

## The Impact of Not Finishing College: Some College, No Credential

This report explores the lives of Utahns with some college, no degree, and some college, no credential. Twenty-three percent of Utahns enrolled in college do not have a degree, and 9% of those enrolled do not earn any credential. Factors influencing Utahns' failure to earn a credential were identified by tracking students enrolled at USHE institutions between 2015-16 and 2020-21. Factors contributing to not earning a degree include being male, Native American/Alaskan Native, Latinx/Hispanic, having a large family size, low family income, and both parents not having earned a degree.

### Summary

- Approximately 381,766 Utahns between 25 and 64 have some college, no degree.
- According to the U.S. Department of Education, 189,595 Utahns between 25 and 64 have some college, no credential.
- Those who reported attending college without a credential were more likely to be employed than those who did not.
- Eighty-one percent of survey respondents reported needing certification for their current job.
- Utahns with college experience are less likely to rely on SNAP, Medicare/Medicaid, or housing assistance.
- Utahns with no college experience had the highest proportion who reported never marrying, having separated, or being divorced.
- Utahns with degrees have larger families.

## Purpose

Over 63% of occupations in the United States require a postsecondary credential (Causey 2022). Locally, all five-star jobs<sup>1</sup> and 94% of four-star jobs also require such credentials (Utah Department of Workforce Services 2024; Utah System of Higher Education (USHE) 2018). This demand for credentialed employees in Utah and nationally is expected to persist (Strohl, Gulish, and Morris 2024).

Employer surveys indicate prospective employees need specific skills and qualities that are developed through postsecondary education. These individuals must possess extensive field-specific knowledge (Hart 2015; Finley 2020) and strong written and oral communication skills. Also, they should be able to address complex problems (National Association of Colleges and Employers 2015, 2024; Finley 2020, 2023). Dispositions supporting teamwork, collaboration with individuals from diverse backgrounds, engagement with various perspectives, exercising ethical judgment, and adaptability are also deemed essential.

Graduation rates have steadily increased to meet this need. Among Utahns, 62% have earned a postsecondary credential, surpassing the national average of 55% (Lumina 2025). The most common credential is the bachelor's degree. Twenty-six percent of all adult Utahns hold bachelor's degrees. Nationally, 38% of Americans hold a bachelor's degree. The national six-year graduation rate for bachelor's degrees rose from 55% thirty years ago to 64% (National Center for Educational Statistics 2021). Utah's six-year graduation rate rose to 51% (USHE 2024).

Financial well-being is higher among those with a postsecondary credential, a finding that has remained consistent for over a decade. For instance, a bachelor's degree corresponds to a national salary of \$78,000, compared to \$45,000 for individuals with only a high school diploma (Barrow 2024; Causey et al. 2022; Levine and Pardue 2024). Locally, the median earnings for a Utahn with a bachelor's degree are \$60,000, in contrast to \$40,000 for a Utahn with only a high school diploma (Beagley and Brandley 2024; Fenn 2024). This premium is acknowledged, as individuals with credentials are significantly more likely to affirm that college was worth the cost (Bettinger and Fidjeland 2024; Board of Governors of the Federal Reserve System 2024).

Despite modest gains in educational attainment, 42 million Americans have some college, no credential (Berg et al. 2024; Causey et al. 2023). This group constitutes 18% of the U.S. working population, and 23% of Utah's (482,013; American Community Survey 2024). These individuals earn less and are more likely to report feeling less financially secure (Hecker 1998; Berg et al. 2024). Furthermore, this group was less inclined to believe that attending college was worth the expense (Bettinger and Fidjeland 2024; Federal Reserve 2024).

Notably, 45% of adults who attended a postsecondary institution without earning a credential expressed a

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<sup>1</sup> Four and five stars are indicators by Utah's Division of Work Services of jobs with the strong employment future and higher wages.

desire to complete their education. Sixty-one percent hold less than a bachelor's degree, indicating potential for further education and its benefits. Individuals without a degree face lower earnings while contending with student debt (Shankster 2015; Shapiro et al. 2014). Students who stop out report higher unemployment rates than those who earn postsecondary awards.

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### **Box 1. Terminology**

***Degree-granting institutions:*** The eight USHE institutions that promote degree attainment at the associate, bachelor's, master's, or doctoral level. Three of which also have technical education missions, including Salt Lake Community College, Snow College, and Utah State University.

***Dropout:*** A student who left without an award, does not return within seven terms, and does not transfer to another public Utah institution.

***Potential completer:*** Someone who left college in the last ten years without a credential and with at least 50% progress toward that credential.

***Re-enroller:*** A student who has stopped out for at least one term and then re-enrolls.

***Some college, no credential (SCNC):*** A student enrolling in a higher education institution but does not earn a degree or a certificate.

***Some college, no degree (SCND):*** A student enrolling in a higher education institution without a degree. This includes those who have earned a certificate.

***Stop out:*** A student who left without an award and returned within seven terms at the same institution.

***Technical colleges:*** The eight USHE institutions with technical education missions.

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### **Prior Research**

Most existing research concentrates on some college, no degree (SCND), with few reports examining some college, no credential (SCNC). Those who are SCND attended college but did not earn either an associate or a bachelor's degree. They may have earned another credential, such as a certificate. SCNC attended either a degree-granting or technical college but earned no credential. Nationally, SCND constitutes 18% of the adult population in the United States, or 36.8 million people (Shapiro et al. 2024). The percentage of students who stop out rose by 22% between 2013 and 2019, and by an additional 6% by 2023 (Shapiro et al. 2019; 2021; 2024).

Potential completers are the most likely to return and finish their degrees (Shapiro et al. 2019). Generally, they enrolled for two years over the past decade, and account for 8% of the SCND population. (Shapiro et al. 2024). The number of potential-completer students who re-enroll has increased by 9% between 2021 and 2022, the last two years reported. Most re-enrolled in associate degree and online programs (Gallup and Lumina 2022; Shapiro et al. 2024). Among re-enrollers, 57% continued into a second year, with 14% earning a credential by the end of that year.

SCND students who may re-enroll could be substantially lower than policymakers anticipate. Recent estimates suggest that only 3% would re-enroll immediately in fields of study from which they could reasonably expect a sizable earnings premium (Bird et al. 2022).

The National Student Clearinghouse reported that the plurality of SCNC participants were between 45 and 64 years old (31%), followed by those aged 24 to 34 years (30%), and those aged 35 to 44 years (28%; Berg et al. 2024). Those over 65 accounted for only 11%; however, this group saw the largest increase among these four groups, up 9% between 2022 and 2023.

### **Stopping Out**

One in three enrolled students has considered withdrawing from their program (Gallup and Lumina 2022; 2024). Reasons for this decision included financial hardship, discrimination, or a sense of insecurity (Desjardins et al. 2010; Pratt et al. 2019; Rath et al. 2013). SCND students tend to be male, underrepresented, or adult learners (Bird et al. 2022; Campbell et al. 2013). Most were first- or second-year students (Aulck et al. 2019; Hoffman 2014; Shapiro et al. 2019).

The relationship between high school GPA and stopping out is inconclusive. One study reported that a GPA below 2.00 was associated with stopping out, though other research disputes this finding (Bird et al. 2022). However, other researchers have noted that as many as two-thirds of dropouts were enrolled in developmental courses (Burley et al. 2001; Ortagus et al. 2021). Students who enrolled part-time were more likely to stop out (Rath et al. 2013).

Student expectations contributed to disengagement, particularly when there was a mismatch between students' expectations and their actual experiences (Okun et al. 1991; Strahan and Crede 2015). Those who experienced greater discrepancies between their expectation and experiences were less engaged, whereas those who managed their expectations reported higher levels of engagement (Pleitz et al. 2015). In addition, students who felt connected and developed relationships with faculty and peers indicated greater engagement (Pratt et al. 2019; Strahan and Crede 2015). Conversely, students who felt they did not belong reported higher levels of dissatisfaction. While some students were dissatisfied with their current school programs or cultural environment, they often did not consider transferring to other institutions. Still, such alternatives could be affected by distance from the student's residence (Pleitz et al. 2015). These findings suggest that the institutional climate and student integration are crucial for student success (Rhee 2008; Tinto 1975).

While college and university educators have employed various programs to prevent stop out, including first-year seminars, learning communities, and supplemental institutions, retention rates remain disappointingly stagnant (Barefoot 2004). Further, re-enrollment becomes unlikely after three years away from studies (Collier et al. 2023). The study revealed that merely 8% of students re-enrolled after eight years.

### **Current Study**

Most reports utilize SCND counts from the American Community Survey (ACS). The ACS defines SCND as someone who did not earn an associate or bachelor's degree and excludes certificates as postsecondary awards. Additionally, all college students aged 18 or older are included. This definition is insufficient

because many young adults remain enrolled in postsecondary institutions when classified as SCND. These counts also include individuals aged 65 and older, who are retired and not seeking employment. This study focuses on Utahns who are more likely to have completed their studies (25 years and older) and before the expected retirement age of 65.

## **Objective**

This study examines the identifying characteristics of Utah's SCND population. The goal is to provide a broader, system-level perspective that enables the identification of individuals more likely to re-enroll in a degree program.

The study addressed the following questions.

1. How many Utahns are classified as SCND?
2. How many Utahns are classified as SCNC?
3. What are the feature characteristics of SCND and SCNC?
4. What is the employment status of Utahns by college experience?
5. What are the family characteristics of Utahns based on their college experience?

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## **Box 2. Data and Methods**

This study uses data from three federal surveys: the American Community Survey, the American Time Use Survey, and the Current Population Survey. Each includes SCND as a postsecondary status but asks additional questions unique to that survey. These items included parental education levels, family composition, and employment status.

SCNC was examined using National Center for Education Statistics reports and data from 16 Utah System of Higher Education institutions, covering the initial enrollment period from 2009-10 to 2015-16. Demographic and age data were included for analysis.

Students enrolled at a degree-granting institution who did not earn a degree or a postsecondary certificate were identified. Students in this study ranged in age from 25 to 66. Students who were currently enrolled in a degree program were excluded.

The Appendix provides a more detailed description of the federal surveys and research methods.

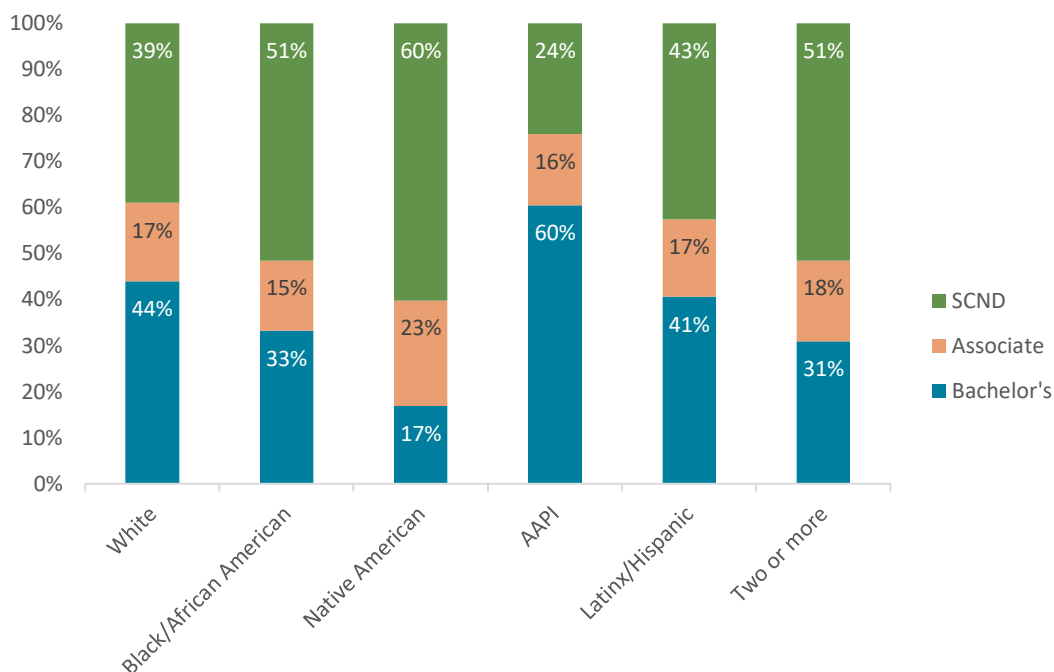
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## **Results**

### ***Some College, No Degree***

Estimates from the ACS place the number of SCND Utahns at 381,766 between the ages of 25 and 64, or 23% of the state's adult population. This would rank Utah seventh among all states for SCND populations. On the other hand, Utah boasts 468,541 bachelor's degree holders, representing 28% of the state's adult population. Another 17% earned an associate degree as their highest award, and an additional 13% earned either a graduate or professional degree. Utahns were more likely to enroll if they were female or Asian American/Pacific Islander (AAPI). Fathers' and mothers' education also influenced whether children

attended college, as did family income. Only 1% of ACS respondents identified as members of the armed forces and SCND.



**Figure 1. Degree status by race or ethnicity.**

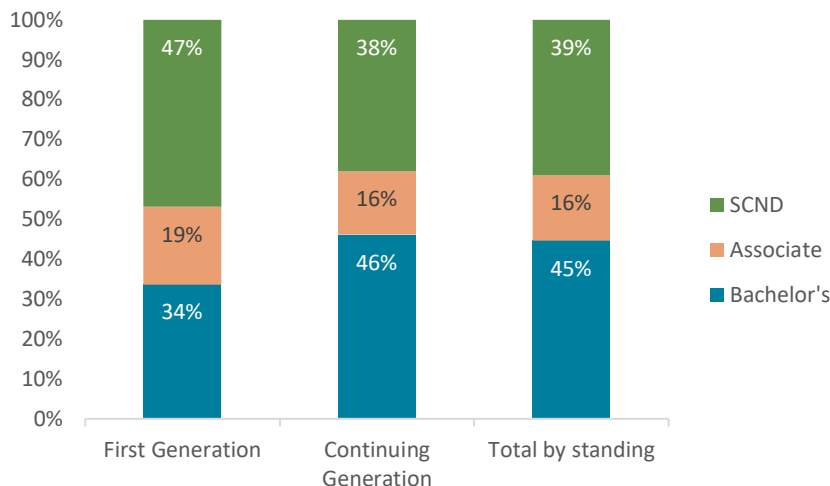
A slightly higher percentage of females (51%) left postsecondary education as SCND than males (49%). Twenty-four percent of males and 27% of females completed a bachelor's degree. However, females also earned a higher percentage of bachelor's (53%) and associate degrees (57%) than males, who earned 47% of bachelor's and 43% of associate degrees.

Those who identified as SCND were predominantly students of color. Native American/Alaskan Native, multi-ethnic, and Black/African American students were most likely to be SCND. Asian Americans and Pacific Islanders were the least likely to be SCND.

Far fewer students earned associate degrees. These credentials were the most frequently awarded among Native American/Alaskan Native students. All other racial or ethnic identities were more likely to earn a bachelor's degree.

Predominantly, White and AAPI Utahns earned bachelor's degrees, with fewer having SCND status. Native Americans/Alaskan Natives were far more likely to be SCND or earn an associate degree. Latinx/Hispanic Utahns were equally likely to earn bachelor's degrees or be SCND.

First-generation students were more likely to be classified as SCND than continuing-generation students. First-generation students were also more likely to have earned an associate degree and less likely to have earned a bachelor's degree. These percentages are shown in Figure 2 above.



**Figure 2. Degree status by First Generation status**

Twenty-four percent of SCND students enrolled for only one term. Two-thirds (67%) enrolled for four terms, while only 4% enrolled for eight terms (four years). The average exiting GPA was 2.00; however, 17% of all SCND students stopped out with a GPA of 0.00, indicating that these students either did not pass any classes or did not receive a grade. Fifty-four percent failed at least one class at a degree-granting institution. Thirty-eight percent earned a “D” in at least one course, and 41% withdrew from a course. These results suggest that many SCND students were inadequately prepared for the demands of a degree-granting institution.

### ***Some College, No Credential***

The National Center for Educational Statistics reported in 2024 that the total number of Utah citizens classified as SCNC was 431,452. However, more than half of those students are younger than 25 and less likely to have had sufficient time to earn a bachelor’s degree. This is salient, given the high proportion of young Utahns who serve religious missions for the Church of Jesus Christ of Latter-day Saints and who do not begin postsecondary education until they are at least 20 years old. When restricting the age range to 25-64, the number drops to 189,595.

**Table 1. Proportion of SCNC by level of analysis and race/ethnicity.**

| Race/Ethnicity         | Utah Total | Public Degree-granting | Public Technical Colleges |
|------------------------|------------|------------------------|---------------------------|
| White                  | 76%        | 76%                    | 75%                       |
| Black/African American | 2%         | 2%                     | 2%                        |
| Latinx/Hispanic        | 14%        | 14%                    | 17%                       |
| Asian American         | 2%         | 2%                     | 1%                        |
| Native American        | 2%         | 2%                     | 1%                        |
| Pacific Islander       | 2%         | 2%                     | 1%                        |
| Two or more            | 2%         | 2%                     | 2%                        |

Data collected by USHE suggests that 53% of those classified as SCNC are men, and 47% are female. Those who attended technical colleges leaned even more towards males (62%) than towards females (38%). On the other hand, those from degree-granting institutions had an equal gender distribution, with 50% female and 50% male. Less than 1% of SCNC members join the military.

The USHE data show that those who stopped out were the youngest students, aged 25-34. This age group accounted for 63% of technical college students and 74% of degree-granting students who stopped out. Data for SCNC were not presented, as each age band accounted for approximately 12% of the survey population, suggesting that age was used as a representation variable.

**Table 2. Proportion of SCNC by five-year age bands.**

| Age Band | Degree-Granting | Technical Colleges |
|----------|-----------------|--------------------|
| 25-29    | 24%             | 40%                |
| 30-34    | 50%             | 23%                |
| 35-39    | 13%             | 13%                |
| 40-44    | 6%              | 9%                 |
| 45-49    | 3%              | 6%                 |
| 50-54    | 2%              | 4%                 |
| 55-59    | 1%              | 3%                 |
| 60-64    | 1%              | 2%                 |

Academic preparation can be evaluated via grades assigned at degree-granting institutions. Previous research has demonstrated that failing, withdrawing, or earning a “D” can discourage students from persisting (Campbell 2025; Clark and Hu 2024). Prior research suggests that these occurrences increase the likelihood that students will stop out. Results show that 46% of SCNC students who attended a degree-granting institution failed at least one course, 38% earned a “D” grade, and 41% withdrew from at least one college course.

**Table 3. Pass, failure, and withdrawal rates of developmental courses.**

| Outcome   | Composition | Quantitative Literacy |
|-----------|-------------|-----------------------|
| Passed    | 71%         | 68%                   |
| “D” Grade | 8%          | 8%                    |
| Failed    | 18%         | 22%                   |
| Withdrew  | 3%          | 2%                    |

Due to the grades these students received, an additional analysis of developmental courses was conducted. Almost all students who failed, earned a “D,” or withdrew from a class were classified as SCNC. Nearly all those who completed a developmental course with a passing grade were far more likely to earn a degree. Similarly, 71% of SCNC students passed developmental composition courses, while 68% passed developmental quantitative literacy courses. Strong evidence in the literature indicates that assigning a student to a developmental course increases the likelihood of the student stopping out (Burley



et al. 2001; Clark and Hu 2024; Rath et al. 2013). Five percent of SCNC were assigned to a composition developmental course, but 30% were assigned to a developmental quantitative literacy course.

**Stopping Out**

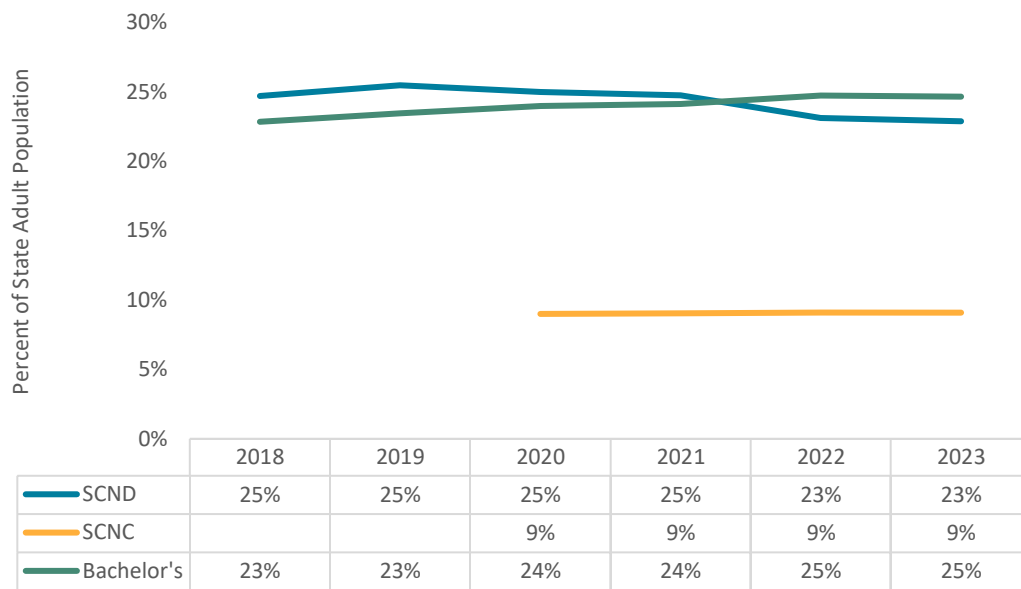
Recent research identified several factors that predict students leaving college without a credential (Campbell 2025). Among degree-granting institutions, starting in the spring, part-time students, and students of color are more likely to stop out. For those attending technical colleges, white students are more likely to stop out than students of color, and adult learners are less likely to stop out than traditional students.

Male students were more likely than female students to end their collegiate career as SCNC. This gap was larger among younger students attending technical colleges. Among students at degree-granting institutions, females comprised the majority of both the youngest and the oldest SCNC students. While the number of female enrollees has increased in recent years, this trend alone may not account for these patterns. Additional research is needed.

**Table 4. Proportion of SCNC by five-year age bands.**

| Age Band | Degree-Granting |      | Technical Colleges |      |
|----------|-----------------|------|--------------------|------|
|          | Female          | Male | Female             | Male |
| 25-29    | 58%             | 42%  | 39%                | 61%  |
| 30-34    | 50%             | 50%  | 33%                | 67%  |
| 35-39    | 36%             | 64%  | 33%                | 67%  |
| 40-44    | 42%             | 58%  | 37%                | 63%  |
| 45-49    | 47%             | 53%  | 40%                | 60%  |
| 50-54    | 49%             | 51%  | 44%                | 56%  |
| 55-59    | 51%             | 49%  | 45%                | 55%  |
| 60-64    | 54%             | 46%  | 48%                | 52%  |

Looking at enrollment trends over time using USHE data, the proportion of SCND students compared to those with bachelor's degrees changed recently. The proportion of Utahns with bachelor's degrees surpassed SCND students. There was a smaller proportion of SCND students starting in 2022, suggesting that postsecondary institutions and former students may be addressing some issues related to stopping out. The proportion of SCNC remains unchanged; however, these data have been collected only in recent years.



**Figure 3. Proportion of State Adult Population by College Experience.**

*\*Data was estimated for 2020 as data was not collected due to pandemic restrictions.*

### Re-enrollment

Stopping out did not necessarily indicate that students had stopped pursuing postsecondary education altogether. According to internal data, 23% of Utahns who attended a degree-granting institution re-enrolled after stopping out. Among students at technical colleges, 69% took at least one year off before re-enrolling without earning a credential. Surprisingly, 25% of these students had multiple instances of stopping out and re-enrolling. Three percent of both degree-granting and technical college re-enrollment students were currently still enrolled.

These numbers differ from those reported in the ACS, which show far fewer rates of second-time enrollment. Individuals with associate degrees were the most likely to re-enroll, which may reflect an intent to pursue a bachelor's degree (see Table 5). At least 80% of students enrolled full-time, with no more than 20% enrolling part-time.

**Table 5. The proportion of ACS respondents re-enrolling.**

|                          | SCND | Associate | Bachelor's |
|--------------------------|------|-----------|------------|
| <b>Total re-enrolled</b> | 9%   | 14%       | 7%         |
| <b>Full-time student</b> | 80%  | 83%       | 86%        |
| <b>Part-time student</b> | 20%  | 17%       | 14%        |

### Employment

Among employment outcomes by education level, a bachelor's degree was the strongest predictor, with 79% of those with a bachelor's degree reporting employment. Those who attended college were more likely to be employed than those who did not. Individuals with an associate degree had a higher employment rate than those with SCND. More bachelor's degree holders worked full-time, while those

with associate degrees had a higher proportion of part-time workers.

Those without college experience were the least likely to be employed. Almost all (86%) part-time workers with an associate degree were female. All those seeking employment with an associate degree were female. Among Utahns surveyed who reported not being in the labor force and lacking a college education, most were retired.

Reported pre-tax salary increased with college experience. Those with no college education reported a median salary of \$24,000. Those with SCND status jumped to \$29,400, and those with associate degrees had a similar salary of \$30,000. Those with bachelor's degrees were substantially higher at \$42,000. The reported total family income had equally noteworthy differences. The median family income was \$77,100 for those without a college degree, \$90,000 for SCND, \$93,000 for those with an associate degree, and \$120,120 for households with at least one bachelor's degree holder. Analysis details are available in the Appendix.

**Table 6. Proportion of employment status by education level.**

|                               | <b>No College</b> | <b>SCND</b> | <b>Associate</b> | <b>Bachelor's</b> |
|-------------------------------|-------------------|-------------|------------------|-------------------|
| <b>Employed</b>               | 69%               | 74%         | 77%              | 79%               |
| <b>Full-time</b>              | 81%               | 87%         | 64%              | 92%               |
| <b>Part-time</b>              | 19%               | 13%         | 36%              | 8%                |
| <b>Unemployed</b>             | 3%                | 2%          | 1%               | 1%                |
| <b>Not in the labor force</b> | 29%               | 23%         | 22%              | 19%               |
| <b>Unable to work</b>         | 26%               | 12%         | 14%              | 4%                |
| <b>Retired</b>                | 57%               | 17%         | 20%              | 17%               |
| <b>Other</b>                  | 17%               | 71%         | 65%              | 79%               |

Twenty-one percent of ACS respondents reported working in a profession that requires certification. The highest proportions were among individuals with associate (33%) or bachelor's degrees (27%), primarily in healthcare and education. The lowest proportion was among those with no college experience, who were more likely to work in transportation and management industries (e.g., general contractor and real estate).

Among those with associate degrees or SCND, certification requirements were most prevalent in healthcare and management-related occupations. Overall, 81% of respondents reported that certification was required for their current job. The highest proportions observed were among those with bachelor's degrees (84%) and those without college experience (84%). SCND had the lowest rates at 75%.

**Table 7. Top 5 industries by college experience, based on the proportion of occupations filled.**

|   | <b>SCND</b>                   | <b>Associate</b>              | <b>Bachelor's</b> |
|---|-------------------------------|-------------------------------|-------------------|
| 1 | Personal Care/Services        | Office/Administrative Support | Management        |
| 2 | Office/Administrative Support | Not Classified                | Education         |
| 3 | Not Classified                | Management                    | Healthcare        |
| 4 | Management                    | Healthcare                    | Business/Finance  |
| 5 | Transportation                | Sales                         | Not Classified    |

Lower educational attainment corresponded to a greater need for Supplemental Nutrition Assistance (SNAP) and public housing. While more Utahns without college experience needed SNAP benefits, fewer utilized public housing. Those with no college experience were likelier to live with extended family (19%) or a housemate (7%). Indeed, one in 10 people with SCND or an associate degree lived with extended family. Fewer Utahns with bachelor's degrees utilized SNAP or public housing assistance. The share of participants who reported needing social support is available in Table 9.

**Table 8. Certification by college experience.**

|                     | <b>No College</b> | <b>SCND</b> | <b>Associate</b> | <b>Bachelor's</b> | <b>Total</b> |
|---------------------|-------------------|-------------|------------------|-------------------|--------------|
| <b>Profession</b>   | 12%               | 20%         | 33%              | 27%               | 21%          |
| <b>Job-specific</b> | 84%               | 75%         | 81%              | 84%               | 81%          |

When asked about their residence, most survey respondents reported living in a house or an apartment, whether sharing with roommates or with family. A handful reported living in mobile homes. All who reported living in a mobile home had no college experience.

**Table 9. The proportion of social support utilized by survey respondents.**

|                                  | <b>No College</b> | <b>SCND</b> | <b>Associate</b> | <b>Bachelor's</b> |
|----------------------------------|-------------------|-------------|------------------|-------------------|
| <b>SNAP</b>                      | 9%                | 6%          | 5%               | 3%                |
| <b>Public housing assistance</b> | 6%                | 8%          | 8%               | 7%                |
| <b>Extended Family</b>           | 19%               | 10%         | 10%              | 4%                |
| <b>Share Housing</b>             | 7%                | 5%          | 4%               | 5%                |

### **Health Insurance**

A vital need for families is health insurance. Most Utahns acquire health insurance through employers; the likelihood of employer- or union-sponsored coverage increased with college experience. Those without any college experience were less likely to have employer-provided insurance and more likely to have public or no insurance. Having a bachelor's degree decreases the need to purchase an insurance policy or rely on public health insurance. In contrast, many with no college experience rely on public, or government-funded insurance. Government-funded public health insurance programs include Medicare, Medicaid, the Department of Veterans Affairs, and the Indian Health Service.

A noteworthy proportion of Utahns with bachelor’s degrees reported having no health insurance. A deeper look at those with bachelor’s degrees and no health insurance found that many were employed in building maintenance, food preparation/service, farming, or construction/extraction industries. Females with bachelor’s degrees were more likely to report not having insurance, and those identified as Black/African American, Latinx/Hispanic, Pacific Islander, or having multiple racial/ethnic identities were also more likely to report not having insurance.

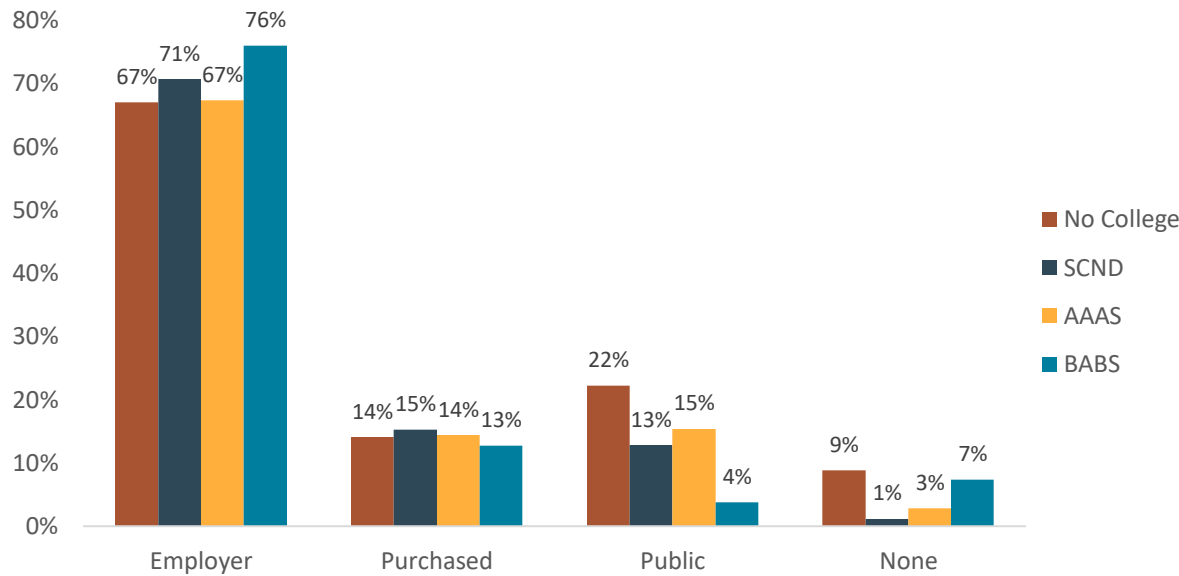


Figure 4. Health insurance by acquisition and college experience

**Family**

Differences in family composition were observed. Utahns with no college experience had the highest proportion who reported being separated, widowed, or divorced. They were also the least likely to have never married. Those with a bachelor’s degree had the highest marriage prevalence and the lowest proportion of individuals who reported having never married, having separated, or having been divorced. Additionally, Utahns with degrees have larger families. Those without degrees had an average family size of three, whereas those with degrees had an average family size of four. The statistical analysis is available in the Appendix.

**Limitations**

Many of the results presented were derived from the American Community Survey and rely on estimates rather than a complete census. The National Center for Educational Statistics and USHE records constitute the latter. ACS estimates the standard error to be around  $\pm 11,000$  (0.2%) Utahns. Any examination regarding the number of SCND and post-education outcomes should consider the standard error. On the other hand, NCES and USHE are actual counts and not survey estimates.

Second, as prior studies have demonstrated, personal disruptions lead to students stopping out without re-enrolling. Research at the system level cannot measure these individual or familial disruptions.

However, studying these interruptions at the institutional level would provide more detailed information on how USHE institutions may address the needs of SCNC students. Implementing qualitative research approaches would provide actionable insights.

Third, specific demographic identifiers were unavailable. Although first-generation students were identifiable, too few survey respondents reported their parents' educational levels to make this identifier useful. Research on first-generation and low-socioeconomic-status students indicates that these students face greater barriers to degree attainment than those who do not meet these classifications (Collier and McMullen 2023; Kamer and Ishitani 2024; Pratt et al. 2019).

Finally, although the initial results are statewide, the analyses of factors related to stopping out are limited to students enrolled at Utah public colleges and universities. Private institutions such as Brigham Young University and Westminster University, as well as online institutions such as Western Governors University, were excluded. This exclusion may be as high as 39% among Utah postsecondary students (Chingos, 2017). The use of federal surveys and NCES helped mitigate missing data.

## **Conclusion**

Twenty-three percent of Utahns aged 25 to 64 have SCND, a significantly larger proportion than the national estimate of 15%. Supports are in place to encourage high school students to enroll in postsecondary institutions. However, other factors, such as financial aid or a student's sense of belonging, may discourage Utahns from completing their programs. Decades of research demonstrate that financial support is essential for many students to earn a degree (Dynarski 2003; Jackson and Reynolds 2013). Research indicates that student loans do not promote student persistence (McKinney and Burrige 2015), whereas grants yield better outcomes (Goldrick-Rab et al. 2016; Krapfl 2018). Furthermore, low-income students cannot cover all the costs associated with higher education, resulting in greater student debt (Baker et al. 2016; Paulsen and St. John 2002). Regarding student belonging, recent research indicates that a sense of belonging (Pratt et al. 2019) and interpersonal relationships (Strahan and Crede 2015) contribute to student momentum.

Conversely, Utah has a higher proportion of bachelor's degrees than the national estimate of 23%. The national SCNC rate is 18%, while in Utah it is only 9% (NSC 2024). This finding may indicate Utah's unique cultural history, in which community and religious leaders have emphasized postsecondary education for at least the past 40 years. Utah is home to some of the oldest postsecondary institutions outside of New England.

Additionally, Utah might have more students earning certificates. Compared to many states, more students in Utah are earning credentials.

While many individuals may acquire skills valued by employers—such as communication, teamwork, and complex problem-solving—these skills may not be developed to the same depth as among those who earn

a degree (Hart 2015; Finley 2020, 2023). SCND Utahns may not gain the deep knowledge, dispositions, skills, or ethical judgment promoted in bachelor's degree programs.

Although many Utahns have not earned a degree, attending college still has benefits, including a higher likelihood of having a job with higher wages. Additionally, these Utahns are less likely to be unemployed, to earn low wages, or to rely on public assistance than those with no college experience. Recently, Briones and Turner (2025) identified that those with SCND are more likely to seek overtime or work more than one job than those with a bachelor's degree.

Regarding familial benefits, Utah residents with college experience were more likely to be married with children. Skills promoted in degree programs, such as communication, solving complex problems, and adaptability, may translate to family stability. On the other hand, SCND Utahns were likelier to be divorced, separated, or never married. This finding aligns with emerging research (Brown and Lin 2012; Rezaei et al. 2024). Reckstedt and Stawski (2019) found that those with only a high school education were the most likely to lose a spouse to death, divorce, or separation. On the other hand, Kalmijn (2013) found stronger father-child relationships among those with postsecondary education, even after divorce. Additional research is necessary to identify which specific dispositions Utahns acquire in degree programs that better support successful family relationships.

The reason SCND Utahns are more likely to be widowed may be linked to research showing that individuals with degrees typically have better health outcomes (Tinto 2012). Researchers report improved health metrics among degree holders, including a lower likelihood of smoking (Rumery et al. 2018). Furthermore, individuals with degrees tend to exercise more, eat healthier, and limit alcohol consumption, contributing to a longer life expectancy (Hammond 2003; Merisotis and Wellman 1998). Degree holders are also less likely to drive under the influence or fall victim to work and non-work-related accidents or fatal injuries. In contrast, those without degrees are more prone to engage in risky behaviors, resulting in premature death.

For SCND Utahns, relationship breakups or family separations can exacerbate financial instability, as the loss of a second income reduces the ability to make debt payments (Ahlman and Gonzalez 2019). Nationally, divorced, separated, or widowed individuals are twice as likely to default on student loans (Pew, March 2024). In turn, these individuals may seek overtime or a second job to pay bills. However, the loss of a second income may create financial hardship that is too great to maintain student loan payments, thereby contributing to additional strain on relationships.

Additionally, mental health challenges—particularly feelings of despair, suicidal ideation, or attempts—are greater among individuals who are SCND (Omary 2021; Zeglin et al 2019). The lowest suicidal mortality rates were found among those with a bachelor's degree. This is noteworthy as Utah ranks seventh in suicide mortality at 22%, while the national rate is substantially lower at 14% (National Center for Health Statistics 2025; National Institute of Mental Health 2025). Suicidal ideation and attempts are often symptomatic in those suffering from clinical depression. Individuals with bachelor's degrees tend to

report fewer symptoms of clinical depression (McFarland and Wagner 2015; Wand and He 2024). Furthermore, degree-holders tend to be more resilient and report lower levels of chronic stress (Hammond 2003). Some argue that educational attainment provides a protective effect against suicide attempts by promoting greater engagement in their communities, creating larger social networks, enhancing problem-solving skills, and a greater willingness to seek help from professionals (Assari et al. 2019; Baker et al. 2011). Lastly, suicide attempts are strongly correlated with financial stability. Bachelor's degrees lead to greater opportunities for socioeconomic advancement, a reliable salary, and resilience to economic downturns (Mohatt et al., 2021).

Males, those identifying as Native American/Alaskan Native or Latinx/Hispanic, individuals with large families, people with lower family incomes, and those whose parents did not earn a degree were more likely to stop out. This corresponds with previous research as well (Bird et al. 2022). Furthermore, Black and Latinx/Hispanic students are less likely to find equitable wages, and this likelihood increases without a degree (Cohn 2022; Pew December 2024). These individuals are more susceptible to student loan default, and Americans who default on their student loans are more likely to experience wage garnishments, higher bank fees, and lower credit scores. Additionally, they are less likely to be aware of student loan repayment options. Examining these factors in greater depth would clarify the linkages.

Other factors identified in prior research, such as student belonging, life disruptions, and enrollment in developmental courses, were not examined. It is not feasible to investigate such factors at the System level. Each institution has a unique history, culture, and approach to student persistence. Postsecondary institutions can examine these issues more closely to ensure that students maintain momentum toward the credentials Utah students seek.

In sum, earning a degree provides economic and familial stability, as well as health benefits. Those with certificates acquire the same benefits, but to a lesser degree. Those who attend college without any credentials are at the greatest risk of economic and familial disruption. Institutions should examine the most effective supports for students at risk of not earning a credential.



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# Appendix

The results were obtained from four data sources: the American Community Survey (ACS), the Current Population Survey (CPS), the American Time Use Survey (ATUS), and USHE enrollment data. The first three data sources are national surveys that allow public access to specific variables without identifying respondents. All data covered five consecutive years, 2018 through 2022.

The ACS is an ongoing survey that publishes new data monthly. Approximately 3.5 million Americans are surveyed annually. Topics cover population characteristics, life transitions, education, household composition, and employment. The ACS data were accessed from the Integrated Public Use Microdata Series (IPUMS USA) website. This dataset was limited to Utah residents aged 25 to 65 in 2018 and 2022. Only data sampled in April was collected to avoid duplicates. The total number was 75,999.

The Time Use study is an immediate follow-up of a subset of ACS survey participants. Respondents reported weekly hours spent on various activities, including time at work, at school, on household duties, and caring for others. Data was accessed via the IPUMS Time Use website. Using the same delimiters as the ACS, 512 respondents were identified.

The CPS interviews approximately 60,000 households every month. Each household was interviewed in person or by phone for four consecutive months, given an eight-month respite, and interviewed for four more consecutive months. Additional surveys were administered throughout the year at specified intervals. Response rates were lower in 2020 and 2021 in response to COVID-19 containment protocols. Data was accessed through the IPUMS CPS website. Only data sampled in March was collected to avoid duplicates. Using the same delimiters as the ACS, 15,976 respondents were identified.

Students who had attended a public degree-granting institution in Utah between 2010 and 2016, did not earn a credential, and were over 24 years old were identified. This group was tracked through the spring 2023 term. Students were identified as not having earned a certificate (SCND) or as not earning any credential (SCNC). The total sample equaled 122,998.

Students who attended a technical college supervised by USHE, enrolled between 2018 and 2020, did not earn a credential, and were older than 24 years were identified as SCNC. Students were cross-checked against enrollment records at a degree-granting institution. A total of 27,301 students were identified.

## Variables

*Degree-granting institution:* While eight USHE institutions focus on promoting degree attainment, three also have technical education missions: Salt Lake Community College, Snow College, and Utah State University.

*Dropout:* A student who left without an award, does not return within seven terms, and does not transfer to another public Utah institution.

*Extended family:* Living with an extended family member where the CPS respondent may be a parent, sibling, adult child, or other relative.

*Public health insurance:* Health insurance provided by government support programs, including Medicare, Medicaid, Veterans Affairs, and the Indian Health Services.

*Some college, no credential:* A student enrolling in a higher education institution but does not earn a degree or a certificate.

*Some college, no degree:* A student enrolling in a higher education institution without a degree. This includes those who have earned a certificate.

*Stop out:* A student who left without an award and returned within seven terms at the same institution.

*Technical College:* The eight USHE institutions with technical education missions.

## Results

Two logistic regression models were developed to predict the factors associated with, first, attending college and, second, earning a degree, using ACS data. This dataset differed from the higher education datasets typically used. College attendance included SCND and degree-earners. Those with college experience (with or without a degree) were coded as 1; those without college experience were coded as 0. While the demographic variables (sex, race, and ethnicity) are typically included in these models, family and economic variables were also included. Family variables included the mother's and father's education and family size, or the number of family members. Parental education was used instead of first-generation status to determine the individual contributions of each parent. The economic variable was the total family income (FTOTINC). These models were weighted using the individual weight (PERWT). Family and financial variables are not always available in higher education research, making this study a unique contribution.

**Table A 1. Logistic regression model for attending college.**

|                        | <b>Estimate</b> | <b>SE</b> | <b>Sig</b> | <b>Odds</b> | <b>CI low</b> | <b>CI High</b> |
|------------------------|-----------------|-----------|------------|-------------|---------------|----------------|
| <b>Male</b>            | -0.36           | 0.07      | < .001     | 0.70        | 0.69          | 0.71           |
| <b>Black</b>           | 0.06            | 0.04      | .15        | 1.07        | 0.98          | 1.16           |
| <b>Native American</b> | -0.07           | 0.03      | .004       | 0.93        | 0.88          | 0.98           |
| <b>AAPI</b>            | 0.41            | 0.18      | < .001     | 1.51        | 1.06          | 2.18           |
| <b>Latinx</b>          | -0.24           | 0.06      | < .001     | 0.79        | 0.49          | 0.88           |
| <b>Two or more</b>     | 0.25            | 0.02      | < .001     | 1.29        | 0.71          | 1.33           |
| <b>Family Size</b>     | -0.02           | 0.002     | < .001     | 0.98        | 0.97          | 0.98           |
| <b>Family Income</b>   | < .001          | < .001    | < .001     | 1.00        | 1.00          | 1.00           |
| <b>Mother attend</b>   | 0.53            | 0.01      | < .001     | 1.69        | 1.67          | 1.72           |
| <b>Father attend</b>   | 0.86            | 0.01      | < .001     | 2.37        | 2.33          | 2.41           |

Preliminary examination suggested that these variables contribute to a predictive model. The model was significant,  $\chi^2 = 48,068.70$ ,  $p < .001$ , Nagelkerke pseudo- $R^2 = .15$ . Female gender, Asian American or Pacific Islander identity, higher family income, and parental college attendance were associated with an increased likelihood of college attendance. No variables suppressed college attendance, though identifying as Latinx/Hispanic approached significance. Parent attendance had the greatest effect, with fathers having an odds ratio of 2.37 and mothers 1.69. Identifying as Asian American/Pacific Islander was almost as large, with an odds ratio of 1.51. Family income had a negligible, though positive and statistically significant effect. Identifying as male, Latinx/Hispanic, or Native American/Alaskan Native was associated with a lower likelihood of attending college, with odds ratios of 0.70, 0.79, and 0.93, respectively.

The same variables were used in the degree model. In examining degrees earned, those who earned either an associate or bachelor's degree were coded as 1, while those with no or some college experience were coded as 0. The model was significant,  $\chi^2 = 28,108.33$ ,  $p < .001$ , Nagelkerke pseudo  $R^2 = .10$ . Similar to the college-going model, identifying as Asian American/Pacific Islander, mother's and father's college attendance, and total family income predicted degree attainment. Identifying as male, Latinx/Hispanic, or Native American/Alaskan Native had a suppressant effect on degree attainment. Father's education and identifying as female had the greatest predictive power, followed by identifying as Asian American/Pacific Islander, and the mother's education level was next. With an odds ratio of .46, Latinx/Hispanic or .31 for Native American/Alaskan Native students were significantly hindered. Family income had a marginal, though statistically significant, effect.

**Table A 2. Logistic model predicting degree attainment with the ACS data.**

|                        | Estimate | SE     | Sig    | Odds  | CI low | CI High |
|------------------------|----------|--------|--------|-------|--------|---------|
| <b>Male</b>            | -0.41    | 0.01   | < .001 | 0.67  | 0.66   | 0.68    |
| <b>Black</b>           | 0.27     | 0.05   | < .001 | 1.31  | 1.20   | 1.44    |
| <b>Native American</b> | -1.17    | 0.05   | < .001 | 0.31  | 0.29   | 0.34    |
| <b>AAPI</b>            | 2.23     | 0.06   | < .001 | 1.47  | 0.99   | 2.14    |
| <b>Latinx</b>          | -0.79    | 0.07   | < .001 | 0.46  | 0.40   | 0.52    |
| <b>Two or more</b>     | 0.21     | 0.02   | < .001 | 1.24  | 1.20   | 1.27    |
| <b>Family Size</b>     | -0.02    | 0.002  | < .001 | 0.99  | 0.95   | 0.99    |
| <b>Family Income</b>   | < .001   | < .001 | < .001 | 1.000 | 1.000  | 1.000   |
| <b>Mom attend</b>      | 0.26     | 0.01   | < .001 | 1.30  | 1.28   | 1.32    |
| <b>Dad attend</b>      | 0.68     | 0.01   | < .001 | 1.97  | 1.93   | 2.00    |

## Employment



A  $\chi^2$  was utilized to examine employment rates by college experience. Those with no college experience and SCND had the highest employment counts,  $\chi^2 = 185.48$ ,  $p < .001$ . Those with a bachelor's degree had the highest employment rates.

A  $\chi^2$  test explored the utilization of SNAP benefits, which was significant,  $\chi^2 = 68.64$ ,  $p < .001$ . Those without college experience were more likely to receive SNAP benefits than those with college experience. Those with bachelor's degrees were least likely to receive SNAP benefits. Another  $\chi^2$  explored utilizing public housing support, which was not significant,  $\chi^2 = 2.21$ , ns. A third  $\chi^2$  examined the housing type. Ninety-nine percent reported living in either a house or an apartment. The remaining 1% lived in a mobile home. Those with no college experience were significantly more likely to live in a mobile home,  $\chi^2 = 29.86$ ,  $p < .001$ .

A  $\chi^2$  test was utilized to explore housing by college experience,  $\chi^2 = 1,411$ ,  $p < .001$ . Fewer Utahns with no college experience lived independently, and many lived with extended family or in shared housing with a non-relative. Those with bachelor's degrees were more likely to live independently, with few living with extended family or sharing housing. Few with some college or an associate degree were less likely to live with a family member.

A one-way ANOVA was employed to explore differences in pre-tax salary by college experience employing the INCWAGE variable. Statistical significance was found,  $F_{(3, 66,937)} = 904.01$ ,  $p < .001$ ,  $\eta^2 = .04$ . Those with no college reported significantly lower salaries than the rest ( $M = \$29,863.78$ ,  $S = \$38,082.66$ ), while those with bachelor's degrees reported higher salaries ( $M = \$68,801.96$ ,  $S = \$83,683.43$ ). No difference existed between SCND ( $M = 36,801.68$ ,  $S = \$45,871.97$ ) and those with associate degrees ( $M = \$37,455.78$ ,  $S = \$43,368.42$ ).

|                         | Credential   | Male                  | Female                 |
|-------------------------|--------------|-----------------------|------------------------|
| Weekly earnings         | No College   | \$880.02 (\$357.02)   | \$768.15 (\$578.28)    |
|                         | SCND         | \$1,207.42 (\$515.99) | \$820.49 (\$527.91)    |
|                         | Associate    | \$1,001.29 (\$510.79) | \$877.45 (\$496.36)    |
|                         | Bachelor's** | \$1,370.94 (\$510.05) | \$716.344 (\$468.95)   |
| Spousal weekly earnings | No College   | \$756.22 (\$310.28)   | \$1,011.04 (\$472.95)  |
|                         | SCND*        | \$715.13 (\$471.65)   | \$1,262.91 (\$669.53)  |
|                         | Associate**  | \$725.61 (\$463.93)   | \$1,547.40 (\$834.34)  |
|                         | Bachelor's** | \$688.45 (\$352.24)   | \$1,418.88 (\$714.141) |

+  $p < .10$ , \*  $p < .05$ , \*\*  $p < .001$

**Table A 3. Means and standard deviations of weekly and spousal weekly earnings as reported by sex.**



A Multivariate ANOVA was conducted to examine family income, weekly earnings, and spousal weekly earnings as dependent variables, using the ACS Time Use Survey data. College experience and gender were the independent variables. The interaction was not significant,  $\lambda = .94$ ,  $F_{(6, 228)} = 1.17$ , ns. The main effect for effect was also not significant,  $\lambda = .94$ ,  $F_{(6, 114)} = 1.74$ , ns; but the main effect for gender was,  $\lambda = .94$ ,  $F_{(6, 114)} = 22.63$ ,  $p < .001$ ,  $\eta^2 = 0.28$ . The simple effects analysis indicated that both weekly and spousal weekly earnings differed significantly between the genders. In the main effect analysis, gender differences continue at specific levels of college experience. When reporting their weekly earnings, males with bachelor's degrees reported higher wages than females. When reporting their spouses' weekly earnings, differences by gender occurred at all levels among those with college experience. No difference existed between males and females with no college experience.

## Family

A  $\chi^2$  test was used to explore marital status as reported in the ACS. Utahns without college experience were significantly less likely to be married,  $\chi^2 = 1,931.48$ ,  $p < .001$ . They were also more likely to have never married, been widowed, been separated, been divorced, or had a spouse absent. Those with SCND were more likely to be divorced or widowed and less likely to have never married. Utahns with an associate degree were more likely to be married and less likely to be separated or to never marry. Utahns with bachelor's degrees were highly likely to be married, while less likely to have never married, separated, divorced, widowed, or have an absent spouse. Standardized residuals are available in Table A1.

**Table A 4. Standardized residuals for marital status by college experience. Residuals greater than an absolute value of 2 are statistically significant.**

|                               | No College | SCND  | Associate | Bachelor's |
|-------------------------------|------------|-------|-----------|------------|
| <b>Married spouse present</b> | -18.7*     | 1.7   | 5.1*      | 14.4*      |
| <b>Married spouse absent</b>  | 7.2*       | -2.4  | -2.1*     | -3.8*      |
| <b>Separated</b>              | 11.3*      | -0.5  | -3.7*     | -8.8*      |
| <b>Divorced</b>               | 13.1*      | 3.0*  | -0.4      | -16.1*     |
| <b>Widowed</b>                | 5.8*       | 1.5   | 0.2       | -7.4*      |
| <b>Never Married</b>          | 18.7*      | -5.0* | -7.7*     | -9.6*      |

Family size was examined with a one-way ANOVA with college experience as the differentiating factor. The ANOVA was significant ( $F_{(3, 66,937)} = 66.08$ ,  $p < .001$ ,  $\eta^2 = .003$ ) with those with larger families than those without degrees. No difference existed between those with no college experience and SCND, but all other mean comparisons were significant. The more education achieved, the larger the family size. A second ANOVA examined the average number of children in a household. A significant difference was found,  $F_{(3, 335)} = 9.67$ ,  $p < .001$ ,  $\eta^2 = .04$ . Those with bachelor's degrees had more children than those with some college or no college. Means and standard deviations are listed in Table A2. According to the

National Center for Health Statistics, Utah's fertility rate was 1.85, much higher than the figure reported by the American Time Use Study for the number of children in a family.

**Table A 5. Mean and standard deviations (in parentheses) of family size and the number of children.**

|                           | <b>No College</b> | <b>SCND</b> | <b>Associate</b> | <b>Bachelor's</b> |
|---------------------------|-------------------|-------------|------------------|-------------------|
| <b>Family size</b>        | 3.36 (2.00)       | 3.39 (1.91) | 3.53 (1.86)      | 3.60 (1.87)       |
| <b>Number of children</b> | 1.01 (1.21)       | 0.99 (1.24) | 1.38 (1.32)      | 1.64 (1.71)       |