

<b>TEN-YEAR CHANGE IN AVERAGE DEBT, BY STATE</b> <b>Percentage of Graduates with Debt and Average Debt of Those with Loans (Class of 2004 and Class of 2014)</b>								
	Ten-Year Change, Average Debt		Average Debt		% with Debt		% of Graduates Represented in Usable Data	
State	% change, 2004 to 2014	Robustness **	2014	2004	2014	2004	2014	2004
Alabama	63%	Medium	\$29,425	\$18,042	54%	57%	69%	71%
Alaska	71%	Strong	\$26,742	\$15,648	50%	48%	92%	99%
Arizona	25%	Strong	\$22,609	\$18,147	57%	48%	93%	86%
Arkansas	56%	Weak	\$25,344	\$16,210	55%	59%	65%	48%
California	33%	Medium	\$21,382	\$16,071	55%	49%	86%	60%
Colorado	53%	Strong	\$25,064	\$16,352	56%	53%	90%	85%
Connecticut	57%	Medium	\$29,750	\$18,906	62%	57%	86%	75%
Delaware	129%	Medium	\$33,808	\$14,780	62%	45%	68%	91%
District of Columbia	*	*	*	\$19,357	*	58%	63%	92%
Florida	32%	Medium	\$24,947	\$18,857	54%	51%	72%	62%
Georgia	73%	Strong	\$26,518	\$15,354	62%	53%	83%	87%
Hawaii	82%	Medium	\$24,554	\$13,509	47%	29%	57%	96%
Idaho	17%	Medium	\$26,091	\$22,273	72%	68%	66%	75%
Illinois	85%	Medium	\$28,984	\$15,650	67%	56%	74%	81%
Indiana	50%	Strong	\$29,222	\$19,425	61%	54%	87%	87%
Iowa	23%	Strong	\$29,732	\$24,204	68%	76%	94%	74%
Kansas	57%	Strong	\$25,521	\$16,266	65%	57%	87%	87%
Kentucky	82%	Medium	\$25,939	\$14,250	64%	52%	77%	63%
Louisiana	21%	Weak	\$23,025	\$18,993	47%	61%	50%	63%
Maine	59%	Medium	\$30,908	\$19,410	68%	64%	68%	95%
Maryland	118%	Strong	\$27,457	\$12,597	58%	52%	76%	84%
Massachusetts	73%	Strong	\$29,391	\$17,021	65%	60%	78%	77%

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Michigan	57%	Strong	\$29,450	\$18,754	62%	58%	84%	80%
Minnesota	61%	Weak	\$31,579	\$19,580	70%	72%	78%	60%
Mississippi	69%	Medium	\$26,177	\$15,503	60%	60%	86%	65%
Missouri	67%	Strong	\$25,844	\$15,511	59%	59%	90%	79%
Montana	50%	Medium	\$26,946	\$18,019	67%	68%	93%	58%
Nebraska	51%	Medium	\$26,278	\$17,384	63%	62%	65%	74%
Nevada	43%	Strong	\$20,211	\$14,144	46%	46%	90%	99%
New Hampshire	56%	Strong	\$33,410	\$21,441	76%	65%	70%	89%
New Jersey	75%	Strong	\$28,318	\$16,223	68%	58%	78%	84%
New Mexico	*	*	\$18,969	*	48%	*	53%	14%
New York	48%	Medium	\$27,822	\$18,857	61%	62%	71%	65%
North Carolina	50%	Strong	\$25,218	\$16,863	61%	51%	90%	88%
North Dakota	*	*	*	\$22,409	*	73%	22%	81%
Ohio	53%	Strong	\$29,353	\$19,182	67%	62%	88%	80%
Oklahoma	38%	Strong	\$23,430	\$16,942	55%	55%	90%	76%
Oregon	51%	Medium	\$26,106	\$17,267	62%	63%	89%	70%
Pennsylvania	70%	Strong	\$33,264	\$19,556	70%	69%	85%	77%
Rhode Island	65%	Medium	\$31,841	\$19,328	65%	68%	81%	70%
South Carolina	74%	Medium	\$29,163	\$16,775	59%	55%	79%	74%
South Dakota	37%	Strong	\$26,023	\$19,023	69%	82%	80%	90%
Tennessee	51%	Medium	\$25,510	\$16,905	60%	41%	84%	68%
Texas	53%	Medium	\$26,250	\$17,170	59%	51%	77%	73%
Utah	53%	Strong	\$18,921	\$12,362	54%	43%	90%	86%
Vermont	40%	Medium	\$29,060	\$20,706	65%	56%	81%	73%

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Virginia	67%	Strong	\$26,432	\$15,831	60%	57%	96%	97%
Washington	42%	Strong	\$24,804	\$17,415	58%	56%	97%	91%
West Virginia	47%	Strong	\$26,854	\$18,246	69%	69%	83%	85%
Wisconsin	74%	Strong	\$28,810	\$16,560	70%	60%	89%	77%
Wyoming	54%	Strong	\$23,708	\$15,352	46%	44%	100%	100%

\* We did not calculate state averages when the usable cases covered less than 30% of bachelor's degree recipients in a given state's graduating class in a given year or when the underlying data showed a state-level change of 30% or more in average debt from the previous year.

\*\* We categorized the robustness of the change in average debt at graduation from the Class of 2004 to the Class of 2014 by examining what share of each graduating class came from colleges that reported student debt data in both years. For states where this share was at least two-thirds in both years, the robustness of the change over time was categorized as Strong; where this share was at least half in both years but less than two-thirds in at least one of the two years, it was categorized as Medium; and for the remaining states it was categorized as Weak.



**The Institute for College Access & Success**

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