

# EDUCATION PROFILE

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## AN EDUCATION PROFILE OF THE GREAT RIVERS REGION

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### INTRODUCTION

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Education is important not only for professional development and advancement in the work-force but is an important indicator of the quality of life in a community. A community with access to a well-rounded education can contribute to the growth and development of its population and give them the tools to better the overall society. Workers and community members with critical thinking skills will learn more quickly, understand the perspectives of a multi-cultural community, and be able to express themselves clearly, leading to better communication. Obtaining an education increases the opportunities for a more healthy life with less disease, increased lifetime earnings, decreased likelihood of homelessness or drug misuse, more financial stability, and an increase in longevity.

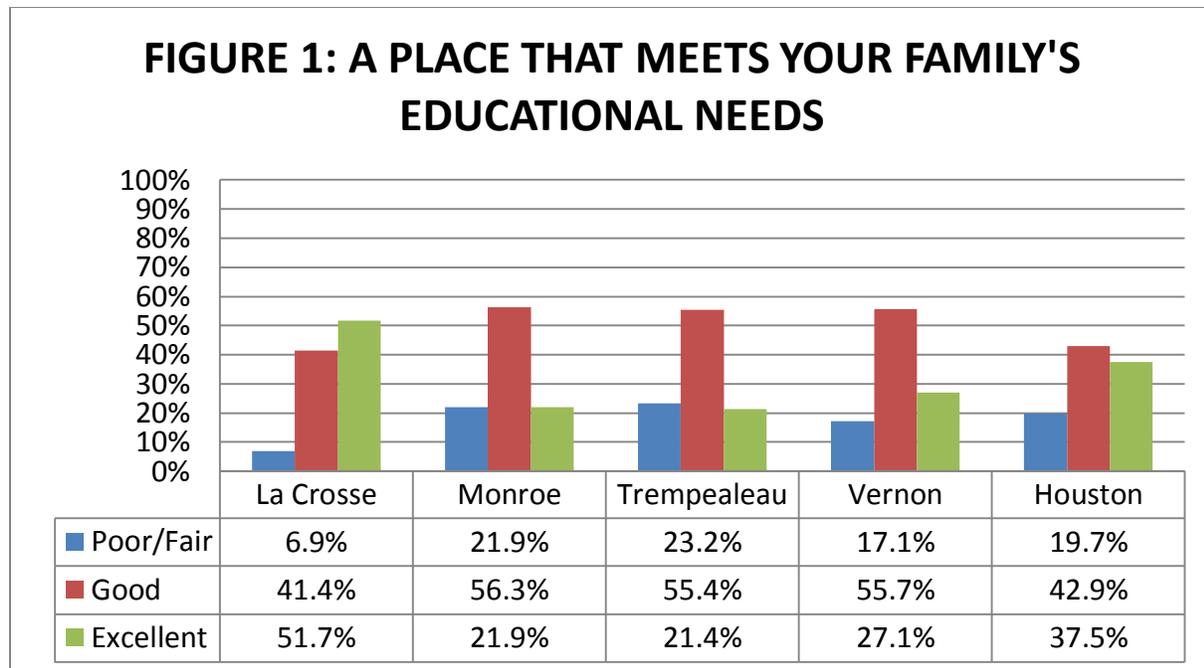
This segment of the COMPASS NOW report will give an overview of the education systems and outcomes in the Great Rivers Region. The purpose of this profile is to highlight educational assets and current trends, and to bring forth data and information regarding the numerous education-related challenges occurring within our community.

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### EDUCATIONAL NEEDS

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In the COMPASS NOW 2015 Random Household Survey, respondents from each county were asked to rate their community as a place that meets their family's educational needs. Overall, approximately 82% of survey respondents gave an excellent or good rating to their community in this regard. This is very similar to the 2011 survey. In the 2015 survey, 86.5% of households with children gave an excellent or good rating to this same question, indicating that those who utilize the education value it. **Figure 1** indicates that a much larger percentage of La Crosse County residents rated their community as excellent in terms of meeting their educational needs than surrounding counties. There may be numerous reasons for this difference, including the wider variety of adult learning opportunities unique to La Crosse County.



Source: COMPASS NOW 2015 Random Household Survey

## LEARNING THROUGHOUT EARLY DEVELOPMENT

Child development refers to the changes that occur as a child grows and develops in relation to being physically healthy, mentally alert, emotionally sound, socially competent, and ready to learn<sup>1</sup>. Research has shown that the first five years of life, especially the first three years, are critical in the development of a child’s brain. These early experiences provide the base for the brain’s organizational development and functioning throughout life<sup>1</sup>. In addition, these experiences have direct impact on how children develop learning skills, along with social and emotional abilities. Children learn more quickly during these years than any others in their life. In return, they require love and nurturing to develop a sense of trust and security that later translates into self-confidence<sup>1</sup>. For learning and growth, children must receive love, attention, encouragement, mental stimulation, and nutritious meals. Quality of life during these years cannot be understated. Whether these learning experiences take place in formal or informal settings, quality of care during these early years has a direct and extremely significant impact on the quality of life during and after childhood. For families that are able to enroll their children in child care establishments, the Great Rivers Region has access to child care rating programs that help parents choose a quality facility.

**YoungStar** is a program of the Wisconsin Department of Children and Families that evaluates and rates the quality of care given by child care providers, which helps parents choose the best child care for their kids, supports providers with tools and training to deliver high-quality early care, and sets a consistent standard for child care quality by using 1- to 5-star rating system. These ratings provide a starting point for parents as they determine which child care facility is best for their child and their family. In December of 2014 there were a total of 4,339 YoungStar-rated providers in the state of Wisconsin<sup>2</sup>. Of those, 370 were 5-star providers<sup>2</sup>.

The state of Minnesota offers **Parent Aware**. This star rating system improves, supports, and celebrates the strengths of child care and early education programs throughout the state. Families can use these star ratings to help them identify child care/early education providers who understand the latest best practices in early learning. In 2014, the Parent Aware Program of Minnesota included a total of 2,177 Parent Aware providers. In that same year an astonishing 2,173 of these same providers, or 99%, were four-star rated providers. More information regarding YoungStar and Parent Aware can be found in the COMPASS NOW 2015 Education Indicators.

Overall, 84.4% of the COMPASS NOW 2015 Random Household Survey respondents stated that they felt the early education opportunities in our community were good or excellent. More specifically, 71.4% of respondents stated that they felt the birth-to-3 education in our region was good or excellent. When looking specifically at respondents who are in childbearing years (21-50 years old), similar trends are seen.

## ENROLLMENT AND SCHOOL FUNDING

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Enrollment in public schools is measured by the number of students enrolled in school on a particular day in September or October. In 2013, the Great Rivers Region had approximately **37,586** school aged students (Pre-K-12) in public schools, **3,451** students (K-12) in private schools, and **688** being homeschooled. There are **27 public school districts** in the region with **119 public schools** and **46 private schools**. **Table 1** shows school enrollment by county for 2011 and 2013. Between these years, an increase in public school enrollment was seen in all counties, with most significant growth in Houston County. Private school enrollment experienced a differing trend with enrollment dropping in every county, most significantly in La Crosse County. Houston County experienced an increase in private school enrollment during this time. Reporting of homeschooled students to the residential school district is required by the Wisconsin Department of Public Instruction. Amish schools are included in private school enrollment; however, their compliance with reporting varies.

**TABLE 1: PUBLIC AND PRIVATE SCHOOL ENROLLMENT**

County	Public School Enrollment PK-12			Private School Enrollment PK-12			Homeschool Enrollment		
	2011	2013	% Change	2011	2013	% Change	2011	2013	% Change
La Crosse	16,098	16,152	+0.34%	2,339	2,238	-4.32%	337	215	-36.2%
Monroe	6,989	7,006	+0.24%	668	678	+1.50%	293	189	-35.50%
Trempealeau	5,805	5,825	+0.34%	298	302	+1.34 %	152	99	-34.90%
Vernon	4,129	4,082	-1.14%	343	338	-1.46%	276	185	-33%
Houston	4,317	4,521	+4.73%	286	297	+3.85%	n/a	n/a	n/a

Sources: Wisconsin Department of Public Instruction, Minnesota Department of Education

- Information is reflective of 2011-2012 and 2013-2014 school years

The public education system is a significant and essential investment in our communities. Even with this large investment providing sufficient resources to meet student needs is a constant and growing challenge for communities and school districts. Funding for public schools is set by a complex mechanism of state revenue limits, calculations of state aid and local taxes. Overall, America spends over \$550 billion per year on public elementary and secondary education. On average, school districts spend \$10,658 per student<sup>3</sup>. However, this number varies among states, school districts, and individual schools. All levels of government--federal, state, and local-- contribute to educational funding. Typically, state and local governments provide 44% each of all elementary and secondary funding for education. The federal government contributes approximately 12% of all direct expenditures<sup>3</sup>. **Table 2** shows the percentage change in school aid to Wisconsin school districts from the 2012-2013 school year to the 2013-2014 school year.

The majority of school district expenses are instruction-related, including teacher salaries and benefits, supplies, equipment, and textbooks. According to the National Center for Education Statistics, instruction-related expenses made up approximately 64% of total expenditures during the 2011-2012 school year. Budget cuts to education impacts school staffing decisions, affordability of materials and technology, and professional development opportunities, and could result in cuts to courses. Budget cuts may also result in larger classes and fewer electives offerings.

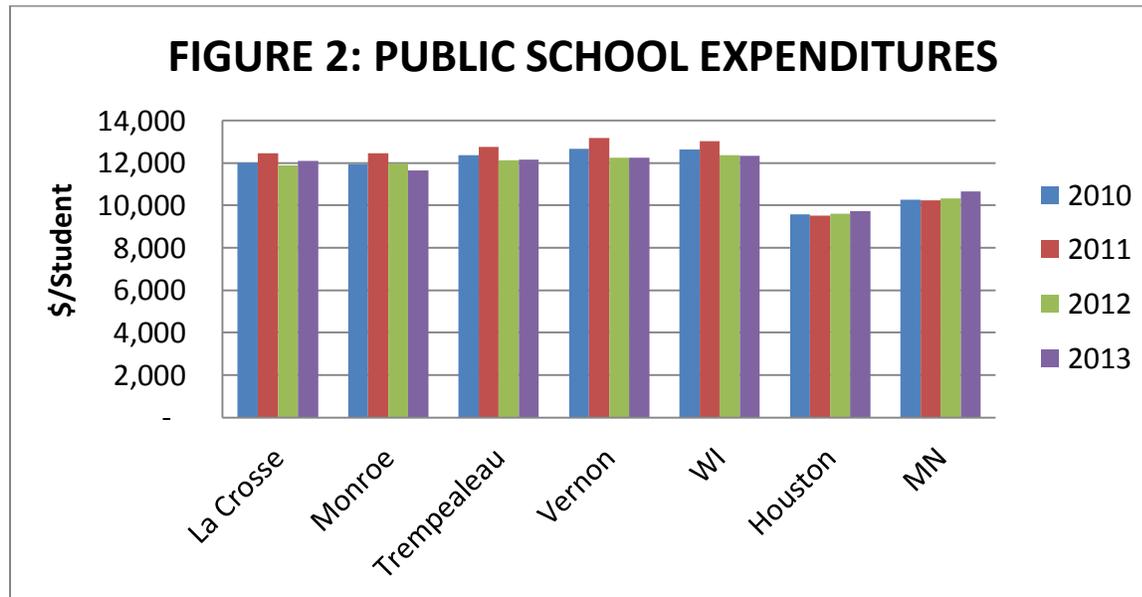
**TABLE 2: PERCENTAGE CHANGE IN STATE AID PAYMENTS TO WISCONSIN SCHOOL DISTRICTS FROM 2012-2013 TO 2013-2014**

School District	% Change
Arcadia School District	+6.86%
Bangor School District	-1.26%
Blair-Taylor School District	-9.28%
Caledonia Public School District	-1.68%
Cashton School District	-2.0%
De Soto Area School District	+16.23%
Eleva-Strum School District	+6.36%
Galesville-Ettrick-Trempealeau	+1.71%
Hillsboro School District	-0.89%
Holmen School District	-1.72%
Houston Public School District	+0.89%
Independence School District	-4.12%
Kickapoo Area School District	-1.76%
La Crescent-Hokah School District	-4.11%
La Crosse School District	-5.45%
La Farge School District	+21.21%
Norwalk-Ontario-Wilton School District	+1.97%
Onalaska School District	+0.06%
Osseo-Fairchild School District	+0.34%
Sparta Area School District	+3.46%
Spring Grove School District	-12.0%
Tomah Area School District	+0.75%
Viroqua Area School District	+1.07%
West Salem School District	-2.66%
Westby Area School District	-2.74%
Whitehall School District	+2.0%

Source: Wisconsin Department Public Instruction

Education administrators have a variety of measures to help identify the costs to educate a student each school year. **Total Current Educational Cost (TCEC)** attempts to identify overall instructional and instructional support service costs attributable to district resident students. It can generally be described as the cost of the district's General and Special Project funds, excluding transportation and facility acquisition expenditures, inter-fund transfers and revenues for instructional services the district provides to non-resident pupils such as tuition receipts, CESA and cooperative agreements, and state inter-district integration aid.

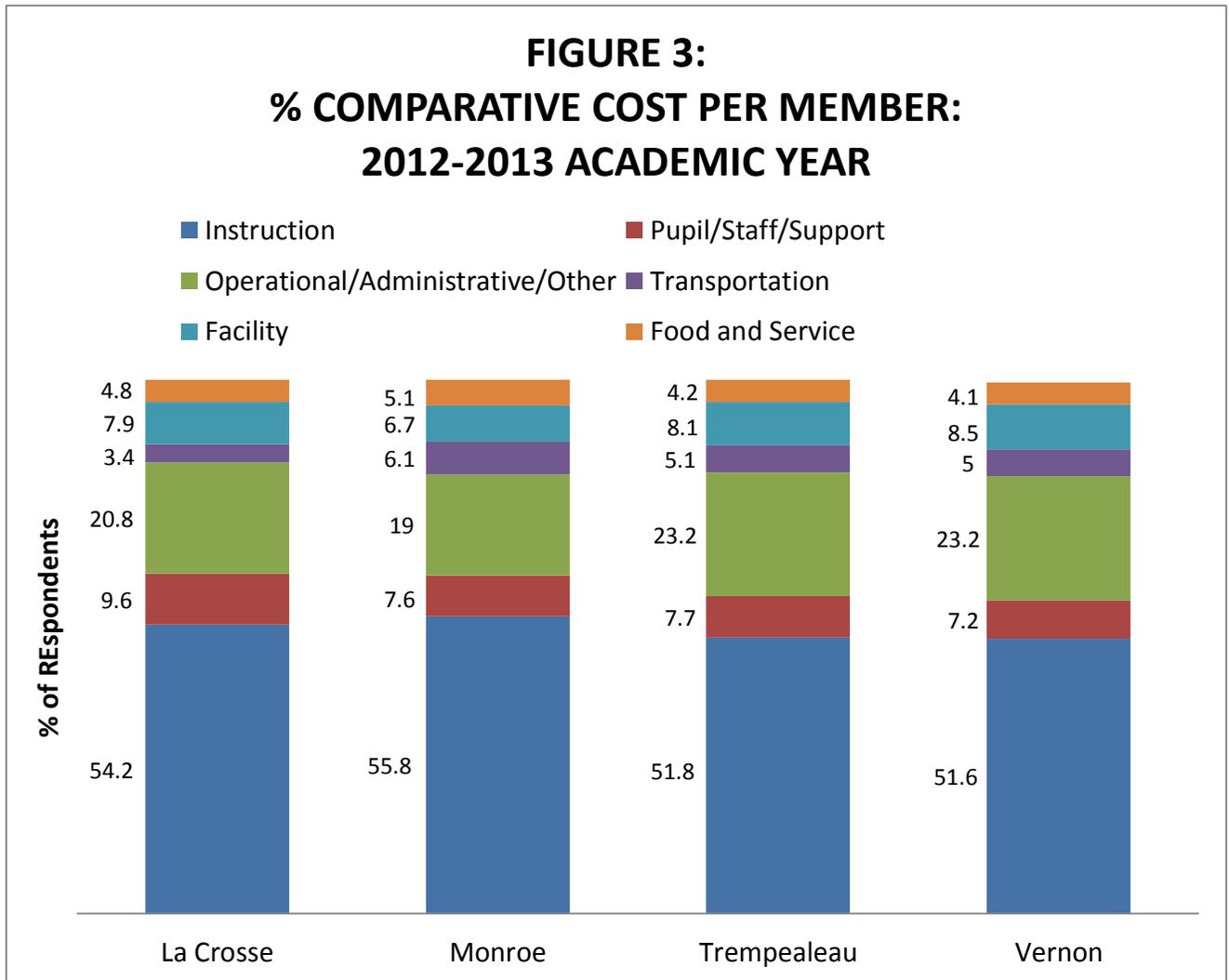
The **Total Education Cost (TEC)** is the TCEC plus transportation, expenditures for facility acquisitions charged to the General, Special Project, and Capital Expansion funds, and debt service principal and interest<sup>4</sup>. The TEC figure does not include the cost of food, or community service activities funded by fees. **Figure 2** shows the average TEC figures for each county, along with state averages. During the 2013 academic year, TEC in the region ranged from \$9,710 in Houston County to \$12,231 in Vernon County.



Sources: Wisconsin Department of Public Instruction: Comparative Cost per Member, Minnesota Department of Education: Expenditures, District/State Level Report

In cooperation with the Wisconsin Association of School Business Officials Accounting Committee, the Department of Public Instruction (DPI) School Financial Services Team has developed several revenue benchmarks that can be used for informational and general analysis purposes. The **Comparative Revenue per Member** measure is a calculation that compares revenues received by districts from four sources: federal, state, local property tax, and local miscellaneous. Revenue measures themselves cannot indicate the extent or quality of a particular district's educational program. Users of this data are encouraged to pursue the reasons for differences between districts. **Figure 3** shows the Comparative Cost breakdowns for the 2012-2013 academic year within each county. **Figure 4** highlights the average cost each County spent per member during that same year.

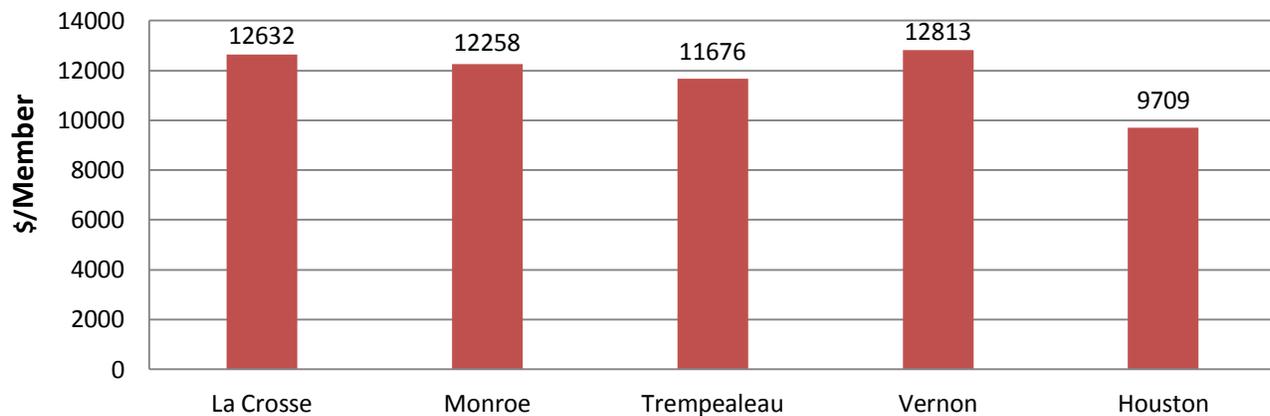
In the Great Rivers region, approximately 13.84% of students were in an **Individualized Education Program (IEP)**<sup>5</sup>. This program covers students with autism, cognitive disabilities, emotional behavioral disabilities, hearing impairments, orthopedic impairment, other health impairments, significant developmental delay, speech/language impairments, specific learning disabilities, traumatic brain injury, visual impairments, and the need for special education<sup>5</sup>. Public school districts are required to offer special education services for children ages 3-21. Expenses for services for students with severe and multiple disabilities are challenges for local school budgets.



Source: Wisconsin Department of Public Instruction

- Minnesota breaks down categories differently; therefore, comparison between Houston County and Wisconsin counties could not be made.

**FIGURE 4: COST PER MEMBER  
2012-2013 ACADEMIC YEAR**



Sources: Wisconsin Department of Public Instruction, Minnesota Department of Education

## CHARTER SCHOOLS AND ALTERNATIVE EDUCATION PROGRAMS

In 1965, President Lyndon Johnson signed the Elementary and Secondary Education Act (ESEA) into law with the intent to close the achievement gap between children who live in poverty and their more advantaged peers. More recently, in 2001, President George W. Bush signed into law legislation to amend ESEA. This law became known as the No Child Left Behind Act (NCLB). This amendment included changes intended to improve accountability with the goal of creating a more transparent system. More than ever, parents are encouraged to investigate and determine what school systems and programs are the best fit for their children and family.

**Charter schools**, with the exception of their facilities, are funded with public dollars and are an alternative to regular public schools systems. A private group of people can apply for an operate a charter school, which receives waivers from public school districts in exchange for promising better academic results. Charters are usually given three to five years to demonstrate academic achievement, while having officials monitor students' academic performance. If academic performance falls behind comparable public schools, then the charter is revoked and the school is closed. There are several charter schools in the Great Rivers Region. Laurel High School, Pleasant Ridge Elementary School, The School of Technology and Arts, Coulee Montessori Charter School, Monroe Alternative Charter School, Monroe Virtual Charter Middle School, Monroe Independent Virtual Charter High School, Viroqua Area Montessori School, and the Youth Initiative High School are a few of the Wisconsin Charter schools within the Great Rivers Region. Houston County charter schools include La Crescent Montessori Academy and Ridgeway Community School.

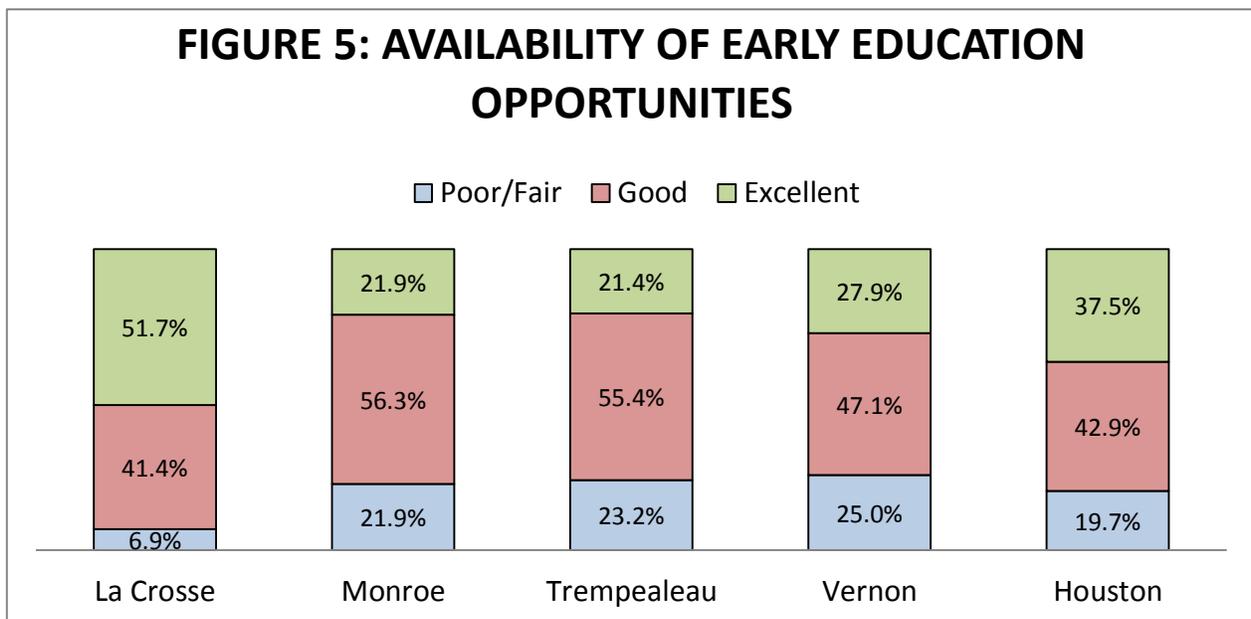
There are also schools in our region specifically designed for students **at-risk of not graduating high school**. These schools may or may not be charter schools but all offer programs with a low student-to-teacher ratio, individualized instruction, and extra social support to create a positive learning atmosphere where students are more likely to succeed. Some of these schools include: Better Futures (Vernon County), Sparta Area Independent Learning School and the Robert Kupper Learning Center (Monroe County), Summit Learning Center (Houston County), and LaCrossroads (La Crosse County).

As another alternative to traditional K-12 education, some students are now able to participate in **online education**. Online education offers flexibility for students, teachers, and parents. In addition, it is an inexpensive addition or supplement to current curriculum. This method may offer more options for students as they explore what electives, and possible career paths, they are interested in. Online education is an efficient way to make-up missed homework, quizzes, and exams. Those opposed to this method of learning argue that school districts use online learning as a way to cut corners in their budget. Some fear that if online learning is offered to students as a way to re-take a course they did not pass, it may encourage students to voluntarily fail certain classes they foresee to be difficult only to take what they assume will be simpler, online course at their leisure. Nonetheless, it is important to remember that all students learn differently. Some excel in a traditional school setting, others may absorb much more through online learning. An example of an online school in the Great Rivers Region is the Minnesota Virtual Academy (MNVA), a K-12 online public school based in the Houston County School District that is one of the first statewide online programs in Minnesota. Since it was founded in 2002, it has developed over 100,000 courses, some of which include Advanced Placement (AP) courses and electives. Similar to some high schools in our region, students may earn college credit while attending. Likewise, the state of Wisconsin has online school options. The Wisconsin eSchool Network, also founded in 2002, collaborates with 17 districts and has enrolled over 10,000 students. It operates as a non-profit 501(c)(3) and partners with the Wisconsin Department of Public Instruction and the Wisconsin Virtual School (WVS). WVS partners with school districts throughout Wisconsin, to offer online courses to middle and high school students. WVS has been operated out of CESA #9 since 2000 and has served over 25,000 students to date, with over half of Wisconsin's school districts participating in the program. The Wisconsin Department of Public Instruction has an agreement with both Wisconsin eSchool Network and Wisconsin Virtual School to provide online courses and services to Wisconsin school districts as a partner in the Wisconsin Digital Learning Collaborative.

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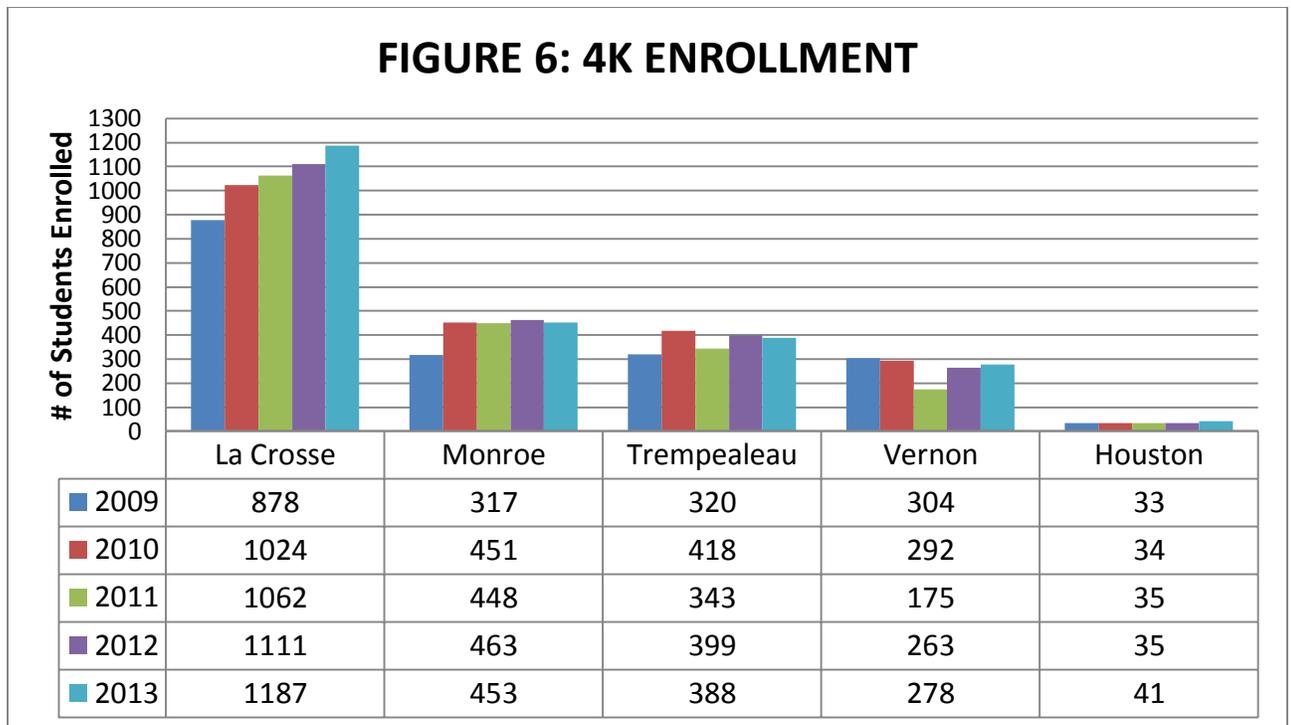
**EARLY CHILDHOOD EDUCATION**

Enrollment in school is mandated by law at the age of six. However, in high quality early childhood education before the age of five can have a positive influence on test scores, lower the rates of grade repetition and special education, and result in higher educational attainment<sup>6</sup>. Regardless, participation in early childhood is still not mandated by law. Respondents of the COMPASS NOW 2015 Random Household Survey were asked to rate the availability of early education opportunities in their community. The results are shown in **Figure 5**.



Source: COMPASS NOW 2015 Random Household Survey

Generally, respondents stated the availability of early childhood opportunities was excellent or good; 15.5% (up from 12% in the 2011 survey) indicated the availability was fair or poor. Overall, the availability of public preschool programs in the Great Rivers Region has increased or remained steady over the past five years; see **Figure 6**. All school districts in La Crosse, Monroe, Trempealeau, and Vernon counties offer public preschool education, with many programs utilizing an innovative community partnership approach that brings together community businesses, schools, child care providers, Head Start, parents and teachers. The structure of the preschool programs varies throughout the region, with most districts offering a half-day schedule 4-5 days a week and a few districts offering a full-day schedule 2-3 days a week.



Sources: Wisconsin Department of Public Instruction, Minnesota Department of Education

Although the availability of preschool education in the Great Rivers Region is increasing overall, not all preschool aged children have equal access to preschool education. Availability depends on location, cost, hours of operation, whether sites participate in the Child Care Assistance Program, and numerous other variables. **Child Care Assistance Programs** are designed to assist income-eligible families in finding quality child care by ultimately paying for a portion of their child care costs. Minnesota’s Child Care Assistance Program (CCAP) pays child care costs for children to age 12, and for children with special needs until age 14. Child care costs may be paid for qualifying families while they go to work, look for work, or attend school. To qualify for CCAP, families must comply with child support enforcement if applicable for all children in the family. On average, in 2014 Minnesota counties provided child care assistance services for 30,339 children in an average month, with families receiving an average of \$1,276 per month<sup>7</sup>. Wisconsin Shares Child Care Subsidy Program helps families pay for child care. To be eligible, the family’s gross monthly income must be equal or less than 185%-200% of the federal poverty level. Once that guideline is met, a parent, foster parent, relative, or person acting in the place of a parent is able to enroll their child if they are participating in one of the following activities: unsubsidized work, high school, W-2 employment position, approved employment skills training while employed in unsubsidized work, FoodShare Employment and Training (FSET) work search or work experience activities, or W-2 applicant participating in job search, training, or orientation activities<sup>8</sup>. For those who do not qualify for financial assistance and want to attend a preschool that charges tuition, cost can be a factor in deciding whether or not

to take their child to preschool. For example, Houston County preschools charge anywhere from \$85 to \$195 per month for preschool programs. Some of Houston's early childhood educational opportunities are offered through **Early Childhood Family Education**. ECFE is a program for all Minnesota families with children between the ages of birth to kindergarten entrance. The program is offered through Minnesota public school districts and is based on the idea that the family provides a child's first and most significant learning environment and parents are a child's first and most important teachers. The goal of ECFE is to enhance the ability of all parents and other family members to provide the best possible environment for their child's learning and growth. Within Houston County, Spring Grove works closely with the School District ECFE program.

**Head Start** is a publically funded preschool option that provides low-income preschoolers with education, nutrition, health, and social services at community based settings throughout the region. During the 2012-2013 program year, **596** children participated in Head Start in the Great Rivers Region with approximately **310** on waiting lists<sup>9</sup>. It is unknown whether the children on Head Start waiting lists are able to enroll in another preschool option or if they do not attend school at all. According to the U.S. Census, the number of families living in poverty in the Great Rivers Region has been continuously rising. The largest increase was in Trempealeau County, where 4.89% of families were living in poverty in 2000 and increased to 9.01% of families in 2012<sup>10</sup>. According to the 2009-2013 American Community Survey, 8.9% of the families in the Great Rivers Region live in poverty, and roughly 14.6% of families with children under the age of 18 years old live in poverty. This number points to an increase in financially vulnerable populations in our community.

The Wisconsin Model Early Learning Standards (WMELS) developed by a partnership of the Department of Public Instruction, the Department of Health and Family Services, Head Start, Work Force Development and the Early Childhood Collaborating Partners provides a framework for families, professionals, and policy makers based on evidence-based research. The WMELS specify the developmental expectations for children from birth to 1<sup>st</sup> grade and are intended to reflect a comprehensive approach to child development. However, 4K programs are not required to use the WMELS as a guideline nor do the standards include benchmarks, a curriculum, or assessment tools. Apart from licensing requirements of child care centers, preschool programs have the flexibility to design their curriculum based on their own adopted philosophy. That said, it is helpful for parents/guardians to research 4K programs before having their child participate to ensure they agree with their vision, mission, and methods.

**Screening and assessment** in early childcare environments allows teachers to teach effectively and children to learn successfully. This practice gives teachers and parents a starting point for the child that makes it easier to measure how a student is progressing, if they are on track, or if they need extra help in certain areas. Programs such as Birth to 3 are federally funded and mandated to provide services for children identified with

disabilities and coordinate with school districts for continuity and education planning. Although there are a number of early learning programs in the Great Rivers Region, one survey found that the use of developmental screening and assessment was inconsistent and that barriers to assessment included lack of time, training, and assessment tools<sup>8</sup>.

What one considers to be key indicators for **school readiness** may vary greatly among parents, school districts, and states. Head Start defined school readiness as children possessing the skills, knowledge, and attitudes necessary for success in school and later life learning. In 2007, Child Trends Data Bank wrote a report entitled *Early School Readiness: Indicators on Children and Youth*. This report emphasized that school readiness is a multi-dimensional concept and that children who enter school with early skills, such as basic knowledge of math and reading, are more likely than their peers to experience later academic success, attain high levels of education, and secure employment<sup>11</sup>. The National Education Goals Panel conceptualizes school readiness in five dimensions: physical well-being and motor development, social and emotional development, approaches to learning, language development (including early literacy), and cognition and general knowledge<sup>11</sup>. **Table 3** below summarizes a few key indicators that in a broader definition have an effect on children’s school readiness. The trends seen in the period 2008-2012 point to the challenges children face today and quite possibly in the future.

**TABLE 3: COMPARISON of SCHOOL READINESS FACTORS BY COUNTY 2009-2013**

County	Percent Uninsured 18 Years or Younger	Children Under 18 Living in Poverty	Free and Reduced Lunch	Percent of Births that were Teen Births	Births to Mothers Who Received Late/Inadequate Prenatal Care
La Crosse	2.6%	13.2%	30.9%	4.8%	77%
Monroe	14.4%	22.3%	46.7%	6.2%	69%
Trempealeau	9.35%	19.2%	40.7%	5.2%	68%
Vernon	24.8%	21.3%	40.7%	3.6%	51%
Houston	4.05%	16.1%	27.3%	N/A	N/A

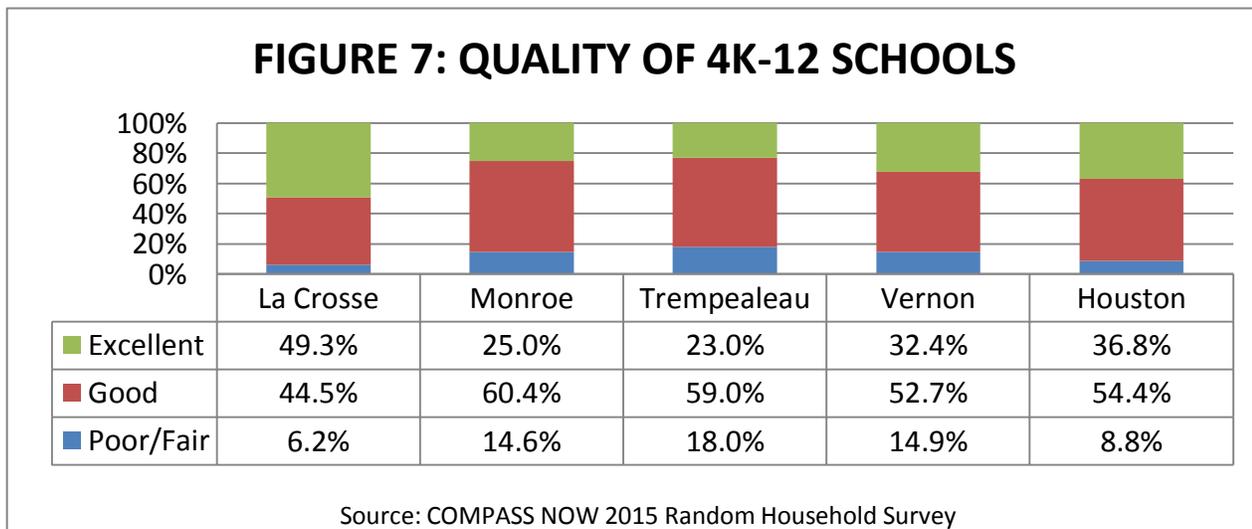
Sources: U.S. Census Bureau, 2009-2013 5-Year American Community Survey; U.S. Department of Education's National Center for Education Statistics (NCES), Common Core of Data (CCD); 2000 U.S. Census, Summary File 3; 2010 U.S. Census Summary File 1; 2008-2012 U.S. Census American Community Survey (ACS); Kids Count, Annie E. Casey Foundation

To ensure every child begins school on a path for success, the Minnesota Department of Education (MDE) is revising a decade-long *School Readiness Study: Developmental Assessment at Kindergarten Entrance*. During the 2012 assessment, 126 elementary schools participated with a total of 7,539 children<sup>12</sup>. This study was designed to capture a picture of the readiness of Minnesota children who are entering kindergarten and track their readiness over time. The results from the 2012 are summarized in **Table 4**. Students entering kindergarten in Wisconsin are assessed early in the school year in accordance with K-12 standards.

Child Development Domain	Proficient
Physical Development	73.3%
The Arts	61.7%
Personal & Social Development	60.3%
Language & Literacy	60.2%
Mathematical Thinking	57.6%

Source: Minnesota Department of Education: School Readiness

- Note that categories are adjusted for stratified cluster sampling.



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## 4K-12 EDUCATION

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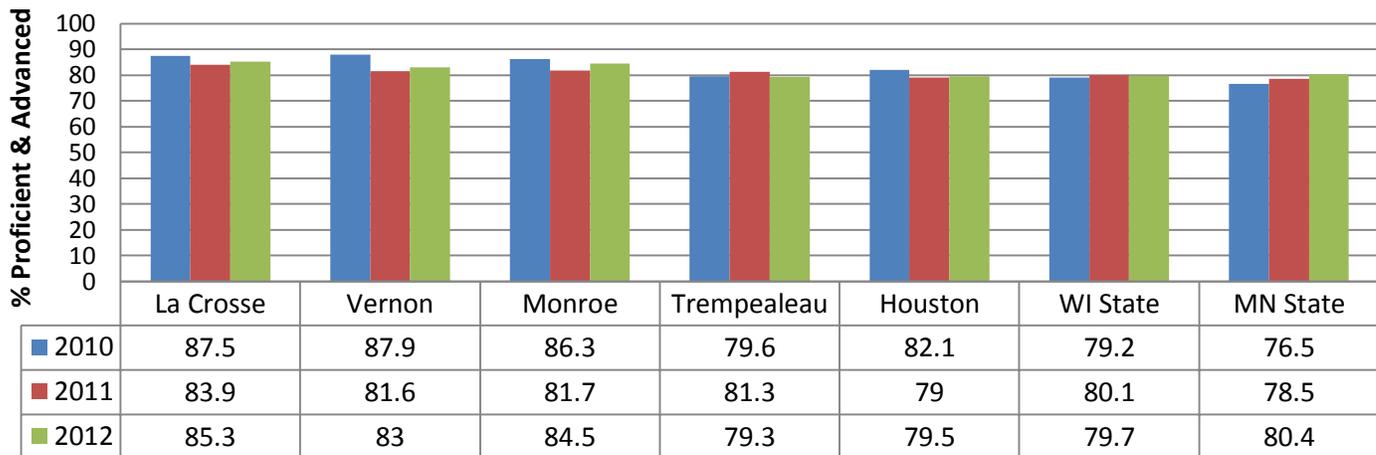
The 2015 COMPASS NOW 2015 Random Household Survey asked respondents to rate the quality of the 4K-12 schools in their community, and results are shown below in **Figure 7**. Approximately 54% of respondents rated their K-12 schools as good and 33% of respondents rated schools as excellent. There are several measures of student assessment that Wisconsin and Minnesota use to measure student attainment of subject-area proficiency.

The **Wisconsin Knowledge and Concepts Examination (WKCE)** and the **Minnesota Comprehensive Assessment (MCA)** were developed by educators and designed to meet state and federal requirements and provide timely information that educators can use to inform curricular and instructional decisions to improve student achievement in school. Administrators use assessment data as an accountability measure for school improvement. In addition to these state developed standards, the Common Core State Standards Initiative is a state-led effort to establish a shared set of clear educational standards for English language arts and mathematics that states can voluntarily adopt. The standards do not impose additional testing and have been informed by the best available evidence and the highest standards across the country and globe. The Common Core State Standards were designed by a diverse group of teachers, experts, parents, and school administrators, and reflect both the highest aspirations for students and the realities of the classroom. These standards are designed to ensure that students graduating from high school are prepared to go to college or enter the workforce and that parents, teachers, and students have a clear understanding of what is expected of them. The standards are benchmarked to international standards to guarantee that students are competitive in the emerging global marketplace. Wisconsin adopted the Common Core State Standards for English language areas and mathematics in 2010, and Minnesota adopted the Common Core Standards for English language arts that same year. It is important to note that beginning with the 2012-2013 school year the Wisconsin Department of Public Instruction has established performance standards (cut scores) for the WKCE reading and mathematics content areas to more closely align with national and international expectations of what is required to be college and career ready. The higher cut scores are comparable to the National Assessment of Educational Progress (NAEP) cut scores. Therefore, comparisons to previous years should not be made.

**Reading proficiency** is a key education indicator and the basis of all learning. However, reading proficiency is continuously lower for students from low-income families and children of color<sup>13</sup>. In addition, there is a correlation between poverty, failure to read proficiently, and failure to graduate from high school<sup>13</sup>. That said, the goal of every reading program is for all students to read and comprehend reading material at grade-level or above. The WKCE and MCA tests are administered to all students in grades 3-8 and grade 10. **Figures 8 and 9** show the assessment scores for 3<sup>rd</sup> and 10<sup>th</sup> grade reading from 2010-2012.

County averages of student scores show that a majority of students in the Great Rivers Region are testing similarly or higher than the rest of the state in both 3<sup>rd</sup> and 10<sup>th</sup> grade. Since 2010, 10<sup>th</sup> grade reading test scores have increased in all five Counties.

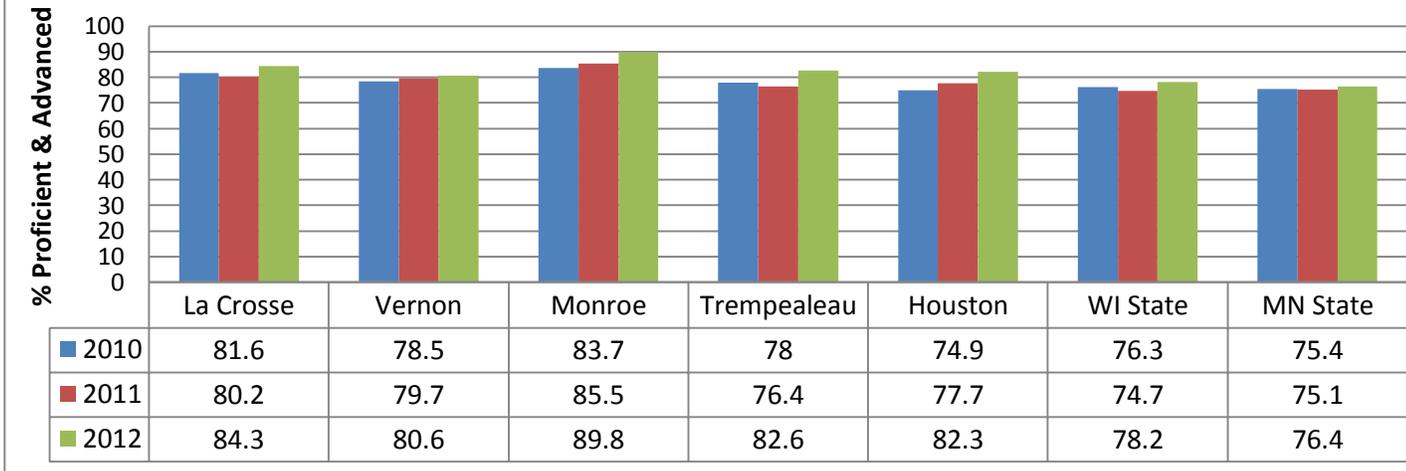
**FIGURE 8: 3RD GRADE READING RESULTS**



Sources: Great Schools, Wisconsin Department of Instruction, Minnesota COMPASS, Minnesota Department of Education

- Percent of 3rd graders who scored at or above proficient on the MCA-II test of Reading (Minnesota) and Percent of 3rd graders who scored at or above proficient on the WSAS test of Reading (Wisconsin)
- New standards in Reading were implemented in 2013 for both Minnesota and Wisconsin. Comparisons between years prior 2012 and after should not be made.

**FIGURE 9: 10TH GRADE READING RESULTS**

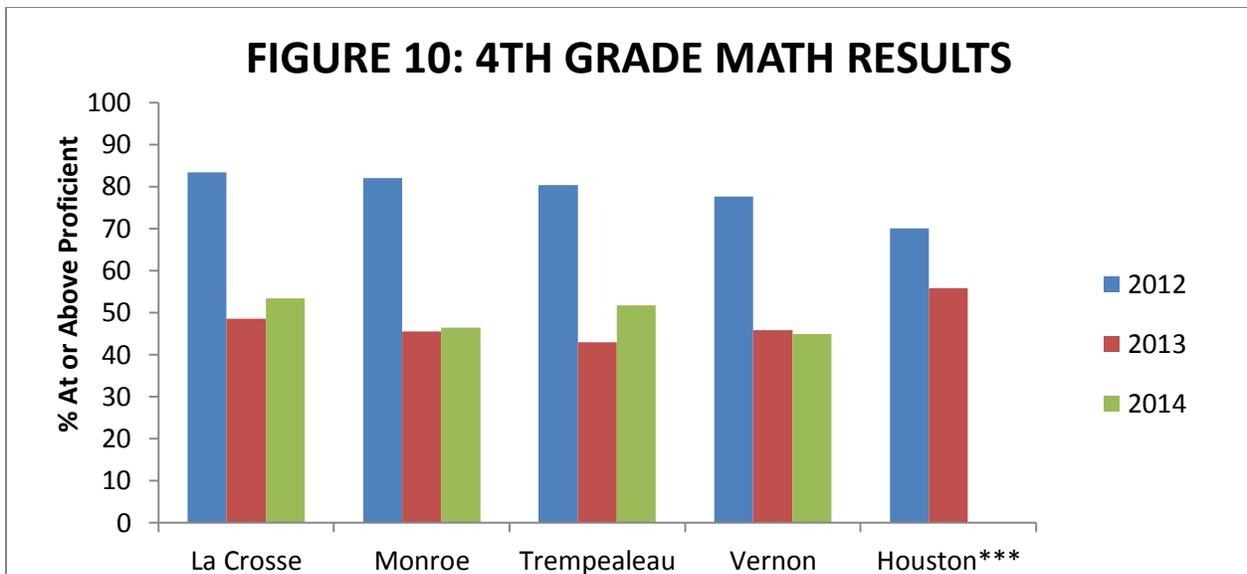


Sources: www.greatschools.org; Wisconsin Department of Public Instruction; Minnesota Department of Education, Minnesota Report Card

- Percent of 10th graders who scored at or above proficient on the MCA-II test of Reading (Minnesota) and Percent of 10th graders who scored at or above proficient on the WSAS test of Reading (Wisconsin)
- New standards in Reading were implemented in 2013 for both Minnesota and Wisconsin. Comparisons between years prior 2012 and after should not be made.

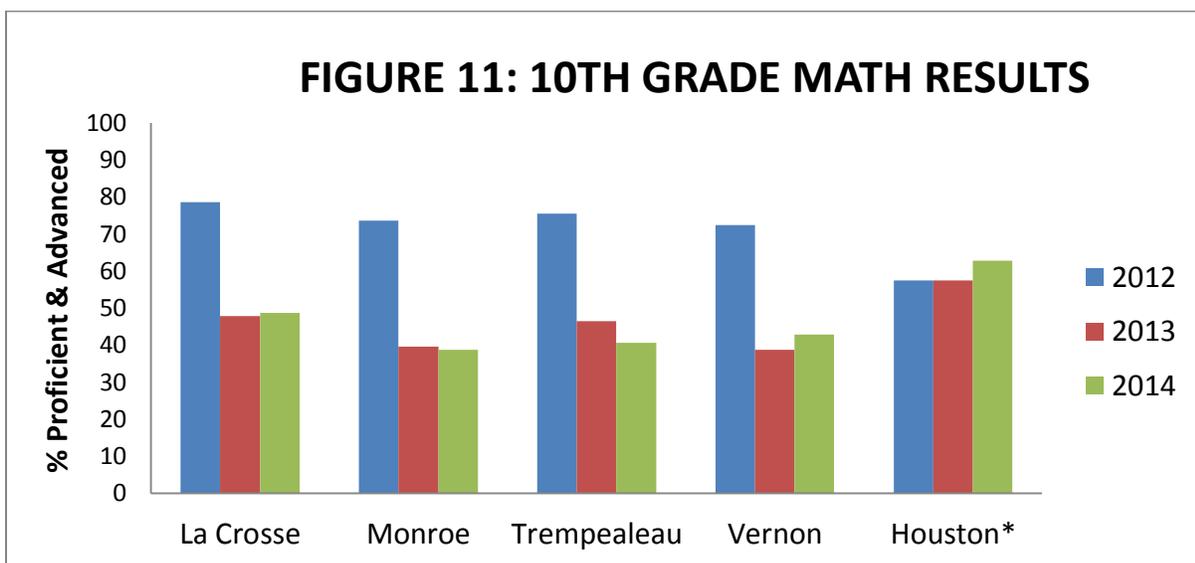
**Mathematics proficiency** is another key indicator of student achievement.

Understanding mathematics is fundamental for daily functioning in our society, especially as our homes, schools, and vocations are becoming increasingly driven by technology. One study of high school females found that one difference between those who later dropped out of school and those who graduated was lower math scores among the former group<sup>14</sup>. The WKCE and MCA tests are administered to every student in grades 4-8 and grade 10 and 11. **Figures 10 and 11** show the assessment scores for 4<sup>th</sup> and 10<sup>th</sup> grade mathematics from 2011-2014.



Sources: Wisconsin Department of Public Instruction WKCE, Minnesota Department of Education MCA-II

- Based on averages from School Districts within the County.
- New standards in Mathematics were implemented in 2013 for Wisconsin. Comparisons between years prior 2012 and after should not be made.
- 2014 data was not available for Houston County at time data was retrieved.



Sources: Wisconsin Department of Public Instruction WKCE, Minnesota Department of Education MCA-II

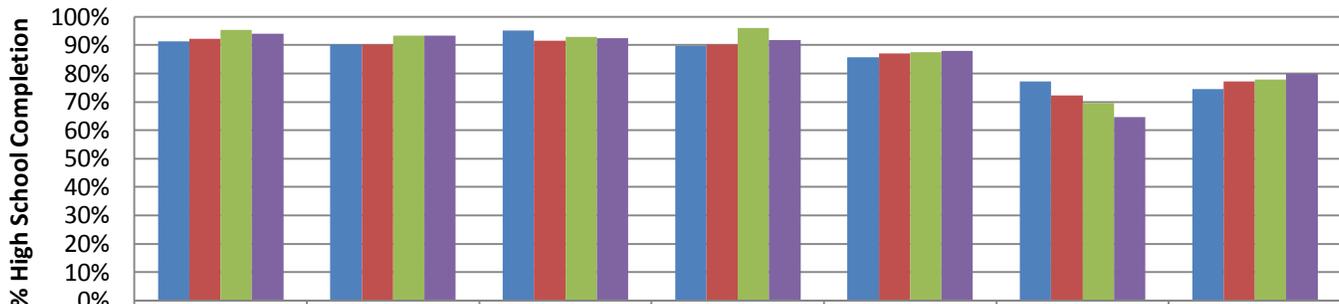
- Based on averages from School Districts within the County.
- Houston County math results are from 11 grade assessments.
- New standards in Mathematics were implemented in 2013 for Wisconsin. Comparisons between years prior 2012 and after should not be made.

Both 4<sup>th</sup> and 10<sup>th</sup> grade student reading score averages among the counties reflect that the majority of students are testing similarly or higher than state averages. However, it seems that there has been a general decline in the math scores in both 4<sup>th</sup> and 10<sup>th</sup> grade among all counties. Overall, a greater percentage of 4<sup>th</sup> grade students tested proficient or advanced in math than 10<sup>th</sup> grade students. High school students in both Wisconsin and Minnesota are required to complete three credits of math in order to graduate<sup>15, 16</sup>, but both school districts and students have the option to surpass the minimum requirements necessary to earn a diploma. It is also important to note that to be most meaningful, these scores should be compared at the school district level rather than the county level.

**High School Graduation** rates are one measure of the state's elementary and secondary education system as well as the quality of the workforce. In general, most employers require a diploma or the equivalent when hiring an employee. Additionally, lifetime earnings are higher-50%-100% increase in lifetime income- and unemployment rates are lower for high school graduates when compared to those that do not complete this level of education<sup>17</sup>. Lastly, a high school graduate is less likely to draw from state and federal income assistance programs and is less likely to be involved in the criminal system<sup>17</sup>.

Both Wisconsin and Minnesota rank as two of the highest states in the nation for graduation rates with Wisconsin ranking 3<sup>rd</sup> and Minnesota ranking 7<sup>th</sup>. Few states and districts have systems in place to collect and report accurate, reliable information on graduation rates. Countless states and districts rely on feeble approaches for calculating the number of diplomas. Case in point, if you would base the graduation rate on the number of students who entered 12<sup>th</sup> grade in the fall, you would then not include the students that had dropped out before senior year of high school. Calculations for students who complete high school in an extended amount of time or receive high school equivalency diplomas are now available on the Wisconsin Department of Public Instruction and Minnesota Department of Education websites. County averages of **four-year graduation** rates in the Great Rivers Region ranged from approximately **64% – 94%** for the 2012-2013 school year. Specific regional high school graduation rates can be found in **Figure 12**. All Wisconsin Counties consistently scored higher than the Wisconsin state average. However, as Minnesota state score average rose, Houston County average continuously declined.

**FIGURE 12: HIGH SCHOOL GRADUATION RATES**



	La Crosse	Monroe	Trempealeau	Vernon	WI State	Houston	MN State
2009-2010	91.3%	90.3%	95.1%	89.8%	85.7%	77.2%	74.5%
2010-2011	92.2%	90.3%	91.5%	90.2%	87.0%	72.3%	77.2%
2011-2012	95.3%	93.3%	93.0%	96.1%	87.5%	69.5%	77.9%
2012-2013	94.1%	93.3%	92.4%	91.8%	88.0%	64.7%	79.8%

Source: Wisconsin Department of Instruction; Minnesota Department of Education, Minnesota Report Card

- The Wisconsin data compares the percentage of students who complete high school with their adjusted cohort and earn a credential. A cohort is a distinct group of students who enter 9th grade together. The Minnesota graduation rate is a four-year, on-time graduation rate based on a cohort of first time 9th grade students plus transfers into the cohort within the four year period minus transfers out of the cohort within the four year period. The 4-year rate is the percentage of students who complete within 4 years or less.
- County graduation rates were calculated by averaging the completion rates of the school districts within each County. See Indicator Appendix for a specific list of school districts included in the data for each County.

The **American College Test (ACT)** is a national college admissions examination that is one of the primary measures of college readiness and is an entrance requirement for many colleges and universities. The American College Test (ACT) is designed to assess educational development and the ability to complete college level work. The ACT consists of four subject areas and a timed writing test. The 215-question, multiple-choice test covers English, mathematics, reading, science, and an optional writing section. The ACT is typically taken by college-bound students in their junior or senior years. The Scholastic Assessment Test (SAT), an alternative test that is reason-based instead of content-based, may be required by some private and out-of-state colleges.

Each portion of the ACT has a maximum score of 36. The composite score is the weighted average of the four (or five) subject-specific scores. In 2014, less than one-tenth of 1% of all students who took the ACT scored a perfect 36. Typically, students who take a rigorous college preparatory curriculum will score better on the ACT. Composite score averages are influenced by the percentage of students who opt to take the test--the greater the percentage, the lower the composite average. Students are allowed to retake the ACT, with only the most recent score being recorded<sup>18</sup>.

On average, 60-79% of graduating students in WI and MN take the ACT. The ACT is not required for admission to two-year Minnesota and Wisconsin technical and career colleges. **Figure 13** shows ACT scores for the Great Rivers Region for the past five years. Overall, students in the Great Rivers Region score similarly to the national average. Students in La Crosse and Houston County have the highest composite scores in the region in 2013.

<b>FIGURE 13: ACT SCORES</b>					
	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>
<b>La Crosse</b>	22.2	22.1	22.6	22.8	22.5
<b>Monroe</b>	21.7	21.6	22.4	21.6	21.6
<b>Trempealeau</b>	22	21.6	21.8	21.7	21.8
<b>Vernon</b>	21.4	20.1	21.7	22.2	22
<b>WI State</b>	22.3	22.1	22.2	22.1	22.2
<b>Houston</b>	23.2	23.6	22.8	22.2	22
<b>MN State</b>	22.7	22.9	22.9	22.8	23
<b>National</b>	21.1	21	21.1	21.1	20.9
Source: Wisconsin Department of Instruction, Minnesota Department of Education					

## STUDENT SERVICES

Students come to school with an assortment of basic needs, such as hunger, shelter, safety, or family support system, which can have a profound impact on the student's ability to be successful. It is also vital that students have a strong and positive relationship with at least one adult in their life. This relationship helps teens develop high self-esteem, independence, and good decision-making skills. In one study of more than 3,300 teenagers, researchers found that teens who had the benefit of a mentor made significantly better choices about risky behaviors. These mentors can be parents, teachers, coaches, neighbors, ministers, or counselors<sup>19</sup>. Moreover, youth who work with a mentor are 27% less likely to start drinking and 46% less likely to use illegal drugs<sup>20</sup>. Youth who have a mentor also show an overall reduction in depression symptoms<sup>21</sup>.

Some other examples of barriers to learning include mental illness, being uninsured, living in poverty, experiencing abuse, having a difficult home environment, and the use and/or abuse of drugs. Every two years a national survey of young people called the Youth Risk Behavior Survey (YRBS) is conducted by the CDC to monitor certain health-risks. Between 2011 and 2013, students in grades 9-12 in the Great Rivers Region were surveyed using the YRBS and the Minnesota Student Survey. The results of the survey point to a number of alarming issues facing students today including **tobacco use, inhalant use, physical abuse by boyfriend or girlfriend, bullying on school property, electronic bullying, sexual activity, and attempting suicide**. These issues were discussed more extensively in the COMPASS Health issues profile but are worth mentioning, here as they affect education outcomes. **Table 5** summarizes YRBS findings on risky behaviors youth of the Great Rivers Region.

**TABLE 5: SELECT 2013 YOUTH RISK BEHAVIORS**

YRBS Data	La Crosse	Monroe	Trempealeau	Vernon	WI	Houston
<b>Tobacco Use</b>						
Used tobacco products in past 30 days	19.8%	11.6%	10.2%	14.0%	8.0%	31.0%
Smoked in past 30 days	13.5%	17.4%	12.6%	10.4%	12.0%	9.5%
<b>Alcohol Use</b>						
Binge drinking in past 30 days	15.8%	22.5%	16.5%	16.4%	18.4%	5.5%
Drove after drinking in past 30 days	6.9%	8.8%	8.8%	7.6%	8.9%	N/A
<b>Drug Use</b>						
Marijuana use ever	33.2%	28.3%	23.3%	16.0%	31.2%	13.0% (used alcohol and marijuana in past 30 days)
Used inhalant ever	7.4%	9.0%	5.6%	5.2%	5.9%	N/A
Used ecstasy ever	5.2%	5.1%	4.3%	4.0%	NA	N/A
Used prescription drug without a doctor's permission	16.1%	8.4%	13.1%	17.6%	14.9%	N/A

YRBS Data	La Crosse	Monroe	Trempealeau	Vernon	WI	MN
<b>Violence</b>						
Were ever hit, slapped or physically hurt by their boyfriend or girlfriend during the past 12 months	12.4%	10.6%	8.8%	3.2%	8.5%	6.2%
Bullied on school property in past 12 months	29.5%	28.8%	32.1%	24.0%	22.7%	10.0%
Electronically bullied in past 12 months	N/A	21.5%	20.8%	16.8%	17.6%	13%
<b>Sexual Activity</b>						
Ever had sex	38.2%	45.0%	36.3%	32.4%	35.3%	39.2%
<b>Mental Health</b>						
Seriously considered suicide in past 12 months	16.8%	12.8%	12.2%	6.8%	13.2%	9.5%
Feeling sad or hopeless almost every day for 2 weeks	28.9%	23.9%	22.1%	15.2%	24.6%	30.5% (over last 12 months)
Hurt or injured yourself over the past 12 months without wanting to die	18.1%	15.7%	14.4%	10.0%	N/A	8.0%
Have attempted suicide	6.6%	6.8%	6.3%	3.6%	2.5%	5.0% (within last 12 months)

Sources: Centers for Disease Control and Prevention (CDC). *1991-2013 High School Youth Risk Behavior Survey Data*. Available at <http://nccd.cdc.gov/youthonline/>. Accessed on December 1, 2014; Minnesota Student Survey, 2013.

- The CDC website represents this data at a state and national level. However, not all school districts within each County were required to participate in this survey. As part of a CDC grant, the YRBS was collected for La Crosse County in 2013. The YRBS is not generally available by county unless the county or school district voluntarily completes the online survey.
- Current cigarette use is defined as those who smoked at least one cigarette every day for 30 days.
- All high schools from La Crosse and Monroe counties participated in the online YRBS survey
- The state of Wisconsin did not include a question regarding self-harm on the 2013 questionnaire.

## SUPPORT FOR YOUTH

Not only does the YRBS inquire about possible risks; it also asks participants to disclose possible assets in their lives. These positive attributes include feelings of belonging, caring, and family support. The majority of students in the Great Rivers Region report having a strong support system. Such factors strongly contribute to growth and ultimate achievement. The results are summarized in **Table 6**.

**TABLE 6: YOUTH ASSETS YRBS DATA**

Asset	La Crosse	Monroe	Trempealeau	Vernon	Houston
Family gives love and support	84.6%	78.5%	84.0%	84.0%	68.5%
Teachers really care, give support, and encouragement	64.3%	46.7%	50.8%	64.4%	12%
Feel like you belong at school	68.0%	56.1%	59.8%	69.2%	N/A
Adult (teacher or other staff) at school you could talk to	70.6%	62%	65.0%	74.0%	N/A

Sources: Centers for Disease Control and Prevention (CDC). *1991-2013 High School Youth Risk Behavior Survey Data*. Available at <http://nccd.cdc.gov/youthonline/>. Accessed on December 1, 2014; Minnesota Student Survey, 2013.

**EXTRA-CURRICULAR ACTIVITIES**

**TABLE 7: STUDENTS IN GRADES 6-12 IN EXTRA-CURRICULAR ACTIVITIES**

County	2010-2011	2011-2012	2012-2013
La Crosse	32.0%	36.0%	33.1%
Monroe	46.8%	45.3%	46.3%
Trempealeau	49.5%	63.0%	50.9%
Vernon	44.5%	44.8%	48.5%

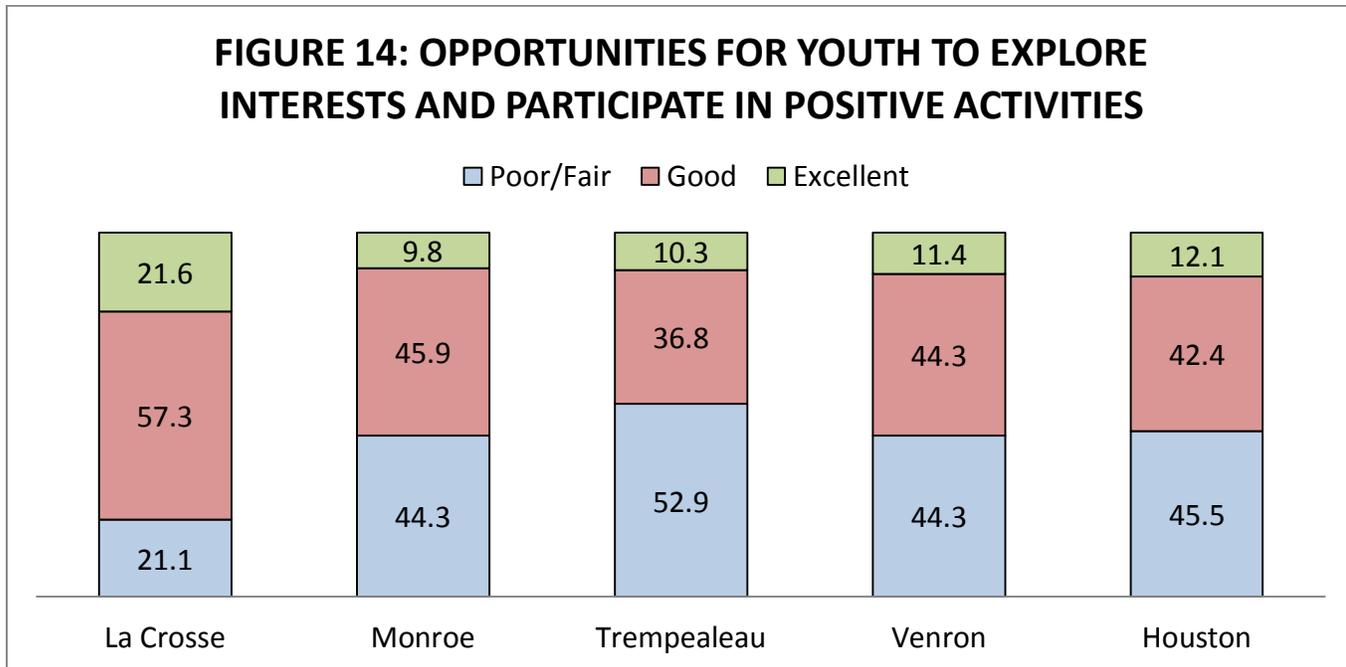
Source: Wisconsin Department of Public Instruction

- Percentages are based on average percentage of participation in academic, athletic, and music extra-curricular activities.

Extra- and co-curricular activities can be participated in by students on or off school grounds and are not included in the mandatory curriculum requirements necessary for grade advancement. These activities have historically been enjoyed on a not-for-credit basis, though, in recent years some schools have allowed students to earn credit for certain extra-curricular activities. Participation in extracurricular activities is beneficial in a number of ways. Some co-curricular activities allow for

enhanced physical development, additional learning, a creative outlet, and improved self-esteem; some assist in learning time management, encourage an atmosphere of community and teamwork, and can help reduce stress. One study found that participating in a wide range of extracurricular activities was generally related to having a higher proportion of academic peers and a smaller proportion of risky peers than individuals who were not involved in structured activities<sup>22</sup>.

**Table 7** shows an average percentage of students that participate in academic, athletic, or music extracurricular activities in the Great Rivers Region. Participation in athletics was typically the most common in each school district, while participation in music was usually the least common in most schools. As part of the COMPASS NOW 2015 Random Household Survey, respondents were asked to rate their community with regard to opportunities youth have to explore and participate in positive activities. Approximately 58% of respondents rated their community as good or excellent in this regard. **Figure 14** shows the ratings by county.



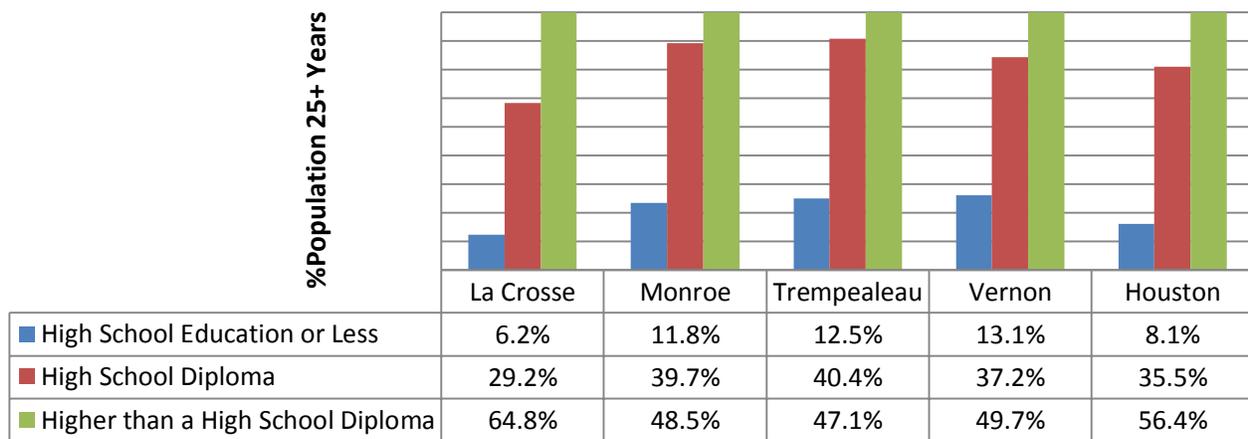
Source: COMPASS NOW 2015, Random Household Survey

## POST-SECONDARY EDUCATION

The benefits of earning a post-secondary degree are numerous. One of the most commonly measured benefits of higher education is earning potential. In 2011, the median earnings of individuals with a bachelor’s degree were on average \$21,000 higher than those with a high school education<sup>23</sup>. The earning gap increases with age. For example, the gap between those with a bachelor’s degree and those with a high school education increases 54% for 25 to 29-year-olds to 86% for 45 to 49-year-olds<sup>23</sup>. College-educated adults and their children are less likely to be obese. Mothers with higher levels of education tend to spend more time with their children (regardless of employment status), and to have higher job satisfaction than those without a college education<sup>23</sup>.

According to a report from the White House, the number of jobs requiring postsecondary education is rapidly growing. Of the 30 fastest growing occupations, more than half require post-secondary education<sup>24</sup>. **Figure 15** indicates educational attainment by county for the Great Rivers Region. This trend also applies to rates of unemployment. According to the 2013 U.S. Census Bureau, U.S. unemployment for those with a high a school diploma stood at 10.4%, compared to 8.3% for those with some college or an associate’s degree and 4.4% for those with a bachelor’s degree or higher.

**FIGURE 15: EDUCATIONAL ATTAINMENT**



Source: US Census Bureau, American Community Survey 2008-2012

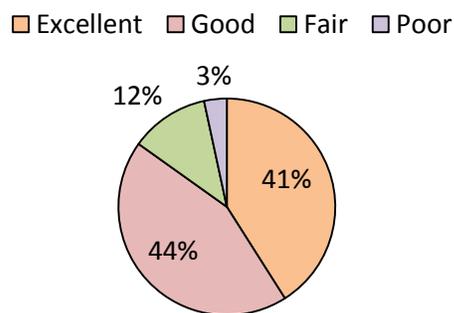
**HIGHER EDUCATION INSTITUTIONS OF THE GREAT RIVERS REGION**

The Great Rivers Region is fortunate to have a great number of higher education choices, including the University of Wisconsin-La Crosse, Viterbo University, Western Technical College, and the newest addition, Globe University. Other nearby colleges and universities include: Chippewa Valley Technical College, Globe University–Eau Claire, Luther College, St. Mary’s University, University of Wisconsin-Eau Claire, UW-Richland, and Winona State University. 85% of respondents to the COMPASS NOW 2015 Random Household Survey rated the quality of higher education in the region as either good or excellent (see **Figure 16**).

**The University of Wisconsin-La Crosse**, part of the University of Wisconsin System, continues to position itself among the country’s elite public universities. 2014 fall enrollment reached a record 10,558 students, both graduate and undergraduate. UW-L offers 91 undergraduate programs and 25 graduate programs. Nearly 400 international students bring the world to campus. The University is divided into three colleges: Business Administration, Science and Health, and Liberal Studies. UW-L has consistently ranked among the state’s top public or private higher education institution for master’s degree institutions, according to US News & World Report for more than a decade. UW-L is also listed annually among Kiplinger’s Top 100 Best Values, and in spring 2014, the magazine also named UW-L No. 4 one of the 25 Best College Values Under \$30,000 a Year.

**Viterbo University**, a private Catholic university, is located in La Crosse, Wisconsin, and enrolls more than 2,000 undergraduate and 800 graduate students in over 70 programs. Viterbo’s nursing program is one of the largest in Wisconsin, and its offerings in education, business, science and the arts enjoy a strong reputation. Many adult students seeking to access return-to-school and degree- completion options attend Viterbo. The university has also expanded its online programs for students needing or favoring the convenience of that format. Ten programs are now completely online. Students and residents alike from the Great Rivers United Way geographic territory benefit from the educational opportunities Viterbo provides. Nearly 7,200 alumni of Viterbo live and/or work in these counties, adding to the economic, cultural, and educational vitality of their communities. As of fall 2014, 39% of Viterbo’s undergraduate enrollment is comprised of residents from the five-county area. Overall, Viterbo’s undergraduate enrollment is comprised of 51% first-generation students— a strong indicator of Viterbo’s commitment to improving the lives and grow opportunities for those who are able to make significant quality of life of those seeking the opportunity of a college education.

**FIGURE 16: RATING QUALITY OF HIGHER EDUCATION IN CMOMUNITY**



Source: COMPASS NOW 2015 Random Household Survey

**Western Technical College** is state technical college and part of the Wisconsin Technical College System (WTCS). The system was created over 100 years ago to meet the training and education needs of specific regions throughout the state. Western's main campus is in La Crosse, but classes are offered throughout the region, including Black River Falls, Independence, Mauston, Sparta, Tomah, and Viroqua. Western offers more than 60 programs of study, including associate's degrees, technical diplomas, and certificates, as well as employment skills training. The mission of the college is to provide relevant, high-quality education, in a collaborative and sustainable environment that changes the lives of students and grows the communities that they serve. Traditional students and returning adults choose Western for the available programming and for the lower tuition costs. The goal is to keep tuition affordable while maintaining quality education and relevant technology. One way in which Western is more affordable than other institutions in the community is the ability to transfer credits through articulation agreements, which allow students to complete an academic program or general education course at Western and transfer those credits to another institution to complete their studies there. Whatever the ultimate path of education or the investment, Western positively impacts the lives of its students. According to a six-month graduate follow-up survey:

- 93% of 2012 graduates had a job within six months of graduation
- 76% were employed in Western's district and 87% were employed in Wisconsin
- 98% of graduates were satisfied or very satisfied with the education they received
- 34% were continuing their education

**Globe University** – Opened in 2009 and located in Onalaska, Wisconsin, La Crosse Globe University (GU – La Crosse) is a member of the Globe Education Network (GEN). GEN consists of Globe University, Minnesota School of Business, Broadview University, Minnesota School of Cosmetology, The Institute of Production and Recording and Duluth Business University. These school systems work together through a consortium agreement to provide students with easy transferability of credits if relocating as well as increased options for course selection through online offerings.

The GU-La Crosse campus population is mostly centered in health science programs (Medical Assistant, Medical Administrative Assistant, Massage Therapy, and Veterinary Technology). Together, these programs comprise 53% of the total student population and account for over 50% of the faculty employed at the GU-La Crosse campus. The business, accounting, legal, information technology (IT), and criminal justice programs at the campus, while being smaller programs, are increasing in program population size from quarter to quarter. La Crosse area employers offer potential placement opportunities consistent with the interest in health science programs. Globe University has placed over 82% of the graduates in their field of study upon graduation each year. Globe University is also ranked nationally as a top military-friendly school.

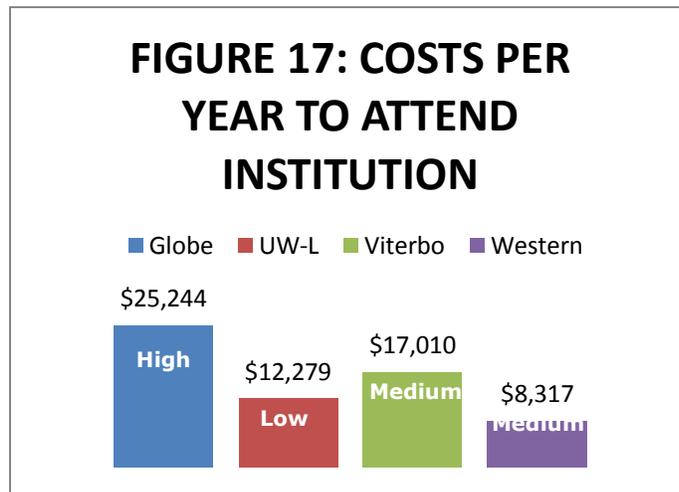
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## COST OF HIGHER EDUCATION

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As has been discussed, obtaining a post-secondary degree is becoming increasingly more necessary when seeking employment. However, for some, there are many barriers to doing so. Cost is one of the barriers that is most commonly voiced. Availability of higher education does not necessarily imply affordability, and vis versa. The Huffington Post published an article in 2012 explaining how the cost of a college degree in the U.S. has increased 1,120% over the past 30 years, four times the rate of the consumer price index<sup>25</sup>. According to The College Board, an organization that prepares and administers standardized tests that are used in college admission and placement, the projected four-year tuition and fees for enrolling at a public university for and in-state resident in 2015 will cost approximately \$39,400. By the year 2033, it is estimated that the same scenario will cost \$94,800<sup>26</sup>. These studies paint a clear picture as to why students are becoming increasingly indebted when investing in their education.

**Figures 17-20** indicate the cost per year, graduation rates, loan default rate, and median borrowing level at higher education institutions in the Great Rivers Region. **Table 8** shows the change in average net cost at each institution from 2008-2010. These measurements are important considerations when choosing an institution for a number of reasons. The cost of education is an important consideration because of its effect on future debt. Students who do not have the luxury of extensive savings will require financial aid to cover the cost of college. Some forms of financial aid must be repaid after completing school regardless of whether the student completes his or her degree. This is an important consideration because, depending on a graduate's ultimate occupation and salary, his or her debt may be difficult to pay off in a timely manner. The default rate of an institution is also an important consideration because it determines the likelihood of repaying financial aid. Some lenders will not loan money to students attending institutions with high default rates. The graduation rate of an institution should also be considered when choosing a college or university. The percentage of college graduates at a given institution may be influenced by a variety of factors including: the size of an average college class, faculty hiring practices, quality of curriculum, age of the student, full- or part-time status, the amount spent per student, and availability of support staff.

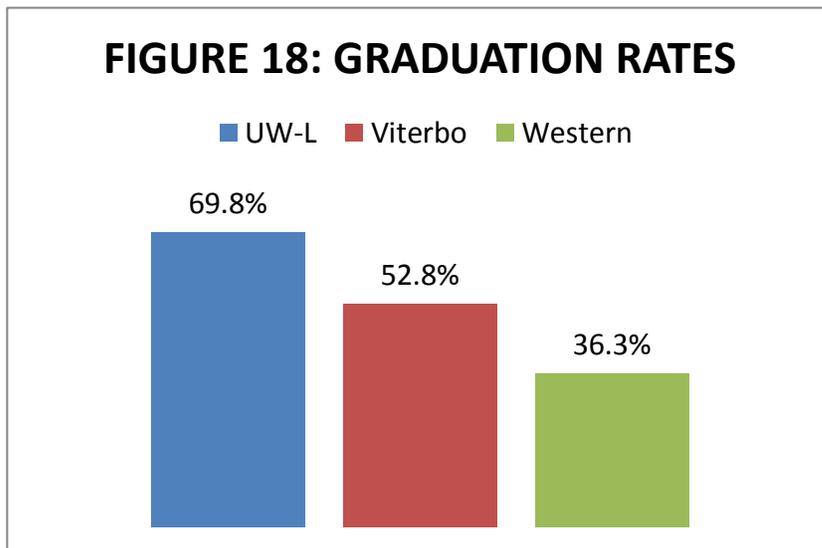


### TABLE 8: CHANGE IN AVERAGE NET COST FROM 2008-2010

Institution	% Change
Globe	0%
UW-L	+10%
Western	+6.7%
Viterbo	-6.2%

Source: The Whitehouse College Score Card: U.S. Department of Education’s Integrated Postsecondary Education Data System (IPEDS)

- Net price is what undergraduate students pay after grants and scholarships are subtracted from the institution’s cost of attendance.
- Costs refer to the average net price for undergraduates at the institution for academic year 2011-12.
- The low, medium, and high ratings refer to the comparison of the institution to national average cost of attending that type of post-secondary institution (four-year or two-year program).



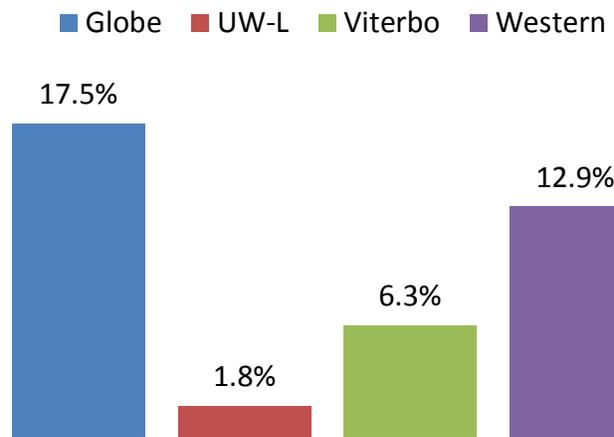
Source: The Whitehouse College Score Card: U.S. Department of Education’s Integrated Postsecondary Education Data System (IPEDS)

- Graduation rate data are based on undergraduate students who enrolled full-time and have never enrolled in college before. This may not represent all undergraduates that attend an institution. For primarily bachelor’s degree-granting institutions, the graduation rate displayed is for students beginning in Fall 2006 and seeking a bachelor’s degree. For primarily associate’s degree-granting institutions and primarily certificate-granting institutions, the graduation rate displayed is for students beginning in Fall 2009.
- Viterbo: 52.8% of full-time students received their bachelor’s degree within 6 years and 38% transferred to another institution.
- UW-L: 69.8% of full-time students received their bachelor’s degree within 6 years. The 6-year transfer rate is not available for this institution. However, during the fall of 2012, 1,890 new freshmen were enrolled at UW-L. During the fall of 2013, 1,636 (86.6%) of that same cohort were enrolled at UW-L (personal communication, Grace Engen, December 19, 2014).
- Western: 36.3% of full-time students graduated within 150% of the expected time for completion and 17.3% transferred to another institution.

Source: The Whitehouse College Score Card: U.S. Department of Education’s National Student Loan Data System (NSLDS)

- These percentages reflect the percentage of borrowers who defaulted on their Federal student loans within three years of entering repayment. This is the percentage of an institution’s borrowers who entered repayment on certain Federal student loans in federal fiscal year 2010 (between October 1, 2009 and September 30, 2010) and who defaulted before September 30, 2012.
- 14.7% is the national loan default rate.

**FIGURE 19: LOAN DEFAULT RATE**



**FIGURE 20: MEDIAN BORROWING/MONTH**

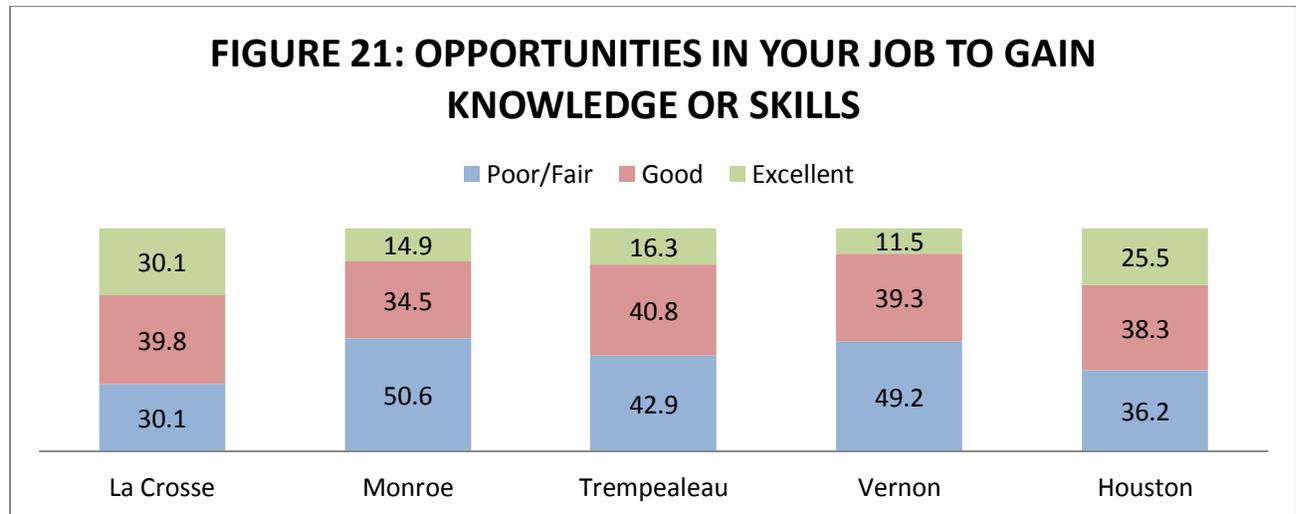


Source: The Whitehouse College Score Card: U.S. Department of Education’s National Student Loan Data System (NSLDS)

- Data represent all undergraduate borrowers who graduated or withdrew from the institution between July 1, 2011, and June 30, 2012. All federal loans for undergraduate study, including Parent PLUS loans, are included for this cohort of borrowers. Only the debt associated with the students’ attendance at the institution is included in the calculation. The estimated monthly repayment amount has been calculated using the Department’s standard graduated repayment calculator based on an interest rate of 6.8%.
- Globe: Families typically borrow \$15,834 in federal loans for a student’s undergraduate study. The federal loan payment over 10 years for this amount is approximately \$182.22 per month.
- UW-L: Families typically borrow \$17,610 in federal loans for a student’s undergraduate study. The federal loan payment over 10 years for this amount is approximately \$202.66 per month.
- Viterbo: Families typically borrow \$22,500 in federal loans for a student’s undergraduate study. The Federal loan payment over 10 years for this amount is approximately \$258.93 per month.
- Western: Families typically borrow \$9,074 in federal loans for a student’s undergraduate study. The federal loan payment over 10 years for this amount is approximately \$104.42 per month.

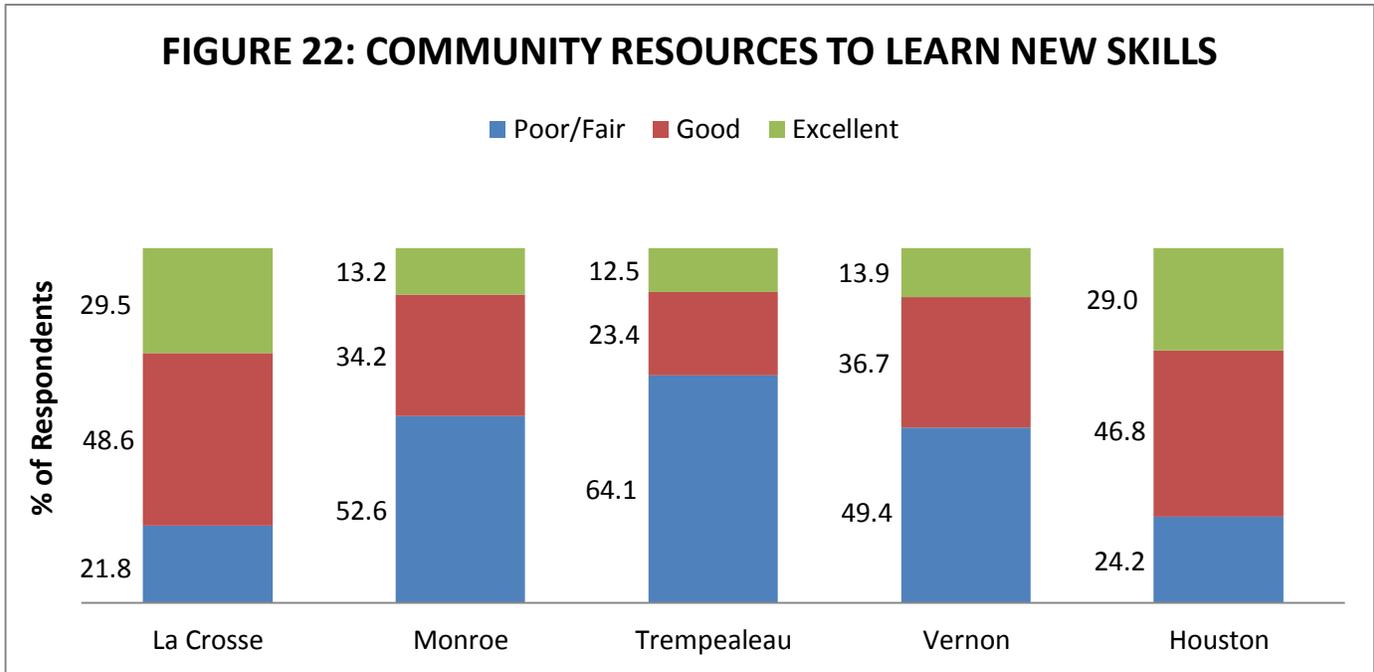
**JOB SKILLS TRAINING AND CONTINUING EDUCATION**

Continuously acquiring knowledge and developing skills is vital to succeed and advance in the workforce. Job skills training can involve learning or improving upon many skills including math, work ethic, verbal and written communication, or leadership and collaboration. Respondents of the COMPASS NOW 2015 Random Household Survey were asked to rate the opportunities in their job to gain knowledge or skills (**Figure 21**). On average, 20% of respondents ranked this as excellent.



Source: COMPASS NOW 2015 Random Household Survey

The importance of lifelong learning is not only visible in the workforce. Learning new skills throughout the lifespan develops abilities, add openness and interest to life, and keep skills current in an ever-changing world. Respondents to the COMPASS NOW 2015 Random Household Survey were asked to rank the availability of community resources to learn new skills (**Figure 22**), and on average, 20% ranked this as excellent. Residents of the Great Rivers Region have several opportunities to explore job training and professional development outside of their employer through licensure and certification programs at Western Technical College, continuing education at UW-L, independent learning programs through UW-Extension, and job training programs offered by Workforce Connections, a non-profit organization largely funded by the Workforce Investment Act to provide training and employment assistance to displaced workers.



Source: COMPASS NOW 2015 Random Household Survey

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