



A Comparison of the Retention, Transfer and Graduation Rates of Need-Based Financial Aid Recipients at Maryland Public Colleges and Universities With the Performance of Non-Recipients

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MARYLAND HIGHER EDUCATION COMMISSION
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Background

The Educational Excellence Awards Program is the primary source of need-based financial aid offered by the State of Maryland. The program is composed of two separate awards, the Guaranteed Access Grant (GAG) and the Educational Assistance Grant (EAG). These grants, which were established in 1991 by the General Assembly, were designed to target funds to the most needy students and to raise award limits for low- and moderate-income students. To qualify for grant aid, applicants must be Maryland residents and full-time degree-seeking undergraduates. The Guaranteed Access Grant covers all of a student's financial need up to the annual expenses of a full-time undergraduate at most Maryland public four-year institutions. The award amount can be between \$400 and \$11,600. Educational Assistance Grants are provided to students from families with low- to moderate-income, and annual award amounts range from \$400 to \$2,700. This grant meets as much as 35 percent of a student's financial need.

From FY 1996 to FY 2003, funding for the two programs increased by 79 percent compared to a 73 percent rise in overall State spending. During this period, the number of awards grew by 16 percent. The FY 2004 State budget includes \$39.1 million for Educational Excellence Awards – over 50 percent of all scholarship funds.

Study Design

The purpose of this analysis was to examine the persistence, graduation and transfer rates of the recipients of an EAG or GAG at Maryland public colleges and universities compared to students at these campuses who did not receive either of these awards.

The report focuses on new full-time freshmen who received an EAG or GAG award and were enrolled at a Maryland public college or university during the 1996-1997 academic year. Student-identifiable data from the Commission's Enrollment and Degree Information Systems were matched with figures from SAFERS, the database of the agency's student financial assistance. Award recipients were tracked for five academic years from 1997-1998 through 2001-2002. Those students receiving an EAG or a GAG award were examined and compared to those who did not receive an award at all.

The report looks at the following:

- Community College Students

The percentage who remained enrolled, earned an associate degree or certificate, and/or transferred to a Maryland public four-year college or university during the period.

- Public Four-Year Students

The percentage who remained enrolled and earned a bachelor's degree during the period.

Income Level of 1996 EAG/GAG Award Recipients

The following table displays the annual household income of 1996 EAG and GAG recipients, based on their financial dependency on their parents. The number of recipients is higher than those in the study because not all students attended a Maryland public college or university. Nearly two-thirds (64 percent) of the students came from homes with a household income of less than \$30,000, and more than 30 percent were from families with an income under \$10,000. The median income of 1996 EAG and GAG award recipients was \$20,830 – or less than half the earnings of all Maryland households in the same year (\$44,206). These figures suggest that a large number of EAG and GAG recipients enter college from very disadvantaged economic backgrounds.

AVERAGE HOUSEHOLD INCOME OF 1996 EAG AND GAG AWARD RECIPIENTS												
	\$0 - \$9,999	\$10 - \$19,999	\$20 - \$29,999	\$30 - \$39,999	\$40 - \$49,999	\$50 - \$59,999	\$60 - \$69,999	\$70 - \$79,999	\$80 - \$89,999	\$90 - \$99,999	\$100,000+	TOTALS
Dependent EAG and GAG	1,682	1,850	2,380	2,266	1,652	1,118	659	423	259	143	145	12,577
Independent EAG and GAG	4,506	1,763	746	307	136	46	23	9	4	1	0	7,541
Total Award Recipients	6,188	3,613	3,126	2,573	1,788	1,164	682	432	263	144	145	20,118

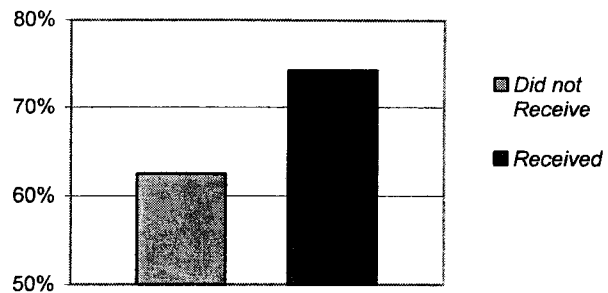
Source: SAFERS

Analysis

Community Colleges - All Students

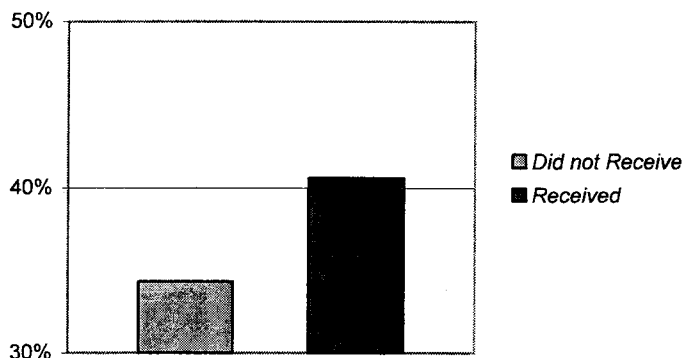
The retention, graduation and transfer rates of community college students who received either an EAG or GAG exceeded those of students who did not. This pattern remained consistent when the figures were examined by gender and race/ethnicity.

*Maryland Community Colleges
Second Year Retention, Transfer and Graduation Rate
1996 EAG and GAG Award Recipients
and Students Who Received No Aid*



Nearly three-fourths (74.3 percent) of the 1,390 EAG and GAG recipients returned for a second year of study at their community college, transferred or earned a credential, compared to 62.5 percent of those who did not get an award.

*Maryland Community Colleges
Five-Year Transfer and Graduation Rate
1996 EAG and GAG Award Recipients
and Students Who Received No Aid*



More than 40 percent of the new full-time freshmen who obtained an EAG or GAG transferred to a public four-year institution and/or earned a community college degree or certificate within five years of matriculation, as opposed to slightly more than one-third for those students who did not receive one of these grants (Table 1).

By Gender

The second year retention, transfer and graduation rate of males who received an award was 72.8 percent, compared to 60 percent of those men who did not receive an award (Table 5). The transfer and graduation rate after five years of attendance was also higher among males who received an award (38.8 percent) than male students who did not receive an award (30.8 percent).

As Table 6 shows, female students who received an award were retained during their second year at a higher rate (75.2 percent) than those women who did not receive an award (64.8 percent). Female students who received an award transferred to a four-year public institution or earned a community college credential within five years after entry at a higher rate (41.4 percent) than did women who did not receive an award (37.4 percent).

By Ethnic Group

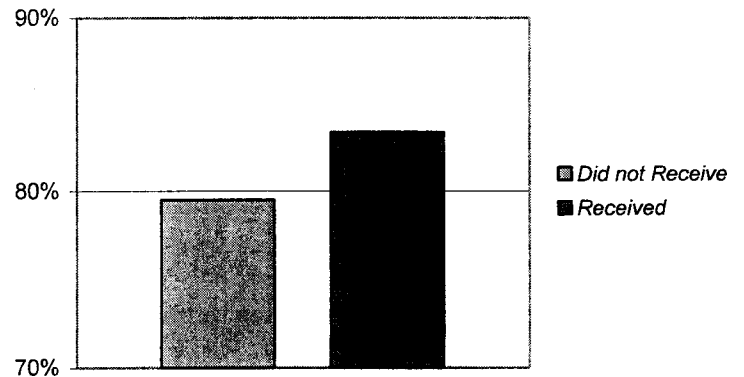
Tables 2, 3 and 4 display the rates of African American, white and other race students. The second year retention, graduation and transfer rate among African American award recipients (69.2 percent) was significantly higher than rates of African Americans who did not receive an award (52.0%). The transfer and graduation rates five years after matriculation for African Americans who received an award (25.1 percent) also exceeded the performance of those African American students who did not get an EAG or GAG (20.8 percent).

All Students-Public Four-Year Colleges and Universities

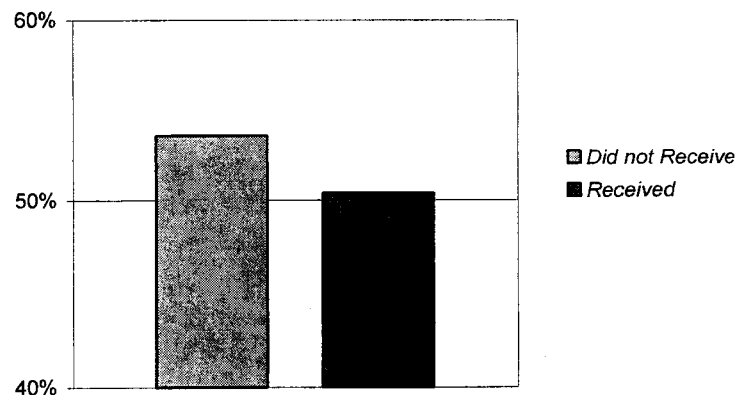
New full-time freshmen at a public four-year college or university who received an EAG or GAG were more likely to re-enroll for a second year of study than were their counterparts who did not receive one of these grants. While non-recipients had a slightly higher five-year graduation rate, a majority of both groups earned a baccalaureate within this time period. The five-year graduation rate of African American aid recipients very slightly outpaced that of non-recipients.

The second year retention rate for the 2,224 award recipients was 83.4 percent, compared to 79.5 percent for students who did not receive an award.

*Maryland Four-Year Public Colleges and Universities
Second Year Retention
1996 EAG and GAG Award Recipients
and Students Who Received No Aid*



*Maryland Four-Year Public Colleges and Universities
Five-Year Graduation Rates
1996 EAG and GAG Award Recipients
and Students Who Received No Aid*



After five years, 50.4 percent of the EAG and GAG recipients had attained a bachelor's degree from a Maryland public college or university compared to 53.6 percent of those students who had not received either type of grant (Table 7).

By Gender

Table 11 shows that the second year retention rate of male award recipients (82.7 percent) was higher than the rates of those men who did not receive an award (78.0 percent). The percentage of male EAG and GAG recipients who earned a bachelor's degree within five years of entry (44.6 percent) slightly trailed the rate of full-time freshmen who did not receive one of these grants (47.2 percent).

The second year retention rate among female students who received an award (83.9 percent) surpassed those of female students who did not receive an award (80.8 percent). A majority of both female aid recipients (54.4 percent) and their counterparts who did not get a grant (59.2 percent) earned a baccalaureate within five years (Table 12). It is interesting to note that the five-year graduation rate of women who received an award was considerably higher than the rate of men who did not get a grant.

By Ethnic Group

Tables 8, 9 and 10 present the retention and graduation rates of aid recipients and non-recipients by race/ethnicity. The second-year retention rate of African American award recipients (82.1%) was considerably higher than for students who did not receive an award (73.5%).

Unlike the overall figures and the breakdowns by gender and for other racial groups, a very slightly higher proportion of African American aid recipients (37.5 percent) earned a bachelor's degree within five years of matriculation than did African Americans who did not receive an EAG or GAG (37.3 percent).

Policy Issue Emerging from the Report

Maryland's need-based financial assistance awards appear to enhance the prospects of college success for students. While it is impossible to know what the retention, transfer and graduation rate of EAG and GAG recipients would have been if they had not received these awards, the statistics show that these students have performed well in comparison to their counterparts. More than 40 percent of community college students who got an EAG or GAG earned a credential or transferred to a public four-year institution within five years, which was considerably higher than the rate of students who did not get these awards. A majority of the EAG and GAG recipients who matriculated at public four-year colleges and universities attained a baccalaureate within five years; the graduation rates of non-recipients were only somewhat higher and those of African Americans were slightly lower. Considering that nearly all of the students who get need-based awards hail from low- to moderate-income families and that a large number come from very disadvantaged backgrounds economically, one can conclude with confidence that the EAG and GAG positively impacted the college persistence of its recipients. The number of students who will benefit from Maryland's need-based financial aid will get a boost if the General Assembly approves Governor Ehrlich's proposal to add \$15.9 million in State funding in FY 2005 to the Educational Excellence Awards Program and the Part-Time Grant Program.

Future Research

This spring, the Commission will release an additional analysis of the retention, transfer and graduation rates of full-time students who received an EAG or GAG and matriculated during the 1996-1997 academic year. This study will examine the performance of these students on the basis of the number of years in which students received an award, the total amount of award money they obtained during the subsequent five years, and a model that combines the length of the award and the dollars attained. With these variables taken into account, there will be a further examination of the data on the basis of race/ethnicity and gender for EAG recipients only.

In addition, the Commission has developed a financial aid data collection system in cooperation with Maryland's colleges and universities that is designed to evaluate the effectiveness of the State's financial assistance programs. Student-identifiable data are now being collected from specific institutions as part of a pilot project that will precede participation by all campuses. The system, once operational, will expand substantially the Commission's capacity to examine the relationship between financial aid and other issues, including access and enrollment, retention and graduation, affordability, and student outcomes.

Table 1

EAG or GAG Aid Recipients Vs Non-Recipients
at Maryland Community Colleges
All Students (New Full-Time Freshman)

		Fall of Second Year 1997					
		Still Enrolled		Transferred		Graduated	
Did not Receive	9,515	5,493	57.7%	392	4.1%	63	0.7%
Received	1,390	958	68.9%	69	5.0%	6	0.4%
		Fall of Third Year 1998					
		Still Enrolled		Transferred		Graduated	
Did not Receive	9,515	3,216	33.8%	1,211	12.7%	263	2.8%
Received	1,390	612	44.0%	175	12.6%	25	1.8%
		Fall of Fourth Year 1999					
		Still Enrolled		Transferred		Graduated	
Did not Receive	9,515	1,561	16.4%	1,933	20.3%	607	6.4%
Received	1,390	348	25.0%	298	21.4%	87	6.3%
		Fall of Fifth Year 2000					
		Still Enrolled		Transferred		Graduated	
Did not Receive	9,515	889	9.3%	2,232	23.5%	775	8.1%
Received	1,390	169	12.2%	379	27.3%	127	9.1%
		Fall of Sixth Year 2001					
		Still Enrolled		Transferred		Graduated	
Did not Receive	9,515	652	6.9%	2,375	25.0%	887	9.3%
Received	1,390	108	7.8%	419	30.1%	145	10.4%

Sources: SAFERS, MHEC Enrollment and Degree Information Systems

Table 2

EAG or GAG Aid Recipients Vs Non-Recipients
at Maryland Community Colleges
African American Students

		Fall of Second Year 1997					
		Still Enrolled		Transferred		Graduated	
Did not Receive	2,183	1,071	49.1%	59	2.7%	4	0.2%
Received	494	331	67.0%	10	2.0%	1	0.2%
		Fall of Third Year 1998					
		Still Enrolled		Transferred		Graduated	
Did not Receive	2,183	610	27.9%	164	7.5%	20	0.9%
Received	494	215	43.5%	27	5.5%	1	0.2%
		Fall of Fourth Year 1999					
		Still Enrolled		Transferred		Graduated	
Did not Receive	2,183	364	16.7%	262	12.0%	46	2.1%
Received	494	131	26.5%	59	11.9%	6	1.2%
		Fall of Fifth Year 2000					
		Still Enrolled		Transferred		Graduated	
Did not Receive	2,183	222	10.2%	325	14.9%	74	3.4%
Received	494	74	15.0%	84	17.0%	17	3.4%
		Fall of Sixth Year 2001					
		Still Enrolled		Transferred		Graduated	
Did not Receive	2,183	168	7.7%	371	17.0%	82	3.8%
Received	494	51	10.3%	99	20.0%	25	5.1%

Sources: SAFERS, MHEC Enrollment and Degree Information Systems

Table 3

EAG or GAG Aid Recipients Vs Non-Recipients
at Maryland Community Colleges
White Students

		Fall of Second Year 1997					
		Still Enrolled		Transferred		Graduated	
Did not Receive	6,053	3,653	60.4%	265	4.4%	56	0.9%
Received	621	411	66.2%	39	6.3%	5	0.8%
		Fall of Third Year 1998					
		Still Enrolled		Transferred		Graduated	
Did not Receive	6,053	2,121	35.0%	885	14.6%	222	3.7%
Received	621	240	38.6%	101	16.3%	23	3.7%
		Fall of Fourth Year 1999					
		Still Enrolled		Transferred		Graduated	
Did not Receive	6,053	940	15.5%	1,401	23.1%	509	8.4%
Received	621	117	18.8%	159	25.6%	77	12.4%
		Fall of Fifth Year 2000					
		Still Enrolled		Transferred		Graduated	
Did not Receive	6,053	522	8.6%	1,585	26.2%	631	10.4%
Received	621	48	7.7%	183	29.5%	102	16.4%
		Fall of Sixth Year 2001					
		Still Enrolled		Transferred		Graduated	
Did not Receive	6,053	387	6.4%	1,655	27.3%	718	11.9%
Received	621	35	5.6%	192	30.9%	107	17.2%

Sources: SAFERS, MHEC Enrollment and Degree Information System

Table 4

EAG or GAG Aid Recipients Vs Non-Recipients
at Maryland Community Colleges
Other Race Students

		Fall of Second Year 1997					
		Still Enrolled		Transferred		Graduated	
Did not Receive	1,198	729	60.9%	66	5.5%	3	0.3%
Received	265	210	79.2%	20	7.5%	0	0.0%
		Fall of Third Year 1998					
		Still Enrolled		Transferred		Graduated	
Did not Receive	1,198	465	38.8%	155	12.9%	17	1.4%
Received	265	153	57.7%	45	17.0%	1	0.4%
		Fall of Fourth Year 1999					
		Still Enrolled		Transferred		Graduated	
Did not Receive	1,198	244	20.4%	262	21.9%	44	3.7%
Received	265	97	36.6%	78	29.4%	4	1.5%
		Fall of Fifth Year 2000					
		Still Enrolled		Transferred		Graduated	
Did not Receive	1,198	135	11.3%	311	26.0%	62	5.2%
Received	265	47	17.7%	110	41.5%	8	3.0%
		Fall of Sixth Year 2001					
		Still Enrolled		Transferred		Graduated	
Did not Receive	1,198	90	7.5%	336	28.0%	77	6.4%
Received	265	20	7.5%	126	47.5%	13	4.9%

Sources: SAFERS, MHEC Enrollment and Degree Information System

Table 5

EAG or GAG Aid Recipients Vs Non-Recipients
at Maryland Community Colleges
Male Students

		Fall of Second Year 1997					
		Still Enrolled		Transferred		Graduated	
Did not Receive	4,519	2,511	55.6%	182	4.0%	18	0.4%
Received	484	329	68.0%	23	4.8%	0	0.0%
		Fall of Third Year 1998					
		Still Enrolled		Transferred		Graduated	
Did not Receive	4,519	1,486	32.9%	533	11.8%	91	2.0%
Received	484	203	41.9%	59	12.2%	3	0.6%
		Fall of Fourth Year 1999					
		Still Enrolled		Transferred		Graduated	
Did not Receive	4,519	712	15.8%	866	19.2%	226	5.0%
Received	484	109	22.5%	108	22.3%	18	3.7%
		Fall of Fifth Year 2000					
		Still Enrolled		Transferred		Graduated	
Did not Receive	4,519	370	8.2%	1,002	22.2%	291	6.4%
Received	484	47	9.7%	134	27.7%	31	6.4%
		Fall of Sixth Year 2001					
		Still Enrolled		Transferred		Graduated	
Did not Receive	4,519	271	6.0%	1,059	23.4%	334	7.4%
Received	484	31	6.4%	152	31.4%	36	7.4%

Sources: SAFERS, MHEC Enrollment and Degree Information Systems

Table 6

EAG or GAG Aid Recipients Vs Non-Recipients
at Maryland Community Colleges
Female Students

		Fall of Second Year 1997					
		Still Enrolled		Transferred		Graduated	
Did not Receive	4,994	2,981	59.7%	210	4.2%	45	0.9%
Received	906	629	69.4%	46	5.1%	6	0.7%
		Fall of Third Year 1998					
		Still Enrolled		Transferred		Graduated	
Did not Receive	4,994	1,730	34.6%	677	13.6%	172	3.4%
Received	906	409	45.1%	116	12.8%	22	2.4%
		Fall of Fourth Year 1999					
		Still Enrolled		Transferred		Graduated	
Did not Receive	4,994	849	17.0%	1,066	21.3%	381	7.6%
Received	906	239	26.4%	190	21.0%	68	7.5%
		Fall of Fifth Year 2000					
		Still Enrolled		Transferred		Graduated	
Did not Receive	4,994	519	10.4%	1,229	24.6%	484	9.7%
Received	906	122	13.5%	245	27.0%	96	10.6%
		Fall of Sixth Year 2001					
		Still Enrolled		Transferred		Graduated	
Did not Receive	4,994	381	7.6%	1,315	26.3%	553	11.1%
Received	906	77	8.5%	267	29.5%	108	11.9%

Sources: SAFERS, MHEC Enrollment and Degree Information Systems

Table 7

EAG or GAG Aid Recipients Vs Non-Recipients
at Maryland Public Four-Year Colleges and Universities
All Students

		Fall of Second Year 1997			
		Still Enrolled		Graduated	
Did not Receive	8,842	7,029	79.5%	2	0.0%
Received	2,224	1,855	83.4%	0	0.0%
		Fall of Third Year 1998			
		Still Enrolled		Graduated	
Did not Receive	8,842	6,085	68.8%	13	0.1%
Received	2,224	1,608	72.3%	4	0.2%
		Fall of Fourth Year 1999			
		Still Enrolled		Graduated	
Did not Receive	8,842	5,648	63.9%	55	0.6%
Received	2,224	1,447	65.1%	15	0.7%
		Fall of Fifth Year 2000			
		Still Enrolled		Graduated	
Did not Receive	8,842	2,534	28.7%	2,761	31.2%
Received	2,224	784	35.3%	596	26.8%
		Fall of Sixth Year 2001			
		Still Enrolled		Graduated	
Did not Receive	8,842	659	7.5%	4,741	53.6%
Received	2,224	266	12.0%	1,121	50.4%

Sources: SAFERS, MHEC Enrollment and Degree Information Systems

Table 8

EAG or GAG Aid Recipients Vs Non-Recipients
at Maryland Public Four-Year Colleges and Universities
African American Students

		Fall of Second Year 1997			
		Still Enrolled		Graduated	
Did not Receive	2,531	1,860	73.5%	0	0.0%
Received	897	736	82.1%	0	0.0%
		Fall of Third Year 1998			
		Still Enrolled		Graduated	
Did not Receive	2,531	1,541	60.9%	3	0.1%
Received	897	614	68.5%	1	0.1%
		Fall of Fourth Year 1999			
		Still Enrolled		Graduated	
Did not Receive	2,531	1,373	54.2%	7	0.3%
Received	897	523	58.3%	2	0.2%
		Fall of Fifth Year 2000			
		Still Enrolled		Graduated	
Did not Receive	2,531	772	30.5%	475	18.8%
Received	897	339	37.8%	150	16.7%
		Fall of Sixth Year 2001			
		Still Enrolled		Graduated	
Did not Receive	2,531	272	10.7%	944	37.3%
Received	897	143	15.9%	336	37.5%

Sources: SAFERS, MHEC Enrollment and Degree Information Systems

Table 9

EAG or GAG Aid Recipients Vs Non-Recipients
at Maryland Public Four-Year Colleges and Universities
White Students

		Fall of Second Year 1997			
		Still Enrolled		Graduated	
Did not Receive	5,298	4,372	82.5%	1	0.0%
Received	938	774	82.5%	0	0.0%
		Fall of Third Year 1998			
		Still Enrolled		Graduated	
Did not Receive	5,298	3,846	72.6%	11	0.2%
Received	938	680	72.5%	3	0.3%
		Fall of Fourth Year 1999			
		Still Enrolled		Graduated	
Did not Receive	5,298	3,619	68.3%	39	0.7%
Received	938	637	67.9%	6	0.6%
		Fall of Fifth Year 2000			
		Still Enrolled		Graduated	
Did not Receive	5,298	1,466	27.7%	1,990	37.6%
Received	938	290	30.9%	325	34.6%
		Fall of Sixth Year 2001			
		Still Enrolled		Graduated	
Did not Receive	5,298	294	5.5%	3,284	62.0%
Received	938	78	8.3%	553	59.0%

Sources: SAFERS, MHEC Enrollment and Degree Information Systems

Table 10

EAG or GAG Aid Recipients Vs Non-Recipients
at Maryland Public Four-Year Colleges and Universities
Other Race Students

		Fall of Second Year 1997			
		Still Enrolled		Graduated	
Did not Receive	872	690	79.1%	0	0.0%
Received	350	313	89.4%	0	0.0%
		Fall of Third Year 1998			
		Still Enrolled		Graduated	
Did not Receive	872	606	69.5%	0	0.0%
Received	350	285	81.4%	0	0.0%
		Fall of Fourth Year 1999			
		Still Enrolled		Graduated	
Did not Receive	872	567	65.0%	8	0.9%
Received	350	259	74.0%	7	2.0%
		Fall of Fifth Year 2000			
		Still Enrolled		Graduated	
Did not Receive	872	259	29.7%	251	28.8%
Received	350	140	40.0%	109	31.1%
		Fall of Sixth Year 2001			
		Still Enrolled		Graduated	
Did not Receive	872	84	9.6%	440	50.5%
Received	350	41	11.7%	209	59.7%

Sources: SAFERS, MHEC Enrollment and Degree Information Systems

Table 11

EAG or GAG Aid Recipients Vs Non-Recipients
at Maryland Public Four-Year Colleges and Universities
Male Students

		Fall of Second Year 1997			
		Still Enrolled		Graduated	
Did not Receive	4,098	3,195	78.0%	0	0.0%
Received	910	753	82.7%	0	0.0%
		Fall of Third Year 1998			
		Still Enrolled		Graduated	
Did not Receive	4,098	2,739	66.8%	3	0.1%
Received	910	633	69.6%	1	0.1%
		Fall of Fourth Year 1999			
		Still Enrolled		Graduated	
Did not Receive	4,098	2,526	61.6%	16	0.4%
Received	910	581	63.8%	4	0.4%
		Fall of Fifth Year 2000			
		Still Enrolled		Graduated	
Did not Receive	4,098	1,392	34.0%	949	23.2%
Received	910	350	38.5%	193	21.2%
		Fall of Sixth Year 2001			
		Still Enrolled		Graduated	
Did not Receive	4,098	392	9.6%	1,934	47.2%
Received	910	137	15.1%	406	44.6%

Sources: SAFERS, MHEC Enrollment and Degree Information Systems

Table 12

EAG or GAG Aid Recipients Vs Non-Recipients
at Maryland Public Four-Year Colleges and Universities
Female Students

		Fall of Second Year 1997			
		Still Enrolled		Graduated	
Did not Receive	4,744	3,834	80.8%	2	0.0%
Received	1,314	1,102	83.9%	0	0.0%
		Fall of Third Year 1998			
		Still Enrolled		Graduated	
Did not Receive	4,744	3,346	70.5%	11	0.2%
Received	1,314	975	74.2%	3	0.2%
		Fall of Fourth Year 1999			
		Still Enrolled		Graduated	
Did not Receive	4,744	3,122	65.8%	39	0.8%
Received	1,314	866	65.9%	11	0.8%
		Fall of Fifth Year 2000			
		Still Enrolled		Graduated	
Did not Receive	4,744	1,142	24.1%	1,812	38.2%
Received	1,314	434	33.0%	403	30.7%
		Fall of Sixth Year 2001			
		Still Enrolled		Graduated	
Did not Receive	4,744	267	5.6%	2,807	59.2%
Received	1,314	129	9.8%	715	54.4%

Sources: SAFERS, MHEC Enrollment and Degree Information Systems

