Getting Through College

Voices of Low-Income and Minority Students in New England

THE NEW ENGLAND STUDENT SUCCESS STUDY

Prepared by:
The Institute for Higher Education Policy

Sponsored by:
Nellie Mae Foundation

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The Institute for Higher Education Policy is a non-profit, non-partisan, organization whose mission is to foster access to and quality in postsecondary education. The Institute's activities are designed to promote innovative solutions to the important and complex issues facing higher education. These activities include research and policy analysis, policy formulation, program evaluation, strategic planning and implementation, and seminars and colloquia.

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The nonprofit Nellie Mae Foundation promotes educational access and progression for under-served students in grades 5 through postsecondary levels and adult education programs through grantmaking, research, and policy work. In 1999 and 2000, the Foundation committed a total of $12 million in grant funding to education programs in New England.

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FOREWORD

The factors that contribute to the success of college students is a frequent and at times complex discussion in American higher education. Why some students are able to stay in school and succeed, while others struggle with social and academic issues, is an important topic of concern to leaders in higher education. This report, *Getting Through College: Voices of Low-Income and Minority Students in New England*, is intended to add to that discussion by examining the unique perspective of New England students. The concentration on the New England region mirrors the focus of the Nellie Mae Foundation, which commissioned The Institute for Higher Education Policy to conduct this study. As a regional grant-making body, the Foundation's emphasis is on broadening educational access and improving its delivery throughout Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont. Long-recognized as a leader in higher education, New England presents a unique opportunity to see how low-income and minority students are faring in a region that includes a diverse array of public and private higher education institutions. The lessons learned from their experiences may provide some insight and guidance to other regions about the needs of under-represented populations.

Through the use of a survey and in-depth interviews, the report focuses on the student perspective. While traditional persistence studies follow a cohort of students, including those who drop out (or stop out) and those who remain enrolled until they complete their degree, this report is a snapshot in time. It focuses on how currently enrolled low-income and minority students in the region feel about the obstacles they face to succeeding in college, and what works for them in overcoming these difficulties. By asking them about their participation in current programs and activities targeted to their needs, we hope to identify the strategies that are successful—and therefore should continue—as well as those areas where students feel support is inadequate or lacking.

We have resisted providing comparable national data for all the results in order to keep the focus on New England. While it is important to have the national data as a context, for many of the issues that the study addresses, there are not appropriate data with which to compare the findings from the region. Without a predecessor to this report, there also is no way to judge whether the findings represent improvement, decline, or any change from the past. It is our hope, therefore, that the results of the New England Student Success Study serve as a baseline of information about the status of low-income and minority college students in the region.

Continuing the dialogue that this report raises is critical. Over the coming months, we plan to discuss the findings of the report and its implications for governmental and institutional policies in a variety of venues. We ask that you join us in this important conversation, and we look forward to your reactions to the report.

Blenda J. Wilson, President and CEO
Nellie Mae Foundation

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The Institute for Higher Education Policy

EXECUTIVE SUMMARY

What obstacles pose the greatest challenge to low-income and minority students' ability to stay in college until they complete their degree? While several national studies and a few state-based studies have addressed this question, *Getting Through College: Voices of Low-Income and Minority Students in New England*—a report prepared by The Institute for Higher Education Policy for the Nellie Mae Foundation—focuses specifically on low-income and minority students enrolled at four-year institutions in New England.

The New England region—comprised of Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont—has several unique characteristics with respect to higher education. New England four-year colleges have the highest average tuition and fees in the nation, and New England is the only region where a higher percentage of four-year students attend private institutions than public institutions. In addition, a higher percentage of four-year students in New England borrow through federal loan programs than anywhere else in the country. While these students receive the highest average grant aid amounts, grants cover a smaller percentage of their costs due to the high tuition levels. Finally, the rate of growth for New England's minority population is outpacing the growth in the U.S. as a whole. This combination of characteristics suggests that a more focused examination of the region is needed.

The New England Student Success Study includes the results of an original survey[1] and in-depth interviews with low-income and minority students enrolled in four-year institutions in the region, combined with analysis of national data collected by the U.S. Department of Education. The telephone survey included a largely traditional group of low-income students. Two-thirds were 18 to 23 years old, 82 percent were single, and 84 percent did not have children. Furthermore, approximately half lived on campus during the most recent semester.

In analyzing the survey and interview results, four areas were of particular interest in determining the issues that most affect New England low-income and minority students' ability to succeed: pre-college preparation; financial aid; involvement at and/or feeling connected to their institutions; and attendance patterns, specifically behaviors that may inhibit persistence.

[1] The main focus of the New England Student Success Study was a survey of 350 low-income, four-year college students. Low-income was defined as an annual household income of less than $30,000. Almost half of the survey population was comprised of students of color.

What We Learned

The results of the study reinforce some of the findings of the national research. Low-income and minority students face many obstacles to success in postsecondary education, including financial, academic, and social barriers. Most often it is the combined effect of these barriers that poses the greatest challenge for students.

The key findings of the New England Student Success Study include:

- For those who participated, pre-college programs—such as the Federal TRIO programs or institution-sponsored programs—are having an impact. Two-thirds of the participants felt the programs were very helpful. However, only one-quarter of low-income students in New England had participated in such programs. Minority students and Pell Grant recipients had some of the highest participation rates in pre-college programs.

- Financial aid continues to be vital to the success of low-income students. An overwhelming majority of the students—90 percent—received assistance in paying for college. However, for those students whose financial aid did not meet the costs—approximately one third of aid recipients—the remaining gap was a hardship. Knowing they will receive aid in the future is very important to all aid recipients in their decision-making process to stay in college.

- Grants and scholarships are important: 47 percent of students had Federal Pell Grants and 52 percent received other grants and scholarships. Student loans were the most common source of aid for low-income students, as 73 percent received federal student loans, and 35 percent had loans from other sources. Among Pell Grant recipients—a group that can be characterized as having the greatest need for assistance and the fewest resources to draw upon—91 percent also received a federal loan to help pay for their education.

- Overall, the attendance patterns of low-income students enrolled in four-year institutions in New England do not suggest that as a group they were putting their ability to complete college at risk: the majority attended full time and one-quarter had taken time off from college. Attendance patterns among minority students in the study also were favorable: minority students were less likely than non-minority students to have taken time off from their studies, attended part time, or transferred. Similar positive behavior can be seen among Pell Grant recipients, first-generation students, and pre-college program participants as a whole. In addition, these groups of students took advantage of the resources that help them stay enrolled, such as tutoring and mentoring programs and meeting with advisors.

- Just under one-third of the students surveyed are no longer at the college where they began their postsecondary education. The most common reason for transfer was academic choices. Students who had transferred colleges also were far more likely to have taken time off than those who had not transferred.

- Students' involvement in and attachment to their institution are essential elements for success. The results of the survey show that low-income students in New England are moderately active on campus. They were generally satisfied with their overall educational experiences and felt that their institutions make a genuine effort to make all students feel welcome.

- Work-study has additional benefits beyond providing aid by integrating students into campus life. Work-study students participated in clubs or societies and volunteered at rates higher than students without a job or those with a job other than work-study.

- Where students live has an impact on their attendance patterns. Students who lived either at home or in off-campus housing—who, on average, were more likely to be older and attend part-time—tended not to follow typical attendance patterns. Almost half of these students had taken a semester or more off from school—significantly greater than the percentage of on-campus students who had done so. Over half of students who lived off campus had transferred at some point, while students who lived on campus had transferred at lower rates.

Building on Lessons Learned

Policy recommendations offered in this report are targeted to the multiple partners—federal and state governments, institutions, and philanthropy—who play a role in helping students persist to a college degree. The recommendations address specific issues brought forward in the research:

- Increased awareness of pre-college programs and greater support through additional funding.

- Efforts to link the experiences and successes of pre-college, transition, and in college programs to provide continuous support for students.

- Increased emphasis on grant aid resources at the federal, state, and institutional levels to lower the dependence on loans.

- Greater consideration and understanding of the admissions and transfer process in order to facilitate institutional fit for incoming students and smoother transitions from one institution to another.

- Expansion of work-study programs to help integrate working students into the institution and help them finance their education.

- Increased efforts to create a "campus community" that encompasses the needs of all students—particularly those who live off campus and at home—and connects them with the resources, including new technologies, that they need to succeed.

- Assurances for students about the availability and timing of student aid to ease the potential negative impact of paying for their education on their ability to stay enrolled; and

- Targeted financial aid for students whose need is not met by current financial aid programs, specifically part-time and older students.

INTRODUCTION

Since the Federal Higher Education Act of 1965 was passed, increasing the participation of low-income and minority students in education beyond the high school level has been an important national public policy goal. In the past three decades, it would seem that much progress has been made. Participation rates in postsecondary education immediately after high school have grown from nearly 50 percent in 1972 to 66 percent in the late 1990s, with low-income and minority students making gains as well (see Table One). In 1998, 46 percent of low-income students enrolled in college immediately after graduating from high school, up from 26 percent in 1972, while Black and Hispanic students' participation rose to 62 and 47 percent, respectively, up from 45 percent for each group of students over the same time period (NCES, 2000a).

These numbers are encouraging, but two important issues remain for low-income and minority students' postsecondary education. First, despite significant increases in college enrollments for low-income and minority students in recent years, the gap between the lowest and highest income students—and between Whites and those of other races—has not changed measurably in the last 25 years. In fact, there is some evidence that Black and Hispanic students are actually losing ground compared to White students at the national level.

Second, while more low-income and minority students may be enrolling in colleges and universities, their ability to complete a degree is of concern. Minorities earned 20 percent of all bachelor's degrees in 1997, yet they accounted for 24 percent of all enrolled four-year undergraduates (see Figure One). Compared with their enrollments, students of color remain under-represented at every degree level (ACE, 2000). Low-income students also are at greater risk than other students of

Table One: Immediate Transition From High School to College

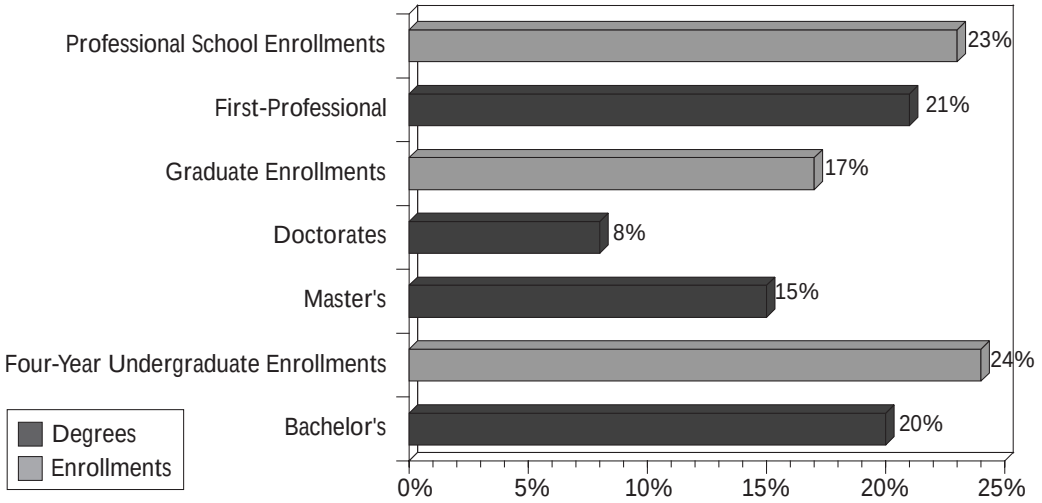
Percentage of high school graduates ages 16 to 24 enrolled in college in October following graduation

	Total	Low-income	High-income	White	Black	Hispanic
1972	49.2%	26.1%	63.8%	49.7%	44.6%	45.0%
1985	57.7%	40.2%	74.6%	60.1%	42.2%	51.0%
1998	65.6%	46.4%	77.3%	68.5%	61.9%	47.4%

Note: Low-income is defined as the bottom 20 percent of all family incomes. High-income is the top 20 percent.

Source: NCES, 2000a.

Figure One: Minority Share of Enrollments and Degrees Conferred, by Degree Level: 1997



Source: ACE, 2000.

not completing their education. A recent report showed that low-income students who began their postsecondary education in 1995-96 were less likely than students who were not low-income to have attained a degree or certificate, or to still be enrolled. The persistence rate for low-income students was 59 percent, compared to 71 percent for their counterparts (NCES, 2000b).[2]

Public policy at the state and federal levels as well as institution-based efforts have focused on a combination of pre-college preparation and financial aid programs to address the needs of low-income and minority students. For example, the Federal TRIO and GEAR UP programs[3] combine academic support and instruction with assistance in applying for admissions and student aid. These programs target low-income and minority students who are often the first in their family to attend college. Need-based financial aid aims to address access to postsecondary education for low-income and minority students for whom the price of attending college could be a barrier. In addition, this aid can broaden access to higher-priced institutions for all students, lessening the likelihood that low-income students will be able to attend only low-priced institutions such as community colleges.

What obstacles pose the greatest challenge to low-income and minority students' ability to stay in college until they complete their degree? While several national studies and a few state-based studies have addressed this question, *Getting Through College: Voices of Low-Income and Minority Students in New England*—a report prepared by The Institute for Higher Education Policy for the Nellie Mae Foundation—focuses specifically on the experiences of low-income and minority students enrolled at four-year institutions in New England. In particular, the report examines three basic questions:

2 Low-income was defined as having a family income below 125 percent of the federally established poverty level for the specific size of the family (NCES, 2000b).

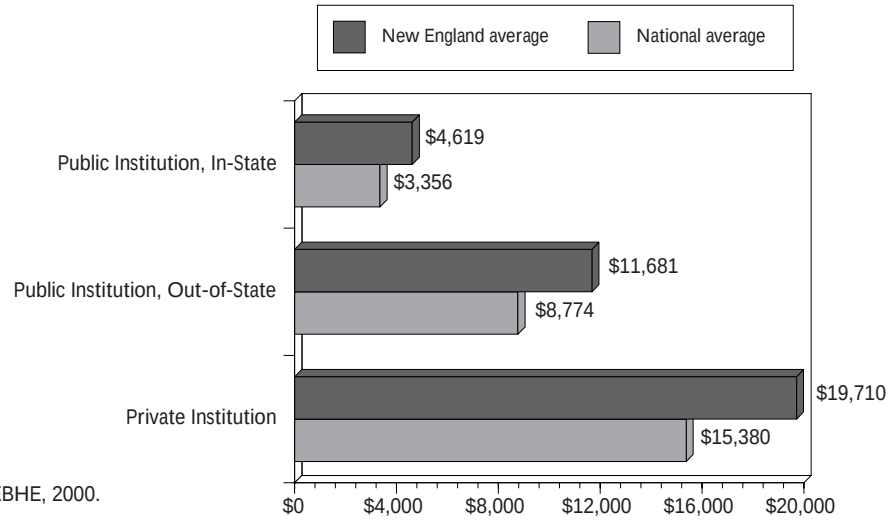
3 The first of the TRIO programs, Upward Bound, emerged out of the Economic Opportunity Act of 1964 to support students from disadvantaged backgrounds through the academic track from middle school to postbaccalaureate programs. The creation of Talent Search and Student Support Services followed soon after. The GEAR UP program was created in the 1998 Amendments to the Higher Education Act to significantly increase the number of low-income students who are prepared to enter and succeed in postsecondary education. Funding partnerships among colleges and universities, schools, and outside organizations, GEAR UP grants focus on cohorts of low-income students starting no later than the seventh grade.

- How do low-income and minority students pay for college and deal with the array of academic and personal choices and challenges that they face?
- What are the barriers to success that these students face in terms of financing options, academic support, and feeling connected to their institutions?
- What helps these students persist to a degree?

This report combines national data and original research on students in New England to present a more detailed picture of how low-income and minority students in this region succeed in four-year institutions. In order to understand some of the factors that influence students' ability to stay enrolled in college, a brief overview of the literature on persistence is discussed. The results of a survey and in-depth interviews with low-income and minority students enrolled in four-year institutions in New England are presented to give a snapshot of current students' experiences. Throughout the study, these results are combined with analysis of national data as collected by the U.S. Department of Education to provide a context for issues of particular interest. Finally, policy recommendations are proposed for federal, state, and institutional policymakers, as well as philanthropic entities, based on the experiences of these students.

The focus on four-year institutions in this study reflects their dominance in the New England region. Of the 282 institutions in the region—both two- and four-year non-profit institutions combined—202 are four-year institutions. Nearly three-quarters of New England students are enrolled in four-year colleges and universities (NEBHE, 2000).[4] In addition, the importance of completing a bachelor's degree has increased in terms of workforce needs and benefits for recipients; the greater economic benefits are especially significant for low-income and minority students (The Institute for Higher Education Policy, 1998).

Figure Two: Average Tuition and Mandatory Fees at Four-Year Institutions, AY 1999-2000



Source: NEBHE, 2000.

4 This percentage is of all students enrolled in two- and four-year non-profit colleges and universities in New England.

Why New England?

If national persistence studies have identified obstacles and subsequent strategies for low-income and minority students, why focus on New England? The New England region—comprised of Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont—has several unique characteristics with respect to higher education. For example, New England is the only region where a higher percentage of four-year students attend private, non-profit institutions than public institutions. Approximately 58 percent of New England students at four-year colleges attend private institutions compared to 31 percent of students in the nation as a whole. Over half of low-income students at four-year institutions in New England attend private colleges while only 29 percent of low-income students across the country attend private colleges. Overall, low-income students account for 35 percent of enrollment at four-year institutions in New England (NCES, 1996).

The high price of attending college in New England is also one of the region's distinctive features. Students in this region face the highest average tuition and fees in the nation. The weighted average tuition and mandatory fees for Academic Year (AY) 1999-2000 at four-year private colleges in New England was $19,710 compared to $15,380 in the United States as a whole. In addition, tuition at public institutions in the region is higher: the average in-state tuition in AY 1999-2000 was $4,619 and out-of-state tuition was $11,681, compared to the national averages of $3,356 and $8,774, respectively (see Figure Two) (NEBHE, 2000). Forty percent of four-year students in New England attend "expensive" institutions (defined as tuition over $12,000) while only 12 percent of students across the nation enroll in these colleges (NCES, 1996).

As financial aid takes tuition into account, New England students receive substantial amounts of financial aid. A higher percentage of four-year students in New England borrow through federal loan programs than anywhere else in the country. Further, while these students receive the highest average grant aid amounts, grants cover a smaller percentage of tuition in New England than in other regions due to the high tuition levels. In AY 1999-2000, the maximum Pell Grant of $3,125 covered only 16 percent of tuition at private institutions and 68 percent of public in-state tuition, compared to 20 percent and 93 percent, respectively, for the nation as a whole (NEBHE, 2000).

In terms of college persistence, the most compelling fact is that minorities are increasing as a share of New England's population. From 1995 to 2000, the rate of growth for Blacks and Hispanics in New England outpaced growth in the U.S. as a whole. For example, the percentage change in New England's Hispanic population was 21 percent, compared to 17 percent for the nation overall. (U.S. Census, 2000). As a result, the region will be facing new challenges in the years to come.

WHAT RESEARCH AT THE NATIONAL LEVEL TELLS US

Persistence is a concept frequently studied in higher education research. Given that it is a necessary condition for degree attainment (a proxy for "success"), factors that affect student persistence have been studied for years. Such research can be helpful in designing intervention strategies that may help students who are "at risk" of dropping out to persist to the completion of a degree.

One of the most commonly cited works on student retention and persistence is Vincent Tinto's *Leaving College* (1987). His model identifies pre-college academic preparation, socio-economic background, personal goals, academic performance, and campus social interaction as elements that have an impact on a student's decision to enroll and stay in postsecondary education. More recent studies have looked at other specific factors associated with success in greater detail, such as faculty-student interaction, financial aid packaging, work, and attendance patterns (e.g., see Pascarella and Terenzini, 1991). The following brief overview discusses some of the major factors that research has identified as impacting student persistence.[5]

Academic Preparation and Performance

Many studies point to high school grades as a strong predictor of persistence in college (Porter, 1991). Socio-economic status and pre-college academic performance are linked through the fact that, in general, low-income students are more likely to attend substandard elementary and secondary schools than students from families with higher incomes. These schools are less likely to offer the college preparatory courses and more demanding curricula necessary for adequate academic preparation for college (The Institute for Higher Education Policy, 1994).

Once enrolled, college grades are probably the greatest influence on a student's chances of receiving a college degree—if a student does not achieve passing grades, he or she will not graduate (Pascarella and Terenzini, 1991). In fact, Pascarella and Terenzini refer to grades as not only strongly related to persistence, but as indicative of "successful adaptation to an academic environment" as well.

5 Many factors beyond low-income and minority status affect persistence; in fact most research controls for low-income status in attempting to determine which factors are associated with persistence. Accordingly, this section presents an overview of the persistence literature, and with the exception of a few specific instances, addresses the broader topic of persistence for all students, not just low-income and/or minority students.

Attendance Patterns

Research suggests that delays in enrollment or interruptions in attendance have statistically significant negative effects on the number of years of college completed (Pascarella and Terenzini, 1991). For an individual, leaving school for a period of time may be a necessary step, but in general, the evidence is clear that persistence is enhanced when attendance occurs in a continuous sequence immediately after high school graduation through degree completion. Transferring colleges is one form of interrupting attendance, and although the motivation for transfer can often reflect the desire to find a better "institutional fit," the weight of evidence suggests that it tends to have a negative influence on degree attainment (Tinto, 1987). The number of colleges attended has a small, but significant, negative effect on bachelor's degree attainment (Pascarella and Terenzini, 1991). These findings are particularly important as the tendency for students to attend more than one school is increasing (Adelman, 1999). This suggests the importance of initially choosing a suitable institution.

Students who attend school part time are also at greater risk for failure to persist to a degree. The increased length of time in school can make completing more difficult, including adding to the total costs of paying for college. In addition, part-time students often are under time pressures, making contact with faculty and other people on campus difficult. This leads to feelings of isolation on campus and less connection to one's institution, which, as discussed in the next section, is negatively related to degree attainment (Tinto, 1987).

Social Integration on Campus

A student's social integration consists of several components, including student interaction with peer groups, participation in campus activities, interactions with faculty, and advising (The Institute for Higher Education Policy, 1994). Being socially integrated on campus leads to student attachment to the institution, which is linked to a higher likelihood of persistence. For example, belonging to a group or organization can strengthen personal bonds with the institution, which—all other things being equal—increases the likelihood of completing a degree. Similarly, both the "frequency and quality" of students' interactions with peers and faculty are positively associated with persistence. Faculty interaction seems to have an indirect effect through its positive relationship with areas such as grades and satisfaction with the institution, which also are strongly linked to persistence to a degree (Pascarella and Terenzini, 1991).

Living on campus is consistently one of the most important influences on a student's level of integration. It is not surprising that students who live on campus have significantly more social interactions with peers and faculty and are more likely to be involved in extracurricular activities than students who must commute to campus. Given the links between social integration and persistence, it follows that living on campus has a statistically significant positive relationship with bachelor's degree attainment (Pascarella and Terenzini, 1991).

Financial Aid and Work

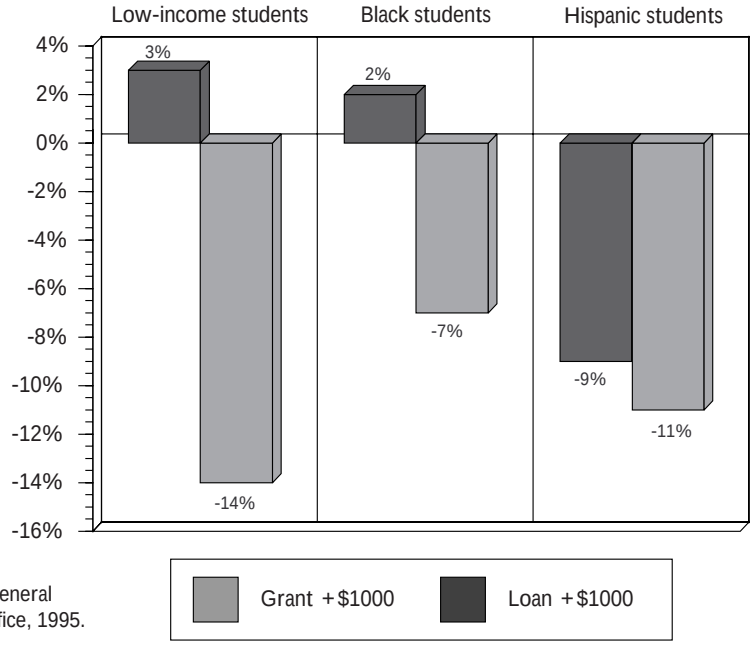
Research findings regarding the relationship between financial aid and persistence to a bachelor's degree are varied. However, three important conclusions can be drawn from the research:

- in general, financial aid has a positive impact on persistence;
- certain types of aid are more likely to have a positive impact than others; and
- the relationship between aid and persistence is not straightforward and is often indirect, especially with respect to low-income and minority students (The Institute for Higher Education Policy, 1994).

Many studies have established links between aid and degree completion, reporting that aid recipients seem to be persisting at least as well as, if not better than, non-recipients. Though at first this may not seem to be an impressive conclusion, when one considers that need-based aid is intended to lower the financial barriers for economically disadvantaged students, even an equalizing effect on persistence between recipients and non-recipients suggests that aid is successfully fulfilling its overall objective (The Institute for Higher Education Policy, 1994).

Not all types of aid have the same relationship with persistence, however. Studies show that grants have the largest effect, especially when given in significant amounts that are renewable through the years of study (HECB, 1995). In fact, a study by the U.S. General Accounting Office (1995) found that providing Black and Hispanic students with an extra $1,000 in grant money significantly decreased their probability of dropping out; the findings were even stronger for low-income students. On the other hand, an additional $1,000 in loan aid for low-income and Black students resulted in the opposite—an increase in the probability of dropping out (see Figure Three).

Figure Three: Changes in the Probability of Dropping Out for Low-Income and Minority Students When Additional Aid Is Provided



Source: U.S. General Accounting Office, 1995.

In an effort to make ends meet while paying for the ever-rising price of college, a large number of students work while enrolled. Working while in school, however, is not necessarily negatively associated with degree completion when the number of hours worked remain at approximately 20 hours a week or less. The results are more mixed for non-work-study jobs (HECB, 1995). Many researchers have argued that the positive impact of a work-study job is related to the increased integration to campus life that it provides, while a job other than work-study (which is most likely off campus) can have the opposite effect (Pascarella and Terenzini, 1991).

PROFILE #1

Almost 25 years after she received an Associates of Arts degree, Martha is returning to postsecondary education at the age of 55. "I had wanted to continue but there were the pressures of raising my kids, and I just couldn't afford it." Enrolled now as a full-time undergraduate at a public institution in New England, affordability is still a big challenge for Martha. She depends heavily upon both state grants and a Pell Grant, as well as tuition reimbursement from her employer, and she is proud of the fact that she has not borrowed in order to pay her tuition. Motivated primarily by the desire to earn a higher salary, she is determined to graduate. Martha is looking forward to reentering the workforce where she believes she will earn a more comfortable salary and reliable health benefits.

PROFILE #2

Rick did not have an easy time making the transition from high school to college. Both socially and academically it was hard for him to adjust. His college professors were far more demanding than his high school teachers had been—"everything was a step harder in college than in high school." However, by learning good time management skills and being assertive with his professors by asking for help, he was able to overcome the initial challenges of college.

Originally enrolled as a full-time student, Rick got married, and the resulting financial demands forced him to take a semester off and to enroll part time when he returned. He does receive a small Pell Grant, but does not believe he is eligible for federal student loans. He is frustrated because he feels the aid he receives is insufficient to afford attending part time, let alone to return to being a full-time student. Rick feels stuck in the "slow lane" of part-time status but it is the only way he can pay for his education.

THE NEW ENGLAND STUDENT SUCCESS STUDY

In order to examine the experiences of low-income and minority students in New England, three avenues of analysis were explored: an analysis of national data collected by the U.S. Department of Education (USDE), and both a telephone survey of and in-depth telephone interviews with low-income and minority students enrolled at four-year institutions in New England.

National Data

The review of data from the USDE's National Postsecondary Student Aid Study (NPSAS:96) and other data sets provide a good overview of New England students, including their general attendance and enrollment patterns as well as their receipt of financial aid. NPSAS is a comprehensive nationwide study—based on a nationally representative sample of students enrolled in postsecondary education—to determine how students and their families pay for college, and to describe demographic and other characteristics of those enrolled. Using the Data Analysis System (DAS), variables were specified and tables were generated allowing for general comparisons between New England students and other students across the nation.[6]

Although the USDE data sets can shed light on the experiences of low-income students in New England, they do have shortcomings. In these data sets, analysis on particular subsets of students often is limited due to small sample sizes. In addition, although NPSAS is considered a nationally representative sample, the same is not necessarily true for the data when broken down by regions. Furthermore, these sources do not address some of the key issues related to student success in college. Because this study is focused on a very specific group—low-income and minority students at New England four-year colleges—the most appropriate method to gather relevant information was to conduct an original survey. The Institute for Higher Education Policy survey data provide a better opportunity to focus on low-income students in the New England region and the challenges they face in succeeding at four-year institutions.

The Survey

The New England Student Success Study surveyed 350 low-income, four-year college students (see Appendix A); both current students and those who had graduated in the previous semester (Spring 2000) were included. While most "traditional" persistence studies include both stu-

6 When NPSAS data are utilized in this report, they are cited as NCES, 1996, the most recent year for which data are available. "Uncited" statistics are from the New England Student Success Study.

dents who have dropped out as well as those who have "successfully" persisted, the New England Student Success Study focused on the "successful" students—currently enrolled and recently graduated students—in order to learn what works for them.

Participants were selected from a sample set provided by American Student List (ASL), a list-company specializing in student data bases. The sample set was comprised of students from a mix of public and private, non-profit[7] four-year institutions in all six New England states—Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, and Vermont—who have an estimated annual household income of less than $30,000.[8]

The survey was conducted in July 2000 by a telephone field service.[9] Students were not asked to prepare for the survey. The survey averaged 15 minutes in length.

Survey interviews began with an introduction of the study's purpose and sponsor. Questions addressed pre-college activities and expectations, students' experiences and attitudes once they were enrolled in college (including how they paid for their education) and general demographic information. The survey instrument combined multiple- and single-answer questions.

Data collected from the survey were analyzed in three ways:

- responses to the survey questions from the overall respondent population were tallied to see how many students fit specific attributes;
- cross tabulations of responses were constructed, pairing questions to assess correlations between characteristics and actions; and
- significance tests (t- and z-tests) were conducted to determine if some key findings are due to actual life-conditions (actionable) or simple random chance in the data (not actionable).[10]

The sample size of 350 allowed for approximately a 5 percent margin of error at the 95 percent confidence level.

In-depth Telephone Interviews

In order to build upon the findings of the survey, telephone interviews were conducted with 30 low-income students (see Appendix A), recruited from a list similar to that used for the survey.

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7 For the rest of the report, private, non-profit institutions will be referred to as private institutions.

8 Annual household income was estimated by an income screening based on ASL's model for zip codes and socio-economic data.

9 The ASL database has three types of phone numbers for students: on campus, at home, and commuter. Commuter indicates the telephone numbers of residences within 0 to 40 miles of the institution, while at home numbers indicate telephone numbers of residences that are located over 40 miles from the institution. Since the survey was administered in July, at home and commuter numbers were used to contact participants.

10 Differences in means of variables in the cross tabulations were tested by two-tailed student t-tests and differences in percentages were tested using z-tests; both were tested for statistical significance at the .05 and .10 levels. Statistical significance for differences can be interpreted as a relationship that is greater than would be expected from chance alone.

No students participated in both the survey and the interview. Prospective interviewees were asked a series of screening questions in order to ensure that they were qualified, including that they were from households with annual incomes of less than $30,000. The interviews averaged approximately 25 minutes and were scheduled in advance. Students were not asked to prepare for the interview; each participant was paid a $35 honorarium.

The interviews were conducted by a trained interviewer who referred to a prepared topic guide based on the study's objectives and the survey questionnaire. Unlike the close-ended "interview" necessary for the survey, these interviews mixed question and answer components with open-ended conversation.

PROFILE #3

It was Leah's older sister who encouraged her to go to college, helping her fill out admissions applications and financial aid forms. According to the first-generation student, it was her sister who "insisted that college was the path to a more comfortable life than what we experienced growing up."

Leah participated in an Upward Bound program, which helped introduce her to the level of work required at college, but she still had a difficult time adjusting. She felt that her high school did not prepare her well, particularly in math and writing skills. Socially, Leah was disappointed to find that the campus was far less diverse than the brochure had portrayed it, "The brochure talked about diversity, but when I got there it all seemed White." Though she has overcome her initial feelings of isolation, she believes that her college could have been more helpful during this adjustment period.

Leah earned several competitive merit-based scholarships that supplement other grants and her loans, but paying for college is still a hardship for her. Nonetheless she is "100 percent" sure that she will graduate—she feels she has come too far to not finish now.

PROFILE #4

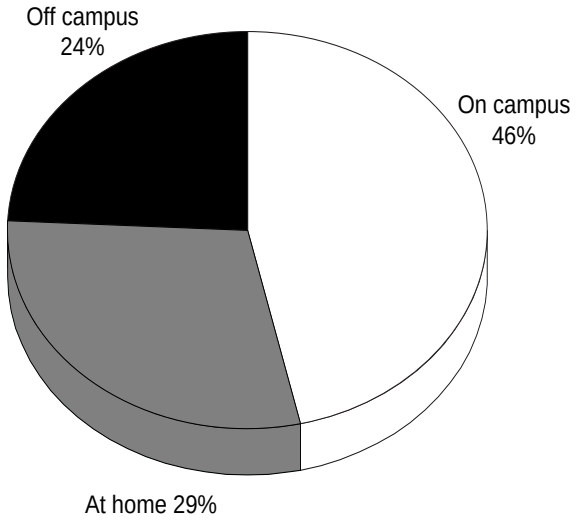
Academic success in high school, participation in programs like the "Future Business Leaders of America," and the strong influence of her parents—who are not college graduates themselves—helped Kelly realize that college was possible. She enrolled immediately after graduating from high school, and though she did not have any problems adjusting academically, social life on campus was a challenge. Kelly admits, "I was so intimidated I did not even talk to anyone for the first two weeks." With the help of a resident assistant and getting involved in some campus activities, she eventually felt much more comfortable around campus.

Kelly receives a small Pell Grant, a scholarship from her institution, and loans, but does not receive any money from her parents. She is frustrated by the expense of college and the fact that a change in financial aid could affect her ability to attend school. Kelly has considered transferring to a larger, state school in order to have more choices in both courses and major, but has had difficulty coming to a decision.

RESULTS OF THE NEW ENGLAND STUDENT SUCCESS STUDY

The New England Student Success Study telephone survey included a largely traditional group of low-income students. Two-thirds were 18 to 23 years old, 82 percent were single, and 84 percent did not have children. Furthermore, 85 percent attended full time, and during the most recent semester, approximately half lived on campus, nearly one-third lived at home, and the remainder lived off campus (see Figure Four). In comparison, of four-year students nationwide, 51 percent were 18 to 23 years old, 59 percent were full-time students, and only 26 percent lived on campus while 55 percent lived off campus and the remaining 19 percent lived at home (NCES, 1996). Minorities comprised almost half of the survey population (see Figure Five). The distribution of respondents by year in school was fairly even, with nearly one-quarter each entering their senior year or just graduated, and nearly one-third entering their sophomore year, with the remainder entering their junior year.

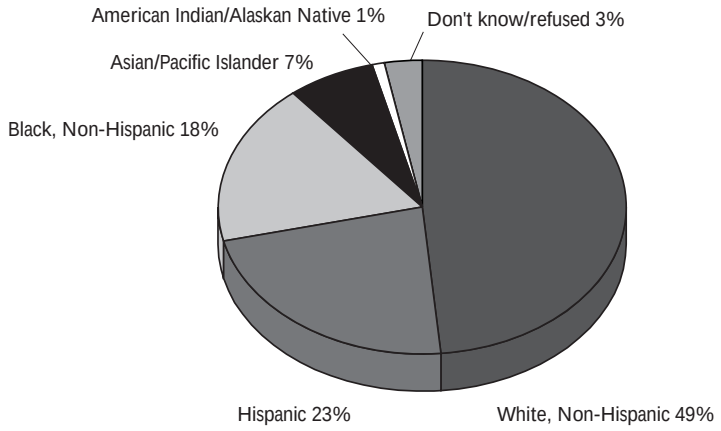
Figure Four: Residency Status of Low-Income Survey Respondents



In analyzing the survey and interview results,[11] four areas were of particular interest in determining the issues that most affect New England low-income and minority students' ability to succeed: pre-college preparation; financial aid; involvement at and/or feeling connected to their institutions; and attendance patterns, specifically behaviors that may inhibit persistence. The results of the study reinforce some of the findings of the national research. Low-income and minority students face many obstacles to success in postsecondary education, including financial academic, and social barriers. Most often it is the combined effect of these barriers that poses the greatest challenge for students.

11 Information from the interviews are interspersed throughout the presentation of survey findings.

Figure Five: Race/Ethnicity of New England Student Success Study Survey Respondents



Pre-College Preparation

Two-thirds of the survey participants said that their parents were a very strong influence on their decision to attend college; only 7 percent said that their parents were not an influence.[12] Among those students whose parents were a strong influence, almost half said that their parents began to influence them in elementary school. After parents, high school teachers/guidance counselors and other family members were the most influential in the college decision-making process.

"The school-sponsored prep program made it easier to know what to expect, the students were truthful about their experiences; it was more real than other programs."

One-quarter of low-income students in New England participated in pre-college programs such as the TRIO programs or institution-sponsored programs. These programs were rated "very helpful" by 66 percent of the participants. Coming into college, 45 percent of all students felt they were academically well prepared for college, while only 12 percent said they were not well prepared. Among those students who did not feel prepared, the primary reasons they gave were that their high schools did not prepare them well (42 percent) or that the initial workload was too heavy (27 percent).

Financial Aid

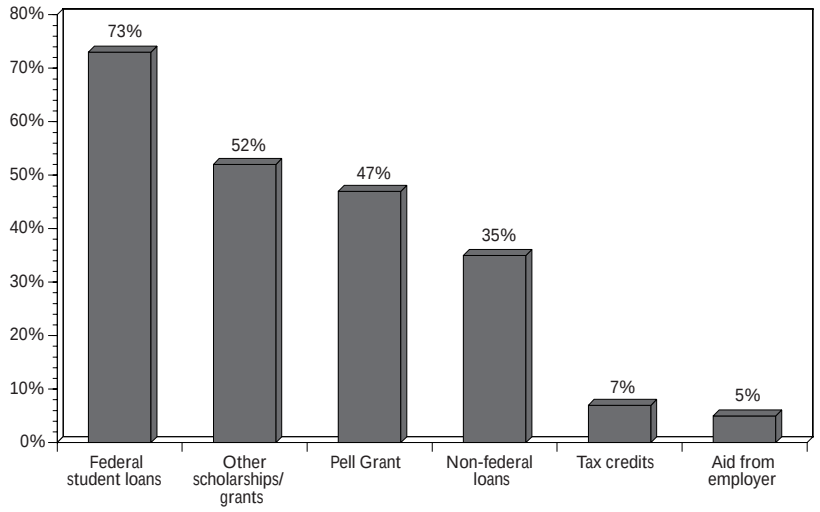
Only 10 percent of the respondents did not receive any assistance in paying for college in the most recent semester.[13] Student loans were the most common source of aid, as 73 percent received federal student loans, and 35 percent had loans from other sources.[14] Grants and scholarships are important—47 percent had Pell Grants and 52 percent received other grants and scholarships (see Figure Six). This is consistent with national data

12 The strong influence of parents reflects the largely traditional nature of the sample. Among older students, 55 percent said their parents were a strong influence on their decision.

13 NPSAS data indicate that 28 percent of low-income students nationally do not receive aid. A likely reason for this difference is the higher price of attendance in the New England region.

14 Students could indicate that they received multiple types of aid.

Figure Six: Financial Aid Received by Survey Respondents



Note: Students could indicate that they received multiple types of aid.

that indicate 49 percent of low-income students nationwide receive a Pell Grant (NCES, 1996). For approximately two-thirds of the financial aid recipients, their financial aid met the cost of attending college. However, when financial aid did not meet the costs, this gap was a hardship for the majority of students. For the majority of aid recipients, the certainty that they will receive aid in the future is very important to their decision to stay in college.

Beyond financial aid, low-income students in New England most frequently used money earned from working or savings to help them pay for college. Half of the students received money from their parents and nearly one-quarter used credit cards.

"The school's scholarship was a joke, and even though my mom gave me some money I had to work two jobs including work-study."

Personal Involvement/Connection to the Campus

Low-income students in New England are moderately active on campus. In the most recent semester, 42 percent belonged to clubs, 40 percent volunteered or did community work, and 26 percent participated in intercollegiate or intramural athletics. In comparison, 47 percent of four-year students nationwide participate in community service or volunteer activities (NCES, 1996). Thirty-five percent of students surveyed took part in tutoring, mentoring, or other campus-based support programs. In addition, students sought out advisors or faculty members weekly or several times a semester, most often for academic reasons, but also to discuss the possibility of taking time off, transferring, or dropping out, as well as personal and family problems.

Approximately three-quarters of the students were very satisfied with the overall educational experience at their institutions. A smaller percentage—61 percent—felt that their institutions made a genuine effort to make all students feel welcome.[15]

15 There are no NPSAS data that would provide a national comparison for student satisfaction. The closet approximation is 87 percent of all students at four-year institutions said that they were satisfied with the campus climate at their institutions (NCES, 1996).

"It was tough (last semester), I had to commute 1.5 hours each way, but did not have enough money to live there (on campus)…I felt alone and did not have access to study groups."

Attendance Patterns

As the research has shown, students who enroll continuously on a full-time basis immediately after graduating from high school have a high rate of persistence. Therefore, three specific attendance patterns were highlighted in the survey: taking time off; attending part time; and transferring (see Table Two).[16] In general, the behavior of low-income students enrolled in four- year institutions in New England did not suggest that as a group they were putting their ability to persist at risk:

- The majority of students surveyed, 85 percent, attended full time, and only 18 percent of the respondents had ever switched between full- and part-time status (changes in family/personal situations were the most common reasons for this switch). Most indicated that changing their status in the future also is unlikely.
- One-quarter had previously taken time off from college, with the most pressing reason reported as family/personal obligations. Over three-quarters of the students said that they will definitely not take time off in the future.
- Finally, nearly all the respondents (excluding those who had just graduated)—99 percent—said that it is highly likely they will graduate from college.

Among the respondents, 32 percent said that the college where they are enrolled is not the institution that they started at; academic choices were the primary motivation for leaving the previous institution. Only 7 percent said that it is highly likely that they will transfer from their current college.

Minority Students[17]

As noted, approximately half of respondents in the survey were low-income minority students. In many instances, the responses of these students mirrored those of the survey population as a whole. The following are specific areas in which differences in minority student responses were statistically significant.[18]

Pre-College Preparation

The influence of parents on the decision to attend college was slightly stronger among minority students. High school teachers/guidance counselors, coaches/mentors, and members and leaders of their church were more likely to have a strong influence on the decision-making process for minority students than among non-minority students.

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16 Transfer is identified as an "at-risk" behavior due to the time that a student can lose in the transfer process: many students take time off after leaving one institution and before starting at another. Even for those students who do not take any time off in between institutions, problems with additional course requirements and acceptance of credits can lengthen the time to degree, which can have additional implications for persistence.
It is not possible to determine from the survey if the students transferred from another four-year institution (horizontal) or from a two-year institution to a four-year institution (vertical). Participants were only asked if the institution they were now attending was where they had started their postsecondary education. Nationally, among students who transferred to a four-year institution, 40 percent were horizontal transfers and 60 percent were vertical transfers (NCES, 1998). It is important to note that vertical transfer is a desired outcome, even though students' persistence to a four-year degree can still be affected in the process.

17 In this survey, students were asked to indicate in which racial/ethnic category they considered themselves to be. The findings in this section compare minority students to White, non-Hispanic students, noted as non-minority.

18 In this and subsequent sections, all comparisons of findings presented for particular groups of students are statistically significant.

Table Two: Attendance Risk Factors for Persistence

Student Characteristic	Part-Time	Taken Time Off	Transferred	Any Risk Factor	Two or More Risk Factors
Total	15%	25%	32%	44%	22%
Non-minority	19%	31%	38%	51%	30%
Minority	9%	19%	24%	35%	14%
First generation	16%	24%	29%	43%	20%
Non-first generation	13%	27%	36%	46%	25%
Pell Grant recipient	8%	22%	32%	40%	18%
Non-Pell recipient	20%	28%	32%	48%	25%
Transfer	25%	49%	100%	*	57%
Non-transfer	10%	14%	0%	18%	6%
Work-study job	6%	17%	18%	28%	11%
Non work-study job	22%	32%	39%	51%	27%
No job	6%	21%	35%	41%	19%
On campus	0%	7%	14%	19%	3%
Off campus	24%	48%	52%	77%	40%
At home	30%	34%	44%	58%	37%
Part time	100%	63%	55%	*	80%
Full time	0%	19%	28%	35%	12%
Traditional age (18 to 23 years old)	1%	9%	19%	24%	5%
Non-traditional age (24 years or older)	41%	58%	59%	85%	56%
Pre-college program participant	12%	17%	24%	37%	15%
Non-participant	16%	28%	35%	47%	24%
Public	20%	31%	37%	52%	37%
Private	8%	18%	26%	34%	15%

* Values are not given for these students, as these students by definition have at least one risk factor.

Minority students were more likely to have participated in pre-college programs—33 percent versus 17 percent for non-minority students. There were no significant differences regarding how helpful students thought the programs were, nor in terms of how academically prepared students felt as they entered college.

Financial Aid

Among low-income students enrolled at four-year institutions in New England, minorities were more likely to receive federal students loans, Pell Grants, and other grants and scholarships than non-minority students. There is not a significant difference in whether aid met the cost of attending college. For those minority students for whom aid did not meet their costs, however, financing their education was more likely to be a hardship. In addition, minority students were more likely to say that knowing they will receive financial aid in the future is important to their decision to stay in college.

Personal Involvement/Connection to the Campus

Minority students were more likely than non-minority students to have been involved in clubs and societies, and to have volunteered or done community work. They also were more likely to have participated in tutoring, mentoring, or other campus-based support programs.

Attendance Patterns

Minority students were less likely to engage in some of the attendance patterns that would make it harder for them to persist. For example, minority students were less likely than non-minority students to have taken time off, attended part time, switched between full- and part-time status, or transferred.

Tracking Students Through College

Examining participants in two major groups—first-year students and seniors/recent graduates[19]—reveal behavior patterns in terms of completing a degree. As Tinto has noted, withdrawal from an institution is most likely to occur during the earliest stages of the college career. "The individual is less integrated into and therefore least committed to the institution and thus most susceptible to pains and doubts which separation and transition evoke" (Tinto, 1987, p. 148).

First-Year Students

Thirty-two percent of the respondents were either still in their first year of college or had just completed the first year. An important element of fostering a student's connection to the institution is preparation for college before enrolling. Twenty-nine percent of the first-year students had participated in a pre-college program, of which 66 percent reported that the programs were very helpful (see Table Three). Forty-seven percent of first-year students felt academically prepared

19 In order to determine their year in school, participants were asked what year they were going to be entering in the coming semester. Therefore, the first-year students referred to in this section include students who have just finished their first year in school (and are going to be sophomores) as well as those who will be still be in their first year in the coming semester. Seniors—both those students who have just finished their junior year (and are going to be seniors) as well as those students who will still be in their final year in the coming semester—are included in the comparison group, as they are most likely to complete their degree.

Students Enrolled at Private and Public Institutions

Given the unique enrollment trends in the New England region, differences in the experiences of low-income and minority students at private and public institutions are of interest. For example:

- Students at private colleges were more likely to be "traditional" college students: 93 percent of students at private institutions were enrolled full time and 82 percent were 18 to 23 years old. At public institutions, 80 percent were enrolled full time and only 56 percent were between the ages of 18 to 23.
- Minority students were more likely to be enrolled at private institutions than were non-minorities: 56 percent of Hispanic students and 55 percent of Black, non-Hispanic students surveyed are in private institutions compared to 35 percent of White, non-Hispanic students.
- Approximately one-quarter of students at both private and public institutions participated in pre-college programs.
- Once at school, low-income students at private colleges were more likely to be involved in activities on campus: 49 percent of students at private colleges were involved in clubs and 48 percent volunteered, compared to 37 percent and 35 percent, respectively, of students at public institutions. Only 9 percent of students attending a private institution were not involved in any activities compared to 22 percent of those students attending public colleges. The fact that students at private institutions were more likely to live on campus and that private institutions tend to have smaller enrollments may make it easier for these students to get involved in campus activities.
- Students attending private institutions were slightly more likely to feel that their schools made a genuine effort to make students feel welcome—two-thirds compared to only 57 percent of students at public institutions.
- Students at private institutions were more likely to receive financial aid—97 percent received aid compared to 85 percent of students at public institutions. Loans were more prevalent among students at private colleges and universities: 83 percent of private school students received federal loans and 43 percent received loans from other sources, while only 67 percent of students at public institutions received federal loans and 30 percent received loans from other sources. In addition, parents were more likely to provide money to students at private institutions.
- Students at private institutions also were more likely to have work-study jobs—36 percent compared to one-quarter of students at public institutions. Public institution students were more likely to have non-work-study jobs, 69 percent versus 57 percent of private institution students. In addition, these students worked more hours per week on average than those at private institutions.

Table Three: Tracking Students Through College: First-Year Students vs. Seniors/Recent Graduates

	First-Year Students *(32% of respondents)*	Seniors/Recent Graduates *(48% of respondents)*
Participated in a pre-college program	29%	20%
Felt academically prepared at beginning of first year of college	47%	44%
Attended full time	93%	82%
Participated in a student support/tutoring/ mentoring programs	40%	32%
Participated in a club	42%	37%
Volunteered on campus	47%	34%
Satisfied with overall educational experiences at their institutions	77%	72%
Felt their institutions made a genuine effort to make students feel welcome	69%	56%

for college; among those who said they did not feel prepared, difficulty of the workload and inadequate preparation by their high school were the most common reasons cited.

Once enrolled, early attendance patterns can have an impact on students' future success. Among first-year students, 93 percent were enrolled full time—higher than the 85 percent of the survey population as a whole. Seventy-two percent reported that it is unlikely they will transfer, and 84 percent said it is unlikely that they will take time off. In addition, 99 percent of first-year students think it is very likely that they will graduate.

For first-year students, getting involved on campus and taking advantage of support programs is vital. Students who had just completed their first year were moderately involved: 42 percent were in a club, and 47 percent volunteered. Though some students took advantage of services such as tutoring and mentoring that can make the transition process easier, well over half of students did not. Forty-three percent met with their advisor on either a daily or weekly basis. Three-quarters of students who just completed their first year were satisfied with their overall experience thus far, and 69 percent felt that their schools made a genuine effort to make students feel welcome.

Seniors/Recent Graduates

Forty-eight percent of the respondents were entering their final semesters of school or had just graduated at the time the survey was administered. Since these students either have completed or are very close to completing their degree, it is useful to examine their experiences over the course of their education.

- In the most recent semester, 18 percent were enrolled part time; 28 percent had switched between full- and part-time status at some point in their education, most frequently because of changes in their financial or family situations.
- At some point during college, 37 percent of seniors or graduates had taken time off from school—46 percent cited family and personal reasons and 12 percent pointed to the costs of attending college as their reason for taking some time off.
- Similarly, 44 percent of seniors and recent graduates had transferred colleges at some point in their career—53 percent transferred for academic reasons, while 16 percent cited the costs of attending and 16 percent reported leaving because they did not feel personally connected to their campus.

Twenty percent of these students participated in pre-college programs. Sixteen percent stated that they were not prepared for the academic challenges as they entered college. Two-thirds of all seniors and recent graduates had never participated in support programs.

Students late in their college careers may have other responsibilities in life that can greatly affect their college experiences. This can be seen in their lower involvement in campus activities during the most recent semester and the increased likelihood that they lived off campus, worked at non-work-study jobs, and tended to work high numbers of hours. In addition, seniors and recent graduates were more likely to be married and have children. The combination of these factors provides more of a challenge for institutions to create a feeling of belonging for these students. Though 72 percent of seniors and students who just graduated stated that they were satisfied with their overall experience, only 56 percent agreed that their schools made a genuine effort to make all students feel welcome. Institutional support demonstrated in the emphasis on the transition to college and making students comfortable in their first semesters is not as evident for students later in their college career.

"The school does a lot of things at the beginning of your first year, but later, they should do more for older students."

Other Findings

In addition to the findings for the overall survey population and minority students in particular, the following sub-groups of students were examined to determine differences in the experiences of these students and the obstacles they face in college. While the findings have been broken down by specific characteristics, it is important to note that many students fit into more than one category. This combination of characteristics can have a cumulative impact on their ability to succeed, exacerbating the obstacles they face.

First-Generation Students

First-generation students[20] in New England and across the country face unique obstacles in participating in postsecondary education. Other students can rely on their parents' experiences to help them through the application and decision processes, but first-generation students are breaking new

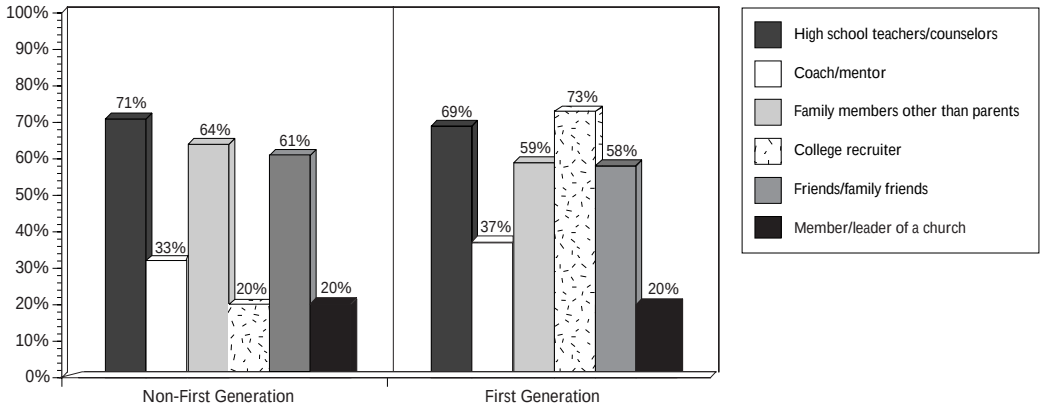
20 For the purposes of this report, first-generation students are defined as students for whom neither parent completed a bachelor's degree.

ground in their families. As one first-generation student commented, "My mom did not know what to do; it was hard for her to help. I had to do it on my own, and find help from a guidance counselor."

It is not surprising, then, that among first-generation students, parents were less influential in the decision to attend college than for other students (see Figure Seven). Students who are not first generation reported that their parents began influencing them to attend college earlier—55 percent stated their parents began influencing them in elementary school, compared to 42 percent of first-generation students. It is important to note that though the survey data indicate that the parents of first-generation students were not as active in influencing their children's decisions to attend college, some of the in-depth interviews suggest that first-generation students were motivated by their parents' lack of postsecondary education. For example, one first-generation student explained, "I was self-motivated because I realized how tough my mom's life was because she could not get good jobs." In addition, several first-generation students spoke of their parents high aspirations for their children as a motivating factor. Finally, first-generation students felt slightly less academically prepared for college—only 41 percent of these students felt academically well prepared, compared to half of students who are not first generation. All these factors can make beginning college more intimidating and confusing for a first-generation student than for other students.

Once at school, there do not seem to be many differences in attendance patterns or level of involvement on campus between first-generation students and those who are not first generation. These students also seem to fare well in terms of feeling connected to their campuses; in fact, first-generation students actually rated their overall educational experience slightly higher than those students who have a parent with a bachelor's degree.

Figure Seven: Comparing Who Influences the College-Going Decision in Addition to Parents: First-Generation Students vs. Non-First-Generation Students



Note: Students could choose more than one reponse when answering who, other than their parents, "had a strong influence on your decision to attend college."

For many first-generation students in New England, paying for their education presents a challenge. For 84 percent of first-generation students whose financial aid did not cover their costs, this was a hardship, compared to 60 percent of non-first-generation students. One reason for this may be that first-generation students were not as likely to receive money from their parents—45 percent of first-generation students received money from their parents compared to 59 percent of students who are not first generation.

Pell Grant Recipients

The Federal Pell Grant program is an important resource for low-income students. The AY 1999-2000 maximum grant award of $3,125 enabled some of the poorest students to attend college (USDE, 2000b). While all respondents in the survey were low-income students, Pell Grant recipients—frequently the students with the fewest resources—are a unique sub-set within the overall group. The characteristics of survey respondents who received Pell Grants resemble the more traditional college student. Over 90 percent of the Pell Grant recipients in the survey were enrolled as full-time students, and three-quarters of them were of traditional college age (18 to 23 years old). In comparison, nationally, 69 percent of Pell Grant recipients are full-time students and 48 percent are of traditional age (NCES, 1996). Minority students comprised 61 percent of the Pell Grant recipients in the survey

"When I work full time to keep up with my bills, I don't pay enough attention to school."

One-third (32 percent) of Pell Grant recipients participated in a pre-college program. They were both more likely to participate in these programs, and more likely to find them beneficial than non-Pell Grant recipients.

Once at school, Pell Grant recipients also were more likely to be involved. They were more likely to participate in clubs and societies, in addition to being involved in volunteer opportunities—49 percent of Pell Grant recipients participated in clubs, compared to 36 percent of other students, and 49 percent of Pell Grant recipients volunteered in contrast to nearly one-third of students who did not receive a Pell Grant.

These students were more likely to take advantage of student support programs—41 percent of Pell Grant recipients used tutoring or mentoring programs compared to 30 percent of non-Pell Grant recipients—and found these programs very helpful. In addition, these students were more likely to meet with their advisors on a weekly basis and over one-third of Pell Grant recipients reported that they consulted their advisor about personal or family problems, compared to only 20 percent of students without a Pell Grant.

Financing higher education is a major issue for Pell Grant recipients in New England. One junior noted the importance of receiving a Pell Grant, "I just got a Pell Grant this year, and it helps reduce the stress because I do not want to transfer to a third school." While the Pell Grant is significant, it does not cover the costs of attending college, forcing these students to find other ways to meet tuition, often through borrowing money and working. Students who received a Pell Grant were much more likely to receive other forms of financial aid:

- 91 percent of Pell Grant recipients also received a federal loan to help pay for their education;
- 69 percent received another scholarship or grant;
- 46 percent had loans from sources other than the federal government (see Figure Eight); and
- 42 percent had a work-study job while 56 percent had a non-work-study job.

It is encouraging that 70 percent of Pell Grant recipients stated that their financial aid package met the costs of attending college. However, 82 percent of Pell Grant recipients whose aid did not meet their costs felt this was a hardship, compared to 66 percent of students without a Pell Grant. Further, Pell Grant recipients were more likely to feel that knowing whether they will receive financial aid in the future is "extremely important" for continuing their education—a loss of aid could mean the inability to complete their degree. As one woman noted, "If I have a delay in financial aid, I will either have to sit and wait or apply to a community college." Other students echoed these sentiments, saying they that would take fewer classes or work more hours.

Transfer Students

Just under one-third of the students surveyed were no longer at the college where they began their postsecondary education.[21] The most common reason for transfer was academic choices, mentioned by over half of students (55 percent) who had transferred, while tuition and other costs of attending college was second (see Figure Nine). One Hispanic, first-generation student explained, "I had to transfer because the school did not give me enough money."

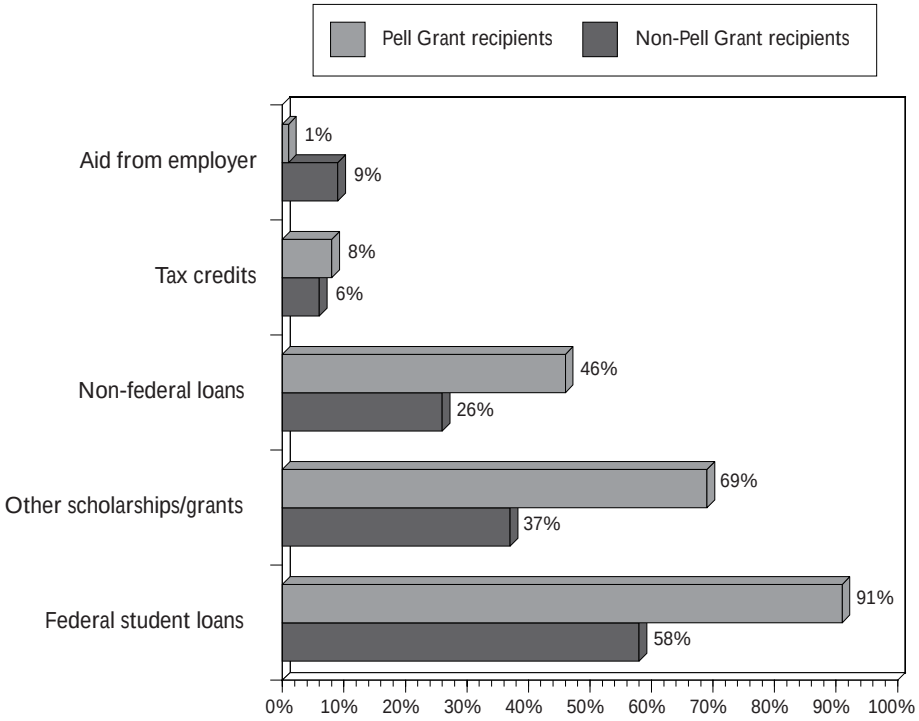
Transfer students were more likely to have the characteristics of non-traditional college students. They were more likely to be enrolled part time, married, and have children than were other students—over 60 percent of transfer students were age 24 or older (see Figure Ten). Given these characteristics, it is not surprising that transfer students were more likely to live off campus or at home while attending school, and were less active in campus activities.

Students who had transferred colleges also were far more likely to have taken time off than those who had not transferred—just under half (49 percent) of transfer students had taken a semester or more off from college, compared to just 14 percent of students who had not transferred. In addition, transfer students were more likely to have switched their attendance status between full time and part time than were other students.

Only 36 percent of transfer students in New England rated themselves as academically well prepared for their first year of college. However, it is important to note that transferring has not affected their overall academic success in college—transfer students were more likely to have a 3.5 GPA or higher, and had a higher mean GPA (3.2) than those students who had not transferred (3.0). These findings highlight the importance of institutional fit: though they initially may not have felt prepared and are likely to have left their first school for academic reasons, once they found the right institution, transfer students could overcome these academic obstacles.

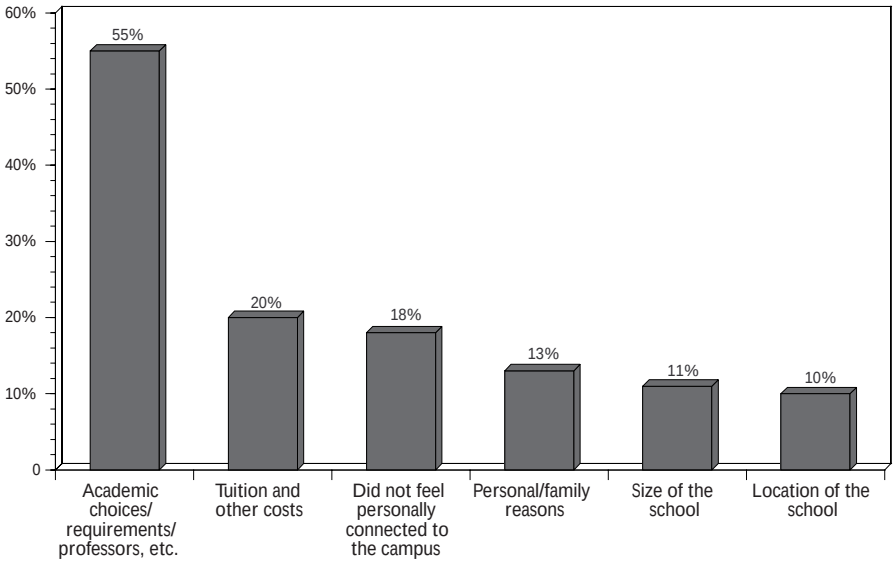
21 See page 17 for a discussion of the data limitations regarding transfer in this study.

Figure Eight: Financial Aid Beyond Pell Grants



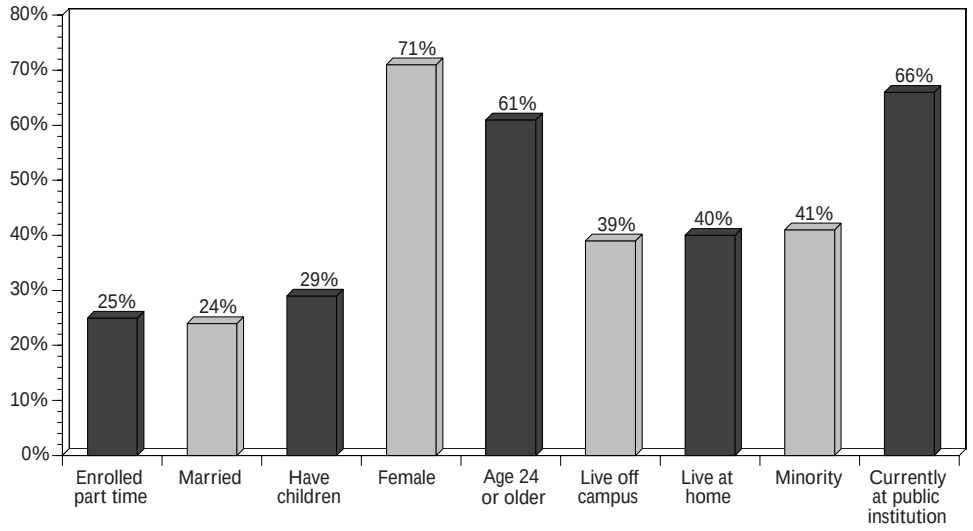
Note: Students could indicate that they received multiple types of aid.

Figure Nine: Reasons Students Gave for Transferring



Note: Students could choose more than one response.

Figure Ten: Characteristics of Low-Income and Minority Transfer Students



For many transfer students, cost was a reason they left their original institution. It follows, then, that transfer students were more likely to say that knowing they will receive financial aid in the future is very important to their decision to stay enrolled. Given the high percentage of older students, it is not surprising that transfer students also were much less likely to have received money from their parents to help meet the costs of attending college: 37 percent of transfer students got help from their parents, compared to 57 percent of students who had not transferred colleges. They must find a way to make ends meet, and many turn to working as a solution—80 percent of transfer students worked, either at a work-study or other job.

"I thought about transferring, but money issues stopped me."

Working Students

In order to meet the costs of postsecondary education, many New England students work while attending school. Of the students surveyed, 82 percent were working, and only 29 percent of those were at work-study jobs.[22] This means that a large number of students have commitments that pull them away from the campus. NPSAS data support this finding—78 percent of low-income students nationwide have a job while enrolled (NCES, 1996).

Nearly all students with work-study jobs (94 percent) were enrolled full time. In addition, work-study students were more likely to be of traditional college age—82 percent of work-

22 Among a survey of low-income students, 18 percent may seem to be a high percentage of students who do not work, particularly since Federal Work-Study is a need-based program. A quick look at this group of students reveals that they are more likely to be white, from families with incomes at the higher end of the income range used in the survey, and more likely to attend public institutions. They also are slightly more likely to have received money from parents to help pay for their education, perhaps taking the place of income from working while in school.

study students were 18 to 23 years old, compared to only 57 percent of students who had a job other than work-study.

Work-study students were more likely to have been continuously enrolled in the same college. They were less likely than students with a non-work-study job to have taken a semester or more off from school, switched between full- and part-time status, or transferred—82 percent of work-study students were still at the college they started at, compared to only 61 percent of students working at non-work-study job. Though all students rated their likelihood of graduating very high, students who had a non-work-study job were slightly less likely to give as high a rating as did work-study students or students without a job. It is possible that this is tied to their attendance patterns, which are often linked to difficulties with persistence. As one part-time student stated, "Working is a distraction and creates more time constraints."

"I am not really connected because I have other responsibilities, I take the classes and leave, although the teachers are very helpful."

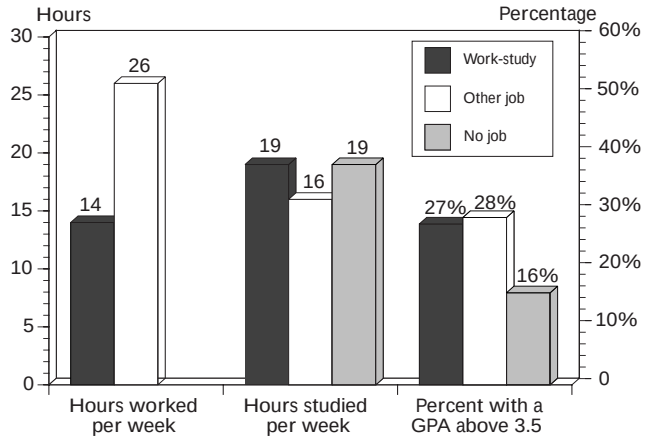
Paying for their education is another challenge. The gap between aid and the cost of attending was more likely to be a hardship for work-study students. Students with a work-study job also were more likely to receive other forms of financial aid: for example, 66 percent received a Pell Grant, compared to 38 percent of those with non-work-study jobs.

This survey supports conclusions from previous research, namely that if a student is working while attending school, a job through the institution can provide not only additional income, but also may help to integrate the student into the campus. More work-study students lived on campus, 72 percent, compared to 31 percent of students with a job other than work-study. These students were more active in campus activities as well. For example, 62 percent of work-study students participated in clubs or societies, compared to only one-third of students without a job and one-third of students with a job other than work-study.

Not only are work-study students involved in activities, but they seem to take advantage of the other resources colleges may offer. They were more likely to meet with their advisor on a weekly basis—37 percent compared to 23 percent of those with non-work-study jobs—and were more likely to believe that their social life and personal or family problems also were good reasons to consult their advisor.

Even though the attendance patterns and lack of integration on campus may create real difficulties for students with a job other than work-study, there was no difference in satisfaction or performance between them and work-study students. In fact, students who had a job other than work-study were more likely to have a 3.5 or above GPA than were students who had no job at all, which is particularly impressive since students with a non-work-study job seem to have less hours to study than do other students (see Figure Eleven). As their participation and performance indicates, they take their education seriously and are highly motivated, but given the amount of hours they work—on average, students with non-work-study jobs worked 26 hours per week—it makes sense that they tend not to get involved in extra-curricular activities. The lack of difference in performance and satisfaction could be a reflection of the non-traditional characteristics (older, attending part time) of these students. Their time to study is at a premium in light of their non-educational responsibilities.

Figure Eleven: Working and Studying, by Students' Employment Status



Note: No hours worked per week are shown for students who did not have a job.

Student Residency

Students who live on campus are quite different from those who live off campus or at home with their parents or their own family. On-campus students were more likely to have the traits of a traditional college student. In this survey, all the students who lived on campus also attended school full time and almost all of them were 18 to 23 years old, single, and did not have children.

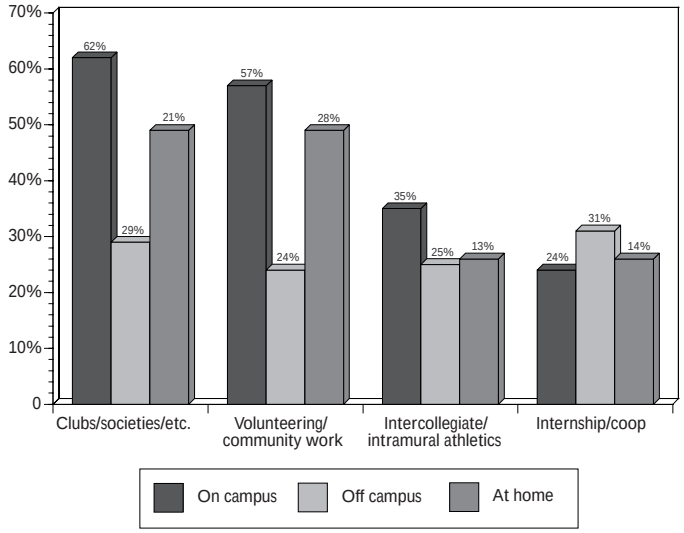
Students who live off campus are more likely to be non-traditional and tend not to follow typical attendance patterns. Almost half of off-campus students and 44 percent of students who live at home/with family had taken a semester or more off from school—much higher than the 7 percent of on-campus students who had done so. Over half (52 percent) of students who lived off campus had transferred colleges, compared to the 14 percent of students who lived on campus. Nearly one-third of off-campus students and 28 percent of students who lived at home/with family had switched their attendance status from full time to part time at some point, which is considerably more than the 4 percent of on-campus students who had changed enrollment status.

On-campus students are more active in their institutions. Sixty-two percent of on-campus students belonged to clubs and 57 percent volunteered, compared to 29 percent and 24 percent of off-campus students, respectively (see Figure Twelve). In addition, 40 percent of on-campus students met with their advisor on a weekly basis while off-campus students and those who lived at home/with family were more likely to have met with their advisor only once over a semester.

On-campus students were more likely to rate their overall experiences higher and more likely to feel that their schools made a genuine effort to make students feel welcome than students who lived off campus. Given the high levels of involvement of on-campus students, it is not surprising that they are more satisfied with their overall college experiences.

Another factor inhibiting these off-campus students' involvement is that they are much more likely to have a job other than work-study—three-quarters of off-campus students and those who lived at home/with family had a non-work-study job, while only 13 and 18 percent, respectively, had a work-study job. As discussed earlier, employment in non-work-study jobs can lead to less integrated students, which can lead to difficulties with persistence. Off-campus students worked an average of approximately 30 hours a week in non-work-study jobs and students who lived at home/with family

Figure Twelve: Student Involvement, by Residency Status



averaged 28 hours—much higher than the mean of 16 hours a week that on-campus students worked.

That many off-campus students work at other jobs and work longer hours than on-campus students may be related to the fact that they attend part time (24 percent of off-campus students attend part time), and therefore are less likely to be receiving financial aid (see Figure Thirteen). Eighty-six percent of students on campus received federal loans and 42 percent received non-federal loans, compared to 67 percent and 28 percent of off-campus students, respectively. NPSAS data indicate that overall, on-campus students are less satisfied with the costs of attending college than their off-campus counterparts. Only 44 percent of on-campus students reported being satisfied, compared to 63 percent of off-campus students and 72 percent of those students who live at home, possibly due to the additional expenses associated with living on campus such as room and board (NCES, 1996).

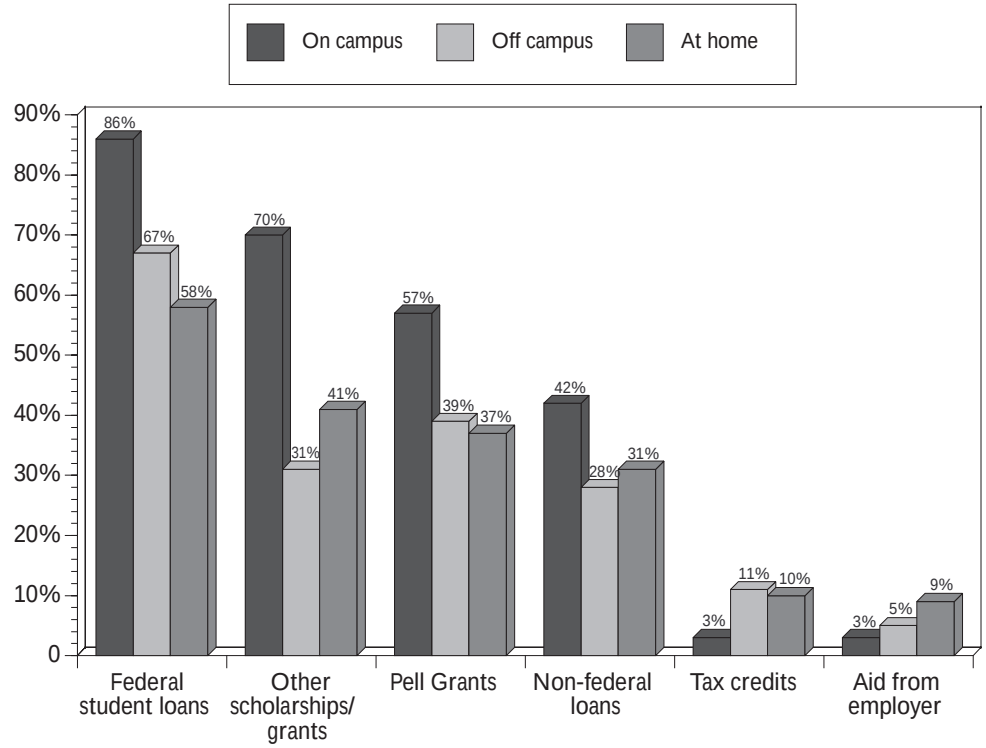
Non-Traditional Students

Part-time attendance and being age 24 years or older are two characteristics that can be used to define a "non-traditional" student[23] (see Figure Fourteen). In this survey, it is clear that these students share many of the same characteristics and experiences, due in part to the fact that many students satisfy both conditions—94 percent of the part-time students in this study were 24 years or older. Because the findings are so similar for both part-time and older students, it seems reasonable to discuss these two groups of students together.

Older and part-time students are much more likely to be married and have children than other students. In fact, family responsibilities may be the reason they are enrolled part time or are enrolled at an older than typical age. One first-generation Hispanic woman expressed her frustration, "When you are part time they are more lenient and more understanding of other things going on in your life...but I am sick of it, balancing it and taking care of my son." Such personal responsibilities may be a reason why these students are more likely to have interrupted attendance patterns. Both part-time and older students were more likely to have taken time off—63 percent of part-time students had taken a semester or more off of college, compared to 19 percent of full-time students. Over half of part-time students (55 percent) and older students (59 percent) had transferred, signifi-

23 Other characteristics, such as dependency status or minority status, are frequently used to define this group of students.

Figure Thirteen: Receipt of Student Aid, by Student Residency



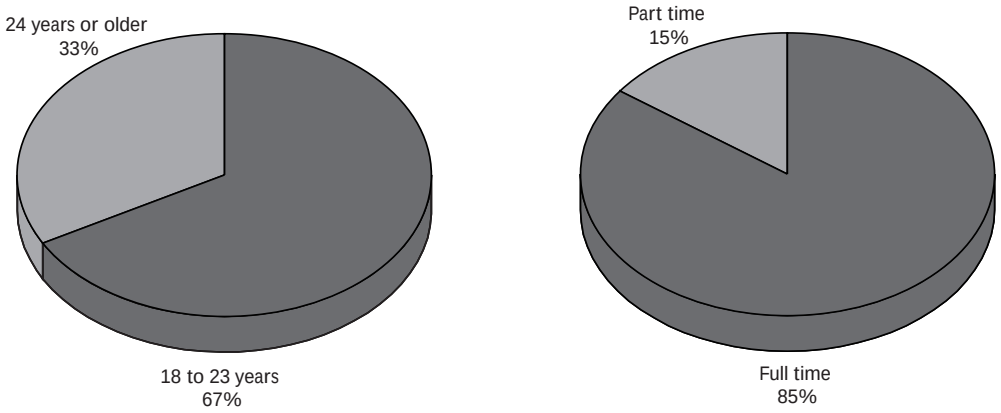
Note: Students could indicate that they received multiple types of aid.

cantly higher percentages than the 28 percent of full-time students and 19 percent of students age 18 to 23 who had transferred. Older students and part-time students were more likely to have switched between full- and part-time status—over half (57 percent) of part-time students and 40 percent of students 24 years or older had changed enrollment status, compared to only 11 percent and 7 percent of full-time and traditional-age students, respectively.

Non-traditional students also are less likely to be socially integrated on campus. Both part-time students and older students were much less likely to participate in activities such as clubs and volunteering, compared to their full-time and younger counterparts. Older students and those attending part time were more likely to live off campus or at home, and their commuter status meant getting involved on campus was less likely. A part-time student who lives at home with her child noted, "I feel left out of the social scene. People get to know each other in classes and groups...it seems you need to be full time to succeed."

Older and part-time students were less likely to meet with their advisor as often as traditional students. For many students this could indicate a lack of mentoring and student-faculty interactions—43 percent of part-time students reported that they only met with their advisor once per semester. Older and part-time students were more likely to have off-campus jobs—76 percent of

Figure Fourteen: Characteristics of Survey Respondents



older students and 86 percent of part-time students had a job other than work-study, which again appears to be associated with less involvement with one's institution than a work-study job provides. In addition, these students were more likely to work 31 or more hours per week at their jobs.

Due to their part-time enrollment, age, and independent status, non-traditional students are less likely to receive financial aid, and are more likely to rely on their own resources. In the survey, though a small number of respondents received aid from their employer, part-time and older students were more likely to have received this benefit than were other students (see Figure Fifteen). Over three-quarters of students age 24 and older said that their financial aid met the cost of attending college—significantly higher than the 59 percent of students of typical college age.

Pre-College Program Participants

Responses from students who participated in at least one pre-college program indicate that the likelihood of attending college greatly increased through high school for 44 percent of participants, versus only 28 percent of those who did not participate in pre-college programs. These programs, however, were not the only influence on these students. Those who participated were more likely to report that their parents were a "very strong" influence in their decision—52 percent versus 37 percent of students who did not participate in the pre-college programs. Further, students who participated in pre-college programs were more likely to report that others besides parents, including high school teachers or counselors, friends, coaches or mentors, or a member of their church or religious organization, influenced their decision to attend college.

Overall, 66 percent of the students surveyed who participated in a pre-college program found their experience to be quite helpful. The survey results highlight the importance of pre-college programs in helping low-income and minority students move on from high school to postsecondary education. The overwhelming reason cited for not participating was not being aware of a program—67 percent of non-participants reported they did not know of a program.

Students who participated in pre-college programs were more likely to be enrolled continuously. Participants were less likely to have taken a semester off—17 percent compared to 28 percent of students who did not participate. These students also were slightly less likely to have switched between full- and part-time status (12 percent versus 20 percent) and were slightly less likely to have transferred schools (24 percent versus 35 percent).

Those students who participated in pre-college programs also are more likely to continue to participate in similar programs once they are in college. Forty-six percent of participants used a student support program at their school and 44 percent met with their advisor on a daily or weekly basis, compared to 32 percent and 34 percent of students who did not participate in pre-college programs, respectively (see Figure Sixteen). In fact, 30 percent of students who did not participate in a program met with their advisor just once per semester or not at all.

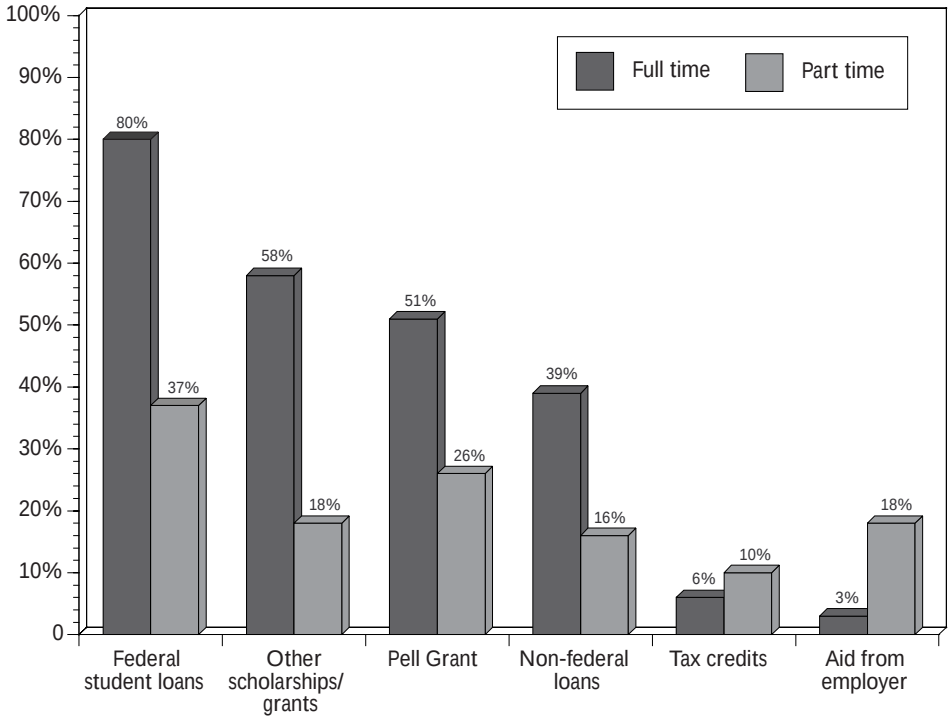
Support programs and advisors are not the only aspects of campus life that pre-college program participants take advantage of—they also were more likely to be involved in campus activities:

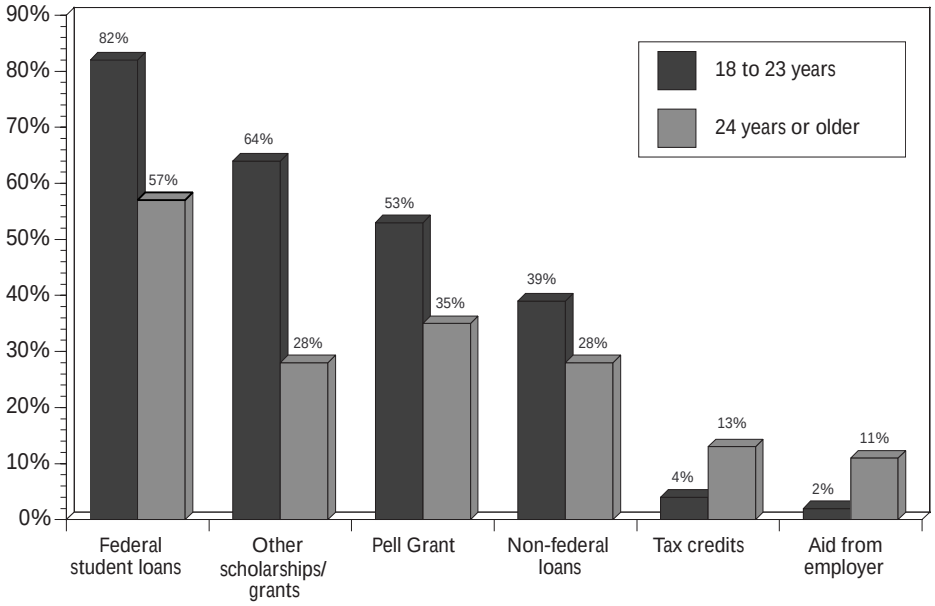
- 54 percent participated in clubs or societies compared to 38 percent of non-participants;
- 52 percent of participants volunteered compared to 36 percent of students who were not involved in a program; and
- 34 percent participated in intercollegiate or intramural athletics compared to the 23 percent of non-participants who did so.

Ninety-five percent of program participants were involved in at least one campus activity compared to 80 percent of those students who were not pre-college program participants. The fact that participants were more likely to live on campus (61 percent compared to 42 percent) does make campus activities and opportunities more accessible, but whatever the reason for the their high level of involvement on campus, this tends to lead to a connectedness to the institution and a higher likelihood that the student will stay at the school.

Participants in pre-college programs also were more likely to have received financial aid. This is encouraging, as making students aware of financial aid and helping them apply is frequently a component of many pre-college programs. They were slightly more likely to receive federal loans (80 percent versus 71 percent), loans from other sources (48 percent versus 32 percent), Pell Grants (61 percent versus 43 percent) and other scholarships and grants (64 percent versus 48 percent). Because all students surveyed qualified as low-income, it is difficult to determine why this pattern may have occurred. Perhaps these programs encouraged students and provided the assistance needed to apply for federal and other forms of financial aid, leading to their higher rates of receipt of many different forms of financial aid. Participants also were more likely to receive money from their parents—65 percent compared to 45 percent of non-participants. However, over one-third of pre-college participants used credit cards to meet the costs of college, in contrast to 19 percent of those who did not take part in a pre-college program. This is a particularly disturbing finding, given that it is likely to be difficult for these low-income students to pay off this high-interest debt if they carry balances.

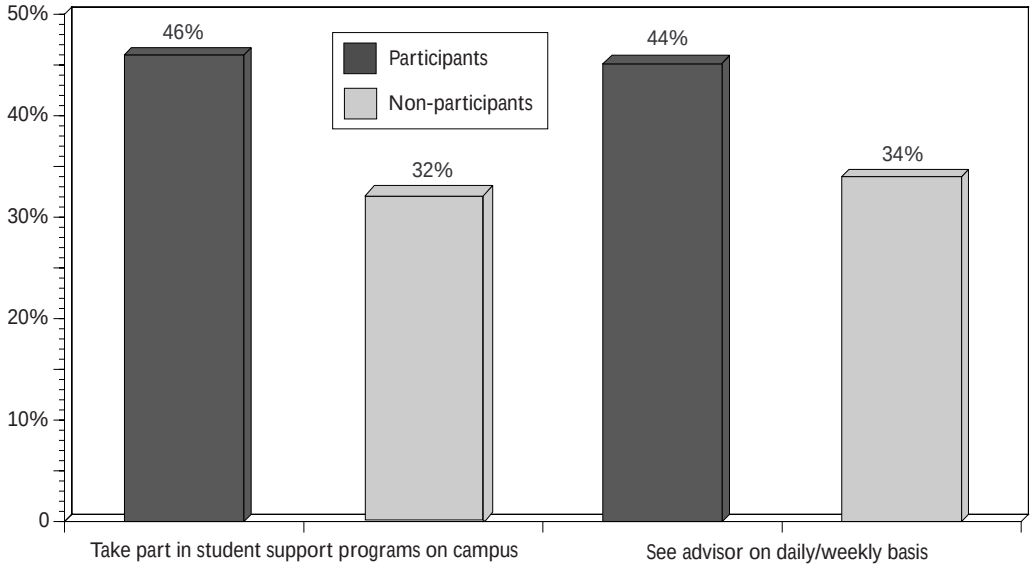
Figure Fifteen: Non-Traditional Students: What Aid Do They Receive





Note: Students could indicate that they received multiple types of aid.

Figure Sixteen: Comparing Participation in Support Programs, Pre-College Program Participants vs. Non-Participants



PROFILE #5

It was not until his junior year of high school that Dan's parents and his older brother began to encourage him to consider going to college. It was their influence—along with his desire to have more financial freedom than his parents had—that motivated him to go to college. As an Asian-American first-generation student, Dan's transition to college was not easy. "It was tough—I didn't know what to expect and wasn't good at managing my time."

Dan has transferred twice, needing to be closer to his parents in order to help care for them. Though his family responsibilities were the primary reason for his transfer, he was unhappy at the large public university he started at. He felt the atmosphere was too "impersonal" and that he did not "fit in" socially. Unfortunately, even at his current school, his social happiness hasn't improved much, and that, along with his family responsibilities, has caused him to switch to part-time status. He feels that the smaller work load will help ensure his academic success, though he admits being frustrated with the length of time it will take him to finish his degree. Paying for college also presents a challenge for Dan, and he is particularly unhappy with the changes in his financial aid package, "I prayed and hoped the aid would be enough...but the school's grant started big and then decreased so I had to borrow more."

PROFILE #6

Before Tricia, a 30 year-old Hispanic student, participated in pre-college programs in high school she had not seriously considered going to college. Upward Bound boosted her confidence both academically and socially, "Upward Bound helped me with the language barrier...I was scared of college but it helped me overcome the fear, it made me feel like I could do it." In addition, the program prepared her specifically for college level science and math. Tricia strongly believes that both programs helped her to overcome the challenges she faced as a first-generation student.

Originally a full-time student, Tricia's situation changed drastically when she had her daughter. Though she prefers being full time, she had neither the time nor the money, so she switched to part-time status. Recently, she had to quit her job to have enough time for school and her new baby—she finds the pressures of being both a student and single mother difficult. Tricia now has the help of a Pell Grant among other grants, and both federal and state loans, though, in her opinion, "college is too expensive." She is frustrated by the fact that any delay or reduction in financial aid would prevent her from continuing in school; she has a strong desire to graduate and provide a comfortable life for her and her daughter.

BUILDING ON WHAT WORKS

The New England Student Success Study was conducted to examine the challenges that low-income and minority students face in college and to identify those areas where current assistance is missing or lacking. The recommendations offered in this chapter are based on the lessons learned from this population of students and are focused on the multiple partners—federal and state governments, institutions, and philanthropy—who have a role in helping these students persist to a college degree. The needs of low-income and minority students as a whole are addressed by the total package of suggested policies and practices in order to overcome the array of obstacles that they face.

Increase awareness of and funding for pre-college programs such as TRIO and GEAR UP. While 66 percent of participants rated pre-college programs as "very helpful," only one-quarter of low-income students in New England took part in these programs. The primary reason cited among non-participants in the survey was a lack of awareness of these programs. Overall, participation in these federal programs is limited, as federal funding permits fewer than 5 percent of eligible youth and adults to be involved in TRIO programs (COE, 2001).

In order to increase awareness of and subsequent participation in these programs, regional and local media campaigns aimed at elementary and secondary school students and their parents should be initiated. The campaign could advocate for additional funding for TRIO, GEAR UP, and other school- and community-based programs, with government and philanthropy serving as additional potential funding sources in order to meet the increased demand.

Link the programs that address pre-college preparation, transition from high school to college, and in-college support so that students have the resources to stay enrolled in college and return for the second year and beyond. Despite the increases in enrollment, low-income and minority student completion rates have remained low. While pre-college programs and institution- and community-based bridge programs have been successful in getting students into college, efforts to retain students through degree completion have not been as widespread. The sudden removal of the personal and academic support structures and resources, which frequently occurs at the end of the first year of college, can be difficult for the participants in the programs. In order to build on the positive outcomes of programs that help students become prepared for and accustomed to college, this support needs to be carried beyond the first year.

Efforts that encompass the experiences and successes of the existing pre-college, bridge, and in-college programs (such as the TRIO Student Support Services program) need to be expanded so that support for students spans from their pre-college years until they graduate. The availability of such continuous support should become an underlying tenet of pre-college preparation; students know that in addition to taking the steps necessary to get into and succeed in college, support resources will be there all along the path. In order to accomplish this, partnerships should be formed among existing programs, modeled on the elementary and secondary partnerships with local colleges and universities that are the cornerstones of many current bridge programs and summer institutes.

Paying for college and maintaining academic eligibility are two major sources of problems for students. Therefore, providing instruction in study skills and time management, tutoring and mentoring programs, and financial aid resources should be a primary focus of the support offered to students.

In addition, parents and siblings should be included in preparation for, transition to, and enrollment in college. Research identifies commitments to the family—such as working to provide income—as a source of tension that can pull students away from their education. As one of the students noted in the interviews, "My parents do not understand what it takes to succeed in college." Involving parents and siblings will ease some of the tensions for the student, creating a stronger support network and potentially increasing the likelihood that subsequent members of the family—including parents—will get a college education. Efforts could include family-focused orientation as the student starts college, additional meetings and activities throughout the student's enrollment, and specialized instruction such as teaching parents how to access and use e-mail in order to stay in touch with their children.

"It was kind of hard to get used to the classes that were much harder than in high school, and I was not used to being around so many people...I called home crying everyday. My friends and grandmother helped."

Concentrate more financial aid resources in grant aid. Historically, government support of grant aid—particularly at the federal level—has been strong. Over time, however, assistance has shifted toward greater reliance on loans, despite evidence that grant aid has a more positive impact on student opportunities to succeed. In addition, the target population for student aid has expanded, as policymakers have turned to such vehicles as tax credits and merit-based aid to help middle-income students and their families pay for college.

The need for financial aid is great among low-income students, as demonstrated in this study. Their ability to pay for college has an impact on attendance patterns, which, in turn, have an impact on the ability to complete the degree. In order to restore the federal government's commitment to grant aid, funding for the Pell Grant program should be raised to meet the maximum award of $5,100 as authorized in the Higher Education Act; funding for the Supplemental Educational Opportunity Grant also should be increased considerably. In addition, states should renew their commitment to need-based grant aid by raising funding levels and ensuring that the needs of the lowest-income students are met.

Provide students with a more complete set of tools to navigate the transfer process. The survey results revealed that a significant percentage of low-income and minority students in New England were no longer at the institution at which they started. The decision-making process that leads to transfer is stressful and confusing. For example, one of the most complicated aspects of the transfer process is the acceptance of previously earned credit. Students' educational progress can be set back by institutional policies that result in having to retake classes. For low-income students, the added expense of additional classes and additional time enrolled exacerbates the financing obstacles that they already face. While the transfer process for the student is essentially another admissions process, levels of support comparable to when students entered the first institution do not exist.

A "tool kit" should be developed to help students navigate the transfer process. Detailed information regarding institutional policies and practices in the New England region should be made widely available. A website should be established to serve as the central resource for these policies, including a registry of credits that institutions do and do not accept, as well as links to the pertinent offices within the colleges and universities. In addition, information about financial aid programs could be highlighted; in particular, eligibility requirements, application procedures, and program restrictions, such as the repayment terms of student loans, should be emphasized. The website could be maintained by a regional entity such as the New England Board of Higher Education. While states and institutions would not be expected to change their policies or to initiate regional transfer policies, making this type of information available would go a long way in helping students adequately plan for transfer to another institution. Greater awareness of the necessary steps could facilitate smoother and more immediate transitions, reducing the need to take time off during the transfer process.

Institutional fit is one of the most important elements of keeping students at a school. An increased focus on institutional fit in the initial college selection process may reduce the frequency of horizontal transfer. For younger students, the process of selecting a college and the transition from high school to college are intimidating; more emphasis is placed on immediate concerns instead of long-term career goals. From the perspective of institutions, the college admissions process has become much more competitive, with colleges and universities searching for an incoming class that meets numerous criteria, including such goals as diversity, high academic achievement, and socio-economic status. If high school and college admissions counselors place a renewed focus on matching a student's academic goals with an institution's offerings, both the student and the college will benefit.

Further research on the transfer process could provide insight as to what other aspects of the process are troublesome to students. This work could highlight the differences between vertical and horizontal transfer and identify appropriate strategies for each type.

Student work-study should be expanded and more closely aligned with the academic and career objectives of students. The findings of this study further reinforce what previous national research often has concluded: work-study jobs can be beneficial to student persistence. Students with a work-study job were more likely to be involved in activities on campus and have high GPAs.

In order to help integrate working students into the institution, improve their persistence, and help them finance their education, work-study programs should be expanded. Work-study positions for students in the third year of study and beyond should be aligned more closely with individual academic interests and career goals, increasing the likelihood they will stay enrolled. Although federal regulations encourage institutions to do this, less than 40 percent of work-study students overall indicated that they worked in a job that complements their academic program or career interests. Institutions should be encouraged to increase the amount students are paid; according to a recent evaluation of the Federal Work-Study program, one-third of the participants received minimum wage, hardly enough to encourage older students to participate (USDE, 2000a).

Institutions also should consider awarding credit for some of the non-work-study jobs and life experiences of older students based on their applicability towards general education or degree requirements. If the need to work—either to support themselves or a family—prevents students from enrolling full time, counting these other experiences as legitimate academic accomplishments could link their school and life work more effectively and thus help these students earn degrees more quickly.

"I was full time but I am married...and my loans and grants are too small, so a lot of it comes from my own pocket."

Use information technology to create a "campus" community that encompasses the needs of all students—particularly those who live off campus and at home—and connects them with the resources they need to succeed. Living on campus connects students to the institution, creating ties that make it harder for students to simply walk away from the experience. On-campus students were much more likely to take part in school activities, consult with their advisor, and feel more satisfied with their overall college experience. Conversely, off-campus students and students who lived at home were less likely to be involved, did not consult with their advisors frequently, and were less satisfied with their experience. For the most part, the lack of involvement and connection on the part of these students can be attributed to other aspects of their lives; these students are more likely to be older, married and have children, and work. These commitments put their time at a premium, with schedules that are at odds with more traditional office hours of faculty and advisors.

While Tinto notes that there can be no perfect substitute for face-to-face interaction between students and faculty, in the case of these students, institutions can take advantage of technology to integrate students who live off campus and at home into the campus community. Many colleges and universities now use distance education and the Internet for the purpose of instruction; still others have moved further into student services, such as allowing students to register online. More progress needs to be made in this area, particularly among those institutions who have yet to make the leap forward. Activities such as consulting with advisors, purchasing books, and tutoring can be carried out via e-mail and the Internet.

In tandem with the development of these venues, both students and staff need better access to these resources and training on how to use the technology. Access to technology is limited among low-income families: only 15 percent of students from families with incomes below

$20,000 have computers at home (COE, 2000). The need for training is paramount among non-traditional students and those who live off campus or at home: according to the survey, younger students, full-time students, and on-campus students were much more likely to use the Internet and participate in chatrooms. Technology orientation sessions, online tutorials, electronic peer networks, and 24 hour helplines manned by fellow students are all steps that can be taken to ensure that the "virtual" campus experience is not a poor substitute for the on-campus experience. By building a virtual community, institutions can expand the community of learning off the campus and into the homes of its students, creating lasting connections and a network of support for the very students who may need the most help.

"I'm doing better in college than I did in high school, but I feel I have to because I've invested a lot of time and money."

Institutions should improve the process of how and when students are notified of their financial aid awards to increase the certainty that they will receive aid in the future. The survey and in-depth interviews reveal how important it is for low-income and minority students to know they are going to be receiving aid in the future—80 percent who received aid said this was important in terms of their decision to stay enrolled. Not receiving aid could result in taking a semester off or dropping out all together, or could be a catalyst for switching from full time to part time or taking fewer classes in a semester.

While much progress has been made in streamlining the application process for federal aid and modernizing the aid system, decisions about federal and state aid are still most frequently tied to legislative and appropriations schedules. Institutions, however, may have more flexibility in providing students with better information about long-term prospects at an earlier point in the process. Institutions could provide students with a prospectus on their total financial aid package upon entering. Several scenarios could be presented based on projections of student and family resources, estimated tuition charges, and availability of aid. Recognizing the fact that these numbers will fluctuate over the course of a student's educational career, institutions could then attempt to notify students of changes in tuition and aid as early as possible. In particular, financial aid staff should make meeting with high-need/at-risk students a priority to inform them and to help them plan accordingly. Steps should be taken to ensure that once students are informed, they actually receive the projected amounts, to the greatest extent possible.

More financial aid should be targeted to part-time students. One-third of low-income, part-time students did not receive financial aid. In many federal and state aid programs, award amounts—and in some cases eligibility—are based on a student's enrollment status, with pro-rated awards for part-time students. Some of these programs define part time as at least half time, leaving students enrolled less than half time ineligible for aid.

Some states, including Rhode Island and Vermont, allow part-time students to participate in their general aid programs, while others have specific programs targeted to part-time students. More states in the region should be encouraged to expand the number of programs specifically directed towards part-time students. In addition, New England institutions should make a concerted effort to help part-time students meet the price of college. While these students may have more

resources at their disposal—many are working in addition to attending classes—it is also true that they frequently have families to support. Aid programs at the institutional level that take these circumstances into account could help ease the financial strain that paying for college places on these students. Government programs must have stricter requirements in terms of eligibility and awards, but colleges and universities can be more flexible with their pool of institutional aid funds.

PROFILE #7

Carl never envisioned himself going to college. Then, after two years of working he enrolled at a local community college. As a first-generation student, he had a difficult time making the transition to college, feeling behind academically and intimidated socially. With the help of a campus tutoring program, his academics improved, and eventually he transferred to his current school—a public four-year college that offers courses more relevant to his specific interests.

Carl receives aid from multiple sources, including loans and state and institutional grants, in addition to working an off-campus job. However, like many low-income students, paying for college is still his biggest obstacle to staying in school. As a senior, Carl is now determined to graduate, and even though he knows it would not be the best choice for him academically, he is willing to work more hours if it is necessary to pay for his last two semesters.

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Appendix A

Demographics of survey respondents and interview respondents

Characteristics of Survey Respondents (N = 350)

Gender	
Male	39%
Female	61%
Age	
18 to 23 years old	67%
24 years or older	33%
Race/Ethnicity	
White, non-Hispanic	49%
Hispanic	23%
Black, non-Hispanic	18%
Asian/Pacific Islander	7%
American Indian/Alaskan Native	1%
Don't know/refused	3%
Marital Status	
Married	14%
Unmarried	82%
Divorced/separated	4%
Dependency Status	
Dependent	62%
Independent	38%
Attendance Status	
Full time	85%
Part time	15%
First Generation Status	
First generation	61%
At least one parent with a college degree	39%
Institutional Control	
Public	58%
Private	42%
Year in School (coming semester)	
First	1%
Second	30%
Third	21%
Fourth	23%
Just graduated	25%
Financial Aid*	
Received financial aid	90%
Received loans	77%
Received a Pell Grant	47%
Work Status*	
Work-study job	29%
Non-work-study job	63%
No job	18%
Residency Status (most recent semester)	
On campus	46%
Off campus	24%
At home	29%

Totals may not add to 100% due to rounding or because some responses (*) are not unduplicated.

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Characteristics of In-depth Interview Respondents (N = 30)

Gender	
Male	8
Female	22
Age	
18 to 23 years old	20
24 years or older	10
Race/Ethnicity	
White, non-Hispanic	8
Hispanic	9
Black, non-Hispanic	11
Asian/Pacific Islander	2
Dependency Status	
Dependent	19
Independent	11
Attendance Status	
Full time	24
Part time	6
First Generation Status	
First generation	20
At least one parent with a college degree	10
Institutional Control	
Public	18
Private	12

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Appendix B

Summary tables of the following selected survey questions:

- How strong an influence were your parents or guardians in your decision to attend college?
- Did you participate in any pre-college program?
- How academically prepared for college did you feel at the beginning of your first year of college?
- How satisfied are you with your overall educational experience at your school?
- Please identify which of the following activities you participated in last semester.
- Have you ever participated in any of the following student support programs?
- How often per semester did you speak with an advisor, faculty member, or other school official who you see as a mentor?
- Agreement with: My school makes a genuine effort to make all students feel welcome and part of the community.
- In the most recent semester, which of the following types of financial aid did you receive?
- Did the financial aid you received meet the costs of attending college?
- (If aid did not meet the costs)...Was this a hardship for you?

How strong an influence were your parents or guardians in your decision to attend college?

Of all survey respondents.

Student Characteristics	Strong Influence (rating 8-10)	Not a Strong Influence (rating 0-4)
Overall	66%	13%
Non-minority	56%	18%
Minority	77%	7%
First generation	64%	17%
Non-first generation	69%	7%
Pell Grant recipient	65%	13%
Non-Pell recipient	67%	13%
Transfer	60%	17%
Non-transfer	69%	11%
Work-study	69%	9%
Non-work-study job	65%	17%
No job	64%	6%
On campus	71%	7%
Off campus	58%	18%
At home	65%	18%
Part time	55%	24%
Full time	68%	11%
Traditional age (18 to 23 years old)	71%	9%
Non-traditional age (24 years or older)	55%	21%
Pre-college program participant	66%	13%
Non-participant	66%	13%
Public	65%	17%
Private	68%	8%

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Did you participate in any pre-college program?

Of all survey respondents.

Student Characteristics	Yes	No
Overall	25%	75%
Non-minority	17%	83%
Minority	33%	67%
First generation	24%	76%
Non-first generation	26%	74%
Pell Grant recipient	32%	68%
Non-Pell recipient	18%	81%
Transfer	19%	81%
Non-transfer	27%	72%
Work-study	32%	67%
Non-work-study job	22%	78%
No job	21%	79%
On campus	32%	68%
Off campus	17%	84%
At home	19%	80%
Part time	20%	80%
Full time	25%	74%
Traditional age (18 to 23 years old)	29%	71%
Non-traditional age (24 years or older)	16%	85%
Pre-college program participant	100%	0
Non-participant	0	100%
Public	24%	76%
Private	26%	74%

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How academically prepared for college did you feel at the beginning of your first year of college?

Of all survey respondents.

Student Characteristics	Very Prepared (rating 8-10)	Not Prepared (rating 0-4)
Overall	45%	12%
Non-minority	41%	14%
Minority	49%	8%
First generation	41%	12%
Non-first-generation	50%	12%
Pell Grant recipient	45%	12%
Non-Pell recipient	45%	11%
Transfer	36%	13%
Non-transfer	49%	11%
Work-study	45%	12%
Non-work-study job	45%	13%
No job	44%	8%
On campus	49%	7%
Off campus	39%	19%
At home	43%	14%
Part time	39%	8%
Full time	46%	12%
Traditional age (18 to 23 years old)	46%	8%
Non-traditional age (24 years or older)	42%	20%
Pre-college program participant	47%	13%
Non-participant	44%	11%
Public	39%	15%
Private	52%	8%

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How satisfied are you with your overall educational experience at your school?

Of all survey respondents.

Student Characteristics	Very Satisfied (rating 8-10)	Not Satisfied (rating 0-4)
Overall	72%	1%
Non-minority	76%	2%
Minority	71%	1%
First generation	74%	1%
Non-first generation	69%	3%
Pell Grant recipient	70%	2%
Non-Pell recipient	74%	1%
Transfer	71%	4%
Non-transfer	73%	0%
Work-study	75%	1%
Non-work-study job	69%	1%
No job	76%	5%
On campus	74%	1%
Off campus	59%	5%
At home	80%	0%
Part time	71%	2%
Full time	72%	1%
Traditional age (18 to 23 years old)	72%	1%
Non-traditional age (24 years or older)	72%	3%
Pre-college program participant	72%	0%
Non-participant	72%	2%
Public	69%	1%
Private	76%	2%

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Please identify which of the following activities you participated in last semester.

Of all survey respondents.

Student Characteristics	Clubs or Societies	Volunteering	Intercollegiate or Intramural Athletics	Internship	None
Overall	42%	40%	26%	22%	16%
Non-minority	38%	33%	28%	20%	20%
Minority	47%	49%	24%	23%	13%
First generation	43%	43%	25%	18%	18%
Non-first generation	41%	37%	28%	28%	14%
Pell Grant recipient	49%	49%	26%	26%	10%
Non-Pell recipient	36%	32%	25%	19%	22%
Transfer	34%	30%	18%	29%	19%
Non-transfer	46%	45%	29%	19%	15%
Work-study	62%	56%	30%	29%	8%
Non-work-study job	34%	33%	21%	20%	21%
No job	33%	35%	32%	18%	18%
On campus	62%	57%	35%	24%	5%
Off campus	29%	24%	25%	31%	22%
At home	21%	28%	13%	14%	29%
Part time	20%	22%	12%	14%	39%
Full time	46%	44%	28%	24%	12%
Traditional age (18 to 23 years old)	52%	49%	32%	22%	8%
Non-traditional age (24 years or older)	22%	22%	13%	22%	33%
Pre-college program participant	54%	52%	34%	24%	5%
Non-participant	38%	36%	23%	22%	20%
Public	37%	35%	26%	17%	22%
Private	49%	48%	26%	29%	9%

Note: Students could indicate that they participated in more than one activity.
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Have you ever participated in any of the following student support programs?

Of all survey respondents.

Student Characteristics	Tutoring	Mentoring	None
Overall	30%	10%	65%
Non-minority	25%	7%	71%
Minority	35%	13%	59%
First generation	30%	11%	64%
Non-first generation	30%	8%	66%
Pell Grant recipient	35%	11%	59%
Non-Pell recipient	25%	9%	70%
Transfer	27%	7%	68%
Non-transfer	32%	11%	63%
Work-study	33%	13%	59%
Non-work-study job	27%	8%	70%
No job	33%	10%	60%
On campus	36%	14%	57%
Off campus	27%	5%	69%
At home	23%	7%	74%
Part time	14%	4%	82%
Full time	33%	11%	62%
Traditional age (18 to 23 years old)	31%	12%	63%
Non-traditional age (24 years or older)	28%	5%	68%
Pre-college program participant	40%	13%	54%
Non-participant	27%	9%	68%
Public	30%	7%	66%
Private	31%	14%	63%

Note: Students could indicate that they participated in more than one activity.
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How often per semester did you speak with an advisor, faculty member, or other school official who you see as a mentor?

Of all survey respondents.

Student Characteristics	Daily	Weekly	Several Times	Once	Not at All
Overall	9%	27%	38%	23%	3%
Non-minority	10%	18%	40%	28%	5%
Minority	14%	37%	36%	18%	1%
First generation	8%	32%	35%	22%	4%
Non-first generation	11%	21%	41%	24%	3%
Pell Grant recipient	10%	33%	37%	18%	2%
Non-Pell recipient	8%	23%	39%	26%	4%
Transfer	11%	21%	38%	26%	5%
Non-transfer	8%	31%	38%	21%	3%
Work-study	9%	37%	33%	19%	2%
Non-work-study job	9%	23%	40%	25%	4%
No job	10%	25%	40%	21%	5%
On campus	11%	40%	38%	12%	0%
Off campus	9%	18%	32%	33%	8%
At home	6%	16%	43%	31%	5%
Part time	4%	8%	33%	43%	12%
Full time	10%	31%	39%	19%	2%
Traditional age (18 to 23 years old)	9%	33%	40%	16%	2%
Non-traditional age (24 years or older)	9%	17%	33%	35%	6%
Pre-college program participant	17%	27%	41%	14%	1%
Non-participant	6%	28%	37%	26%	4%
Public	7%	28%	35%	27%	4%
Private	11%	27%	42%	17%	3%

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Agreement with: My school makes a genuine effort to make all students feel welcome and part of the community.

Of all survey respondents.

Student Characteristics	Strongly Agree (rating 8-10)	Disagree (rating 0-4)
Overall	61%	7%
Non-minority	62%	6%
Minority	59%	8%
First generation	63%	6%
Non-first generation	57%	10%
Pell Grant recipient	62%	9%
Non-Pell recipient	60%	7%
Transfer	55%	12%
Non-transfer	63%	6%
Work-study	66%	4%
Non-work-study job	57%	8%
No job	65%	11%
On campus	64%	6%
Off campus	46%	15%
At home	68%	4%
Part time	69%	6%
Full time	60%	8%
Traditional age (18–23 years old)	63%	6%
Non-traditional age (24 years old)	56%	10%
Pre-college program participant	58%	4%
Non-participant	62%	9%
Public	57%	8%
Private	67%	7%

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In the most recent semester, which of the following types of financial aid did you receive?

Of all survey respondents.

Student Characteristics	Federal Loans	Other Scholarships and Grants	Pell Grant	Non-Federal Loans	Tax Credits	Aid From Employer	None
Overall	73%	52%	47%	35%	7%	5%	10%
Non-minority	66%	42%	35%	32%	9%	9%	16%
Minority	81%	62%	59%	40%	5%	2%	4%
First generation	75%	50%	50%	35%	5%	3%	10%
Non-first generation	72%	54%	43%	36%	10%	8%	10%
Pell Grant recipient	91%	69%	100%	46%	8%	1%	0%
Non-Pell recipient	58%	37%	0%	26%	6%	9%	19%
Transfer	69%	39%	46%	34%	13%	9%	11%
Non-transfer	76%	58%	47%	36%	4%	3%	10%
Work-study	85%	67%	66%	43%	7%	6%	0%
Non-work-study job	69%	43%	38%	33%	7%	6%	15%
No job	68%	52%	43%	32%	6%	2%	11%
On campus	86%	70%	57%	42%	3%	3%	3%
Off campus	67%	31%	39%	28%	11%	5%	18%
At home	58%	41%	37%	31%	10%	9%	15%
Part time	37%	18%	26%	16%	10%	18%	33%
Full time	80%	58%	51%	39%	6%	3%	6%
Traditional age (18 to 23 years old)	82%	64%	53%	39%	4%	2%	6%
Non-traditional age (24 years or older)	57%	28%	35%	28%	13%	11%	17%
Pre-college program participant	80%	64%	61%	48%	6%	1%	8%
Non-participant	71%	48%	43%	32%	7%	7%	11%
Public	67%	45%	45%	30%	8%	5%	15%
Private	83%	61%	49%	43%	5%	5%	3%

Note: Students could indicate that they received multiple types of aid.
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Did the financial aid you received meet the costs of attending college?

Of students who received financial aid.

Student Characteristics	Yes	No
Overall	64%	36%
Non-minority	63%	37%
Minority	67%	34%
First generation	68%	32%
Non-first generation	58%	42%
Pell Grant recipient	70%	30%
Non-Pell recipient	58%	42%
Transfer	61%	39%
Non-transfer	66%	34%
Work-study	62%	38%
Non-work-study job	62%	38%
No job	73%	27%
On campus	58%	42%
Off campus	70%	30%
At home	71%	30%
Part time	65%	35%
Full time	64%	36%
Traditional age (18 to 23 years old)	59%	41%
Non-traditional age (24 years or older)	76%	24%
Pre-college program participant	63%	37%
Non-participant	64%	36%
Public	69%	31%
Private	59%	42%

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(If aid did not meet the costs)...Was this a hardship for you?

Of financial aid recipients for whom aid did not meet the costs.

Student Characteristics	Yes	No
Overall	73%	27%
Non-minority	63%	37%
Minority	82%	19%
First generation	84%	16%
Non-first generation	60%	40%
Pell Grant recipient	82%	18%
Non-Pell recipient	66%	34%
Transfer	72%	28%
Non-transfer	73%	27%
Work-study	85%	15%
Non-work-study job	68%	32%
No job	60%	40%
On campus	77%	23%
Off campus	62%	38%
At home	69%	31%
Part time	67%	33%
Full time	73%	27%
Traditional age (18 to 23 years old)	72%	28%
Non-traditional age (24 years or older)	74%	26%
Pre-college program participant	79%	21%
Non-participant	70%	30%
Public	69%	32%
Private	76%	24%

The New England Student Success Study/THE INSTITUTE for Higher Education Policy