

# Degrees with Less Debt: Effective Higher Education Strategies for Underrepresented Student Populations

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## Background

The higher education landscape is becoming increasingly more adverse for students of color, first-generation students, and low-income students. Postsecondary enrollment and completion rates for traditionally underrepresented populations continue to be disproportionately lower than for their more advantaged peers (Chen & Carroll, 2005; Nunez & Cuccaro-Alamin, 1998; Yeado, 2013). Affordability, or lack thereof, is cited as the primary reason students are not able to complete their degrees (Davenport, 2013).

A higher education task force of St. Louis Graduates (STLG), a collaborative network whose mission is to increase degree completion for low-income students, first-generation students, and students of color from St. Louis, commissioned this study from the Illinois Education Research Council (IERC). The following goals were established for this project: (a) identify those higher education institutions that are more successful in supporting and graduating underrepresented students from the St. Louis region, and (b) determine the strategies that institutions are using to graduate underrepresented students with less debt.

## Methods

With feedback from the STLG Task Force, we developed a Success Formula based on the median student debt at graduation and 6-year actual versus predicted graduation rates for similar institutional contexts. Institutional thresholds were set to at least 25% Pell recipients and at least 50% 6-year graduation rates. The five highest ranking institutions based on the Success Formula (see Appendix in full report) identified as graduating underrepresented students with less debt in *alphabetical order* were: *Maryville University*, *Missouri State University – Springfield* (MSU), *Southeast Missouri State University* (SEMO), *University of Central Missouri* (UCM), and *Webster University*.

In the second phase of the study, 3-5 administrators and a focus group of 4-8 underrepresented students from each of the five identified institutions were interviewed to determine successful practices and strategies that help underrepresented students graduate in six years or less with lower debt. From this interview data, we developed a series of institutional profiles that described the practices and strategies employed within each of the institutions, limiting these to the top four to six themes that emerged from the interviews (see Institutional Profiles in full report). Second, we compared a broader listing of practices and strategies used across the institutions, which were derived from researcher notes, transcripts, and additional documentation, to develop a set of converging themes across the institutions.

## Findings

Five themes emerged from the qualitative interview data that describe the practices or strategies that supported underrepresented minority students to graduation with less debt. Two of the five themes reflected the overall organizational culture of the university: *University Leadership* and a *Coordinated and Caring Community*. The other three themes that emerged from the data were *Early College Experiences*, *Flexible and Sufficient Financial Aid*, and *Just-in-Time Academic Supports*.



### University Leadership

University leadership is key to the development and promotion of initiatives that support underrepresented students. Administrators and students in the studied institutions referred back to the university presidents and strategic plans as setting the tone for an inclusive and supportive university community. Three sub-themes emerged within university leadership:

- University investment
- Goal setting and strategy development
- Engagement with multicultural students

### Coordinated and Caring Community

A caring and welcoming campus community which creates supportive conditions for underrepresented students, results in a more positive learning environment. Our study revealed several ways that the studied institutions were creating this caring community, reflected in the following themes:

- Using a family approach
- Caring means believing in students
- Wrap-around supports
- Coordination of care

### Early College Experiences

Even for students admitted to college and intending to enroll, the disconnect between secondary school and college leads many low-income and first-generation students to fall out of the college pipeline. Our study identified three early college experiences that helped students in our study transition successfully into college:

- Summer bridge programs
- Orientation programs
- First-year programming

## Flexible and Sufficient Financial Aid

Financial aid is more important than ever for students to successfully enroll and persist in college. The importance of financial aid and, in particular, need-based scholarships, came through very clearly in our interviews, particularly our student interviews. Students in this study often cited their overall financial package as a key determinant of where they attended college, highlighting certain practices and programs. Key themes in this area were

- Keeping unmet need low
- Flexibility to adapt to a student's changing financial circumstances
- Financial literacy and knowledge of financial resources

## Just-in-Time Academic Supports

Academic support centers and divisions of student success that provide academic support as needed are an integral part of most college campuses. The supports students valued the most were easy-access supports that provided just-in-time assistance when they most needed help in their classes. These supports included

- Tutoring, supplemental instruction, and writing centers
- Learning analytics and other data-informed supports
- Complete College America's game changers, especially corequisite remediation, taking 15 credit hours per semester, and Guided Pathways to Success
- Mentoring programs

## Limitations

Our study was limited by the following design and data features.

- The quality and representativeness of publicly available data for identifying institutions that graduate students with less debt
- Available data were a few years old.

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## References

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- Interviews conducted with administrators holding a number of different titles across the universities, which may have led to overrepresentation of some administrative offices
- Student focus groups that may have not been representative of all the underrepresented students at each institution
- This was not a comprehensive assessment of all of the initiatives/strategies at each university; which was beyond the scope of this study.

## Implications for Institutional Practice

These implications highlight the strategies that we believe are applicable in a broad array of institutional settings and, if adopted, would further the persistence and completion of underrepresented students.

- Engaged leadership and priority setting
- Creating a coordinated and caring community
- Early college experiences for smooth transitions
- Creating a financial aid system that works for students
- Implementing just-in-time academic supports

## State and Federal Policy Implications

Need-based financial aid is an important policy tool that can propel completion for low-income students, as well as promote access and equity. In the current political climate for both Missouri and Illinois, where policy makers are defunding or not funding higher education institutions, colleges and universities may be forced to scale back programs. We recommend that higher education institutions strongly advocate for full funding of those programs and personnel that are producing good returns for the most marginalized students and to protect these assets from further cuts.