DEGREES WITH LESS DEBT

Postsecondary Strategies that Enhance Low-Income and Black Student Success

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PREFACE

This research was conducted prior to awareness of the Coronavirus pandemic in the U.S. The report was written June 2020, as the first wave of the Coronavirus spread, resulting in both higher infection and death rates within Black communities across America. At the time of writing, one-third of the reported infections and deaths are Black Americans, yet Black persons make up only 13% of the population in the United States (Brooks, 2020). The pandemic has struck at the heart of inequities in the social structure and health care systems in the United States. Further, the ramifications of the pandemic on the higher education landscape will be substantial, with likely budget shortfalls and need for restructuring higher education with more distance learning and web resources for students, limited face-to-face interactions once campuses reopen, and other major changes. Strategies to help our most vulnerable students access mental health support, financial aid, and academic resources they need to succeed and graduate college will be even more important at this time. We believe the strategies described in this report can be a helpful framework for moving forward in the post-pandemic era and strengthen the higher education system to serve all students equitably.

Also at this pivot point, as we seek social justice for Black persons in America on many fronts, the clarion call is to speak something, do something, change the past, and eliminate systemic racism in our society — not just talk about it, or delegate to a new committee without power. Throughout this project, we have heard the voices of Black and low-income students and persons in power in academia. We have heard that representational diversity is improving in academia, that various diversity initiatives are underway, and scholarships are being designed to help more Black and low-income students attend and complete college. We applaud these intentional efforts to bring change to higher education and begin to address the problems of racism and classism in higher education. We also heard the voices of students. These students shared their experiences of incredible hardship while attending college and their need to scrape together funds to pay their college bills, print their papers, buy expensive textbooks, and buy food for the week. They spoke to the racism they experience at universities both inside and outside of classes,

and the lack of role models who understand what they will encounter once they graduate and transition to their careers. They spoke of their need for more academic supports to succeed, given the poorer preparation for college they received. It comes to mind that university leadership has access to a tremendous resource — the voices of Black and low-income students. After engaging in this series on Degrees with Less Debt, one cannot help but be changed by listening to the stories of these students who must continually hurdle obstacles in their drive to succeed. If education leadership engages these students on a regular basis, listens to their stories, and capitalizes on their energy, there is reason to hope for change — change that goes beyond retention models to fully embrace the assets that Black and low-income students bring to academia. This change will not only require leadership to listen to the voices of Black and low-income students, but will also require adequate funding — so all students, not just those of privilege, can graduate debt-free, with a promising future.

THE COLLEGE PATH TO SUCCESS

Despite rising costs, completing a college degree is still a wise investment. The premium to annual earnings from a bachelor's degree is roughly $30,000. Accounting for college costs, this still results in an approximate rate of return of 14% (Abel & Dietz, 2019), which is better than most other investments. After 40 years, this return-on-investment amounts to $765,000, including paying off student debt. For someone with only a high school diploma, on average, they will earn 40% less (Carnevale, 2020). Further, in this knowledge-based economy, most jobs go to people with some postsecondary education. In the recovery from 2010-2016, since the Great Recession of 2007-2008, 11.5 million jobs were created. One percent of those jobs went to those with just a high school diploma, whereas, 8.4 million jobs, or roughly 73%, went to those who held at least a bachelor's degree (Carnevale, Jayasundera, & Gulish, 2016). Other economic and work benefits of a college degree include higher wages, better working conditions, and better benefits, including health insurance and pensions (Baum, Ma, & Payea, 2013; Blagg & Blom, 2018; Machin & Meghir, 2004). Further, people with a college education are more likely to have healthier lifestyles and better health outcomes (Baum et al., 2013; Cutler & Lleras-Muney, 2006; Ross & Wu, 1995).

An investment in higher education also benefits the public good in various ways. Future generations tend to have better outcomes if the parents have college degrees, particularly the mother (Currie & Moretti, 2003). More college graduates have a positive economic impact on wages of low-skilled workers. An increase of one percent in the proportion of college graduates, increases wages of nearby high school dropouts and high school graduates an average of 1.9% and 1.6%, respectively (Moretti, 2004). Other social benefits of a more educated citizenry include lower levels of crime and more civic participation, including volunteering and voting (Baum et al., 2013; Lochner & Moretti, 2003). The economic benefits from a college-educated workforce are greater than government expenditures on higher education, due to increased tax revenue and less reliance on social programs. The average fiscal rate of return for society of the investment in a college degree is about 10% above the rate of inflation (Trostel, 2007). This is a conservative estimate because it does not account for future economic

growth, more knowledge creation, less crime, higher civic participation, and the benefits on future generations. As Trostel (2007) notes, it is likely one of the best investments to consistently produce this rate of return.

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, a gap of 15 percentage points (Nichols & Schak, 2017). The gap is even more dramatic when segregated by income. 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, a dramatic 46 percentage point gap (Cahalan et al., 2020).

Harper and Simmons (2019) note that public colleges and universities, as stewards for the public good, have the potential to be the great equalizers. They commented that public colleges and universities

"determine who gets admitted, how they are treated once they matriculate, the inclusiveness of their learning environments, the cultural relevance of what they are taught, the racial diversity of their professors, and their likelihood for personal wellness and academic success" (HARPER & SIMMONS, 2019, P. 6*).*

Harper and Simmons (2019) created equity metrics on four dimensions: representation equity, gender equity, completion equity, and Black student to Black faculty ratio equity. They then graded each metric from A to F, where A indicated scoring in the highest 20%[1] of public institutions of higher education and F indicated scoring in the lowest 20% of public institutions of higher education on that metric. A's were assigned a value of 4 and so forth to F's, which were assigned a value of 0. Among the public institutions in Missouri, representation equity ranged from A to F; completion equity ranged between C and D; and Black Student to Black faculty ratio equity grades ranged between B and F. The Illinois public institutions' grades ranged between A and F on all three metrics.

Equity scores were averaged across all four equity metrics to yield an Equity Index Score for each institution. Institution Equity Index scores ranged from a low of 0.33 to a high of 3.50. None of the Illinois or Missouri institutions were in the top or bottom tiers of public institutions. University of Missouri–St. Louis and University of Missouri–Kansas City scored the highest of the public institutions in Missouri, at 2.25, with A grades in representation equity and low grades (D and F, respectively) in completion equity. No public university in Missouri scored above a C in completion equity. In Illinois, Chicago State University scored the highest with an Equity

Index Score of 3.25 and A's in representation equity, completion equity, and Black-White faculty ratio equity.

The Equity Index Scores for all public institutions of higher education in a state were averaged to generate the Statewide Equity Index Score. State averages ranged from a low of 1.18 (Louisiana) to a high of 2.81 (Massachusetts). Missouri was in the bottom ten states with a score of 1.68. Illinois scored 2.20, which is above the 50-state median of 2.00 (Harper & Simmons, 2019).

This puts the work of this project in a national perspective and reveals the extensive room for improvement across all our institutions to achieve Black-White equity. It is important to note that achieving equity does not necessarily mean achieving good outcomes for all, rather that results were equitable across racial lines. For instance, Chicago State University received a high Equity Index Score, yet, has notably low completion rates for all racial/ethnic groups. Nonetheless, Harper and Simmons' work (2019) has played an important role in revealing inequities and has spurred national conversation around higher education equity.

Our *Degrees with Less Debt* series is motivated by low attainment rates for low-income[2] and Black[3] students, the increased debt-load that many of these students incur, and the economic, social, and moral imperative to ensure that the most marginalized students have the opportunity to achieve their career goals. Our belief in the potential of higher education to drive change motivates us to study the strategies that higher education institutions use to combat inequities and advance student success. The first report in the series, *Degrees with Less Debt: Strategies for Underrepresented Student Populations* (Holt, White, & Terrell, 2017), highlighted five key

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[1] except representation equity, in which an A was awarded only to those institutions which Black enrollment matched or exceeded Black representation in the state

[2] We recognize that class is a social construct but can have a large impact on various social, educational, and economic outcomes. For this study, low-income is intended to capture those students who come from families with less wealth and are not able to fund their higher education. We measured low income by those who receive federal Pell Grants based on financial need while in college.

[3] While race is a social construct, racialized identities have implications for various social and economic outcomes. For this study, we use the term, Black, as a reference for individuals who self-identify as African American, African, and Afro-Caribbean and White as a general term for those who self-identify as White or Caucasian. However, we understand that these terms do not fully capture the spectrum of social or cultural nuances of racialized identity in our society.

strategies and practices that emerged from administrator and student interviews. These five key strategies 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 just as important today as they were in 2017. We undertake this study 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.

Since the release of the first *Degrees with Less Debt* report in 2017, St. Louis Graduates has used the research to engage five higher education institutions in strategies identified as effective to reduce equity gaps. That collaboration received the national designation of "Talent Hub" from the Lumina and Kresge Foundations for its efforts to accelerate degree completion. It has since been expanded to a dozen colleges participating in the St. Louis Graduates-led Postsecondary Equity Network (PEN). Through PEN, the institutions have focused on removing equity barriers for low-income students and Black students, recognizing the significance of racial and socio-economic challenges these students face. That shift is reflected in the methodology for this *Degrees with Less Debt* report.

METHODS

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 Task Force*, chaired by Amy B. Murphy, Director of Donor Relations and Services, St. Louis Community Foundation. 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 (see Appendix for quantitative methodology). Once these institutions were identified, we selected university administrators at these five institutions who are responsible, in various capacities, for overseeing academic supports and financial aid for students, as well as university leadership, for possible interviews. One focus group of students from each institution, representing the population of interest, also was selected for interviews. The themes that emerged from these interviews are the focus of this report. These emergent themes allowed us to identify high-level institutional strategies and systems that are reducing inequities based on race and class and help students graduate with less debt. The overarching goal was to reveal strategies that other institutions can adapt and employ, such as those institutions in the PEN, to ultimately 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.

Institution Population and Selected Sample

Our population of universities were those public and non-profit private four-year universities that typically serve students from the St. Louis region. In consultation with St. Louis Graduates Degrees with Less Debt Task Force, this was defined as all Missouri four-year public and non-profit private institutions and three institutions from southern Illinois, McKendree University, Southern Illinois University Carbondale, and Southern Illinois University Edwardsville that were primarily four-year degree-granting institutions with an undergraduate enrollment of at least 100 and reported data on the variables of interest (N=42; see Appendix A). 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). The Success Formula that determined the highest-ranking institutions was created with data from the Integrated Postsecondary Data System (IPEDS) and College Scorecard (CS). Analyses were conducted to identify those institutions that graduated more low-income students (i.e., Pell recipients) and Black students than expected based on the percent of low-income and Black students enrolled at the institution. 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*. Table 1 (page 8) provides the descriptive statistics for the top five institutions, as well as for the average for all (N=24) institutions. Further details on the sample selection is provided in Appendix B.

A comparison of colleges and universities nationwide with first-time full-time undergraduate enrollments of at least 100 and the same cut-offs for percent Pell and percent Black results in a sample of 710 colleges and universities with a median of 13.5% Black students and a median of 46% Pell recipients.

Institutions that Ranked Highest on the Success Formula

Nationally, the median Black student 6-year graduation rate was 36% and the median Pell student 6-year graduation rate was 41%. This is slightly lower than the median graduation rates for the five identified institutions in this study but higher than the 24 institutions that met this study's criteria. Further, the average federal student debt for students nationwide who completed their degree in 2015 was $25,000 and $26,670 for public and non-profit private institutions, respectively (National Center for Education Statistics, 2019a), higher than the median debt at completion for institutions in this study.

Interview Protocol

In the second phase of the study, administrators and students from each of the five identified institutions were selected for interviews. We invited each president or chancellor to participate in the study, as well as two to three administrators who oversaw the offices of academic affairs/student success; TRIO[4]/ diversity[5], equity, and inclusion; financial aid; and enrollment management or retention. Depending on the structures at each institution and the portfolios of the administrators, the position titles of our interviewees varied across institutions. At

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[4] TRIO is a set of eight federal outreach and student services educational programs that assist low-income individuals, first-generation college students, and individuals with disabilities to succeed educationally from middle school through postbaccalaureate. The student success services program is most pertinent for this report and provides institutional funding to assist students with basic college requirements, and to motivate students toward the successful completion of their postsecondary education.

[5] The terms diversity, inclusion, and equity are defined in this report as follows. Diversity is THE representation of varied identities, in this report, specifically focusing on race and class representation. Inclusion is defined as building a culture of belonging, in this context, where all students, faculty, and staff feel supported and respected. Equity refers to fair treatment, access, opportunities, and advancement, often specifically referring to equal college access and outcomes across race and class lines.

Table 1 - Institutional Context and Outcomes

Institution	INSTITUTIONAL CONTEXT				OUTCOMES		
	Percent Black Students[1]	Percent Pell Recipients[2]	# of Undergraduates[3]	Total Price[4]	6-yr Graduation Rates for Black Students[5]	6-yr Graduation Rates for Pell Recipients[6]	Student Loan Debt at Graduation[7]
McKendree University	13.5	39.5	2,642	$40,995	36.0	45.0	$23,081
Southeast Missouri State University	9.0	37.0	12,082	$20,354	37.5	39.0	$22,333
University of Central Missouri	10.0	39.5	12,886	$18,950	36.0	42.0	$21,806
University of Missouri — St. Louis	14.5	44.5	17,211	$23,554	41.0	47.0	$20,496
Webster University	16.0	37.0	3,793	$43,527	44.5	60.0	$23,756
Top 5 Mdn	13.5	39.5	12,082	$23,554	37.5	45.0	$22,333
N=24 Mdn	13.0	43.0	5,344	$27,053	27.0	38.0	$22,707
(Min, Max)	(5.5, 80.0)	(31.0, 87.5)	(772, 22,596)	($16,250, $43,824)	(6.0, 52.5)	(6.0, 60.0)	($16,605, $28,388)

[1] Source: IPEDS, average of fall 2015 & fall 2016 percent Black or African American
[2] Source: IPEDS, average of 2015-2016 & 2016-2017 percent of full-time first-time undergraduates awarded Pell Grants
[3] Source: IPEDS, average of 2015-2016 & 2016-2017 12-month unduplicated headcount undergraduate
[4] Source: IPEDS, average of 2015-2016 & 2016-2017 total price per year for in-state students living on campus
[5] Source: IPEDS, average August 2016 & August 2017 graduation rates – Bachelor's degree within 6 years, Black, non-Hispanic
[6] Source: IPEDS, average August 2016 & August 2017 Pell Grant recipients–Bachelor's degree rate within 6 years
[7] Source: College Scorecard, average of 2015-2016 and 2016-2017 median debt of students who have completed

each institution, a site contact helped us connect with the appropriate administrators. In fall 2019, between four and seven administrators at each institution were individually interviewed (with an exception of one campus that had some group interviews), for a total of 26 administrator interviews. See Table 2 (page 9) for administrator interviewee position titles and numbers of the interviewees at each campus. Administrator interviews were scheduled for one hour each. Three administrator interviews were conducted by phone, due to scheduling concerns, and the remainder were face-to-face interviews.

Each site contact helped arrange one student focus group for the site. We requested six to eight low-income and/or Black students for the focus groups that included some representation from lower-division students and upper-division students, as well as some transfer students, if possible. The

resulting focus groups were comprised of between five and nine students at each site, for a total of 32 students. All student interviewees were students of color, the large majority presenting as Black. Three of the five institutions recruited transfer students for the focus groups (total *n*=8). The large majority of students were junior and seniors (*n*=28) and one was a graduate student. More than half were graduates from St. Louis high schools (*n*=17). Due to scheduling, two students were individually interviewed, and two students were interviewed as a separate group at one institution. Students received a $25 gift card from St. Louis Graduates for participating in the interviews; however, this was not known to them beforehand. The focus groups and interviews lasted between one hour to one and one-half hours, depending on the size of the group. All student interviews were conducted face-to-face and student identities were not known or recorded by the interviewers.

All interviews were semi-structured, with open-ended questions prepared in advance for each administrative position, and follow-up questions were determined during the interview process. As our goal was to determine successful institutional strategies for graduating low-income and Black students with less debt, we probed interviewees with follow-up questions where needed to get additional information on these strategies from the administrator and student perspectives. Interviews were conducted by seasoned interviewers. All interviews and focus groups were audio recorded and transcribed for later reference. Additionally, after each series of interviews at an institution, the interviewer produced researcher notes that came from the interviews, to record the primary ideas that emerged while still fresh to the interviewer.

The themes emerging from the data were constructed by a grounded-theory approach (Glaser & Strauss, 1967). Using a constant comparative method, comparing incident to incident, incident to category, and category to category (Glaser, 1992), four themes emerged that depicted strategies that these institutions employed to achieve higher graduation rates with less debt:

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*
   (see Figure 1, page 12).

The themes were further developed by comparing them to current literature to understand the strategy within a larger educational context. In some cases, student and administrator interviews provided different perspectives. Often, this was noted when the administration had put in place a policy or practice to achieve a goal, but from the students' point of view, that goal was not accomplished. In such cases, the best practice from the literature is described along with the university initiative and the experiences of the students.

The remaining sections start with a discussion of four major strategic themes that emerged from the study and subthemes within each of these sections. Detailed examples and quotes from administrators and students are provided for illustration. Following is a section on *Administrator–Student Disconnect* which highlights the different lenses through which administrators and students viewed campus issues. We present three illustrations in which student voice was particularly strong in our interviews. This section is intended to ensure that the experiences of the students are valued and not overlooked. The final section in the main body of the report is the *Recommendations for Policy and Practice*, which presents a set of recommendations within each of the main strategy topics. These recommendations may guide postsecondary institutions and education policymakers to strengthen the educational experiences and outcomes for Black and low-income students and to ultimately achieve an equitable higher education system.

Table 2 – Administrator Interviewees

INSTITUTION	# OF ADMINISTRATORS/TITLES	
McKendree University	5	President[1]
		Vice President for Admission and Financial Aid
		Assistant Dean for Student Success
		Director of Diversity & Inclusion, International Student Services[1]
		Director of Public Safety, Chair of the Social Justice and Equity Committee
Southeast Missouri State University	7	President
		Provost
		Vice President for Enrollment Management and Student Success
		Assistant to the President for Equity & Diversity, Dean of Students
		Assistant Vice President for Academic Diversity and Outreach
		Director of Trio Programs
		Director of Student Financial Services
University of Central Missouri	4	Provost/ Vice President of Academic Affairs
		Assistant Vice Provost, Admissions/ Financial Aid
		Director of the Center for Multiculturalism and Inclusivity
		Executive Director of Academic Support Services
University of Missouri – St. Louis	5	Interim Chancellor[1]
		Assistant Provost for Access and Academic Support
		Vice Provost of Enrollment Management
		Associate Provost for Student Success
		Director of Admissions
Webster University	5	Chancellor[1]
		Vice Provost[1]
		Chief Innovation Officer and Vice President of Enrollment Management
		Associate Vice President for Enrollment Management & Director of Financial Aid
		Chief Diversity Officer

[1] Some administrator titles changed from the time of interview to the end of the study. At McKendree University, the president is now the Former President and the Director of Multicultural Affairs is now the Director of Diversity & Inclusion, International Student Services. At University of Missouri– St. Louis, the Interim Chancellor is now the Chancellor. At Webster University, the President is now the Chancellor and the Vice Provost is now the Vice President for Academic Affairs.

STRATEGIES

IT'S ALL ABOUT AFFORDABILITY

College costs have dramatically increased in recent decades. Between 1989 and 2016, the total cost of attendance for a four-year college education has doubled on average, after adjusting for inflation (Maldonado, 2019; National Center for Education Statistics, 2018). In addition, since the great recession of 2007-2008, many states have disinvested from higher education, resulting in a larger portion of college costs being shifted to students and families. For example, in the 10-year period from 2006-2007 to 2016-2017 at master's institutions, the majority of institutions studied in this report, the percent of revenue from state appropriations decreased 14% while the increase in revenue due to tuition per FTE increased 49% (Ahlman, 2019). While college costs have increased, the Pell Grant has not kept up with these rising costs. From 1974-1975 to 2018-2019, the average college costs rose 152%, while the average Pell award rose only 18% (Cahalan et al., 2020). Students and families largely have turned to loans to fund this gap. Many low-income students and underrepresented students of color typically attend colleges that are less well funded. Further, Pell Grants have shrunk to just 25% of college costs (Cahalan et al., 2020). This means tuition rates are a larger proportion of a student's family income. For families making just $30,000 per year, this equates to 77% of the family income to send one child to an average public university (Kvaal & Thompson, 2020).

An experimental study of borrowing among community college students demonstrated that students who borrowed were more likely to accumulate credits, have a higher GPA, and transfer to a four-year college or university (Marx & Turner, 2019). The need to borrow for college, however, has a downside, particularly for lower-income students. Black and low-income graduates borrow more than

their peers and are more likely to default on their student loans. This subsequently can affect their ability to return to college, to obtain security clearances, and secure certain jobs. Further, student loan debt can propel these students deeper into poverty (The Institute for College Access & Success, 2018). Yet, if the debt that students incur leads to higher paying jobs and students can afford to repay the loans in reasonable amounts of time without unduly burdening themselves, the debt may be worth the eventual payoff. However, when students incur more debt than they can repay once they graduate and enter the workforce, they may become financially overburdened or they may default on their loans. In such cases, student debt becomes problematic.

As total federal student debt at the end of 2019 has ballooned to over $1.5 trillion (U.S. Department of Education, 2019a), student debt has become such a mainstream issue that it is now central to national politics, with many candidates presenting bold plans to address college affordability (Kvaal & Thompson, 2020). The unaffordability of higher education has been at the forefront of the national press and state leaders, college administrators, and students and their families. To counter these trends, new approaches have been promoted to make college affordable and to reduce student debt.

A Mindset of Affordability Reduces Attrition and Student Loan Debt

The university leaders we interviewed had a sharpened focus on keeping costs down for their students. At all universities, interviewees mentioned an increased or strong focus on college affordability. President James Dennis (now former President, McKendree University) stated

Figure 1: Strategies to Support Low-Income and Black Student Success

"We are offering generous financial aid packages, combined with Monetary Award Program (MAP, i.e., Illinois state grants), Pell Grants and our institutional endowed scholarships. We work hard to create an affordable opportunity for all students."

McKendree offers the opportunity for students to take classes over the summer when both tuition and housing costs decrease allowing students to acquire additional credits for less cost. McKendree University and Webster University offer a flat fee structure such that students enrolling full-time (at least 12 hours at McKendree and at least 13 hours at Webster) pay the same tuition up to 18 credit hours per semester. This can be an avenue to reduce costs by incentivizing students to take more credits per semester, ultimately resulting in less student debt. Moreover, according to Chris Hall (Vice President for Admissions and Financial Aid, McKendree University):

At McKendree University, administrators provide academic scholarships to 82% to 85% of the incoming students, in addition to co-curricular scholarships (e.g., performance such as sports, music). Additionally, they provide need-based aid for those with high financial need; generally, 50%–65% of their tuition costs is covered by institution funds.

The University of Central Missouri (UCM) reports that 70% of their students receive some institutional aid (Drew Griffin, Assistant Vice Provost, Admissions/Financial Aid, UCM). Also, Webster University is implementing a tuition freeze for AY20/21 for students paying flat fees, keeping a focus on affordability.

The public universities in our sample were better able to keep costs down and students recognized that. Missouri ranks in the lower third of states for in-state students' tuition and fees at public four-year universities and is the only state where tuition and fees held steady over a recent five-year average (Four states had reductions in tuition and fees and the remainder increased over this period). However, Illinois ranked fifth highest in four-year tuition and fees with a small five-year average increase, according to the College Board (n.d.). A recent report indicates a national trend toward less affordable colleges; just 25% of four-year public institutions nationwide were affordable in 2017-2018 and the affordability gap[6] had risen to over $2,400 (National College Attainment Network, 2020). However, 46% (6) of Missouri's four-year public institutions were affordable in 2017-2018. On the contrary, only 20% (2) of Illinois' four-year public institutions were affordable. Coincidently, the students we interviewed who attended public universities in Missouri most often cited cost and/or the best financial aid package as their primary reason for attending that college. The students in the private colleges, tended to cite other reasons for their college choice (e.g., major, study abroad programs, sports recruiting, and smaller school).

Redesigning Institutional Scholarships with Retention in Mind

Southeast Missouri State University (SEMO) is taking a multi-faceted approach to serve more students better with their institutional scholarships. According to Deborah Below (Vice President for Enrollment Management and Student Success, SEMO), they have increased their student scholarships to serve 70% of the student population, compared to 30% previously. They accomplished this by reallocating resources and providing fewer large scholarships. The institution is making other changes designed to increase retention, while also closing the gap in college costs. In 2019, SEMO introduced the Copper Dome Scholarship. Eligibility is based on students' high school GPA and ACT or SAT test scores. If a student has at least a 3.5 GPA, the test score is not required; likewise an ACT/SAT of at least 25/1200 allows students with at least a 2.75 GPA to be eligible (see semo.edu/pdf Fall2019Scholarships.pdf for additional eligibility information). This retention scholarship is designed to offset increasing college costs and reduce student loans, by increasing the scholarship amount each year beyond the rate of tuition increases. As such, over the last four years, tuition and fees have increased 11.5% but the value of the Copper Dome Scholarship currently maximizes at 15% over four years, according to Matthew Kearney (Director of Student Financial Services, SEMO). Students report that the Copper Dome Scholarship makes college affordable and incentivizes them to continue to succeed, knowing that the award will increase yearly, as long as they continue to maintain a 3.0+ GPA at SEMO (see news.semo.edu/70-of-first-year-students-receive-aid-under-southeasts-new-copper-dome-scholarship-program/). Retention data are not yet available for the Copper Dome Scholarship.

The Will To Do Scholarship will be launched in fall of 2020 at SEMO and is available to Missouri Pell-eligible students with at least a 2.75 high school GPA. With this scholarship, students will have a $0 balance for tuition and general fees at SEMO after applying Pell and Missouri Access grants and any other awards. Combined, the Copper Dome and the Will To Do scholarships are likely to decrease student attrition due to unaffordability and reduce student loan debt for SEMO students.

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[6] Difference between total college costs +$300 and financial aid, family contributions, and student wages.

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) has shown that the redistribution of financial aid from the wealthiest students to their economically disadvantaged peers can eliminate the inequity in college persistence based on wealth. As indicated by Alon (2011), awarding aid to the wealthiest students does not increase their persistence; yet, distributing financial aid to students from the bottom half of the income profile can greatly increase persistence. The Pell Grant is the largest federal source of need-based aid but unfortunately covers much less of the cost of college than it did when it was first created. In 1975-1976, the Pell Grant covered on average over 67% of public college costs and in 2020 it covers just 25% of these costs (Cahalan, 2020). 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. If institutional and state financial aid were allocated based on stricter means-tested approaches, such that students from the bottom-half of the income profile received sufficient financial aid for all their college costs, this would not only benefit low-income students, but would also benefit universities and states by increasing college persistence rates (Alon, 2011). For example, at University of Missouri – St. Louis (UMSL), there are initiatives to award institutional need-based aid to students who have reached their senior year and have insufficient funds to complete their degree. These programs have been particularly effective in improving graduation rates.

Senior Scholarships Improving Graduation Rates

The University of Missouri–St. Louis continues to have success increasing graduation rates for low-income students, Black students, and transfer students with a pair of senior-year financial aid award programs. The Finish Your Degree (FYD) program is designed to help senior students who have an outstanding balance of $1,000 or less preventing them from registering for classes or placing them on the cancellation list. In a six-year period from AY13 through AY18, 248 students received the FYD and had an impressive 92% average graduation rate with an average award of just $670. The Senior Degree Completion Program (SDCP) is for UMSL seniors within 30 credit hours of degree completion who have exhausted their Pell Grant eligibility (i.e., reached the 600% eligibility limit), and is awarded on a first-come, first-served basis to eligible candidates.

From implementation in fall 2013, UMSL has graduated over 500 students who received the SDCP and it has been a major contributor for increasing graduation rates for transfer students, and specifically Black transfer students and Pell recipients. The average award is $2,915 and the average graduation rate for SDCP recipients is 79% over a five-year period from AY14 through AY18. UMSL reached a 50% graduation rate for Black transfer students for the first time in 2019, and nearly closed the degree attainment gap between Pell and non-Pell transfer students. Six-year graduation rates for transfer students at UMSL increased from 55% prior to 2012 to a 62% graduation rate in 2019, and they are on pace for a 65% graduation rate for transfer students in 2020 according to Alan Byrd (Vice Provost of Enrollment Management, UMSL).

Students also reported that these scholarships were critical to their graduation.

> *I had used up all my financial aid so [name of administrator] pointed me to this senior degree provision program scholarship and I was a recipient of that in my senior year and it helped me to graduate because I was out of financial aid.* (STUDENT 24[7])

> *I ended up getting hurt with my previous employer. I had a concussion so it wasn't likely for me to come back to school because I couldn't focus. I couldn't even read a sentence. …So I had to take that year off and coming back into, like the fall and spring semesters of school, it really helped me out. Because I am finally going to be graduating and that extra money definitely helped because I found out that I didn't really have any more aid, so it was like well how am I going to pay for this? But [name of administrator] put me into that program into the completion scholarship and it really helped out a lot.* (STUDENT 31)

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

Student-Centered Approach to Financial Aid

Student-centered financial aid policies are designed to provide students timely information on financial aid and to remove barriers to ease the aid application process, giving students the most opportunities to receive eligible aid and pursue postsecondary opportunities. Financial aid is key for low-income students to complete college. In one causal study, state need-based grant aid increased the 6-year completion rate by 3.5 percentage points per $1,000 of aid, and the effect was more pronounced for students who were academically accomplished in high school (Castleman & Long, 2013).

The Education Commission of the States sets forth broad principles for state financial aid to be more responsive to varied enrollment patterns and course delivery systems. The Commission also reinforces state education goals by focusing on student-centered, rather than institution-centered, financial aid policy at the state level (Pingel, Sponsler, & Holly, 2018). The four principles underlying their recommendations are that financial aid programs should be 1) student centered, 2) goal-driven and data-informed, 3) timely and flexible, and 4) broadly inclusive of all students' educational pathways. They suggest that these principles could benefit low-income and underrepresented students in several ways. For instance, directing state financial aid to the student instead of the institution, allows students to possibly receive their aid notifications sooner, while that aid is not tied to a specific institution or academic calendar. In both Missouri and Illinois, state aid follows the student and is not allocated to the institutions to distribute. In this way, students concerned about college affordability can get realistic estimates of their financial aid, even when in high school, revealing opportunities they may be unaware of and encouraging postsecondary participation. However, many students are unaware of the scholarship and financial aid opportunities available to them and hence may opt to not enroll in college or to enroll in two-year community college, with less positive college outcomes. Only 14% of low-income students and 10% of Black students who first enroll at a community college complete a bachelor's degree (Community College Research Center, n.d.). The decoupling of state aid from institutional deadlines allows students to start college when it is most convenient for them, for instance, summer or spring, instead of fall (Pingel et al., 2018). Further, this can change award policies of first come first serve, which often benefit students with more college awareness, including non-first generation students. Decoupling state aid from institutions also allows the state more direct control of the allocation of funds based on income tier and other factors to support state goals, such as in enrollment and completion of low-income students. Moreover, this allow states to grant aid based on expected family contribution (EFC) tier or other need-based criteria.

Likewise, postsecondary institutions can benefit students by adopting student-centered financial aid

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[7] Student quotes are identified by a unique, random number for each student.

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.). By communicating clearly with students using student-friendly language and multiple platforms, institutions can ensure that students know the full array of options available. Their criteria also suggest that institutions should give students the benefit of the doubt and listen to their concerns. Students may also benefit from institutions adopting greater flexibility with the ability to adjust aid packages as needed. Financial aid offices also can remove barriers for students and foster student success. Adopting these student-centered approaches also helps students to maximize their non-loan aid and reduce overall student debt.

Challenges with Financial Aid

When asked what the most challenging factor for low-income and Black students is to graduate, both students and administrators acknowledge that financial aid is critical.

> *"It's paying their bill. I mean it really is just the cost of attendance is challenging."* (jennifer miller, assistant dean for student success, mckendree university).

Some students reported that they did not have any trouble with financial aid. As one student explained,

> *I go to my financial advisor, like, I didn't know that was a thing until I got in trouble with finance.…But she, like, she did a good job of explaining how the loans worked…like, how much each of them would accrue interest over time, which one I shouldn't pick if I don't want accrued interest while I'm in school. Like, she did a good job of explaining it. She explained, like, other outside loan options that I can do that will give me more money and I can pay off while I'm in school. So, yeah, just financial advisors are good.* (student 6)

However, much of students' concerns centered around financial aid. In several instances, the students did not feel like they received the information they needed from their financial aid office. We heard that students were sometimes scared of the financial aid office because of prior experiences. They noted that it was sometimes hard to get appointments with financial aid advisors, so students turned to other sources for information, such as relatives, high school counselors, and in one case a middle-school counselor. On some campuses, students also reported a lot of miscommunication by email and phone. Complaints included waiting on the phone for a long time, emails and phone calls not returned promptly, receiving email links to outdated forms, and outdated information on the websites. Several students indicated that they did not get the same helpful information over the phone or by email that they did in person. As this student noted,

> *In person they are definitely helpful. But over the phone, I just — it is, like, there is a disconnect sometimes. But when you come in person it is like they are mother hen and then they will take you all the way. But over the phone sometimes you just cannot get what you need or get what you want.* (student 27)

On some campuses, students reported that the financial aid receptionists acted as gatekeepers and did not make it easy for students to get their questions resolved. However, many students indicated that the financial aid advisors were helpful once they were able to speak to them face-to-face, as these excerpts indicate.

> *I didn't, like I just didn't have the money to pay for it and I thought I had more time. I did not. But I went to financial aid and the front desk ladies were no help. And I was like, do you guys have anyone in the back that can help me?…But they directed me to one lady's office. She was giving me a bunch of scholarships that I didn't know existed. And then, she just made me sign up for all of them and told me what to do to get them onto my account. And then everything was paid off after at the end of the day.* (student 6)

I think, like, when you go directly to your financial aid counselor or like someone who knows of resources for funding, that's when it gets helpful. …I've never had really any success when just walking into the offices and speaking to the people at the front desk besides just getting irritated, then I walk out. (STUDENT 30)

On one campus, students talked about the helpfulness of having a TRIO person in the financial aid office.

I basically live in financial aid…I was just actually in financial aid's office…just talking about some stuff for graduation in May and as far as classes go, post-graduation and looking into master's programs. So, I basically stay in financial aid only because that there is someone from TRIO's office who works and has partnered with financial aid up in financial aid. So, there is always someone to talk to and relate to if the normal financial aid people aren't able to help me out. (STUDENT 22)

At one institution, several students reported that many students could not register for classes because of $1,500 or more of unpaid bills and several dropped out. This led to a peaceful protest on campus regarding this financial aid policy. As described by a student on this campus:

So you have to you have to be like $1,500 or less to able to register and a lot of students felt like they had exhausted all their financial aid and were kind of just left in a, in a situation where it's like, I can't. I have exhausted everything I have — there's no way I can get this down to $1,500 to register….And so I just feel like we've had their [the administration] attention, if we could just get some communication with them, we could probably come together to find some kind of common ground or something just to make it so people can afford to stay here after they come here. Especially since the cost of school is rising. But that bar you have to meet to register stays exactly the same. Your financial aid only goes so high. (STUDENT 21)

Across multiple universities, students reported that when they asked about additional financial aid options, they were directed to take out more loans. Students were concerned, not only of their growing debt, but also because this was not always a viable option. As noted by one student:

…my financial advisors never really give me help, they might say, "You might have to take out a loan," or anything like that, but coming from a low-income family, first generation, single parent, actually taking on a loan is actually really hard, because if like my mom's credit score doesn't match or if it's not good enough I can't get that loan…(STUDENT 13)

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. Even for well-informed individuals, students' financial aid packages are difficult to decipher. There is not a standardization of students' award letters, making it difficult for students to compare across colleges and even compare to the college's actual costs. In an analysis of over 11,000 financial aid award letters, researchers found that award letters were inconsistent, full of confusing jargon, often did not report the college cost, and in some cases provided misleading information (Burd et al., 2018; The Institute for College Access & Success, 2019). For instance, one-third of award letters omitted the college cost and 15% incorporated Parent Plus loans into part of the award, which is distinctly against recommendations from the U.S. Financial Literacy and Education Commission (2019). Consequently, Burd et al. (2018) call for revamping the financial aid award letters to be clearer and more thorough and transparent. More specific guidelines for award letters are available from the U.S. Financial Literacy and Education Commission (2019). In general, research has demonstrated the effects of the strain of poverty on attending to the various financial

aid options and to filing the Free Application for Federal Student Aid (FAFSA) on time (Castleman, 2015; Dynarski & Scott-Clayton, 2006). In the minds of students, broadly publicizing the student financial aid process normalizes this process and signals that the university values all students (Murphy & Destin, 2016).

Student interviewees also expressed concern about the lack of transparency regarding financial aid options after they had enrolled. For instance, we found that students were not always aware of the financial aid award programs that they could have applied for, especially emergency funds. Some students perceived that emergency funds were distributed subjectively and, in some cases, students reported not even knowing about this option when they would have been eligible for it, as this student indicated.

> *…but I don't think they actually tell us the whole spectrum of the scholarships that they provide to students, a couple of weeks ago I went in and asked them, and they were like, "What are you receiving?" I don't want what I'm receiving, I want what I don't know about.* (STUDENT 5)

Referring to lack of transparency about emergency aid and scholarships, one student said

> *"We have to basically pry the information out of them.… This is what I'm going through. If I'm going to stay here, please help me."* (STUDENT 19)

Universities that did have emergency funds reported that they are distributed on a case-by-case basis, or are not advertised, which is consistent with student concerns. Students also reported that the multicultural scholarships that are available are not always evident. As one student reported,

> *"…you have to know people or you have to network in order to really learn about some of the resources that they have."* (STUDENT 11)

Often the emergency aid is distributed separately from financial aid. However, at UCM, financial aid advisors have $2,000 discretionary aid per advisor

to dispense, as needed, for students in financial distress. In some cases, the process for identifying prospective students for emergency scholarships worked well. For example, when students missed classes or their performance dropped due to personal and family emergencies, they were flagged and asked to see their professors. After discussions with their professors, students were then referred for the emergency scholarships, which they found helpful. In one example, a student's family member had a health crisis and it diverted the student's focus from school. When their professors noticed that they had missed classes and their performance had dropped, the student was counseled to meet with their professors. Consequently, the student was put into a different status, allowing them to pause classes and finish over the summer without having to pay a second time. The student found this extremely helpful to their situation. This is a case where a student may have dropped out, but their off-campus difficulties were mitigated, helping the student persist into their senior year a highly likelihood of graduating.

Some students indicated that they did not have any idea how much money they borrowed on student loans, nor what they would have to pay back, as this student stated,

> *"…but they don't never give tips of how to view my balance or, like me for instance, I'm about to graduate in May, I don't know how much I owe."* (STUDENT 7)

In our interviews, we heard about the difficult and multiple layers of financial aid application processes from students on several campuses. However, UMSL stood out as a campus with a streamlined application process for financial aid awards. When students apply for admission to UMSL, the university uses this information and automatically applies the student for their endowed scholarships. Additionally, when entering students complete the FAFSA, UMSL automatically applies the student for the UMSL grant: an award for full-time undergraduate students with exceptional need. In one case, an UMSL student reported that someone from the university called them and told them that they qualified for a student services diversity scholarship and they did not even know they had applied.

I actually well heard about the general scholarship where a lady from UMSL she called me and she was basically telling me about the scholarship I guess they could give.

[**Interviewer**] *"But they approached you?"*

Yeah I was shocked. And then I told her that I would be willing to go through with workshops and stuff and then, you know, I got the scholarship. (STUDENT 8)

This type of streamlined application process for grants and scholarships is a student-centered way of directing financial aid to qualified students. Likewise, at SEMO, the university has tried to remove hurdles for applying to endowed scholarships, students are automatically eligible for a renewable endowed scholarship, and students do not have to fill out a separate application. Their goal is to lower the hurdles for students so...

"instead of having to leap over them you can just step over them." (MATTHEW KEARNEY, DIRECTOR OF STUDENT FINANCIAL SERVICES, SEMO).

High-Touch Approach to Financial Aid Planning & Financial Literacy

The need for financial literacy and financial aid planning are evident given the increasing costs of higher education and the increasing debt that students must take on. Not only are low-income and Black students taking on more debt, but recent data show that first-generation borrowers of student loans under 30 years old are more than twice as likely to not keep up with their payments as non-first-generation borrowers (Board of Governors of the Federal Reserve System, 2019). Further, Black student loan borrowers under 30 years old are four times as likely to not be able to keep up with their payments as are White borrowers under 30 years old (Board of Governors of the Federal Reserve System, 2019). Given these disparities, the need for transparency and education around financial planning and financial literacy are critical for low-income, first-generation, and Black student populations. Strategies for providing education about student debt vary across states and institutions. Some states require debt letters to be

issued annually to provide students with basic information about what they have borrowed to date and how much they can expect to repay upon graduation. In the states studied for this report, Illinois is required to send debt letters to students (Public Act 100-0926), while Missouri has not enacted such a law. However, an experimental study at University of Missouri demonstrated that providing debt letters did not change students' practices related to borrowing; however, this did prompt a slight increase in students seeking appointments with financial aid (Darolia & Harper, 2018). It is worth noting that experimental studies of the effectiveness of additional support to students for college applications (Hoxby & Turner, 2013), nudging for college enrollment and FAFSA application (Castleman & Page, 2015a, 2015b), and financial aid form assistance (Bettinger, Long, Oreopoulos, & Sanbonmatsu, 2012) indicate that when students receive support beyond information, they have more positive outcomes in applying to college, submitting their FAFSA, and persisting in college. Combined, this evidence suggests that a high-touch approach to financial aid planning and financial literacy may be needed to change student borrowing patterns. Following this logic, it is likely that students who need the most support (i.e., low-income, first-generation, and underrepresented minority students) would benefit from a high-touch approach during their college tenure. It is important for these students to receive financial aid planning and financial literacy information, as they take on new student debt or encounter personal emergencies, academic or otherwise, in college and require additional financial aid, resources, support, and advocacy. This suggests that 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.

Financial literacy begins with FAFSA applications. The administrators at the universities we visited had FAFSA applications top of mind. At McKendree University, banners and displays were noticeable specifying FAFSA information and deadlines during our visit. This was described as an *"All hands on deck"* approach with *"a comprehensive blitz of information"* that goes out to students and coaches. This campaign reminds students to complete the FAFSA because the

institution recognizes the value of filing the FAFSA and the impact students may feel if they miss out on possible aid (Chris Hall, Vice President for Admissions and Financial Aid, McKendree University). Additionally, during the University 102 freshmen seminar at McKendree University for at-risk students, student must complete a FAFSA completion as one of their assignments.

Education and training in financial literacy and financial aid planning took place early in the students' time at the universities, for instance, a session during kick-off week, at an orientation seminar, or on registration day. In some cases, students received financial literacy sessions in their freshmen seminar class. We did not hear about financial aid planning or financial literacy sessions being offered throughout students' time at the university; typically it was a one-time workshop or seminar. However, at UMSL loan repayment sessions were offered to graduating classes.

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 tough 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. Embodied in strategic goals and diversity statements, equity, inclusion, and diversity are

achieved through resource reallocation, action plans, and defined metrics that guide these efforts (U.S. Department of Education, 2016). Some of the campus leaders we interviewed described the integration of equity issues into the university's core values and strategic initiatives. For instance, one of UMSL's core values is inclusion: their guiding principle. In our administrative interviews, we heard how the university is striving to reach equity through various inclusion efforts. Interim Chancellor Kristin Sobolik[8] (now Chancellor) at UMSL reported that equity and inclusion is central to everything they do, including their leadership councils, search committees, and programming. In two of the studied institutions, McKendree University and Webster University, university leadership mentioned intentional efforts to diversify their Board of Trustees and bring diverse leadership to the top of the administrative hierarchy. At Webster University, they use a matrix with distinct guides when selecting new board members. In so doing they have a clear understanding of the proportions of men, women, and people of color that should make up their Board.

> *"The fact that we've modeled this more inclusive way of things looking from the Board through the administration, I think helps to convey the message"* (PRESIDENT ELIZABETH STROBLE, NOW CHANCELLOR, WEBSTER UNIVERSITY).

Increasing the diversity of the universities' Board of Trustees brings about deeper and richer conversations regarding the institutional missions and values and expands the donor base to the institution (Rall, Morgan, & Commodore, 2020). This way of "leading from the top" shows the university community that diversity is valued and inspires everyone at the university to strive for diversity.

At Webster University, President Stroble used the President's Vision Fund to provide funding that helps Webster live its core values and improve equity. Recently funded initiatives include increasing student retention efforts, funding high impact

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[8] Administrator titles in the report reflect the positions individuals held in fall 2019, at the time of interview. Currently held titles are reported in their first quote in the report.

practices as sending St. Louis Africana Studies students to Webster's Ghana campus, and supporting additional study abroad opportunities.

At McKendree University, the Office of Diversity and Inclusion holds workshops with topics of interest for their diverse students, such as navigating the college culture, dressing for success, and working with the local police. Also, they take some of their Black students and other minority students to mentoring and leadership conferences. The office covers their registration fee and the university waives any required class attendance. This allows students to connect with their peers from other campuses and network with successful Black students elsewhere.

Talking About Equity

Several universities described initiatives to hold regular campus conversations about diversity, equity, and inclusion. At least two of these initiatives were created in response to concerns about inequities in policing in the Black community following the 2014 police shooting and death of Michael Brown, Jr., in nearby Ferguson, Missouri. These initiatives evolved into broader campus conversations about equity.

At McKendree University, the *Social Justice and E quity Committee* was created to increase awareness of social justice and assess the needs of the African American community on campus at that time. The committee was created by then President Dennis and chaired by Mr. Ranodore Foggs (Director of Public Safety, McKendree University) and was tasked with listening to the campus community and determining topics of concern/interest. Some conversations involved sensitive topics, such as discrimination and inclusion, but the committee was a mechanism to have formal conversations and a positive exchange of ideas and opinions on these hot-button topics. Subsequently, the committee created a peer-leader program, known as Change Ambassadors, for students who wanted to be involved. Approximately 75 to 100 Change Ambassadors were trained each year. Both committee members and *Change Ambassadors* were given specialized diversity sensitivity training to prepare them to lead small-group discussions on these hard-to-approach topics. According to Foggs, these initial discussions successfully started the conversations. This has now evolved to a weekly forum called *Campus Conversations on Social Justice*, sometimes led by faculty, sometimes by students, on any social justice topic of interest to the campus community.

While diversity, equity, and inclusion have long been a core value for Webster University, the killing of Michael Brown, Jr., at the hands of police, underscored for leadership the need to create an awareness and education vehicle for the greater community. They developed the multi-day Diversity and Inclusion Conference, which just celebrated its 5th year. Both national and St. Louis experts speak on a wide range of topics related to diversity and inclusion, e.g., race relations, LGBTQ+ issues, and religious diversity. The conference is "topic inclusive;" it features the diversity of lived experiences of Webster's campus community, locally and globally, and the community at large. The University raises funds through underwriting to enable all participants to enjoy complimentary registration and lunch. Thousands have attended the conference, both in person and online, locally, nationally and internationally. According to Vincent C. Flewellen (Chief Diversity Officer, Webster University), *"This conference exists within a virtuous cycle of continuous progress, stimulating critical conversations that lead to changes in policies, programs, and community partnerships, which in turn are examined in the context of subsequent conferences."*

Following the police shooting and death of Michael Brown, Jr., the President's Task Force on Diversity Education at SEMO was created to discuss and determine ways the campus community could improve the campus culture and climate to address some of the past issues related to diversity and equity. The committee was comprised of faculty, staff, and students and chaired by the Vice President for Enrollment Management and Student Success. The committee concluded in December 2015 and issued a Final Report and Recommendations, which included nine goals and recommendations deemed to be necessary to continue to move the university toward a more diverse and inclusive campus community. This final report, progress report and timeline are publicly available at semo.edu/diversity/task-force.html

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 are more likely to create an equitable environment where inclusive perspectives are integrated into the curricula, helping underrepresented students feel academically validated and a sense of belonging on campus (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. Equally necessary is ensuring that the CDO and others advocating for institutional equity have a *seat at the table* and are influential with university leadership. Administrators at several studied universities mentioned having student affairs personnel and equity and inclusion offices reporting directly to the president or chancellor or President's Council. For instance, at Webster University, the CDO reports directly to the chancellor. Similarly, the Assistant to the President for Equity & Diversity at SEMO reports directly to the president and elevates the role of equity and diversity, demonstrating its importance to faculty and staff. At McKendree University, Miller (Assistant Dean for Student Success) sits on the President's Council and states that she feels very supported by this body. She both gives reports to the President's Council on their at-risk population and has a direct path to request new initiatives to promote student success.

At SEMO, the Equity and Inclusion Committee is a standing committee that reports to the president. It is co-chaired by the Assistant to the President for Equity and Diversity and the Director of Human Resources. The committee has 25 members with representation from each college, The Dean's Council, The Chair's Forum and other key departments and offices on campus. Student representation includes the Student Government Association's Diversity and Inclusion Chair, an undergraduate student, and two graduate assistants, one from the Equity Office and one from the LGBTQ+ Resource Center.

Faculty & Staff Diversity

To ensure that students have role models in higher education that have similar lived experiences, it is important to have a diverse staff and faculty. The Academic Support Centers (ASC) at SEMO intentionally hire staff with similar backgrounds and experiences as their students. The ASC has a "grow your own" initiative in which SEMO students and graduates are encouraged to apply for positions within ASC (e.g., student workers, graduate assistants, and full-time staff). Employing staff from low-income backgrounds who had similar experiences as the current students, for instance with student loans, is valuable.

Faculty diversity has many benefits for higher education. A common tenet in higher education is the value that faculty from different institutions and backgrounds provide by representing diverse perspectives within the higher education enterprise. Likewise, a diverse faculty bring varied perspectives through their curricula and interactions with students. Further, research indicates that faculty diversity brings a sense of academic validation to students who see themselves reflected in their faculty (Hurtado & Alvarado, 2013; U.S. Department of Education, 2016).

Examining the recent history of faculty diversity in the United States, institutions have made some progress building diverse faculties; however, there still are issues with the pipeline to tenure-track faculty positions. Diversity of underrepresented minority (URM) faculty has increased nationwide in recent decades (Finklestein, Conley, & Schuster, 2016). In 1993, White faculty comprised 84.1% of all faculty and two decades later, this has reduced by about 10 percentage points to 73.2%. Concomitantly, URM faculty increased in numbers during the same period from 8.6% in 1993 of the total faculty to 12.7% in 2013. Although the sheer numbers represented a change of 142.8% of URM faculty in academia, the percent change was less for full-time, tenured, and tenure-track faculty. This gain is magnified in research institutions, in which the ratio of White to URM faculty in 1993 was 21.1:1 and reduced to 9.3:1 in 2013. There was a less dramatic change in tenure-track faculty at research institutions from a ratio of White to URM faculty in 1993 of 10.6:1 to 6.1:1 in 2013.

Other institution types did not show as much of a gain in the proportion of URM faculty to White faculty. For instance, all public institutions combined changed from a ratio of White faculty to URM faculty of 7.5:1 in 1993 to 5.3:1 in 2013, and all private institutions combined decreased from 11.6:1 to 6.4:1 during the same period. Although this represents a positive change toward increasing URM faculty in higher education, most of the progress in the decrease in the proportion of White to URM faculty occurred between 1993 and 2003 and stalled somewhat between 2003 and 2013, likely due to the simultaneous overall decrease of full-time faculty in academia. Accordingly, many URM faculty entered the academic pipeline into part-time positions, in which there was a 229.8% increase in URM faculty from 1993 to 2013 (Finklestein et al., 2016).

In Harper and Simmons (2019) investigation of equity in institutions of higher education, the studied public universities were graded on Black student to Black faculty ratio and received grades of D, D, and B for SEMO, UCM, and UMSL, respectively. The universities in our study encountered various challenges in their efforts to diversify faculty and staff, yet some progress has been made. Interim Chancellor Sobolik (UMSL) noted that they strive for faculty and administration that reflects the students and the community they serve. Some disciplines (i.e., Schools of Social Work, Education, and Nursing) have embedded equity in the tenure and promotion documents, and they are infusing that process more broadly across other areas on campus. Administrators and students at rural institutions in our study particularly acknowledged the struggle to recruit diverse faculty. However, successful models do exist to help recruit, mentor, and retain diverse faculty via cluster hiring initiatives, thematic faculty initiatives, and diversity scholarship awards (U.S. Department of Education, 2016).

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. For all students, going to college is often their first long-term foray away from home. Leaving friends and family behind and learning to

navigate the new culture of higher education can be stressful for any student but is often exacerbated for first-generation and minority students who are less familiar with college (Strayhorn, 2015). Feeling a sense of belonging or feeling connected to campus is one key to student success (Hurtado & Carter, 1997; Strayhorn, 2019). Sense of belonging can be fostered by having 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). Further, if the college environment is not inclusive and supportive, or threatens student identity; it may be distracting, debilitating, and deter student social and academic success (Murphy & Destin, 2016; Schmader, Johns, & Forbes, 2008). On the contrary, institutions that promote an inclusive environment, value multiculturalism, and provide a psychologically safe environment for all students to engage, can defuse this potential negative impact and enhance equity (Murphy & Destin, 2016).

Precollegiate and Early College Connections
Marginalized students with less access to peers and parents who attended college need additional resources and encouragement to apply to college; typically, this is their high school counselors and teachers. Beyond that, TRIO outreach programs and other targeted programs assist underprepared students, while whole school programs, such as the College Ambition Program, provide services schoolwide (Domina, 2009). Both types of programs provide informational sessions on college and career. Further, these programs incorporate pre-college academic support geared toward counteracting low social capital about college, limited knowledge about the application process, and less rigorous high school curricula. One of the most effective components of these programs is college coaching (i.e., mentoring), which, in combination with a cash incentive, has been shown to increase college enrollment by 15 percentage points among female high school students unmotivated to apply to college (Carrell & Sacerdote, 2013). In a separate study, college coaching led to a 12% increase in college retention (Bettinger & Baker, 2011). Moreover, a combination of interventions, including financial aid programming, school-led college visits, homework

help and remediation programs, and mentoring programs led to a 5% increase in four-year college enrollment, accompanied by an 8% decrease in two-year college enrollment. This may indicate that providing college assistance may lead many students to switch their college intentions from a two-year to a four-year college (Goodwin, Li, Broda, Johnson, & Schneider, 2016). Providing a connection to a college mentor and other early supports can sway students who have reservations about college to apply to appropriately matched colleges and subsequently enroll. Following are some of the precollegiate experiences that institutions in our study provide.

At UMSL, connections to students start even before they arrive on campus. The University of Missouri–St. Louis has been providing precollegiate services to St. Louis students for more than 30 years through the UMSL Bridge Program. Bridge now serves more than 5,000 students and 1,200 parents annually with programs that go into elementary and middle school classrooms. Most of their efforts, however, are focused on the UMSL Bridge Program for high school students with recent Summer Academy expansions targeted for middle school students. Through this program, they encourage students to complete high school and attend college; prepare and motivate students for all career paths, including STEM careers; support high school math, science, and writing instruction; and promote the development of academic, personal, interpersonal, and professional skills. According to Natissia Small (Assistant Provost for Access and Academic Support, UMSL), their Bridge program curriculum provides an opportunity for students to be exposed to rigorous coursework, encourages strong critical thinking skills and exposes students to curriculum material typically presented to students during their freshmen level college courses.

Additionally, they offer workshops for parents on academic and socio-emotional topics. Academic topics covered include college entrance exams, FAFSA completion, financial literacy, career identification/research, and college selection process. Socio-emotional topics review parent child healthy relationships, mental health awareness, generational differences, and letting go. According to Small, 400-500 parents attend the monthly Bridge workshops. A large majority (90%) of the program participants are underrepresented minority students and since 2003, 100% of the program graduates have matriculated into college. Roughly 46% attend UMSL, and 50% attend other universities in the University of Missouri system and throughout the United States. The Office of Precollegiate Student Services' campus allocation and private donors, such as Express Scripts provide funds for the UMSL Bridge Program.

As highlighted in the previous *Degrees with Less Debt* report (Holt et al., 2017), the Transitions and Academic Preparation (TAP) program at Webster University is an orientation and summer bridge program in which conditionally admitted students come to campus during the summer prior to enrollment and live on-campus for ten days at no cost to the students. Students learn to navigate campus and earn credits for the experience. This continues to be an important program for students transitioning to college. The students in our Webster focus group said the TAP experience was helpful for their transition to campus. They mentioned the one-on-one writing support as being particularly helpful, as well as learning about the tutoring center and other student support services. One student reported that their student work job in the writing center evolved from their TAP experience.

The Academic Support Centers at SEMO runs a Success@Southeast Institute the week before classes begin. It is open to all first-year students in the ASC program. Both provisionally admitted students and those on merit scholarships through the ASC attend. Parents drop off incoming students on Sunday and have the opportunity to meet the ASC staff. During this two- and one-half-day pre-college session, students are exposed to academic advising, mental health resources, academic resources, information about financing college, information on interacting with faculty, and a campus tour, as well as a half-day session with the ASC staff. Students who attend receive an unadvertised textbook scholarship for their first year that is renewable. Over the past three years, 100 students have participated in the Success@Southeast Institute. According to Trent Ball (Assistant Vice President for Academic Diversity and Outreach, SEMO)

It provides the students the opportunity to meet and interact with every facet of the University and get acclimated to campus and the community before the full campus returns. I have noticed the connection and bonding the students experience and it's great.

Cultural Navigators

Attaining a sense of belonging means that students need to feel connected to a campus with a culture and language that is new to them. Becoming familiar with college involves learning the language of drop-deadlines, FAFSA, living-learning communities, declaring a major etc. Students also learn college norms, such as convocation or seeking a professors' help during office hours, as well as the specific social and cultural traditions of a campus community. To prepare students to successfully negotiate the college experience, cultural navigators work with students to help students unpack their cultural wealth. With guidance from cultural navigators, students can learn how to successfully develop a sense of belonging on campus and reach their academic goals (Strayhorn, 2015). 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 on campuses, which have additional advisement staff and success coaches. These offices tend to be student-centered and largely exist to help low-income, first-generation, and students with disabilities, be academically successful. An additional benefit of these offices is that students establish strong bonds with their advisors and develop relationships built on trust.

Where students seek academic or non-academic advice varies. Some students report that the advisors in the TRIO office are particularly helpful and become mentors for their academic and life needs.

I think for me, it's been my advisor that's in TRIO. I went to him only when I wanted to change my major. And he was really helpful with that and looking at different options and asking me, trying to figure out what I really wanted to do, and what my other interests were. So definitely academic advisors. (STUDENT 28)

I have about 15 different mentors at this university so far…when I first got here, I was actually matched with a mentor and an office that I would work with. But over the time being here and talking to different staff in the TRIO office, I have evolved relationships with each and every one of them, so all of them became my mentor in certain aspects of my life. So, the person — the two top people who are in-charge of the TRIO ASC offices, both became my mentors when they came to life advice and I'll go to them any time I need help with anything as far as life goes….(STUDENT 22)

At campuses without TRIO offices, students noted the help they found when meeting with student success or transition coordinators. Staff in these offices provided resources for students who needed additional assistants transitioning to college or academic support through campus tutoring programs, writing centers, and other academic supports.

He's helped me stay on track like I go and see him like every week and just give him weekly updates and he just helps me throughout my work or like if I'm behind and something, he tells me what I need to do, how I need to do and how I need to prepare myself to do it as well. …[referring to her transition advisor] (STUDENT 7)

[Referring to an administrator in student success] *I go to* [name of administrator]*, she's very very helpful when it comes to academic.*

[Interviewer]: *"In what way?"*

[Student]: *"In all ways."*

[Interviewer]: *"Give me an example of where she's been helpful for you?"*

[Student]: *…For example, someone just missed a test today that they're supposed to take at the testing center and [name of administrator] was able to find a way for the testing center to take this student tomorrow, so he can also take the test.* (STUDENT 2)

Other campus cultural navigators that helped students navigate the campus environment include personnel from enrollment management, admissions, professors and instructors, and a coach who is also the Director of First Year Experience. Some students sought the advice of personal connections or high school or middle school counselors because they found it easier than connecting with advisors on campus, as indicated in the following excerpts.

> *And then when it comes to finding the right time to meet with my counselor personally, I can't be with her because I have class periods and all that and it's hard to get in and out. … I went to…*[name of school] *in middle school.….But one thing that they continue to do was…*[middle school postsecondary success program] *so I have my college advisors from…*[name of school] *I still talk to on a daily* [basis]. [referring to middle-school counselor] (STUDENT 19)

> *I definitely would consider* [name of administrator] *my mentor. He is over at admissions. So, I think I met him when I was coming to actually, like, apply or talk about joining. I just ran into him and we had a conversation. And every- we meet before every semester starts. We meet and have lunch in his office. I can walk up to his office and if I can catch him, I'll get him. Any problems I have, any questions I have, even if it is on the outside of his office, like, he will help connect you to somebody or give your name to someone like anything. I mean he makes it up.* (STUDENT 27)

> *I've had like literally five advisors being changed… So I just got tired of it and I was like you know what, since I have resource on campus, why not just go to her in campus since then I've been going to her, she's been really, really helpful…*[referring to a relative who works on campus] (STUDENT 26)

It is both heartening to know that students were seeking information and receiving relevant help (although these comments were all from students who did not drop out), but also alarming that they did not always seek information and resources from their mentors, professors, and advisors. Rather, sometimes they chose to seek advice from people who may not be as knowledgeable about campus support services and financial aid options. Yet, on most campuses, multiple students would mention the same person who provided support to them and who they would turn to. Although this seemed to work out for most of the students we spoke to, it does raise questions about students who are unaware of these "super cultural navigators" on campuses or what would happen if these persons left the universities.

Some campuses use the freshmen seminar or first year experience as a mechanism to provide students with information and resources about campus life, but also connect with students to understand their needs and reach out when necessary. On some campuses, this is open to all first-year students (e.g., First Year Experience at Webster University). At Webster University the first-year experience is now a more immersive program and begins in May or June and brings incoming students and families to campus to introduce them to student life at Webster. The experience includes breakout sessions and discussions, rather than just having students come to campus a day or two before the semester begins. Whereas on other campuses, the freshmen seminar may target a particular group of students (e.g., low-income or first-generation students at McKendree University).

Peer Leaders

At Webster University about 40-45 students serve as *Connection Leaders* who are peer mentors to freshmen as they transition from high school and navigate their first year in college. Connection Leaders help new students become acclimated to Webster and teach them about useful resources. They also have Connection Leaders for transfer students and international students to support students with transfer needs. The Connection Leaders receive email reminders about important dates and deadlines for registration, adds/drops, and financial aid so they can contact their assigned students. Connection Leaders have face-to-face conversations

with their students at least once per month and determine if their assigned students might be having trouble academically, financially, socially, or emotionally. Connection Leaders send alerts through the data system that are acted upon by university staff. One student we interviewed said the Connection Leaders contributed to their success during their freshman year. This student later went on to become a Connection Leader to help other students make a smooth college transition.

Peer leaders were also important as influential figures. Students at McKendree University reported that it was inspirational seeing more Black student leaders on campus. Examples included the student body president, a student recognized for the MLK award, and a Fulbright Scholar, as noted by this student.

> *…we have a lot more African American leaders on campus, that's something that's more inspirational, because when you first come in it's more like, just try and make it through your four years, and more people trying to step up and take leadership roles on campus, and so that's more inspirational to the minorities on campus because they see that and they want to be able to become their own leader as well.* (STUDENT 25)

COMPLETION CURRICULUM AND SUPPORTS

Systemic Curricular Changes Lead to Higher Graduation Rates

Graduation Requirements

McKendree University reduced the credits to graduate from 128 to 120 for most majors several years ago after researching options with the Higher Learning Commission. Also, this past year, they reduced their required credits in upper-level courses from 40 to 30 after discussions with faculty, according to Miller (Assistant Dean for Student Success, McKendree University). At SEMO, program reviews are now more stringent to ensure programs do not go above the maximum number of credits,

120, needed to graduate. They are also monitoring course scheduling to ensure courses are available in case students need to repeat courses, without adding time to graduation. The University of Missouri–St. Louis had several programs that were well above the 120 credit hours, but they have worked to bring many of the credit hours in those programs down. Exceptions are in the engineering and fine arts areas, but they continue to work with those programs to reduce their credit hour requirements.

Innovative Curricular Pathways

Both nationally and statewide, pathways initiatives have taken hold. Guided pathways is a national initiative to create degree pathways that are semi-structured, are tied to specific courses through academic maps, and help students attain a degree without excess credits. The goal of these pathways is to increase graduation rates and keep costs down for students. Guided pathways is based on research in organizational, behavioral, and cognitive science that suggests that people handle complex decisions better when presented a set of manageable choices with clear information and guidance (Keller, Harlam, Loewenstein, & Volpp, 2011; Thaler & Sunstein, 2008). Guided pathways have been implemented in many two-year and four-year colleges and are showing initial success in credit momentum benchmarks (Jenkins et al., 2018), as well as retention and graduation rates (Bailey, Jaggars, & Jenkins, 2015).

Aligned with the guided pathways concept, UMSL staff and faculty have been working on a large-scale curriculum alignment process (CAP). Through CAP, they are developing structured pathways for students and academic maps that provide clear paths to graduation. They also are developing informational materials for students regarding the skills that they can expect to achieve by major and the types of careers they would qualify to enter. The goals of CAP are to both reduce time to and cost of degree completion.

Based on poor outcome measures, many institutions are examining ways to restructure the traditional math curriculum sequence. Too few students take a gateway course in math in their first two years in college and few students are prepared to succeed

in college-level math. Although research suggests that completing a gateway course in math during the student's first year increases their momentum toward and likelihood of graduating college (Complete College America, n.d.). For instance, only 8% of students in non-flagship, four-year institutions complete a gateway course in math in their first year and only 7% of Pell students and 5% of Black students complete a gateway course in math in their first year. To address this concern, initiatives have become prevalent across states and institutions to create different math pathways, appropriate for different majors (Complete College America, n.d.). Complete College America (CCA), further recommends that successful implementation will include having corequisite supports to complement the basic skills needed for the math courses in each pathway, and academic advisors with knowledge to guide and support students through the pathway process (Complete College America, n.d.).

In our study, we found that some institutions reported math pathways initiatives, closely aligned with the CCA model. For instance, SEMO requires the development of specific degree paths. When planning for the development of math pathways at SEMO, faculty determined appropriate prerequisite and corequisite courses and the ASC helped redesign the entry-level math courses, creating a corequisite course to help students succeed. Further, ASC provided funding for supplemental instruction for the corequisite courses and for some math courses, as well as for other courses with high drop rates. They noted that drop rates decreased after they implemented supplemental instruction.

In response to the Missouri Math Pathways Initiative, which strives to identify alternative entry-level mathematics courses for each academic major at higher education institutions across Missouri, UCM completely operationalized their math pathways sequence. At this institution, they developed corequisite courses for college algebra and math modeling. Additionally, UCM eliminated an ACT requirement in one of their math courses. Moreover, the Academic Support Services office launched embedded tutoring within the corequisite classes to provide extra instructional support for students going through those sequences.

Another option to reduce time to graduation and thereby reduce debt is to allow students to receive college credit while in high school. The University of Central Missouri has advanced this concept with their Missouri Innovation Campus. Through this program, high school students can receive up to two years of college credit by taking college courses through Metropolitan Community College and UCM–Lee's Summit, alongside their high school classes. Other partners include 50 Kansas City area businesses that provide internship opportunities for students, so students can receive their bachelor's degree within two years of high school graduation and graduate career ready with little or no debt.

Systemwide Academic Supports Advance Equity Goals

Achieving the Dream (2018) has established a set of five core design principles (SSIPP) that they recommend colleges employ to build a *holistic student support system* and meet the needs of college students to achieve equity in higher education. The five principles are 1) *Sustained:* students supported throughout their college experience and especially at "key momentum points"; 2) *Strategic:* students are connected to needed supports and in a delivery modality that is most effective for them; 3) *Integrated:* student supports are integrated on campus and not a series of stand-alone interventions so the student receives efficient support; 4) *Proactive:* students are connected to supports early on before a crisis occurs; and 5) *Personalized:* students receive an appropriate level of support, relative to their needs. Their research and experience, working with a large network of two-year and four-year colleges, indicate that implementing these principles, thoughtfully adapted to the institution's strategic mission and context, can create a holistic support system that achieves equitable outcomes for all students, but may require extensive changes to institutional culture (Achieving the Dream, 2018). These principles are a helpful guide for framing the successful practices that we encountered in this study.

Creating a culture of equity on campus means meeting students where they are (McNair, Albertine, Asha Cooper, McDonald, & Major, 2016), using a

strengths-based approach to student support services (Matson & Robison, 2018; Soria & Stubblefield, 2015), and fashioning institutional change to provide the services students need in an individualized and timely fashion (Achieving the Dream, 2018). Through research in their network of two-year and four-year colleges, Achieving the Dream (2018) has found that gains in equity outcomes occur when all students a) are supported in achieving their goals through intentional and early development of academic, career, and financial plans, b) have to tell their "story" only once and are not running from office to office to get answers, c) are proactively connected with supports targeted to their individual needs so they enter the classroom best prepared to learn, and d) feel confident that faculty, staff, and administrators are invested in their success. Further, having multiple touchpoints a year with peers and campus professionals, who use a strengths-based approach to provide guidance to students, resulted in higher retention for students than for their peers that did not have these discussions (Soria & Stubblefield, 2015). This sentiment was echoed by Lacey Hites (Assistant Director TRIO-Student Support Services, UCM)

The key to successful intervention is relevance. Relevance is determined by the data and by the student. When students feel heard, they're more likely to talk. Our philosophy on advising is, rather than assuming a blank slate, let the student write the outline and we're here to fill in the gaps.

Academic Supports 2.0

Institutions are providing these holistic student supports in a more professionalized way, with online components, and support services available 24/7. Some of the ways we heard that the universities in our study built a coordinated system of student supports were through having 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.

Student Success Advising

At UCM, all incoming students are assigned a student success team, which includes a success advisor, based on the student's program of study; financial aid advisor; career advisor; and peer mentor. The success team coordinates contact with students and through their data system, can put in notes and alerts for the other team members regarding students' academic behaviors, financial issues, and other concerns. The success team makes regular contact with students, with multiple contacts per term during a student's freshmen year, and regular contact in subsequent years. This model allows the success team to intervene early when students' grades drop, behaviors change, or when students need financial or other support. According to Drew Griffin (Assistant Vice Provost, Admissions/Financial Aid, UCM)

…all of the advisors are in a one-stop shop. The success advising team allows students to be paired up from day one, or even before they get here, with their success advisor, their career advisor, and their peer mentor. Having those touches with key individuals as introductions or just encouragement, I feel like that has really helped out.

This model has been refined from its previous version, described in Holt et al., 2017, and is one of the pillars of their student retention model.

Robust student success and TRIO centers also provide advisement to students in a trusted environment. As noted in the first report of our series, *Degrees with Less Debt* (Holt et al., 2017), students often see these offices as family. They trust the staff of these offices enough to open up about personal struggles and non-academic demands that might be impacting their college success. This can open the doors to more services, such as financial aid and work-study jobs, connecting with mentors, academic resources, internships, and career options that the student can leverage for their own success. Students reported often reported interacting with more than one advisor in TRIO offices, providing a network of advisors who are in regular touch.

Proactive, Data-Informed Advising Model Through TRIO

The Academic Support Services office at UCM manages their federal Student Support Services grant, one of the federal TRIO programs that is designed to provide opportunities for academic development, to assist students with basic college requirements, and to motivate students toward the successful completion of their postsecondary education (U.S. Department of Education, 2019b). Within that program, Academic Support Services uses a data-informed approach to decide when timely interventions will be most effective, according to Chris Beggs (Executive Director of Academic Support Services, UCM). Their advisors, assigned to students throughout their time at UCM, are able to build trust and rapport with students because they keep their caseloads to a manageable level: below 150:1. They have also rerouted funding from developmental education to proactive advising, and by doing so, they chang ed from a strong first-year program to a strong 4-, 5-, 6-year program. They are now realizing the results of this investment; the retention rate for their Black students in the program (about one-fifth of the Black students enrolled at UCM) is 15-20 percentage points higher than for Black students not in the program. Further, the 6-year completion rate for the 2013-2014 stands at 54%, much higher than in previous years (i.e., the average completion rate from 2007-2008 through 2012-2013 was 38.5%). When asked what ingredients were key to this uptick in completion, Beggs (Executive Director of Academic Support Services) identified two critical pieces to success: the *confidence* of the advisors because they are exceptionally skilled and make use of a data-informed approach, and the *commitment* of the advisors in providing the resources to facilitate this proactive, holistic advising model. Keeping caseloads at a manageable level has helped fuel these dramatic increases in retention and completion. Beggs noted that although they are federally funded, he believes this is a scalable model. There are elements of it that would be a cost challenge to any university, such as the advising staff, but he believes those challenges can be navigated.

Professionalized Academic Support Services

Universities have been using peer models for supplemental instruction, tutoring, and mentoring to increase capacity in these services while providing leadership opportunities for their students (Holt et al., 2017). Universities now report that they are growing in the "professionalization" of these services. Some of the studied universities report their tutors are now getting advanced instruction and being certified through the College Reading and Learning Association (CRLA). With this enhanced tutor training at Webster University

> *"Peer tutoring just looks more professional. Tutors get good training and skills development, so it's a better service to the students who receive the tutoring, but also a service to the students who are tutors."* (VICE PROVOST NANCY HELLERUD, NOW VICE PRESIDENT FOR ACADEMIC AFFAIRS, WEBSTER UNIVERSITY).

In addition to tutoring, students receive training to work with students outside the classrooms. This ensures more consistency and quality in their tutoring services. The University of Missouri–St. Louis consolidated their various tutoring services across campus into the University Tutoring Center (UTC) where they provide training for all peer tutors. Multiple campuses also reported developing or expanding online tutoring to meet the needs of all their students, 24/7.

As noted in the first *Degrees with Less Debt* report (Holt et al., 2017), tutoring, supplemental instruction, and writing centers are important student supports. Students concurred in this second round of interviews. Several students at UMSL reported that supplemental instruction was the academic support that most helped them succeed in their courses as represented in this student excerpt.

> *...supplemental instruction is my best friend. You don't even really need to go there often, like they are that helpful. You can go once or twice and get help on the whole unit, which is crazy, but you can.* (STUDENT 27)

With supplemental instruction, courses that have high fail or drop-out rates have supplementary sessions, taught by students who have taken and

succeeded in those courses. Students see these services as essential to their success. Across the institutions, students noted how helpful these academic supports were to their success and how they changed the way they studied or approached a topic, such as this student:

> *I have used the tutoring sessions here at the… [university support center] and everything since my sophomore year and I saw a tremendous improvement in my work especially with like how to study and how to approach things in a different way…* (STUDENT 3)

At UCM, students cite using services at the Learning Commons which provides tutoring, test preparation, supplemental instruction, and writing instruction for all students. Students reported that these services were helpful.

> *So, my first whole year here, my freshman year, I basically lived in Learning Commons. Like, I love the Learning Commons so much because I'm like really bad at math. So, I would go to them before every test… I have As in all the math classes because I went to the Learning Commons. (*STUDENT 14*)*

According to Beggs (Executive Director of Academic Support Services, UCM), the Learning Commons has 10,000 student visits each year.

Universities are also growing their online support services. At Webster University, both face-to-face peer tutoring and online professional tutoring from NetTutor are available for students. Likewise, the Writing Center now also offers online writing coaching.

Tiered Systems of Support

At UMSL, administration made a recent change in student support services to reduce service duplication and ensure access to all students. Natissia Small (Assistant Provost for Access and Academic Support, UMSL) created and launched the Student Academic Support Services (SASS) unit with a tiered system of restructured student supports. Students with GPAs less than 2.5 are directed to the Student Enrichment and Achievement (SEA) department. This department houses success coaches

who are equipped to serve this specific population of UMSL students with high-touch services. Whereas, students with GPAs greater than 2.5 are directed to the Multicultural Student Services (MSS) department, in which academic coaches serve all students with GPAs above 2.5, with additional targeted services for diversity scholarship recipients.

Both departments are structured to provide an effective comprehensive support model to impact student persistence and degree attainment. All students develop a success plan with their coach to include tutoring through the campus' UTC, the campus' first centralized tutoring department created to provide a variety of tutorial supports and learning strategies. In addition, UMSL's SEA and MSS units offer approximately 30-50 academic and non-academic workshops per semester as part of their holistic support model. Using feedback from students through the Starfish data system and other modes of SASS data student tracking, workshops are flexible and scheduled throughout the week. Through student evaluations and coaching sessions, both departments can expand workshop offerings to meet student needs and demands. For instance, in their Commit to Success workshops, they provide sessions on a variety of relevant topics including time management, test-taking strategies, test anxiety, effective notetaking, building healthy relationships, self-advocacy, and networking, among others.

> *"We have positively contributed to student retention at UMSL by delivering a comprehensive support model for student success while simultaneously creating a culture in which student access, resources, and sense of belonging is held as a priority"* (NATISSIA SMALL, ASSISTANT PROVOST FOR ACCESS AND ACADEMIC SUPPORT, UMSL).

At SEMO, they have a triage of academic supports in the Academic Support Centers. The Education Access and Outreach programs enhances educational opportunity for all students, particularly minority students, and offers scholarships for first-year students that have participated in a college access program. The Center also assists with employment and career-readiness opportunities. The TRIO program is geared toward first-generation and/or low-income students and is comprised of approximately 65% Black and Latinx students and

provides academic supports. The third leg of the triage of supports is the Learning Assistance Program, which focuses on helping those students with academic deficits achieve more positive academic outcomes. In addition, through the general advising office they offer the Peer Advisor Support at Southeast (PASS) to incoming students with a high school GPA less than 3.0 and an ACT between 18 and 20. Through this program, new SEMO students get practical advice on connecting on campus through certified peer mentors. Students are required to check in with their peer mentor three times a semester and attend at least two College Success Seminars on topics such as, study habits, note taking, time management, test preparation, and learning styles. Moreover, PASS advisors can determine if students have a few needs or whether they require more intense support from the professional staff. This helps the advisement staff be more efficient with their time and dedicate resources where they are most needed.

Black Male Initiatives

A special segment of the college student body relative to this report are Black males. Although 6-year graduation rates are approximately 20 percentage points lower for Black students than all students combined, the graduation rates are lowest for Black male students (National Center for Education Statistics, 2019b). They comprise only 5% of all undergraduate students (Kena et al., 2016) and of those who successfully enroll, only one-third complete their postsecondary degrees (Harper, 2006; Strayhorn, 2008). As noted by Harper, a reframing of Black males' college achievement should ask questions such as, "How were aspirations for postsecondary education cultivated among Black male students who are currently enrolled in college?", "What compels Black undergraduate men to pursue leadership and engagement opportunities on their campuses?", "How do Black male collegians manage to persist and earn their degrees, despite transition issues, racist stereotypes, academic underpreparedness, and other negative forces?" "What resources are most effective in helping Black male achievers earn GPAs above 3.0 in a variety of majors, including STEM fields?", and "How do Black men go about cultivating meaningful, value-added relationships with key institutional agents?" (Harper, 2012). Further, Black male students have indicated that trust is the foundation for a positive relationship with academic advisors, as well as advisement based on a deep understanding of the student's interests and educational goals (Johnson, Strayhorn, & Travers, 2019).

Addressing these concerns has spurred Black Male Initiatives on many college campuses. We heard about these on several of the campuses we visited. According to Lover Chancler (Director of the Center for Multiculturalism and Inclusivity, UCM), through their Black Male Initiative, UCM works with Black male students on their needs and helps them reach their end goals by recognizing the special challenges that Black men face. At McKendree University, the Black Men of McKendree provides mentoring to Black male students and provides a safe space for them to discuss their unique concerns and challenges. A similar program is being launched at Webster University, Webster RISE (Resilience Inspires Student Excellence), which is designed to support men of color, particularly rising sophomores who may have additional needs with college retention. They intend to have full wraparound services including tutoring, speed passes to mental health and other services that will help them be successful academically, as well as personally and socially, according to Flewellen (Chief Diversity Officer, Webster University). They recently added on-campus barber services, featuring a licensed barber, for participating students and found that even that simple service has built a sense of community among the students and lifted their confidence and general attitude. One student in our focus group explained that besides having other Black male peers in the group, there will be a staff mentor, counseling services, academic resource services, and networking for internships. He only had one meeting so far but was looking forward to his involvement with the program.

Seamless Transfer

Of the students that completed a bachelor's degree at a four-year college nationwide in 2015-2016, 49% had attended a two-year college in the previous ten years (Community College Research Center, n.d.). Yet, 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 entering community college plan to transfer to a four-year institution, obstacles such as competition for students, misaligned incentives, and resource constraints may impede transfer. Credit transfer is a large part of the problem and many students transfer without an associate's degree or a core of lower-division coursework (Jenkins & Fink, 2016; Monaghan & Attewell, 2015). States continue to reduce their budget allocations to higher education, forcing institutions to rely more heavily on tuition revenue. At the same time, the cost of higher education is causing more students to enroll at community colleges, while four-year institutions are relying on more students from community colleges to meet their diversity goals. Additionally, policy makers and state legislatures are enacting more policies and statutes to increase graduation outcomes and mandate efficiencies in the transfer process (Wyner, Deane, Jenkins, & Fink, 2016). This alignment of forces has driven institutions of higher education to be more accommodating to transfer students.

The Education Commission of the States tracks state-level credit transfer policies and statutes across the 50 states in four areas: 1) common course numbering; 2) transferable core of lower-division courses; 3) guaranteed transfer of an associate degree; and 4) reverse transfer (i.e., allowing receiving institutions to retroactively grant an associate's degree, even though credits were not completed prior to transfer; Education Commission of the States, n.d.). Of the two states involved in this report, Missouri is one of only seven states nationwide to have a policy or statute to promote seamless transfer in all four of these areas. Illinois has policy for just two of these areas: transferable core of lower-division courses and statewide guarantee transfer of an associate degree (Education Commission of the States, n.d.).

In both Missouri and Illinois, all pubic two-year and four colleges and universities are required to accept an Associate of Arts degree, and in Illinois an Associate of Science degree, in lieu of the general education block at the receiving institution (Missouri Department of Higher Education and Workforce Development Board Policy Section III; 110 ILCS 150/10 et seq).

Both Illinois and Missouri have policy related to the transferability of lower-division courses. Illinois' policy states that students admitted in transfer who have satisfactorily completed the Illinois General Education Core Curriculum at any regionally accredited Illinois college or university prior to transfer should be granted credit in lieu of the receiving institution's all-campus, lower-division general education requirement for an associate or baccalaureate degree (Illinois Board of Higher Education Transfer and Articulation Policy). The coordinating board for the Missouri Department of Higher Education and Workforce Development has created a core transfer curriculum known as CORE 42 (Mo. Ann. Stat. § 178.780 (10)), which includes more than 100 courses. It is a competency-based system designed to ensure that transfer students have a strong and structured academic base for their transfer of 42 credit hours of core coursework. CORE 42 also has several technology-enabled components to assist students in navigating the process and transferring successfully. For instance, the course transfer tracker puts tracking the transferability of courses directly in the students' hands. Through a web portal, students can see the courses they need to complete the CORE 42, as well as those courses they have completed that will transfer. The latest core equivalencies across the institutions are available online through the Department of Higher Education and Workforce Development.

To create an environment that removes obstacles for transfer students and leads to a successful transfer experience, certain essential strategies are recommended (Wyner et al., 2016). Universities can make transfer student success a priority by

communicating the relevance of transfer success to the university's mission, by building a case for improving transfer student outcomes with data, and by dedicating significant resources to support transfer students. Institutions also can create clear programmatic pathways with aligned high-quality instruction by generating major-specific academic maps with partner institutions and creating regular processes for updating the maps. This provides rigorous instruction and high-quality academic experiences that prepare students for four-year study. Institutions may also need to design unconventional or alternative pathways, as needed, for students with less access to specific courses. 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 funds (Wyner et al., 2016).

In our interviews of these five institutions, aspects of these recommendations were being enacted, although not consistently across institutions. Specifically, we heard about providing the same academic supports for underclassmen to transfer students. These institutions are aiming to ensure that transfer students have access to professional mentors and are incorporated into university data systems to track and communicate course articulation prior to transfer.

The University of Missouri–St. Louis has a large transfer student population (over 70% of new students). These transfer students are eligible to receive support through the institution's tiered systems of support. They pay close attention to the specific needs of the transfer population and ensure the workshops cover topics relevant for transfer students, as this population often has specific needs around childcare, among other issues. Additionally, they launched a mentoring program, *Inspire*, for juniors, seniors, and transfer students, in which they match students with volunteer faculty and staff who meet with students and provide professional mentoring. Three of the four transfer students we interviewed from UMSL found the process smooth and easy. The students reported that the process was

"really smooth…" They also noted that they were able to fill out scholarship applications at the same time, making this a short process, which was helpful.

At McKendree University, the transfer student population has shifted in recent years. According to Miller (Assistant Dean for Student Success), the population used to be primarily traditional students, directly transferring from a community college. Now they have an older adult population of transfer students and more transfers from four-year schools. This presents a challenge to adjust the program offerings to meet the needs of diverse student groups. Miller reports that last year their transfer retention took a dip, but prior to that it was 12 percentage points higher than their first-year retention.

Southeast Missouri State University has a system to connect with students who want to transfer to SEMO from partnering community colleges, according to Below (Vice President for Enrollment Management and Student Success). Those students are flagged and entered into the SEMO student data systems when SEMO receives this information. They can track those students to ensure they are taking the correct courses at their community college for their major that will transfer. Southeast Missouri State University also works with community colleges for reverse transfer opportunities for students. Through TRIO, they also track students who acknowledge that they were in TRIO at their prior institution. These students are then encouraged to apply for TRIO at SEMO, according to Valdis Zalite (Director of TRIO Programs, SEMO). If they have openings in TRIO and the transfer student's eligibility is met, they will likely be able to enter TRIO at SEMO and receive the same academic supports that TRIO provides to non-transfer students.

In our student interviews, we did not have representation from transfer students at all institutions. However, from the interviewed transfer students, student transfer experiences were inconsistent, even within the same institution. Some students reported a smooth transfer process and others reported losing up to a year of credits. The following student excerpts illustrate these differing experiences and lack of social supports during their transitions.

So, my transition was very rough and I feel like it didn't stop being rough until about now because my advisor kind of thought I knew a lot because I was coming from a community college, but it was a whole different just ballgame. And then a lot of my credits didn't transfer over and I didn't know that. So, I came in with like 60 credits, but not all 60 credits actually like came all the way through. And that was annoying. …It was like 34 that actually came through and applied to my degree. And then I just, I didn't get a lot of information that I should have gotten when I got here. Like, I didn't know where the buildings were. I never had like anything past the campus tour. So, I just, I moved here and I was just here. (STUDENT 4)

Another student remarked on their transfer experience.

When I transferred here there was like a big focus on transfer students, so I had to take a lot of classes that focused around transfers, not so much socially, but like academically, I acclimated to campus, so that was really helpful. I was pretty young….(STUDENT 16)

Further, later in the interview, this same student commented on her feelings toward being part of the university as a transfer student.

…The university really wasn't as helpful with helping me feel part of the community. …For transfers there has to be an extra step and there wasn't one for me personally, so a lot of what I have now as far as a social life and the connections I've made I've completely done that on my own. (STUDENT 16)

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 also partnering with the community to help with students' housing, food, and childcare needs. Additionally, the affordability of college textbooks continues to be a serious issue for students. Students also require support for mental health services. Many colleges have struggled to provide adequate mental health services and are now seeing dramatic increases in need. This section addresses how colleges are adapting to these changing student services needs.

Wraparound Services

Providing avenues for acquiring food, clothing, childcare, transportation, and textbooks are a few of the auxiliary costs that students may not have funds for after paying for tuition, fees, and housing. As more students from low-income families attend college, they are doing so without a family safety net. As such, many college students experience food and housing insecurity. In fact, food and housing insecurity is now higher in the college student population than the general population (Broton, Frank, & Goldrick-Rab, 2014). 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).

Institutions which are the most effective in addressing the essential needs of students in poverty do so by strategically tapping into local and community resources and tailoring the resources to the needs of their students (Broton & Goldrick-Rab, 2016). Additionally, student organizations are playing a large role as the intermediary between the student and local community resources that can support students in poverty.

Administrators at some of the institutions we interviewed offered examples of how they are meeting the basic needs of their students. At UMSL, they have acknowledged that many of their students face food barriers. In response, they have a food pantry on campus. The institution is also ensuring that students with children have some opportunity to more easily find childcare. They sought and received grant funding to provide some enhancements in that area.

At McKendree University, many students are prepared to pay their campus bills, but after these bills are paid, they have few funds to buy books, supplies, or food. According to Miller (Assistant Dean for Student Success, McKendree University),

> *I see that more in my inner-city students, who just happen to usually be minorities, that they were raised that you take care of your problems, so they won't ask for help. So, getting that barrier knocked down that it is okay to actually ask for help and everyone needs help at some point, regardless of what the help is. That's probably the biggest barrier to knock down.*

At the McKendree University Student Success Center (SSC), they try to take care of the student. The campus has a food pantry and a partnership with a local the food pantry. Supplies are also available at the SSC. Further, the SSC works with the health services to obtain donated clothes, particularly hats, coats, and gloves for the winter weather.

At the Center of Multiculturalism and Inclusivity at UCM, they work to eliminate as many barriers as possible for students, according to Chancler (Director of the Center for Multiculturalism and Inclusivity). They realized that low-income students

struggled to pay for printing services, after b udget cuts eliminated free student printing. After reaching out to the Black Alumni Association, they raised funds to provide free printing for students at the center.

Across multiple campuses, students mentioned their struggles to pay for books, laundry, and other costs, as indicated in the following student excerpts.

> *Depending on your major, books one semester can cost you $500. So, that's more than some of your scholarships, or at least half of the scholarship. …*(STUDENT 17)

> *…I can't afford the book. So either I drop the class or I just hope they don't use that book.* (STUDENT 25)

> *…If I didn't have free printing, I don't know what I would do.…*(STUDENT 30)

> [speaking about internships] *The ones they connect you with, we're not getting paid for it. So, having those responsibilities outside of it is like well, where am I going to get money? Now, I have to work. I have to go to work from eight to four [referring to internship] and then find another job from like five to 12 or whatever and it's tough.* (STUDENT 9)

Mental Health Supports

Black communities in the United States have been described as communities in crisis due to their mental health concerns, specifically their greater levels of serious psychological distress, depressive symptoms, and schizophrenia (Woods, King, Hanna, & Murray, 2012). Black children and adults face significant stressors due continued poverty, discrimination, racism, and violence, all of which affect mental health. Moreover, Black adults are less likely to seek mental health treatment due to a number of factors, such as lacking mental health insurance, viewing mental illness as a stigma, and encountering barriers from a lack of culturally competent mental health providers, among other factors (American Psychiatric Association, 2017).

College students have extensive needs for mental health services and students of color have the highest demonstrated needs (Lipson, Kern, Eisenberg, & Breland-Noble, 2018). In a large-scale national study, 40% of Black college students experienced a mental health problem, yet only 21% received treatment, compared to 48% of White students who were treated. Research indicates that 63% of Black students perceived mental health counseling as a stigma associated with mental health problems, highlighting one barrier for Black students who may benefit from treatment (Lipson et al., 2018).

On college campuses, counseling centers are struggling to meet student demand for mental health services according to Alison Malmon, founder and executive director of *Active Minds*, a noted mental health awareness and advocacy group with over 16,000 student members across 450 campus chapters (O'Donnell, 2019). The mental health needs of college students have risen at a faster rate than general student enrollment. Between fall 2009 and spring 2015, the growth in number of students seeking services at counseling centers was more than five times the rate of institutional enrollment and the growth in counseling center appointments was more than seven times the rate of institutional enrollment. This increased demand was primarily characterized by a growing frequency of students with a lifetime prevalence of threat-to-self indicators (Center for Collegiate Mental Health, 2016). 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). More than 50% of students nationwide reported that they felt things were hopeless in the last year; more than 60% of students reported that they have felt overwhelming anxiety in the last year; and almost 90% of students reported that they felt overwhelmed by all they had to do (American College Health Association, 2018). Unfortunately, the average wait nationwide for a first-time counseling appointment on campus is 6.5 days with approximately two-thirds of counseling centers not reporting any wait and one-third reporting a wait of over 17 business days (LeViness, Bershad, Gorman, Braun, & Murray, 2018). Because of this high demand, student mental health advocacy groups are multiplying across campuses. Malmon

reports that this increased demand is due to many factors, including more help-seeking, increased diagnoses, and better and earlier treatment; however, campus counseling centers are not keeping up with demand (O'Donnell, 2019). The Center for Collegiate Mental Health has devised a Clinical Load Index (CLI), a standardized measure of the counselor caseload in higher education institutions (Center for Collegiate Mental Health, 2020). They found that larger institutions had higher CLIs and this was associated with significantly lower treatment doses, and significantly less improvement in depression, anxiety, and general distress by students receiving treatment. Further, smaller institutions were more successful in delivering mental health services to a larger proportion of their student body (Center for Collegiate Mental Health, 2020).

Beyond increased capacity in campus counseling centers, peer-led student mental health advocacy groups can make a crucial difference for students experiencing mental health concerns. According to a Rand Corporation study, *Active Minds* successfully helped struggling students connect with other peers experiencing similar concerns, thereby reducing stigma and increasing help-seeking behaviors (Sontag-Padilla et al., 2018). Changes in knowledge and attitudes, as well as behaviors, occurred within one year, with *Active Minds'* effective combination of individual and small-group, and large-scale education programs. Moreover, universities with *Active Minds'* chapters had more supportive campus climates regarding mental health (Sontag-Padilla et al., 2018).

This need for additional mental health services was acknowledged by both leadership and students at several of the campuses we visited. President Dennis (McKendree University) reported that McKendree University provides comprehensive mental health support for students and further noted that he has seen a dramatic uptick in students' emotional and mental health needs. According to President Vargas (SEMO), "social media plays a role in increased mental health needs by increasing stress, isolating students, and decreasing sleep, all of which can increase the risk of suicide in college-aged students". President Vargas also reports that

…although SEMO has counselors to address students' mental health issues, over the years SEMO has seen an increase in the number and severity of mental health needs of college-aged students, so there is always the potential for this need to outstrip the availability of counselors; particularly because the latter have a very taxing job that can give rise to high rates of burnout.

Across the campuses we visited, students also acknowledged insufficient mental health support particularly around midterms and finals, when students are feeling particularly stressed.

Counseling services, it's tough scheduling, real tough, you get postponed; you get canceled a lot … Some students get really stressed out for midterms and finals, and I feel like the university lacks in helping prepare students for that. (STUDENT 25)

Some students also failed to get campus mental health support in times of crisis, such as this student.

…Like I was going through a phase after I lost my mom, I was going through like really deep depression and like I needed to talk to somebody. And I didn't want to talk to my family or close friends, like I needed to talk to like somebody who was out there. And I remember like receiving this card, I can call like a counselor to meet up with them and I called and I just never received the call back, and then it was like…at that time it was like —I think that was my breaking point, I was like yeah, I need to get out of here. But I went outside of the university to get help which was really good for me. (STUDENT 26)

Also, student comments indicated that students do not necessarily seek out help and suggested that there is a wave of students needing mental health supports that campuses may be unaware of without outreach.

…I think when they know they try to help [referring to faculty]. I think when they don't know, which is often because I think there is a special care given to athletes when their grades are slipping, because that usually means they can't play, but I think for non-athletes like you just kind of slide through,…, so I think when a faculty has an idea, when offices have a clue that this person is struggling or if you struggle consistently, like in all of your classes, they kind of notice…, I think the biggest problem is that sometimes they just don't know, so they're not reaching out, so people who are suffering in silence aren't getting like the services that they need. (STUDENT 16)

ADMINISTRATION — STUDENT DISCONNECT

As noted throughout the report, students' experiences did not always align with the programs and initiatives we heard from the administrator interviews. In some cases they were very aligned, in areas such as support for the Student Success and Advising Center at McKendree; TRIO in general and TRIO scholarships and academic supports, especially supplemental instruction, at SEMO and UCM; the financial aid application process and transfer process at UMSL; and the TAP bridge program at Webster University. Administrators and students were also aligned in some areas that need improvement, such as increasing faculty diversity and the need for more mental health supports. In many cases we recognize that students would not be aware of initiatives and resource allocation taking place at higher levels of administration. Also, we recognize that our limited sample of students may not be representative of most student experiences. Yet, students appeared to be candid with us in the interviews, probably largely due to the anonymous nature of the student interviews, and we believe they were commenting on the programs, initiatives, and experiences that were top-of-mind. In some cases, students and administrators appeared to view the effects of initiatives very differently. A few of these are highlighted in this section. This section is intended to bring the perspectives of students to the forefront of the discussion so university administrators and leadership can be aware of the legitimate experiences and concerns of low-income and Black students.

Welcoming Environment

Administrator Perspectives

From the administrators we interviewed, we heard of many intentional efforts directed toward providing a welcoming environment to students from all backgrounds. In most of these cases, funds were allocated to bring about these initiatives. These initiatives include providing a welcoming environment for students via orientation sessions, freshmen seminars, wraparound services, academic supports and in some cases, multicultural student centers. At some institutions, administrators stated that the university culture was genuinely helpful and that there is pride for serving students, as well as having staff who care and prioritize low-income and Black students.

Student Perspectives

Many, but not all students, told us that the environment was overwhelming when they came to campus and they did not always feel welcomed.

In some cases, students reported not feeling safe, both from campus crime, and from other students who did not welcome diverse students. On campuses where there was not a designated center or space for Black students, students reported needing a safe space where they felt comfortable hanging out and could get information from their peers and trusted mentors. We also heard a critique that more resources went to international students than to diverse students from the United States.

> *We don't have it — anything like student centers for like minorities to go and talk to people.* (STUDENT 25)

> [Regarding unmet needs]…*A safe space for African Americans will be nice…yes, something like a common area for us to hang, fellowship, maybe a common area for us to live. Like I just said, they just got a whole international village which includes dorm rooms for them and facilities.* (STUDENT 1)

Students also mentioned the dearth of African American history classes. Moreover, several students were concerned for their physical safety. Students mentioned crime that has occurred, petty crimes, such as tire slashing, but also more serious crimes, such as robberies and even rapes.

> *Well, I feel like they need some type of, like — I will say there is, like, safety issues or there are cameras that's not working and then it's, like, I feel like we need to have some type of active shooter drill with the way the world is going. I have not heard anything. Somebody can just come onto campus whenever they feel like it. And then, like, even on the dorms now, the doors aren't even locking for real. They don't close all the way, like, all that needs to be addressed.* (STUDENT 23)

On a positive note, several students felt comfortable talking to personnel in TRIO offices, and many mentioned good relationships with their professors. Across a few campuses, students spoke about how they felt welcomed.

> *"It feels welcoming because there are lots of communities within the* [NAME OF UNIVERSITY] *community; many clubs for everything you can think of."* (STUDENT 15)

> *…Last year I wanted to drop out, just go home and say forget it all, but it was three people here that became my mentors that like forced, taught, encouraged/forced me to stay here. And now like I'm graduating next December, so it was — I can say that it was only them that I'm still here and God. …*(STUDENT 1)

> *…But here like I feel like every professor — I have not had one — I think, they may get on my nerves a little bit, but they still want you to be successful, like, they still mentor you. You know what I mean? Like, you can tell that they actually care about their job.* (STUDENT 27)

Students also brought up issues of feeling accepted on campus and how they may have felt welcomed

initially but later felt less welcomed. Students also felt that resources were available, but they were often unaware of those resources or how to get them,

> *"I would say the biggest strength they have is having all the resources. But the biggest weakness they have is not telling you how to get them."* (STUDENT 19)

Campus Diversity

As mentioned in the strategies section, both students and administrators acknowledge issues with diversity, especially faculty diversity, on most of the campuses we visited. Administrators and students alike, at the rural campuses, mentioned the challenges of creating a sense of community for Black students and faculty in a community lacking diversity. Nonetheless, we noted that administrators and students had different perspectives on the gravity of the effect of lack of diversity, and whether current attempts to diversify campuses are adequate.

Administrator Perspectives

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 are working with the local community to establish more successful retention efforts. Administrators noted that their efforts to recruit diverse faculty include cultural competency training for faculty and staff on search committees and representation of minority faculty and staff on search committees. Administrators mentioned that they are establishing task forces and drafting strategic plans with the charge to increase diversity. In some cases, administrators reflected on the increase in diversity over time at their institution and how student diversity has increased due to recruiting efforts in urban centers and co-curricular scholarships. One administrator noted that they realize the need for systemic solutions and that they cannot rely on individual efforts and chance.

Student Perspectives

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 see the opportunities that are possible, as depicted in this quote.

> *Right now we had a student recognized for the Martin Luther King Award, we have had students recognized for a really tough rigorous process, …*[a Fulbright]*…Also our student body president is Black and we are more accepting, so our BSO* [Black Student Organization] *has had a banner and the school put it up a couple of years ago, put up in the middle of the…café, where the whole campus can see…and it is more inspirational toward African-Americans as well, because when you look up and you see an Africa-colored theme flag with BSO on there, it makes you seem more inspirational, more of a Black History Month.* (STUDENT 25)

On one campus, students viewed the campus as diverse and saw many opportunities for involvement, especially if they lived on campus.

> [Name of university] *is so close knit, tight knit, that it feels like a family here, especially if you can get involved on campus. If you stay on campus that's a whole other story because then you have more involvement as someone who commutes here…*[Name of university] *has a lot to offer as far as that and the diversity is well enough that you can get to know people from all different types of backgrounds, cultures and stuff like that. So, I was really surprised to see that when I came here and to see how evolved it has been compared to my other school.* (STUDENT 24)

Some students on rural campuses reported feeling unwelcome in the community surrounding the university. Moreover, students from most campuses in our study reported that faculty do not look like them, do not share their lived experiences, and have not experienced the same post-graduation challenges they will, as reflected in these student quotes.

> *…and also the fact that like I don't have any faculty member that looks like me in my major. I don't have any — like, I don't have any teachers that have experienced what I'm about to go through when I leave school and about to go into the real world. So, I don't feel like* [university name] *is welcoming in that aspect, because I feel like we can do so much more than what we're already doing.* (STUDENT 29)

> *So, a lot of them are not fully — they do not spend a lot of their time here. They spend about 20% of their time on campus. They are not on the tenure track like any of them, and they deserve that opportunity. And they're not bringing in more, like, diverse faculty, even though they say just that's open, because I've sat through the interviews that they do have open to students and it's all White candidates and it's annoying, because they're not giving the instructors that we need the ability to grow.* (STUDENT 4)

> *I don't think I know any Black…*[their department] *majors. And then as far as faculty, there is nobody I can talk to about like the racial part of it, because I tried to ask one of my professors about it, so how diverse is it working at…*[organization]. *He said probably in my years of working, I saw one Black person. And so, I don't know if it will be like corporate, to where, like, they don't like the way our hair is and stuff like that. But I need to know that type of stuff and I have nobody to talk to and that bothers me.* (STUDENT 23)

Student interviewees also reported issues with other students and faculty being inappropriate and insensitive in class without consequences. Student interviewees believed that faculty need more cultural competency training to create an atmosphere that embraces all cultures. As this student noted:

I feel like academically, we could use more diversity. Because I am into … [their academic disciplines] and there are no people of color there. And so it's difficult trying to connect with your professors and your classmates when you're the only one there. And you're having to do like twice as much work while being seen as like kind of the dumb one when you ask questions. (STUDENT 4)

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.

…I think having a diverse campus is what we strive for but appearing diverse and being diverse are totally different. I think we have what we need to appear diverse. I don't think we have what we need to be diverse, because that's really truly accepting and embracing. So, I think our school has an issue with retention more than welcoming. I think they'll get people in the door, but can they keep them. Do students feel safe and accepted?…(STUDENT 16)

College Costs and Financial Literacy

Administrator Perspectives

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. Administrators reported that financial aid seminars included information on keeping college affordable, minimizing loans, and ensuring students understand the debts they incur. At UMSL, freshmen students conduct an exercise to determine their current financial aid situation and to project

their financial situation after four years. They then discuss the financial implications and what they can do to live within their means. Additionally, UMSL holds student loan payback sessions for seniors. A common theme from administrators across campuses was that students receive financial aid information to steer students away from excessive borrowing through student loans.

Student Perspectives

Students reported that the financial aid process was not clear. Students believed they did not have a realistic estimate of college costs and how the costs change over time. For example, students felt that they did not understand that some grant and scholarship programs end after one year or that college costs increase over time. At some universities, students reported that the university's estimates of college costs were too general and not individualized to the student's situation. One student noted

"…I think everybody gets the same estimate, and the reality is that we don't all receive the same amount at the end of the day, so I just think it needs to be more individualized. …" (STUDENT 16)

A few students reported having more help with financial aid in high school or community college.

I learned more about loans at my community college, because they made me sit down with my financial counselor. They made me talk through it and like really understand the debt that I was taking on. But when I got here, they were pretty much like, you got to figure out how to pay next semester, take as many loans as you can get. And I didn't really ever get like any talk about it. They were just like, sign this to understand that you're taking out money. But I'm like, I'm just signing my name on a paper. (STUDENT 4)

Some students remembered attending a financial aid or financial literacy session early in their enrollment or prior to enrollment at a summer orientation, but

most students reported that this was not sufficient. Students generally expressed that these financial aid or literacy sessions were too much information in a short amount of time. Further, these sessions were held during orientation when students received multiple presentations on various topics in one day — just as they are trying to orient to campus life as indicated in these student interview excerpts:

> [Referring to information from orientation regarding financial literacy] *I didn't understand what they were just talking about. I'm a first gen.…I was just looking at the screen like, okay, when do we go, go to eat or something? Like, when do we get out of here? Because I had no idea what unsubsidized was, what subsidized it was. And it was like, that was up there giving a presentation and it wasn't helpful.* (STUDENT 28)

> *I think it's too much information just for the period of time. I work with* [name of office]… *I give presentations to students when it comes to…*[content area]. *But the thing is, even I feel like it's just too much information to them.* [In] *one day, you will have in five different presentations and you have to go around campus as well, before you know it, your brain is exhausted. You won't get anything in at all. And some of those students…they tell me, well, we heard what you were saying, but we didn't really understand what you were saying.* (STUDENT 17)

However, some students reported that the financial aid counseling they received was helpful.

> *So and you might even be able to answer this a little bit better but I learned [about] a one-shop I guess you can call it, maybe last year, that they did for spring and fall graduates. And so basically, they taught you about, like, repaying loans. They talked to you about the different types of loans. And then*

> *they also offered like scholarships there — like door prices, like, you go and you get to learn more about how to repay back your loans and they may also offer, like, some scholarships to give out. And so, I tried to go to the spring one. They said, "Oh no worries since your graduate in the fall, we have more coming up for you."… So, they do offer a lot of different programs, so they teach you really know what you are going to be facing once you graduate.* (STUDENT 11)

> *I guess a lot of students just kind of go past this but…so they have this entrance and exit counseling and every student has to take it before they can take a loan. …I would say the majority of the students just kind of don't take it. It is just like "Why do I have to take this?" If you actually took it serious and if you actually went through it, it actually teaches you, like, so much. And exit counseling is also another one…you just have like so many…so many alternates before you need to get a loan that they put you into, which always works out.* (STUDENT 20)

Students again singled out TRIO programs particularly helping them graduate with no debt and providing financial literacy workshops and information. One student noted,

> *"I am graduating with no debt, partly, well mostly, because of TRIO scholarships that paid for tuition, so I just had to, like, pay for housing and textbooks and stuff like that, and that covered the rest of it."* (STUDENT 23)

Another student involved with the TRIO program noted,

> *"In my five years of being here, I've never seen the university offer a single financial literacy class…that was not provided by TRIO offices."* (STUDENT 22)

On one campus, students reported that several of their peers dropped out after the university did not provide flexibility for students with financial holds on their registration.

> *I know a lot of African American students who are not here this year because of financial situations that wasn't being helped…And I think that's terrible because there is — somebody is dropping the ball. It is not — I can't put it on this - I can't say it's all on the student. Somewhat, some of it are just students who're not seeking out to help. But some of it's also on, not only financial aid, but whoever is supposedly trying to help us out, for not reaching out to us as well. I mean, if you want your students to graduate, you want numbers to kind of rise, then you also have to start the conversation with two people, not just one. And that's one area that the school fails to do. They don't start the conversation. They give you all the resources for you to start the conversation, but if you don't start the conversation, then no one's going to get to you.* (STUDENT 19)

Additionally, several students reported just being encouraged to take out more loans in college when they asked about financial aid options. One student commented that

> *"…instead of telling me about it and the endowed scholarship that I actually had qualified for, they just told me to take out a loan."* (STUDENT 1)

Another student noted:

> [Referring to how the university has helped them manage their student debt] *Honestly, I feel like they don't. And if anything, for me, I feel like they're like providing us with more loans. …I was asking about any, like grants that they had, and they're like, no, but we have this loan and this loan.* (STUDENT 26)

As this section illustrates, many of the initiatives and programs at the universities were not yet of a "high enough dose" to achieve the desired effect. Cultural competency trainings were optional or were not having the intended effect on several campuses. Although compositional diversity, especially among students, is increasing over time and, on some campuses, there is more diversity in student leadership, students still did not feel like the campuses embrace diversity and diverse students. Further, students felt as though they did not understand their financial aid options or how to pursue and acquire those options, with sometimes severe consequences, despite freshmen orientation sessions on financial aid.

A final student excerpt highlights what it meant for this student to have their voice heard and further motivates us to elevate student voices when advocating for educational change.

> *Thank you for doing this story and…just talking to us, because there're so many people who are like us who have such — I'll not say tragic stories, but we have such detail and we've all led a crazy lifestyle, to the point where some of us really aren't even supposed to be here. But you're here listening, taking down what our experiences [are] and what we learned in college and being able to possibly share that, so other people know what it's like. Not necessarily putting them directly in our shoes, but they have an idea of what it's like to be a minority, a Black student, on a college campus, especially a PWI [predominantly White institution], in America today. So, thank you for doing this.* (STUDENT 22)

CONCLUDING THOUGHTS

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 the challenges these students face, the actions and strategies needed to help students overcome the academic, family, financial, and other hurdles also need to be multifaceted.

As prior research on effective programs for supporting low-income and underrepresented students in college demonstrate, a combination of high-touch advisement and financial supports tend to be most effective. For example, the Dell Scholars program, provides a financial award of up to $20,000, a laptop, textbook support, ongoing outreach, monitoring, and assistance to low-income students attending postsecondary institutions across the United States. Dell Scholars received ongoing outreach and assistance through a web-based platform, and if students needed personal assistance, they connected with an experienced retention officer that helped them navigate academic, financial, and situational challenges. With this combination of strategies, Dell Scholars are eight to 12 percentage points more likely to persist into their third year of college. These students are six to ten percentage points more likely to earn a bachelor's degree within four years and nine to 13 percentage points more likely to earn a bachelor's degree within six years, compared to similar peers (Page, Kehoe, Castleman, & Sahadewo, 2019).

Other programs that provide multifaceted support have also shown positive retention and attainment results (Page et al., 2019). In perhaps the most well-studied multifaceted college student support program in the country, the Accelerated Study in Associate Programs (ASAP) in the City University of New York (CUNY) system, eligible low-income students were provided with a comprehensive suite of supports, including comprehensive advisement, tutoring, career services, tuition waivers, free textbooks, transit passes, and more. In a series of experimental studies by the MDRC organization, the program has proven to increase two-year associate degree graduation rates by 5.7 percentage points for the full sample and an impressive 15.1 percentage points for the one-third of the sample that was tracked for 2.5 years (Scrivener, Weiss, & Sommo, 2012). Previous research on *individual* support services provided in the ASAP program suggests that this means support alone was not as effective, if at all (Scrivener & Weiss, 2013). This indicates that the combination of services was the driver for increased graduation rates.

LIMITATIONS

Limitations of this report include the use of graduation rates for first-time, full-time students. Although outcomes for part-time students are available through IPEDS, it is not recommended that they be used as graduation rates or time toward completion, therefore first-time, full-time graduation rates for students who received Pell Grants and Black students were used in in the quantitative portion of this study. For open-access institutions and even some broad-access institutions, this may not be representative of their student body. This limitation may have led to underreported graduation rates, particularly for open-access institutions hence excluding them from the eligible institutions. Another limitation in the data was our requirement that data be in a downloadable format. We also limited data to those that had gone through all the data quality checks and were not provisional. Consequently, the data from IPEDS and College Scorecard were a few years old: 2015/2016 and 2016/2017.

Our interviews were conducted with administrators with different titles across the universities. We were able to speak to a president, chancellor, or provost at each institution and administrators overseeing financial aid and/or student support services. Beyond that, the titles and portfolios of the administrators varied: we interviewed enrollment management, directors of multicultural and TRIO offices, and directors of student success and academic affairs. Due to the different organizational configurations across the universities, we may have received varying representation of these offices on the different campuses. However, by interviewing multiple administrators at each campus, we believe that we triangulated the information we received across multiple personnel and offices. Moreover, we recognize that the student focus groups are not representative of all low-income and/or Black students at each university, given the limited size and number of the focus groups. We also recognize that the administrative staff recruited the students for the focus groups, which may introduce bias. Nonetheless, all student focus groups were anonymous, students appeared candid during the sessions, and students voiced various concerns about their university. Student concerns that rose to the level of themes were affirmed by other students.

RECOMMENDATIONS FOR POLICY AND PRACTICE

IT'S ALL ABOUT AFFORDABILITY

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

Fully funding low-income students' college costs will increase persistence and eradicate the need for students to seek food pantries and assistance programs to survive while in college. We know that low-income students often do not have the funds to complete college, whereas their peers from wealthier families have more resources to fund their education, including more access to loans. Our interviews with students revealed that many were financially insecure and although they were awarded Pell and other scholarships, their financial need was still high. The federal Pell Grant is a means-tested approach that grants financial aid, but only covers about one quarter of college costs. Unfortunately, last dollar formulas used to calculate financial aid at the state and institutional levels are sometimes tied to tuition and fees and not the full cost of attendance. In these cases, students from families with more wealth are awarded funds, whereas students who receive Pell Grants and other federal aid covering their tuition and fees are ineligible for funding. In other instances, financial aid is heavily weighted toward merit-based aid, or co-curricular scholarships instead of based on need. Yet, basing all institutional and state aid on the total cost of attendance, rather than tuition and fees would allow more funding to be allocated to students most in need. As concluded by Alon (2011), in his study of need-based grants on college persistence, *"For a redistribution of funds to boost degree attainment and achieve equality of educational opportunity it must be based on stricter means-tested allocations of nonfederal funds as they are the main source of need-based aid."*

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.

This approach appropriately focuses on the needs of the student beneficiary, increasing the likelihood that students receive timely and adequate aid to pursue college. Specifically, students would be better served if they had earlier estimates of how college costs change over time and aid options available after their freshman year. Further, universities could better meet students' needs by proactively removing barriers for student financial aid by streamlining financial aid application processes and linking financial aid applications to other application processes, such as admissions, FAFSA, and TRIO. Some restructuring of financial aid offices appears warranted based on student reports. Several students felt that financial aid offices had gatekeepers who prevented them from seeing financial aid advisors and noted the difficulty of scheduling appointments and communicating with financial aid advisors in a timely fashion. Developing student friendly web and mobile device platforms and regularly updating websites provides students with information as needed and allows students more control of their appointments.

Finally, institutions with built in flexibility for financial aid awards, such that student aid that can be adjusted based on the student's circumstances, can be effective in reducing student attrition due to financial need. This type of policy helps low-income students get the aid they need when they need it and supports them to degree completion, as noted by students in our study. This requires a certain degree of nimbleness that is the hallmark of the best financial aid processes.

Financial aid planning and financial literacy education and support is more effective when provided at multiple touchpoints throughout students' tenure, in a responsive way.
Our research indicates that students typically did not remember the in-depth financial aid information that their institutions provided during orientation workshops and summer bridge programs. This is not surprising. They were simultaneously exposed to the university environment, concerned about their coursework and a campus lifestyle, and overwhelmed by all the logistics necessary to onboard into the university. Further, financial aid is complex and options change over time. The high-touch approach that TRIO offices use seems to be more helpful to students and can serve as a framework for financial aid offices and general academic advisement. Linking student scholarships to academic and non-academic supports is an innovative way to leverage student scholarships to ensure students receive needed financial aid, relevant college information, and academic support services. For instance, requiring students to attend seminars about loan payback and defaults as a condition of loan receipt or having students familiarize themselves with academic support services as a condition of receiving a diversity scholarship is a way to ensure students receive critical information. Students noted that student loan information sessions in their senior year were helpful, likely because students are close to completion and are more receptive to this timely information.

LEADERSHIP AND ADVOCACY ACROSS THE INSTITUTION

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.
Universities developing systemwide diversity, inclusion, and equity initiatives were typically initiated or supported at the chancellor or president's level. Committed leadership is critical to ensure that the strategic goals, missions, and core values of the university reflect an inclusive and diverse

environment in which diversity among faculty, staff, and students are valued and these individuals are provided the necessary supports and resources to thrive.

Increasing compositional equity is needed at all levels of the university. This includes diversifying Boards of Trustees.
In some of our studied institutions, there were intentional efforts to diversify the top echelons of university leadership. Diversifying university Boards of Trustees demonstrates institutional commitment to diversity to all university employees. Also, appointing diverse leaders, such as Chief Diversity Officers, or comparable positions, who oversee university diversity initiatives, and ensuring they have a seat at the table of the President or Chancellor's cabinet, further demonstrates institutional commitment to diversity. Additionally, university administrators overseeing student success and TRIO offices also need to have input with high-level university decisions. In this way, advocates for marginalized students can provide input for and influence high-level university decisions to ensure adequate resources are allocated for critical diversity, equity, and inclusion initiatives.

Beyond compositional equity, we recommend universities mandate cultural competency training to all faculty and staff who interact with students.
We found that cultural competency training was not always present or mandatory and Black students sometimes felt a lack of cultural competency inside and outside the classroom with both students and instructors, which caused some discomfort. Further, students indicated broader curriculum is needed that highlights the contributions of non-White persons.

Student recruitment in diverse communities is key and can be more effective if institutions connect to students while in high school and earlier.
Establishing strong connections with prospective students by providing academic supports in high school and earlier through precollegiate programs can be beneficial to both students and universities. This type of early involvement helps universities make the community ties necessary for effective recruitment. Recruitment goes hand in hand with retention policies. University culture needs to

embrace the needs of a more diverse student body for students to feel accepted and to remain at the university. Some students felt that more supports and financial aid were provided freshmen year and less efforts were made to retain them in subsequent years.

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

Black student leaders inspire other students. Interviewed students noted that they felt inspired when they saw Black leaders in student organizations and the recipients of prestigious awards. Some ways that Black student leadership was fostered included funding travel to student leadership conferences to provide students opportunities to interact with student leaders from other universities and providing forums and space for Black student organizations.

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

Increasing faculty diversity is of utmost importance and the ramifications of the lack of faculty diversity was frequently cited by interviewed students. Faculty interact directly with students, serve as their mentors, provide guidance for post-graduation plans, and often have control over the curriculum. Recruiting diverse faculty can be particularly challenging for rural universities. Moreover, maintaining a diverse faculty involves intentional retention efforts. An approach that has shown some success in recruiting diverse faculty is using cluster hiring practices, where a number of diverse faculty are recruited about the same time. In this way, Black and other underrepresented faculty have a critical mass to support each other and adequately serve students.

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.

Beyond recruitment, intentional efforts are needed to retain diverse faculty, particularly in less diverse communities. At one of the studied institutions, diversity was successfully integrated into the tenure guidelines in several departments. Rewarding faculty for integrating diversity into their research, teaching, and service, can enhance opportunities for Black or other non-White faculty to utilize their assets to both meet tenure requirements and to further enhance diversity, inclusion, and equity awareness in the university and the community. Additionally, the university can be a strong intermediary to partner with the community to create community-wide initiatives that welcome diverse faculty and allow diverse faculty to participate and give back to the community. Even if the university culture embraces diversity, if the surrounding community where the faculty member and their family live, is not welcoming, diverse faculty may decide to seek other employment opportunities.

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.

Our study found that when students need information, they are robust seekers of advice. When they encounter barriers, however, students will seek advice from family, friends, and others, who may not have knowledge of university policies, specific university supports, and the full array of financial aid options. For students to have access to comprehensive information regarding financial aid, academic supports, university policies, and more, they need to have a broad group of trusted university advocates with the knowledge to support them. Universities can do this in various ways: through data dashboards across university offices, enhanced staff training and coordinated services, and peer-mentoring programs that train and deploy peer leaders throughout the university. Through these networks, student advocates can send alerts in the student data systems and help connect students with appropriate university resources and supports.

COMPLETION CURRICULUM AND SUPPORTS

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.

University leadership is aware that unnecessary credit accumulation and changing majors can result in students stalling and eventually dropping out. In response, universities are adjusting the total credits to graduate to 120, where possible, and are creating more structured pathways to degree completion. Various models exist, including such components as meta majors and academic maps for student advisement. The common element among these models are specific, pre-planned curricula for certain degrees, leading to career outcomes. These structured programs disincentivize changing majors and unnecessary credit accumulation, which reduces time to degree and ultimately leads to higher degree-completion rates. In most cases, the students benefit from these models by graduating sooner and at higher rates. However, students should be advised on how this can limit their options later. As was occurring at some the studied institutions, academic support services can play a key role in supporting students to degree completion through degree pathways initiatives by providing embedded tutoring and supplemental instruction for courses in the pathways sequences.

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.

Tutoring, supplemental instruction, writing assistance, and mentoring continue to be critical tools to support the academic development of underprepared students, according to students in our study. Professionalized and standardized training for mentors and tutors ensures students receive high-level academic support and provides professional development to the student mentors and tutors. Moreover, expanding online tutoring services can be particularly helpful for students that may work on- or off-campus, have transportation issues, or family obligations. Therefore, high-quality, online tutoring that serves students in an easily accessible format, developed with the user in mind, is a wise investment for universities. High demand academic supports are particularly beneficial when they can be accessed on an as needed basis, which may be more achievable with online formats. However, resources should be available to ensure technology accessibility, even when public access points are unavailable.

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

With tiered student support systems, only the most at-need students receive the most intensive communication and support services. The goals of such a system are to ensure that students receive the appropriate level of support. More intensive supports go to those students who are most at-risk, while less at-risk students receive lower-level supports. The tiers are typically demarcated by GPA or other criteria linked to GPA, such as admission status or diversity scholarship recipient. The support services that studied universities reported using in these tiered systems include: workshops and seminars on academic supports such as note taking, time management, and test preparation; and 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. At multiple institutions, we found that students receiving multicultural scholarships or TRIO scholarships were required to check-in with advisors on a regular basis; report their grades, expected challenges, and registration information; and/or use university tutoring services.

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.

As is the case in both Missouri and Illinois, students can seamlessly transfer an associate degree into any state public university, in lieu of the general educatiovn requirements. Additionally, Missouri has relatively new legislation that allows students to transfer at least 42 lower-division credits to any public four-year college in Missouri. Illinois, similarly, has policy that allows students to transfer a general education core curriculum to another Illinois college or university. These types of policies are needed to facilitate successful course transfer for students and to increase the low rate of four-year degree attainment (16%) among two-year starters (Shapiro et al., 2019). Beyond an integrated system of transferable core courses, students also need coordination between the leaving and receiving institutions to ensure consistent advisement and so students do not encounter surprises than hinder their transition. An innovative practice, revealed in this study, was allowing students receiving TRIO support services in community college to also be admitted to TRIO at the receiving four-year institution, thereby providing continuity of support services.

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.

Transfer students reported that the lack of social connections was often the most difficult part of the transfer experience and one that was frequently not provided by the receiving institution. Yet, as some studied institutions demonstrated, adapting freshmen seminar to new transfer students provides the same helpful resources and orientation to the university to transfer students that the freshmen receive.

ESSENTIAL NEEDS FOR A CHANGING STUDENT BODY

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.

It is preferable that financial aid cover the full cost of attendance for students, but until financial aid is adequate for low-income students, there will be an unmet gap for students to support their educational expenses and their living expenses. Students often cited their lack of money for textbooks and printing services once they paid their tuition and housing bills. Particular university offices, commonly, student services, multicultural centers, and TRIO offices, provided these resources to students from alumni donations or departmental budgets. Unfortunately, budget cuts in printing services for students adds additional cost to students' unmet need. These items are essential for student success and low-income students are further disadvantaged when they cannot afford printing and textbooks. When universities force departments to cover these basic student supplies out of their own budgets or require departments and other units to hold additional fundraising efforts to provide these supplies, universities are not demonstrating compassion and commitment to their low-income students. Further, as the current pandemic has highlighted, putting courses online exacerbates any disadvantage due to the digital divide. Universities should ensure all students have computers and internet access through hotspots or other technology when online access is required.

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.
Student mental health needs are dramatically increasing on college campuses, especially for students of color. Universities should provide adequate resources to support students experiencing critical health needs. It is important for higher education institutions to have an adequate caseload of counselors for students' needs, particularly around midterms and finals. The Center for Collegiate Mental Health's (2020) counselor load index is a useful metric for determining if a sufficient "dose" of treatment is being delivered on campus and to adjust with additional counseling staff as needed. Moreover, university investment is recommended in peer-led mental health awareness and advocacy organizations, which can improve campus climate around mental health concerns and change behaviors. This could have the added benefit of helping to reduce the burden on campus counselors.

The recent Coronavirus pandemic and the movement for racial justice have increased awareness around the necessity for campuses to provide a surge in health and mental health services in crises and trauma situations. Responsive institutions of higher education will be reexamining their health and mental health capacities and investing in this critical infrastructure, including providing culturally competent counselors. Additionally, campuses have not widely embraced mental health online services because students typically live at or near the college campus (Wolverton, 2019). The pandemic brings to the forefront the need to have online mental health counseling services that can be scaled as needed.

Postscript

The strategies outlined in this report are particularly important in times of financial and mental health stress. Concerns about potential budget cuts that will result across colleges and universities due to revenue loss from less residential students, cancelled student athletic events, and decreased state revenue during and after the Coronavirus pandemic are valid and need to be considered. *However, it is particularly important for student advocates to keep informed about any reduction in services for low-income and Black students during this period.* Additionally, the protests against racial injustices, including areas of systemic racism in academia, need to be addressed. A critical part of the conversation should be the voices of Black students on college campuses, whose experiences can inform campus reforms. *Campus leadership must advocate for the most vulnerable students and amplify their voices in education policy circles, to prevent race- and class-based equity gaps from enlarging. The strategies in this report spotlight where smart allocations of university resources can be directed to prioritize closing equity gaps, even in times of severe budget shortfalls.*

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APPENDIX A

INSTITUTION POOL

Pool of $N=42$ institutions of higher education considered for this study:

	INSTITUTION	STATE
1	Avila University	MO
2	Central Methodist University-College of Liberal Arts and Sciences	MO
3	College of the Ozarks	MO
4	Columbia College	MO
5	Culver-Stockton College	MO
6	Drury University	MO
7	Evangel University	MO
8	Fontbonne University	MO
9	Hannibal-LaGrange University	MO
10	Harris-Stowe State University	MO
11	Kansas City Art Institute	MO
12	Lincoln University	MO
13	Lindenwood University	MO
14	Maryville University of Saint Louis	MO
15	McKendree University	IL
16	Missouri Baptist University	MO
17	Missouri Southern State University	MO
18	Missouri State University-Springfield	MO
19	Missouri University of Science and Technology	MO
20	Missouri Valley College	MO
21	Missouri Western State University	MO

	INSTITUTION	STATE
22	Northwest Missouri State University	MO
23	Ozark Christian College	MO
24	Park University	MO
25	Rockhurst University	MO
26	Saint Louis University	MO
27	Southeast Missouri State University	MO
28	Southern Illinois University-Carbondale	IL
29	Southern Illinois University-Edwardsville	IL
30	Southwest Baptist University	MO
31	St. Louis College of Pharmacy	MO
32	Stephens College	MO
33	Truman State University	MO
34	University of Central Missouri	MO
35	University of Missouri-Columbia	MO
36	University of Missouri-Kansas City	MO
37	University of Missouri-St Louis	MO
38	Washington University in St Louis	MO
39	Webster University	MO
40	Westminster College	MO
41	William Jewell College	MO
42	William Woods University	MO

APPENDIX B

DETERMINING SUCCESS RANKINGS

Methods

To create our own ranking system we acquired publicly available data from two sources, the Integrated Postsecondary Data System[9] (IPEDS) produced by the National Center for Education Statistics, and the College Scorecard[10] (CS) data from the U.S. Department of Education. We used IPEDS data that were not provisional and had been through all data quality checks. We recognize that there are anomalies in one-year data points, particularly for smaller institutions or when data are stratified by student demographics. Therefore, we averaged the two most recent years of data for each metric.

Metrics: Outcomes

The completion metric we used was graduation in 150% time, or 6-year graduation rates, for first-time, full-time Black/African American and Pell recipients through IPEDS. The National Student Loan Data System (NSLDS) provides the financial data in the CS. In this study, student loan debt was assessed as the median debt at graduation based on their cumulative federal loans; a better measure of college affordability than the median debt of all student borrowers (U.S. Department of Education, 2017).

Metrics: Black and Low-Income Students

The variables used to define Black and low-income students were percent Black/African American students and percent low-income students. The percent of students receiving Pell Grants, as reported in IPEDS, served as a proxy variable for low-income students.

Years of Data

For the success metric calculation, data needed to be available in downloadable form, which limited the recency of the data. Data retrieved through IPEDS, 6-year graduation rates, percent Pell, and percent minority, were averaged for 2015/2016 and 2016/2017; the most recent years of non-provisional data available for download in spring 2019. Data retrieved through CS, median debt at graduation, and first-generation status, were averaged for the same years.

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[9] nces.ed.gov/ipeds/Home/UseTheData

[10] collegescorecard.ed.gov/data/

APPENDIX B (CONT.)

Analysis

The quantitative analyses were conducted in two stages. In the first stage, the predicted graduation rates were obtained and in the second stage, the Success Formula was calculated, and the institutional rankings were obtained.

To determine the predicted graduation rates, all four-year institutions in Missouri and Illinois in IPEDS that were public, nonprofit, and primarily four-year degree or higher granting institutions with total first-time full-time undergraduate enrollments of at least $n=100$ were used. Multiple regression analyses were conducted according to Equation 1,

$$Y_i = \alpha + X'_i\beta + e_i \tag{1}$$

in which Yi=average 6-year graduation rates for Black/African American students and Pell Grant recipients and Xi=percent Black/African American, and percent low-income students. The residuals, ei, (res) indicated the actual graduation rate minus the predicted graduation rates based on the proportion of Black and low-income students enrolled. In stage two, these residuals were merged back to the original list of institutions in this sample ($n=42$). To calculate the Success Formula, the residuals were standardized among the institutions and the standardized median debt (debt) at graduation was subtracted (see Equation 2).

$$SF = Zres - Zdebt \tag{2}$$

Thresholds

To ensure that the top identified institutions were admitting at least a modest number of low-income students, institutions with a two-year average of percent Pell <31% and two-year average percent of Black/African American students <5.5% were omitted from consideration, based on 25th percentile thresholds. Two other limitations were imposed after analysis, upon consultation with the DWLD Task Force. Institutions were limited to those with at least median graduation rates for the final sample of $n=24$ (mdn Pell GR=37.75 & mdn Af Am GR=27.25); and to those with a non-trivial number of low-income and Black students (at least $n=20$ for each).