



**COMMUNITY FOUNDATION
OF WESTERN MASSACHUSETTS**

EXECUTIVE SUMMARY

Research Brief for Western Mass Completes Phase 1

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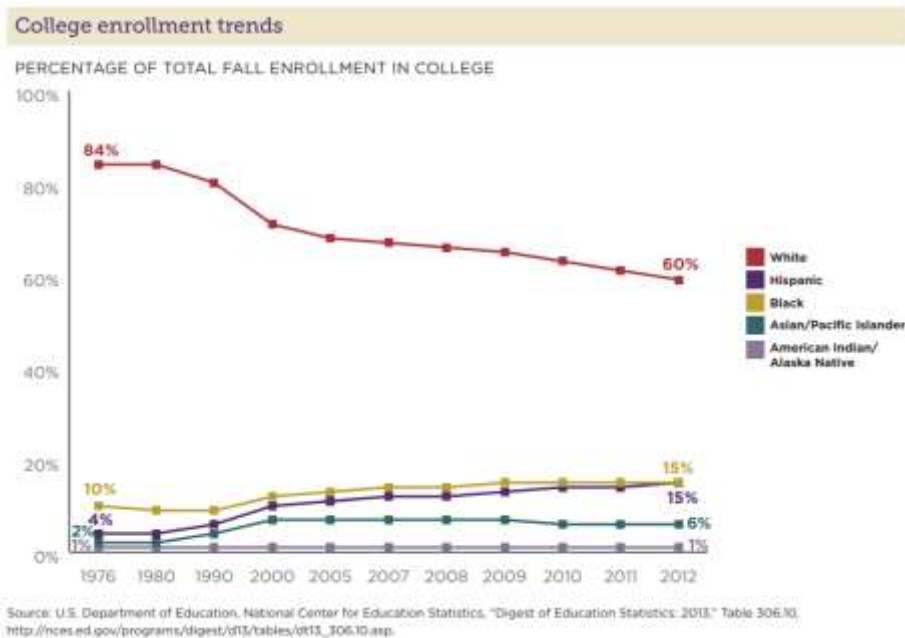
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Research Brief for Western Mass Completes Phase 1

Submitted by Becky Wai-Ling Packard and Maureen Babineau (June 2019)

College completion is an issue of national concern, with average graduation rates at 60% for four-year institutions and 25% for community colleges. Approximately two-thirds of new job opportunities require a four-year degree,¹ whereas back in the 1970s, a high school diploma was more typically required.² At the same time, college enrollments have doubled.³ These enrollments have also shifted, reflecting a “new majority” of college students, where more students of color, nontraditional adult students, and low-income students have enrolled (see Figure 1).⁴ However, low-income students, when compared to higher-income peers, are still more apt to delay going to college and when they do attend college, their enrollments are more concentrated within community colleges.⁵

Figure 1. College Enrollment Trends by Race



Note: Figure 1 downloaded from: <https://www.aacu.org/sites/default/files/StepUpLeadEquity.pdf>

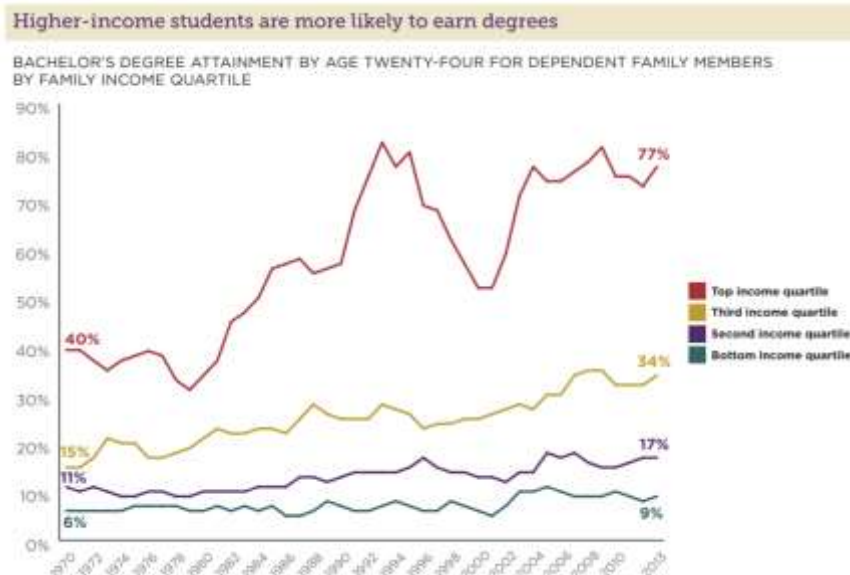
Unfortunately, the cost of going to college has also increased dramatically. According to the U.S. Bureau of Labor Statistics, college tuition and fees were nearly 400% higher in 2019 than they were in 1990. On a local level, we can see this change at UMass Amherst; in 1998, the cost (inclusive of tuition, fees, room, and board) was \$5500, as compared to \$28,500 in 2018.

Federal Pell grants, which were designed to help low-income students attend college, have not kept pace with tuition growth. In 2018, the maximum Pell grant was just over \$6,000, covering only 30 percent of the cost of tuition at a four-year public institution, whereas back in the 1980s, Pell grants provided about \$2600, defraying nearly two-thirds of tuition.⁶ Since 2001, the per

student expenditure for state aid in Massachusetts has decreased by 31%.⁷ College loan debt has doubled over the last decade, now totaling over a trillion dollars.⁸

The reality is many students leave college each year—over two million students in fact—with one third leaving after their first year of study. While the reasons for leaving college vary, the rising cost is certainly part of the equation. Those students from the lowest-income brackets⁹ and first-generation college students¹⁰ are more likely than their peers to leave without earning a credential. Those from the highest income quartiles are much more likely to complete (see Figure 2).

Figure 2. Bachelor’s degree attainment by income



Note: Figure 2 downloaded from: <https://www.aacu.org/sites/default/files/StepUpLeadEquity.pdf>

Individuals with some college, who leave with debt but no credential, face financial stress; they earn similar wages as those with a high school diploma, but on average direct 25% of their paychecks to defray college loan repayment.¹¹ This combination of financial stress and lack of credentials creates a significant barrier for adults striving to thrive in their communities.

This is the larger national context that prompted the pursuit of **Western Mass Completes**. The Community Foundation of Western Massachusetts consistently distributes \$2M each year through its comprehensive scholarship program which includes over 130 individual scholarship funds plus interest-free loans. Last year, these funds were distributed to nearly 800 recipients. The scholarship and loan program comprises 30% of the CFWM assets. In the early stages of this work at CFWM, the primary consideration was *access*- helping students to enter college who otherwise might not have, and these efforts have clearly been successful. In recent years, though, this focus has been expanded to consider *completion*- helping ensure that these students are able to successfully complete their studies, and thus, find greater opportunity. Western Mass Completes has provided valuable data to capture and gauge this impact.

In Phase 1 of Western Mass Completes, the CFWM sought to examine college completion in collaboration with a group of institutions in this region. One goal was to gain baseline information on CFWM scholarship recipients. A second was to learn about barriers to and facilitators of college completion affecting students within institutions.¹² As a community resource with significant scholarship and loan assets, the CFWM could learn valuable information as they move into a new strategic planning cycle. Dr. Becky Wai-Ling Packard and co-researcher Maureen Babineau were commissioned to conduct the first phase of the project.

The CEO of CFWM, Katie Allan Zobel, invited the leaders of 10 institutions in this region to participate in this study, and they all accepted. The ten invited institutions are consistently among those receiving the largest amount of scholarship dollars (last year, totaling 60%).¹³ The list included 3 public community colleges, 2 public four-year, and 4 private four-year institutions, across Franklin, Hampshire, and Hampden Counties.

The participating institutions were:

- American International College
- Bay Path University
- Greenfield Community College
- Holyoke Community College
- Our Lady of the Elms College
- Springfield College
- Springfield Technical Community College
- Western New England University
- Westfield State University
- University of Massachusetts Amherst

Institutional research offices provided information about the progress and completion of CFWM scholarship recipients in aggregate from the past 8 years. Campus visits focused on identifying the campus assets. Interviews were conducted with student success teams, financial aid officers, and institutional leaders. All told, this spanned nearly 60 individuals across various roles. Data from IPEDs data, national reports, and published articles were also reviewed.

Highlights of Findings

CFWM scholarship recipients had a similar demographic profile across institutions.

Despite the fact that the institutions were quite different from each other in terms of their size, being public or private, and demographics, the CFWM scholarship recipient profile was quite similar across the ten participating institutions. Most of the scholarship recipients were low-income with an Expected Family Contribution (EFC) of zero, the lowest EFC possible.¹⁴ The percentage of Pell-eligible scholarship recipients at each institution ranged from 60-90%. In addition, many recipients were first-generation for college and from Black/African American and

Hispanic/Latinx racial-ethnic backgrounds. In some institutions, CFWM scholarship recipients were more apt to be health science majors, non-athletes, traditional-aged, and holders of high GPAs from high school.

Positive outcomes were observed for CFWM scholarship recipients across institutions.

At all institutions, the CFWM scholarship recipients fared better than their demographically-similar peers, that is students who were Pell-eligible, first generation for college, or Black and/or Latinx, on at least *one* key progress or completion indicator. Indicators included first-to-second year retention, four or six year graduation rate, and GPA. This is particularly notable because across institutions, students who were low-income, first-generation for college, or Black/Latinx, on average, had lower progress and completion outcomes. This means students in these demographic groups were less likely, on average, to return each year to college, or graduate in 4 or 6 years, when compared with higher-income, continuing-generation, or white peers. The CFWM scholarship recipients in some cases performed markedly better than demographically-similar peers, by 10-20%. In some institutions, the CFWM scholarship recipients fared as well as or better than the student body overall. In other cases, the CFWM scholarship recipients enrolled in the most competitive majors and performed similarly as peers in those majors.

College completion needs to be planned in 3 and 6 year windows of time, as this is becoming the new normal at community colleges and four-year institutions respectively.

College completion rates varied widely across the ten institutions as they do nationally. Consistent with national data, the participating community colleges were often looking at a 3 year window for completion or transfer, while four-year institutions were looking at a 6 year window for students to complete a bachelor's degree. While improving college completion within a timely manner is a goal for all ten institutions, the reality is that a longer window of time has become the new normal at many institutions. This is because more students are working full-time while going to school, take a reduced load, and/or are using the transfer function of community colleges, which can elongate the time to earn a degree.

Some students run out of federal funds, whereas for others, unexpected cost increases play a role in why students leave.

Although a 3-6 year time horizon has become the new normal, this longer time horizon is not necessarily what students and families plan on when they embark on the college pathway, and many have not discussed a long-term plan with the financial aid office at their institution. Institutions observed that large nonrenewable scholarships earned in the first year of college may present a challenge for students and families when they do not plan ahead to pay for that unmet need in subsequent years of college. Tuition hikes by the institution that exceed a student's ability to borrow were also a challenge. In addition, smaller fees or fines (\$20 from overdue books or parking fines, or \$200 in curricular fees) may present a financial "hold" that deters a

student from re-enrolling or continuing their enrollment. Students may also be unable to take a full course load (e.g., 15-18 credits), necessary to complete in a timely manner, because Pell grants will only cover 9-12 credits. Some community college transfer students and nontraditional students, after transferring multiple times, run out of funds; federal support through Pell grants has a six year lifetime limit.

A great deal of new energy is being directed toward improving college completion at institutions in this region; some of that energy is being directed toward bringing back the large number of students who have stopped out just short of their degree.

Institutions were leveraging multiple strategies to improve college completion. New energy was evidenced through the creation of retention task forces, hiring new retention directors, or obtaining new retention-focused software. Three types of analyses, to improve completion, were observed within institutions: time-based analyses (looking at times when students are apt to stop out), student group analyses (groups of students who were more or less likely to stop out), and exemplary program analyses (looking at programs that work and how to scale elements to the broader population). According to the President of UMass, 1 million people in Massachusetts have some credits and no degree.¹⁵ This was certainly noted across the 10 participating institutions, as they directed energy to encourage students who had stopped out to re-enroll, or by finding ways to lift small holds that deter students from continuing their education, and otherwise help students to maintain forward momentum.

Challenges still exist, yet there is hope when institutions work together.

The institutions in Phase 1 voiced enthusiasm for working collectively on finish-line initiatives. One idea was a potential summer session collective, which could offer courses and peer mentoring at reasonable prices to students across institutions in the hopes of aiding completion for those who have stopped out. Another potential collaboration was focused on sharing strategies involving technology-supported advising and case management efforts. Volunteer-based mentoring, which could involve retired community members, was a suggestion that could be considered.

Key Recommendations

The researchers identified five recommendations for CFWM to incorporate into current activities and to consider as part of the 2019 strategic planning work.

1. Continue this work with participating institutions, by connecting yearly on CFWM scholarship recipients, to stay current and continue the shared dialogue on this important issue. Ask institutions to commit to a longer-term inquiry that places CFWM data collection in their annual work flow.

2. Launch a second phase of *Western Mass Completes* during the next year. The researchers recommend looking at the factors that contributed to the success of CFWM scholarship recipients (e.g., supports students had in place at application and initial enrollment, strategies used to overcome gaps in funding after their initial scholarship accrual, pathways or initiatives within which students participated after enrolling that contributed to continued success). In addition, the researchers recommend examining the experiences of first-generation, community college transfer students and/or nontraditional students because they are at greater risk for running out of federal aid with the longer time horizon for completing their degrees. Student focus groups may be useful for both of these queries.
3. Support the work of institutions on college completion, so the scholarship and loan dollars investing in individual students can go further. So much energy was generated by bringing together institutions to brainstorm about college completion. The CFWM, as a convener and thought partner, can play a unique role to support institutions as they seek to collaborate and improve completion in this region, whether through a summer completion initiative or another to be proposed by institutions.
4. Analyze the priorities within the scholarship and loan portfolio, with an eye toward access *and* completion. The researchers recommend looking specifically at whether a certain percentage of funds, existing or to be raised in the future, should be allocated for the following: upper-level students to aid in their completion; for previous winners to aid in their persistence; for those who are returning to complete college after stopping out; for community college transfer students who have run out of federal aid; for students who are trying to take a full course load to complete in a timely manner (which often exceeds the credits paid for by Pell grants). The researchers also recommend looking closely at the scholarship cap, given a large first year of college scholarship (without the opportunity to renew), contributes to an unintentional gap for families in subsequent years. Possibly there are other mechanisms to provide opportunities for renewal/persistence grants to support more students toward completion.
5. Ask institutions how they can improve transparency for students and families, particularly those who are receiving external scholarships as part of their first year financial aid package.

In summary, the CFWM provided an opportunity for institutions to look at critical data through a regional cohort lens. Phase 1 provided important baseline data documenting the success of CFWM scholarship recipients and that there is more work to do in the area of college completion in this region. This initial phase also raised new questions about why CFWM scholarship recipients performed so differently than their demographically-similar peers nationally and locally here in region. This kind of collaboration is likely to pay off in dividends for the region, with potential for greater impact for the dollars that are invested now and into the future.

Endnotes

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- ² Carnevale, A.P., & Smith, N. (2018). Balancing work and learning: Implications for low income students. Downloaded from: <https://1gyhoq479ufd3yna29x7ubjn-wpengine.netdna-ssl.com/wp-content/uploads/Low-Income-Working-Learners-ES.pdf>
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- ⁶ Federal Pell Grant Program of the Higher Education Act: How the Program Works and Recent Legislative Changes. (2016). Downloaded from: <https://www.everycrsreport.com/reports/R42446.html>
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- ⁸ <https://www.pewresearch.org/fact-tank/2017/08/24/5-facts-about-student-loans/>
- ⁹ Whistle, W., & Hiler, T. (2018). The Pell divide: How four-year institutions are failing to graduate low-and moderate income students. Downloaded from: <https://www.thirdway.org/report/the-pell-divide-how-four-year-institutions-are-failing-to-graduate-low-and-moderate-income-students>
- ¹⁰ <https://www.insidehighered.com/news/2018/02/08/students-postsecondary-education-arcs-affected-parents-college-backgrounds-study>
- ¹¹ <https://www.wsj.com/articles/a-bit-of-college-can-be-worse-than-none-at-all-1413158511>
- ¹² <https://www.nytimes.com/interactive/2019/05/23/opinion/sunday/college-graduation-rates-ranking.html?smid=nytcore-ios-share>
- ¹³ The recipient wins the scholarship and indicates where they will be attending school. The institution, each fall after verifying enrollment, receives the funds in aggregate to defray the costs of attendance for the recipients.
- ¹⁴ The EFC is a metric calculated by the federal government.
- ¹⁵ <https://commonwealthmagazine.org/education/meehan-cites-looming-demographic-crisis/>