Opportunity: Better Jobs, Better Employability and Better Outcomes for Indiana, a report generously funded by Lumina Foundation that highlights how sub-baccalaureate credentials can narrow the skills gap and benefit students, employers and communities throughout the state.

At a time when Indiana faces the need to educate its workforce to fill the skills gap, sub-baccalaureate credentials, often in the form of certificates or certifications earned through community colleges, give students the skills necessary to compete for high-demand jobs that Indiana employers have a hard time filling. By providing critical supports for credential programs, Indiana would be poised to become a national leader and provide better jobs, better employability and better outcomes for the state.

In this report, the Institute has examined current research and policies related to credentials and financial aid throughout all 50 states, and put forth a set of best practices that Indiana can use to access the untapped opportunities that these credentials can have for the state. Key findings include the fact that credentials bring a 20 percent average increase in income to their holders, with increased earnings yielding an average $422 in additional state income and sales tax revenue. If half of the 1.5 million Hoosiers with only a high school diploma were to earn a credential, the state would stand to gain over $316 million in revenue each year.

Our original research for this report includes analysis of data about credential programs collected from each public institution in the state. We connected each credential to the jobs they lead to, as well as data regarding financial aid eligibility, and industry and education-related outcomes.

Our findings include illuminating revelations about the powerful impact that credentials can have for students, employers and their communities. Dozens of credentials lead to jobs with entry-level wages that are at or above the median for the state. Hundreds more credentials lead to jobs on the high-demand ‘Hoosier Hot 50’ list and/or lead to career-boosting state licenses and industry-recognized exams. Surprisingly, though, some of the most high-impact credentials requested by employers are not currently eligible for financial aid. This report breaks down these and other results from our data analysis.

The policy recommendations in Credentials of Opportunity include:

- **Remove barriers to financial aid and provide support for credentials that lead to self-sufficiency.** Using the rubric from our data analysis, policymakers should prioritize support for credential programs that help students fill high-demand middle-skill jobs.
• Provide comprehensive student services, from enrollment information to conducive scheduling and assistance with completion. Key strategies such as streamlined scheduling and program cohorts would help decrease excessive time and credits and improve graduation rates.

• Provide Pathways for Adult Learners to Re-Enter and Succeed in Higher Education. Award credit for prior learning and improve remedial course delivery so older students experience immediate progress.

• Provide schools with incentives to make certificates more stackable & portable. Reward schools retroactively for students who go on to add degrees and career-boosting licenses.

• Provide consistent tracking information about credential programs and outcomes. Implement Cross-Agency Credential Measurement and differentiate credential attainment in census studies to better track and meet the needs of students and employers.

To learn more about Credentials of Opportunity, please visit http://www.incap.org/credentialreport.html

###

ABOUT THE INDIANA INSTITUTE FOR WORKING FAMILIES
The Indiana Institute for Working Families (Institute) is a program of the Indiana Community Action Association, Inc. (IN-CAA). The Institute was founded in 2004 and conducts research and promotes public policies to help Hoosier families achieve and maintain economic self-sufficiency. The Institute is the only statewide program in Indiana that combines research and policy analysis on federal and state legislation, public policies, and programs impacting low-income working families with education and outreach. The Institute achieves its work by focusing its activities in the following areas: Public Policy: Research and Analysis; Education and Outreach; and National, Statewide, and Community Partnerships. To learn more about the Institute, please visit: www.incap.org/iiwf.html

ABOUT THE INDIANA COMMUNITY ACTION ASSOCIATION (IN-CAA)
The Indiana Community Action Association, Inc. (IN-CAA) is a statewide not-for-profit membership corporation, incorporated in the State of Indiana in 1970. IN-CAA’s members are comprised of Indiana’s 23 Community Action Agencies (CAAs), which serve all of Indiana’s 92 counties. IN-CAA envisions a state with limited or no poverty, where its residents have decent, safe, and sanitary living conditions, and where resources are available to help low-income individuals attain self-sufficiency. IN-CAA serves as an advocate and facilitator of policy, planning and programs to create solutions and share responsibility as leaders in the War Against Poverty. IN-CAA’s mission is to help the state’s CAAs address the conditions of poverty through: training and technical assistance; developing models for service delivery; and providing resources to help increase network capacity. For more information about IN-CAA, please visit: www.incap.org