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Graduate
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Diversity Insights

Native American Candidates

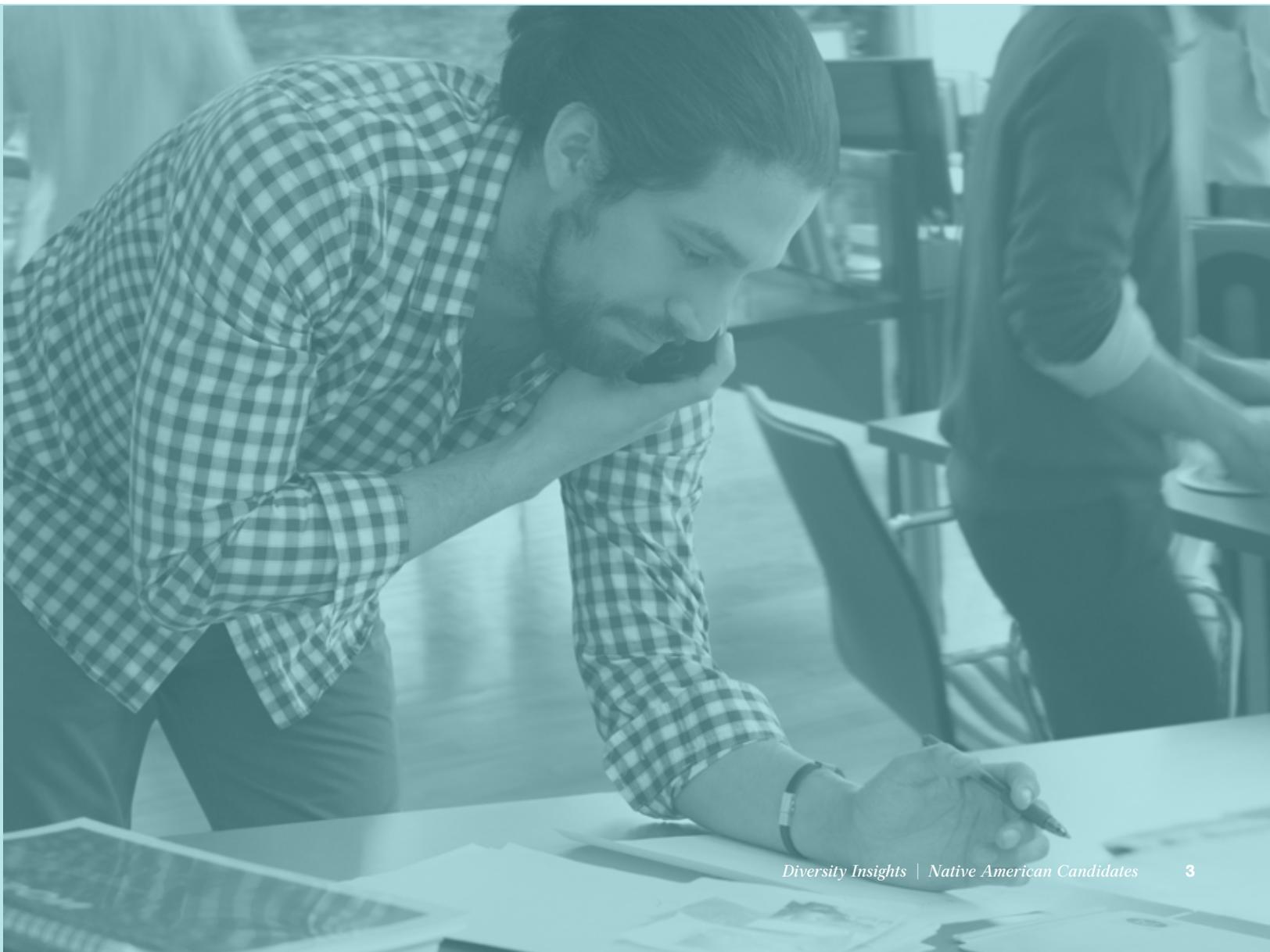


The Diversity Insights Series

The Diversity Insights Series offers the graduate management education community data, analysis, and observations about select candidate populations. The first installment of the series looks at US underrepresented populations, including Black/African Americans, Latino/Hispanic Americans, and Native Americans, collectively and individually.

Data and analysis from the mba.com Prospective Students Survey, plus GMAT test-taker data and external sources, illustrate what makes candidate groups distinct in the midst of the COVID-19

pandemic. This includes where they live, when they begin the school search, and their motivations as well as career goals.



Native American Candidates

In early 2020, the coronavirus (COVID-19) pandemic shut down and disrupted education systems across the globe at essentially the same time.

The unfolding triple threat¹—challenging the health, educational, and financial context for current and future decisions—has required business school institutions to innovate and adapt, as well as adjust to the new norms facing the talent they seek to fill their cohorts.

Groups that have historically been underrepresented in business schools may be especially vulnerable to recent social and financial insecurities and encounter long-term impacts from the crisis. Combined with a global social justice movement, the pandemic has further emphasized diversity among the critical priorities for schools in the United States and worldwide.²

Data collected in the midst of the pandemic taps into the mindset and decision making for key student populations—particularly among the prospective candidates who use the mba.com website, which receives approximately 460,000 visitors per month.³ As such, the Graduate Management Admission Council™ (GMAC™) has a distinctive platform to provide analysis from survey respondents and test takers that can offer graduate management education (GME) stakeholders information to meet the challenges of creating more effective and meaningful planning, marketing, and designs for student engagement.

About This Data

This brief compiles data from GMAT™ examinees and the mba.com Prospective Students Survey to help graduate business schools plan and execute diversity recruitment initiatives.

Sections include:

- Connecting with Native American Candidates
- Educational Attainment and Business Studies
- Study Formats
- Work Experience and Skills
- Financing Plans
- Population and Geography
- Demographic Profile

1. UN News. Human development backslides, education at global levels 'not seen since the 1980s.' Retrieved March 16, 2021 from: <https://news.un.org/en/story/2020/05/1064542>

2. Ethier, M. (2021, February 22). The Top HBCU Feeders to US MBA Programs. Poets & Quants. Retrieved March 26, 2021 from: <https://poetsandquants.com/2021/02/22/the-top-hbcu-feeders-to-u-s-mba-programs/>

3. GMAC. (2021). mba.com website. Retrieved March 26, 2021 from: <https://www.mba.com/>



Native Americans are a key underrepresented population (URP)⁴ group in the US GME pipeline. The awareness, access, and engagement among prospective students within this segment varies, as demonstrated by the perceptions, goals, experience, finances, and changing profile demographics noted below.

This brief refers to Native Americans, meaning those US citizens who identify among indigenous or First Peoples of the US and its trust territories, including those from American Indian or Alaska Native (AI/AN) populations, as well as aboriginal peoples who identify as Native Hawaiian and other Pacific Islander (NHOPi) populations in US territories.⁵ The term Native American is used to display aggregate data that represents many

specific segments of indigenous and Native peoples. This analysis does not address these groups separately, or the numerous nations, tribes, or distinctions that may reflect a candidate's language, culture, migration experience, geographic origins, or other affiliations present within the varied communities of Native peoples. Indian Country is vast and diverse – comprised of 310 geographical reservations and 40 Indian Statistical Areas, 200 Alaska Native villages, over 563 federally recognized and 200 state recognized tribal nations, and the islands of Native Hawaiian homelands.⁶ There are roughly 7.1 million Native Americans (including Native Hawaiians/Pacific Islanders or American Indian and Alaska Native alone or in combination with one or more other races), representing 2.1 percent of the US population.⁷

4. The term underrepresented population (URP) refers to US citizen racial or ethnic groups including – Black or African American, Hispanic American or Latino, Native Hawaiian or Pacific Islander, and American Indian or Alaska Native—that have historically constituted a disproportionately smaller percentage of those enrolled in higher education than they do of the US population. The term non-underrepresented populations (non-URP) category refers to US citizens identifying racial or ethnic groups including Asian Americans, White (non-Hispanic) and other.

5. The National Congress of American Indians NCAI. (2019). Tribal Nations and the United States Report, Retrieved April 20, 2021 from: https://www.ncai.org/tribalnations/introduction/Indian_Country_101_Updated_February_2019.pdf. College Horizons, Inc. (2020). Retrieved April 20, 2021 from: <https://graduatehorizons.org/about/>

7. US Department of Health and Human Services, Offices of Minority Health. (2021). Profile data from US Census Bureau 2019, estimates combined for Native Hawaiians/Pacific Islanders 1.4 million or 0.4 percent of the US population with those classified as American Indian and Alaska Native (AI/AN) 5.7 million people or 1.7 percent of the total US population. Retrieved April 24, 2021 from: <https://minorityhealth.hhs.gov/omh/browse.aspx?lvl=3&lvlid=62> and <https://minorityhealth.hhs.gov/omh/browse.aspx?lvl=3&lvlid=65>

Connecting with Native American Candidates

The motivation compelling a majority of Native Americans to pursue GME is primarily to “build upon existing education and experience” (70%); fewer than one third of Native Americans (30%) are aiming to “learn a new field.”⁸

Top expectations among Native Americans after obtaining a GME degree include the ubiquitous get a raise/salary increase (43%), manage people (38%), and manage projects (32%) – similar to expectations of more than one third of non-underrepresented populations in the US (non-URP) survey respondents. A slightly greater percentage of Native Americans is interested in working for a company where they can live outside their country of citizenship (17% vs. 12%) or travel internationally when compared with non-URP respondents (28% vs. 24%).

A greater share of Native Americans is looking to be self-employed or in entrepreneur roles post-GME degree when compared with non-URP respondents (23% Native Americans vs. 19% non-URP). The significance of entrepreneurial education in the Native American community is reflected in the plans for the second year of the Native Youth Business Plan Competition. In 2021, this competition will make it possible for Native youth (college/university and high school students) to develop skills, cultivate new ideas, and connect with Native leaders for support in turning those ideas into businesses.⁹ In addition, according to the most recent available external data, business operations owned by Native Americans grew by 15 percent between 2007 and 2012.¹⁰ Recently signed into law, the Native American Business Incubators Program Act is designed to encourage this growth, as it enables new opportunities in contracting, business development, and other programs for Native American small business owners.¹¹ The act authorizes \$5 million annually through 2024 for the Department of the Interior to provide grants to Tribes, Tribal colleges or universities, higher education institutions, and nonprofit organizations to start business incubators focused on helping Native entrepreneurs establish and grow Native-owned small businesses.¹²

Opinions about the value of GME to support entrepreneurship and/or safeguard one’s career in tough economic times may be reinforcing the overall commitment expressed by Native Americans in 2020 for a GME credential. A majority of Native Americans and candidates from non-underrepresented populations in the US viewed the global economy to be very weak or weak (each 69%) and described their regional economy as very weak or weak (56%) compared with 59 percent of non-URP respondents.

The perceived worth of a GME degree in the workforce holds up, as greater shares of Native Americans indicated a willingness to consider specific adjustments to their plans, such as online learning (33% Native Americans vs. 26% non-URP respondents) or not getting into a preferred school (25% vs. 29%) rather than abandon their GME goals.

These views may be what’s driving a slightly faster timeline among Native Americans about their ideal timing for school enrollment when compared with non-URP candidates.

- Although data is not available for separate years due to sample size, data from 2019–2020 combined reveals a slightly greater percentage of Native Americans aiming to enroll in GME within the next 6 months (37% in 2019–2020 survey responses for Native Americans vs. 33% for non-URP).
- When compared with non-underrepresented populations, the earlier timing is also seen among Native Americans for study within 13 to 18 months (20% Native Americans vs. 17% non-URP), while other anticipated timelines are almost evenly distributed among Native Americans and non-URP candidates within the next 19–24 months (8% vs. 8%) or when consideration is longer than two years (10% vs. 11%).

8. GMAC. (January–December 2020). mba.com Prospective Students Survey. <https://www.gmac.com/ProspectiveStudents>. And, previous GMAC diversity research can be found at: <https://www.gmac.com/market-intelligence-and-research/research-library/diversity-enrollment/diversity-in-graduate-management-education-2020>

9. First Nations. (2021). First Nations Development Institute Native Youth Business Plan Competition on July 19, 2021. Retrieved April 22, 2021 from: <https://www.firstnations.org/projects/native-youth-business-plan-competition-2021/>

10. Penseoneau, S. and Nordberg, D. (2020, November 27). SBA honors tribal entrepreneurs during Native American Heritage Month, Rapid City Journal. Retrieved April 22, 2021 from: https://rapidcityjournal.com/news/opinion/sba-honors-tribal-entrepreneurs-during-native-american-heritage-month/article_bb6a7a2d-8ba2-5533-96a7-9b3de2924fe5.html

11. U.S. Small Business Administration (SBA) Office of Native American Affairs (ONNA). (2021). Native American-owned businesses. Retrieved April 22, 2021 from: <https://www.sba.gov/business-guide/grow-your-business/native-american-owned-businesses>

12. NCAIED. (2020, September 23). Passage of Native American Business Incubators Act is an Important Step for Native Entrepreneurship. Retrieved April 22, 2021 from: <https://www.ncaied.org/passage-of-native-american-business-incubators-act-is-an-important-step-for-native-entrepreneurship/>

More than a third of Native American candidates surveyed in 2019–2020 reported they are looking to begin studies sooner relative to other groups; thus, schools will need to review and strategize for an even shorter timeframe to connect with these applicants. For example, schools may need weekly (rather than monthly or quarterly) planning and more rapid communication strategies to transmit effective messaging through their most consulted sources of information.

- In their GME decision making, the most often cited resources among Native Americans include: school websites (54%), mba.com website (48%), friends/family (46%), published rankings of graduate business schools (41%), school-related websites (41%), and coworkers/peers (33%).
- Native Americans appear to be less likely to refer to published rankings as much as other groups (41% Native Americans vs. 48% non-URP) and similarly, fewer percentages of Native Americans are directly consulting the school websites (54% vs. 66%), admissions professionals (23% vs. 33%), or career/school advisors (10% vs. 19%). By contrast, Native Americans are leveraging more third-party sources about business school including, admissions consultants (16% Native Americans vs. 13% non-URP), networking events (15% vs. 12%), and school videos (11% vs. 8%).

Navigating the GME process may be more difficult for many Native American college students, particularly those who are first in their family to attend college. More than half of the students across the 37 tribal colleges and universities are first-generation college students (86 percent of tribal college and university students receive Pell Grants), and thus they may not be able to rely on parents to assist them with resumes and cover letters.¹³⁻¹⁴⁻¹⁵ This is seen in GMAC 2020 survey data, where smaller percentages of Native



Americans reported being motivated to apply to GME because parents suggested it (5% Native Americans vs. 16% non-URP).

Native Americans account for one percent of all college students and only 13.6 percent earn a college degree.¹⁶ Among high school graduates in the class of 2020, only 35 percent of Native Hawaiians and 29 percent of Pacific Islanders had enrolled in college upon graduation (down from 44% and 35% of each respective group in the

13. Redden, E. (2021, March 16). Trying Times for Tribal Colleges. Inside Higher Ed. Retrieved April 22, 2021 from: https://rapidcityjournal.com/news/opinion/sba-honors-tribal-entrepreneurs-during-native-american-heritage-month/article_bb6a7a2d-8ba2-5533-96a7-9b3de2924fe5.html

14. The Postsecondary National Policy Institute. (2020, November). Fact Sheets: Native American Students. Retrieved April 22, 2021 from: <https://pnpi.org/native-american-students/>

15. Julia, G. (2020, October 9). 4 Tips for Recruiting at Hispanic-Serving Institutions. Ripplematch. Retrieved April 2, 2021 from: <https://ripplematch.com/journal/article/tips-for-recruiting-at-hispanic-serving-institutions-3e4ad691/>

16. Vadian, B. (2020, September 8). How Employers can work with Tribal Colleges and Universities to hire Native American students. NACE Affinity Group Report. Retrieved April 22, 2021 from: <https://community.nacweb.org/blogs/bless-vaadian/2020/09/28/how-employers-can-work-with-tribal-colleges-and-un>

class of 2019).¹⁷ Native American students are more likely to have graduated from underperforming high schools and have large financial need.

Advocates assert that higher education needs to focus more on creating a welcoming environment particularly for Native people, so they enter and succeed.¹⁸ One suggestion to increase college access and success for Native American students is for universities to recognize and respond to native and indigenous students' unique cultural values and stressors. Some are disenchanted with institutional approaches that exclude, ignore, and erase Native American history. And often, students confront bias, stereotypes, and emotionally exhausting ignorance on campus.¹⁹ In 2016, the total college enrollment rate for American Indian/Alaska Native 18- to 24-year-olds (19%) was not measurably different from their 2000 rate. And the six-year graduation rate for first-time, full-time American Indian/Alaska Native undergraduates who began their pursuit of a bachelor's degree at a four-year, degree-granting institution in fall 2011 was 39 percent, the lowest of all racial and ethnic groups.^{20,21}



17. Essoyan, S. (2021, March 24). Pandemic depresses college-going rates, especially for Native Hawaiians, Pacific Islanders. Star Advertiser. Retrieved April 23, 2021 from: <https://www.staradvertiser.com/2021/03/24/hawaii-news/pandemic-depresses-college-going-rates-especially-for-native-hawaiians-pacific-islanders/>

18. Anderson, J. (2020, April 29). Harvard EdCast: Improving College Access for Native People. Harvard University Graduate School of Education. Retrieved April 23, 2021 from <https://www.gse.harvard.edu/news/20/04/harvard-edcast-improving-college-access-native-people-o>

19. Georgetown University (2020, February 21). Colleges work to increase Native American students' access and completion. The Feed. Retrieved April 23, 2021 from: <https://www.gse.harvard.edu/news/20/04/harvard-edcast-improving-college-access-native-people-o>

20. American Council on Education. (2020, January 28). Indigenous Perspectives on Native Student Challenges in Higher Education. Higher Education Today Blog. Retrieved April 22, 2021 from: <https://www.higheredtoday.org/2020/01/28/indigenous-perspectives-native-student-challenges-higher-education/>

21. The Postsecondary National Policy Institute. (2020, November). Fact Sheets: Native American Students. Retrieved April 22, 2021 from: <https://pnpi.org/native-american-students/>

In the midst of the COVID-19 pandemic, considering the GME pipeline status in 2020 of Native Americans surveyed, 54 percent are researching programs and actively applying (down slightly from 57% in 2019.)

Conversely, 6 percent of Native Americans had postponed, not yet committed, or deferred in 2020, a slight decrease from 8 percent in 2019.²² There was almost no change for the percentage of non-underrepresented populations in these phases: non-URP researching programs and actively applying (59% in 2019 and 60% in 2020) and those who had postponed, not yet committed, or deferred (6% in both 2019 and 2020).

Given the challenges of reaching higher education among Native Americans and the increase in the percentage opting out of the GME process, it will be important to establish new recruiting locations as well as leverage third party communication channels to start an earlier pipeline for sourcing Native American graduate student talent. For example, smaller percentages of Native Americans report initial consideration of GME while they are in high school or completing an undergraduate degree (43% Native Americans vs. 52% non-URP).

This suggests an opportunity for building relationships so that recruiting can take place at the 35 Tribal Colleges and Universities (TCUs) in the United States. Supported by the American Indian College Fund, most TCUs offer two-year degrees, although six are four-year institutions, and three have master's degree programs. Several TCUs have transfer agreements with affiliated state universities to allow students who graduate from the two-year tribal college to receive junior status in the state university system. According to the American Indian Higher Education Consortium, TCUs operate on more than 75 campuses in 16 states—and serve students from 230 federally recognized Indian tribes.²³ In addition, Alaska Native-serving institutions (with enrollment of undergraduate students that is at least 20 percent Alaska Native students) and Native Hawaiian-serving institutions (enrollment of undergraduate students that is at

least 10 percent Native Hawaiian students) are pipelines for early recruiting opportunities of Native American students.²⁴

In the post-coronavirus context, it will be imperative for schools to continue adapting key resources that Native Americans use for decision making, including widening partnerships with third party sources, promoting available funding assistance for students, and publicizing the academic support programs to better retain Native American students and other programs that affirm a student's heritage and unique contributions.

Specific guidance for recruiting and engagement of Native students was published by the 2020-2021 National Association of Colleges and Employers (NACE) Tribal Colleges & Universities Affinity Group. This resource highlighted the importance of relationships, values, service, proximity to family, and key questions to be prepared to answer as well as potential partner organizations to become familiar with in the Native community.²⁵ For early candidate engagement, the United National Indian Tribal Youth (UNITY), which offers Native youth (ages 14-24) from urban and rural communities across the nation culturally relevant leadership and skill-building training workshops and presentations, can be a partner in outreach to Native American candidates aspiring to attend business school.

After their second year in the workplace, a slightly greater share of Native Americans is prompted to consider GME when compared with others (14% Native Americans vs. 10% non-URP). School professionals can potentially tap into these candidate career aspirations by engaging with associations like NABA, the Native American Business Association (based in Dallas and active in North Texas) that offer opportunities to engage with professionals in the Native American business community.²⁶

Segmentation analysis of student motivations reveals that about 1 in 4 Native American candidates surveyed in 2020 aligns with the profile of a Socio-Economic Climber. In addition, there is greater representation of Native American candidates in the profiles of Skill Upgrader and Balanced Careerist when compared with candidates from non-underrepresented populations. Additional details can be found in the research conducted by GMAC with the IPSOS marketing firm.²⁷

22. GMAC. (2021) mba.com Prospective Students Survey. Data prior to 2020 among students about deferment specifically is not available, as this was a new item detail added to 2020 questionnaire separate from status of postponed or not yet committed. Available at: <https://www.gmac.com/ProspectiveStudents>

23. Vadian, B. (2020, September 8). How Employers can work with Tribal Colleges and Universities to hire Native American students. NACE Affinity Group Report. Retrieved April 22, 2021 from: <https://www2.ed.gov/programs/idesannh/eligibility.html>

24. U.S. Department of Education. (2014, January 14). Alaska Native and Native Hawaiian Serving Institutions - Title III Part A Programs. Retrieved April 23, 2021 from: <https://www2.ed.gov/programs/idesannh/eligibility.html>

25. NACE. (2021, February 4). Native Student Engagement and Recruitment Resources. Retrieved April 22, 2021 from: <https://www.nacweb.org/diversity-equity-and-inclusion/resources/native-student-engagement-and-recruitment-resources/>

26. Native American Business Association NABA, serving greater Dallas, TX region. Retrieved April 23, 2021 from: <https://nativeamericanbusinessassociation.org/>

27. GMAC. (2016, October) Meet the Segments. Retrieved April 2, 2021 from: <https://www.gmac.com/market-intelligence-and-research/research-library/admissions-and-application-trends/meet-the-segments>

GME Pipeline Status among Native Americans surveyed in 2020 and 2019



Source: GMAC. (2020, 2019). mba.com Prospective Students Survey. Retrieved from <https://gmac.com/prospectivestudents>.

Overall, the perception of Native Americans in the 2020 survey data reveal that COVID-19 is not in itself seen as a barrier to prevent them from pursuing GME:

- In general, the top concerns relative to the coronavirus and potential impact on GME cited by more than one third of Native Americans were school closures (52%), job market status (48%), and the coronavirus impact where they are looking to study (45%), which echoed the top apprehensions of non-URP US respondents.
- 37 percent of Native Americans were extremely or very concerned about the impact COVID-19 may have on their pursuit of GME in the future, compared with 26 percent of non-URP US respondents.
- By contrast, about 1 in 8 Native Americans (13%) indicated the pandemic was not a concern for their pursuit of GME, compared with slightly greater percentage among non-URP US respondents (18%) who were unfazed.
- In spite of COVID-19, 59 percent of Native Americans respondents were holding firm to their original plans about a specific business school, similar to views of non-URP candidates (60%).

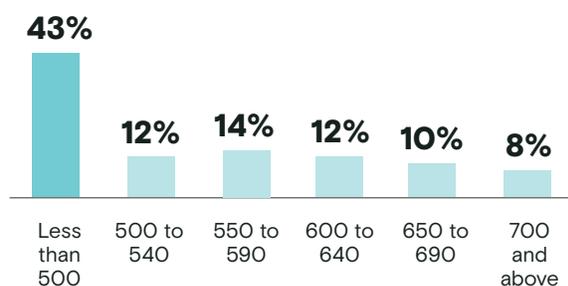


Educational Attainment and Business Studies

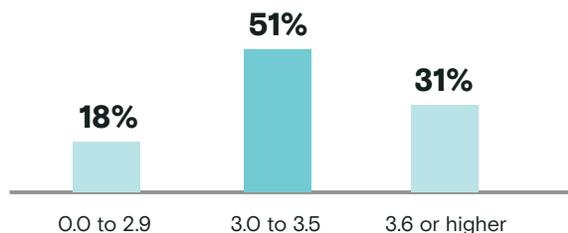
Among Native American GMAT® examinees in testing year 2020 (TY2020),²⁸ most had already completed their undergraduate degree (61%) at their time of exam registration. Some were still enrolled as undergraduates (31%), while a smaller share reported pursuing graduate coursework (5%) or already completed a graduate-level degree (4%).

- More than half of unique Native American GMAT examinees were business majors as undergraduates (53%), consistent with non-URP US examinees (51%).
- Most unique Native Americans GMAT examinees reported between 3.0 and 3.5 as undergraduate GPA (51%), and 31 percent reported a 3.6 or greater GPA. Although a smaller share of Native Americans reported highest undergrad grades when compared with non-URP US examinees (41% non-URP with GPA above 3.6 in TY2020), the pipeline saw a greater share of Native Americans with 3.6 or higher GPA (up from 26% of Native Americans in TY2017).
- Nearly 1 in 3 Native Americans scored 600 or higher on the GMAT exam (30%) in TY2020—which is a much smaller proportion when compared with non-URP US examinees (49% above 600). 14 percent of Native Americans scored 500-590 on the GMAT, while fewer than half achieved a total score of less than 500 (43%).
- Nearly 1 in 5 unique Native American GMAT examinees were social science majors (19%), while others majored in engineering (10%), science (7%), and humanities (5%).
- Three in 4 unique Native American GMAT examinees (80%) intend to pursue a Master of Business Administration (MBA) degree, a proportion consistent with non-URP US examinees (81%). Other leading popular degree programs for Native American examinees include a Master of Finance (14%), Master of Accounting degree (12%), MS Analytics/BI (8%), and joint MBA/Law (7%).

GMAT® Total Score, Native American Examinees TY2020



Undergrad GPA, Native American Examinees TY2020



Source: GMAC. GMAT unique examinee data TY2020. Data from unique US citizens who self-identified among a Native American group, such as Native Hawaiian or Pacific Islander or American Indian or Alaska Native.

28. GMAC. (2021, February). Profiles of GMAT Testing: North America, TY2016-TY2020. Retrieved from: <https://www.gmac.com/market-intelligence-and-research/assessment-data/profile-of-gmat-candidates>.

Note: Testing year 2020 refers to the period July 1, 2019 to June 30, 2020. In April 2020 testing centers temporarily closed worldwide as a result of coronavirus (COVID-19) precautions, and correspondingly the interim GMAT™ online exam testing appointments were available beginning April 20 through June 15, 2020. Among unique Native American examinees, 85% sat for the test in-person and 16% completed the online exam. Native American refers to those US citizens who identify as Native Hawaiian or Pacific Islander or American Indian or Alaska Native.

Study Formats

When asked about preferred program options, Native American prospective students overwhelmingly select a full-time MBA two-year program (36%) or one-year program (15%), while fewer indicate a preference for part-time MBA (7%), online MBA (7%), flexible MBA (4%), or an Executive MBA (4%) program type. The MA/MS program types preferred by Native Americans include master of accounting (5%), entrepreneurship (5%), international management (2%), and finance (2%).

- **Rather than abandon plans to pursue GME due to COVID-19, a greater share of Native Americans indicated a willingness to consider the adjustment of online learning than non-underrepresented population candidates (33% Native Americans vs. 26% non-URP).**
- Moreover, if accepted into a program, Native Americans reported a willingness to complete 50 percent (median) of the program online due to COVID-19, a much greater proportion compared with an average of only 30 percent for non-URP US respondents.
- Most Native Americans selected a preferred delivery format as primarily in-person (57%), versus hybrid (24%), primarily online (12%), or undecided (7%). Moreover, the hybrid format was more popular among Native Americans when compared with non-URP counterparts (16%).
- In spite of wide acceptance of online delivery formats, 11 percent of Native Americans were unwilling to complete any portion of their program online (the greatest share of any underrepresented group). This may reflect the difficulties of rural access to high-speed internet service due to the continued lack of infrastructure on and near tribal lands.

In the midst of the COVID-19 pandemic, most GME programs shifted to online program delivery and continue to fine tune it to provide an experience that enables students to share learning and perspectives with other students, engage in networking, and develop leadership skills in co-curricular activities.^{29,30}

The transition to an online format may require several adjustments for Native students. For example, a March 2021 tribal college and university (TCU) student experience survey revealed that many students live with their families and report difficulties studying at home or having the necessary support to succeed. More than half of respondents indicated a variety of factors at home had inhibited their studies and they could not find a quiet or adequate study space.³¹ In addition, research conducted by AIHEC found that nearly half (45%) of tribal college students had never taken an online or hybrid course before the pandemic.³²

The lack of reliable cell coverage is common in Native communities in particular, as residents may rely on internet service at a local library, tribal office, or school.³³ The January 2021 launch of the National Tribal Broadband Strategy is an encouraging start toward building infrastructure improvements as part of a strategic plan focused on how best to grow broadband capacity and access in Native American communities. The effort is led by the US Department of Interior's Indian Affairs office with help from the US Departments of Agriculture, Commerce, Education, and Interior, as well as the Federal Communications Commission (FCC), IMLS, and the White House Office of Science and Technology Policy.³⁴ The general popularity of online MBA programs has the potential to grow – especially as the pandemic reality of work from home is now standard across all industries. Since Native communities are often located in rural areas, the initiative will give Native American students access to the digital skills that will be increasingly important in the workforce.

Separate GMAC data shows that when asked to select curriculum “must-have” items (if given the chance to design their ideal program), 3 in 5 Native Americans selected leadership/change management (64%) and strategy (60%). These topics reflect the

29. BusinessBecause. (2020, April 7). Wharton MBAs Petition for Lower Tuition Fees. Retrieved March 17, 2021 from: <https://www.businessbecause.com/news/coronavirus-latest/6869/wharton-mba-petition-lower-tuition-fees>

30. Byrne, J. (2020, April 6). The Student Revolt Over MBA Tuition for Online Classes. Poets & Quants. Retrieved March 17, 2021 from: <https://poetsandquants.com/2020/04/06/the-student-revolt-over-mba-tuition/?pq-category=business-school-news>

31. Tribal College Journal. (2021, March 1). New Study Reveals the Impact of COVID-19 on Tribal College Students. Journal of American Indian Higher Education. Retrieved April 23, 2021 from: <https://tribalcollegejournal.org/new-study-reveals-the-impact-of-covid-19-on-tribal-college-students/>

32. Redden, E. (2021, March 16). Trying Times for Tribal Colleges. Inside Higher Ed. Retrieved April 22, 2021 from: <https://www.insidehighered.com/news/2021/03/16/tribal-colleges-report-pandemic-related-challenges-around-mental-health-persistence>

current climate focus on social justice and equity, as a record-breaking number of candidates of Native American and Native Hawaiian heritage won congressional races for seats in the US House of Representatives in 2020 (6 Reps, split equally in terms of political party affiliation and gender).³⁵ Furthermore, GMAC survey data also reveals that upon completion of a graduate business program, a slightly greater percentage of Native Americans when compared with non-underrepresented counterparts would prefer to be employed in government (18% Native American vs. 13% non-URP), nonprofits (16% vs. 13%), or education management (25% vs. 7%).

Interest in creative and nontraditional business sectors is evident in employment data for Native Hawaiians. In the state of Hawaii, 11.1 percent of all businesses are owned by Native Hawaiians (13,147), and 9.1 percent (1,202) of these businesses have paid employees. In addition, 17.1 percent of Native Hawaiian-owned businesses fall within the arts, entertainment, and recreation sector, while 5.3 percent of all businesses in the state are within this industry.³⁶

Other ideal subjects that were more popular among Native Americans when compared with non-URP, included: entrepreneurship/innovation (52% Native Americans vs. 42% non-URP), social entrepreneurship/nonprofit (41% vs. 21%), marketing and communications (47% vs. 36%), human resource management (31% vs. 20%), and a notable number of candidates who were undecided (12% vs. 2%). By contrast, Native American interest waned in financial courses—like economics (34% Native Americans vs. 44% non-URP), corporate finance (43% vs. 50%), and accounting/taxation (28% vs. 32%)—when compared with non-underrepresented populations. Nearly half (47%) of Native American prospective students chose business analytics/data science – a course extremely popular among the majority of non-URP candidates (64%).

The flexibility noted among some Native Americans in the context of the pandemic and educational pursuits is noteworthy. For example, in the possible decision not to pursue GME, candidates were asked what, if any, alternative they might take to achieve their goals. Professional certification was a popular alternative



among Native Americans and non-URP counterparts (34% vs. 30%). In addition, the idea of registering for a massive, open online course (MOOC) was considered by 21 percent of Native Americans, a slightly greater share when compared with non-underrepresented US respondents (18%). They also voiced interest in the alternative of a graduate certificate program in a non-business-related field through a school/university (13% vs. 9%). On the other hand, those who would not consider any substitutions included 10 percent of Native Americans and 13 percent of non-URP candidates.

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36. Hawai'i Island Native Hawaiian Chamber of Commerce. (2020, May 28). Issue Brief: COVID-19 Impacts on Native Hawaiian Businesses. Retrieved April 23, 2021 from: <https://sites.google.com/ksbe.edu/nh-covid19/native-hawaiian-businesses>

Work Experience and Skills

Three in 4 unique Native American GMAT examinees (75%) have more than one year of work experience. Most have either one to three years' experience (29%) or four to nine years' experience (33%). Thirteen percent have 10 or more years' experience. A smaller share of unique Native American GMAT examinees had less than one year of work experience (25%) compared with non-URP US examinees (29%).

Work experience	Native American GMAT examinees	Non-URP GMAT examinees
Less than 1 year	25%	29%
1 to 3 years	29%	36%
4 to 9 years	33%	28%
10 or more years	13%	7%

Source: GMAT Testing Data, TY2020

Nearly half (46%) of Native American prospective students surveyed in 2020 revealed that they were prompted to take action on the journey to GME because they had “always planned to do so at this point in their career.” Other top triggers for action among Native Americans in 2020 related to career goals in current or future employment, including: a “desire to apply for a job but lacking the required skills and/or degree to be competitive” (29%) and a “convenient time to go to school” (41%).

While most of the catalysts for a GME journey among Native Americans compare closely with those of non-URP US respondents, exceptions are seen related to job insecurity and monetary viewpoints: “a family member was laid off/ fired from their job” (3% Native American vs. 1% non-URP); and “I have the financial resources to apply” (16% vs. 26%). Interestingly, among Native Americans the number of those “able to receive tuition assistance at my current job” was greater than non-underrepresented candidates (21% Native American vs. 16% non-URP).



Areas of concentration chosen in 2020 offer additional insight into what skills Native American prospects want after their GME studies that they can use on the job or in a new career:

- The six most popular areas of study concentration selected by Native Americans included: entrepreneurship, leadership, general management, finance, strategy, and consulting.
- Slightly greater shares of Native Americans, when compared with non-URP respondents, were drawn to concentrations such as: nonprofit administration/management (16% Native Americans vs. 8% non-URP), media management (13% vs. 6%), human resources (10% vs. 6%), transportation (7% vs. 3%), arts administration (7% vs. 3%), and communications and public relations (8% vs. 5%).
- Conversely, when compared with non-URP respondents, smaller percentages of Native Americans indicated interest in areas such as: business analytics/data science (13% Native Americans vs. 31% non-URP), strategy (20% vs. 34%), finance (20% vs. 32%), and consulting (20% vs. 29%).

In the midst of the COVID-19 pandemic, the demographic changes in work experience and gender already underway within the Native American talent pipeline (see data below and in the demographic profile on page 21) may have major implications for business schools' engagement.

Native American examinees "still in undergraduate studies" account for a greater percentage of unique GMAT examinees (31% in TY2020 compared with 22% in TY2017). This suggests that even as the pandemic unfolded, this young segment of talent recognized the value of GME and yet likely faced greater difficulty in securing training opportunities such as internships, work partnerships, and job networking when compared with previous cohorts of Native American talent.

By gender, women in TY2020 accounted for 39 percent of the Native American GMAT examinee pipeline (compared with 41% in TY2019 and 44% in TY2017), signaling a continued decline in female representation compared with Native American male counterparts in GMAT testing. This suggests an opportunity for schools to share information about their available support mechanisms that may especially resonate with and reassure women (like backup childcare services, mental health resources, or mentorships) as tools to help balance demands of obligations at home with those of school or work.

Data about women as business leaders in the Native community is significant. According to Native Women Lead (NWL), an organization that supports indigenous women as entrepreneurs

and leaders, two-thirds of all American Indian and Alaskan Native women in the United States were the primary breadwinners in their families in 2016.³⁷ Last year, Native Americans/Alaskan Natives owned 1.4% of all women-owned businesses (an estimated 161,500), employing 61,300 workers and generating \$11 billion in revenues. Since 1997, women-owned businesses grew by 114 percent, while Native women-owned businesses grew by 201 percent.

Nearly 3 in 10 Native American women are working a job that is considered essential during the pandemic.³⁸ As unemployment rates during the pandemic increased fastest for Native American men and women when compared with others in the US, the challenges were exacerbated by the gender pay gap of Native American women, who make only 57 cents on the white male dollar.³⁹⁻⁴⁰ If Native American unemployment continues, analysts worry the situation could lead to more discouraged job seekers and less labor force participation, especially when coupled with the endemic poverty and other social barriers that are unique to the American Indian population.⁴¹

External data indicates the pandemic has exacerbated the challenges faced by women in general, signaled by a 2020 survey that reports that women were more likely to take a side job for supplemental income, experience feelings of burnout, or reduce career ambition.⁴²

In April, when the national unemployment rate reached a record high of 14.7%, roughly 26.3% of Native Americans were unemployed. Although more than half of the jobs have returned in recent months, many are in service sector industries that Native American women and other women of color are overrepresented in. These same jobs are at risk of being lost again if states reimpose lock downs due to Covid-19.⁴³

37. Native Women Lead. (2021). Retrieved April 22, 2021 from: <https://www.nativewomenlead.org>

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43. Connley, C. (2020, October 1). Nearly 3 in 10 Native American women work a front-line job, but they're far from receiving equal pay. CNBC. Retrieved April 22, 2021 from: <https://www.cnbc.com/2020/10/01/native-american-women-are-still-far-from-receiving-equal-pay.html>

Financing Plans

Native American business school candidates are traditionally more likely than non-URP US candidates to plan to use grants, fellowships, scholarships, and loans to finance their graduate management education. In addition, Native Americans are less likely to plan on parental support or use personal savings than non-URP peers.



According to 2020 survey data, 61 percent of Native American business school candidates plan to use grants, fellowships, and/or scholarships to pay for business school. By comparison, 55 percent of non-URP US candidates plan to use these funding sources.



More than half of Native American business school candidates (57%) plan to take out student loans, which is slightly higher than non-URP US candidates (53%).



A third of non-URP US candidates (33%) plan on receiving financial support from their parents to help pay for graduate business school. By comparison, only 20 percent of Native American candidates plan on receiving parental financial support.



Native American candidates are also less likely than non-URP candidates to plan to use personal savings (39% Native Americans vs. 51% non-URP) and personal earnings (33% vs. 46%) to finance their degree.



In the midst of the COVID-19 pandemic, current level of debt was a more prevalent barrier to entry among Native Americans compared with non-URP prospective students (11% Native Americans vs. 8% non-URP).

Debt aversion, lack of understanding about credit and repayment, difficulties in documenting family income and hesitancy to take out student loans make financial aid a complex conversation in the Native community. In 2014, advocates (including Human Rights Watch) reported that Native American communities appear to be more saddled with predatory loans than any other community in the United States.⁴⁴ In 2016–2017, only 3 of the more than 30 Tribal colleges allowed their attendees to take out federal student loans because tribal students had such a hard time repaying them.^{45–46}

Nearly a third of Native American undergraduate students take out federal student loans (31%), compared to 40 percent of all students.⁴⁷ Yet, American Indian and Alaska Native student borrowers reportedly owe the highest monthly payments on student loans.⁴⁸

There are key gaps in knowledge about access to capital and credit in Native communities. Little is known about the types and value of individual-level asset holdings as members of the Native community sub-population often are not represented in sufficient numbers to enable analysis.⁴⁹ Native business owners appear less likely than business owners overall to obtain financing from banks. In 2012, for example, 5.6 percent of American Indian and Alaska Native business owners and 3.6 percent of Native Hawaiian business owners reported using formal bank financing for startup funds, as compared to 7.5 percent of business owners overall. Native business owners also report a slightly greater reliance on credit cards—a type of informal bank financing—for business startup and growth than do non-Native entrepreneurs.

44. NBC News. (2014, October 31). Endless Debt: Native Americans Plagued by High-Interest Loans. Retrieved April 22, 2021 from: <https://www.nbcnews.com/feature/in-plain-sight/endless-debt-native-americans-plagued-high-interest-loans-n236706>

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47. The Postsecondary National Policy Institute. (2020, November). Fact Sheets: Native American Students. Retrieved April 22, 2021 from: <https://pnpi.org/native-american-students/>

48. Hanson, M. (2020, September 24). Student Loan Debt by Race. EducationData.org. Retrieved April 22, 2021 from: <https://educationdata.org/student-loan-debt-by-race>

49. Jorgensen, M. and Akee, R.K.Q. (2017). Access to Capital and Credit in Native Communities: A Data Review, digital version. The University of Arizona Native Nations Institute Native Nations Institute. Retrieved April 22, 2021 from: https://nni.arizona.edu/application/files/6514/8642/4513/Accessing_Capital_and_Credit_in_Native_Communities_A_Data_Review.pdf

Some groups are trying to improve financial literacy within the Native community, and resources are available from the First Nations Development Institute as well as the Native American Financial Services Association.^{50,51} School professionals can access the February 2021 Lumina Foundation's commentary on student borrowers of color as framed by indigenous experts; it offers ways to support a better understanding of the complex challenges of Native American student borrowing.⁵²

In March 2020, the American Indian Graduate Center (AIGC) raised \$210,000 and established the Student Emergency Fund as a rapid response to support students impacted by COVID-19 across the United States. The fund assisted with essential expenses like housing and household bills, food, utilities, and travel, and supported 14 percent of their scholars impacted by the pandemic.⁵³ In addition, the Empowering Scholars Initiative (famously funded by MacKenzie Scott, author and ex-wife of Amazon founder Jeff Bezos) is a \$1 million scholarship fund created in 2020 to fund opportunities for first- and second-generation descendants, as well as part-time students, Ph.D. candidates pursuing research opportunities, and scholars taking graduate entrance exams.^{54,55} The Initiative allows the AIGC to fund up to 53 percent more students in 2020 than they could support previously.

As a preventative measure to avoid enrollment declines during COVID-19, many tribal colleges offered financial incentives to keep students enrolled. The inducements included reducing tuition (as much as 50% at some schools) or even eliminating it altogether, giving away laptops, subsidizing internet plans, and providing gift cards to help with food or transportation costs.⁵⁶

Overall, Native Americans reaffirmed their confidence in the value of GME degrees with a smaller percentage of survey respondents who felt that finances might prevent them from pursuing GME when compared with non-underrepresented respondents. Native Americans were steadfast in the face of challenges such as the cost of the program (18% Native Americans vs. 22% non-URP), uncertainty of job prospects post-GME (7% vs. 12%), and current uncertainty of the economy (2% vs. 9%).

50. First Nations. (2021). Achieving Native Financial Empowerment. Retrieved April 22, 2021 from: <https://www.firstnations.org/our-programs/achieving-native-financial-empowerment/>

51. Native American Financial Services Association. (2018). Retrieved April 22, 2021 from: <https://nafsa.everfi-next.net/welcome/nafsa-achieve>

52. Lumina Foundation. (2021, February). Changing the Narrative on Student Borrowers of Color. Retrieved April 22, 2021 from: <https://www.luminafoundation.org/wp-content/uploads/2021/02/borrowers-of-color-2.pdf>

53. American Indian Graduate Center. (2021, March 15). A Letter from our Executive Director. Retrieved April 22, 2021 from: <https://www.aigcs.org/news/ourworkisnotdone/>

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Population and Geography

Measurements of pipeline data may appear distorted when compared with previous years, since standardized testing centers temporarily closed around the globe in spring 2020 due to coronavirus (COVID-19) precautions. Correspondingly, many students had tests cancelled or postponed before the transition to an online GMAT exam was implemented.

The lack of consistency in TY2020 figures is further intensified by schools' quick adjustments to maintain business continuity and alterations in their usage of the GMAT exam. For example, some schools allowed applicants to request test waivers, accepted an alternative test (e.g., GMAC's Executive Assessment Online exam—launched in early May 2020), modified requirements to become test optional, or did not require a test for the 2020-2021 school year.⁵⁷

Native Americans in testing year 2020 (TY2020)⁵⁸ account for the smallest number of the underrepresented population (URP) groups in the US graduate management education pipeline.

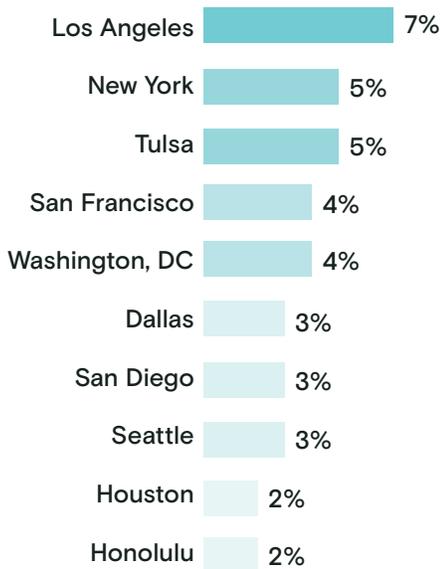
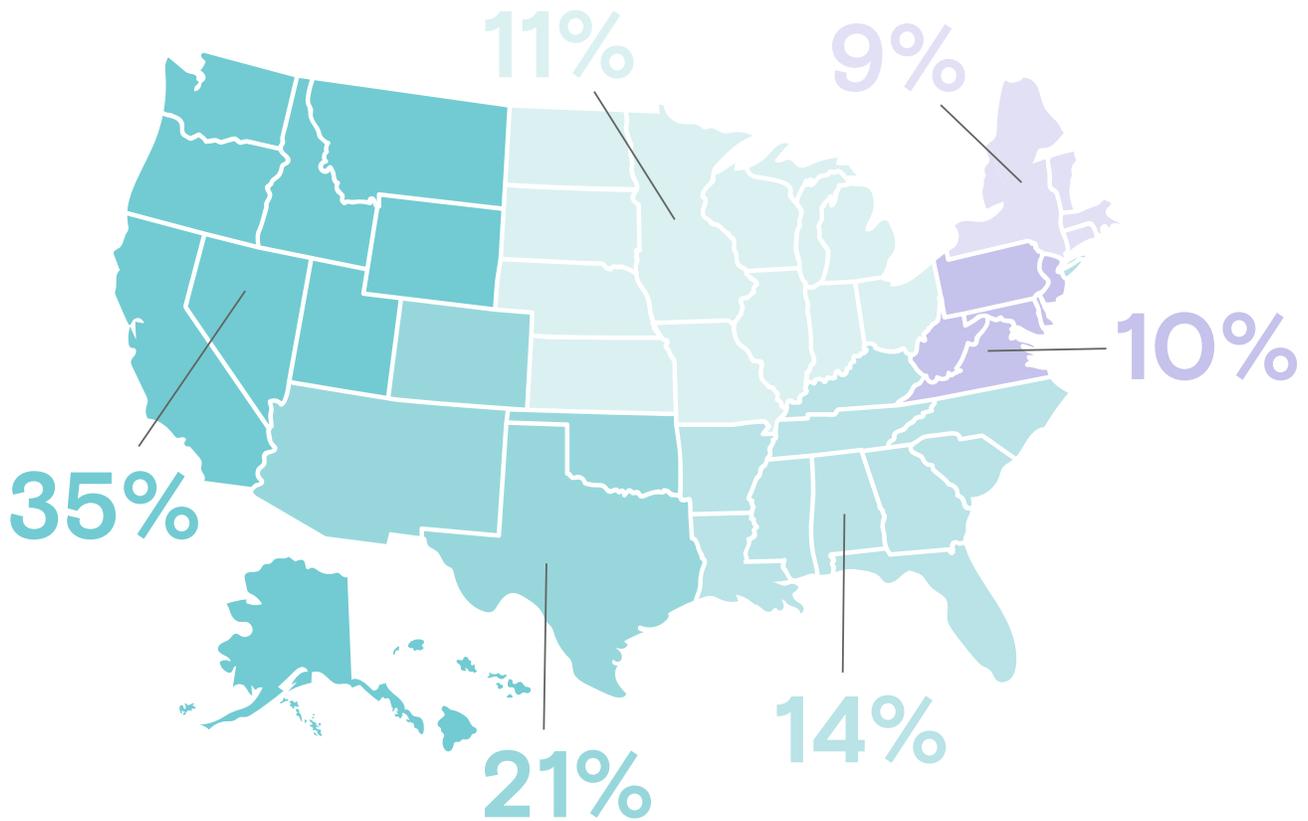
- Among unique Native American GMAT examinees, 61 percent are men and 39 percent are women.
- A majority of unique Native American GMAT examinees (80%) are 30 years old or younger. Within this age segment, a slightly greater share is younger than 25 (44%) when compared with those Native Americans between the ages of 25 and 30 (36%).



57. Blackman, S. (2020, December 14). Standardized Tests for Business School. Retrieved March 17, 2021 from: <https://www.stacyblackman.com/standardized-tests-for-business-school/>

58. GMAC. (2021, February). "Profiles of GMAT™ Testing: North America, TY2016-TY2020." Available at: <https://www.gmac.com/market-intelligence-and-research/assessment-data/profile-of-gmat-candidates>. Note: Testing year 2020 refers to the period July 1, 2019 to June 30, 2020. In April 2020 testing centers temporarily closed worldwide because of coronavirus (COVID-19) precautions. Correspondingly, the interim GMAT™ online exam testing appointments were available beginning April 20 through June 15, 2020. Among unique Native American examinees, 85% sat for the test in-person and 16% completed the online exam. Native American refers to those U.S. citizens who identify as Native Hawaiian or Pacific Islander or American Indian or Alaska Native.

Unique Native American GMAT™ Examinees, by Residence for US Regions and Metro Areas



By US region of residence, the West has the largest percentage of unique Native American GMAT examinees (35%). Large representations of Native American examinees are also in the Southwest (21%), followed by fewer shares in the South (14%), Midwest (14%), Middle Atlantic (10%) and Northeast (9%) regions.

By US metropolitan area, the greatest representation of unique Native American GMAT examinees were in Los Angeles (7% in TY2020, an increase from 4% in TY2017). Other areas with large representations of Native Americans illustrates some shifts, led by New York and Tulsa (each 5%), San Francisco and Washington, DC (each 4%), Dallas, San Diego, and Seattle (each 3%), and Houston and urban Honolulu (each 2%). The metro areas of Tulsa, San Diego, Seattle, and Honolulu are notable inclusions in the top metro areas for Native Americans when compared with leading metro areas for Non-URP US examinees. In TY2017, Chicago and Oklahoma City were among the top 10 metro areas for Native Americans, however they do not appear in the list in TY2020.

Source: GMAT Testing Data, TY2020

Demographic Profile

Presented below is demographic data for unique US GMAT examinees in TY2020 who self-identified as Native Hawaiian or Pacific Islander or American Indian or Alaska Native and reside in the United States. Examinees are not required to provide biographical and demographic information. **Bold** indicates the largest group within each data series.

GMAT® Exam Testing Year 2020, Native Americans, Unique GMAT® Examinees

Gender

- **Men: 61%**
- Women: 39%

Age range

- **Younger than 25: 44%**
- 25–30: 36%
- 31–39: 17%
- 40 and older: 4%

US region

- Middle Atlantic: 10%
- Midwest: 11%
- Northeast: 9%
- South: 14%
- Southwest: 21%
- **West: 35%**

Years of work experience

- Less than 1 year: 25%
- 1–3 years: 29%
- **4–9 years: 33%**
- 10 or more years: 13%

Highest education level attained

- Still an undergraduate: 31%
- **Earned bachelor's degree: 61%**
- Taken graduate courses beyond first degree: 5%
- Earned master's degree: 1%
- Earned doctorate: 3%

Undergraduate major category

- **Business and commerce: 53%**
- Social science: 20%
- Science: 7%
- Engineering: 10%
- Humanities: 5%
- Other major: 6%

Undergraduate GPA

- 2.9 or below: 18%
- **3.0–3.5: 51%**
- 3.6 or above: 31%

Total GMAT score

- **Below 500: 43%**
- 500–540: 12%
- 550–590: 14%
- 600–640: 12%
- 650–690: 10%
- 700 and above: 8%

Intended degree program

- **Master of Business Administration (MBA): 80%**
- Executive MBA: 7%
- Master of Accountancy: 12%
- Master of Analytics/Business Intelligence: 8%
- Master of Business/IT: 3%
- Master of Entrepreneurship: 5%
- Master of Finance: 14%
- Master in Health Care Administration: 2%
- Master of Human Resources: 2%
- Master of Management: 2%
- Master of Marketing/Communication: 4%
- Master of Public Administration: 1%
- Various other degrees MS/MA: 14%
- Joint degree, MBA/engineering: 3%
- Joint degree, MBA/law: 7%
- Other joint degree: 2%
- Doctorate in business: 4%
- Other specific degree: 3%
- Undecided: 1%

Source: GMAC. GMAT exam data, TY2020. Percentages may not total 100 due to rounding. Data from 486 unique US citizens who self-identified among a Native American group, such as Native Hawaiian or Pacific Islander or American Indian or Alaska Native.

Contributors

The following individuals from GMAC made significant contributions to the publication of this report:

Michelle Sparkman Renz, Consultant lead author, literature review, and manuscript review; Devina Caruthers, Manager, Research, data facilitation and preparation; Tacoma Williams, Associate Manager, Research Operations, data facilitation and preparation; Rachel Nana, Consultant, Data Science, data preparation; Tania Hernandez-Andersen, Senior Director, Corporate Brand, manuscript review; Sabrina White, Vice President, School and Industry Engagement, manuscript review, editorial review.

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Diversity Insights 2021 report is a product of GMAC, an association of leading graduate business schools worldwide. Founded in 1953, we are committed to creating solutions for business schools and candidates to better discover, evaluate, and connect with each other. We work on behalf of the schools and the graduate management education community, as well as guide candidates on their journey to higher education, to ensure that no talent goes undiscovered. GMAC provides world-class research, professional development opportunities, and assessments for the industry, designed to advance the art and science of admissions. Owned and administered by GMAC, the Graduate Management Admission Test™ (GMAT™) exam is the most widely used graduate business school assessment, recognized by more than 7,000 programs worldwide. Other GMAC assessments include the NMAT by GMAC™ (NMAT™) exam, for entrance into graduate management programs in India and 10 other countries, and the Executive Assessment, specifically designed for executive programs around the world. GMAC is a global organization with offices in Hong Kong, China; Gurugram, India; Singapore; London, United Kingdom; and the United States. To learn more about our work, please visit www.gmac.com.

