WHY 55,000 DEGREES?

In 2003, Louisville was at a crossroads. As city and county governments merged, this unity brought forth a community consensus to take stock of our city’s growing strengths, as well as the challenges that we would ultimately have to face.

Many issues came to light. Attracting new jobs, improving quality of life for all residents, and fixing the education system were all important goals for the new city of Louisville to flourish.

THE TOP PRIORITY FOR ACTION BECAME INCREASINGLY CLEAR: EDUCATION

THE CHALLENGE
To incorporate strategies to raise educational attainment and radically change Louisville’s education trajectory

THE REWARDS
INCREASED OPPORTUNITIES:
College graduates earn on average 2x as much over their working lifetime

GREATER LOUISVILLE:
Improving quality of life
Competing for 21st-century jobs
IN 2014, 55,000 DEGREES IS FOUR YEARS INTO ITS 10-YEAR INITIATIVE TO GATHER AND ANALYZE DATA, AS WELL AS, SHARE THE COMMUNITY’S PROGRESS TOWARD REACHING 50% POSTSECONDARY EDUCATION ATTAINMENT BY 2020

SO WHERE ARE WE IN 2014?
Louisville has added 22,000 degree holders (associate and higher) since 2008 when the 55,000 degrees goal was established, as well as increased the percent of the population with a college degree by 3.2% points. LOUISVILLE’S WORKING-AGE ATTAINMENT REMAINS AT ITS HIGHEST LEVEL EVER UNFORTUNATELY, LOUISVILLE IS STILL NOT ON PACE TO REACH THE 50% GOAL

Projected to add 50,000 degrees by 2020
At this rate, we’ll hit 45% in 2020
59,000 degrees are needed to reach 50% in 2020 because Louisville’s population is growing at a faster pace than predicted when 55K launched.

AT THIS RATE, THE 50% GOAL WON’T BE REACHED UNTIL 2030
COLLEGE DEGREES GIVE BACK TO THE COMMUNITY

EDUCATION PAVES THE WAY TO A BETTER QUALITY OF LIFE

The “talent dividend” of each percentage point increase in Louisville’s population with a bachelor’s degree or higher translates to higher per capita income and over $900 million in the local economy annually.

POSITIVELY AFFECTING

INCOME
HEALTH
CIVIC PARTICIPATION

IT IS PROJECTED THAT IN 2020

62% OF KENTUCKY’S JOBS WILL REQUIRE A POSTSECONDARY EDUCATION.

POSTSECONDARY EDUCATION INCLUDES

Short-term training
Two-year technical degrees
Industry certifications

All of which significantly improve earnings and career prospects

BUT SOME STUDENTS STILL BELIEVE, “COLLEGE JUST ISN’T FOR ME.”

THE REAL QUESTION IS, “WHICH DEGREE SHOULD I PURSUE?” NOT, “SHOULD I PURSUE A DEGREE?”
THE MAJORITY OF LOUISVILLE-AREA JOBS THAT ONLY REQUIRE A HIGH SCHOOL DIPLOMA DO NOT PAY A LIVING WAGE.

KENTUCKY CENTER FOR EDUCATION AND WORKFORCE STATISTICS
REPORTED MEDIAN EARNINGS OF KENTUCKY HIGH SCHOOL GRADUATES WHO DID NOT ATTEND COLLEGE

HOW MUCH WERE THEY MAKING?

HIGH SCHOOL GRADUATES AFTER 3 YEARS
Class of 2010 Kentucky high school graduates who did not attend college

$11,511
Poverty line
$11,670

COMPARE THAT TO A KY STUDENT WHO RECEIVED A BACHELOR’S DEGREE IN 2008
COLLEGE GRADUATES AFTER 5 YEARS

$40,984
Annual salary in 2013 after five years working in Kentucky

MOST LIKELY TO BE UNEMPLOYED

ADULTS WITH ONLY A HIGH SCHOOL DIPLOMA ARE NEARLY 6 TIMES MORE LIKELY TO BE UNEMPLOYED THAN THEIR COLLEGE-EDUCATED PEERS.
The Federal Reserve Bank of New York calculated a 15% rate of return on investment (ROI) for a bachelor’s degree. That’s after factoring in cost of an undergraduate education and median wages.

Despite economic fluctuations and the rising cost of college, the strongest arguments for earning a college degree hold true:

- College graduates make more money.
- College graduates have increased job security.

**Irrefutable Evidence**

**Median Earnings in Louisville**

<table>
<thead>
<tr>
<th>Bachelor’s degree</th>
<th>$46,000 annually</th>
</tr>
</thead>
<tbody>
<tr>
<td>High school diploma</td>
<td>$27,000 annually</td>
</tr>
</tbody>
</table>

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**Over a Lifetime This Adds Up to Over $1 Million Dollars**

**Health Professions**

<table>
<thead>
<tr>
<th>Profession</th>
<th>Median Earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nursing</td>
<td>$53,600</td>
</tr>
<tr>
<td>Occupational Therapy</td>
<td>$55,500</td>
</tr>
<tr>
<td>Physical Therapy</td>
<td>$63,200</td>
</tr>
</tbody>
</table>

**Engineering**

<table>
<thead>
<tr>
<th>Profession</th>
<th>Median Earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Computer Engineering</td>
<td>$56,300</td>
</tr>
<tr>
<td>Mechanical Engineering</td>
<td>$65,400</td>
</tr>
<tr>
<td>Electrical Engineering</td>
<td>$67,000</td>
</tr>
</tbody>
</table>

Median earnings 5 years after graduation.

**Stem Bachelor’s Degrees Showed the Greatest Returns in Louisville**

- STEM – Science, Technology, Engineering, and Mathematics
THE GOAL: CREATING A SEAMLESS SYSTEM

PROVIDING INCREASED ACCESS AND PATHS TO SUCCESS FOR STUDENTS WITH POST-SECONDARY EDUCATION GOALS

The long-standing equity gap in education attainment in Louisville reveals an equity imperative at the heart of the 55,000 degrees goal. In partnership with 15K Degrees, the African American education commitment in Louisville, 55,000 Degrees is working to ensure every student has a real opportunity to succeed in reaching their educational goals.

Likewise, 55,000 Degrees partners with Degrees At Work to provide important college-going resources for working adults and to support employers in helping their employees complete college degrees.

FIVE OBJECTIVES OF 55,000 DEGREES:
ACCELERATING PROGRESS AND REMOVING BARRIERS TO STUDENT SUCCESS

1. Creating and Supporting a Culture of College Going and Completion
2. Using the Business Community’s Unique Points of Leverage to Accelerate Attainment
3. Preparing Students for Success in College, Career, Citizenship, and Life
4. Making Post-Secondary Education Accessible and Affordable
5. Increasing Educational Persistence, Performance, and Progress

THESE OBJECTIVES PLACE THE FOCUS ON IMPROVEMENT OF LOUISVILLE’S EDUCATION PIPELINE FROM KINDERGARTEN THROUGH COLLEGE.

THE INDICATORS THAT MEASURE OUR PROGRESS REFLECT THE WORK OF OUR LOCAL HIGH SCHOOLS AND COLLEGES TO IMPROVE READINESS, ENROLLMENT, PERSISTENCE, AND COMPLETION – WITH A FOCUS ON SUCCESS OF FIRST GENERATION COLLEGE-GOERS, STUDENTS OF COLOR AND ADULT LEARNERS.
MORE STUDENTS COLLEGE AND CAREER READY

PREPARING STUDENTS TO COMPETE FOR JOBS IN A GLOBAL ECONOMY
BEING COLLEGE-READY IS THE FIRST STEP TO COLLEGE SUCCESS

Jefferson County Public Schools (JCPS) is gaining ground.

MORE JCPS GRADUATES ARE MEETING BENCHMARKS ON READINESS FOR COLLEGE/CAREER LEVEL WORK

   English
   Math
   Reading
   Certifications in career/technical skills

Continuing Improvements

The Good News

JCPS students saw readiness increases in the past two years across all races and ethnicities

Other Concerns

A 32% point gap remains between African American and White students

For the 39% of JPCS graduates who earned their high school diploma but need college remediation or lack a career certification to help them secure a job – the urgency for continued improvement is high

JCPS College / Career Readiness, 2014

White Students

73%

Hispanic Students

54%

African American Students

41%

Class of 2014

61%

Of JCPS graduating seniors were college/career ready

JCPS has gained 30% points in college/career readiness since 2010 and is on track to reach the 2015 goal of 66% readiness
More students are graduating high school, but less of those are going on to college

High School Graduation Rate on the Rise

JCPS 2014: 79.0%
JCPS 2013: 76.5%
Kentucky Average: 85.0%

JCPS College-Going Rate on the Decline

- 800 more graduates than in 2008
- But fewer of these graduates are going on to college, which has led to a declining college-going rate

Increased Access to Higher Education for Students
JCPS and Archdiocesan High School Seniors

- 90% apply to at least one college their senior year
- 2/3 file a FAFSA application for college financial aid
- All students receive college entrance support from guidance counselors

Each year the percent of college-intending seniors who actually make it to college within the next year is going down. Unfortunately much of the support system that high school students rely upon ends when they walk across the stage to receive their diploma.

94% of archdiocesan high school graduates in the Louisville area attend college within one year of graduation
SUMMER MELT WORSENS
LEAK IN EDUCATION PIPELINE

WHAT IS “SUMMER MELT?”

THE NATIONAL PHENOMENON KNOWN AS “SUMMER MELT” REFERS TO THE GAP BETWEEN “COLLEGE INTENDER VS. COLLEGE ATTENDER”

Locally we track FAFSA filing of seniors as a general indication of college-intention.

CLASS OF 2013 SENIORS

SUMMER MELT HAS INCREASED STEADILY OVER THE PAST 6 YEARS

- 2008: 163
- 2009: 258
- 2010: 376
- 2011: 448
- 2012: 526
- 2013: 724

20% of FAFSA filers did not enroll in college within 12 months.

For Archdiocesan graduates, 59 students (6%) of FAFSA filers did not enroll.

While FAFSA completion efforts are necessary steps to college-going and affordability, these efforts alone are not sufficient to ensure college attendance.

COMMON CHARACTERISTICS OF COLLEGE-INTENDERS

Class of 2013

- 84% were Pell-eligible (low-income)
- 82% had an ACT score below 20
- 57% would be first in their family to complete a college degree

COMMON BARRIERS FOR COLLEGE-INTENDERS

AFFORDABILITY
ACADEMIC READINESS
COLLEGE KNOWLEDGE
**IS COLLEGE AFFORDABLE IN THE LOUISVILLE REGION?**

Several indicators help assess the affordability of postsecondary education:

- Actual cost of college to the student (net price)
- Federal/state aid and grants
- Average student loan debt
- Student loan default rates
- ROI of a college degree and major

**THE COST OF COLLEGE IS GOING UP**

In 2013, the sticker price and net price of going to college increased in Louisville. Sticker price has risen 16% since 2010 and net price has increased 18% over that same time frame.

<table>
<thead>
<tr>
<th>Type of Institution</th>
<th>Average Sticker Price</th>
<th>Average Net Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private for-profit 4-year-or-above</td>
<td>$24,431</td>
<td>$21,091</td>
</tr>
<tr>
<td>Private not-for-profit 4-year-or-above</td>
<td>$21,895</td>
<td>$17,495</td>
</tr>
<tr>
<td>Private for-profit 2-year</td>
<td>$21,515</td>
<td>$18,065</td>
</tr>
<tr>
<td>Public 4-year-or-above</td>
<td>$13,235</td>
<td>$10,091</td>
</tr>
<tr>
<td>Public 2-year</td>
<td>$6,710</td>
<td>$4,992</td>
</tr>
</tbody>
</table>

Students have the ability to make decisions along the path to college affordability.

All college websites provide a “net price calculator.” This helps families and students get an individualized estimate of what specific colleges might cost.
LOWER INCOMES RECEIVE GREATER FINANCIAL ASSISTANCE

Net Price Calculator at a 4-Year Public Institution in KY

*includes an average KEES award of $1,500

Student: Traditional age, Local (lives at home), 3.0 GPA, 21 ACT, family of 4 (1 child in college)
Family income of $30K estimates two parents working full-time, minimum wage jobs
If student lived on campus, add $7,360

Student and family resources cover remaining net price
Federal student loan eligibility = $5,500

GRANTS AND SCHOLARSHIPS MAKE A SIZEABLE CONTRIBUTION TO COVERING THE COST OF COLLEGE FOR MANY FAMILIES

FAFSA (FREE APPLICATION FOR FEDERAL STUDENT AID)

Apply for federal and state grants and federal student loans

FEDERAL PELL GRANT

$5,730 per year to eligible students
Students may also receive a partial Pell Grant

PELL-ELIGIBLE STUDENTS CAN ALSO RECEIVE

$1,900 if attending a Kentucky public institution via the Kentucky College Access Program grant (CAP)
$2,980 if attending a Kentucky private institution via the Kentucky Tuition Grant (KTG)
KENTUCKY STUDENT DEBT LOAD LOWER THAN MOST

2012 NATIONAL AVERAGE DEBT LEVELS for Graduating Seniors

AT FOUR-YEAR, PUBLIC COLLEGES

$25,500

THE UNIVERSITY OF LOUISVILLE AVERAGE DEBT OF GRADUATES

$19,900

22% LOWER THAN THE NATIONAL AVERAGE

AVERAGE STUDENT DEBT: A POSITIVE INDICATOR

Kentucky ranked the 9th lowest for average debt level

$22,384

AVERAGE STUDENT DEFAULT RATES: A CONCERN (one year without payment) within three years of being enrolled in college

Indiana ranked 12th highest in student loan default rate

16%

In Louisville, default rates were highest among students who attended two-year institutions (22% default), which have low average debt loads and low completion rates

A GREAT WAY TO AVOID DEFAULT IS TO COMPLETE THE DEGREE.

HIGHER DEBT DOES NOT CORRELATE WITH HIGHER DEFAULT.

STUDENT DEFAULT RATES WERE HIGHEST AMONG INDIVIDUALS WITH LOW LEVELS OF DEBT (less than $5,000)

SOME COLLEGE AND NO DEGREE

Higher debt does not correlate with higher default.

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After savings, earnings, and grants have been applied, federal student loans are a valuable resource to help students cover the remaining cost of college.

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A GREAT WAY TO AVOID DEFAULT IS TO COMPLETE THE DEGREE.
FEWER PEOPLE ENROLLING IN COLLEGE

We track enrollment at 20-plus local colleges and universities who enroll students from Louisville, across the state of Kentucky, and around the country.

UNDERGRADUATE ENROLLMENT IS A LEADING INDICATOR OF DEGREE COMPLETIONS.

Decline in enrollment predicts a drastic decline in future degrees if we do not improve student persistence and completion rates at our local institutions.

50% OF JCPS COLLEGE-GOERS ENROLL IN THE LOUISVILLE AREA

That’s an 11% decline in enrollment since 2010 or 7,426 fewer students enrolled at Louisville institutions.

As of 2012, Louisville outpaced national downward trends of enrollment by 4% points.
Since 2011, adult students saw the greatest declines in enrollment.

6% decline in traditional-age students down 2,302
15% decline in adult learners down 4,247
9% decline in white students down 4,077
16% decline in African American students down 1,597

In Jefferson County, 94,000 adults have previous college credit, but no degree.

23% of our working-age population are adults key to reach the 55,000 degrees goal.
First-to-second year retention of full-time students at local four-year institutions has remained at 74% since 2008. Retention of full-time students at local two-year institutions has declined over the past five years from 60% to 55%.

Characteristics of Persistence

- National data suggest that students are more likely to stay in school or persist from the first to second year under these conditions:
  1. Full-time attendance 79% persistence
  2. Immediate enrollment after high school graduation 77% persistence
  3. Attendance at a four-year, nonprofit institution 80% persistence

Persistence gaps overwhelmingly affect adult learners, most of whom

- Attend part-time 56%
- Enroll for the first-time or re-enroll several years after high school 100%
- Attend a two-year institution 59%
In Louisville
BACHELOR’S GRADUATION RATE STAYED FLAT AT 49%
from 2011 to 2012, but is still 10% points behind the national average. The associate graduation rate improved slightly to 32% and is on par with the national average of 31%.

JCPS COLLEGE-FINISHING RATE 20 POINTS BEHIND NATIONAL AVERAGE
For those JCPS graduates who enroll in college, only 40% completed an associate or bachelor’s degree six years later.

MORE STUDENTS GRADUATING OVER TIME

MORE STUDENTS FINISHING DEGREES WHEN TRANSFERS ARE COUNTED

62% of students who began at a four-year institution in 2007 completed a bachelor’s degree by 2013 and 16% were still enrolled.

37% of students who began at a local two-year institution in 2007 completed an associate or bachelor’s degree within six years and 20% were still enrolled.

The JCPS college-finishing rate includes students who entered college anytime between Fall 2007 and Fall 2012. The exact finishing rate for the fall 2007 entering cohort is unknown, but it is within the range of 40% - 47% completion. The National cohort includes only students who entered in the Fall 2007 and finished a degree by 2013.
By 2018, only 1 in 3 graduates will be employed in Louisville if past workforce trends hold true.

It’s clear: degree production alone won’t reach the goal.

More than 37,000 undergraduate degrees have been produced locally.

From 2010 to 2013, only 8,200 more people with college degrees are residing in Louisville.
ATTAINMENT: BACHELOR’S DEGREES NOT ON TRACK

2020 GOAL BREAKDOWN

10% HOLDING ASSOCIATE DEGREES
(estimating 15,000 more degree holders)

40% HOLDING BACHELOR’S DEGREES OR HIGHER
(estimating 40,000 more degree holders)

41.5%
of Louisville’s adult population currently hold an associate degree or higher

8.8% 32.8%
Associate Degree  Bachelor’s Degree or higher

GOOD NEWS:
ASSOCIATE DEGREES ARE PROJECTED TO HIT 10.2% IN 2020
Likely as a response to current workforce needs

BAD NEWS:
BACHELOR’S AND HIGHER ARE PROJECTED TO HIT 34.7% IN 2020
5.3% off the mark

GETTING BACHELOR’S BACK ON TRACK

LOUISVILLE IS NOT GAINING ENOUGH GROUND TOWARDS THE BACHELOR’S DEGREE GOAL OF 40K DEGREES

Bachelor’s degree attainment actually fell 0.6% points since 2012

3,700 BACHELOR’S DEGREE HOLDERS MUST BE ADDED EACH YEAR FOR THE NEXT SEVEN YEARS TO REACH 40K AND EVEN HIGHER TO HIT THE 40% MARK.
KEY TAKEAWAYS AFTER FOUR YEARS

WE’RE MOVING IN THE RIGHT DIRECTION ALONG KEY TRAJECTORIES:

- More public high school students are graduating, and many more are ready for college and career.
- More students graduating from Archdiocesan schools are enrolling in college.
- Postsecondary graduation rates continue to rise.
- The number of undergraduate degrees completed has risen to almost 10,000 per year.
- Louisville has 22,000 more degree holders.

BUT GAPS IN THE SYSTEM ARE CAUSE FOR CONCERN:

- The percentage of public high school graduates going to college is going down.
- "Summer melt" is increasing.
- Enrollment in postsecondary institutions is trending sharply downward after a historic high – most notably among adults and African American students.
- Adults who start college are not persisting.

OTHER KEY DRIVERS AFFECT LOUISVILLE’S EDUCATION ATTAINMENT LEVELS:

- Improving the education system alone only gets us part of the way there.
- Retaining and gaining higher educated people is the goal - keeping local graduates and attracting new talent is the real challenge.
- Ensuring there are high-wage jobs available for highly-skilled workers is critical to accelerate attainment.
As we enter the midpoint year in our 10-year initiative, it is time to take stock and make changes to reach our 55,000 degrees goal. Four years of data, analysis and aligned action show that our efforts are directionally correct, but require more intense focus and determination.

**WE MUST CONTINUE TO:**

1. Address critical leaks in the system, such as college-going rates, student persistence and college-finishing rates
2. Narrow the success gaps between whites and people of color, who too often lack adequate preparation and resources for college
3. Help adult learners succeed – getting them back to school and across the finish line to a college degree
4. Build stronger connections between degrees and jobs to increase the hiring and retention of graduates in our local workforce

WITH URGENCY, WE MUST IDENTIFY NEW STRATEGIES TO MOVE US INTO THE TOP TIER OF AMERICAN CITIES.

**WE CALL ON EMPLOYERS** to tell educators the specific skills and knowledge that employees need, and to support their employees in life-long learning, training and skill development.

**WE CALL ON RESEARCHERS** to identify the variables and solutions to build a workforce that meets the demands of the workplace in a globally expanding and growing economy — to analyze the relationships between quality of place, high-wage job growth and education attainment to develop an education equation for the 21st century.

**WE CALL ON EDUCATORS**, from kindergarten to college, to prepare students for the next level of learning, challenge them to reach new educational heights and ensure they are developing skills needed to succeed in the future.

**WE CALL ON FAITH- AND COMMUNITY-BASED ORGANIZATIONS** to support students with positive role models, mentors and motivation so they are successful in college, career and life.

**TOGETHER, WE CAN FIND THE RIGHT COMBINATION OF ACTIONS TO INCREASE STUDENT SUCCESS AND ACHIEVE OUR BOLD COMMUNITY GOAL.**

**MOVING TO THE TOP TIER**

**55,000 DEGREES WAS CREATED TO HELP LAUNCH LOUISVILLE TO THE TOP OF THE LIST AMONG 16 PEER CITIES**

The KentuckianaWorks Human Capital Scorecard Tracker

**LOUISVILLE STARTED IN THE BOTTOM TIER**

**WITH REGARDS TO EDUCATION ATTAINMENT**

And remains in the 11th spot

<table>
<thead>
<tr>
<th>Best-educated segment of population according to age analysis:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>35-44 YEAR OLDs</strong></td>
</tr>
<tr>
<td>Raleigh, NC: #1 metro at 61.2%</td>
</tr>
<tr>
<td>Louisville, Ky: #9 metro at 43.4%</td>
</tr>
<tr>
<td>Louisville, Ky: #11 metro at 42.1%</td>
</tr>
</tbody>
</table>

These data affirm the priority focus on adult learners to close the attainment gap between Louisville and other cities competing for high-paying jobs and talented workers.

**LEARN MORE**

Check out the [DASHBOARD.55000DEGREES.ORG](http://DASHBOARD.55000DEGREES.ORG)

**COUNT ME IN**

Join the 55,000 Degrees movement today.
SPECIAL THANKS TO:
The NowSourcing team for helping our message reach a broader audience.

Kentucky Higher Education Assistance Authority. Many thanks to Dr. Mel Letteer for extensive data and analysis.

Kentucky State Data Center. Many thanks to Sarah Ehresman for census data analysis and support.

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WE’D ALSO LIKE TO THANK THE 55,000 DEGREES SPONSORS:

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Data and Technology Manager

MARY GWEN WHEELER
Executive Director

DAN ASH, PH.D.
Data Committee Chair

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