DEGREES WITH LESS DEBT

Postsecondary Strategies that Enhance Low-Income and Black Student Success

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Despite rising costs, completing a college degree is still a wise investment. Yet, inequities in social systems and education have fueled educational equity gaps; 22% of Black adults in 2017 attained a bachelor's degree or higher, whereas 37% of White adults attained this same benchmark (Nichols & Schak, 2017). Further, in 2018, 62% of adults from families in the highest-income quartile had attained a bachelor's degree or higher by age 24 compared to just 16% in the lowest-income quartile (Cahalan et al., 2020). Our *Degrees with Less Debt* series is motivated by these low attainment rates for low-income and Black students, the increased debt load that many students incur, and the economic, social, and moral imperative to ensure that the most marginalized students have the opportunity to achieve their career goals.

The first report in the series, *Degrees with Less Debt: Strategies for Underrepresented Student Populations* (Holt, White, & Terrell, 2017), highlighted five key strategies and practices that help low-income, first-generation, and underrepresented minority students graduate from college with less debt. The themes that emerged, *university leadership, a coordinated and caring community, early college experiences, flexible and sufficient financial aid*, and *just-in-time academic supports*, are as important today as they were in 2017. This study was commissioned by St. Louis Graduates, a St. Louis collaborative network committed to eliminating equity gaps in degree attainment for low-income students and Black students and was advised by the St. Louis Graduates *Degrees with Less Debt (DWLD)* Task Force. This study aims to identify high-level institutional strategies and systems that reduce inequities based on race and class as universities employ more systemic and data-driven approaches to student success. The overarching goal was to reveal adaptable strategies that can create a broad network of colleges and universities using evidence-based strategies to enhance college completion with less debt for low-income students and Black students.

The data collection for this study was completed in 2019, prior to awareness of coronavirus pandemic in the United States and prior to the widespread protests for social justice and calls for policing reforms in 2020. However, the strategies and topics covered in this report are relevant to address race and class inequities in the education system.

METHODS

This mixed-methods study used publicly available quantitative data to identify the Top 5 four-year higher education institutions in Missouri and southern Illinois that are serving and graduating low-income and Black students with less debt. Thresholds were used to limit universities to those with at least median graduation rates, and those enrolling at least the 25th percentile of low-income and Black students (N = 24). Our success formula was based on actual minus predicted 6-year graduation rates for Pell Grant recipients and Black students minus median student debt at graduation. *In alphabetical order*, the five institutions that ranked highest on the Success Formula were: *McKendree University, Southeast Missouri State University, University of Central Missouri, University of Missouri–St. Louis*, and *Webster University*.

Interviews were conducted at the five identified institutions with university administrators responsible for overseeing academic supports and financial aid, as well as university leadership for a total of 26 administrator interviews. One student focus group from each institution, representing low-income and Black students, was selected and interviewed, for a total of 32 student interviews. The themes that emerged from the interviews allowed us to identify high-level institutional strategies that are reducing inequities based on race and class and help students graduate with less debt. We also identified some areas in which students and administrators had differing views.

Institutions that Ranked Highest on the Success Formula

STRATEGIES

The four high-level institutional strategies identified were 1) It's All About Affordability, 2) Leadership and Advocacy Across the Institution, 3) Completion Curriculum and Supports, and 4) Essential Needs for a Changing Student Body.

IT'S ALL ABOUT AFFORDABILITY

It's All About Affordability evolved from both student and administrator interviews. Students indicated that their retention or attrition directly was attributable to the students' ability to afford tuition and fees, housing and transportation, textbooks and printing, and other essential needs. As noted by several students, crises emerge, circumstances change, and the ability to meet financial needs during these times is critical for their retention in college. Likewise, administrators reported a focus on affordability. Institutional scholarships were restructured to serve more students; scholarships were created to provide supplemental funding for low-income seniors to complete their degrees; and emergency funding was available at several institutions. At one institution, a tuition freeze was instituted for the upcoming academic year.

Need-Based Financial Aid

As indicated in our previous report (Holt et al., 2017), reallocation of need-based student aid is one of the clearest strategies to increase persistence and ultimately graduation (Alon, 2011). This redistribution of financial aid from the wealthiest students to their economically disadvantaged peers can eliminate wealth-based college inequity. However, the majority of need-based aid that students receive comes from states and institutions. Hence, state and institutional aid are the most likely leverage points to change the distribution profile for need-based aid.

A Multifaceted Approach to Financial Aid is Needed to Reduce Student Debt

Postsecondary institutions can benefit students by adopting student-centered financial aid policies. The Institute for College Access & Success (TICAS) puts forth criteria for student-centered financial aid offices that partner with students to ensure student success. The ten criteria center around communication, transparency, respect for the student, and flexibility (The Institute of College Access & Success, n.d.). Adopting these student-centered approaches also helps students to maximize their non-loan aid and reduce overall student debt.

In many instances, students reported challenges receiving the information they needed from their financial aid office. Students were concerned, not only of their growing debt, but also because this was not always a viable option for them.

Transparency and Streamlining Application Processes

Financial aid is complicated. Student financial aid is comprised of grants, waivers, subsidized and unsubsidized loans, scholarships (based on merit or need), and work-study. Further, financial aid is awarded for varied amounts of time and with different eligibility criteria. Student interviewees expressed concern about the lack of transparency regarding financial aid options after enrollment. For instance, students were not always aware of the financial aid award programs they could have applied for, especially emergency funds. Some

students perceived that emergency funds were distributed subjectively, and in some cases, students reported being unaware of this option. Some students indicated that they did not have any idea how much student loan debt they had incurred, nor how they would pay this money back.

On some campuses, applications for admissions and the FAFSA were used for dual purposes and applied the students to endowed scholarships and institutional grants, without additional steps. This type of streamlined application process for grants and scholarships is a student-centered way of directing financial aid to qualified students.

High-Touch Approach to Financial Aid Planning & Financial Literacy

The need for students to become financial literate and develop financial aid planning are evident given the increasing costs of higher education and the increasing debt that students must take on. Evidence suggests that a high-touch approach to financial aid planning and financial literacy may change student borrowing patterns. Financial aid advice, at least at a basic level, could be provided to students through multiple offices and personnel who students interact with, including but not limited to, academic advisors, TRIO staff, student support services personnel, and faculty and instructors.

LEADERSHIP AND ADVOCACY ACROSS THE INSTITUTION

Committed Leadership Paves the Way for Student Success

A central theme that emerged in our research is the importance of university leadership that is committed to equity issues on campus and in the community. Leadership with a central focus on retention and graduation of their low-income students and Black students can pave the way for student success by setting the direction for the university to tackle persistent equity issues. Some of the bold steps university leadership can take include reallocating funding for equity purposes, implementing programs with an equity focus,

and increasing diversity throughout the university. University leaders who are committed to achieving equity develop institutional diversity and inclusion goals that build on the university's core mission and values.

Some of the interviewed university leadership mentioned intentional efforts to diversify their Board of Trustees and bring diverse leadership to top administrative positions. Several universities described initiatives to hold regular campus conversations about diversity, equity, and inclusion. These initiatives evolved into broader campus conversations about equity.

Advocacy Throughout the University Creates a Support Network for Black and Low-Income Students

"Having a seat at the table"

The benefits of diversifying an institution, from administration to faculty, are well documented. A diverse faculty help create an equitable environment where inclusive perspectives are included in the curricula. This helps underrepresented students feel academically validated and creates a sense of belonging (Hurtado & Alvarado, 2013; U.S. Department of Education, 2016).

The Chief Diversity Officer (CDO) can help drive changes to diversify the faculty and staff and provide cultural competency training. It is also important for the CDO, student affairs personnel, equity and inclusion offices to have *a seat at the table* and influence university policy and practice. This was occurring at several of the studied institutions.

Faculty & Staff Diversity

To ensure that students have role models in higher education with similar lived experiences, it is important to have a diverse staff and faculty. One institution was recruiting previous students through a "grow your own" initiative to hire staff who had similar background and experiences as current students.

The universities in our study identified several challenges when attempting to diversify faculty and staff, yet progress had been made. Administrators and students at rural institutions in our study

particularly acknowledged the struggle to recruit diverse faculty. Whereas at one urban university, they have successfully embedded equity in the tenure and promotion documents and are infusing that process more broadly across other areas on campus.

The Power of Connectedness Promotes an Inclusive and Safe Environment

Black and low-income students experience college differently than those with tacit college knowledge from family members, friends, and peers who attended college. Yet, feeling a sense of belonging or connected to campus is a key to student success (Hurtado & Carter, 1997; Strayhorn, 2019). A sense of belonging or campus connection can be fostered through diverse interactions, an inclusive campus climate, faculty support, and engagement in educationally meaningful activities (Hoffman, Richmond, Morrow, & Salomone, 2002-2003; Kuh, Kinzie, Schuh, & Whitt, 2010; Strayhorn, 2008; 2019).

Precollegiate and Early College Connections

Marginalized students with less access to peers and parents who attend college need additional resources and encouragement to apply to college; typically, this is their high school counselors and teachers. However, precollegiate programs can counter this by providing college coaching to encourage students to complete high school and attend college. Precollegiate programs can also promote the development of academic, personal, interpersonal, and professional skills within students. Several of these precollegiate programs at the studied institutions yielded success.

Cultural Navigators

Becoming familiar with college involves learning the language of drop-deadlines, FAFSA, living-learning communities, and declaring a major. Students also learn college norms, such as convocation or seeking a professor's help during office hours, as well as the specific campus social and cultural traditions. To prepare students to successfully negotiate the college experience, cultural navigators help students unpack their cultural wealth.

Within the university environment, academic advisors can be powerful cultural navigators. They know the pathways to success and can tailor their guidance to help students succeed. Black and/or low-income students often interface with TRIO offices and student success offices, which have additional advisement staff and success coaches. Students in these offices establish strong bonds with their advisors and develop trusted relationships. Some students, however, sought the advice of personal connections or high school or middle school counselors because they found it easier than connecting with campus advisors.

Some campuses use the freshmen seminar or first year experience to provide students with information and resources about campus life and to connect with students to understand their needs and have an avenue to reach them when necessary.

Peer Leaders

Peer mentors help support freshmen as they transition from high school and navigate their first year in college and help new students become acclimated campus and teach them about useful resources. They can connect students with other support personnel by sending alerts through the campus student data system. Peer leaders were also important as influential figures. Students reported that it was inspirational seeing Black student campus leaders.

COMPLETION CURRICULUM AND SUPPORTS

Systemic Curricular Changes Lead to Higher Graduation Rates

Reducing the number of credits to graduate to 120 credits is one systemic change improving graduation rates. This has been achieved for many majors at the campuses we visited. Additionally, one institution was reducing the required credits for upper-level courses from 40 to 30 credits.

Innovative Curricular Pathways

Guided pathways is a national initiative to create degree pathways that are semi-structured and tied to specific courses through academic maps. Guided pathways can help students attain a degree without excess credits. One institution we visited is developing a large-scale curriculum alignment and academic maps that provide clear paths to graduation.

Based on poor outcome measures, many institutions are restructuring the traditional math curriculum sequence. Too few students take a gateway course in math early enough in their college career and too few students are prepared for college-level math. To address this, institutions are developing initiatives that create different math pathways, appropriate for different majors (Complete College America, n.d.). For example, student support services offices were helping to redesign entry-level math courses and were creating a corequisite course. Further, some institutions were providing supplemental instruction and embedded tutoring for extra instructional support.

Systemwide Academic Supports Advance Equity Goals

Institutions are providing student supports in a more professionalized way, with online components, and support services available 24/7. Some of the studied universities report their tutors are now getting advanced instruction and being certified through the College Reading and Learning Association.

Some of the ways that the studied universities built a coordinated system of student supports included clear policies, tiered systems of student supports, and a robust data dashboard system. Further, student alert systems were implemented at several institutions to raise capacity to monitor student behavior and reach students before a crisis arises.

As noted in the first *Degrees with Less Debt* report (Holt et al., 2017), tutoring, supplemental instruction, and writing centers are important student supports. Again, students in this study were strongly appreciative of these academic supports.

Tiered Systems of Support

With tiered student support systems, only the most at-need students receive the most intensive communication and support services. The goals of such systems are to provide students with the appropriate level of support. More intensive supports go to those students who are most at-risk, while those less at-risk receive lower level supports. The support services that studied universities reported using in these tiered systems include workshops and seminars on academic supports, time management, and test preparation, as well as non-academic topics such as building healthy relationships, networking, and self-advocating. Additionally, students can be matched with academic coaches or peer mentors to personalize the support services.

Black Male Initiatives

A special segment of the college student body that need academic supports are Black males. Graduation rates are lowest for Black male students (National Center for Education Statistics, 2019); Black males comprise only 5% of all undergraduate students (Kena et al., 2016), but of those who successfully enroll, only one-third complete their postsecondary degrees (Harper, 2006; Strayhorn, 2008).

Addressing these concerns has spurred Black Male Initiatives on many college campuses. We heard about these on several of the campuses we visited. These initiatives were providing a safe space for Black men to discuss their unique concerns and challenges and were helping them reach their end goals by recognizing the special challenges they face. One new Black male initiative was providing full wraparound services including tutoring, speed passes to mental health, and other services that support Black men to be academically, personally, and socially successful.

Seamless Transfer

College completion rates among community college students is generally low. Roughly, 17% of students who entered community college in 2013 completed a bachelor's degree in six years, and this is even lower for students from low-income families (13%) and Black students (10%; Community College Research Center, n.d.). Although most

students who enter community college plan to transfer to a four-year institution, obstacles such as competition for students, misaligned incentives, and resource constraints can impede transfer. However, institutions can create clear programmatic pathways with aligned high-quality instruction by generating major-specific academic maps with partner institutions and creating regular processes to update these maps. Transfer students may also need tailored advising at both two-year and four-year institutions. At the four-year institution, this includes providing dedicated resources, personnel, and structures for advising transfer students, an equivalent of the first-year experience, and fairly allocated financial aid (Wyner, Deane, Jenkins, & Fink, 2016).

At the five studied institutions, aspects of these recommendations were being enacted, although not consistently across institutions. At one institution, their mentoring program was available for transfer students. At another institution, potential students were tracked at their partnering community colleges to ensure that they were taking the correct courses that will transfer for their major. In addition, students who were enrolled in a TRIO program at their prior institution were encouraged to apply for TRIO at the receiving four-year institution for a more seamless transition. Across institutions, students commented that the social transition was difficult and more support in this area would have been beneficial.

ESSENTIAL NEEDS FOR A CHANGING STUDENT BODY

As colleges are enrolling more low-income students, adult students with children, and transfer students, the support services that colleges and universities provide are changing. Recognizing that many students have food and housing insecurity, campuses are increasingly offering food pantries and daycares on campus, while partnering with community organizations to help with students' housing, food, and childcare needs. The affordability of college textbooks continues to be a serious issue. Students also require mental health services. Many colleges have struggled to provide adequate mental health services and are seeing dramatic increases in need.

Wraparound Services

Low-income students have benefited from large investments in financial aid, allowing them the opportunity to enroll in college; however, they often still have a significant expected family contribution that leaves them without resources for basic needs. Combined with the costs of textbooks, printing, and course supplies, these students face a financial burden. Colleges and universities have not yet adequately addressed the essential needs of students living in poverty (Broton & Goldrick-Rab, 2016). Students who cannot pay rent or utilities or are going hungry do not feel safe and cannot be expected to find success in college without additional resources and supports (Broton & Goldrick-Rab, 2016).

Across multiple campuses, students mentioned their struggles to pay for books, laundry, and other costs. Textbook costs were on the mind of several of the interviewed students. Administrators, at some of the studied institutions, offered examples of how they are meeting the basic needs of their students with food pantries and childcare, as well as donated clothes. Other educational costs, such as printing services, were being provided through raised funds.

Mental Health Supports

College students have extensive needs for mental health services and students of color have the highest demonstrated needs (Lipson, Kern, Eisenberg, & Breland-Noble, 2018). On college campuses, counseling centers are struggling to meet demand for mental health services, as the mental health needs of college students have risen at a faster rate than general student enrollment (Center for Collegiate Mental Health, 2020). Anxiety and depression were the top concerns experienced by students, and notably, trauma, has increased in the past six years, particularly since 2016-2017 (Center for Collegiate Mental Health, 2020). Increased capacity for mental health services on college campuses is critical. Beyond increased capacity, peer-led student mental health advocacy groups can make a crucial difference for students experiencing mental health concerns (Sontag-Padilla et al., 2018).

Across the campuses we visited, college presidents noted upticks in students' emotional and mental health needs and the severity of mental health needs. Students acknowledged insufficient mental health support particularly near midterms and finals. Some students reported not having access to campus mental health support in times of crisis. Additionally, students may not necessarily seek out help and there may be a wave of students needing mental health supports that campuses may be unaware of without outreach.

ADMINISTRATION — STUDENT DISCONNECT

Students' experiences do not always align with the programs and initiatives we heard about from the administrators. This section brings the perspectives of students to the forefront so university administrators and leadership can be aware of the legitimate experiences and concerns of low-income and Black students.

Welcoming Environment

From the administrators we interviewed, we heard of many intentional efforts directed toward providing a welcoming environment to all students. In most of these cases, funds were allocated to bring about these initiatives. However, many students told us that the campus environment was overwhelming, and they did not always feel welcomed. Some students reported not feeling safe, both from campus crime, and from other students not welcoming diverse students. Students reported needing a safe space where they felt comfortable to hang out and network with peers and trusted mentors, especially on campuses lacking a designated center or space for Black students. On a positive note, several students felt comfortable talking to personnel in TRIO offices, and many mentioned good relationships with their professors.

Campus Diversity

Administrators acknowledged that their institutions need to be more diverse, especially among the ranks of faculty and upper-level administration. Some institutions stated that they struggle with recruiting diverse faculty because they are located in a predominantly White community. Other institutions mentioned a concern with retention of faculty and staff of color and their work with the local community to establish retention efforts. Students recognized that there are more students of color on campus with several serving in campus leadership positions, which they viewed as inspiring. This helps students feel valued and allows them to envision opportunities. Yet, some students on rural campuses reported feeling unwelcome in the community surrounding the university. Of

most concern to students was the lack of faculty diversity. Students expressed a need to have faculty mentors who share their lived experiences, and the same post-graduation challenges they will face. Student interviewees reported issues with some faculty and students being inappropriate and insensitive without consequences.

Contrary to the administrators' point of view, students viewed institutional diversity from a snapshot in time, not as an improvement over time, as administrators often did. Further, students touched on a deeper point about diversity that indicated that they did not think compositional diversity was the sole panacea — they wanted to see an openness and embracing of people of color on campus.

College Costs and Financial Literacy

Administrators on most campuses reported that students received financial aid information or financial literacy sessions. These sessions are part of freshmen seminar or occurred on registration day or at an orientation session, typically in the freshman year. A common theme from administrators was that students receive financial aid information to steer them away from excessive student loans.

Students reported that the financial aid process was unclear. Students believed they did not receive a realistic estimate of college costs and how the costs change over time. Some students remembered attending a financial aid or financial literacy session early in their enrollment or prior to enrollment but reported that this was not sufficient. Students expressed that these financial aid or literacy sessions were too much information in a short amount of time. Further, these sessions were often held during orientation when students received multiple presentations on various topics in one day — just as they are trying to orient to campus life. Students again singled out TRIO programs particularly helping them graduate with no debt and providing financial literacy workshops and information on a regular basis.

Several students reported being encouraged to take out more loans when they asked about financial aid options even though this was not always a viable option for them.

Although the themes that emerged from this research are primarily presented as discrete strategies that, if employed, can help low-income and/or Black college students attain a bachelor's degree, it is likely that the combination of their effects is needed to effectively impact completion rates. These students often face multifaceted challenges not experienced by many of their peers: they attend poorer K-12 schools; they may lack access to computers and reliable internet; they and their families may lack quality healthcare options; and they come from homes with less wealth and limited transportation options. Given these challenges, the actions and strategies needed to help students overcome the academic, family, financial, and other hurdles must also be multifaceted.

RECOMMENDATIONS FOR POLICY AND PRACTICE

We make the following recommendations for policy and practice for institutions of higher education. Although these recommendations require investments in time, resources, and personnel, we believe these recommendations can have a large impact on the success of Black and low-income students on retention and graduation rates. Recommendations are grouped according to the four strategy topics.

IT'S ALL ABOUT AFFORDABILITY

1. Basing financial aid on financial need rather than academic merit would eliminate inequities in college persistence based on wealth and would increase retention overall.

2. A student-centered approach to financial aid includes
   a) regular, proactive, and personalized communication with students throughout their time at the university about their financial aid options;
   b) transparency regarding students' debt and the available financial aid, including emergency aid;
   c) restructuring financial aid offices in a way that is service-oriented toward students; and
   d) building in flexibility to the amount and timing of financial aid.

3. Financial aid planning and financial literacy education and support is more effective when provided at multiple touchpoints throughout students' tenure, in a responsive way.

LEADERSHIP AND ADVOCACY ACROSS THE INSTITUTION

1. Leadership committed to intentional race-conscious and class-conscious policy development is needed to eliminate race and class inequities within universities. We recommend that institutions develop these polices with measurable equity goals and schedule regular review of progress toward the goals, at the highest level of governance.

2. Increasing compositional equity is needed at all levels of the university. This includes diversifying Boards of Trustees.

3. Beyond compositional equity, we recommend universities mandate cultural competency training to all faculty and staff who interact with students.

4. Student recruitment in diverse communities is key and can be more effective if institutions connect with students while in high school or earlier.

5. Providing opportunities for student leadership development for Black and low-income students is a wise investment, as they provide role models for their peers.

6. We recommend that universities prioritize both recruitment and retention efforts for diverse faculty for both tenure-track and non-tenure-track positions.

7. For retention efforts, embedding diversity in tenure policy, such that faculty are rewarded for incorporating diversity into their teaching, research, and community and professional service can be effective.

8. Coordinated student support networks throughout the university, and particularly in offices where students often visit, are needed to ensure students get appropriate advice and are not forced to rely on individual cultural navigators. A high-touch approach that is institutionalized across the university and leaves less room for students to seek non-expert advice is recommended.

COMPLETION CURRICULUM AND SUPPORTS

1. We endorse structured pathways programs, provided they are accompanied by appropriate advisement, considering student interests and competencies. Also, advisors should be mindful that this does not result in 'tracking' less prepared college students into less rigorous and potentially less lucrative majors.

2. Investing in academic support systems for low-income and Black students can have significant impacts on student persistence and completion. This includes investing in professional training and credentialing for academic support personnel.

3. Tiered systems of student supports not only provide appropriate supports to students, but also are an efficient allocation of university resources.

4. Monitoring data on student transfer outcomes and identifying when transfer protocols are not working for students is critical. Further, tailored advisement with dedicated staff to transfer students at both the leaving and the receiving institutions can ensure credits are transferred and eliminate miscommunications.

5. Providing transfer students with an orientation experience equivalent to the freshmen seminar at four-year institutions, facilitates smooth transitions by introducing transfer students to important university resources and fostering campus connections.

ESSENTIAL NEEDS FOR A CHANGING STUDENT BODY

1. University programs or university-community partnerships that provide essential student needs, such as food pantries, affordable student housing, and winter clothes support low-income students and allow these students to keep their focus on their academic studies. Additionally, universities should provide basic educational needs such as printing services, computers, and digital access; while also ensuring that textbooks are affordable or available in print and online through the library.

2. Fully funding counseling and other campus mental health services is an urgent need as the numbers of students with mental health needs escalates, especially among students of color. Additionally, flexible counseling practices will better serve the increasing numbers of students with mental health needs, including drop-in clinics in residence halls, student unions, and multicultural centers, where students can receive support as needed, without appointments. Embedding counselors in academic and athletic departments, where students spend time and encounter stresses, can be another way to direct resources to students as needed.

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