Increasing Access Through Equity: How to Develop an “All-in” Strategy for Student Success

Coalition of Urban and Metropolitan Universities
Annual Conference
October 22, 2019
Who We Are

- Urban campus, five minutes from Philadelphia
- 7400 students
- 90% commuter, 46.3% Pell eligible
- Camden, NJ
Camden and K-12 Education

• When we started
  – Among the 75 most distressed schools in New Jersey, 23 were in Camden, with just 1% of state population
  – Among seniors, just 18% reached proficiency in mathematics year; districts with comparable demographics had 48% proficiency
  – Graduation rates hovered at 50%

• In 2013, Governor Christie took full control over the schools
  – Advisory board, state-appointed superintendent, creation of Renaissance schools
A Signature Commitment to Camden

By engaging the critical resources of the university to create academically enriching and rigorous programming for students in grades K-12, we are focused on: (1) achieving better outcomes for youth and families in the city of Camden, and from the surrounding region, and; (2) creating pathways for underrepresented youth to access higher education.

Office of Civic Engagement
- Rutgers Future Scholars
- Hill Family Center for College Access
- Rutgers Camden Schools Partnership
Rutgers Future Scholars

- Five years of social and academic support, enrichment, and college guidance
- Academically qualified students receive four-year tuition scholarships to attend Rutgers upon admission to the university
- 50 rising 8th graders admitted each year from Camden City School District and LEAP Academy
- 250 students in grades 8–12 and 130 RFS alums in college
Hill Family Center for College Access

- College awareness and readiness workshops and services for any youth in or around the city of Camden to assist them in making the transition to higher education
- Students in grades 11 and 12 provided college access workshops, college tours, financial aid/FAFSA completion and scholarship searches
- Programs on-site at Rutgers-Camden, K12 schools, or community based location
- Rutgers undergraduate and graduate students trained to deliver college access workshops and provide application assistance
- Over 800 participants 2018-2019
Rutgers Camden Schools Partnership

- University-assisted community schools approach
- Public and non-public schools
- Year-round academic and parent engagement support
- Connected with engaged civic learning, community partnerships
- Pipeline to other college access efforts
How Can We Increase Access and Affordability?

• In the summer of 2015 RUC’s Chancellor (Dr. Phoebe Haddon) challenged the leadership team to think of way(s) to make a Rutgers education attainable/affordable for the residences of South Jersey
  – Affordability and access to an excellent education was our mantra
  – Data would be the driver in the creation of a new affordability program

• Institutional financial aid data showed that Rutgers University—Camden (RUC) serviced students with high need
  – As such, past merit programs had the federal EFC (Expected Family Contribution) metric applied to awarding scholarships
  – With BTG we separated merit and need-based aid

• Why would we separate merit and need-based aid
What did our data tell us?

• Institutional data and financial aid data showed us that RUC students were:
  – On free or reduced meals program
  – Received SNAP (Supplemental Nutrition Assistance Program)
    • Federal program that provides nutrition benefits to supplement the food budget of needy families
  – Received TANF (Temporary Assistance for Needy Families)
    • Federal program to help needy families to achieve self-sufficiency
  – Received WIC (Special Supplemental Nutrition Program for Women, Infants and Children)
    • Federal grants to states for supplemental food, health care referrals and nutrition education for low-income women
  – Received SSI (Supplemental Security Income)
    • Federal income supplement program that helps aged, blind and disabled people with little or no income; provides basic needs—food, clothing and shelter
  – Received Medicaid
    • Provides health coverage low-income adults, children, people with disabilities, etc.
  – Foster care students
What else did the data tell us?

• Institutional data showed that many potential RUC students were place bound to Camden
  – *Clearinghouse’s Student Tracker* data showed that if potential RUC student did not attend RUC they a high probability of not attending college at all

• RUC’s Office of *Student Academic Success* conducted a survey
  – 57% of current RUC undergraduate students reported that they were

• Financial aid data showed that many families owned businesses
  – Family business is an “asset” that negatively impacts a student’s potential federal and state aid touching the EFC (Expected Family Contributions) calculation
Financial Aid

• Financial aid data demonstrated that the Adjusted Gross Income (AGI) was a true reflection of what RUC working-class families were living off of
  – RUC decided that an institutional grant program must use AGI for awarding need-based dollars

• RUC realized that its data demonstrated that a program like BTG could have an instant and sustained impact to working class families in New Jersey seeking access to an excellent education
What is Bridging the Gap?

• BTG is a need-based institutional grant program created to help the most needy of Rutgers University—Camden’s students
  – Completion program: Students must earn 30 credits and be in good academic standing

• BTG is a “last dollar” program that is applied after federal (Pell) and state (Tuition Assistance Grant [TAG], NJ Stars, etc.,) aid (excluding federal loans)

• BTG uses the Adjust Gross Income (AGI) and not Expected Family Contributions (EFC) used by federal and state programs

• BTG has 3 levels:
  – AGI $0-60,000 100% Tuition and General Fee
  – AGI $60,001 to $80,000 75% Tuition and General Fee
  – AGI $80,001 to $100,000 50% Tuition and General Fee
High Impact Practices are active practices that promote deep learning by promoting student engagement as measured by the National Student Engagement Survey (NSSE).

An ethic of care is a holistic approach to caring for and about students. Care involves a carer and a cared-for engaging in a mutually agreed upon exchange of support.

Identity consciousness seeks to examine a student's multiplicity of identities rather than one identity marker and to explore how each of those identities and their intersections are at play in student experiences.

Sense of Belonging is, at the most basic level, whether or not students feel respected, valued, accepted, cared for, included, and that they matter in the classroom, at the college, or in their chosen career path (Strayhorn, 2012).
Bridging the Gap Results

• Program Enrollment
  – 1,000 students, as of Fall 2019 preliminary census data, are receiving BTG

• First Generation
  – 62% of BTG are 1st in their family to attend college

• Race/Ethnicity
  – 55% are students of color
  – 45% are white/non-Hispanic
BTG by Results by Race/Ethnicity

Here are the numbers (since Fall '15):

- 123% more first-year undergraduate students
- 127% more first-year first-generation students
- 271% more first-year African American undergraduate students
- 139% more first-year Hispanic undergraduate students
BTG Results – Undergraduates by Race/Ethnicity

- 0.2% Native Hawaiian/Pacific Islander
- 4.1% Unknown
- 4.4% Two or More Races
- 11.3% Asian
- 16.7% Hispanic
- 18.3% African American
- 44.9% White
- 0.2% Native American
BTG Impact Nationally
Bridging the Gap Results - Retention

BTG students, since the program started, have outpace non-BTG students touch retention

<table>
<thead>
<tr>
<th></th>
<th>1st to 2nd Year Retention</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2016</td>
<td></td>
</tr>
<tr>
<td>BTG</td>
<td>90.7%</td>
</tr>
<tr>
<td>Non-BTG</td>
<td>84.3%</td>
</tr>
<tr>
<td>Fall 2017</td>
<td></td>
</tr>
<tr>
<td>BTG</td>
<td>84.5%</td>
</tr>
<tr>
<td>Non-BTG</td>
<td>78.8%</td>
</tr>
<tr>
<td>Fall 2018 (preliminary census data)</td>
<td></td>
</tr>
<tr>
<td>BTG</td>
<td>85.8%</td>
</tr>
<tr>
<td>Non-BTG</td>
<td>82.8%</td>
</tr>
</tbody>
</table>
Targeted and strategic approach to Student Success

High Quality Instruction

A culture of high expectations

Eliminate barriers

deply human touch

Ensure greater curricular rigor

Leads to greater levels of retention and graduation
Coordinated Approach to Retention

Executive Level Efforts
Building an “all-in-culture”

• Regularly review data on student performance, retention, and completion
  – Leverage predictive analytics to increase faculty-student communication/interaction through progress reporting
  – Review of course data (i.e., evaluating DFWI rates, pass/fail rates, etc.)
  – Campus-wide Data Briefs

Advising & Retention Council

• Representative leadership body empowered to better coordinate advising practices to improve consistency in advising across the campus. The council provides strategic direction and campus level vision for advising.

Collaborative meetings to identify systemic/structural barriers

Leveraging institutional aid to anticipate student need

• Raptor Rising Grant: awarded to graduating seniors with a balance of $2000 or less to help cover final costs of tuition and help students graduate.

Faculty workshops and lunch & learns.
Coordinated Approach to Retention

Student Facing Services
Front-loading strategies for Student Success
• Revised orientation
Increase “personal” student touch
• Retention counseling and outreach to students interested in withdrawing from classes
• Academic coaching for incoming and transfer students
Targeted programming for students identified in need of high supports
• B1Gs; My Sister’s Keeper; Men of Color Initiative; Veteran’s Programming; Mountainview
• Road Maps to Success: designed for BtG students but expanded to students across campus

Parent Workshops
Early Findings from the Bridging the Gap Study

Coalition of Urban and Metropolitan Universities Conference
October 22, 2019

Keith Wardrip
with coauthors Kyle DeMaria and Eileen Divringi
Federal Reserve Bank of Philadelphia
The views expressed here are those of the presenter and do not necessarily represent the views of the Federal Reserve Bank of Philadelphia or the Federal Reserve System.
The Philadelphia Fed is conducting a five-year, mixed-methods evaluation of the Bridging the Gap program.

Preliminary report (May 2017)
• Qualitative study summarizing the findings of 28 interviews and two focus groups with participating students and key staff

Year-one report (May 2018)
• Mixed-methods report synthesizing the findings from 22 student interviews and an analysis of first-year academic performance, comparing the inaugural cohort with similar students from the prior two years

Forthcoming reports
• Mixed-methods analyses of the inaugural cohort’s academic outcomes three and five years after enrollment
Affordability and College Choice

The clear promise of a substantial cost reduction was attractive to many students and their families.

“One of my friends actually — we had a group chat and it was like eight of us. And she saw it on the news actually, on like 6ABC news. And then she sent a picture of it to all of us. And then once my grandma found out, that's all she ever talked about. She said did you apply to Rutgers–Camden yet? Because they have the Bridging the Gap. She's like that's so cool.”

“I was dead set for [an out-of-state university]. But I’m like wait, let me step back. I’ll be in a lot of debt and I don’t want to put my family in any more stress in debt. So I’m like you know what, I’m gonna come here. It’s an accredited university. They have great programs and everything. And I’ll be in less debt.”
### Percentage-Point Increase in Admitted NJ Students Enrolling at Rutgers–Camden: 2016 vs. 2014–15

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage-Point Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>All admitted</td>
<td>2.6***</td>
</tr>
<tr>
<td>AGI ≤ $60,000</td>
<td>5.2***</td>
</tr>
<tr>
<td>AGI &gt; $100,000</td>
<td>1.9</td>
</tr>
<tr>
<td>AGI $60,001–100,000</td>
<td>1.4</td>
</tr>
<tr>
<td>African American</td>
<td>4.9**</td>
</tr>
<tr>
<td>Latino</td>
<td>2.7*</td>
</tr>
<tr>
<td>White</td>
<td>2.5*</td>
</tr>
<tr>
<td>Asian</td>
<td>1.3</td>
</tr>
<tr>
<td>Female</td>
<td>2.8***</td>
</tr>
<tr>
<td>Male</td>
<td>2.4**</td>
</tr>
<tr>
<td>Parent attended college</td>
<td>3.0***</td>
</tr>
<tr>
<td>First generation</td>
<td>1.8</td>
</tr>
</tbody>
</table>

*** p<.01, ** p<.05, * p<.10

Note: The full regression model controls for race/ethnicity, high school GPA, SAT score, AGI, and whether student is from Camden, Burlington, or Gloucester County. Students with missing data are excluded from this analysis.

Most students reported lower stress levels and said the program helped them focus on their studies.

“...I didn’t have to stress as much about finances, and I didn’t have to ask anybody for money or anything like that. I didn’t have to take out any loans, so that wasn’t a stress... More time to study than to think about money.”

“...It had popped up, Bridging the Gap Rutgers, and my mom saw it and she started to freak out and she was like God has answered my prayers. I work for the State of New Jersey. I make enough money, but not enough money to take care of two people, and nobody really sees that being a single parent.”
Most students shared at least some responsibility for out-of-pocket educational or living expenses with their parents.

“So my parents don’t pay for anything for my schooling or anything in general, I guess. I pay for my phone bill, my credit card bill, my car, my textbooks, my laptop, anything, food, stuff like that I cover. I just live in the house.”

“I lent my dad a lot of money over the summer when I was working because I didn’t need it for anything, but now that I need it for school, I can’t help out at home as much.”

“Bridging the Gap only pays partial costs for me, and that pays for tuition and I believe course fees. So I pay everything else out-of-pocket. But I also took a loan out for both of these semesters, just in case I needed it.”
Estimated Cost of Attendance

Note: For full-time, undergraduate, in-state students at Rutgers University, 2019–2020 academic year
Complexity Surrounding Financial Aid Process

Many students reported that the financial aid process was confusing and frustrating.

“... that’s one of the things that I don’t like about Bridging the Gap, because it is work but you gotta — not even just be on top of it. You gotta watch it because it’s guaranteed, but it's not guaranteed at the same time, I feel like.”

“It’s just frustrating because you pay it and they’re like yeah, you don’t owe anything. You’re all good to go. You even had the paperwork. Then you get an email like I had last year late saying I owed $375 from Rutgers all later on, just randomly, even though after you already had been told from people in the department that you don’t owe anything else.”
Actual vs. Expected Bridging the Gap Award as of Late Fall 2016

Balancing School and Work

In their second year, some students were able to stop working or reduce their hours.

“For this semester, I kinda decreased my hours. The reason being, I’m taking more classes so I kinda have to focus more on school. So, I think I’m down to 20 hours I work during the week, which for me is a little better just so I’m not kinda overworking myself, you know?”

Other students were not able to reduce their work hours and continue to make ends meet.

“It tears on your body and your mind but — well, I know I have a test. But I know I also have to work because if I don’t work, I don’t have gas money to make it to school to take a test to graduate. So I need more money. So it’s kinda like a domino effect for everything.”
Program Requirements

Students were generally unfamiliar with or unsure of Bridging the Gap’s GPA and credit completion requirements.

“So I didn’t know that until my second semester, when it was realized that I didn’t have that all the way. I didn’t have my — I didn’t have all the credits that I needed. And so I feel like that wasn’t — there was no outline for that for telling us the minimum requirement for credits…”

The summer term proved crucial in helping students meet credit requirements and remain eligible for Bridging the Gap aid.

“The 2.0 GPA, I feel I could do that. That was simple for me. But I could do good in the classes I was good at. But statistics, I withdrew from that, so I didn’t have all the courses that I needed. So I ended up taking a summer class. But I got my credits for that one. So I had the 30 credits before the start of the school year. So I don’t think that’s a problem.”
### Percent of Students Meeting Academic Requirements and Reenrolling at Rutgers–Camden

<table>
<thead>
<tr>
<th>Eligible Lower-Income</th>
<th>Eligible Middle-Income</th>
<th>No Tuition Gap</th>
<th>Not Eligible</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>13.5***</td>
<td>23.8***</td>
<td>11.2**</td>
<td>57.1</td>
<td>48.1</td>
</tr>
<tr>
<td>41.2</td>
<td>47.7</td>
<td>40.9</td>
<td>-2.5</td>
<td></td>
</tr>
</tbody>
</table>

**Note:** Academic requirements are defined as completing 30 credit hours and attaining at least a 2.0 cumulative GPA.

Implications for Practice

• Students are responsive to clear messaging around college affordability.

• Many first-year students need additional support throughout the financial aid process, particularly with last-dollar programs that require coordination across multiple aid programs.

• Many students need a financial buffer to pay for nontuition education and living expenses.

• Summer or accelerated terms can be critical for enabling students to meet high academic requirements.

• Being responsive to student feedback can help identify and address implementation challenges.
Thank You

Keith Wardrip, Keith.Wardrip@Phil.Frb.org
Eileen Divringi, Eileen.Divringi@Phil.Frb.org
Kyle DeMaria, Kyle.DeMaria@Phil.Frb.org

Federal Reserve Bank of Philadelphia
Ten Independence Mall
Philadelphia, PA 19106
www.philadelphiafed.org/community-development/