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PDP Insights

Credit Accumulation and Completion Rates among First-Year College Students

National Student Clearinghouse®

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About this Report

The Postsecondary Data Partnership (PDP) is a service of the National Student Clearinghouse established in 2017 to empower institutions with more comprehensive data, easier analysis, centralized reporting functions, and interactive visualizations. Since its inception, over 500 colleges and universities have participated in the PDP.

Data provided by participating PDP institutions are unique from existing national public and private sources. PDP data capture rich information on students, including demographics, high school performance, college placement, and enrollment and degree completion, and combine these data points with financial aid information, including eligibility for Pell Grants, and detailed course-taking records, including courses enrolled, grades, credits attempted, credits earned, and more. These data allow for both the unique examination of many early momentum metrics—such as students' credit accumulation and course completion—as well as the exploration of equity gaps across multiple dimensions, such as students' gender, race/ethnicity, enrollment intensity, college placement level, and more.

The 2022 PDP Insights report focuses on two primary metrics: students' first year credit completion ratio (CCR) and credit accumulation rate (CAR). The CCR is the ratio of credits earned to credits attempted. This measure of student success and credit attainment can provide insights into students' overall course completion outcomes and measure the efficiency of students' movement through coursework. The CAR directly measures students' timely accumulation of college credits by identifying the share of students who surpassed specific credit-hour thresholds within a given period. For example, what percent of students earned 24 or more credits in their first year? This early momentum measure can offer insights into students' progression toward degree completion and provide indicators of when and where gaps in ultimate degree attainment between groups may begin.

Students in this analysis are first-time (including first-time in college and first-time, transfer-in), degree-seeking students entering a PDP-participating institution in the 2019-20 cohort. This cohort consists of 905,689 unique student enrollments at 342 unique postsecondary institutions. These students started at a PDP institution in fall 2019, winter 2019, spring 2020, or summer 2020 and were seeking an undergraduate certificate, associate degree, or bachelor's degree. Regardless of the entering term, students were followed for one full year from their starting term. For example, students who started in fall 2019 were followed through summer 2020, and students who started in spring 2020 were followed through winter 2020, etc.

It is important to note that institutions actively opt in to the PDP. Therefore, while this report is able to uniquely characterize the credit accumulation and completion outcomes for a large sample of students, this is not a nationally representative set of institutions. Institutions that participate may vary from others in their student outcomes, demographics, programs, and services. No findings in this report should be considered representative of the national population of students.

Key Findings

- *Students earn roughly 75% of the credits they attempt.* That is, on average, students earn 9 credit hours for every 12 credits they attempt. However, this rate varies widely by race/ethnicity, enrollment intensity, college readiness, the degree sought, and institutional type. Black males earn the equivalent of one 3-credit hour course less than their White and Asian peers across their first year of study.

- *Only 51% of full-time students earned 24 or more credit hours in their first year. Less than a third (28%) earned 30 or more hours of credit.* The average full-time student does not even attempt enough credits to complete a bachelor's degree in four years. Across their first year of study, the average full-time student attempted fewer than 27 credits and earned fewer than 22. Given existing credit completion rates, this means the average full-time student is not on track to complete a bachelor's degree even in five years.

- *The largest gaps between students attempting and earning credits are across dimensions of gender, race/ethnicity, and enrollment intensity*. For example, among women, the percent of Asian students who earned 30 or more credits in their first year was more than double the share of their Black/African American and Native Hawaiian or Other Pacific Islander peers.

- *When considering first-year credit accumulation and course completion, prior beliefs seldom hold true.* Contrary to assumptions that transfer students are less prepared or successful than their native peers, transfer and non-transfer students attempted and earned credits at relatively similar rates, with transfer-in students earning consistently *higher* CCRs. Conversely, adult learners (over age 24) realized consistently *lower* CARs and CCRs in their first year compared to their younger counterparts, even after considering enrollment intensity.

Credit Completion Ratio

In the PDP, the credit completion ratio is defined as the ratio of credits earned to credits attempted. That is, among all credits attempted in the first year, what proportion of those credits did students earn (i.e., receive credit for)? The CCR is, therefore, a key measure of student success and progression toward degree completion. The 2022 PDP report identifies the overall CCR among first-year students enrolled in PDP institutions and explores how the CCR varies across student demographics, academic programs, and institutional types. Student demographics include race/ethnicity, gender, age, and institutional indicators of college readiness, as well as pathway choices including enrollment intensity and transfer status. Academic programs include students' majors and credentials sought. Institutional type covers institutional level and control.

For our analysis of students' CCR, we report the overall CCR among all first-time, first-year students in the PDP cohort, as well as CCRs for two separate subpopulations: first-time in college students and first-time, transfer-in students. For PDP cohorts, first-time means students are first-time enrollees at the PDP institution. Students may be first-time ever in college or new transfer students at the cohort institution. 311,428 students in the 2019-20 PDP cohort are identified as transfers. Course-taking patterns of transfer-in students may differ from first time in college students. For example, the latter may be required to take certain courses in the first year, which transfer-in students may have

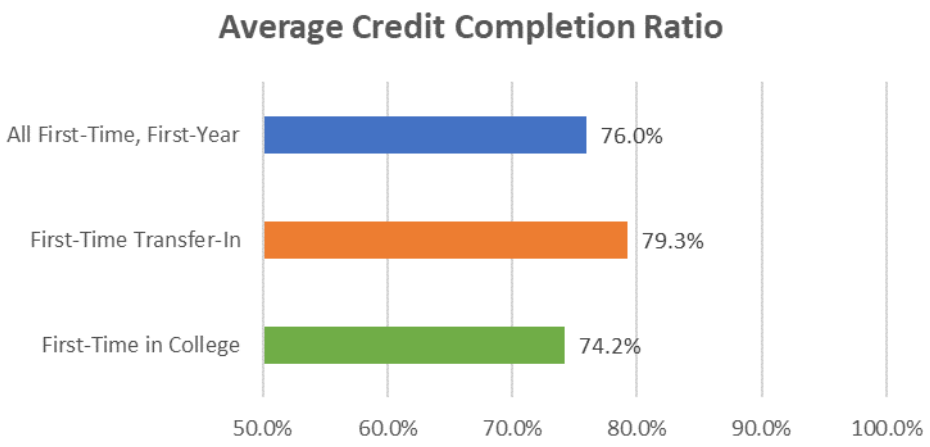
completed before transferring in. For this reason, in addition to the overall results, we report the outcomes of first-time in college and transfer-in students separately.

What is the overall CCR among first-year students at PDP institutions?

The mean CCR among first-year, degree-seeking students at PDP institutions in the 2019-20 cohort was 76.0%. That is, among all credits attempted in their first year, on average, students earned a little over three-quarters of those credits toward their degree (e.g., attempted 12 hours and earned a passing grade/credit for 9+ hours). The mean CCR among first-time, transfer-in students (79.3%) was higher than the mean CCR for first-time in-college students (74.2%).

Overall CCR	*Min.*	*Median*	*Mean*[1]	*Max.*
All First-Time, First-Year	0.0%	100.0%	76.0%	100.0%
First-Time Transfer-In	0.0%	100.0%	79.3%	100.0%
First-Timein College	0.0%	91.4%	74.2%	100.0%

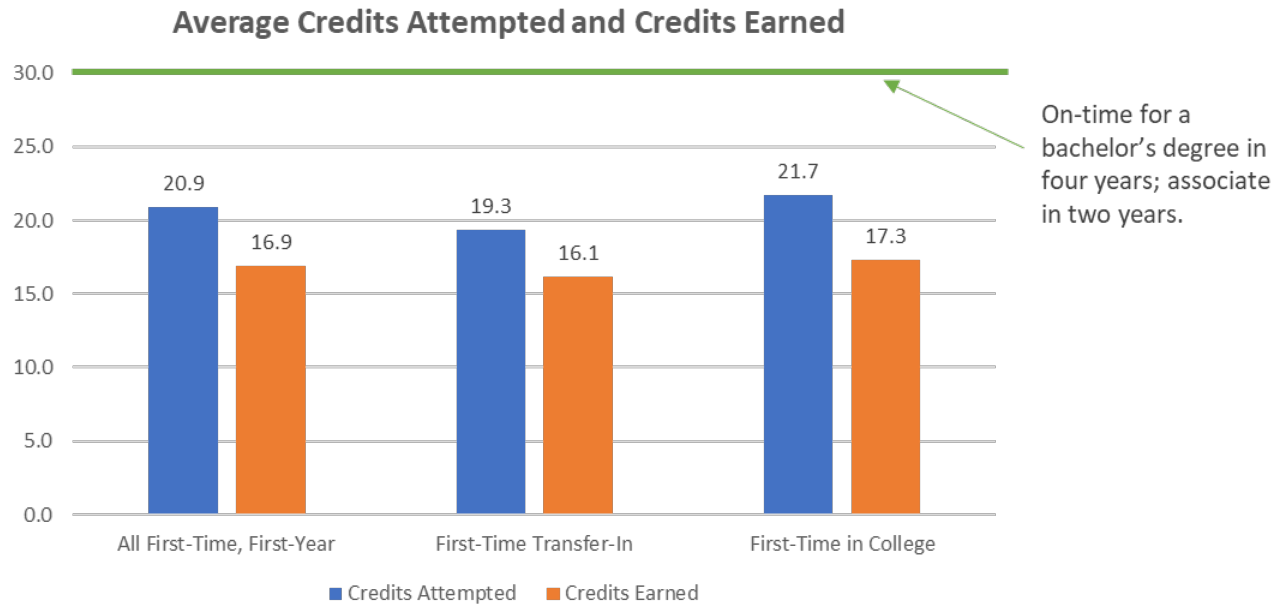
Just a little over half of all students (51.1%) earned 100% of the credits they attempted, achieving a CCR of 1.0, or 100%.



The mean number of credits attempted among first-year, degree-seeking students at PDP institutions in the 2019-20 cohort was 20.9 hours, and the mean number of credits earned was 16.9. First-time in college students attempted slightly more credits than first-time, transfer-in students (21.7 credits compared to 19.3) and earned slightly more credits across their first year (17.3 compared to 16.1).

Credits Attempted and Credits Earned	*Credits Attempted*	*Credits Earned*
All First-Time, First-Year	20.9	16.9
First-Time Transfer-In	19.3	16.1
First-Time in College	21.7	17.3

[1] The mean CCR is the average of individual students' average CCRs and cannot be estimated from the total credits attempted and earned, reported elsewhere in this report.



How does the CCR vary across student demographics?

Race/Ethnicity
Across racial/ethnic groups, the overall CCR ranged from 66.8% to 84.1% for first-year, degree-seeking students in the 2019-20 PDP cohort. The highest CCRs were realized among Nonresident (84.1%), Asian (83.5%), and White (79.8%) students, whereas Black/African American (66.8%), American Indian/Alaska Native (67.8%), and Hispanic (73.6%) students had the lowest CCRs.

Similar patterns emerge when considering CCRs of first-time in college and first-time, transfer-in students, though transfer-in students had, on average, higher CCRs than their first-time in college peers of the same race in all but one racial/ethnic group. The CCR also varied less among transfer-in students.

CCR by Race/Ethnicity	*All First-Time, First-Year*	*First-Time in College*	*First-Time Transfer-In*
American Indian or Alaska Native	67.8%	65.5%	72.6%
Asian	83.5%	83.5%	83.5%
Black or African American	66.8%	64.6%	70.6%
Hispanic	73.6%	71.4%	78.6%
Native Hawaiian or Other Pacific Islander	72.8%	68.6%	80.1%
Nonresident alien	84.1%	81.5%	88.0%
Two or More Races	73.8%	72.5%	76.2%
White	79.8%	78.5%	82.1%

Gender
Women in the 2019-20 PDP cohort achieved higher average first-year CCRs than their male peers (78.0% compared to 73.4%). This was true overall and among both first-time in college and first-time, transfer-in students.

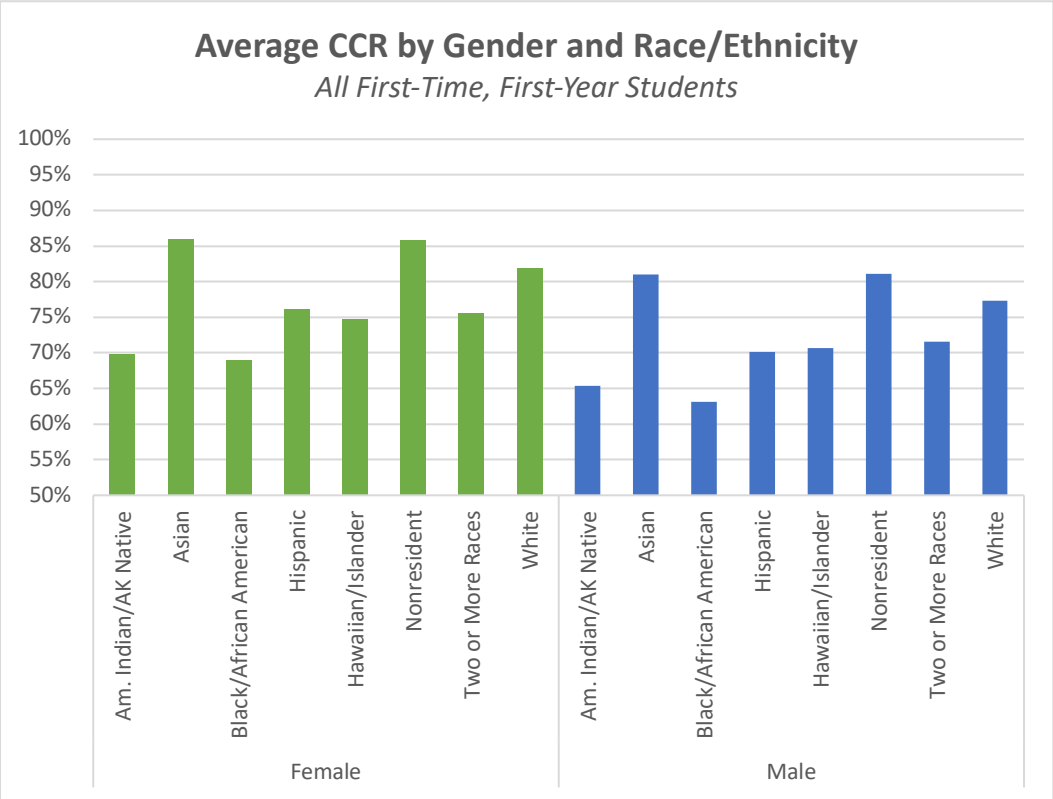
CCR by Gender	*All First-Time, First-Year*	*First-Time in College*	*First-Time Transfer-In*
Female	78.0%	76.5%	80.5%
Male	73.4%	71.5%	77.5%

Gender and Race/Ethnicity

Examining CCRs among first-year, degree-seeking students also reveals wide variation when considering the intersection of students' gender and race/ethnicity. The lowest CCRs among all first-year students were among Black/African American males (63.1%) and American Indian/Alaska Native males (65.4%). These contrast to CCRs of 81.0% for Asian males and 85.9% for Asian and Nonresident females. Similar patterns emerge when considering CCRs of first-time in college and first-time, transfer-in students.

CCR by Gender and Race/Ethnicity				
Gender	*Race/Ethnicity*	*All First-Time, First-Year*	*First-Time in College*	*First-Time Transfer-In*
Female	American Indian or Alaska Native	69.8%	67.9%	73.4%
	Asian	85.9%	86.4%	85.0%
	Black or African American	68.9%	67.2%	71.7%
	Hispanic	76.1%	74.2%	80.1%
	Native Hawaiian or Other Pacific Islander	74.7%	69.9%	82.5%
	Nonresident alien	85.9%	82.8%	90.4%
	Two or More Races	75.5%	74.8%	76.8%
	White	81.8%	80.8%	83.6%
Male	American Indian or Alaska Native	65.4%	62.7%	72.3%
	Asian	81.0%	80.8%	81.3%
	Black or African American	63.1%	60.8%	68.4%
	Hispanic	70.1%	67.8%	76.2%
	Native Hawaiian or Other Pacific Islander	70.7%	67.4%	77.0%
	Nonresident alien	81.1%	78.4%	85.3%
	Two or More Races	71.6%	69.8%	75.3%
	White	77.3%	75.8%	80.1%

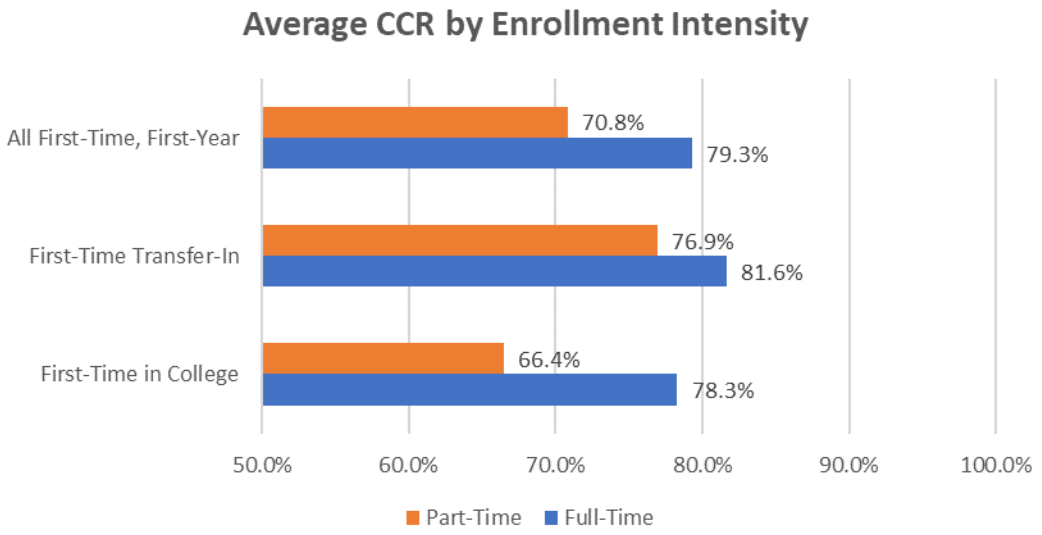
On a semester schedule of 12 credit hours, these differences suggest that racial/ethnic minority (American Indian or Alaska Native, Black or African-American, Hispanic, Native Hawaiian or Other Pacific Islander, Nonresident alien, and Two or More Races) male students may earn the equivalent of one course worth of credits (3 credit hours) less than their Asian and White and female peers in their first year alone.



Enrollment Intensity

First-year, degree-seeking students in the 2019-20 PDP cohort who enrolled full-time during their first academic term achieved a higher average CCR (79.3%) than those who enrolled part-time (70.8%). This was true overall and among both first-time in college and first-time, transfer-in students.

CCR by Enrollment Intensity	*All First-Time, First-Year*	*First-Time in College*	*First-Time Transfer-In*
Full-Time	79.3%	78.3%	81.6%
Part-Time	70.8%	66.4%	76.9%



Enrollment Intensity and Race/Ethnicity

Similar to the intersection of students' gender and race/ethnicity, there is also wide variation in credit completion across dimensions of student race/ethnicity and enrollment intensity. The mean CCR among all first-time, first-year students ranged from 85.7% and 82.0% for Asian and White students (respectively) who enrolled full-time compared to 60.5% for Black/African American and 63.8% for American Indian/Alaska Native students who enrolled part-time.

CCR by Enrollment Intensity and Race/Ethnicity				
Race/Ethnicity	*Enrollment Intensity*	*All First-Time, First-Year*	*First-Time in College*	*First-Time Transfer-In*
Full-Time	American Indian or Alaska Native	70.6%	68.6%	75.1%
	Asian	85.7%	86.0%	85.0%
	Black or African American	71.1%	70.0%	73.7%
	Hispanic	77.8%	76.4%	81.4%
	Native Hawaiian or Other Pacific Islander	75.9%	73.0%	81.4%
	Nonresident alien	87.9%	86.4%	89.8%
	Two or More Races	77.4%	76.8%	78.8%
	White	82.0%	81.2%	83.9%
Part-Time	American Indian or Alaska Native	63.8%	60.7%	69.5%
	Asian	79.6%	77.6%	82.1%
	Black or African American	60.5%	55.2%	67.9%
	Hispanic	67.6%	63.2%	75.6%
	Native Hawaiian or Other Pacific Islander	68.1%	61.6%	78.4%
	Nonresident alien	74.1%	70.3%	81.8%
	Two or More Races	67.5%	62.7%	73.5%
	White	76.4%	72.9%	80.4%

Transfer Status

As noted, first-year students' CCR varies by their transfer status. Students who transferred into a PDP institution in the 2019-20 cohort achieved a higher average CCR at the completion of their first year (79.3%) than their first-time in college peers (74.2%).

CCR by Transfer Status	*CCR*
All First-Time, First-Year	76.0%
First-Time Transfer-In	79.3%
First-Time in College	74.2%

Age

Among first-year, degree-seeking students in the 2019-20 PDP cohort, there was almost no variation in the CCR across age groups. The pattern continued when we looked at the CCR of first-time transfer-in students by age. Although differences in the CCR across age groups emerged among first-time in college students. The youngest group of students (20 and younger) had a CCR of 75.8% compared to 70.4% for students older than 24.

CCR by Age Group	*All First-Time, First-Year*	*First-Time in College*	*First-Time Transfer-In*
20 and younger	76.1%	75.8%	78.8%
>20 - 24	75.8%	67.3%	80.0%
Older than 24	75.8%	70.4%	78.8%

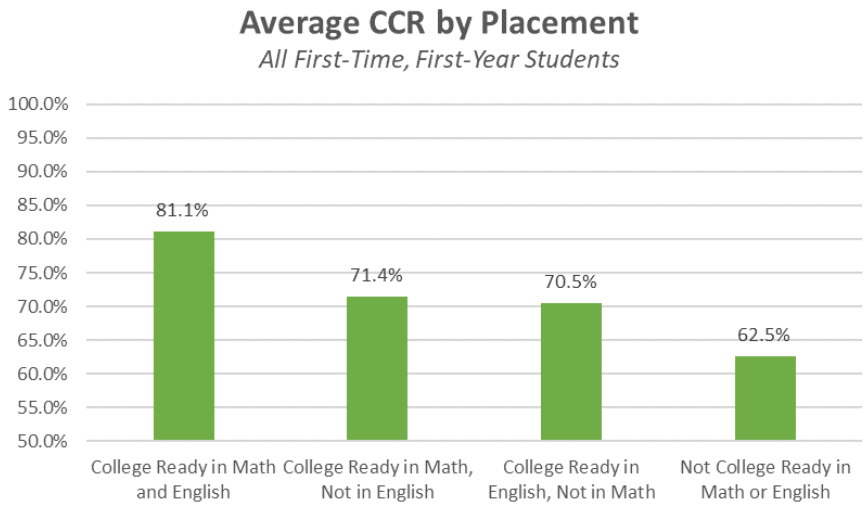
Placement Level

Institutions report their students' college readiness to PDP based on their institution's math and English placement policies. For this reason, some variation in how this data element is defined can be expected. We would also like to acknowledge that discourses on institutional preparedness (McNair et al., 2016) to serve all students are as important as those on students' readiness for college. Nonetheless, we are providing these data as there are important differences to observe.

In the 2019-20 cohort, first-year, degree-seeking students identified by their PDP institution as "college ready" in both Math and English achieved the highest CCR (81.1%) compared to students who were "not college ready" in both (62.5%). Students identified as "not college ready" in either Math or English also achieved below-average CCRs in their first year (70.5% for "not college ready" in Math alone; 71.4% for English alone).

CCR by Math and English Placement				
Math Placement	*English Placement*	*All First-Time, First-Year*	*First-Time in College*	*First-Time Transfer-In*
College Ready	College Ready	81.1%	81.1%	81.1%
College Ready	Not College Ready	71.4%	70.2%	77.2%
Not College Ready	College Ready	70.5%	69.4%	74.0%
Not College Ready	Not College Ready	62.5%	60.9%	70.6%

On average, first-time, transfer-in students achieved higher CCRs than their first-time in college peers regardless of placement level. However, first-time in college students identified as college ready in both Math and English achieved equivalent CCRs as their transfer-in peers (81.1% for both).



How does the CCR vary across academic programs?

Major and Level

Among first-year, degree-seeking students at four-year institutions in the 2019-20 PDP cohort, students majoring in Education (85.1%) and the Social Sciences (84.2%) had higher average CCRs than students majoring in Business (81.8%) and Liberal Arts (74.4%). It is important to note that Liberal Arts major categories include "General Studies" and often "Undecided" students. Similar patterns emerged when we considered first-time in college and first-time, transfer-in students separately.

There is little variation overall in the CCR across majors at two-year institutions in the 2019-20 PDP cohort. CCRs ranged from 72.0% for Education majors to 67.3% for students in Business.

CCR by Institutional Level and Major

Level	*Major*	*All First-Time, First-Year*	*First-Time in College*	*First-Time Transfer-In*
Four-Year	Business	81.8%	81.4%	82.4%
	Education	85.1%	83.9%	86.4%
	Liberal Arts	74.4%	73.7%	76.6%
	Other	82.1%	81.2%	83.2%
	Social Sciences	84.2%	85.8%	82.8%
	STEM	82.8%	84.5%	79.4%
Two-Year	Business	67.3%	65.8%	70.9%
	Education	72.0%	70.6%	75.4%
	Liberal Arts	71.1%	69.9%	74.5%
	Other	69.9%	67.7%	75.3%
	Social Sciences	71.1%	70.8%	71.9%
	STEM	71.2%	69.9%	74.9%

Degree Type Sought

Among first-year, degree-seeking students in the 2019-20 PDP cohort, those enrolled in bachelor's degree programs achieved higher average CCRs (84.0%) than students enrolled in undergraduate certificate programs (74.6%). Students enrolled in associate degree programs had the lowest average CCR (70.0%) overall.

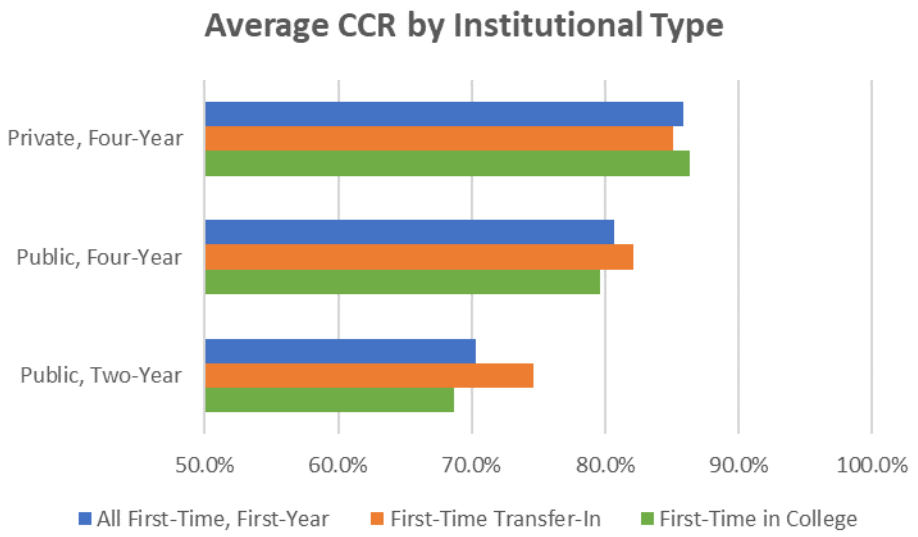
Similar patterns emerged when variation in the CCRs across credentials for first-time in college and first-time, transfer-in students was considered. Here, it appears that the overall differences between first-time in college and transfer-in students in the overall population is driven by substantially lower CCRs for first-time in college students seeking associate degrees (5.9 percentage points lower than first-time, transfer-in students) and certificates (7.7 points lower than transfer-in students). The CCR for students enrolled in bachelor's degree programs are roughly equivalent across subpopulations.

CCR by Degree Sought	*All First-Time, First-Year*	*First-Time in College*	*First-Time Transfer-In*
Associate Degree	70.0%	68.4%	74.3%
Bachelor's Degree	84.0%	84.6%	83.2%
Certificate	74.6%	72.3%	80.0%

How does the CCR vary across institutional type?

In 2019-20, first-year, degree-seeking students at four-year PDP institutions achieved a higher average CCR than students enrolled at two-year PDP institutions. The average first-year CCR was 85.9% for students at private, four-year institutions and 80.6% for students at public, four-year institutions. The overall CCR for students at public, two-year institutions was 70.3%. Overall, this pattern was also consistent for first-time in college students and first-time, transfer-in students.

CCR by Institutional Type	*All First-Time, First-Year*	*First-Time in College*	*First-Time Transfer-In*
Private, Four-Year	85.9%	86.3%	85.1%
Public, Four-Year	80.6%	79.6%	82.1%
Public, Two-Year	70.3%	68.7%	74.6%



Credit Accumulation Rate

The credit accumulation rate (CAR) identifies the share of students who surpassed a given credit-hour threshold. For example, what percent of students earned 15 or more credits during their first year of study? The CAR is therefore another key early indicator of student success and a measure of progression toward timely degree completion. The 2022 PDP report computes the overall CAR among first-year students in PDP institutions and explores how the CAR varies across student demographics and institutional type.

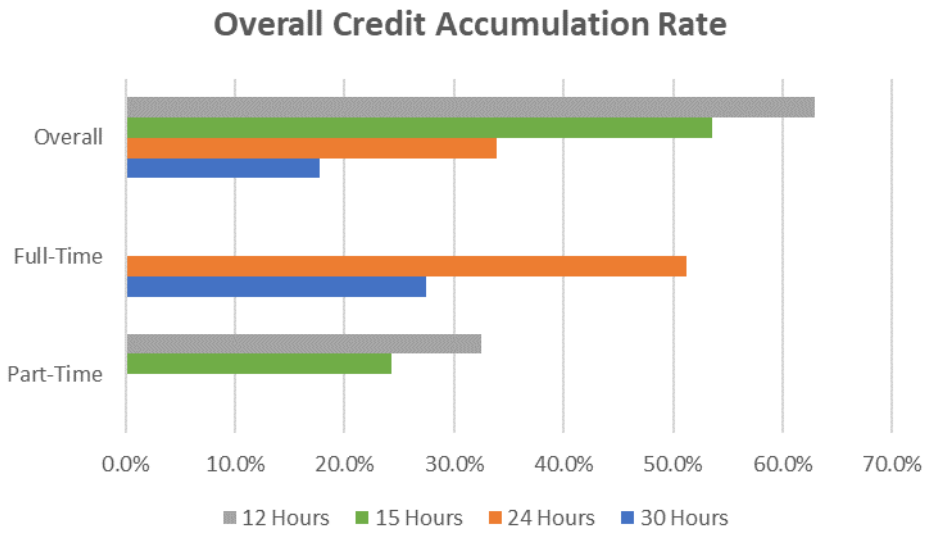
For our analysis of students' CAR, we report the overall CAR among all first-time, first-year students in the PDP cohort, as well as CARs for two separate subpopulations: students who enrolled full-time and those who enrolled part-time. Full-time students enroll, on average, in 12 or more credit hours per semester, or roughly 24 or more credits per year. However, it takes 30 credits per year to complete a typical bachelor's degree in four years or an associate degree within two. Given this, we focus on two CAR thresholds for full-time students: 24 credit hours and 30 credit hours. Here, we ask, among full-time students, what percent earned 24 or more credit hours (or 30 or more credit hours) by the end of their first year? For part-time students, we focus on 12- and 15-credit hour thresholds. Surpassing these relevant thresholds are important measures of students' timely progress toward degree completion, regardless of enrollment intensity.

What is the overall CAR among first-year students in PDP institutions?

Nearly 63% of first-year, degree-seeking students in the 2019-20 PDP cohort earned 12 or more credit hours during their first year of study. 53.6% of students earned at least 15 hours of credit, 33.9% earned 24 or more hours, and 17.7% earned 30 or more credits in their first year.

Overall CAR	*12 Hours*	*15 Hours*	*24 Hours*	*30 Hours*
Overall	62.9%	53.6%	33.9%	17.7%
Full-Time			51.2%	27.5%
Part-Time	32.5%	24.3%		

Among full-time students, while over half (51.2%) earned 24 or more credit hours during their first year, less than one third (27.5%) earned 30 or more hours. Among part-time students, slightly less than one third (32.5%) earned 12 or more hours, and less than one quarter (24.3%) earned 15 or more hours.



How does the CAR vary across student demographics?

Race/Ethnicity
Across racial/ethnic groups, higher shares of Asian, Nonresident, and White students surpassed each credit-hour threshold compared to their peers. After their first year of study, 50.8% of Nonresident, 42.4% of Asian, and 36.9% of White students earned at least 24 or more credit hours compared to only 25.8% for Blacks/African American students, 25.0% of American Indian/Alaska Native students, and 24.4% for Native Hawaiian/Other Pacific Islander students.

Similar differences emerge when we consider variation in the CAR by race/ethnicity across students' full- or part-time enrollment status. For example, among full-time students, 60.6% of Asian students earned 24 or more hours compared to 40.2% of Black or African American students.

CAR by Enrollment Intensity and Race/Ethnicity

Enrollment Intensity	*Race/Ethnicity*	*12 Hours*	*15 Hours*	*24 Hours*	*30 Hours*
Overall	American Indian or Alaska Native	54.2%	44.2%	25.0%	12.0%
	Asian	70.4%	61.6%	42.4%	24.5%
	Black or African American	54.8%	45.4%	25.8%	12.4%
	Hispanic	62.0%	52.6%	32.0%	16.2%
	Native Hawaiian or Other Pacific Islander	55.1%	42.8%	24.4%	12.7%
	Nonresident alien	78.6%	69.2%	50.8%	31.0%
	Two or More Races	60.9%	49.7%	30.5%	15.6%
	White	65.3%	56.2%	36.9%	19.5%

Full-Time	American Indian or Alaska Native			38.5%	19.0%
	Asian			60.6%	35.9%
	Black or African American			40.2%	19.8%
	Hispanic			49.4%	25.7%
	Native Hawaiian or Other Pacific Islander			36.8%	19.6%
	Nonresident alien			64.6%	40.2%
	Two or More Races			44.8%	23.3%
	White			55.3%	29.9%
Part-Time	American Indian or Alaska Native	28.1%	20.5%		
	Asian	35.0%	27.0%		
	Black or African American	27.0%	19.4%		
	Hispanic	34.0%	25.5%		
	Native Hawaiian or Other Pacific Islander	25.9%	19.1%		
	Nonresident alien	38.6%	30.0%		
	Two or More Races	28.4%	21.0%		
	White	33.8%	25.5%		

Gender

There is little variation in the CAR by gender for first-year, degree-seeking students in the 2019-20 PDP cohort. On average, female students surpassed each threshold at rates roughly 2-4 percentage points higher than their male counterparts, regardless of enrollment intensity.

CAR by Enrollment Intensity and Gender					
Enrollment Intensity	*Gender*	*12 Hours*	*15 Hours*	*24 Hours*	*30 Hours*
Overall	Female	63.8%	54.4%	34.8%	18.4%
	Male	61.3%	52.1%	32.5%	16.5%
Full-Time	Female			53.9%	29.4%
	Male			47.9%	24.9%
Part-Time	Female	34.6%	25.9%		
	Male	29.4%	21.9%		

Gender and Race/Ethnicity

For both female and male students, differences in the percentage of students passing each credit hour threshold across dimensions of race/ethnicity remained relatively stable. For example, the gap between the share of Asian and Black/African American females earning 24 or more credit hours in their first year was 15.6 percentage points overall (42.9% and 27.3%) and 20.1 percentage points among full-time students (63.4% and 43.3%). These gaps were 18.3 percentage points and 21.7 percentage points for males, respectively. These gaps are similar among part-time students.

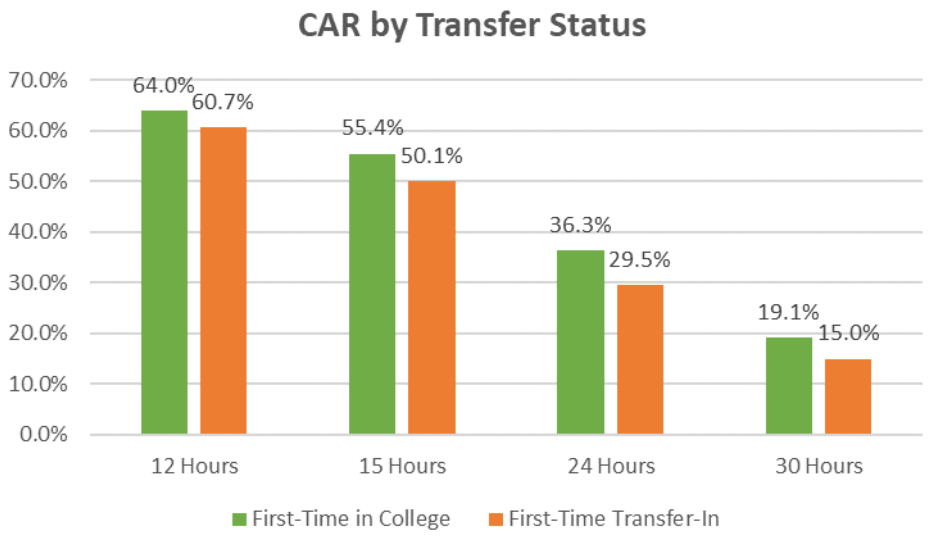
CAR by Enrollment Intensity, Gender, and Race/Ethnicity						
Enrollment Intensity	*Gender*	*Race/Ethnicity*	*12 Hours*	*15 Hours*	*24 Hours*	*30 Hours*
Overall	Female	American Indian or Alaska Native	55.4%	45.3%	26.2%	12.7%
		Asian	70.6%	61.9%	42.9%	25.6%
		Black or African American	56.5%	46.8%	27.3%	13.4%
		Hispanic	64.2%	54.8%	34.1%	17.6%
		Native Hawaiian or Other Pacific Islander	56.5%	42.6%	23.5%	12.6%
		Nonresident alien	77.8%	68.0%	49.3%	28.5%
		Two or More Races	61.8%	50.6%	31.6%	16.1%
		White	65.7%	56.5%	37.4%	20.1%
	Male	American Indian or Alaska Native	52.3%	42.7%	22.8%	10.6%
		Asian	70.0%	61.2%	41.9%	23.0%
		Black or African American	52.0%	42.6%	23.6%	10.8%
		Hispanic	58.9%	49.5%	29.0%	14.1%
		Native Hawaiian or Other Pacific Islander	51.1%	39.7%	22.9%	11.1%
		Nonresident alien	77.4%	68.1%	49.3%	29.3%
		Two or More Races	59.3%	47.7%	28.1%	14.2%
		White	64.4%	55.4%	36.0%	18.5%
Full-Time	Female	American Indian or Alaska Native			41.2%	20.8%
		Asian			63.4%	38.9%
		Black or African American			43.3%	21.9%
		Hispanic			53.0%	28.2%
		Native Hawaiian or Other Pacific Islander			35.3%	19.4%
		Nonresident alien			66.8%	39.6%
		Two or More Races			47.3%	24.6%
		White			57.9%	32.1%
	Male	American Indian or Alaska Native			34.7%	16.4%
		Asian			57.6%	32.4%
		Black or African American			35.9%	16.9%
		Hispanic			44.3%	22.1%
		Native Hawaiian or Other Pacific Islander			35.1%	17.1%
		Nonresident alien			61.5%	37.3%
		Two or More Races			40.5%	20.7%
		White			52.1%	27.3%
Part-Time	Female	American Indian or Alaska Native	30.2%	21.9%		
		Asian	35.8%	27.8%		
		Black or African American	29.2%	20.9%		
		Hispanic	36.8%	27.7%		
		Native Hawaiian or Other Pacific Islander	27.8%	19.5%		
		Nonresident alien	42.1%	32.7%		
		Two or More Races	30.5%	22.6%		

		White	35.6%	26.9%	
	Male	American Indian or Alaska Native	24.6%	18.7%	
		Asian	32.6%	25.0%	
		Black or African American	23.9%	17.0%	
		Hispanic	30.0%	22.4%	
		Native Hawaiian or Other Pacific Islander	20.8%	16.7%	
		Nonresident alien	34.1%	26.3%	
		Two or More Races	25.3%	18.7%	
		White	31.0%	23.2%	

Transfer Status

While first-time, transfer-in students achieved higher average credit completion ratios, first-time in college students, on average, surpassed their transfer-in peers in credit accumulation rates, reaching each credit-hour threshold at higher rates. Among first-year, degree-seeking students in the 2019-20 PDP cohort, 36.3% of first-time in college students earned 24 or more credit hours compared to 29.5% of first-time, transfer-in students. This was also true for full-time students, but the pattern reversed for part-time students, where the transfer-in group surpassed the 12- and 15-hour thresholds at higher rates than their first-time in college peers.

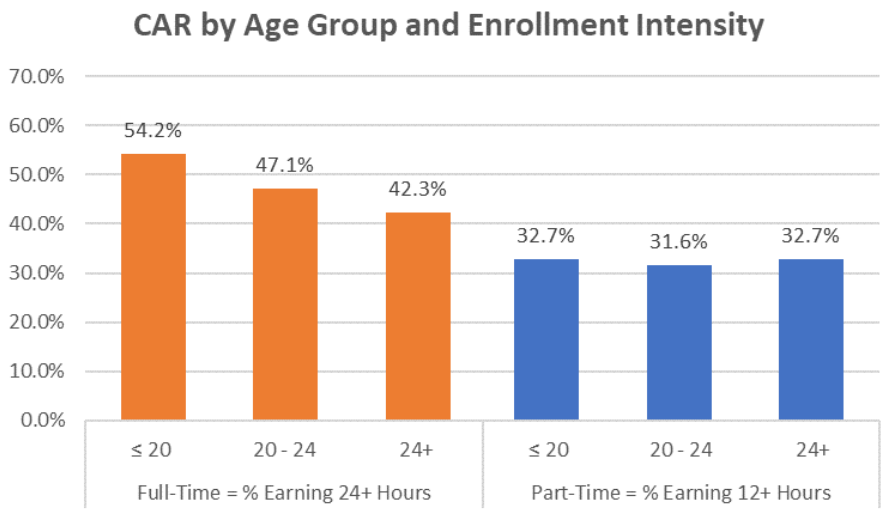
CAR by Enrollment Intensity and Transfer Status					
Enrollment Intensity	*Transfer Status*	*12 Hours*	*15 Hours*	*24 Hours*	*30 Hours*
Overall	First-Time in College	64.0%	55.4%	36.3%	19.1%
	First-Time Transfer-In	60.7%	50.1%	29.5%	15.0%
Full-Time	First-Time in College			52.1%	28.1%
	First-Time Transfer-In			49.2%	26.0%
Part-Time	First-Time in College	30.2%	22.7%		
	First-Time Transfer-In	35.5%	26.5%		



Age

Similar to their higher average credit completion ratios, younger students (20 and younger) also achieved higher CARs at each credit-hour threshold compared to their older peers. This was true overall and for full-time students. Overall, 41.7% of students aged 20 and younger earned 24 or more credit hours in their first year compared to 28.9% of students aged 21-24 and 19.5% of students over age 24. Part-time students passed the 12- and 15-credit hour thresholds at similar rates regardless of age.

CAR by Enrollment Intensity and Age Group					
Enrollment Intensity	*Age Group*	*12 Hours*	*15 Hours*	*24 Hours*	*30 Hours*
Overall	20 and younger	69.8%	61.5%	41.7%	22.0%
	>20 - 24	58.9%	48.9%	28.9%	14.8%
	Older than 24	49.5%	38.4%	19.5%	9.9%
Full-Time	20 and younger			54.2%	29.1%
	>20 - 24			47.1%	24.9%
	Older than 24			42.3%	22.9%
Part-Time	20 and younger	32.7%	25.6%		
	>20 - 24	31.6%	23.7%		
	Older than 24	32.7%	23.4%		

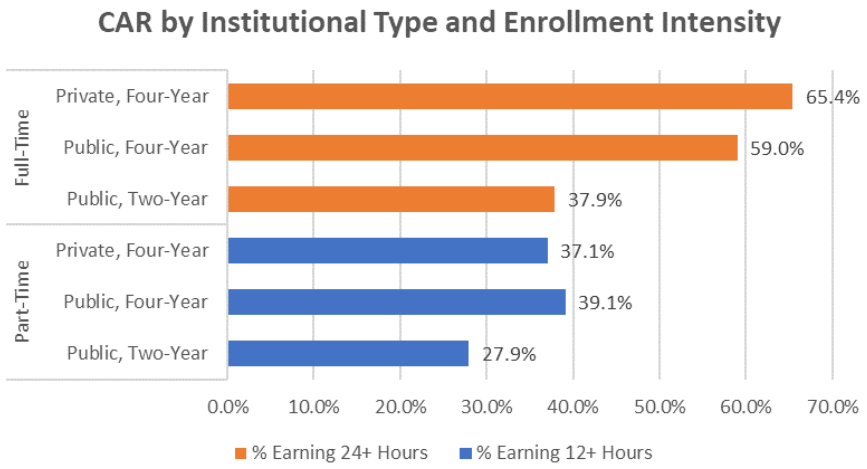


How does the CAR vary across institutional type?

Similar to the patterns we observed in credit completion ratios, students at private, four-year institutions, on average, surpassed each credit-hour threshold at higher rates than their peers at public, four-year and public, two-year institutions. Among degree-seeking students in the 2019-20 PDP cohort, 55.1% of students at private, four-year institutions earned 24 or more credits during their first year of study compared to 43.8% of students at public, four-year institutions and 21.6% of students at public, two-year institutions. We observed the same pattern among full-time students.

CAR by Enrollment Intensity and Institutional Sector					
Enrollment Intensity	*Type*	*12 Hours*	*15 Hours*	*24 Hours*	*30 Hours*
Overall	Private, Four-Year	79.9%	71.3%	55.1%	36.0%
	Public, Four-Year	72.9%	64.5%	43.8%	23.6%
	Public, Two-Year	50.7%	40.4%	21.6%	9.9%
Full-Time	Private, Four-Year			65.4%	43.1%
	Public, Four-Year			59.0%	32.5%
	Public, Two-Year			37.9%	18.0%
Part-Time	Private, Four-Year	37.1%	29.7%		
	Public, Four-Year	39.1%	30.3%		
	Public, Two-Year	27.9%	20.2%		

The pattern changed among part-time students though. In this group, students at both private, four-year and public, four-year institutions achieved similar CARs at the 12- and 15-hour thresholds—though both were still consistently higher than their peers at public, two-year institutions.



Summary

The PDP represents a unique opportunity to broadly study students' academic success outcomes in ways not readily available with existing national public or private data sources. With rich information on student demographics and academic performance, PDP data also allow for the identification and exploration of equity gaps in early momentum and progression outcomes across dimensions of gender, race/ethnicity, enrollment intensity, college placement level, major, and more.

The 2022 PDP Insights report focused on first-year, degree-seeking students' credit completion ratio and credit accumulation rate with a particular focus on differences in the CCR and CAR across student subgroups. The data here reveal how the CCR, a measure of students' relative course success, and the CAR, a measure of students' timely credit accumulation, are closely linked. That is, student groups who earned a smaller share of the total credits they attempted were also less likely to surpass important credit-hour thresholds during their first year of study. The 2022 PDP Insights report also revealed large

gaps in credit completion and credit accumulation across student groups—particularly by gender, race/ethnicity, and enrollment intensity.

Among all first-year, degree-seeking students in the 2019-20 PDP cohort, students earned roughly 75% of the credits they attempted. That is, the average student earned 9 credit hours for every 12 credits they attempted. However, this rate varied widely by race/ethnicity, enrollment intensity, college readiness, the degree type sought, and institutional characteristics. The lowest CCRs among all first-time students were among Black/African American males (63.1%) and American Indian/Alaska Native males (65.4%). These marginal and unequal CCRs explain in part why only 33.9% of all students—and even only 51.2% of full-time students—earned 24 or more credit hours during their first year of study. Less than a quarter of all students (17.7%) and less than a third of full-time students (27.5%) earned 30 or more credit hours.

One clear focus for institutions is on maximizing students' course completion rates and maximizing the likelihood a student surpasses an important credit-hour threshold in their first year of study while also working to equalize attainment rates across groups. One possible step is to increase the number of credits attempted by students. Across the 2019-20 PDP cohort, the average full-time student did not even *attempt* enough credits to complete a bachelor's degree in four years and did not *earn* enough credits to complete a bachelor's degree in five. Across their first year of study, the average full-time student attempted fewer than 27 credits and earned fewer than 22. These sharply limit students' ability to surpass the 24- or 30-hour threshold and make timely progress toward a degree. Beyond increasing credits attempted, empirically-guided mechanisms to increase the share of courses students complete and earn credit for will also be important to increasing and equalizing early momentum outcomes.

In addition to these insights, the 2022 PDP Insights report also revealed that on average, transfer students are more likely to pass courses than their first-time in college peers, earning a higher CCR, but that transfer-in students attempt fewer credits on average, reducing their likelihood of passing a relevant credit-hour threshold. Adult learners (students over age 24), on average, had lower credit accumulation than their younger peers. In addition, the 2022 PDP Insights report shows that the largest gaps among students in credit completion and credit accumulation are across dimensions of gender, race/ethnicity, and enrollment intensity. We observe this in particular when considering the intersection of students' gender and race/ethnicity. For example, the percent of Asian females who earned 30 or more credits in their first year was more than double the share of their Black/African American and Native Hawaiian or Other Pacific Islander peers. Institutions may find advising and other evidence-based interventions targeted along these dimensions to be more effective in increasing and equalizing credit completion and accumulation.

While the data for this report includes a large sample of 905,689 students across 342 postsecondary institutions, as we mentioned above, it is not a nationally representative sample as institutions proactively opt into the PDP with the express goal of using analytics to address equity gaps. It is likely that the gaps in student outcomes identified here may be even larger in the national population of students and institutions.

Overall, examining students' first-year credit completion and credit accumulation rates through the PDP data provide important insights into students' movement toward degree completion, and existing gaps in these metrics point to important inequities that may explain in part subsequent inequalities in degree completion outcomes across groups. Using the metrics provided by the PDP, along with the insights and peer benchmarks derived from them, is a valuable first step for institutions seeking to reduce them.

Generating Additional PDP Insights

The Postsecondary Data Partnership collects a host of data that can assist institutional leaders, policymakers, and researchers better understand student success and equity gaps across many outcomes. Potential future insights garnered from the PDP data could include:

- Gateway/developmental course placement rates and completion outcomes for students identified as not "college ready;"
- Changes in course modalities over time, including students' performance in face-to-face, hybrid, and online courses;
- Adult learner enrollments, demographics, and course-taking behaviors; and
- Impacts from the COVID-19 pandemic on credits, course progression, GPA, and degree attainment.

Methodological Notes

Sample

Data for this report come from the National Student Clearinghouse Postsecondary Data Partnership. Participation in the PDP is voluntary; thus the PDP cohort of institutions and their students are not nationally representative.

Students in this analysis are first-year, degree-seeking students entering in the 2019-20 cohort. This includes students who started in fall 2019, winter 2019, spring 2020, and summer 2020 who are seeking an undergraduate certificate, associate degree, or bachelor's degree. Students are followed for one year from entry, regardless of their first term of enrollment. Students' first years are based on their first term of enrollment. For example, students who started in fall 2019 are followed through summer 2020, and students who started in spring 2020 are followed through winter 2020.

To be included in the analytic sample, students must have had complete information on first-year credits attempted and earned. Students with missing data for first-year credits attempted or earned—or with unknown degree-seeking information—were removed from the sample. The final cohort consists of 905,689 unique student enrollments at 342 unique postsecondary institutions.

The analytic sample captures the following unique student enrollments and institutional counts within each sector:

Sample	*Students*	*Institutions*
Private, Four-Year	33,606	48
Public, Four-Year	455,989	107
Public, Two-Year	418,411	187

Credit Completion Ratio

The credit completion ratio (CCR) is the ratio of credits earned to credits attempted. That is, among all credits attempted in their first year, what proportion of those credits did students earn (i.e., receive credit for)? The overall CCR is calculated as:

$$CCR = \frac{Credits\ Earned\ in\ First\ Year}{Credits\ Attempted\ in\ First\ Year}$$

For each subgroup analysis, the CCR is defined as the within-group CCR. For example, among full-time students, what proportion of credits attempted were ultimately earned? Here, only credits attempted and credits earned are considered among students within the subgroup.

Credit Accumulation Rate

The credit accumulation rate (CAR) identifies the share of students who surpassed a given credit-hour threshold. For example, what percent of students earned 15 or more credits during their first year of study? The CAR at each credit-hour threshold is calculated as:

$$CAR = \frac{\sum I\ (Credit\ Hours\ Earned\ \geq\ Threshold\ =\ 1)}{Total\ Students}$$

For each subgroup analyses, the CAR is defined as the within-group CAR. For example, among full-time students, what proportion met each respective benchmark? Here, the denominator is replaced by the count of students in the subgroup.

Majors

For subgroup analyses by student major, PDP institutions report the six-digit CIP code for each student's program of study. These CIP codes were collapsed by the leading two (subject) digits and organized by the U.S. Department of Education's CIP taxonomy. Majors classified in "STEM" include CIPs: 14- Engineering, 26- Biological and Biomedical Sciences, 27- Mathematics and Statistics, and 40- Physical Sciences. These follow the U.S. Department of Homeland Security's classification of STEM fields.

References

McNair, T. B., Albertine, S., Cooper, M.A., McDonald, N., & Major, T., Jr. (2016). Becoming a student-ready college: A new culture of leadership for student success. San Francisco, CA: Jossey Bass.

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