 29 years old, policies are still needed to be tailored to the various ages and stages of life of potential returning students. Among both subsets, there were more women than men who were 30 years or older. Given that women are a slight majority of each of these subsets, institutions should note that this group of women forms a considerable number of students who could return to complete a degree. We do not suggest that any one group within the population be targeted specifically, but believe the demographic characteristics presented in this report can help institutions focus their efforts to recruit returning students who have yet to complete a degree.

For current students, institutional policy makers can use these data to better inform students of the relationship between the increased number of stop-outs and longer pathways, which potentially lead to non-completion. And they can encourage students to find ways to remain enrolled, if they wish to complete a degree within a shorter time frame.

Finally, potential completers' sector enrollment was equally divided between exclusive enrollments in two- and four-year institutions, while nearly the same proportion enrolled in both sectors during their pathway. Therefore, each sector could develop policies and programs directed at distinct subgroups of returning students, considering the information needs regarding credit transfer agreements, course revalidation, and evening and weekend courses.

Many of the implications for institutions discussed above are important for public policymakers to note as well. However, perhaps one of the most important findings in this report is the near equal proportions of potential completers who have enrollment histories in two- or four-year institutions exclusively or both. Returning to the relationship between students who have two or more years' worth of progress toward a degree and the college completion agenda, these data suggest that policymakers should ensure that both types of institutions are supported in their efforts to recruit students who are familiar with their type of institution.

#### Introduction

Over the past twenty years, more than 31 million students have enrolled in college and left without receiving a degree or certificate, yet relatively little is known about this population. Using national data on their enrollments over time and across institutions this report seeks to answer some important questions about the characteristics and postsecondary education enrollment patterns of this population. What types of colleges did they attend? How long has it been since they last enrolled? How much college have they actually completed?

The report is designed to inform the higher education community, including students, institutions, and policymakers, with new knowledge that may help in understanding the scale and patterns of college non-persistence and stop out, the potential value to individuals of some college in its own right, perhaps without ever seeking a degree, and also the potential contribution that efforts to re-engage the some college, no degree population can make to achieving college completion goals.

National goals for increasing the level of college attainment among adults are central to current U.S. education policy discussions both because of their importance to educational opportunity and social equity, and for their importance to economic competitiveness. (Bailey, Crosta, & Jenkins, 2013; Blumenstyk, 2013; Jaschik, 2013; Lewin, 2013; Obama, 2009). Yet, these college completion goals may not be achieved by only enrolling and graduating traditional-age cohorts of first-time college students who will be finishing high school in the coming years. (Pusser et al., 2007). In addition to high school graduates, we must also look to older students to increase college attainment rates sufficiently to meet these goals.

While some of the policy discourse has framed this aspect of the college completion agenda on adult learners generally, much of the discussion has focused on reaching what is perhaps an even more promising subset of this population: those students who have already enrolled in postsecondary institutions in the past, and may have

earned significant numbers of credits towards a degree already, but have not, for whatever reason, completed a degree or certificate. Characterizing students in this group as "near-completers," many organizations are now encouraging a national effort to reach out to and facilitate re-enrollment and degree completions for this group.

#### RESEARCH ON STUDENTS WITH SOME COLLEGE AND NO COMPLETION

Much of what we know about college students generally comes from the postsecondary institutions directly. They know their students well during the time the students spent on campus, but typically do not know what happens after they leave the campus, including whether those who left without a degree ever transferred and completed a credential somewhere else. Thus, information on the some college, no degree population primarily derives from Census survey data, according to which, about one-fifth (21.3 percent) of the national population 25 years and over have some college experience, but no degree compared to over one-third of the adult population (36.2 percent) who have an associate's degree or higher. While the Census data provide demographic information such as age, gender and race, it does not address critical questions such as how much college was completed, how long ago, and at what types of institutions.

Going beyond basic facts about the population, there are three relevant areas of research that help to frame the issues at the center of this report. First, we examine recent research on economic returns to postsecondary education. Second, because most U.S. adults with some college and no completion are adult learners (age 24 or older), we examine findings from studies specifically about adult college students to gain insight into this population. Finally, we explore the wide-ranging projects that have emerged recently throughout the country aimed at recruiting or re-engaging near-completers, and encouraging them to finish a postsecondary credential.

#### RETURNS TO POSTSECONDARY EDUCATION

Research on the returns to postsecondary education shows economic gains associated with all levels of college enrollment, regardless of whether it leads to completing a degree (Bahr, 2014; National Center for Education Statistics, 2012). Nevertheless, studies show that such gains are greater for those who complete degrees. According to a College Board report, earning a bachelor's degree increased median annual earnings by \$16,100 compared to those with some college, no degree among those working full time (\$56,500 and \$40,400, respectively, Baum et al., 2013, p. 11). U.S. adults who have completed postsecondary credentials also have documented advantages in employer health insurance and pension coverage (Baum et al., 2013; Belfield & Bailey, 2011). In a review of literature exploring benefits of community college enrollment, Belfield and Bailey (2011) found that the vast majority of studies in this area reported income gains associated with attending a two-year college, and the financial returns increased along with the number of credit hours completed. Similarly, in a study on community college students in Kentucky, Jepsen, Troske, and Coomes (2014) found that completing college courses — even without subsequent degree completion — increased earnings, but that both associate's degrees and certificates of completion yielded greater income returns for students. The findings of a report by Gladieux and Perna (2005) using data on first-time freshmen who enrolled in postsecondary education in 1995-1996, showed that half of this population borrowed to supplement their undergraduate education. As of 2001, more than onefifth (23 percent) of the borrowers had dropped out of college and, of these non-completers, about one-fourth had defaulted on at least one loan. To a great extent, borrowers who dropped out from both two- and four-year institutions did not realize the monetary returns associated with completing college. Tierney (2013) concurs that students who do not complete college and have accumulated debt are less likely to repay their debt compared to completers, irrespective of the institution type.

Unemployment rates for adults age 25 and older decrease with higher education attainment as well. Smaller proportions of U.S. adults with some college experience were found to be unemployed compared to high school graduates, but those with an associate's or bachelor's degree showed even lower unemployment rates (Snyder & Dillow, 2011).

#### **ADULT LEARNERS**

Most research on adult learners focuses on prior learning assessment (CAEL, 2008), the complexity of balancing school with job and family obligations (Goldrick-Rab & Sorensen, 2010; Kasworm, 2010), or state policy and institutional practices that support adult learners' success while they are enrolled (Boeke, Zis, & Ewell, 2011; Robinson & Lakin, 2007).

Fewer studies focus on the pathways and needs of those who were previously enrolled in college, but left without a credential and are no longer attending postsecondary education. Most adult students have many responsibilities competing for their time (Kasworm, 2010; Ross-Gordon, 2011) and college completion can be seen as an additional burden. In a study of adults who were considering returning to complete their postsecondary education, Hagelskamp, Schleifer and DiStasi (2013) found that many had poor information about the college-going process, including what factors to consider when selecting a program and institution, and many likewise lacked information on the benefits of degree completion.

#### NATIONAL DATA AND OUTREACH INITIATIVES

As a part of the focus on college completion framed by the Lumina Foundation, College Board, Complete College America, and other national groups, several state-level and multi-state efforts have emerged focusing specifically on outreach to students who have some college credit but no credential. Initiatives, such as the Adult College Completion Network and Project Win-Win, have drawn effectively on research on adult learners. The research produced as a result of these new initiatives has had to break new ground in identifying this pivotal some college, no degree population.

Project Win-Win, a multi-year collaboration of the Institute for Higher Education Policy (IHEP) and the State Higher Education Executive Officers (SHEEO), is a prominent and instructive example of this kind of effort. Project Win-Win worked with 61 institutions that award associate's degrees in nine states (Florida, Louisiana, Michigan, Missouri, New York, Ohio, Oregon, Virginia, and Wisconsin) to identify and reach out to adults who had accrued significant college credit without completing a degree. The students were grouped into two categories: "students whose records qualified them for degrees, but who never received those degrees" and "students whose records indicated that they were within striking distance of an associate's award" (Adelman, 2013, p.4). Of the 41,689 students identified as eligible for degree, 6,733 were able to receive the associate's degree and another 2,076 expressed interest in returning to complete the degree. These numbers represent a 16 percentage point increase in associate's degrees awarded by the participating states, growth that the project's collaborators characterized as a "considerable down payment" on national college completion goals (p. 10). These gains notwithstanding, researchers, institutions and policy makers still have more to learn about the some college, no degree population.

Projects like Win-Win and others in the Adult College Completion Network focus their efforts and work with data primarily at the institutional or state level, but they do not provide a national view of enrollment pathways. Moreover, Adelman (2013) points to the large, labor-intensive effort that participating colleges faced in capturing the complexity of student mobility and credit awards and obtaining actionable information from their data,

including identifying the "universe" of former students who met the basic criteria in the first place, awarding degrees to those who were eligible, and contacting potential completers for re-enrollment. The research presented here extends the work of these single and multi-state projects by offering a national view informed by 20 years of longitudinal student-level data.

#### WHAT TO FIND IN THIS REPORT

This report describes students who have enrolled in college at some point in the past 20 years, left without receiving a degree or certificate, and have not re-enrolled in the past year and a half. After exploring the enrollment patterns of the overall group, termed *some college, no degree*, we then narrow our focus to two key subgroups of interest, and organize our findings on these groups in two main sections:

- **Potential re-entry students:** Students with no degree or certificate, but who have two or more enrollment records. For the purposes of this report, we have called this group "Multiple-term Enrollees."
- **Students with substantial, recent college enrollment:** Students with no degree or certificate, but who have the equivalent of two or more years' worth of progress. For the purposes of this report, we have called this group *"Potential Completers."*

In the results section and appendices that follow, we explore and describe selected characteristics of each group, breaking results out by gender, age at last enrollment, and age at the end of the study period. In addition, we present results describing students' enrollment pathways, focusing on a number of key features and experiences including: (1) number of institutions attended, (2) the types of institution(s) attended (two-year institutions, four-year institutions or both), (3) the number of stop-outs, (4) the length of pathway, and (5) years since last enrollment.

In addition, we have included a supplemental feature comparing potential completers with a sample of students who did complete a degree or certificate in the same period potential completers were enrolled in college. For this analysis, we compare the completers and potential completers on three key points: (1) number of institutions attended by age at last enrollment, (2) number of stop-outs, and (3) the length of pathway (or total elapsed time between the first and last enrollment).

#### A NOTE ON THE DATA

#### **Data Source**

The data for this report were drawn from the StudentTracker<sup>SM</sup> and DegreeVerify<sup>SM</sup> services, administered by the National Student Clearinghouse<sup>®</sup> (the Clearinghouse), which tracks 96 percent of college enrollments nationwide across all postsecondary institutions, including all institution types: two-year and four-year institutions, public and private institutions, and nonprofit and for-profit institutions.

The results captured in this report are based on student-level data representing an unduplicated headcount of students across all institutions, a feature of the Clearinghouse data sets that distinguishes them from many other data sources, including the Integrated Postsecondary Education Data System (IPEDS), that may not accurately capture the complexity of postsecondary pathways because they are not structured to identify multiple enrollments by individual students.

#### **Cohort Definition**

The study focused on the cohort of students who had at least one enrollment record at U.S. colleges and universities after January 1, 1993, with no enrollment records between August 13, 2012, and December 31, 2013, and no degree or certificate through December 31, 2013.

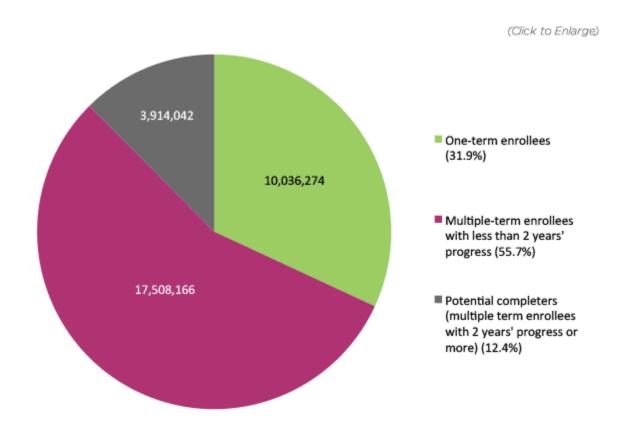
Because the study was intended to describe students who had left postsecondary education, those who had any enrollment records beginning on or after August 13, 2012 were considered "still enrolled" and excluded from the study.

For this report, the Clearinghouse and the Project on Academic Success (PAS) balanced competing priorities in selecting a method for identifying the study cohort. On one hand, Clearinghouse data allowed the researchers to capture a unique headcount of students nationally and, therefore, to follow individual students across multiple sequential enrollments, while also accounting for concurrent enrollments at more than one institution at the same time. On the other hand, there are some limitations with the method for identifying the study cohort in this report.

The institutions participating in the Clearinghouse Enrollment Reporting service (i.e. providing the data coverage) do not comprise 100 percent of all institutions for any individual year. Data coverage has grown steadily over the years examined in this study, which likely resulted in an underestimation of the study's overall cohort size, particularly among students who may have enrolled in the earlier years at institutions not covered by the Clearinghouse at that time. It should also be noted that student enrollments at institutions outside of the U.S. were not included. Moreover, the total coverage rate in the degree data is also not 100 percent, meaning that a small number of students included in the study will likely have had a degree or certificate from a non-Clearinghouse participating institution (For a full discussion of data, definitions, and limitations, Appendix A.)

#### Results

Figure 1. Some College, No Degree by Enrollment Pathway



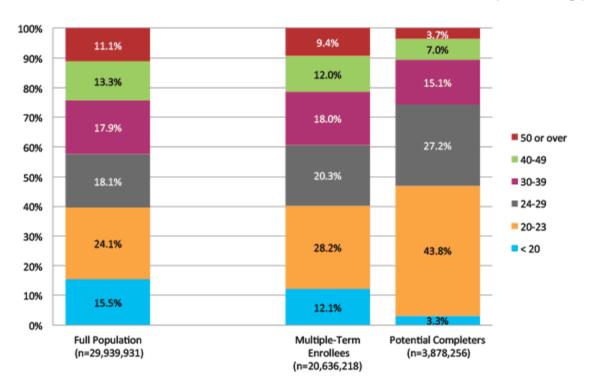
<sup>\*</sup>This figure is based on data shown in Appendix B, Table 1.

**Figure 1** divides the full population (31,458,482) of students with some college, no degree into those who attended only one term (N=10,036,274) and those who have completed more than one term (N=21,422,208). The latter group is further divided into those students with at least two terms of enrollment (N=17,508,166) and a group we refer to as potential completers (N=3,914,042). Potential completers are those students with two or more years' worth of progress between August 11, 2003, and December 31, 2013.

We begin our presentation of results by examining the age distributions within three groups central to the study: the entire study population, multiple-term enrollees (who showed two or more enrollments over time), and potential completers (who accrued the equivalent of two years' enrollment or more).

Figure 2. Some College, No Degree by Age at Last Enrollment (N=29,939,931)

(Click to Enlarge)



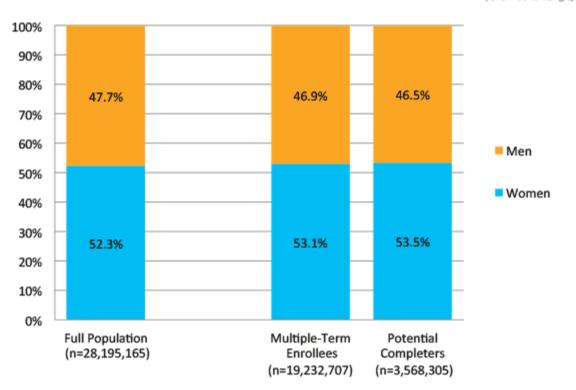
\*This figure is based on data shown in Appendix B, Table 2.

Note: Students with age data missing were excluded from the above figure.

**Figure 2** shows students' age at their last term of enrollment. The distribution of age ranges at students' last enrollment was different for potential completers than for the full population and multiple-term enrollees. For example, while three-quarters of potential completers were under age 30 at the time of their last enrollment, 57.7 percent of the full population and 60.6 percent of multiple-term enrollees were under age 30. Similarly, only 10.7 percent of potential completers were age 40 or over while 24.4 percent of the full population and 21.4 percent of multiple-term enrollees were in this age range.

Figure 3. Some College, No Degree by Gender (N=28,195,165)

(Click to Enlarge)



<sup>\*</sup>This figure is based on data shown in Appendix B, Table 3.

Note: Students with gender data missing were excluded from the above figure.

**Figure 3** presents some college, no degree population by gender. Gender distribution across all three groups was very similar with slightly more than half of the students being women in each group.

(Click to Enlarge) 100% 11.5% 16.6% 90% 28.8% 80% 70% Mixed 60% 62.5% Sectors 56.3% 35.6% 50% Exclusively Two-Year 40% Exclusively Four-Year 30% 20% 35.6% 27.2% 26.0% 10% 0% **Full Population** Multiple-Term Potential

Enrollees

(n=21,334,851)

Completers

(n=3,913,918)

Figure 4. Some College, No Degree by Institutional Sector (N=30,741,449)

\*This figure is based on data shown in Appendix B, Table 4.

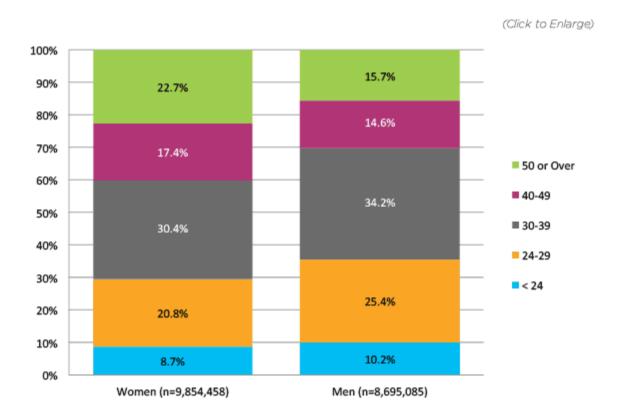
(n=30,741,449)

Note: Students with institutional sector data missing were excluded from the above figure

**Figure 4** shows the institutional sector of enrollments across the study period for the full population with some college, no degree, as well as for the two subset groups, multiple-term enrollees and potential completers. Well over half of the full population enrolled exclusively in two-year institutions throughout the study period (62.5 percent). Multiple-term enrollees showed a similarly high distribution, with 56.3 percent having attended two-year institutions exclusively. However, potential completers were more evenly distributed, with an equal percentage (35.6 percent) enrolling exclusively in four-year institutions and exclusively in two-year institutions. In addition, a larger proportion (28.8 percent) of the potential completers showed mixed sector pathways, enrolling in both two- and four-year institutions throughout the study period, compared to only 16.6 percent of multiple-term enrollees.

The next section examines multiple-term enrollees in more detail and presents results on their demographic background and enrollment pathways.

Figure 5. Multiple-Term Enrollees: Age in December 2013 by Gender (N=18,549,543)



\*This figure is based on data shown in Appendix B, Table 5.

**Figure 5** shows the distributions of multiple-term enrollees by age as of December, 31 2013 (the end of the study period) for women and men. A higher proportion of men than women were in the three younger age groups (with a total of 59.6 percent of men versus 51.2 percent of women). Forty percent of women were 40 or older, as opposed to less than third of men (30.3 percent).

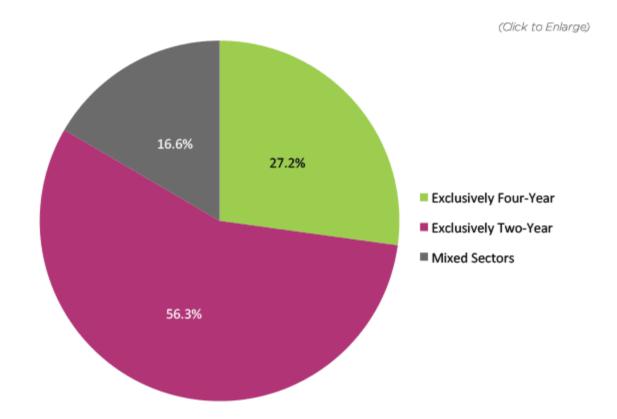


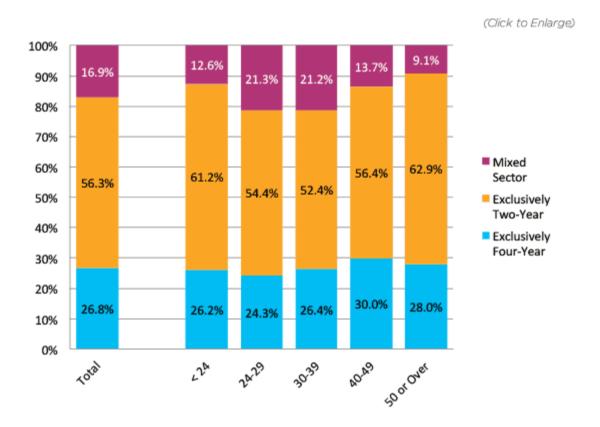
Figure 6. Multiple-Term Enrollees: Institutional Sector 1993-2013 (N=21,334,851)

\*This figure is based on data shown in Appendix B, Table 6.

Note: Summer terms excluded when considering institutional sector.

**Figure 6** displays a representation of the institutional sectors that multiple-term enrollees were enrolled in between 1993 and 2013. Over half of this group (56.3 percent) enrolled exclusively in two-year institutions. A little over a quarter (27.2 percent) enrolled exclusively in four-year institutions and 16.6 percent enrolled in both two-and four-year institutions. The prevalence of enrollment in two-year institutions exclusively likely reflects the scope and multiple missions of two-year institutions in the nation's postsecondary education system. Results may point to possible implications for recruiting returners from this group, as well. Knowing that more than half of this group has experience exclusively with two-year institutions, two-year institutions, for example, may have a particular interest and leading role in reaching students who might potentially return.

Figure 7. Multiple-Term Enrollees: Institutional Sector by Age in December 2013 (N=20,556,269)



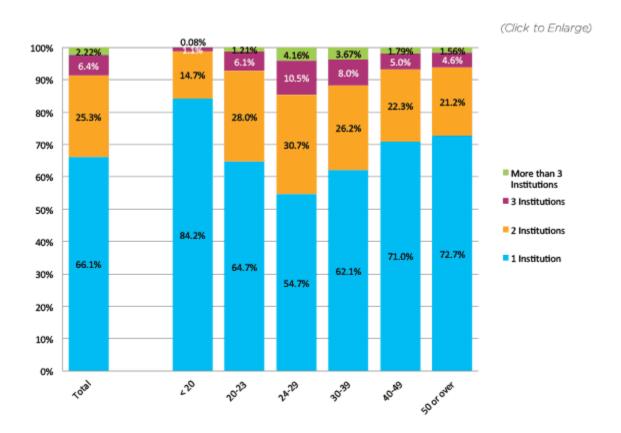
\*This figure is based on data shown in Appendix B, Table 7.

Note: Summer terms excluded when considering institutional sector.

**Figure 7** presents the distribution of multiple-term enrollees by institutional sector across age groups, as of December 2013. The distribution across age groups held the same pattern as the whole of multiple-term enrollees. Across all age groups, more than half of multiple-term enrollees enrolled exclusively at two-year institutions with the highest proportions being in age groups younger than 24 and 50 or over (61.2 percent and 62.9 percent, respectively).

Considering the percentage of students who attended two-year institutions exclusively, alongside those who had enrollments in both sectors, the prevalence of two-year institutions in postsecondary education is evident.

Figure 8. Multiple-Term Enrollees: Number of Institutions in Pathway by Age at Last Enrollment (N=20,636,218)



\*This figure is based on data shown in Appendix B, Table 8.

**Figure 8** shows the distribution of multiple-term enrollees by the number of institutions within the pathway for each age group. For this analysis, age groups were based on students' age at their last enrollment. Across all age groups a sizable proportion of students attended more than one institution with the highest proportion occurring among students between 24 and 29 years (45.4 percent). Among students who were between 30 and 39 years at their last enrollment, 37.9 percent attended more than one institution, followed by 35.3 percent in the 20- to 23-years-old age group.

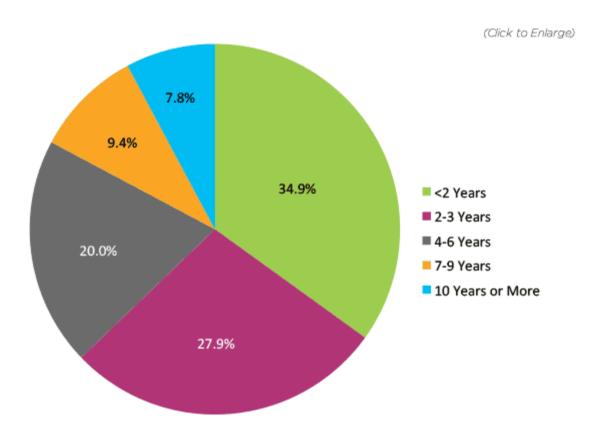
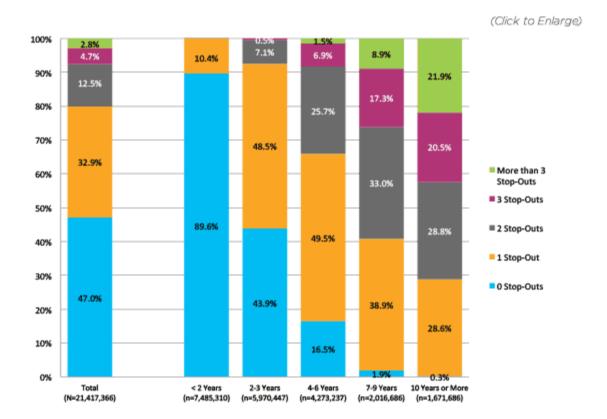


Figure 9. Multiple-Term Enrollees: Length of Pathway (N=21,417,366)

\*This figure is based on data shown in Appendix B, Table 9.

**Figure 9** presents the length of students' pathway, in years, between their first and last term of enrollment. About one-third of these students (34.9 percent) began and ended their postsecondary study in less than two years. A little over one-quarter (27.9 percent) enrolled in courses for two to three years and one-fifth (20.0 percent) enrolled over the course of four to six years. A similar percentage of students enrolled for longer periods, 9.4 percent of students enrolled for seven to nine years and 7.8 percent enrolled 10 years or more.

Figure 10. Multiple-Term Enrollees: Number of Stop-Outs by Length of Pathway (N=21,417,366)

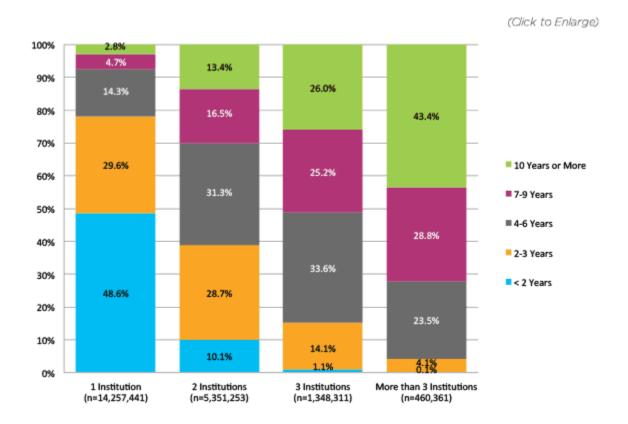


\*This figure is based on data shown in Appendix B, Table 10.

Note: Students may show a duration of one year or less due to concurrent enrollment at separate institutions.

**Figure 10** shows the distribution of multiple-term enrollees by number of stop-outs over the length of pathway. Not surprisingly, only one in 10 (10.4 percent) of the students whose pathway length was less than two years had one stop-out during that time while the majority, 89.6 percent, did not stop out at all. Alternatively, for students who showed enrollments over a span of 10 years or more, almost all of them had at least one stop-out with more than two-thirds (71.2 percent) having two or more stop-outs.

Figure 11. Multiple-Term Enrollees: Length of Pathway by Number of Institutions in Pathway (N=21,417,366)

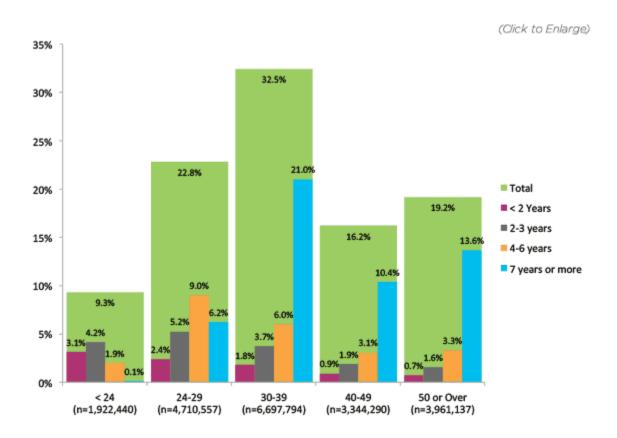


\*This figure is based on data shown in Appendix B, Table 11.

**Figure 11** shows that nearly two-thirds of multiple-term enrollees (66.8 percent) attended only one institution by the end of the study period. Of those, just under half (48.6 percent) have less than two years between their first and last enrollment records.

Differences in the pathway length and the number of institutions in the pathway show an intuitive pattern, with greater percentages of students who have attended more than one institution also having longer enrollment periods. For example, the pathway length for 43.4 percent of students who attended more than three institutions was 10 years or more, while 78.2 percent of students who attended only one institution had three years or less between their first and last enrollments.

Figure 12. Multiple-Term Enrollees: Age in December 2013 by Years Since Last Enrollment (N=20,636,218)

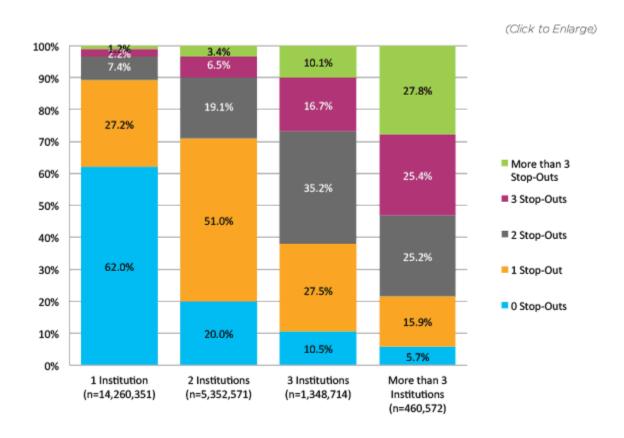


\*This figure is based on data shown in Appendix B, Table 12.

**Figure 12** shows age, as of December 2013, against years since last enrollment for multiple-term enrollees. Of those 30 years or older, a majority have been out of higher education for seven or more years. For the younger groups (29 years or younger), many have a shorter pathway length since their last enrollment.

Among the age groups, very few (9.3 percent) are under the age of 24. A greater proportion of the population are between 24 and 29 years old and have been out for three years or less (7.6 percent), while 15.2 percent are between 24 and 29 and have been out of college for four or more years. The greatest proportion of multiple-term enrollees are between the ages of 30 and 39 and have been out of college for seven or more years (21 percent). The next largest proportion of multiple-term enrollees are 50 years or older and have been out of college for seven or more years (13.6 percent), followed by those between 40 and 49 years that have been out of higher education for seven or more years (10.4 percent).

Figure 13. Multiple-Term Enrollees: Number of Stop-Outs by Number of Institutions in Pathway (N=21,422,208)



\*This figure is based on data shown in Appendix B, Table 13.

**Figure 13** examines the number of stop-outs against the number of institutions in the pathway of multiple-term enrollees. As the number of institutions in the pathway increased, the proportion of students with no stop-outs decreased. For example, of those students who had attended only one institution, a majority (62.0 percent) had no stop-outs while among those who attended two institutions, only 20 percent did not stop out. Just over half (51 percent) of students who had attended two institutions had one stop-out, and nearly one-fifth had two stop-outs (19.1 percent). For those students having attended three institutions, over one-third (35.2 percent) had two stop-outs. Similar proportions of those who attended three institutions had either one stop-out, or three or more stop-outs (27.5 percent and 26.8 percent, respectively). Lastly, of those students having attended more than three institutions, all but a small proportion of them (94.3 percent) had one or more stop-outs. The data show an intuitive pattern across multiple-term enrollees: as the number of institutions in the pathway rose, the percentage of those with one or more stop-outs increased.

(Click to Enlarge) 100% 4.5% 7.8% 6.9% 90% 11.3% 80% 25.0% 70% 27.0% 50 or Over 60% **40-49** 50% ■ 30-39 40% 52.9% 24-29 44.1% 30% < 24 20% 10% 9.7% 10.8% 0% Women (n=1,892,770) Men (n=1,648,347)

Figure 14. Potential Completers: Gender by Age in December 2013 (N=3,541,117)

\*This figure is based on data shown in Appendix B, Table 14.

**Figure 14** presents potential completers by their age, as of December 2013, for women and men separately. At the end of the study period, a higher proportion of men (63.7) were 29 or younger than women (53.8 percent). Consequently, while almost one in five women was 40 or over at the end of the study, only a little over one in 10 men was in the same age category. A quarter, or just over, of each gender group, 27.0 percent of women and 25.0 percent of men, were between 30 to 39 years of age.

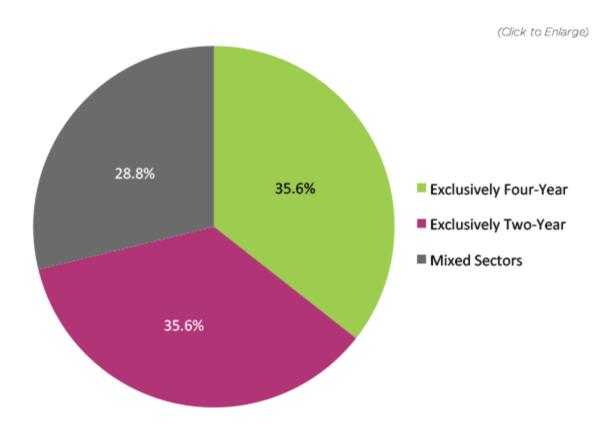


Figure 15. Potential Completers: Institutional Sector 2003-2013 (N=3,913,918)

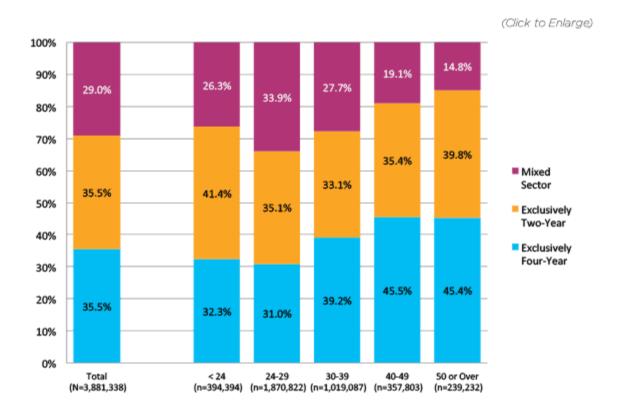
\*This figure is based on data shown in Appendix B, Table 15.

Note: Summer terms excluded when considering institutional sector

**Figure 15** presents potential completers and the institutions they attended. Unlike multiple-term enrollees, more than half of whom attended two-year institutions exclusively, potential completers were evenly divided between exclusive enrollments in either two- or four-year institutions, both at 35.6 percent. However, mixed enrollments in two- and four-year institutions was also high among potential completers (28.8 percent\*), and when compared to multiple-term enrollees (16.6 percent).

\*Over half of the potential completers with mixed enrollments (56.6 percent) had their last enrollment in a fouryear institution.

Figure 16. Potential Completers: Institutional Sector by Age in December 2013 (N=3,881,338)



\*This figure is based on data shown in Appendix B, Table 16.

Note: Summer terms excluded when considering institutional sector

**Figure 16** presents potential completers by the institutional sector they have attended across age, as of December 2013. Of students who were younger than 24 years old, the greatest proportion attended two-year institutions exclusively (41.4 percent), about a third (32.3 percent) have attended four-year institutions exclusively, and just over a quarter (26.3 percent) have mixed sector enrollment between the two types of institutions. Of the older age groups, 40 to 49 years and 50 years or over, each group has students who attended four-year institutions exclusively in almost equal proportions, 45.5 percent and 45.4 percent, respectively. A greater proportion of the 50 or older age group (39.8 percent) have attended two-year institutions exclusively compared to 35.4 percent of those age 40 to 49 years.

In terms of attending both two- and four-year institutions, the attendance rate ranged from 14.8 percent for the 50 or over age group to 33.9 percent for those who were between 24 to 29 years.

Figure 17. Potential Completers: Number of Institutions in Pathway by Age at Last Enrollment (N=3,878,256)



\*This figure is based on data shown in Appendix B, Table 17.

**Figure 17** shows interesting patterns when comparing the distributions of potential completers by the number of institutions in the pathway across age groups, based on the age at the last enrollment. In each age group, as well as for all potential completers in total, while the majority attended one or two institutions, a substantial proportion of students attended more than two institutions. Of the total, more than half attended two or more institutions (54.4 percent). The lowest proportion of students who attended more than two institutions was in the youngest population, younger than 20 years at their last enrollment (5.2 percent). This is likely due to the fact that few in this group have had the time to attend multiple institutions. In contrast, for example, almost one-third of the potential completers in age group 24 to 29 years attended more than two institutions in their postsecondary career.

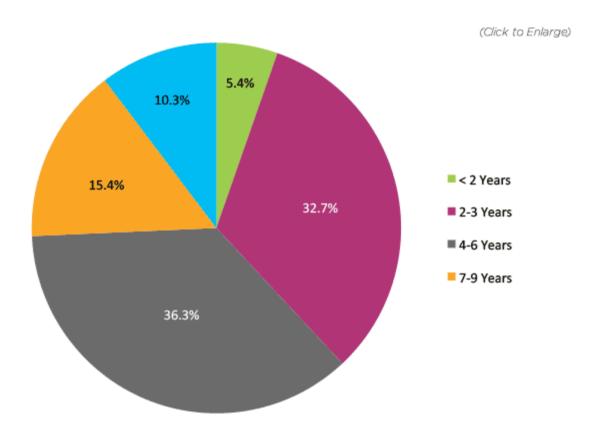


Figure 18. Potential Completers: Length of Pathway (N=3,910,859)

\*This figure is based on data shown in Appendix B, Table 18.

**Figure 18** shows the distribution of potential completers by pathway length. Over a third of potential completers (36.3 percent) had some enrollment in college classes within a four- to six-year time period. Another third (32.7 percent) started and ended enrollment within two to three years. One-tenth of this population (10.3 percent) were enrolled, at various times, between the beginning and end of the period considered for potential completers in this study.

(Click to Enlarge) 100% 1.9% 0.9% 4.9% 2.1% 2.6% 5.9% 6.4% 5.3% 90% 14.1% 12.6% 15.0% 19.5% 26.0% 80% More than 3 70% Stop-Outs 24.3% 28.5% 3 Stop-Outs 32.0% 60% 40.7% ■ 2 Stop-Outs 50% 97.4% 32.3% 40% 1 Stop-Out 70.6% 34.4% 30% 0 Stop-Outs 45.8% 20% 34.0% 24.4% 10% 17.1% 0% Total 7-9 Years

Figure 19. Potential Completers: Number of Stop-Outs by Length of Pathway (N= 3,910,859)

\*This figure is based on data shown in Appendix B, Table 19.

(n=3,910,859)

**Figure 19** presents the distribution of potential completers by the number of stop-outs over the pathway length. Overall, more than half of potential completers had at least one stop-out.

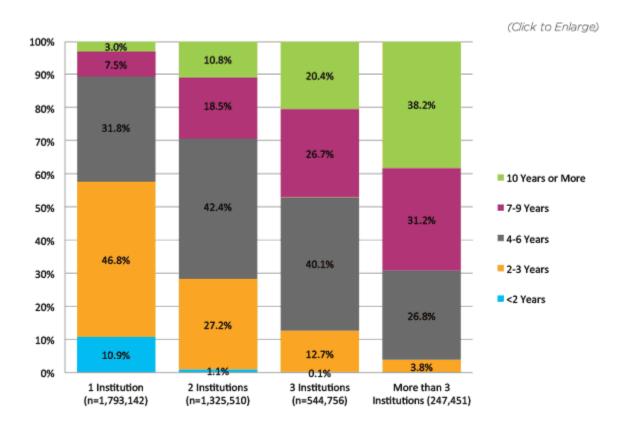
(n=209,960) (n=1,277,780) (n=1,418,109)

(n=601,431)

More (n=403,579)

The pathway length was between two to six years for more than two-thirds of potential completers (68.9 percent). However, the majority of those who had enrollments for two to three years only (70.6 percent) had no stop-outs. This percentage dropped to 34.0 percent for those whose pathway length was four to six years. The percentage of those who persisted without any stop-outs decreased further for those who had enrollments for longer times. For example, only about one-quarter (24.4 percent) of students who enrolled over the course of 10 years or more had no stop-outs.

Figure 20. Potential Completers: Number of Institutions in Pathway by Length of Pathway (N=3,910,859)

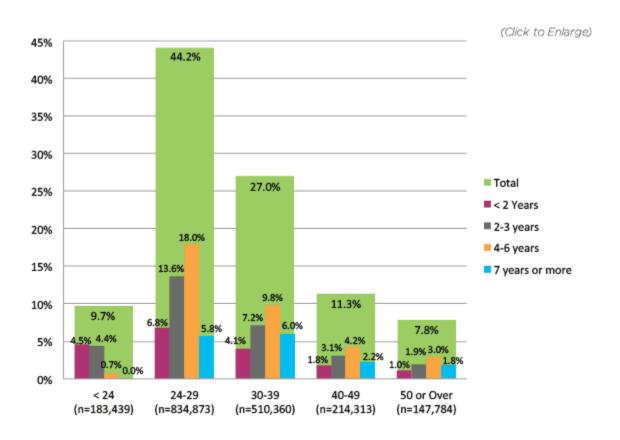


\*This figure is based on data shown in Appendix B, Table 20.

**Figure 20** describes the percentages of potential completers by the pathway length broken out by the number of institutions in the pathway. In general, attending more institutions appeared to be associated with an extended time of enrollment for potential completers. For students who have attended only one institution, 78.6 percent of them enrolled in postsecondary education for two to six years, as of December 2013, with 46.8 percent showing a span of enrollment for two to three years and 31.8 percent for four to six years. About one-tenth (10.5 percent) of this group was enrolled for seven or more years.

For students who attended two institutions, 29.3 percent enrolled over a period of seven or more years. Compared to the previous two groups, students who attended three or more institutions were more likely to have enrolled for a longer period. Notably, for students who had attended three institutions about half of them (47.1 percent) enrolled at least seven years. Among those who attended more than three institutions, 38.2 percent had enrolled for 10 years or more and 31.2 percent had enrolled for seven to nine years.

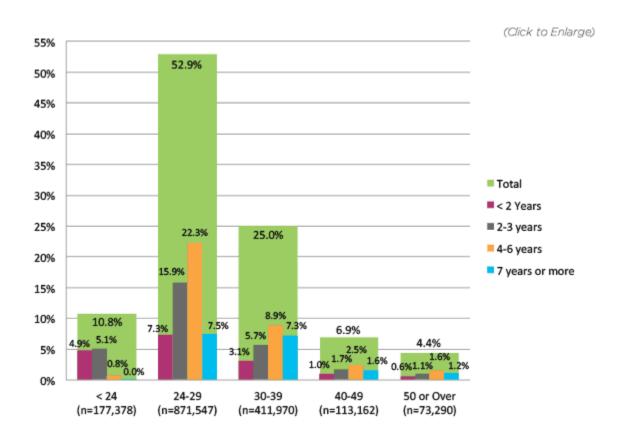
Figure 21.1. Potential Completers: Age in December 2013 by Years Since Last Enrollment - Percentage of All Women (N=1,890,769)



\*This figure is based on data shown in Appendix B, Table 21.

**Figure 21.1** shows the percentages of female potential completers by the number of years since their last enrollment across all age groups, as of December 2013. More than 40 percent of female potential completers (44.2 percent) were between 24 and 29 years old, as of December 2013, representing the largest age group, followed by 27.1 percent of those who were age 30 to 39 years old. For women across these two age groups, more than one-quarter (27.8 percent) have four to six years since their last enrollment followed by 20.8 percent who have been out of college for two to three years. Based on the size of the subgroups, a typical female potential completer is a woman age 24 to 29 whose last postsecondary enrollment was two to six years before December 2013.

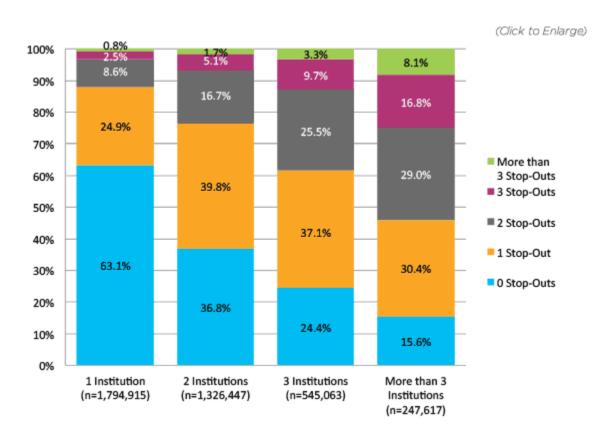
Figure 21.2. Potential Completers: Age in December 2013 by Years Since Last Enrollment - Percentage of All Men (N=1,647,347)



<sup>\*</sup>This figure is based on data shown in Appendix B, Table 21.

**Figure 21.2** shows the percentages of male potential completers by years since their last enrollment across all age groups, as of December 2013. Similar to female potential completers, a greater proportion (53.0 percent) of male potential completers was between 24 and 29 years old, as of December 2013, followed by 25 percent who were 30 to 39 years old. Similar to that of the typical female potential completer, a typical male potential completer is a man between 24 and 29 years old who stopped out of college two to six years before December 2013.

Figure 22. Potential Completers: Number of Institutions in Pathway by Length of Pathway (N=3,910,859)



\*This figure is based on data shown in Appendix B, Table 22.

**Figure 22** shows the number of stop-outs by the number of institutions in the pathway for potential completers. Overall, as the number of institutions attended increased, the percentage of students who experienced greater numbers of stop-outs also increased. Of the students who attended only one institution, over half (63.1 percent) did so without any stop-outs, compared to only one-sixth of students (15.6 percent) who attended more than three institutions.

While there are costs associated with changing institutions, financial costs as well as possible delays in academic progress, it appears students who enrolled in multiple institutions over the course of their career had extended amounts of time off between enrollments. The percentage of students who had two stop-outs or more increased from 11.9 percent for those who attended only one institution to 53.9 percent for students who attended more than three institutions. This increase in stop-outs could be a result of extended breaks when transferring institutions.

#### **SUPPLEMENTAL FEATURE:**

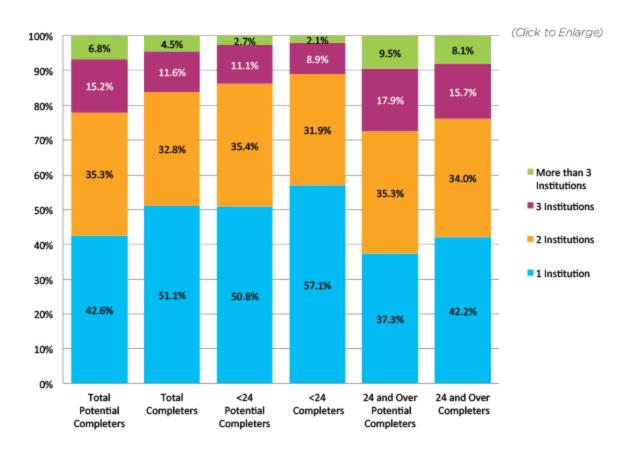
**Educational Pathway Differences between Completers and Potential Completers** 

In this supplemental feature, we expand on the analyses presented throughout the main part of the report. These analyses focus on enrollment patterns shown by a group of potential completers as compared to a sample of students who were awarded a degree or certificate between August 11, 2003, and December 31, 2013 ("Completers"). In this supplemental feature, potential completers are the students who enrolled for at least one term between August 11, 2003, and December 31, 2013, and made two or more years' worth of progress based on all their enrollment records, even if some of those enrollments occurred before August 11, 2003¹. Results are presented in three figures that show: (a) age at last enrollment by the number of institutions on students' postsecondary education pathway (Figure 1), (b) number of stop-outs (Figure 2), and (c) the length of pathway (Figure 3).

<sup>1</sup>In the main part of the report, two or more years' worth of progress for potential completers were calculated based only on enrollment records between August 11, 2003, and December 31, 2013. Subsequently, the sample size for potential completers is larger in the supplemental feature than it is in the main part of the report.

Figure S-1. Comparison of Potential Completers (N=5,422,996) and Completers (N=1,848,895):

Age at Last Enrollment by Number of Institutions in Pathway

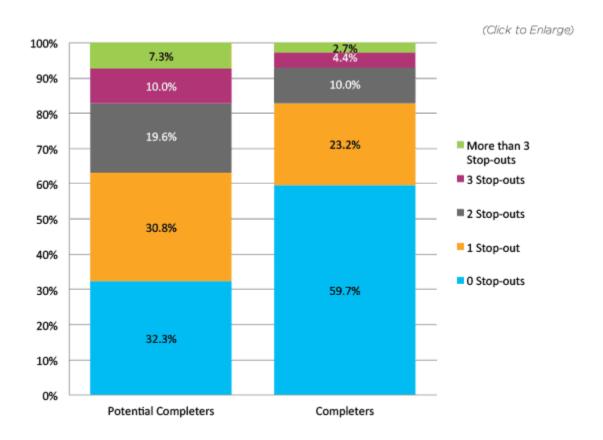


<sup>\*</sup>This figure is based on data shown in Appendix B, Table S-1.

**Figure S-1** shows the number of institutions attended by completers and potential completers, grouped by traditional age students (<24) and adult learners (24 and over). Over half of the completers group (51.1 percent) attended only one institution, while in comparison a smaller proportion of potential completers (42.6 percent) followed that pattern. Results demonstrated a similar pattern across two age groups. Both among those who were under age 24 and those who were 24 and over, a higher proportion of completers attended only one institution compared to potential completers.

Attending three or more institutions was more prevalent among potential completers than completers: more than one in five potential completers (22.0 percent) attended three or more institutions, while only 16.1 percent of completers did so. In general, among both completers and potential completers, adult learners enrolled in three or more institutions at greater rates than younger students.

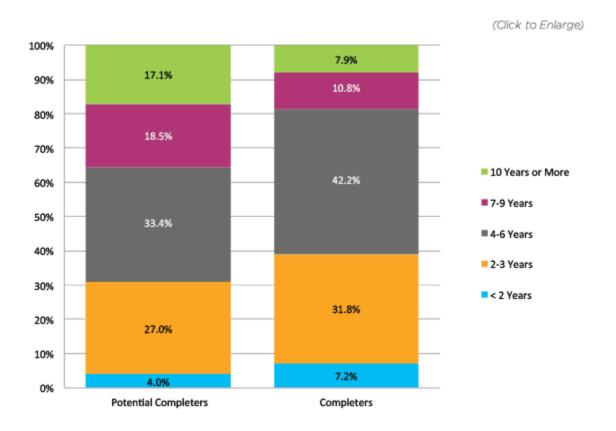
Figure S-2. Comparison of Potential Completers (N=5,487,543) and Completers (N=1,858,868): Number of Stop-Outs



<sup>\*</sup>This figure is based on data shown in Appendix B, Table S-2.

**Figure S-2** presents the number of stop-outs of completers and potential completers over the course of their entire enrollment. About twice as many completers, in comparison to potential completers, had no stop-outs (59.7 percent and 32.3 percent, respectively). The proportion of completers with one stop-out was also lower than that for potential completers (23.2 percent and 30.8 percent, respectively). This left only 17.1 percent of completers who had two or more stop-outs, while more than one-third of potential completers (36.9 percent) stopped out two or more times.

Figure S-3. Comparison of Potential Completers (N=5,484,153) and Completers (N=1,858,361): Length of Pathway



\*This figure is based on data shown in Appendix B, Table S-3.

**Figure S-3** displays the length of pathway between first and last enrollment for completers and potential completers. For completers, a large majority (81.2 percent) had a pathway length of six years or less, compared to 64.4 percent of potential completers. For both groups, students with a pathway length of four to six years showed the highest proportions, 42.2 percent for completers and 33.4 percent for potential completers. There were about twice as many potential completers (35.6 percent) compared to completers (18.7 percent) with a pathway length of seven or more years.

Overall, more than half of completers who attended only one institution had no stop-out or spent only six years or less in postsecondary institutions. In comparison, more than half of potential completers attended more than one institution and had at least one stop-out. Also more than one-third of potential completers continued enrolling in postsecondary institutions over seven or more years.

# **COHORT AND DATA DEFINITIONS**

This supplemental feature discusses the comparison of enrollment patterns of two groups of students, potential completers and completers. Potential completers (N=5,484,153) are defined as students who were enrolled in at least one term between August 11, 2003, and December 31, 2013, and accrued two or more years' worth of progress based on all of their enrollment records (even if they occurred before August 11, 2003, going back to January 1, 1993). Completers are a 10 percent sample (N=1,858,361 students) randomly selected from all students

who were awarded a bachelor's degree and below (including associate's degree and certificate) between August 11, 2003, and December 31, 2013. Completers' enrollment records include all their enrollments records occurred before the degree or certificate completion date going back to January 1, 1993.

#### Discussion

Over the past 20 years, more than 31 million students have enrolled in college and left without receiving a degree or certificate. The size of this population is an indication of the many unique strengths, and some weaknesses, of the American higher education system. It undoubtedly represents the economic value and other rewards that may be attached to completing even a few college courses or terms, and the ability of students to benefit from an increase in skills or competencies even without a formal credential. It also represents the opportunity that many postsecondary courses and programs offer to students preparing for a non-academic credential or an industry certification awarded by a third party outside of the college or university attended. Finally, for many institutions and policy makers, this population represents a new enrollment opportunity, a latent reserve of students who may have already covered a significant distance on the path to a degree and need only a nudge or an opening to pick up where they left off, complete a degree, and add to the nation's stock of educated adults.

This report was able to identify the some college, no degree population by tapping a unique database of enrollment and degree records from the National Student Clearinghouse, as opposed to the traditional method of surveying a representative sample of adults. The Clearinghouse data allowed us to dig deeper into the "some college" phenomenon, exclude those who earned degrees or certificates, and analyze in detail the enrollment pathways of this former student population.

Almost one-third of this population had only a minimal interaction with the higher education system having enrolled for just a single term. They never returned to their starting institution and never re-enrolled at another institution. This population may be viewed by some as representing the inefficiencies of a poorly aligned educational system that does not adequately prepare students with the academic skills or resources necessary to succeed. Others might argue that these students are a reminder of the immense opportunity offered by postsecondary institutions to students of all types, even those whose optimism and ambition may later turn out to have exceeded their determination or academic preparation.

For those who had completed at least two terms of enrollment, these pathways often involved non-traditional patterns, such as stopping out, enrolling part time, enrolling at older ages (well after completing high school), and enrolling at multiple institutions. This report's major focus is this latter group: the population for whom we identified more than one enrollment record. These multiple-term enrollees proved to have diverse pathways through higher education, many extending over years and across institutions, that may offer insights for educators and policy makers who, with better understandings of these students, may be able to improve programs and services to better meet their needs in the future. We also made another selection of students who had at least two full academic years' worth of college, whom we called potential completers, recognizing that for most students this would be significant progress toward a two-year credential and half-way to the four-year baccalaureate. Below we discuss key findings and implications.

#### MULTIPLE-TERM ENROLLEES

Just as one-third of all some college, no degree students had only a single term of enrollment, the multiple-term enrollees also had a concentration at the lower end of the range of enrollment pathways: more than one-third (34.9 percent) began and ended their postsecondary enrollments within a single year. At the other end of the range, about one in six, or 17.2 percent enrolled on-and-off for seven years or longer. Not surprisingly, the number of stop-outs and the length of pathway were positively related. For example, among multiple-term enrollees with one year or less time elapsed from the first to last enrollment, nearly 90 percent did not stop out at all. In contrast, among those whose enrollments spanned 10 years or more, almost all had at least one stop-out and more than two-thirds (71.2 percent) had two or more stop-outs.

Over half (60.6 percent) of multiple-term enrollees were under 30 years old, including 40.3 percent who were younger than 24 at the time of their last enrollment. A similar proportion (39.4 percent) were 30 years old or older. Only a slightly over a quarter of multiple-term enrollees attended four-year institutions exclusively with over half of them (56.3 percent) attending two-year institutions exclusively and 16.6 percent attending both two-and four-year institutions.

About three-quarters of multiple-term enrollees having attended two-year institutions either exclusively, or before or after attending a four-year institution, reflect the multiple missions of two-year institutions in the nation's postsecondary education system. This also may represent a variety of student intentions that may include an intention to pursue a degree or seek alternative credentials.

Results may point to possible implications for recruiting returners from this group as well. Knowing that more than half of this group has experience exclusively with two-year institutions, for example, is notable. It may suggest that two-year institutions could have a particular interest and leading role in reaching students who might potentially return.

Our findings provide further insights into the enrollment behaviors of multiple-term enrollees. One-third of the multiple-term enrollees attended two or more institutions on their pathway, potentially complicating their return to complete a degree as they may need to transfer their credits from more than one institution. As the number of institutions in a student's pathway increased, the proportion of students with no stop-out decreased. For example, of those students who had attended only one institution, a majority (62.0 percent) had no stop-outs. Among those who attended two institutions, only 20 percent did not stop out.

# POTENTIAL COMPLETERS

For the remainder of the discussion we will focus on potential completers, students who have two or more years' worth of progress, potentially toward degree completion. These students are a more cohesive group, with more recent enrollments, and are the most relevant to current policy discussions centered on the completion agenda.

Overall, men represent a slightly smaller group among potential completers (1,647, 347) compared to women (1,890,769). The concentration of potential completers in the younger age groups (<24 and 24-29) was more pronounced among men (63.7 percent) than women (53.8 percent). In general, the most common type of potential completer is age 24-29 and has been out of the postsecondary education system for two to six years, as of December 2013. There are about 600,000 women and 630,000 men in this category.

For 17 percent of potential completers, seven or more years has elapsed since their last enrollment. Among those over 30 years old, the figure is 25 percent. This has high policy relevance, especially with regard to designing outreach and recruitment approaches to reach the greatest numbers of potential completers.

In contrast to the results shown for the multiple-term enrollee group, potential completers enrolled quite evenly across different institutional sectors, as defined in this report. The data show that potential completers followed various pathways: enrolling in two- or four-year institutions exclusively or, almost as prevalently, in both (mixed-sector enrollment). This has implications for institutions and policy makers as they work to identify and encourage some college, no degree populations to return to college and complete a credential.

Among potential completers, most attended only one (45.6 percent) or two institutions (36 percent). Not surprisingly, greater time elapsed between the first and last enrollment of potential completers who attended more than one institution.

More than one in four potential completers (25.7 percent) enrolled continuously or intermittently for seven years or longer. While 38.1 percent enrolled continuously or on-and-off over three years or less, a similar percentage (36.3 percent) spread their enrollments over four to six years. These results suggest that standard cutoffs for measuring student graduation rates (typically 150 percent of program length) are inadequate: significant numbers of students continue to make substantial progress toward a credential for many years longer.

Students who had enrollments for fewer years tended to persist without any stop-outs. For example, for students who only enrolled for two to three years, 70.6 percent had no stop-outs until the end of the study period whereas nearly one-quarter (24.4 percent) of students who enrolled over the course of 10 years or more had no stop-outs up to their last enrollment.

# ANALYSIS OF ENROLLMENT PATHWAYS OF POTENTIAL COMPLETERS AND STUDENTS WHO COMPLETED A DEGREE OR CERTIFICATE

This report's Supplemental Feature compares the enrollment pathways of potential completers to those of students who successfully completed a degree or certificate. Compared to completers, more potential completers attended multiple institutions. Just over half of the completers group (51.1 percent) attended only one institution, while 42.6 percent of potential completers followed that pattern. More potential completers (22 percent) attended three or more institutions than completers (16.1 percent).

The findings also showed that among both completers and potential completers, older students enrolled in multiple institutions at greater rates than younger students. The proportion of potential completers who had one or more stop-outs was higher than that of completers. About twice as many completers (59.7 percent) had no stop-outs up to their last enrollment, compared to potential completers (32.3 percent). Equally important is the observation that potential completers had a higher proportion (17.3 percent) of students with three or more stop-outs, compared to completers (7.1 percent).

In general, the pathway time length for potential completers is longer than for completers. The pathway for a large majority (81.2 percent) of completers was six years or less, compared to 64.4 percent of potential completers. At 42.2 percent, completers also represented the highest proportion of students whose pathway spanned four to six years between first and last enrollment, compared to slightly over a third for potential completers. This finding is similar to that concerning the number of stop-outs, whereby a higher proportion of potential completers had one

or more stop-outs. Intuitively, both results combined would suggest that higher number of stop-outs could probably result in a longer pathway length between the first and last enrollment.

# IMPLICATIONS FOR POLICYMAKING

The findings in Signature Report 7 support the idea of incorporating students with some college, no degree into the current college completion agenda. This report focuses on two specific subsets of this population: multipleterm enrollees and potential completers. Research on higher education often focuses on students who researchers have access to, namely students enrolled during the data collection phase of research (for a notable exception, see the report on Project Win-Win Adelman, 2013). By contrast, this report describes the population of students who have some experience with college, but have stopped out of postsecondary education and are not currently enrolled. We look at their demographic and enrollment characteristics to suggest how policies can help provide incentives for these students to finish their degree. Within each subset of the students with some college, no degree, we look at characteristics (including gender, age at the end of enrollment, and age as of December 2013), institutional sector enrollments, number of institutions in pathway, pathway length, number of stop-outs, and years since last enrollment, as well as cross-sections of those characteristics.

These characteristics have potential policy implications for both institutional and public policies. Though we are careful to note that the data in this report reveal that the population of students with some college, no degree is diverse, we also recognize that the data reveal where similarities exist within this population and its subsets.

# **Institutional Policy Implications**

Institutions can track their own former students examining their enrollment pathways using the Clearinghouse StudentTracker service. This report offers some new ways to analyze enrollment behaviors of former students who left the postsecondary education system without receiving a credential as well as national benchmarks for this population.

For students who have the equivalent of at least two years' worth of progress toward a degree, that is potential completers, the majority of both men and women are young adult learners, 24 to 29 years old as of December 2013. Within this group, a majority have been out of higher education for relatively short periods, between four to six years, while the second largest group has been out only two to three years. Another notable characteristic is that most of this group attended only one or two institutions. As a result, identifying institutions that may want to reach out to those former students is likely to be straightforward when the potential completer had exclusive experience with one institution and less complicated when no more than two institutions are involved. Knowing students' age may help institutions to design outreach efforts based on their current stage in life. Similarly, knowing how long the student has spent out of the college setting allows institutions to tailor advice about the need to revalidate credits or whether a degree could be finished before that process needs to take place.

Though the majority of multiple-term enrollees and potential completers are between 24 and 29 years old, policies are still needed to be tailored to the various ages and stages of life of potential returning students. Among both subsets, there were more women than men who were 30 years or older. Given that women are a slight majority of each of these subsets, institutions should note that this group of women forms a considerable number of students who could return to complete a degree. We do not suggest that any one group within the population be targeted specifically, but believe the demographic characteristics presented in this report can help institutions focus their efforts to recruit returning students who have yet to complete a degree.

For current students, institutional policy makers can use these data to better inform students of the relationship between the increased number of stop-outs and longer pathways, which potentially lead to non-completion. And they can encourage students to find ways to remain enrolled, if they wish to complete a degree within a shorter time frame.

Finally, potential completers' sector enrollment was equally divided between exclusive enrollments in two- and four-year institutions, while nearly the same proportion enrolled in both sectors during their pathway. Therefore, each sector could develop policies and programs directed at distinct subgroups of returning students, considering the information needs regarding credit transfer agreements, course revalidation, and evening and weekend courses.

# **Public Policy Implications**

Many of the implications for institutions discussed above are important for public policymakers to note as well. However, perhaps one of the most important findings in this report is the near equal proportions of potential completers who have enrollment histories in two- or four-year institutions exclusively or both. Returning to the relationship between students who have two or more years' worth of progress toward a degree and the college completion agenda, these data suggest that policymakers should ensure that both types of institutions are supported in their efforts to recruit students who are familiar with their type of institution.

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# **Appendix A: Methodological Notes**

# **OVERVIEW**

This report describes students who enrolled in a U.S. postsecondary institution for at least one term at some point since January 1, 1993, with no enrollment records between August 13, 2012, and December 31, 2013, and no degree or certificate, as of December 31, 2013, according to National Student Clearinghouse data. After exploring the enrollment patterns of the overall group, termed *some college, no degree*, briefly, we report on a group, termed *multiple-term enrollees*, defined as those students who enrolled for two terms or more during the study period (January 1, 1993, to December 31, 2013)<sup>1</sup>. The main findings of the report focus on a more limited group we have termed *potential completers* — i.e., students who have accrued the equivalent of two-years' enrollment or more in the last 10 years of the study period (August 11, 2003, to December 31, 2013)<sup>2</sup>. Details regarding data, cohort selection, and the definition of constructs examined in the report are included in the discussion below.

<sup>1</sup>While the study end is December 31, 2013, by definition no student would have had an enrollment record between August 13, 2012, and December 31, 2013.

<sup>2</sup>See footnote 1.

# NATIONAL COVERAGE OF THE DATA

The National Student Clearinghouse® (the Clearinghouse) is a unique and trusted source for higher education enrollment and degree verification. Since its creation in 1993, the participation of institutions nationwide in Clearinghouse data-collection programs has steadily increased. Currently, Clearinghouse data include more than 3,600 postsecondary institutions and 96 percent of U.S. postsecondary enrollments. The Clearinghouse has an over 20-year track record of providing automated student enrollment and degree verifications. Due to the Clearinghouse's unique student-level record approach to data collection, the Clearinghouse data provides opportunities for robust analysis not afforded by the more commonly used institution-level national databases.

The enrollment data used in this report provide an unduplicated headcount of students enrolled in postsecondary education. Clearinghouse data track enrollments nationally and are not limited by institutional and state boundaries. Moreover, because the data are student-level, researchers can use it to link concurrent as well as consecutive enrollments of individual students at multiple institutions, a capability that distinguishes the Clearinghouse data from national databases built with institution-level data. For instance, in the National Center for Education Statistics (NCES) and the Integrated Postsecondary Education Data System (IPEDS) — one of the most widely used national data sets in postsecondary education research — concurrent enrollments remain unlinked and, therefore, are counted as representing separate individuals and create duplication.

# COHORT IDENTIFICATION, DATA CUT, AND DEFINITIONS

The study focused on the cohort of students who had at least one enrollment record at U.S. colleges and universities after January 1, 1993, with no enrollment records between August 13, 2012, and December 31, 2013, and no degree or certificate through December 31, 2013.

Because the study intended to describe students who had not received a completion credential and who had left postsecondary education, students who had one or more enrollment record beginning on August 13, 2012, or later were considered "still enrolled" and excluded from the study data set. Also excluded from the study were students whose enrollment records were only from institutions outside the U.S.

In summary, the study cohort included students who fulfilled all of the following conditions:

- 1. Enrolled in a Title IV institution at some time during the study period;
- 2. Did not have an enrollment record, as shown in Clearinghouse data, after August 13, 2012;
- 3. Did not receive any degree or certificate from a postsecondary institution at any point according to Clearinghouse data;
- 4. Did not have enrollment records exclusively from institutions within U.S. territories or outside of the U.S.;
- 5. Had at least one enrollment term of legitimate length (i.e., one day long or longer); and
- 6. Had at least one legitimate enrollment status throughout the study period; that is, enrolled for at least one term with full- or part-time (i.e., half-time or less than half-time) status.

#### **AGE GROUP**

Age group is reported in two different distributions in relation to the time of the study, age at last enrollment, and age as of December 31, 2013, the end of the study period. These distributions are meant to differentiate between students' age during their last term of enrollment and the current age of potential returning students.

#### Age at last enrollment

Students' age at the end of their last enrollment was categorized in six groups. The first group ("20 years old or younger") is defined to approximate initial and last enrollment immediately after high school, while the second group ("between 20 and 23 years old") captures students who were still within the traditional age at last enrollment, but may have enrolled for a longer period or delayed entry into postsecondary education. Adult learners, those who were age 24 or older at the time of their last enrollment, were further subdivided into the following groups: 24 to 29, 30 to 39, 40 to 49, and 50 and over.

# Age at the end of the study period (December 31, 2013)

Students' age at the end of the study period was grouped into five categories: younger than 24, 24 to 29, 30 to 39, 40 to 49, and 50 and over.

All age categories include up to 364 days after the birthday corresponding with the upper boundary of the category (e.g., the age "24 to 29" includes students who were exactly 24 years old on December 31, 2013, up through those who were 29 years and 364 days old on that date).

# CALCULATION OF PROGRESS BASED ON FULL-TIME WEEK (FTW) EQUIVALENT

We used a standardized definition of a "full-time week" (FTW) equivalent to create units by which we could calculate students' accrued enrollment across institutional contexts. One week enrolled at full-time enrollment was considered one full-time week (FTW) equivalent, while one week enrolled at half-time was calculated as .5 FTW equivalent. Likewise, one week enrolled at less than half-time translated as .25 FTW equivalent. For the purposes of these analyses, two years' progress was defined as the completion of 56 FTW enrollment, equivalent to four 14-week semesters. All enrollment records, including short terms, summer terms and concurrent enrollments, were included when calculating progress by FTW equivalent.

#### INSTITUTIONAL SECTOR

In this study, institutions were characterized using historical IPEDS information corresponding to the enrollment year. We identified students by the sector or sectors in which they enrolled over time. Institutional sector was determined by considering all non-summer enrollment records within the study period. Enrollment records that fell between May 1 and August 31 of a given year, inclusive, were considered summer terms and were excluded from the calculation.

The resulting institutional sector variable assigned students to one of three categories:

- Students whose non-summer enrollment records were all from four-year institutions were categorized as "exclusively four-year;"
- Students whose non-summer enrollment records were only from two-year institutions were categorized as "exclusively two-year;" and
- Students whose non-summer enrollment records were from both four-year institutions and two-year institutions were categorized as "mixed sector."

For the *potential completers group* (students with two years' progress or more), we considered all non-summer enrollment records from August 11, 2003, through December 31, 2013. For the *multiple-term enrollees group*, we

considered all non-summer enrollment records from January 1, 1993, through December 31, 2013. Summer terms were defined as enrollment terms for which both the begin- and end-date fell between May 1 and August 31 of a given year, inclusive.

#### **DEFINING STOP-OUTS**

For this report, we reported on the number of stop-outs included in each student's enrollment pathway. A discrete "stop-out" was defined as a period longer than 123 days between the end-date of an enrollment record and the begin-date of the next enrollment record.

# OVERALL FIRST ENROLLMENT RECORD AND POST-2003 FIRST ENROLLMENT RECORD

An overall first enrollment record was identified for each student included in the study, defined as the enrollment record with the earliest term begin-date within the study period (January 1, 1993, to December 31, 2013, inclusive). For those students with enrollment records dated after August 11, 2003, an additional "post-2003 first enrollment" was also identified, defined as the enrollment record with the earliest term begin date within the last 10 years of the study period (August 11, 2003, to December 31, 2013, inclusive). Where this selection criterion did not result in the selection of a single enrollment record (i.e., when two or more enrollment records began on the same date, and where these records preceded all other records during the 1-year period), we selected the record with the highest enrollment intensity (e.g., full-time enrollment over part-time enrollment). In those cases where the first two criteria still did not result in a single first record, we selected the term with the longest term-length. If all the preceding steps still did not identify a unique first enrollment record, we selected an enrollment record at random from the remaining candidates falling first in the student's sequence of enrollment records.

# DEFINING LAST ENROLLMENT RECORD

For each student included in the study, we identified a last enrollment record, defined as the enrollment record showing the latest begin-date. If a student showed multiple records for the last term enrolled, we selected the enrollment record with the latest end-date. In cases where this did not identify a unique record, we chose the record with the highest enrollment intensity (e.g., full-time enrollment over part-time enrollment). If all the preceding steps still did not identify a unique last enrollment record, we selected an enrollment record at random from the remaining candidates falling last in the student's sequence of enrollment records.

#### **PATHWAY LENGTH**

The pathway length is the time elapsed between first and last enrollment, which was determined by calculating the total of number of days between the begin date of the first enrollment record and the end date of the last enrollment record. Summer terms, defined as enrollment records with begin and end dates between May 1 and August 31, inclusive, are included in this calculation.

# **DUAL ENROLLMENT STUDENT**

The cohort studied in this report includes dual enrollment students: 1) high school students enrolled in dual enrollment courses and 2) college students who had previously taken dual enrollment courses.

# CONCURRENT ENROLLMENT

Concurrent enrollments, defined as two or more enrollment records whose dates overlap by 30 days or more, were included in the analyses presented in this report.

If a student had more than three concurrent enrollment records at different institutions, we selected three using the following decision criteria:

- 1. We selected the three enrollment records showing the highest enrollment intensity;
- 2. If step one resulted in more than three enrollment records, we selected the three records showing the longest term length; and
- 3. If steps one and two resulted in more than three enrollment records, we selected up to three enrollment records, as needed and at random.

# IMPUTATION OF GENDER VALUES

The Clearinghouse's coverage of student gender has increased in recent years. However, imputation of gender value is still needed for the majority of enrollment records in order to use them in research studies. To meet this need, the Research Center developed an imputation process in which previously submitted name-gender pairs are used to determine the probability of any first name being associated with either gender. To increase the accuracy of the imputation process, the Research Center also draws on name-gender data from the Social Security Administration (SSA) and the U.S. Census Bureau.

Because the Clearinghouse collects transactional data, its data contain many more unique first names than the other sources. International students may also contribute to the large variety of first names submitted to the Clearinghouse. The imputation used only those pairs in which the name occurred in at least two instances and was associated with a single gender in at least 95 percent of the instances. The SSA and Census data sets were used to ensure that name-gender pairs were consistent across every data set in which they occurred and to enhance the imputation process by contributing name-gender pairs that did not occur in the Clearinghouse data.

Institutions reported student gender to the Clearinghouse for approximately 24 percent of all students included in this report. The imputation enabled gender (either school-provided or imputed) to be reported for 90 percent of all students.

# **DATA LIMITATIONS**

The data limitations in this report center mainly on the data coverage, the methods used for cohort identification, and the definition of key constructs, as outlined above.

The institutions participating in the Clearinghouse Enrollment Reporting service (i.e., providing the data coverage) is not 100 percent of all institutions for any individual year. In particular, historically, the representation of private for-profit institutions in the StudentTracker data has been lower than that of other institution types. For example, coverage rates were 67 percent for four-year private for-profit institutions in fall 2003 compared to 92 percent and 84 percent, respectively, for four-year public institutions and four-year private nonprofit institutions. In fall 2012, coverage rates increased to 70 percent for four-year private for-profit institutions compared to 99 percent and 93 percent, respectively, for four-year public institutions and four-year private nonprofit institutions. This undercoverage over the years examined in this study may have affected our estimation, resulting in underestimation of the study's overall cohort.

The Clearinghouse data do not contain course or credit information. A combination of the number of weeks enrolled and enrollment status were used to calculate the student's progress. Because the calculation of two years' progress or more does not take into account the actual number of accumulated credits the calculation of the progress for the group we termed potential completers may have been slightly overestimated.

Data limitations resulting from the cohort identification methods used in preparing this report also should be noted. Student enrollments at institutions outside of the U.S. were not included. Moreover, because of the undercoverage in the degree data, it is possible that a small number of students included in the study as some college, no degree had a degree or certificate from a non-Clearinghouse participating institution.

Finally, although Clearinghouse data contain some demographic information on students, historical coverage rates for the demographic data elements are uneven. Consequently, the results summarized in this report do not break enrollments out by race/ethnicity and results on gender are based partially on imputed values, as described above.

# **Appendix B: Results Tables**

Table 1. Some College, No Degree by Enrollment Pathway

Enrollment Group	Unweighted Counts	Percent
Some College, No Degree	31,458,482	100.00%
One-Term Enrollees	10,036,274	31.90%
All Multiple-Term Enrollees	21,422,208	68.10%
Multiple-Term Enrollees with Less than 2 Years' Progress	17,508,166	55.65%
Potential Completers (Multiple-Term Enrollees with 2 Years' Progress or More)	3,914,042	12.44%

Data in this table are displayed in the report in Figure 1.

Table 2. Some College, No Degree by Age at Last Enrollment (N=29,939,931)

Some College, No Degree	Age at Last Enrollment	Unweighted Counts	Percent
	Overall	29,939,931	100.00%
	< 20	4,637,227	15.49%
	20-23	7,205,964	24.07%
Full Population	24-29	5,409,985	18.07%
	30-39	5,373,848	17.95%
	40-49	3,987,784	13.32%
	50 or over	3,325,123	11.11%
	Overall	20,636,218	100.00%
	< 20	2,506,844	12.15%
	20-23	5,813,427	28.17%
Multiple-Term Enrollees	24-29	4,182,968	20.27%
	30-39	3,719,057	18.02%
	40-49	2,474,621	11.99%
	50 or over	1,939,301	9.40%

Potential Completers	Overall	3,878,256	100.00%
	< 20	126,346	3.26%
	20-23	1,698,181	43.79%
	24-29	1,056,579	27.24%
	30-39	584,041	15.06%
	40-49	269,590	6.95%
	50 or over	143,519	3.70%

Data in this table are displayed in the report in Figure 2.

Note: Students with age data missing are excluded. This table reflects 95.17 percent of the full population, 96.33 percent of multiple-term enrollees, and 99.09 percent of potential completers.

Table 3. Some College, No Degree by Gender (N=28,195,165)

Some College, No Degree	- Gender	Unweighted Counts	Percent
	Overall	28,195,165	100.00%
Full Population	Women	14,733,549	52.26%
	Men	13,461,616	47.74%
	- Overall	19,232,707	100.00%
Multiple-Term Enrollees	Women	10,216,360	53.12%
	Men	9,016,347	46.88%
- Overall		-	100.00%
Potential Completers	Women	1,907,424	53.45%
	Men	1,660,881	46.55%

Data in this table are displayed in the report in Figure 3.

Note: Students with gender data missing are excluded. This table reflects 89.63 percent of the full population, 89.78 percent of multiple-term enrollees, and 91.17 percent of potential completers.

Table 4. Some College, No Degree by Institutional Sector (N=30,741,449)

Some College, No Degree	Institutional Sector	Unweighted Counts	Percent
	Overall	30,741,449	100.00%
	Exclusively Four-year	7,983,773	25.97%
Full Population	Exclusively Two-year	19,220,821	62.52%
	Mixed Sectors	3,536,855	11.51%
	Overall	21,334,851	100.00%
	Exclusively Four-year	5,796,581	27.17%
Multiple-Term Enrollees	Exclusively Two-year	12,001,415	56.25%
	Mixed Sectors	3,536,855	16.58%
	Overall	3,913,918	100.00%
Potential Completers	Exclusively Four-year	1,392,843	35.59%
	Exclusively Two-year	1,393,257	35.60%
	Mixed Sectors	1,127,818	28.82%

Data in this table are displayed in the report in Figure 4.

Note: Students with institutional sector data missing are excluded. This table reflects 97.72 percent of the full population, 99.59 percent of multiple-term enrollees, and 99.99 percent of potential completers.

Table 5. Multiple-Term Enrollees: Age in December 2013 by Gender (N=18,549,543)

Gender	Age at End of Study Period	Unweighted Counts	Percent
	- Overall	9,854,458	100.00%
	< 24	854,484	8.67%
	24-29	2,052,620	20.83%
Women	30-39	2,996,948	30.41%
	40-49	1,713,532	17.39%
	50 or Over	2,236,874	22.70%
	Overall	8,695,085	100.00%
	< 24	884,628	10.17%
	24-29	2,210,709	25.42%
Men	30-39	2,970,476	34.16%
	40-49	1,267,394	14.58%
	50 or Over	1,361,878	- - - 15.66%

Data in this table are displayed in the report in Figure 5.

Note: Students with gender data or age data missing were excluded. This table reflects 86.59 percent of multiple-term enrollees.

Table 6. Multiple-Term Enrollees: Institutional Sector 1993-2013 (N=21,334,851)

Institutional Sector	Unweighted Counts	Percent
Exclusively Four-Year	5,796,581	27.17%
Exclusively Two-Year	12,001,415	56.25%
Mixed Sectors	3,536,855	16.58%
Total	21,334,851	100.00%

Data in this table are displayed in the report in Figure 6.

Note: Summer terms excluded when considering institutional sector.

Note: Students with institutional sector data missing were excluded. This table reflects 99.59 percent of multiple-term enrollees.

Table 7. Multiple-Term Enrollees: Institutional Sector by Age in December 2013 (N=20,556,269)

Age at End of Study	Institutional Sector	Unweighted Counts	Percent
<24	Overall	1,913,941	100.00%
	Exclusively Four-year	502,014	26.23%
	Exclusively Two-year	1,171,709	61.22%
	Mixed Sectors	240,218	12.55%
24-29	Overall	4,702,581	100.00%

	Exclusively Four-year	1,142,449	24.29%
	Exclusively Two-year	2,560,382	54.45%
	Mixed Sectors	999,750	21.26%
	Overall -	6,675,635	100.00%
	Exclusively Four-year	1,761,702	26.39%
30-39	Exclusively Two-year	3,496,124	52.37%
	Mixed Sectors	1,417,809	21.24%
2 2 3 4 4 4	Overall	3,328,212	100.00%
	Exclusively Four-year	996,838	29.95%
40-49	Exclusively Two-year	1,876,431	56.38%
	Mixed Sectors	454,943	13.67%
	Overall	3,935,900	100.00%
50 or Over	Exclusively Four-year	1,102,963	28.02%
	Exclusively Two-year	2,475,124	62.89%
	Mixed Sectors	357,813	9.09%

Total	Overall	20,556,269	100.00%
	Exclusively Four-year	5,505,966	26.78%
	Exclusively Two-year	11,579,770	56.33%
	Mixed Sectors	3,470,533	16.88%

Data in this table are displayed in the report in Figure 7.

Note: Summer terms excluded when considering institutional sector.

Note: Students with institutional sector data or age data missing were excluded. This table reflects 95.96 percent of multiple-term enrollees.

Table 8. Multiple-Term Enrollees: Number of Institutions in Pathway by Age at Last Enrollment (N=20,636,218)

Age at Last Enrollment	Number of Institutions Attended	Unweighted Counts	Percent
< 20	- Overall	2,506,844	100.00%
	1 Institution	2,110,274	84.18%
	2 Institutions	368,188	14.69%
	3 Institutions	26,485	1.06%
	More than 3 Institutions	1,897	0.08%
20-23	Overall	5,813,427	100.00%

	1 Institution	3,762,595	64.72%
	2 Institutions	1,625,559	27.96%
	3 Institutions	354,649	6.10%
	More than 3 Institutions	70,624	1.21%
	- Overall	4,182,968	100.00%
	1 Institution	2,287,361	54.68%
24-29	2 Institutions	1,282,163	30.65%
	3 Institutions	439,477	10.51%
	More than 3 Institutions	173,967	4.16%
	- Overall	3,719,057	100.00%
	1 Institution	2,311,209	62.15%
30-39	2 Institutions	974,992	26.22%
	3 Institutions	296,499	7.97%
	More than 3 Institutions	136,357	3.67%
40-49	- Overall	2,474,621	100.00%

	1 Institution	1,756,617	70.99%
	2 Institutions	550,930	22.26%
	3 Institutions	122,695	4.96%
	More than 3 Institutions	44,379	1.79%
	- Overall	1,939,301	100.00%
	1 Institution	1,409,461	72.68%
50 or over	2 Institutions	410,381	21.16%
	3 Institutions	89,296	4.60%
	More than 3 Institutions	30,163	1.56%
	- Overall	20,636,218	100.00%
Total	1 Institution	13,637,517	66.09%
	2 Institutions	5,212,213	25.26%
	3 Institutions	1,329,101	6.44%
	More than 3 Institutions	457,387	2.22%

Data in this table are displayed in the report in Figure 8.

Note: Students with age data missing were excluded. This table reflects 96.33 percent of multiple-term enrollees.

Table 9. Multiple-Term Enrollees: Length of Pathway (N=21,417,366)

Time Elapsed	Unweighted Counts	Percent
< 2 Years	7,485,310	34.95%
2-3 Years	5,970,447	27.88%
4-6 Years	4,273,237	19.95%
7-9 Years	2,016,686	9.42%
10 Years or More	1,671,686	7.81%
Total	21,417,366	100.00%

Data in this table are displayed in the report in Figure 9.

Table 10. Multiple-Term Enrollees: Number of Stop-Outs by Length of Pathway (N=21,417,366)

Time Elapsed	Number of Stop-Outs	Unweighted Counts	Percent
< 2 Years	Overall	7,485,305	100.00%
	0 Stop-outs	6,707,359	89.61%
	1 Stop-out	777,371	10.39%
	2 Stop-outs	575	0.01%

	3 Stop-outs	*	* * ;
	More than 3 Stop-outs	*	*
	- Overall	5,970,447	100.00%
	0 Stop-outs	2,623,465	43.94%
	1 Stop-out	2,894,471	48.48%
2-3 Years	2 Stop-outs	424,878	7.12%
	3 Stop-outs	27,519	0.46%
	More than 3 Stop-outs	114	0.00%
	Overall	4,273,237	100.00%
	0 Stop-outs	703,028	16.45%
4-6 Years	1 Stop-out	2,114,587	49.48%
4-6 Years	2 Stop-outs	1,097,170	25.68%
	3 Stop-outs	293,570	6.87%
	More than 3 Stop-outs	64,882	1.52%
7-9 Years	Overall	2,016,686	100.00%

	0 Stop-outs	37,730	1.87%
	1 Stop-out	784,904	38.92%
	2 Stop-outs	665,454	33.00%
	3 Stop-outs	349,761	17.34%
	More than 3 Stop-outs	178,837	8.87%
	Overall	1,671,686	100.00%
	0 Stop-outs	5,176	0.31%
	1 Stop-out	477,299	28.55%
10 Years or More	2 Stop-outs	481,630	28.81%
	3 Stop-outs	342,116	20.47%
	More than 3 Stop-outs	365,465	21.86%
:	Overall	21,417,366	100.00%
Total	0 Stop-outs	10,076,758	47.05%
	1 Stop-out	7,048,632	32.91%
	2 Stop-outs	2,669,707	12.47%

3 Stop-outs	1,012,971	4.73%
More than 3 Stop-outs	609,298	2.84%

Data in this table are displayed in the report in Figure 10.

Note: "\*" denotes fewer than 50 students in subgroup.

Table 11. Multiple-Term Enrollees: Length of Pathway by Number of Institutions in Pathway (N=21,417,366)

Number of Institutions Attended	Time Elapsed	Unweighted Counts	Percent
	Overall	14,257,441	100.00%
	< 2 Years	6,930,559	48.61%
1 Institution	2-3 Years	4,223,181	29.62%
Tristitution	4-6 Years	2,038,258	14.30%
	7-9 Years	663,997	- - - 4.66%
	10 Years or More	401,446	2.82%
	Overall	5,351,253	100.00%
2 Institutions	< 2 Years	539,481	10.08%
	2-3 Years	1,538,198	28.74%

4-6 Years   1.673,855   31.28%				
10 Years or More 719,421 13.44%  Overall 1,348,311 100.00%  < 2 Years 14,761 1.09%  2-3 Years 190,075 14.10%  3 Institutions  4-6 Years 452,904 33.59%  7-9 Years 339,648 25.19%  10 Years or More 350,923 26.03%  Overall 460,361 100.00%  < 2 Years 509 0.11%  2-3 Years 18,993 4.13%  More than 3 Institutions  4-6 Years 108,220 23.51%  7-9 Years 132,743 28.83%		4-6 Years	1,673,855	31.28%
Overall       1,348,311       100.00%         < 2 Years       14,761       1.09%         2-3 Years       190,075       14.10%         3 Institutions       4-6 Years       452,904       33.59%         7-9 Years       339,648       25.19%         10 Years or More       350,923       26.03%         Overall       460,361       100.00%         < 2 Years       509       0.11%         More than 3 Institutions       4-6 Years       108,220       23.51%         7-9 Years       132,743       28.83%		7-9 Years	880,298	16.45%
< 2 Years       14,761       1.09%         2-3 Years       190,075       14.10%         3 Institutions       4-6 Years       452,904       33.59%         7-9 Years       339,648       25.19%         10 Years or More       350,923       26.03%         Overall       460,361       100.00%         < 2 Years       509       0.11%         More than 3 Institutions       4-6 Years       108,220       23.51%         7-9 Years       132,743       28.83%		10 Years or More	719,421	13.44%
2-3 Years 190,075 14.10% 3 Institutions  4-6 Years 452,904 33.59%  7-9 Years 339,648 25.19%  10 Years or More 350,923 26.03%  Overall 460,361 100.00%  < 2 Years 509 0.11%  2-3 Years 18,993 4.13%  More than 3 Institutions  4-6 Years 108,220 23.51%  7-9 Years 132,743 28.83%		Overall	1,348,311	100.00%
4-6 Years 452,904 33.59%  7-9 Years 339,648 25.19%  10 Years or More 350,923 26.03%  Overall 460,361 100.00%  < 2 Years 509 0.11%  2-3 Years 18,993 4.13%  More than 3 Institutions  4-6 Years 108,220 23.51%  7-9 Years 132,743 28.83%		< 2 Years	14,761	1.09%
4-6 Years       452,904       33.59%         7-9 Years       339,648       25.19%         10 Years or More       350,923       26.03%         Overall       460,361       100.00%         < 2 Years       509       0.11%         2-3 Years       18,993       4.13%         More than 3 Institutions       4-6 Years       108,220       23.51%         7-9 Years       132,743       28.83%		2-3 Years	190,075	14.10%
10 Years or More 350,923 26.03%  Overall 460,361 100.00%  < 2 Years 509 0.11%  2-3 Years 18,993 4.13%  More than 3 Institutions  4-6 Years 108,220 23.51%  7-9 Years 132,743 28.83%	3 Institutions	4-6 Years	452,904	33.59%
Overall         460,361         100.00%           < 2 Years         509         0.11%           2-3 Years         18,993         4.13%           More than 3 Institutions         4-6 Years         108,220         23.51%           7-9 Years         132,743         28.83%		7-9 Years	339,648	25.19%
<ul> <li>&lt; 2 Years</li> <li>2-3 Years</li> <li>18,993</li> <li>4.13%</li> <li>More than 3 Institutions</li> <li>4-6 Years</li> <li>108,220</li> <li>23.51%</li> <li>7-9 Years</li> <li>132,743</li> <li>28.83%</li> </ul>		10 Years or More	350,923	26.03%
2-3 Years 18,993 4.13%  More than 3 Institutions  4-6 Years 108,220 23.51%  7-9 Years 132,743 28.83%	= = = = = = = = = = = = = = = = = = =	- Overall -	460,361	100.00%
More than 3 Institutions  4-6 Years  108,220 23.51%  7-9 Years  132,743 28.83%		< 2 Years	509	0.11%
<b>4-6 Years</b> 108,220 23.51% <b>7-9 Years</b> 132,743 28.83%	More than 3 Institutions	2-3 Years	18,993	4.13%
<b>7-9 Years</b> 132,743 28.83%		4-6 Years		23.51%
<b>10 Years or More</b> 199,896 43.42%		7-9 Years		28.83%
		10 Years or More	199,896	43.42%

Data in this table are displayed in the report in Figure 11.

Table 12. Multiple-Term Enrollees: Age in December 2013 by Years Since Last Enrollment (N=20,636,218)

Age in December 2013	Years Since Last Enrollment	Unweighted Counts	Percent
	Overall	1,922,440	9.32%
	< 2 Years	644,170	3.12%
<24	2-3 years	856,622	4.15%
	4-6 years	402,038	1.95%
	7 years or more	19,610	0.10%
	Overall	4,710,557	22.83%
	< 2 Years	490,848	2.38%
24-29	2-3 years	1,080,646	5.24%
	4-6 years	1,859,184	9.01%
	7 years or more	1,279,879	6.20%
	Overall	6,697,794	32.46%
30-39	< 2 Years	362,871	1.76%
	2-3 years	758,725	3.68%

	4-6 years	1,234,499	5.98%
	7 years or more	4,341,699	21.04%
	- Overall	3,344,290	16.21%
	< 2 Years	184,269	0.89%
40-49	2-3 years	384,560	1.86%
	4-6 years	635,558	3.08%
	7 years or more	2,139,903	10.37%
50 or over	Overall	3,961,137	19.20%
	< 2 Years	141,981	0.69%
	2-3 years	325,197	1.58%
	4-6 years	677,799	3.28%
	7 years or more	2,816,160	13.65%

Data in this table are displayed in the report in Figure 12.

Note: Students with age data missing were excluded. This table reflects 96.33 percent of multiple-term enrollees.

Table 13. Multiple-Term Enrollees: Number of Stop-Outs by Number of Institutions in Pathway (N=21,422,208)

Number of Institutions Attended	Number of Stop-Outs	- Unweighted Counts	Percent
	Overall	14,260,351	100.00%
	0 Stop-outs	8,841,139	62.00%
	1 Stop-out	3,877,791	27.19%
1 Institution	2 Stop-outs	1,056,050	7.41%
	3 Stop-outs	320,788	2.25%
	More than 3 Stop-outs	164,583	1.15%
	- Overall	5,352,571	-
	0 Stop-outs	1,070,603	20.00%
	1 Stop-out	2,727,703	50.96%
2 Institutions	2 Stop-outs	1,023,418	19.12%
	3 Stop-outs	350,024	6.54%
	More than 3 Stop-outs	180,823	3.38%
2 Institutions	- Overall	1,348,714	100.00%
3 Institutions	0 Stop-outs	141,547	10.49%

	1 Stop-out	371,145	27.52%
	2 Stop-outs	474,670	
	3 Stop-outs	225,382	16.71%
	More than 3 Stop-outs	135,970	10.08%
More than 3 Institutions	Overall	460,572	100.00%
	0 Stop-outs	26,368	5.73%
	1 Stop-out	73,204	15.89%
	2 Stop-outs	116,042	25.20%
	3 Stop-outs	116,950	25.39%
	More than 3 Stop-outs	128,008	27.79%

Data in this table are displayed in the report in Figure 13.

Table 14. Potential Completers: Age in December 2013 by Gender (N=3,541,117)

Gender	Age at End of Study Period	Unweighted Counts	Percent
Women	Overall	1,892,770	100.00%
	< 24	183,605	9.70%

	24-29	- - - 835,303	44.13%
	30-39	511,045	27.00%
	40-49	214,721	11.34%
	50 or Over	- - - 148,096	7.82%
Men	Overall	1,648,347	100.00%
	< 24	177,421	10.76%
	24-29	871,766	52.89%
	30-39	412,359	25.02%
	40-49	113,377	6.88%
	50 or Over	73,424	4.45%

Data in this table are displayed in the report in Figure 14.

Note: Students with gender data or age data missing were excluded. This table reflects 90.47 percent of potential completers.

Table 15. Potential Completers: Institutional Sector 2003-2013 (N=3,913,918)

Institutional Sector	Unweighted Counts	Percent
Exclusively Four-Year	1,392,843	35.59%
Exclusively Two-Year	1,393,257	35.60%
Mixed Sectors	1,127,818	28.82%
Total	3,913,918	100.00%

Data in this table are displayed in the report in Figure 15.

Note: Summer terms excluded when considering institutional sector.

Note: Students with institutional sector data missing were excluded. This table reflects 99.99 percent of potential completers.

Table 16. Potential Completers: Institutional Sector by Age in December 2013 (N=3,881,338)

Age at End of Study	Institutional Sector	Unweighted Counts	Percent
	Overall	394,394	100.00%
	Exclusively Four-year	127,397	32.30%
< 24	Exclusively Two-year	163,099	41.35%
	Mixed Sectors	103,898	26.34%
24-29	Overall	1,870,822	100.00%

	Exclusively Four-year	579,662	30.98%
	Exclusively Two-year	656,030	35.07%
	Mixed Sectors	635,130	33.95%
30-39	Overall	1,019,087	100.00%
	Exclusively Four-year	399,614	39.21%
	Exclusively Two-year	337,432	33.11%
	Mixed Sectors	282,041	27.68%
40-49	Overall	357,803	100.00%
	Exclusively Four-year	162,851	45.51%
	Exclusively Two-year	126,557	35.37%
	Mixed Sectors	68,395	19.12%
	Overall	239,232	100.00%
500	Exclusively Four-year	108,533	45.37%
50 or Over	Exclusively Two-year	95,198	39.79%
	Mixed Sectors	35,501	14.84%

	- Overall	3,881,338	100.00%
Total	Exclusively Four-year	1,378,057	35.50%
	Exclusively Two-year	1,378,316	35.51%
	Mixed Sectors	1,124,965	28.98%

Data in this table are displayed in the report in Figure 16.

Note: Summer terms excluded when considering institutional sector.

Note: Students with institutional sector data or age data missing were excluded. This table reflects 99.16 percent of potential completers.

Table 17. Potential Completers: Number of Institutions in Pathway by Age at Last Enrollment (N=3,878,256)

Age at Last Enrollment	Number of Institutions Attended	Unweighted Counts	Percent
	Overall	126,346	100.00%
	1 Institution	84,620	66.97%
<20	2 Institutions	35,151	27.82%
	3 Institutions	5,823	4.61%
	More than 3 Institutions	752	0.60%
20-23	Overall	1,698,181	100.00%

	1 Institution	846,947	49.87%
	2 Institutions	606,006	35.69%
	3 Institutions	195,939	11.54%
	More than 3 Institutions	49,289	2.90%
	Overall	1,056,579	100.00%
	1 Institution	361,612	34.22%
24-29	2 Institutions	380,236	35.99%
	3 Institutions	205,513	19.45%
	More than 3 Institutions	109,218	10.34%
	- Overall	584,041	100.00%
	1 Institution	245,205	41.98%
30-39	2 Institutions	182,080	31.18%
	3 Institutions	92,601	15.86%
	More than 3 Institutions	64,155	10.98%
40-49	Overall	269,590	100.00%

	,		
	1 Institution	145,486	53.97%
	2 Institutions	77,431	28.72%
	3 Institutions	30,111	11.17%
	More than 3 Institutions	16,562	6.14%
	Overall	143,519	100.00%
	1 Institution	84,330	58.76%
50 or over	2 Institutions	38,087	26.54%
	3 Institutions	13,802	9.62%
	More than 3 Institutions	7,300	- - - 5.09%
	- Overall	3,878,256	- - - 100.00%
	1 Institution	1,768,200	- - - - 45.59%
Total	2 Institutions	1,318,991	34.01%
	3 Institutions	543,789	
	More than 3 Institutions	247,276	6.38%

Data in this table are displayed in the report in Figure 17.

Note: Students with age data missing were excluded. This table reflects 99.09 percent of potential completers.

Table 18. Potential Completers: Length of Pathway (N=3,910,859)

Time Elapsed	Unweighted Counts	Percent
< 2 Years	209,960	5.37%
2-3 Years	1,277,780	32.67%
4-6 Years	1,418,109	36.26%
7-9 Years	601,431	15.38%
10 Years or More	403,579	10.32%
Total	3,910,859	100.00%

Data in this table are displayed in the report in Figure 18.

Note: Students may show a duration of less than two years due to concurrent enrollment at different institutions.

Table 19. Potential Completers: Number of Stop-Outs by Length of Pathway (N=3,910,859)

Time Elapsed	Number of Stop-Outs	Unweighted Counts	Percent
2 2 2 2 2	Overall	209,957	100.00%
< 2 Years	0 Stop-outs	204,576	97.44%
	1 Stop-out	5,381	2.56%

	2 Stop-outs	*	*
	3 Stop-outs	*	*
	More than 3 Stop-outs	*	*
	Overall	1,277,773	100.00%
	0 Stop-outs	902,385	70.62%
	1 Stop-out	332,861	26.05%
2-3 Years	2 Stop-outs	40,064	3.14%
	3 Stop-outs	2,463	0.19%
	More than 3 Stop-outs	*	*
	- Overall	1,418,109	100.00%
	0 Stop-outs	482,104	34.00%
	1 Stop-out	576,540	40.66%
4-6 Years	2 Stop-outs	276,160	19.47%
	3 Stop-outs	69,949	4.93%
	More than 3 Stop-outs	13,356	0.94%

	- Overall -	601,431	100.00%
	0 Stop-outs	102,723	17.08%
	1 Stop-out	206,740	34.37%
7-9 Years	2 Stop-outs	171,597	28.53%
	3 Stop-outs	84,688	14.08%
	More than 3 Stop-outs	35,683	5.93%
	Overall	403,579	100.00%
	0 Stop-outs	98,468	24.40%
10 V	1 Stop-out	130,248	32.27%
10 Years or More	2 Stop-outs	98,033	24.29%
	3 Stop-outs	51,011	12.64%
	More than 3 Stop-outs	25,819	6.40%
	Overall	3,910,859	100.00%
Total	0 Stop-outs	1,790,256	45.78%
	1 Stop-out	1,251,770	32.01%

2 Stop-outs	585,857	14.98%
3 Stop-outs	208,111	5.32%
More than 3 Stop-outs	74,865	1.91%

Data in this table are displayed in the report in Figure 19.

Note: "\*" denotes fewer than 50 students in subgroup.

Table 20. Potential Completers: Length of Pathway by Number of Institutions in Pathway (N=3,910,859)

Number of Institutions Attended	- Time Elapsed	Unweighted Counts	Percent
	Overall	1,793,142	100.00%
	< 2 Years	194,562	10.85%
	2-3 Years	839,013	46.79%
1 Institution	4-6 Years	571,020	31.84%
	7-9 Years	133,898	7.47%
	10 Years or More	54,649	3.05%
	Overall	1,325,510	- ;
	< 2 Years	14,565	1.10%
	2-3 Years	360,233	27.18%
2 Institutions	4-6 Years	562,142	42.41%
	7-9 Years	245,044	18.49%
	10 Years or More	143,526	10.83%
	Overall	544,756	100.00%
3 Institutions	< 2 Years	775	0.14%

	2-3 Years	69,096	12.68%
	4-6 Years	218,564	40.12%
	7-9 Years	145,332	26.68%
	10 Years or More	110,989	20.37%
	Overall	247,451	100.00%
	< 2 Years	58	0.02%
	2-3 Years	9,438	3.81%
More than 3 Institutions	4-6 Years	66,383	26.83%
	7-9 Years	77,157	31.18%
	10 Years or More	94,415	38.16%

Data in this table are displayed in the report in Figure 20.

Table 21. Potential Completers: Age in December 2013 by Years Since Last Enrollment (N=3,538,116)

	Age in December 2013	Years Since Last Enrollment	Unweighted Counts	Percent
Women (N=1,890,769)		Overall	183,439	9.70%
	< 24	< 2 Years	85,901	4.54%

		2-3 years	83,391	4.41%
		4-6 years	14,065	0.74%
		7 years or more	82	0.00%
	× × × × × × × × × × × × × × × × × × ×	- Overall	834,873	44.16%
		< 2 Years	128,440	6.79%
	24-29	2-3 years	257,405	13.61%
		4-6 years	339,883	17.98%
	-	7 years or more	109,145	5.77%
		- Overall	510,360	26.99%
		< 2 Years	76,808	4.06%
	30-39	2-3 years	135,210	7.15%
		4-6 years	184,725	9.77%
-		7 years or more	113,617	6.01%
	<del>(************************************</del>	Overall	214,313	11.33%
40-49	40-49	< 2 Years	34,241	1.81%

		2-3 years	58,025	3.07%
		4-6 years	79,568	4.21%
		7 years or more	42,479	2.25%
		- Overall	147,784	7.82%
		< 2 Years	19,823	1.05%
	50 or over	2-3 years	36,656	1.94%
		4-6 years	56,416	2.98%
		7 years or more	34,889	1.85%
	-	Overall	177,378	10.77%
	< 24	< 2 Years	80,342	4.88%
		2-3 years	83,865	5.09%
Men (N=1,647,347)		4-6 years	13,090	0.79%
		7 years or more	81	0.00%
		Overall	871,547	52.91%
	24-29	< 2 Years	120,410	7.31%

	2-3 years	261,585	15.88%
	4-6 years	366,705	22.26%
	7 years or more	122,847	7.46%
	Overall	411,970	25.01%
	< 2 Years	51,745	3.14%
30-39	2-3 years	94,029	5.71%
	4-6 years	146,460	8.89%
	7 years or more	119,736	7.27%
	Overall	113,162	6.87%
	< 2 Years	16,682	1.01%
40-49	2-3 years	28,828	1.75%
	4-6 years	40,664	2.47%
-	7 years or more	26,988	1.64%
50 or over	Overall	73,290	4.45%
50 or over	< 2 Years	9,806	0.60%

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	2-3 years	17,703	1.07%
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· ·	7 years or more	19,504	1.18%
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Data in this table are displayed in the report in Figure 21.

Note: Students with age data or gender data missing were excluded. This table reflects 90.40 percent of potential completers.

Table 22. Potential Completers: Number of Stop-Outs by Number of Institutions in Pathway (N=3,914,042)

Number of Institutions Attended	Number of Stop-Outs	Unweighted Counts	Percent
	Overall	1,794,915	100.00%
	0 Stop-outs	1,133,305	63.14%
	1 Stop-out	447,344	24.92%
1 Institution	2 Stop-outs	153,946	8.58%
	3 Stop-outs	45,248	2.52%
	More than 3 Stop-outs	15,072	0.84%
	- Overall	1,326,447	-
	0 Stop-outs	487,682	36.77%
	1 Stop-out	527,570	39.77%
2 Institutions	2 Stop-outs	220,973	16.66%
	3 Stop-outs	68,297	5.15%
	More than 3 Stop-outs	21,925	1.65%
2 Institutions	Overall	545,063	100.00%
3 Institutions	0 Stop-outs	133,096	24.42%

	1 Stop-out	202,083	37.08%
	2 Stop-outs	139,231	- 1
	3 Stop-outs	52,918	9.71%
	More than 3 Stop-outs	17,735	3.25%
More than 3 Institutions	Overall	247,617	100.00%
	0 Stop-outs	38,515	15.55%
	1 Stop-out	75,368	30.44%
	2 Stop-outs	71,883	29.03%
	3 Stop-outs	41,707	16.84%
	More than 3 Stop-outs	20,144	8.14%

Data in this table are displayed in the report in Figure 22.

Table S-1. Comparison of Potential Completers (N=5,422,996) and Completers (N=1,848,895): Age at Last Enrollment by Number of Institutions in Pathway

Age at Last Enrollment	Total Potential Completers	Total Completers	< 24 Potential Completers	< 24 Completers	24 and Over Potential Completers	24 and Over Completers
1 Institution	42.62%	51.14%	50.82%	57.06%	37.26%	42.20%
2 Institutions	35.31%	32.76%	35.36%	31.95%	35.27%	33.99%
3 Institutions	15.23%	11.62%	11.11%	8.91%	17.92%	15.72%
More than 3 Institutions	6.84%	4.47%	2.70%	2.08%	9.54%	8.09%
Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Data in this table are displayed in the report in Figure S-1.

Table S-2. Comparison of Potential Completers (N=5,487,543) and Completers (N=1,858,868): Number of Stop-Outs

Number of Stop-Outs	Potential Completers	Completers
0 Stop-Outs	32.31%	59.73%
1 Stop-Out	30.82%	23.18%
2 Stop-Outs	19.63%	9.99%
3 Stop-Outs	9.98%	4.43%
More than 3 Stop-Outs	7.25%	2.66%
Total	100.00%	100.00%

Data in this table are displayed in the report in Figure S-2.

Table S-3. Comparison of Potential Completers (N=5,484,153) and Completers (N=1,858,361): Length of Pathway

Length of Pathway	Potential Completers	Completers
< 2 Years	4.01%	7.25%
2-3 Years	26.97%	31.81%
4-6 Years	33.42%	42.24%
7-9 Years	18.49%	10.82%

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10 Years or More	-	17.11%	_	7.88%
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Total	=	100.00%	-	100.00%
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Data in this table are displayed in the report in Figure S-3.