

# 2015's Most and Least Educated Cities

by [Richie Bernardo](#)



They may not always be the brightest bulbs in the chandelier, but the college-educated third of Americans often have a leg up on their degree-less peers. With more schooling, they not only have access to better job opportunities and bigger salaries, but educated workers also [fill their cities' coffers](#) with the most tax dollars over time, according to the Economic Policy Institute.

One way to strengthen an economy, the EPI suggests, is to attract well-paying employers "by investing in education and increasing the number of well-educated workers." In states with the least schooled workforces, the median wage is \$15 an hour compared with \$19 to \$20 an hour in states where 40 percent or more of the working population holds at least a bachelor's degree. Local governments appear to be catching on and maximizing the appeal of their cities to college graduates.

As the fall semester commences, WalletHub determined where the most educated Americans are choosing to settle. In order to do so, we compared the 150 largest U.S. metropolitan statistical areas across nine key metrics. Our data set ranges from the percentage of adults aged 25 and older with a bachelor's degree or higher to the attainment gap between women and men. You can find the complete ranking, additional expert commentary and a detailed methodology below.

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## Main Findings

Overall Rank	MSA	"Education Level" Rank	"Quality of Education & Attainment Gap" Rank
1	Ann Arbor, MI	1	4
2	Washington-Arlington-Alexandria, DC-VA-MD-WV	3	19
3	Madison, WI	2	51
4	Provo-Orem, UT	11	6
5	Colorado Springs, CO	4	47
6	Seattle-Tacoma-Bellevue, WA	6	31

7	Boston-Cambridge-Newton, MA-NH	5	63
8	Lansing-East Lansing, MI	15	1
9	Minneapolis-St. Paul-Bloomington, MN-WI	7	59
10	Raleigh, NC	10	49
11	Tallahassee, FL	17	15
12	Durham-Chapel Hill, NC	18	9
13	Portland-South Portland, ME	12	68
14	San Jose-Sunnyvale-Santa Clara, CA	21	5
15	Austin-Round Rock, TX	21	11
T-16	Denver-Aurora-Lakewood, CO	9	119
T-16	Portland-Vancouver-Hillsboro, OR-WA	13	66
18	Albany-Schenectady-Troy, NY	14	92
19	Baltimore-Columbia-Towson, MD	23	30
20	San Francisco-Oakland-Hayward, CA	16	110
21	Bridgeport-Stamford-Norwalk, CT	8	149
22	Manchester-Nashua, NH	19	128
23	Hartford-West Hartford-East Hartford, CT	20	116
24	Honolulu, HI	30	14
25	Huntsville, AL	25	99
26	Omaha-Council Bluffs, NE-IA	27	102
27	Des Moines-West Des Moines, IA	26	111
28	Kansas City, MO-KS	24	130
29	Anchorage, AK	33	33
30	Eugene, OR	39	9
31	Lexington-Fayette, KY	32	62
32	Salt Lake City, UT	35	24
33	Rochester, NY	28	138
34	Atlanta-Sandy Springs-Roswell, GA	37	32
35	St. Louis, MO-IL	29	126
36	Columbus, OH	34	106
37	Milwaukee-Waukesha-West Allis, WI	36	65
38	San Diego-Carlsbad, CA	42	29

39	Trenton, NJ	31	142
40	Chicago-Naperville-Elgin, IL-IN-WI	44	39
T-41	Sacramento--Roseville--Arden-Arcade, CA	52	16
T-41	Worcester, MA-CT	41	89
43	Santa Rosa, CA	45	40
44	New Haven-Milford, CT	43	83
45	Virginia Beach-Norfolk-Newport News, VA-NC	47	59
46	Pittsburgh, PA	48	42
47	Buffalo-Cheektowaga-Niagara Falls, NY	37	124
48	Albuquerque, NM	51	36
49	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	40	135
50	Boise City, ID	49	72
51	Tucson, AZ	54	38
52	Charleston-North Charleston, SC	50	80
53	Asheville, NC	59	35
54	Spokane-Spokane Valley, WA	56	74
55	Santa Maria-Santa Barbara, CA	64	7
56	North Port-Sarasota-Bradenton, FL	52	115
57	Ogden-Clearfield, UT	46	145
58	New York-Newark-Jersey City, NY-NJ-PA	54	122
59	Richmond, VA	58	113
60	Columbia, SC	60	76
61	Syracuse, NY	56	125
62	Nashville-Davidson--Murfreesboro--Franklin, TN	72	13
63	Grand Rapids-Wyoming, MI	61	104
64	Oxnard-Thousand Oaks-Ventura, CA	64	49
65	Indianapolis-Carmel-Anderson, IN	63	88
66	Cincinnati, OH-KY-IN	62	106
67	Savannah, GA	64	95
68	Palm Bay-Melbourne-Titusville,	73	82

	FL		
69	Reno, NV	84	8
70	Detroit-Warren-Dearborn, MI	67	121
71	Naples-Immokalee-Marco Island, FL	67	131
72	Akron, OH	70	132
73	Charlotte-Concord-Gastonia, NC-SC	77	74
74	Wichita, KS	67	139
75	Dayton, OH	75	120
76	Phoenix-Mesa-Scottsdale, AZ	78	86
77	Springfield, MA	80	73
78	Harrisburg-Carlisle, PA	74	137
79	Little Rock-North Little Rock-Conway, AR	83	58
80	Jacksonville, FL	82	90
81	Oklahoma City, OK	86	17
82	Dallas-Fort Worth-Arlington, TX	80	111
83	Cleveland-Elyria, OH	71	150
84	Jackson, MS	78	134
85	Orlando-Kissimmee-Sanford, FL	88	25
86	Houston-The Woodlands-Sugar Land, TX	97	3
87	Los Angeles-Long Beach-Anaheim, CA	87	37
88	Peoria, IL	76	148
89	Springfield, MO	93	27
90	Birmingham-Hoover, AL	90	71
91	Providence-Warwick, RI-MA	89	97
92	Vallejo-Fairfield, CA	94	57
93	Fort Wayne, IN	95	54
94	Louisville/Jefferson County, KY-IN	91	91
95	Davenport-Moline-Rock Island, IA-IL	85	147
96	Fayetteville, NC	98	56
97	Knoxville, TN	104	12
98	Toledo, OH	95	83
99	Allentown-Bethlehem-Easton, PA-NJ	99	77
100	Miami-Fort Lauderdale-West	102	69

	Palm Beach, FL		
101	Tampa-St. Petersburg-Clearwater, FL	100	94
102	Tulsa, OK	101	64
103	Pensacola-Ferry Pass-Brent, FL	92	133
104	Killeen-Temple, TX	103	93
105	Fayetteville-Springdale-Rogers, AR-MO	107	23
106	New Orleans-Metairie, LA	111	18
107	Greensboro-High Point, NC	107	34
108	Baton Rouge, LA	109	46
109	San Antonio-New Braunfels, TX	112	55
110	Montgomery, AL	105	118
111	Cape Coral-Fort Myers, FL	110	87
112	Canton-Massillon, OH	117	27
113	Memphis, TN-MS-AR	106	140
114	Greenville-Anderson-Mauldin, SC	118	41
115	Salisbury, MD-DE	115	81
116	Flint, MI	116	108
117	Port St. Lucie, FL	114	126
118	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	119	103
119	Deltona-Daytona Beach-Ormond Beach, FL	119	104
120	Winston-Salem, NC	124	2
121	Salem, OR	119	108
122	York-Hanover, PA	123	67
123	Gulfport-Biloxi-Pascagoula, MS	125	47
124	Scranton--Wilkes-Barre--Hazleton, PA	113	146
125	Las Vegas-Henderson-Paradise, NV	130	20
126	Augusta-Richmond County, GA-SC	122	129
127	Shreveport-Bossier City, LA	128	77
128	Youngstown-Warren-Boardman, OH-PA	129	83
129	Rockford, IL	127	135
130	Mobile, AL	133	44
131	Chattanooga, TN-GA	125	143

132	Salinas, CA	132	96
133	Huntington-Ashland, WV-KY-OH	134	100
134	Lancaster, PA	131	123
135	El Paso, TX	139	22
136	Riverside-San Bernardino-Ontario, CA	136	53
137	Stockton-Lodi, CA	141	26
138	Corpus Christi, TX	138	100
139	Reading, PA	135	144
140	Ocala, FL	137	117
141	Fresno, CA	141	70
142	Lafayette, LA	143	79
143	Hickory-Lenoir-Morganton, NC	145	61
144	Modesto, CA	146	42
145	Lakeland-Winter Haven, FL	144	98
146	Beaumont-Port Arthur, TX	140	114
147	McAllen-Edinburg-Mission, TX	148	21
148	Bakersfield, CA	147	45
149	Visalia-Porterville, CA	149	51
150	Brownsville-Harlingen, TX	150	141

Note: For readability reasons we displayed in this chart only 50 metro-area from our total sample of 150.

### Highest Percentage of High School Diploma Holders

- T-1. Madison, WI
- T-1. Ann Arbor, MI
- 3. Colorado Springs, CO
- 4. Portland-South Portland, ME
- 5. Provo-Orem, UT



Best MSA  
vs  
Worst MSA

2x Difference

### Lowest Percentage of High School Diploma Holders

- 146. Fresno, CA
- 147. Salinas, CA
- 148. Visalia-Porterville, CA
- 149. Brownsville-Harlingen, TX
- 150. McAllen-Edinburg-Mission, TX

### Highest Percentage of Adults with Some College or an Associate's Degree



### Lowest Percentage of Adults with Some College or an Associate's Degree

1. Ann Arbor, MI
2. Provo-Orem, UT
3. Colorado Springs, CO
4. Madison, WI
5. Washington-Arlington-Alexandria, DC-VA-MD



Best MSA  
vs  
Worst MSA

146. Lafayette, LA
147. Lancaster, PA
148. Visalia-Porterville, CA
149. Brownsville-Harlingen, TX
150. McAllen-Edinburg-Mission, TX

2x Difference

### Highest Percentage of Bachelor's Degree Holders

1. Ann Arbor, MI
2. Washington-Arlington-Alexandria, DC-VA-MD
3. San Jose-Sunnyvale-Santa Clara, CA
4. Bridgeport-Stamford-Norwalk, CT
5. San Francisco-Oakland-Hayward, CA



Best MSA  
vs  
Worst MSA

### Lowest Percentage of Bachelor's Degree Holders

146. McAllen-Edinburg-Mission, TX
147. Modesto, CA
148. Brownsville-Harlingen, TX
149. Bakersfield, CA
150. Visalia-Porterville, CA

4x Difference

### Highest Percentage of Graduate or Professional Degree Holders

1. Ann Arbor, MI
2. Washington-Arlington-Alexandria, DC-VA-MD
3. Durham-Chapel Hill, NC
4. San Jose-Sunnyvale-Santa Clara, CA
5. Bridgeport-Stamford-Norwalk, CT



Best MSA  
vs  
Worst MSA

### Lowest Percentage of Graduate or Professional Degree Holders

146. Bakersfield, CA
147. McAllen-Edinburg-Mission, TX
148. Visalia-Porterville, CA
- T-149. Brownsville-Harlingen, TX
- T-149. Beaumont-Port Arthur, TX

6x Difference

### Highest Average Quality of Top Universities

1. New Haven-Milford, CT



### Lowest Average Quality of Top Universities

- T-77. Detroit-Warren-Dearborn, MI

2. San Jose-Sunnyvale-Santa Clara, CA

3. Nashville-Davidson-Murfreesboro-Franklin, TN

4. Winston-Salem, NC

5. Ann Arbor, MI

T-77. Portland-Vancouver-Hillsboro, OR-WA

T-77. San Antonio-New Braunfels, TX

T-77. Cleveland-Elyria, OH

T-77. Las Vegas-Henderson-Paradise, NV

### Lowest Difference Between the % of Black and White Bachelor's Degree Holders

T-1. Riverside-San Bernardino-Ontario, CA

T-1. Albuquerque, NM

T-1. El Paso, TX

T-1. Provo-Orem, UT

T-1. Eugene, OR



### Highest Difference Between the % of Black and White Bachelor's Degree Holders

144. Bridgeport-Stamford-Norwalk, CT

145. Des Moines-West Des Moines, IA

146. Charleston-North Charleston, SC

147. Milwaukee-Waukesha-West Allis, WI

148. Madison, WI

### Lowest Difference Between the % of Female and Male Bachelor's Degree Holders

T-1. Chicago-Naperville-Elgin, IL-IN-WI

T-1. Houston-The Woodlands-Sugar Land, TX

T-1. Washington-Arlington-Alexandria, DC-VA-MD

T-1. San Francisco-Oakland-Hayward, CA

T-1. Anchorage, AK



### Highest Difference Between the % of Female and Male Bachelor's Degree Holders

146. Albany-Schenectady-Troy, NY

147. Port St. Lucie, FL

148. Ogden-Clearfield, UT

149. Rochester, NY

150. Naples-Immokalee-Marco Island, FL

## Ask the Experts

Research shows that a skilled and educated workforce can immensely boost every level of the economy. To gain insight on strategies that government authorities can employ as well as how we must collectively approach educational development, we asked a panel of experts to weigh in. Click on the experts' profiles to read their bios and responses to the following key questions:

1. Should local authorities target policies and programs to attract highly educated



people? If so, what works?

2. Are highly educated cities better able to withstand economic shocks?
3. In your opinion, what is the most important step we can take as a country to develop a more educated and skilled workforce?
4. How can the U.S. reform its immigration policy in order to attract and retain highly educated workers from abroad?

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## **Henry Braun**

*Boisi Professor of Education and Public Policy in the Lynch School of Education at Boston College*

### **In your opinion, what is the most important step we can take as a country to develop a more educated and skilled workforce?**

I think there are at least two key steps we have to take.

1. Better articulation between different sectors with regard to what students should know and be able to do. Today, typically, high school teachers don't know what college instructors expect of incoming students, let alone what training facilities and employers expect. The new college and career standards are moving us in the right direction and some states (e.g., Texas, Florida) are taking seriously the idea of a K-16 system.
2. Don't confuse attainment with achievement. Very credible data from large-scale international assessment surveys show that there is enormous variation in basic skills (literacy, numeracy) among individuals with the same level of attainment (high school diploma, BA, etc.). So applauding progress on getting more college grads is great but we should also ask what skills do they possess upon graduation - an even more difficult question is "How much did they learn in their 4, 5, 6 years in college?" So, measuring skills to complement info on attainment is necessary to get a realistic picture of how the education system (broadly defined) is accomplishing the goals we have set for it.

Of course these "steps" are challenging to accomplish because they involve different stakeholders with different agendas, political battles, reallocation of resources, etc.

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## **Roxana Bacon**

**Should local authorities target policies and programs to attract highly educated people? If so, what works?**

Yes. Because an educated work force creates opportunities directly and indirectly for everyone - better schools, more thoughtful voters, a population more committed to a vision larger than the next paycheck, a population more available via social media for civic discussion/debate. The two assumptions underlying my answer have been repeatedly verified; an educated population is more economically stable and more committed to education as a progressive social and economic force. The underlying question is whether that translates to public education support or an allegiance to something else's - religious, charter, private schools.

**Are highly educated cities better able to withstand economic shocks?**

Yes. Education is a key to economic opportunity and resilience in good times and bad. No matter how difficult things are economically, people with training and skills acquired at least in part through academic programs are more able to adapt and find way to survive, or even excel. A lack of education, as opposed to a lack of intelligence (and in our country, due largely to discrimination, these two are often not connected) shuts doors in almost every non-service/non-physical labor. When opportunities narrow due to a downturn, those with the fewest non-essential skills are hit the hardest, while those with the most essential are most likely to weather the storm. Just ask people in the unskilled part of any city.

**In your opinion, what is the most important step we can take as a country to develop a more educated and skilled workforce?**

Vigorously support public education. It is the historic foundation for our democracy and the only learning distribution system that maximizes educational opportunity for all. Public education should begin pre-K (age 3), and continue through the PhD level for those qualified and interested, and through sophisticated "hands on" skills training (plumbing, welding, construction, skilled nursing, agriculture, etc.) for those whose passion is so directed.

"Support" must be writ large: pay teachers a lot more, make the school the center of the community, guarantee safety of students and parents and staff, turn every school into an

Internet center, hand out iPads or similar tablets to every student at the pre-K level, require the arts, physical education, sports as part of the core/mandatory curriculum and add things we know improve health and character (yoga, nutrition, meditation, mediation, justice), require field trips, ensure healthy food for kids (free, when needed), employ outreach workers to visit homes and work with parents - do everything to make education a shared value in every student's home from the first to the last encounter. Pay kids to stay in high school (minimum wage with bonus for good grades). For many kids, especially those of color, staying in high school is just not economically possible since the family needs their income. So let schools be the source of it. Society will pay less in the long run, recouping that cost via taxes, income and employment as well as reducing the costs associated with an uneducated population - incarceration, poverty, illness, etc.

Eliminate the need for college loans that cost more than a student can reasonable repay in 2 years; stop ransoming our young people's futures. Personal note: in my work teaching law I regularly met kids who were going to owe over \$100,000 upon graduation/age about 25. So in the years they should be trying out job choices, marrying and starting a family, buying a house, traveling some, they are instead completely trapped into whatever they can get to feed the beast. What social or economic policy is served by doing that to its "best and brightest"?

And finally, keep the schools and learning open for adults throughout their lifetimes. Why aren't our high schools, expensive brick-and-mortar institutions, open during the day to other countries, ages and diverse interests? What a healthy scene to have 50 something's in a tech class or a class on political science on the same campus as high school students. The exchanges would be invaluable for all, and would truly allow races and ages to interact, perhaps helping to break down some of our (mostly) racial barriers.

### **How can the US reform its immigration policy in order to attract and retain highly educated workers from abroad?**

Any immigration reform needs to be more comprehensive than just bringing in educated members of the work force. Our immigration history is rich and largely stable because we have considered most immigrants as coming for the long haul, i.e., opting eventually for full citizenship. So any reform to increase migration of those with advanced degrees in the STEM disciplines should focus on attracting and holding immigrants who want to stay here forever. Short term migrants facilitate social and economic instability and discourage the building of community, the touchstone of healthy cities.

So first, focus and build policy that rewards long term commitment.

Second, focus as much on integration as immigration. Young Indian engineers holed up in apartments in Silicon Valley (I have worked with thousands of them) are lonely, not really participants of the U.S. society, and not likely to want to remain here, especially when (as with China) their native countries have increasingly popular opportunities to offer their own people. Developing programs through public and private partnerships that invite the educated talent to be a part of something other than his/her job is critical to long term benefits and commitments from international talent.

Third, reduce the bureaucracy and consolidate the process. Currently, any U.S. Employer who wants an educated foreign worker deals with at least 4 government agencies. The gaps between DHS, DOL and DOS (on the Federal level) and state employment agencies are huge, slow, inconsistent, exhausting and not necessary. So a streamlined process that is dedicated to efficient handling of a national priority to invite certain types of skilled workers for the long haul, not for just a quick fix in a certain industry, would be key.

Fourth, be sensitive to the need to also "grow our own", and provide constant opportunities for U.S. young people to move into the industries/acquire the skills that we immigrate to fill. Key here should always be immigration, but it should not be done as an apology or alternative to failing our own population's interests and abilities.

## **Methodology**

To find the most attractive cities for college graduates, WalletHub compared the 150 most populated U.S. metropolitan statistical areas, or MSAs, across two key dimensions, including "Education Level" and "Quality of Education & Attainment Gap." We then compiled nine relevant metrics, which are listed below with their corresponding weights.

In certain metro areas and for certain metrics, women have an advantage over men, or blacks have an advantage over whites. In such cases, we gave equal credit to the metro areas with no gender/race inequality.

### **Education Level - Total Weight: 20**

- Percentage of Adults Aged 25 & Older with a High School Diploma or Higher: Full Weight
- Percentage of Adults Aged 25 & Older with Some College Experience or an Associate's Degree or Higher: Full Weight

- Percentage of Adults Aged 25 & Older a Bachelor's Degree or Higher: Full Weight
- Percentage of Adults Aged 25 & Older with a Graduate or Professional Degree or Higher: Full Weight

### **Quality of Education & Attainment Gap - Total Weight: 5**

- Public School System Ranking: Double Weight
- Average Quality of Universities: Double Weight
- Number of Enrolled Students in Top 200 Universities per Capita: Full Weight
- Difference Between the Percentages of Black and White Bachelor's Degree Holders: Full Weight
- Difference Between the Percentages of Female and Male Bachelor's Degree Holders: Full Weight

*Sources: Data used to create these rankings were obtained from the U.S. Census Bureau, the U.S. Bureau of Labor Statistics, GreatSchools.org and U.S. News & World Report.*