



The Bell Policy Center

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Helping Colorado Students

By Heather McGregor

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In today's competitive and knowledge-based job market, more education means more income.

Workers who want to make ends meet and provide opportunities for their families need a technical certificate or an associate's degree at the least. Most people will fare even better with a bachelor's degree.

In Colorado, our economy benefits from a highly educated workforce, but these workers are largely imported from other states. We do a mediocre job of graduating our own young people from college.

The rates of educational success are even worse for Hispanics, blacks and young people from low-income families - those who most need the boost of trade training or a college education.

It's a disturbing trend that enforces a permanent underclass of unskilled workers and chronically unemployed.

Colorado must act quickly to counteract these shortfalls. Our prosperous state should be offering all willing and able young people an education that leads to financial opportunity and a life of self-sufficiency. The state's economic and social health depends on it.

The Bell Policy Center believes sound social and fiscal policies grow from thorough, objective research. To solve a problem, we must first understand it.

To that end, Bell policy analyst Spiros Protopsaltis combed through state and national data to evaluate Colorado's performance in educating young adults, taking a close look in particular at low-income and minority students. The result is a series of six education "white papers."

Here are highlights from each:

1. A leaky education pipeline

Colorado's educational pipeline from high school to college leaks badly.

Of every 100 students now in ninth grade, the statistical odds predict that 29 will drop out of high school, 30 will graduate from high school but end their studies at that stage, and 41 will go to college.

Of those, only 20 will either earn an associate's degree within three years or a bachelor's degree within six years.

2. Who goes to college?

Most of those who go to college in Colorado are recent high school graduates from middle- and upper-income families. They are largely white or Asian-American women and men and, to a lesser extent, black women.



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Those more likely to miss the opportunity of a college education are students from low-income families, black men and Hispanic men and women.

This is particularly troubling at a time when demographers predict the number of Hispanic students in Colorado high schools will double in the next decade. Unless Hispanic high school graduation and college enrollment rates climb, the state's Hispanic young people face a future of low achievement and economic dependence.

3. Who finishes college?

Starting college is an important step. But students must complete a degree program to gain the earning power of a college education.

In Colorado, 60 percent of freshmen attending public two-year colleges return for their sophomore year, and 80 percent of freshmen attending four-year colleges return.

Just one-third of Colorado students who pursue an associate's degree will graduate within three years. But compared to other states, that's actually a strong rate. Colorado consistently tops the national average for student success in associate degree programs.

At public four-year colleges, about half the students will graduate within six years. But graduation rates for minority students are lower: 36 percent to 43 percent.

Graduation rates are much higher at nonprofit private colleges, at 66 percent. As a group, these private schools rank 12th in the nation for graduation success.

4. Who educates low-income students?

Americans love the bootstrap story, but the opportunity to attend college for willing and able students from low-income families is declining in Colorado. From 1992 to 2001, the share of Colorado college students receiving federal financial aid fell from 23 percent to 18 percent, while the national average hovered at 25 percent.

Low-income students are more prevalent at rural community colleges and state colleges. In 2001, a bit more than half the students at Trinidad State Junior College and Pueblo Community College were collecting federal financial aid.

In actual numbers, Metro State College and Colorado State University educated the most low-income students.

Colorado's flagship institution, the University of Colorado at Boulder, educated the third-largest number of low-income students of any single institution in Colorado. But compared to its peer institutions across the country, the university has a poor record. In 2001, it ranked 46th for its share of low-income students - 13 percent of the entire student body.

5. Who educates minority students?

Together, blacks, Hispanics and Native Americans were 25 percent of the state's population in 2000. But in 2001, just 17 percent of Colorado college students were minorities.

Most minority students attend public colleges and universities, and more than half of the state's minority students pursue a certificate or two-year degree rather than a four-year degree.

Minority enrollment at proprietary colleges, which are private for-profit institutions offering trade and technical training, nearly doubled in the past decade.

The Emily Griffith Opportunity School in Denver serves the single largest number of minority students in Colorado - more than twice as many as CU-Boulder. The Community College of Denver marked the largest growth in minority students over the past decade.



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6. Student loan default rates

It's hard to measure educational quality, but student loan default rates are a strong indicator. By and large, colleges that provide a high quality education will graduate students who can land a good job and pay back their student loans.

Colorado's overall student loan default rate is close to the national average. But a closer look at the state's 82 colleges, universities and technical schools reveals a wide variation.

The state's private for-profit colleges have the highest overall default rates: 9 percent compared to 6 percent for public colleges and 2 percent for private nonprofit colleges.

High default rates also pop up among students who earn an associate's degree compared to those earning a bachelor's degree or higher. And colleges that serve a large share of low-income students also have higher loan default rates.

Colorado's students need a fair chance. Overall, we believe our state colleges and universities are working hard to offer solid educations to today's students.

But the gaps in educational opportunity for low-income and minority students revealed in these reports clearly pose a risk for the state's social and economic health.

If Colorado doesn't give all its willing and able students a fair chance at a college education, we will see a growing disparity in our society between those with an education and earning power, and those who must rely on others to get by.

A fair chance means two things: academic preparation and financial aid.

Academic preparation comes from public schools and related achievement programs, and from families setting high expectations and supporting their children's studies.

This foundation makes students willing to continue their education. But without financial means, these many willing students won't be able to go to college.

That's why Colorado must move to boost student financial aid, so every willing and able student can attend and graduate from a technical school, college or university.

The Education White Papers are available in PDF format on Bell's website, www.thebell.org. For printed copies, call 303-297-0456 in metro Denver or 866-283-8051 toll-free elsewhere in Colorado.

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