Appendix

State Opportunity Index 2026

Affordability

The Affordability indicator reflects the employment responsibilities students at public colleges and universities would need to undertake to earn enough to work their way through to a degree without taking out student loans, as well as the percentage of students who complete their degree on time.

The state categorizations are based on the following elements:

1. The number of hours the average state resident student would need to work during the school year (assuming full-time employment during the summer) to cover the annual cost of their education at public associate and bachelor's degree-granting institutions.
2. The number of hours a state resident student from the lowest income group (whose household income does not exceed $30,000 per year) would need to work during the school year (assuming full-time employment during the summer) to cover the annual cost of their education at public associate and bachelor's degree-granting institutions.
3. The percentage of students at bachelor's degree-granting public institutions who complete their degree within 100 percent time.

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Approach

The associate sample includes institutions classified under College Scorecard as public and either predominantly certificate degree-granting or predominantly associate degree-granting (*preddeg*). The bachelor's sample includes institutions classified as public and predominantly bachelor's degree-granting.

Methodology

Element 1, the number of hours of work needed, uses the average state resident net price to attend in-state, public associate and bachelor's institutions, as reported to the College Scorecard (*npt4_pub*), calculating net price as the total cost of attending an institution for one year – including tuition, fees, books, supplies, and living expenses – minus all grants and scholarship awards the student receives. Associate and bachelor's state net prices are weighted according to the undergraduate enrollment of Title IV students (*num4_pub*). To determine the hours of work needed to pay the net price, the weighted average net price is divided by the state median wage for students.[1]

Element 2 uses the net price that state resident students whose household income does not exceed $30,000 per year pay to attend in-state, public institutions, as reported to the College Scorecard (*npt41_pub*). Associate and bachelor's state net prices are weighted according to the undergraduate enrollment of Title IV students in the $30,000 or less income bracket (*num41_pub*). To determine the hours of work needed to pay the net price, the weighted average net price is divided by the state median wage for students.[2]

Median wage for college students in each state is calculated from the American Community Survey 2020–2024 data for respondents ages 18 years or older (*age*) who have completed high school (*educ*), are currently attending school (*school*) as undergraduate students (*gradeatt*), and are working fewer than 35 hours per week.[3]

Hours needed to pay is based on the following calculation:

$$\text{Hours of work needed to pay net cost, average student} = \frac{\text{Average state net price}}{\text{State hourly median wage for students}}$$

$$\text{Hours of work needed to pay net cost, low-income student} = \frac{\text{State net price for low-income students}}{\text{State hourly median wage for students}}$$

The thresholds used to create the categories assume 10 weeks of full-time work (40 hours per week) during the summer and 30 weeks of work during the school year. Each of the elements is rated and categorized according to the following thresholds:

[1] Data on average and low-income net prices come from College Scorecard, and are based on the 2023–24 academic year. Data on median wages are based on ACS five-year microdata from 2020–24.

[2] *Ibid*.

[3] Median wage data are trimmed according to the Economic Policy Institute (EPI)'s 2019 guidelines, with limits adjusted for inflation rates according to the U.S. Bureau of Labor Statistics (BLS).
ACS data were accessed via IPUMS: Steven Ruggles, Sarah Flood, Matthew Sobek, Daniel Backman, Grace Cooper, Julia A. Rivera Drew, Stephanie Richards, Renae Rodgers, Jonathan Schroeder, and Kari C.W. Williams, IPUMS USA: Version 16.0 [dataset], (Minneapolis: IPUMS, 2025). https://doi.org/10.18128/D010.V16.0

Table 1: Category thresholds for elements 1 and 2 (hours worked)[4]

Element category	Threshold	Element rating
Leading	Fewer than 700 hours of work Can pay by working fewer than 10 hours per week during the school year and 40 hours per week during the summer.	4
Advanced	700 to fewer than 1,000 hours of work Can pay by working 10 to fewer than 20 hours per week during the school year and 40 hours per week during the summer.	3
Developing	1,000 to fewer than 1,300 hours of work Can pay by working 20 to fewer than 30 hours per week during the school year and 40 hours per week during the summer.	2
Foundational	1,300 hours of work or more Cannot pay even if working 30 hours or more per week during the school year and 40 hours per week during the summer.	1

Element 3 is the 100 percent completion rate of students enrolled at public bachelor's institutions (*c100_4* or *c100_l4*), as published in College Scorecard, weighted by the adjusted cohort enrollment (*d100_4* or *d100_l4*). It is rated and categorized according to the following thresholds:

[4] Element 1 and 2 categories are based on annual hours; reported weekly values near thresholds may be adjusted to prevent implying a different category.

Table 2: Category thresholds for element 3 (on-time completion)[5]

Element category	Threshold	Element rating
Leading	65% or more of students at public bachelor's degree institutions complete their degrees within four years.	4
Advanced	50% to less than 65% of students at public bachelor's degree institutions complete their degrees within four years.	3
Developing	35% to less than 50% of students at public bachelor's degree institutions complete their degrees within four years.	2
Foundational	Less than 35% of students at public bachelor's degree institutions complete their degrees within four years.	1

Overall state categories

State categories are determined at the bachelor's and associate levels. The bachelor's category is based on the average of the scores of elements 1, 2, and 3 – the hours needed to pay net price at bachelor's institutions, hours needed to pay net price at bachelor's institutions for low-income students (less than $30,000 household income), and the percentage of bachelor's students who complete their degrees on time. The associate category is based on the average of the scores of elements 1 and 2.

Table 3: Category thresholds for overall state bachelor's and associate Affordability progress

Category	Thresholds *(average of element ratings)*
Leading	Average of ratings greater than 3
Advanced	Average of ratings greater than 2.5 and less than or equal to 3
Developing	Average of ratings greater than or equal to 2 and less than or equal to 2.5
Foundational	Average of ratings less than 2

Further detail on the data sources and variables can be found below.

[5] Element 3 categories are based on rounded whole-number completion rates, which may affect classification near thresholds.

Table 4: Bachelor's institution average net price, average hours needed, low-income net price, low-income hours needed by state

State	Bachelor's institution average net price	Hours needed to pay average net price at bachelor's institution	Bachelor's institution net price, $0–$30,000 household income	Hours needed to pay net price at bachelor's institution, $0–$30,000 household income
USA	**$15,270**	**1,194**	**$9,813**	**767**
Alabama	$18,364	1,784	$14,949	1,452
Alaska	$13,539	947	$10,006	700
Arizona	$15,194	1,167	$10,329	794
Arkansas	$16,259	1,472	$13,915	1,260
California	$11,166	771	$6,605	456
Colorado	$18,983	1,363	$12,107	869
Connecticut	$19,915	1,393	$14,289	999
Delaware	$16,449	1,377	$11,019	923
District of Columbia[6]	-	-	-	-
Florida	$9,856	813	$6,010	496
Georgia	$13,580	1,221	$10,986	988
Hawaii	$14,583	1,190	$10,008	817
Idaho	$16,488	1,442	$13,256	1,159
Illinois	$14,287	1,155	$8,315	672
Indiana	$12,875	1,041	$5,721	462
Iowa	$19,543	1,636	$12,448	1,042
Kansas	$16,616	1,506	$12,957	1,174
Kentucky	$13,520	1,138	$9,405	792
Louisiana	$15,080	1,413	$12,660	1,186
Maine	$15,856	1,165	$10,981	807
Maryland	$16,328	1,188	$7,979	581
Massachusetts	$18,365	1,179	$11,642	748
Michigan	$14,534	1,221	$8,237	692
Minnesota	$17,060	1,293	$8,548	648

[6] There are no bachelor's institutions in the District of Columbia as reported to College Scorecard based on the *preddeg* variable as of April 2026 when these data were pulled.

State	Bachelor's institution average net price	Hours needed to pay average net price at bachelor's institution	Bachelor's institution net price, $0–$30,000 household income	Hours needed to pay net price at bachelor's institution, $0–$30,000 household income
USA	**$15,270**	**1,194**	**$9,813**	**767**
Mississippi	$16,842	1,745	$14,512	1,504
Missouri	$16,454	1,426	$12,277	1,064
Montana	$18,038	1,297	$14,226	1,023
Nebraska	$15,818	1,424	$11,839	1,065
Nevada	$12,437	1,006	$9,936	803
New Hampshire	$20,976	1,449	$14,605	1,009
New Jersey	$19,734	1,486	$12,846	967
New Mexico	$12,546	1,065	$9,248	785
New York	$11,628	820	$5,678	400
North Carolina	$14,334	1,228	$8,636	740
North Dakota	$15,755	1,535	$10,290	1,002
Ohio	$20,124	1,700	$12,761	1,078
Oklahoma	$14,871	1,456	$11,027	1,080
Oregon	$17,678	1,288	$12,101	882
Pennsylvania	$22,796	1,810	$15,428	1,225
Rhode Island	$17,472	1,197	$10,902	747
South Carolina	$18,823	1,646	$12,529	1,095
South Dakota	$19,261	1,437	$14,055	1,049
Tennessee	$14,168	1,202	$10,109	857
Texas	$14,834	1,329	$10,519	942
Utah	$16,200	1,348	$13,123	1,092
Vermont	$18,841	1,256	$13,027	868
Virginia	$19,970	1,644	$12,245	1,008
Washington	$15,928	1,003	$9,079	572
West Virginia	$11,639	1,082	$7,723	718
Wisconsin	$15,376	1,265	$8,798	724
Wyoming	$13,599	1,241	$7,977	728

Table 5: Associate institution average net price, average hours needed, low-income net price, low-income hours needed by state

State	Associate institution average net price	Hours needed to pay average net price at associate institution	Associate institution net price, $0–$30,000 household income	Hours needed to pay net price at associate institution, $0–$30,000 household income
USA	**$8,089**	**632**	**$6,678**	**522**
Alabama	$7,923	770	$6,559	637
Alaska	$11,868	830	$9,388	657
Arizona	$9,991	768	$8,850	680
Arkansas	$10,619	961	$9,704	879
California	$6,645	459	$5,868	405
Colorado	$9,644	693	$7,345	527
Connecticut	$11,513	805	$11,009	770
Delaware	$11,578	969	$10,934	916
District of Columbia	$10,648	715	$10,268	690
Florida	$8,048	664	$7,459	615
Georgia	$7,560	680	$6,371	573
Hawaii	$6,988	570	$5,977	488
Idaho	$8,161	714	$6,048	529
Illinois	$7,055	570	$5,405	437
Indiana	$8,809	712	$5,948	481
Iowa	$10,812	905	$8,834	740
Kansas	$10,132	918	$8,299	752
Kentucky	$5,072	427	$4,089	344
Louisiana	$10,144	951	$9,359	877
Maine	$8,238	605	$6,729	494
Maryland	$9,576	697	$8,290	603
Massachusetts	$7,749	498	$6,774	435
Michigan	$5,258	442	$3,865	325
Minnesota	$12,397	939	$10,230	775
Mississippi	$5,536	574	$4,594	476
Missouri	$9,421	816	$8,089	701
Montana	$10,161	731	$8,120	584

State	Associate institution average net price	Hours needed to pay average net price at associate institution	Associate institution net price, $0–$30,000 household income	Hours needed to pay net price at associate institution, $0–$30,000 household income
USA	**$8,089**	**632**	**$6,678**	**522**
Nebraska	$7,928	714	$5,908	532
Nevada	$7,392	598	$6,734	544
New Hampshire	$16,675	1,152	$14,087	973
New Jersey	$8,000	602	$7,154	539
New Mexico	$5,435	461	$4,597	390
New York	$8,228	580	$5,751	406
North Carolina	$6,827	585	$5,587	479
North Dakota	$10,300	1,003	$6,785	661
Ohio	$10,611	896	$8,405	710
Oklahoma	$8,747	857	$7,615	746
Oregon	$9,471	690	$7,957	580
Pennsylvania	$12,650	1,004	$10,025	796
Rhode Island	$6,513	446	$6,213	426
South Carolina	$7,399	647	$6,734	589
South Dakota	$15,061	1,124	$10,821	808
Tennessee	$7,186	609	$6,522	553
Texas	$6,794	608	$5,737	514
Utah	$10,642	885	$7,666	638
Vermont	$13,696	913	$12,373	825
Virginia	$8,211	676	$6,531	538
Washington	$9,137	575	$7,364	464
West Virginia	$6,728	625	$5,543	515
Wisconsin	$11,029	908	$8,827	726
Wyoming	$8,396	766	$7,288	665

Table 6: Median hourly student wage by state

State	Median hourly student wage	State	Median hourly student wage
USA	**$12.79**	Missouri	$11.54
Alabama	$10.30	Montana	$13.90
Alaska	$14.29	Nebraska	$11.11
Arizona	$13.01	Nevada	$12.37
Arkansas	$11.05	New Hampshire	$14.48
California	$14.48	New Jersey	$13.28
Colorado	$13.93	New Mexico	$11.78
Connecticut	$14.30	New York	$14.18
Delaware	$11.94	North Carolina	$11.68
District of Columbia	$14.89	North Dakota	$10.27
Florida	$12.12	Ohio	$11.84
Georgia	$11.12	Oklahoma	$10.21
Hawaii	$12.25	Oregon	$13.73
Idaho	$11.44	Pennsylvania	$12.60
Illinois	$12.37	Rhode Island	$14.60
Indiana	$12.37	South Carolina	$11.44
Iowa	$11.94	South Dakota	$13.40
Kansas	$11.03	Tennessee	$11.79
Kentucky	$11.88	Texas	$11.16
Louisiana	$10.67	Utah	$12.02
Maine	$13.61	Vermont	$15.00
Maryland	$13.74	Virginia	$12.15
Massachusetts	$15.57	Washington	$15.88
Michigan	$11.90	West Virginia	$10.76
Minnesota	$13.20	Wisconsin	$12.15
Mississippi	$9.65	Wyoming	$10.96

Table 7: Completion rate within 100 percent time at bachelor's institutions by state

State	100% timely completion rate at bachelor's institutions	State	100% timely completion rate at bachelor's institutions
USA	**47%**	Missouri	41%
Alabama	44%	Montana	33%
Alaska	17%	Nebraska	41%
Arizona	53%	Nevada	33%
Arkansas	43%	New Hampshire	59%
California	51%	New Jersey	51%
Colorado	43%	New Mexico	33%
Connecticut	49%	New York	47%
Delaware	65%	North Carolina	52%
District of Columbia[7]	-	North Dakota	41%
Florida	60%	Ohio	48%
Georgia	37%	Oklahoma	39%
Hawaii	41%	Oregon	45%
Idaho	36%	Pennsylvania	48%
Illinois	50%	Rhode Island	52%
Indiana	52%	South Carolina	54%
Iowa	56%	South Dakota	41%
Kansas	46%	Tennessee	40%
Kentucky	46%	Texas	41%
Louisiana	33%	Utah	37%
Maine	35%	Vermont	60%
Maryland	55%	Virginia	57%
Massachusetts	50%	Washington	51%
Michigan	48%	West Virginia	41%
Minnesota	52%	Wisconsin	47%
Mississippi	45%	Wyoming	39%

[7] There are no bachelor's institutions in the District of Columbia as reported to College Scorecard based on the *preddeg* variable as of April 2026 when these data were pulled.

Definitions

College Scorecard

The College Scorecard is an interactive college search tool created by the United States Department of Education that provides interactive and downloadable data on college costs, graduation rates, typical debt levels, and post-college earnings. Data are updated annually and available at the institution and program level. Because College Scorecard data are reported and released on a lag, the most recently available data may reflect outcomes from prior academic years rather than current conditions.

Many data elements are drawn directly from, or derived from, data reported to the Integrated Postsecondary Education Data System (IPEDS), to which all institutions that participate in or are applicants of any federal student financial aid program are required to report. IPEDS is a system of interrelated surveys conducted annually. The database gathers information from every college, university, and technical and vocational institution in the United States and other jurisdictions, such as Puerto Rico. Some colleges report combined data that pertain to more than one IPEDS institution. The reporting institution (called the "parent") also indicates an estimated proportion of the data that applies to each of the institutions for which it is reporting (called "child" institutions). In the Scorecard data, these proportions are used to allocate data reported by parent institutions to the child institutions to simplify both consumer and research use of the data.

Table 8: College Scorecard variable definitions[8]

Variable name	Variable description
control	*Control of institution* 1=Public 2=Private nonprofit 3=Private for-profit
preddeg	*Predominant undergraduate degree awarded* 0=Not classified 1=Predominantly certificate degree-granting 2=Predominantly associate degree-granting 3=Predominantly bachelor's degree-granting 4=Entirely graduate degree-granting

[8] For full descriptions of variables, see the College Scorecard data dictionary.

Variable name	Variable description
num4_pub	*Number of Title IV students (public institutions)* The number of full-time, first-time, degree-/certificate-seeking undergraduates who received Title IV aid (public institutions). This metric is limited to full-time, first-time, degree-/certificate-seeking undergraduates who pay in-state tuition and receive Title IV aid. For academic-year institutions, this metric includes full-time, first-time, degree-/certificate-seeking undergraduates who first enrolled in the fall term. For non-academic-year institutions (program or continuous enrollment), this metric represents the program with the largest enrollment at the institution, and it includes full-time, first-time, degree-/certificate-seeking undergraduates who first enrolled at any time during the academic year.
npt4_pub	*Average net price for Title IV institutions (public institutions)* Net price is the average cost of tuition, fees, books and supplies, and living expenses, minus the average grant/scholarship aid. It is calculated for all full-time, first-time, degree-/certificate-seeking undergraduates who receive Title IV aid. It is calculated for in-state students.
num41_pub	*Number of Title IV students, $0–$30,000 family income (public institutions)* The number of full-time, first-time, degree-/certificate-seeking undergraduates who received Title IV aid, by income category $0–$30,000, included in the IPEDS Student Financial Aid component. This metric is limited to full-time, first-time, degree-/certificate-seeking undergraduates who pay in-state tuition and receive Title IV aid. For academic-year institutions, this metric includes full-time, first-time, degree-/certificate-seeking undergraduates who first enrolled in the fall term. For non-academic-year institutions (program or continuous enrollment), this metric represents the program with the largest enrollment at the institution, and it includes full-time, first-time, degree-/certificate-seeking undergraduates who first enrolled at any time during the academic year.
npt41_pub	*Average net price for $0–$30,000 family income (public institutions)* The average annual total cost of attendance, including tuition and fees, books and supplies, and living expenses, minus the average grant/scholarship aid, by detailed income category $0–$30,000. It is calculated for all full-time, first-time, degree-/certificate-seeking undergraduates who receive Title IV aid. This metric is limited to full-time, first-time, degree-/certificate-seeking undergraduates who pay in-state tuition and receive Title IV aid. For academic-year institutions, net price represents an average of all programs and includes only full-time, first-time, degree-/certificate-seeking undergraduates who first enrolled in the fall term. For non-academic-year institutions (program or continuous enrollment), net price represents the program with the largest enrollment at the institution and it includes full-time, first-time, degree-/certificate-seeking undergraduates who first enrolled at any time during the academic year. For programs shorter than one year in length, this represents the net price for the full program. The total cost of attendance depends on whether full-time, first-time, degree-/certificate-seeking undergraduates live on campus, off campus (not with family), or off campus (with family). Income categories are calculated from the income values used by the institution to calculate financial aid eligibility. For a dependent student, this includes the student's and the parents' income. For an independent student, this includes the student's adjusted gross income and, if the student is married, the spouse's income.

Variable name	Variable description
c100_4	*Completion rate for first-time, full-time students at bachelor's institutions (100 percent of expected time to completion)* The proportion of full-time, first-time, degree-/certificate-seeking undergraduates who completed a degree or certificate at the four-year institution within 100 percent of normal time. This metric is calculated as the number of full-time, first-time undergraduates who completed a degree or certificate divided by the number of full-time, first-time undergraduates in the corresponding completion rate cohort. For full-time, first-time, bachelor's degree-seeking undergraduates, 100 percent of normal time is typically four years, and for full-time, first-time, associate degree-seeking undergraduates it is typically two years. For full-time, first-time, certificate-seeking undergraduates, the normal time period varies by the length of the program (for example, six months for a certificate with a normal completion time of six months).
c100_l4	*Completion rate for first-time, full-time students at less-than-bachelor's institutions (100 percent of expected time to completion)* The proportion of full-time, first-time, degree-/certificate-seeking undergraduates who completed a degree or certificate at the less-than-four-year institution within 100 percent of normal time. This metric is calculated as the number of full-time, first-time undergraduates who completed a degree or certificate divided by the number of full-time, first-time undergraduates in the corresponding completion rate cohort. For full-time, first-time, bachelor's degree-seeking undergraduates, 100 percent of normal time is typically four years, and for full-time, first-time, associate degree-seeking undergraduates it is typically two years. For full-time, first-time, certificate-seeking undergraduates, the normal time period varies by the length of the program (for example, six months for a certificate with a normal completion time of six months).
d100_4	*Adjusted cohort count for completion rate at bachelor's institutions (denominator of 100 percent completion rate)* The number of full-time, first-time, degree-/certificate-seeking undergraduates used by the four-year institution to calculate completion rate within 100 percent of normal time. This metric is based on the number of full-time, first-time, degree-/certificate-seeking undergraduates who initially enrolled in the fall term (for institutions that primarily follow an academic year calendar system) or any time during the academic year (for institutions that primarily follow a continuous enrollment or program-based calendar system). Institutions may exclude full-time, first-time, degree-/certificate-seeking undergraduates who left the institution due to death, total and permanent disability, active military duty, service in the Peace Corps or other federal foreign aid program, or service on an official church mission. Bachelor's institutions use full-time, first-time, degree-/certificate-seeking undergraduates who started at the institution six years earlier.

Variable name	Variable description
d100_l4	*Adjusted cohort count for completion rate at less-than-bachelor's institutions (denominator of 100 percent completion rate)* The number of full-time, first-time, degree-/certificate-seeking undergraduates used by the less-than-four-year institution to calculate completion rate within 100 percent of normal time. This metric is based on the number of full-time, first-time, degree-/certificate-seeking undergraduates who initially enrolled in the fall term (for institutions that primarily follow an academic year calendar system) or any time during the academic year (for institutions that primarily follow a continuous enrollment or program-based calendar system). Institutions may exclude full-time, first-time, degree-/certificate-seeking undergraduates who left the institution due to death, total and permanent disability, active military duty, service in the Peace Corps or other federal foreign aid program, or service on an official church mission. Bachelor's institutions use full-time, first-time, degree-/certificate-seeking undergraduates who started at the institution six years earlier.

American Community Survey (ACS) IPUMS USA

The ACS is a project of the U.S. Census Bureau that has replaced the decennial census as the key source of information about American population and housing characteristics. IPUMS USA collects, preserves, and harmonizes U.S. census microdata and provides easy access to these data with enhanced documentation. Data include decennial censuses from 1790 to 2010 and American Community Surveys from 2000 to the present.

Table 9: ACS IPUMS variable definitions

Variable name	Variable description
age	AGE reports the person's age in years as of the last birthday.
statefip	STATEFIP reports the state in which the household was located, using the Federal Information Processing Standards (FIPS) coding scheme, which orders the states alphabetically.
educ	EDUC indicates respondents' educational attainment, as measured by the highest year of school or degree completed. Note that completion differs from the highest year of school attendance; for example, respondents who attended 10th grade but did not finish were classified in EDUC as having completed ninth grade.
school	SCHOOL indicates whether the respondent attended school during a specified period.
gradeatt	GRADEATT reports the grade or level of recent schooling for people who attended "regular school or college" at the time of interview (1960–1980) in the past two months (2000) or three months (ACS/PRCS). GRADEATT is asked only of those people who responded "yes" in SCHOOL.

Variable name	Variable description
incwage	INCWAGE reports each respondent's total pre-tax wage and salary income – that is, money received as an employee – for the previous year. The censuses collected information on income received from these sources during the previous calendar year; for the ACS and the PRCS, the reference period was the past 12 months. Sources of income in INCWAGE include wages, salaries, commissions, cash bonuses, tips, and other money income received from an employer. Payments-in-kind or reimbursements for business expenses are not included.
wkswork1	WKSWORK1 reports the number of weeks that the respondent worked for profit, pay, or as an unpaid family worker during the previous year. For the census, the reference period is the previous calendar year; for the ACS and the PRCS, the reference period is the previous 12 months. For employers, WKSWORK1 covers all weeks that the business or farm was in operation, even if the employer was absent. For all other workers, the total includes paid vacations and other paid absences.
uhrswork	UHRSWORK reports the number of hours per week that the respondent usually worked, if the person worked during the previous year. The census inquiry relates to the previous calendar year, while the ACS and the PRCS use the previous 12 months as the reference period.
perwt	PERWT indicates how many persons in the U.S. population are represented by a given person in an IPUMS sample.