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# Data-Driven Strategies to Improve Low-Income Student Success

Association for Institutional Research (AIR) Forum 2017  
Washington DC May 31, 2017

# Overview

- **IUPUI Context and Overall Framework for Providing Support for Low-Income Students**
- **IRDS Data and Investigations**
- **Applying Data-Driven Decision Making to Strategic Enrollment Management Strategies**
- **Questions and Discussion**



# Institutional Context

## Indiana University-Purdue University Indianapolis (IUPUI)

- **Recognized for Learning Communities & the First Year Experience (U.S. News).**
- **For 13 consecutive years, U.S. News has highlighted IUPUI for offering programs that help ensure a positive collegiate experience for new freshman and undergraduates.**
- **Large Urban Public Research University.**
- **Student population of about 30,000 students.**
- **First-Time cohort just over 3,700 and New External Transfers just over 1,200 each year.**
- **Over 250 degree programs from both Indiana & Purdue Universities, guided by the Principles of Undergraduate Learning.**
- **Approximately 40% undergraduates are Federal Pell Recipients and 35% are First Generation College Students.**
- **About 50% of First-Year students commute to campus .**



# Overall Framework for Providing Support



# National Research Findings

“The extent to which a university is perceived as actively supporting versus passively neglecting students from diverse socioeconomic backgrounds can influence low-SES students’ academic motivation and self-concepts.”



A. S. Browman, M. Destin. The Effects of a Warm or Chilly Climate Toward Socioeconomic Diversity on Academic Motivation and Self-Concept. *Personality and Social Psychology Bulletin*, 2015; DOI: 10.1177/0146167215619379



# National Research Context

“Even when students manage to cobble together scholarships, loans or gifts from relatives or churches, once they actually get into college, they typically find they have a whole new set of unanticipated barriers: academic, social and cultural, as well as their own internal self-doubt.”



Cardoza, k. (2016). First-generation college students are not succeeding in college, and money isn't the problem. Social and cultural factors are working against many students who are the first in their family to pursue higher education. *Washington Post*



# IUPUI - One of Ten Institutions Invited to a Meeting to Discuss Beyond Financial Aid (BFA) – Lumina Foundation Fall 2015

## Builds on three guiding principles:

1. A large and growing number of postsecondary students face the challenges created by limited resources. In fact, approximately one in three American undergraduates receives a Pell grant and is therefore considered a low income student.
2. When institutions structure and offer all types of financial aid (including nontraditional supports) in a coherent, consumable way, students will persist longer, generate additional revenue for the institution, and graduate at higher rates.
3. Providing these supports in an intentional way is not an impossible dream. Colleges across the country are already doing it and doing it well.

[www.luminafoundation.org/beyond-financial-aid](http://www.luminafoundation.org/beyond-financial-aid)



# Six Strategies To Increase Support Of Low-income Students (Lumina BFA)

1. **Know the low-income students at your institution.**
2. **Provide supports to help low-income students overcome practical barriers.** (bundled, integrated and centralized; supports beyond traditional financial aid. including food assistance and health care, the provision of financial and career coaching, and implementing on-campus programs to offer services such as automotive repair, tax preparation and legal services.)
3. **Leverage external partnerships for service delivery on campus.**
4. **Empower low-income students to use available resources** (normalize and shift to an “opt-out” model as a default).
5. **Review your internal processes** (reviewing internal processes from the perspective of low-income students can help highlight opportunities to revise and streamline those processes in ways that can better meet students’ needs).
6. **Implement effective practices to strengthen the academic progression of all students** (without integrated supports that stabilize their finances, low-income students are at a particularly high risk of not reaching their education goals).

<https://www.luminafoundation.org/beyond-financial-aid>



# Relevant for IR Professionals

## Strategy 1: Know the low-income students at your institution.

1. What quantitative and/or qualitative data do you currently collect about financial challenges faced by your students?
2. What data can do you currently collect about the impact of these financial challenges on student progress and completion?
3. How are these data used? In which institutional conversations are they currently presented/discussed?
4. Of the self-assessment items, which items would you identify as priority activities for your college? Why?



# IR Professionals Advice

- Use of de-identified data and scrutiny of the use of protected data.
- Careful review of new federal guidance issued in January 2017:
  - [http://ptac.ed.gov/sites/default/files/FSA\\_final.pdf](http://ptac.ed.gov/sites/default/files/FSA_final.pdf)
- Periodic meetings with financial aid experts.
- Recognize the financial aid office is getting data requests from across campus more and more.
- IUPUI financial aid developed a data request form that is working well:  
<https://docs.google.com/forms/d/e/1FAIpQLSde2EcDXX4v2JYY40WcxNno7a5SHviyhQqhKcDIzISUcZmQZQ/viewform>



# IRDS Data and Investigations



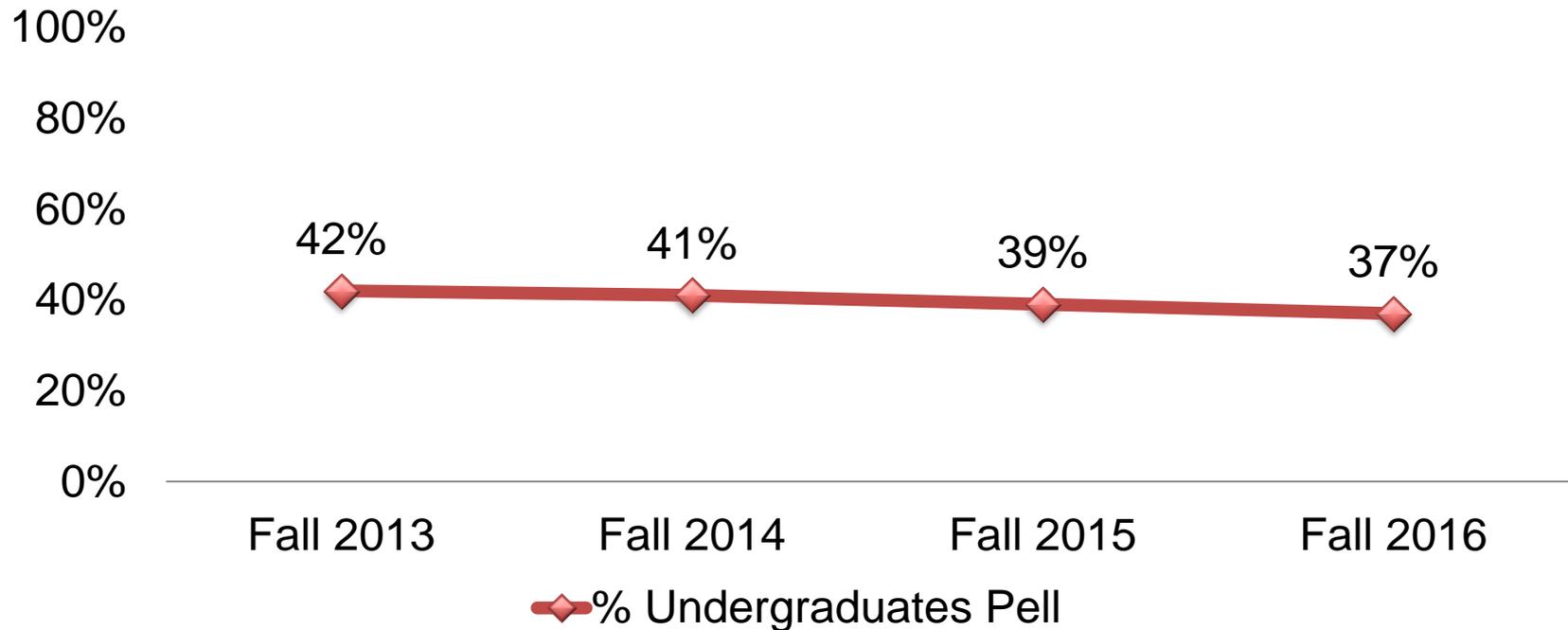
# IR Role in Data-Driven Strategies to Improve Low-Income Student Success

1. Provide information on who low-income students are.
2. Provide data on low-income students' needs and potential barriers.
3. Conduct investigations on low-income students' educational outcomes (e.g., academic performance, retention and graduation rates, credit hours earned, engagement and more) .
4. Conduct investigations regarding the effectiveness of interventions conducted to improve low-income students' success outcomes.



# Pell Grant Recipients (SES indicator)

## % Received Pell Grant All Undergraduates IUPUI IN

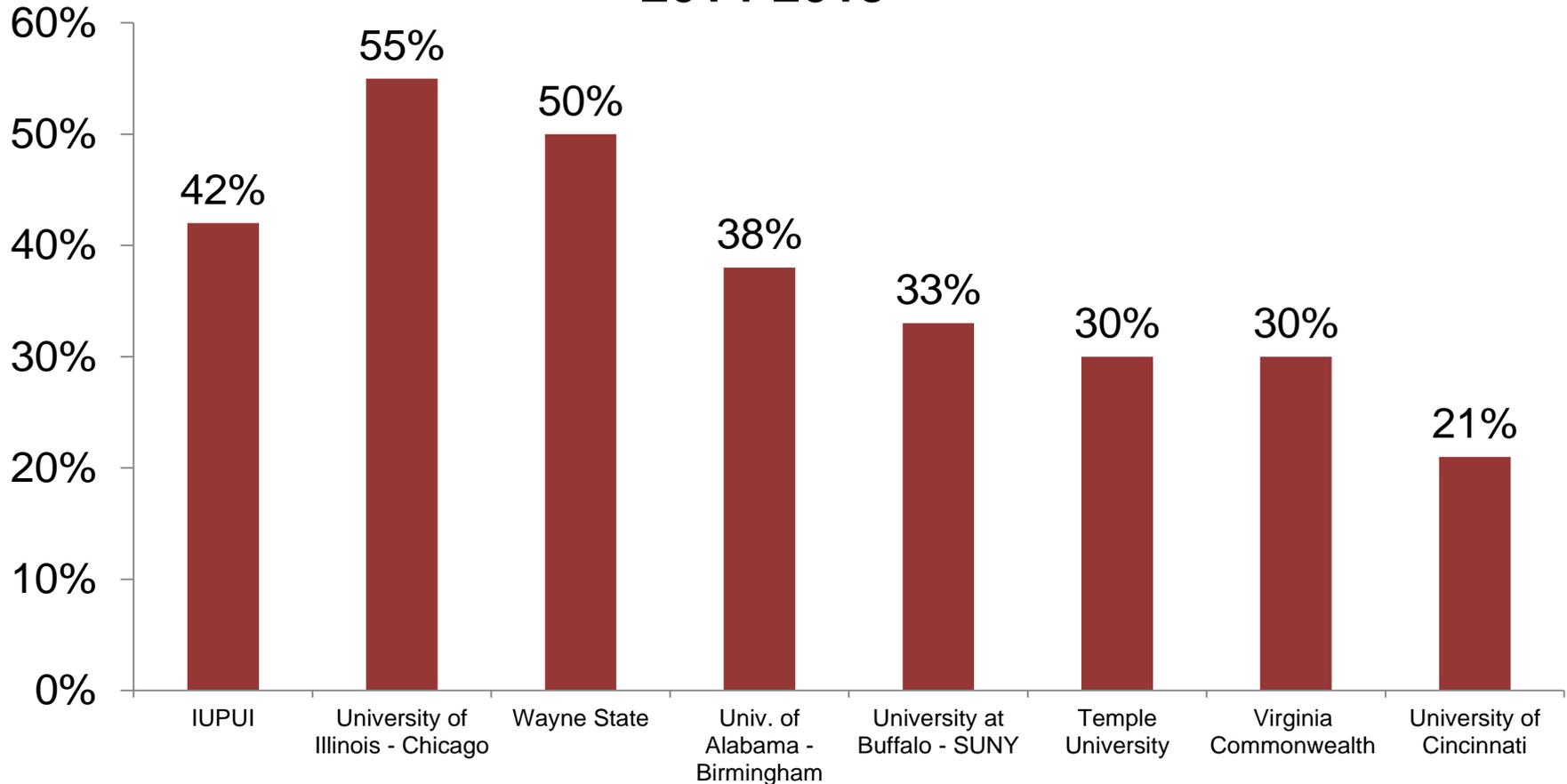


Fall 2013 % Received Pell in during 2013-2014 AY  
Fall 2014 % Received Pell in during 2014-2015 AY  
Fall 2015 % Received Pell in during 2015-2016 AY  
Fall 2016 % Received Pell in Fall Semester

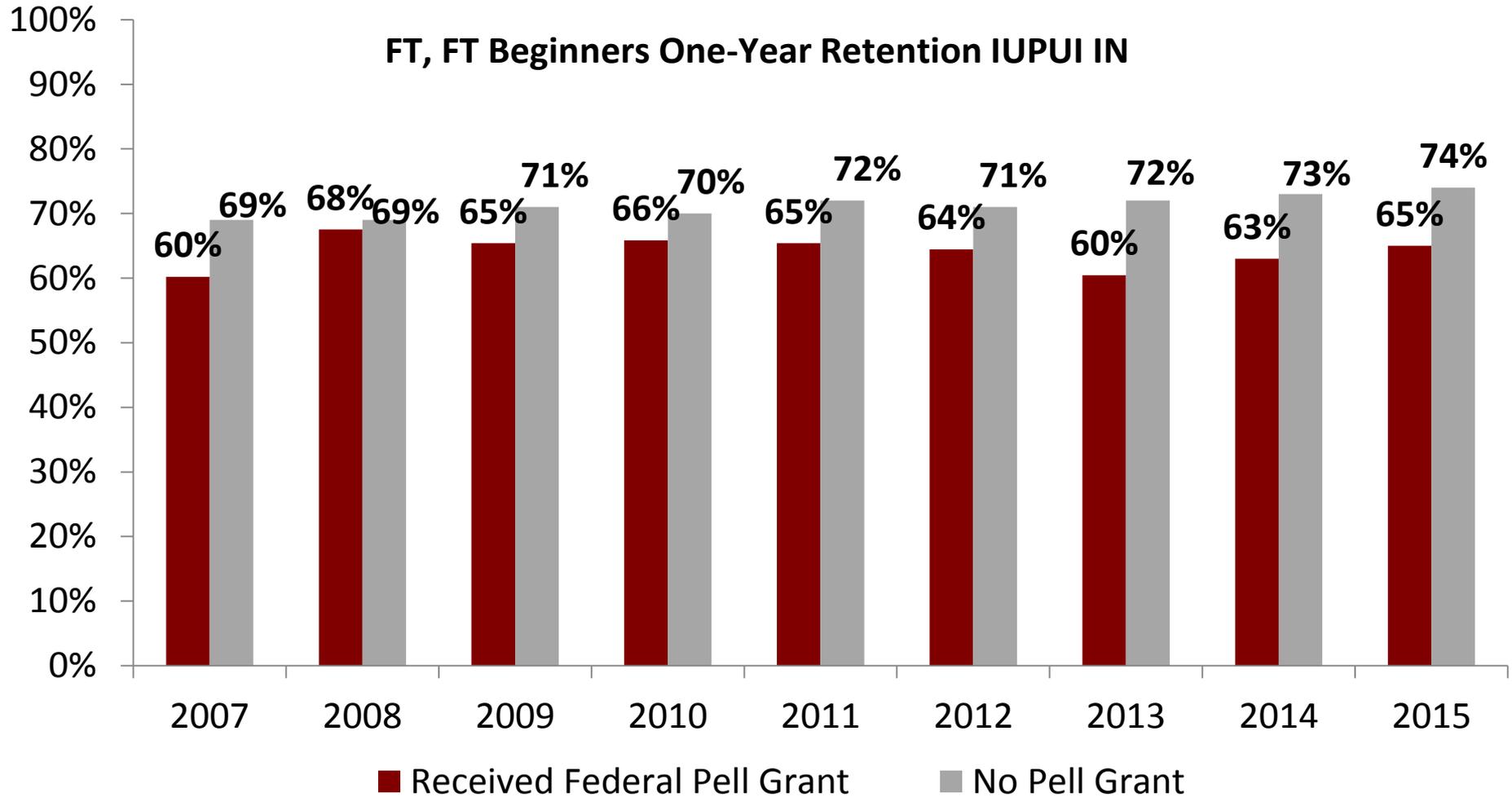


# Difference Between IUPUI Peers Pell Grant Recipients

## % First Year Students Receiving Federal Pell Grant 2014-2015



# Socioeconomic Class Matters in Student Success



# Students Who Received a Federal Pell Grant (Proxy for Low Income)

- Less likely to graduate with High School Academic Honors Diploma.
- More likely to register for courses late.
- Less likely to earn AP credit.
- More likely to test into developmental math.
- Less likely to enroll in 15 credit hours.
- More likely to be first-generation.
- More likely to be in an underrepresented group (African American, Latino/a, Two or More Races). 81% African American and 68% Latina/o beginners received a Pell Grant.
- More external commitments (working off-campus, for pay care for dependents, commuting, taking care of household responsibilities).
- Less likely to live in campus housing.
- More likely to rate themselves below average or having low levels of emotional and physical health.
- More likely to expect to experience stress in balancing school with family demands.
- More likely to have major or some concerns about ability to finance college education.
- Less confidence in academic ability, math skills, and writing skills.
- Lower rates of academic performance at IUPUI (GPAs).



# Definition of CDS Unmet Need

The National Common Data Set provides a framework for determining the percentage of each student's academic year financial need that is "met" by gift aid (scholarships, fellowships, grants and fee remissions), subsidized federal student loans (loans that do not capitalize interest while students are in school), and federal work study earnings.

Unmet need is the portion of a student's academic year financial need that exceeds these forms of financial aid.

Students may choose to borrow unsubsidized federal or private loans to cover this "unmet" portion of their financial need. This takes financial need and subtracts need based aid until it reaches zero.

This includes Stafford/Perkins subsidized loans, but not unsubsidized. This does not include parent loans or private loans. It does include military benefits.



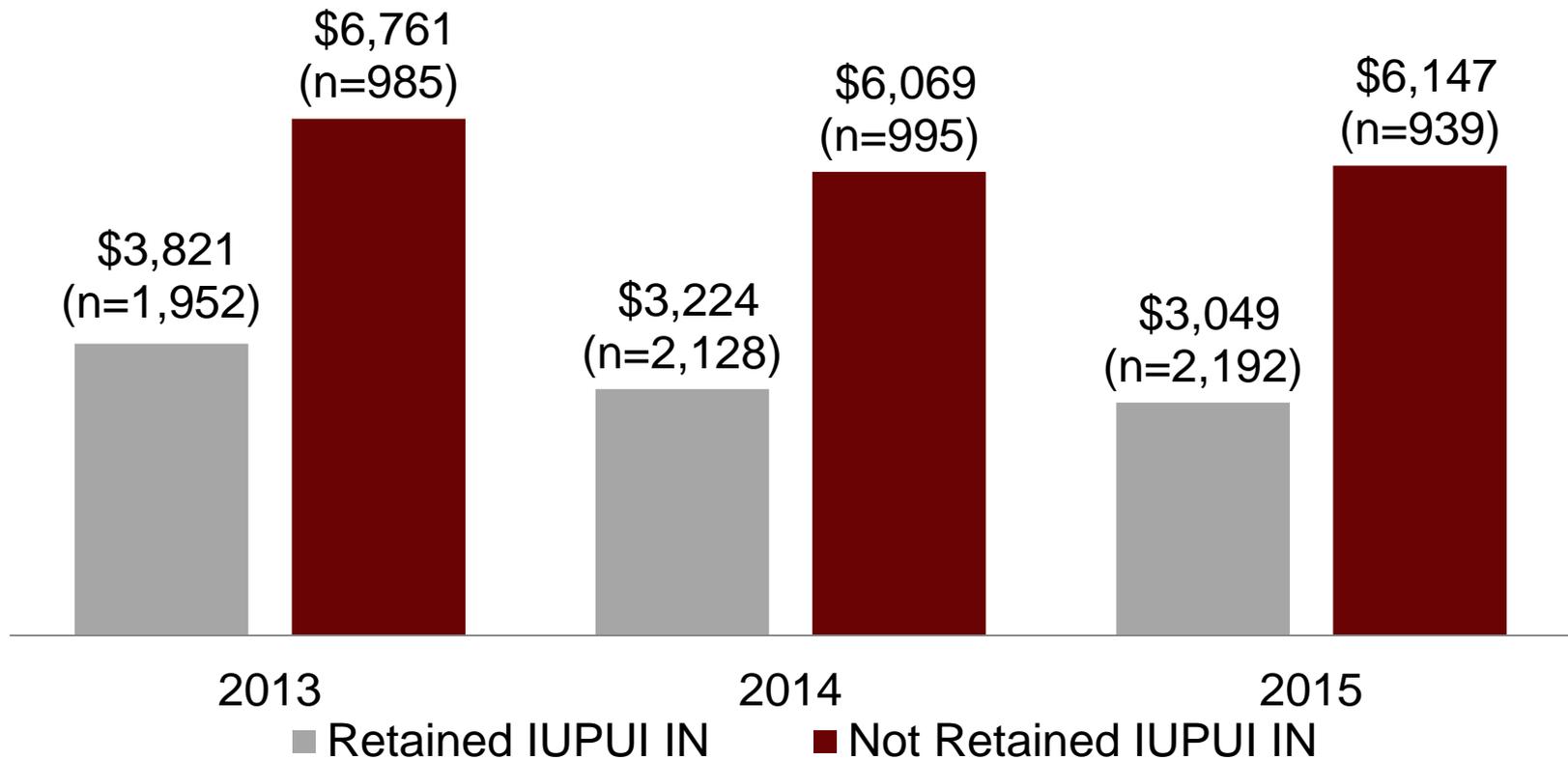
# Nuances of Unmet Need Definitions

1. CDS Unmet Need definition.
2. Unmet need after unsubsidized student loans, parent loans, and private loans.
3. Unmet need before any type of loans.
4. Unmet need before any type of aid.



# Annual Unmet Financial Need and One-Year Retention FT, FT Beginners

## Total Unmet Financial Need Academic Year



Analyses include only students who completed FAFSA, Fall 2015 represents Total Unmet Need in First Fall Semester



<b>Unmet Financial Need Academic Year Fall 2015 IUPUI Indianapolis</b>	<b>Number</b>	<b>% of All</b>
No FAFSA on file	5,077	26%
No Unmet Financial Need (FAFSA on file)	4,283	22%
\$1 to \$1000 Unmet Need	725	4%
\$1001 to \$2000 Unmet Need	675	3%
\$2001 to \$3000 Unmet Need	672	3%
\$3001 to \$4000 Unmet Need	664	3%
\$4001 to \$5000 Unmet Need	708	4%
\$5001 to \$6000 Unmet Need	862	4%
\$6001 to \$7000 Unmet Need	802	4%
\$7001 to \$8000 Unmet Need	758	4%
\$8001 to \$9000 Unmet Need	635	3%
\$9001 to \$10,000 Unmet Need	512	3%
More Than \$10,000 Unmet Need	3,305	17%
Grand Total	19,678	



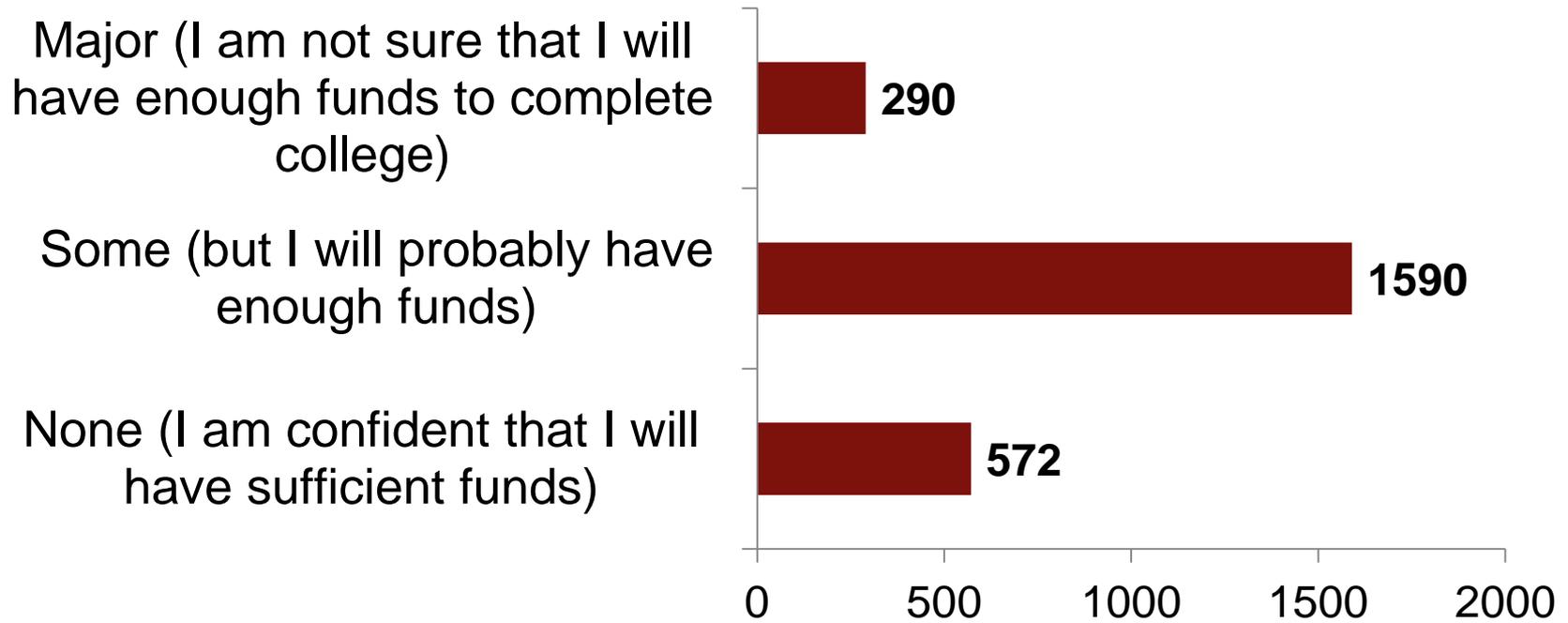
# Fall 2013 to Fall 2015 First-Time, Full-Time Beginners by EFC Bands

Expected Family Contribution - Annual Bands	Number	One-Year Retention Rate Any IU	One-Year Retention Rate IUPUI IN	One-Year Cum. GPA*
No FAFSA on file	951	80%	74%	2.92
Zero EFC (FAFSA on file)	2,114	65%	60%	2.40
\$1 to \$1000 EFC	636	70%	65%	2.52
>\$1000 to \$2000 EFC	467	68%	64%	2.63
>\$2000 to \$3000 EFC	430	71%	64%	2.57
>\$3000 to \$4000 EFC	373	76%	71%	2.76
>\$4000 to \$5000 EFC	319	69%	64%	2.73
>\$5000 to \$6000 EFC	280	70%	66%	2.77
>\$6000 to \$7000 EFC	223	75%	74%	2.88
>\$7000 to \$8000 EFC	237	80%	75%	2.90
>\$8000 to \$9000 EFC	216	75%	69%	2.82
>\$9000 to \$10,000 EFC	213	77%	69%	2.79
>\$10,000 EFC	3,683	79%	74%	2.93
Total	10,142	74%	69%	2.74



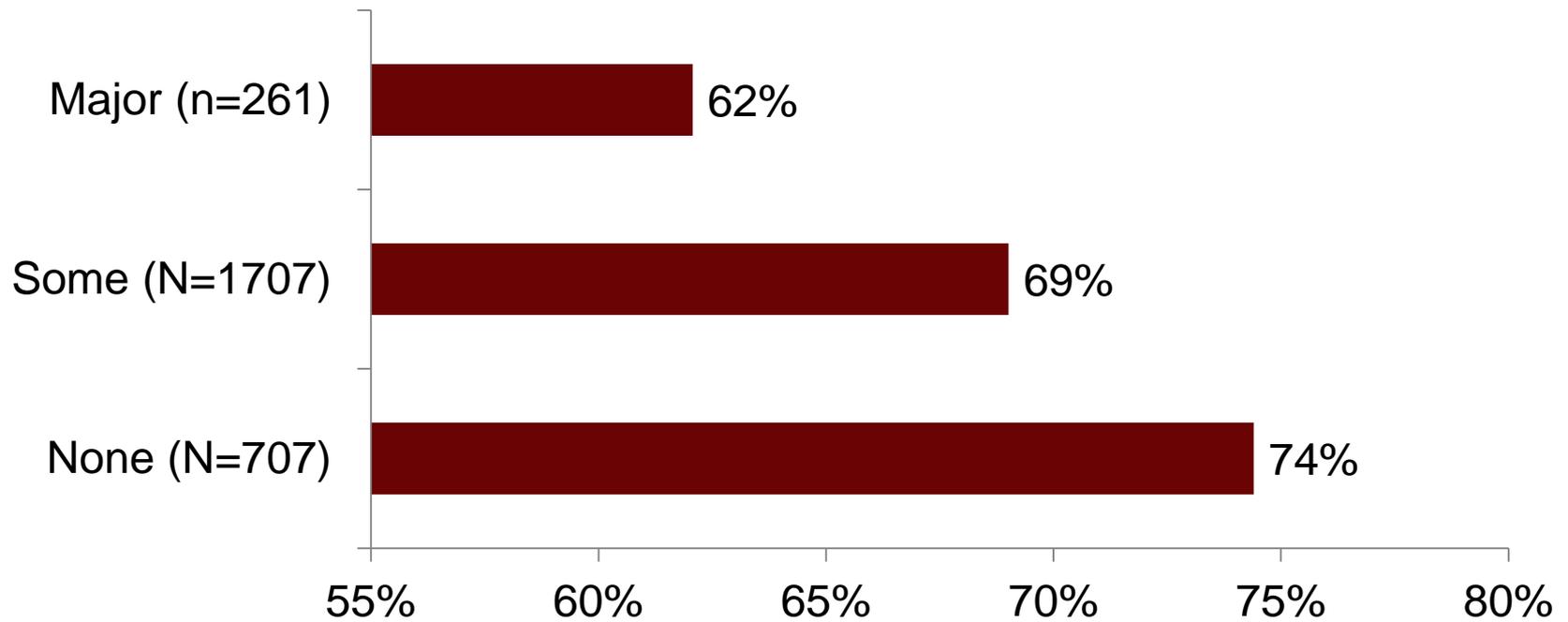
# Concerns About Finances

**Number of Entering Student Survey Responders to Question: Do you have any concerns about your ability to finance your college education?**



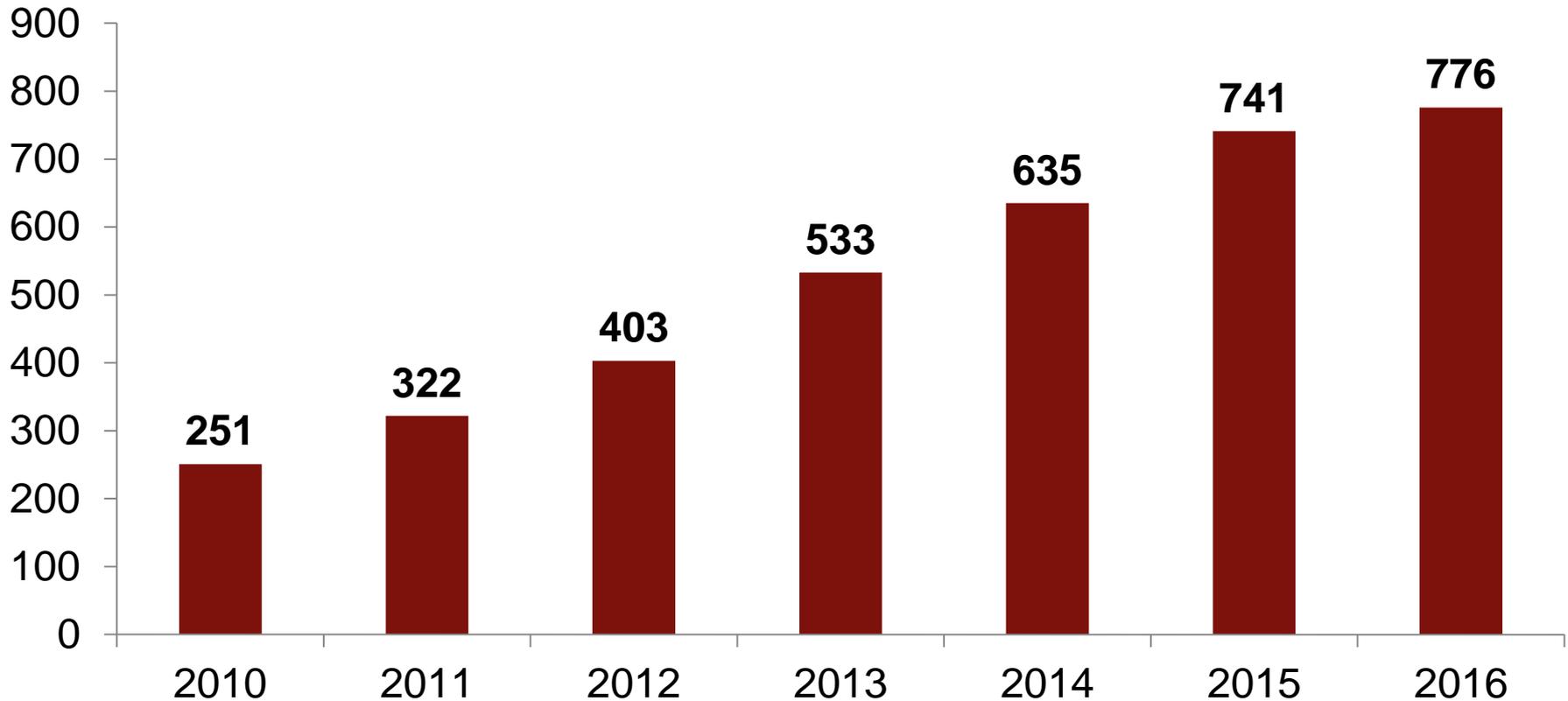
# Concerns About Finances and One-Year Retention Rates

## FT, FT Beginners One-Year Retention Rate IUPUI IN

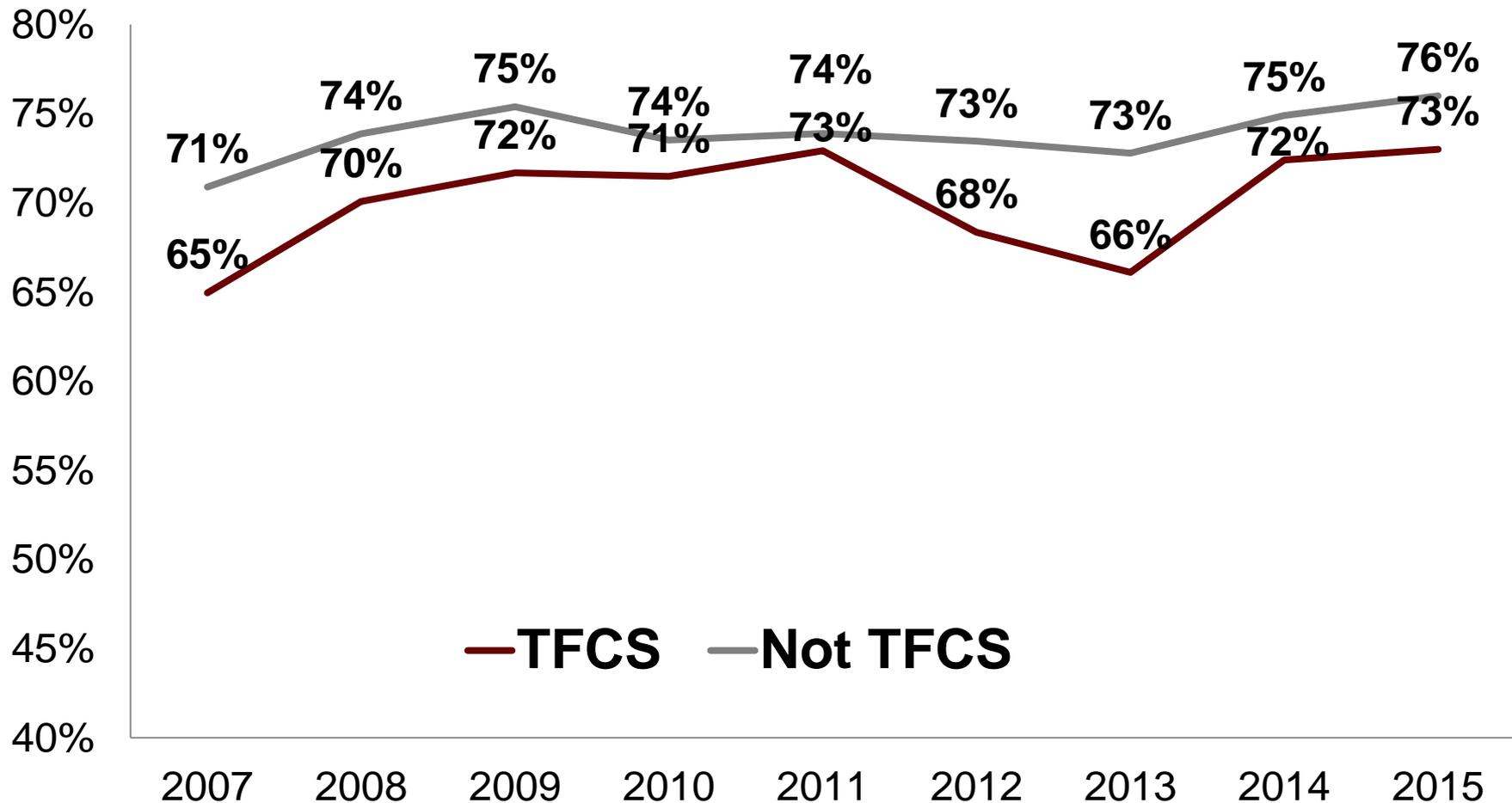


# Twenty First Century Scholars

## Number of First-Time Beginners Twenty First Century Scholars (Received State Funds)

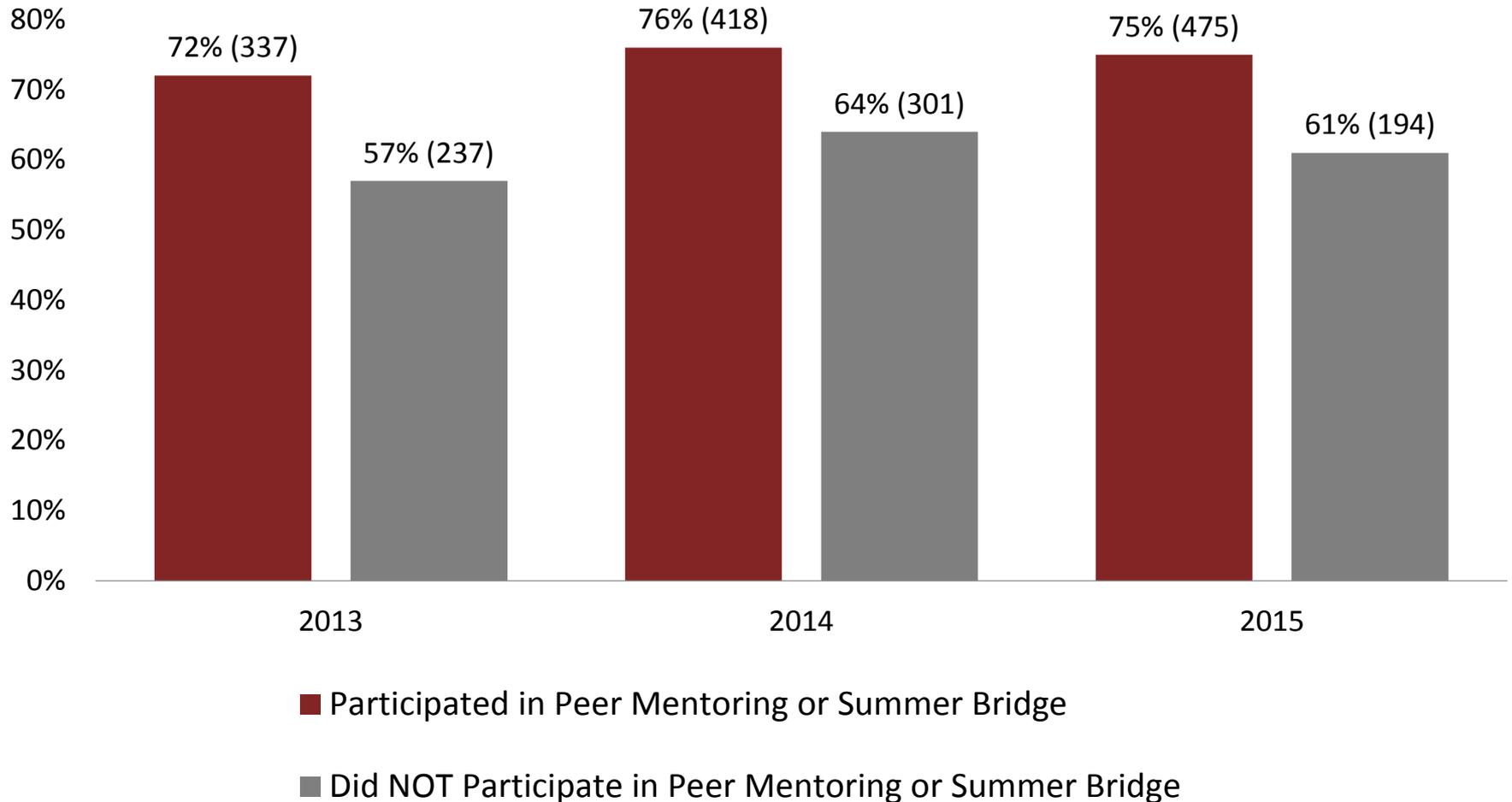


# Twenty First Century Scholars One-Year Retention – Closing the Gap!



# TFCS Institutional Aid + Programming One-Year Retention Rates

TFCS IUPUI Grant Recipients Retained at Any IU Campus (All Degrees)



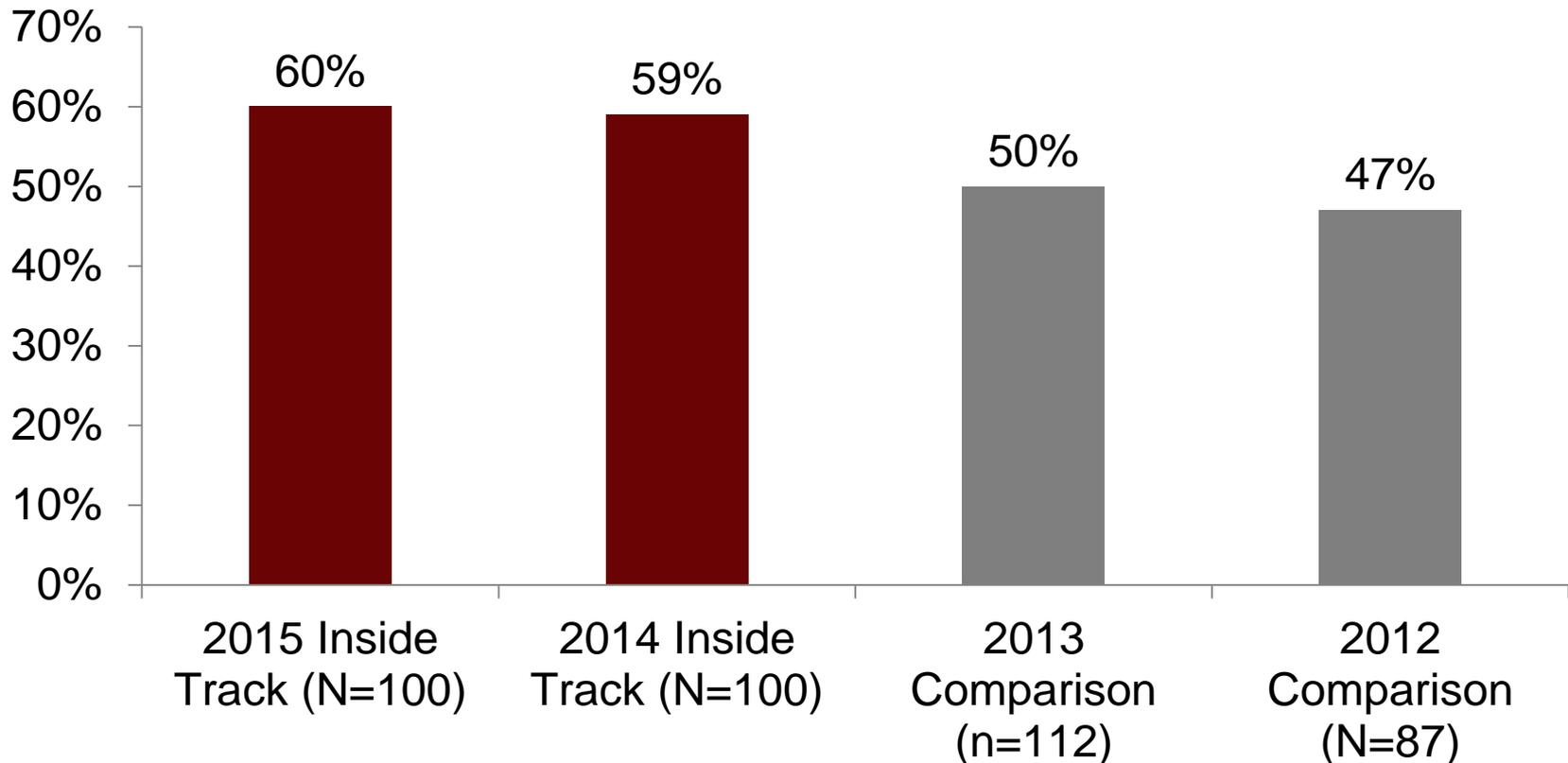
# Logistic Regression Results: IUPUI TFCS Grant Received in First Year and Programming: All Degrees Retained Any IU Campus

	B	S.E	Wald	Significance	Odd Ratio
Step 1					
HS GPA	1.47	0.30	23.47	0.00	4.33
SAT score	0.00	0.00	0.00	0.99	1.00
Unmet Financial Need AY	0.00	0.00	69.69	0.00	1.00
Registration Date	0.00	0.01	0.13	0.72	1.00
Step 2					
HS GPA	1.42	0.30	21.67	0.00	4.13
SAT score	0.00	0.00	0.01	0.91	1.00
Unmet Financial Need AY	0.00	0.00	70.58	0.00	1.00
Registration Date	0.00	0.01	0.50	0.48	1.00
Peer Mentoring or Bridge	0.77	0.23	10.70	0.00	2.15



# Inside Track Coaching For High-Risk TFCS Students

## One-Year Retention Rates



\* Matched comparison group consisted of First-Time, Full-Time 21st Century Scholars Students at IUPUI Indianapolis who Received State and IUPUI Institutional Funds and did not participate in peer mentoring or summer bridge interventions (2013 and 2012 cohorts previous to the implementation of the Inside Track Coaching interventions).



# Applying Data-Driven Decision Making to Strategic Enrollment Management Strategies

- All of this information and data was used to raise campus-wide awareness of how under-resourced many of our students are.
- Information used to identify students who may benefit most from additional institutional aid and programming support.
- Chancellor committed additional funds to need-based aid.



# Examples of Strategies Influenced by Lumina BFA

1. **Know the low-income students at your institution.**
2. **Provide supports to help low-income students overcome practical barriers.** (bundled, integrated and centralized; supports beyond traditional financial aid. including food assistance and health care, the provision of financial and career coaching, and implementing on-campus programs to offer services such as automotive repair, tax preparation and legal services.)
3. **Leverage external partnerships for service delivery on campus.**
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# Faculty & Staff Seminar Series

- Three consecutive semesters of nicely-attended workshops for faculty and staff where data is shared about under-resourced students at IUPUI
- Share best practices in serving group
- Explore gaps where students could be better served and examine ways to collaborate and improve
- In the Fall 2017 semester planning a “Low Income Student Simulation” workshop similar to “Living In Poverty” workshops conducted by social service agencies



# Students Empowered to Share Personal Financial Need Data

In order to reduce the burden on students, the Student Health Center implemented a fee reduction process. Students who meet any of the following criteria may qualify for a fee reduction:

1. Students with No insurance OR insurance which is not billed (e.g. Medicare or Medicaid) may have their fees reduced to the allowable charge for the most common insurance plan (approximately \$60-75).
2. Students with demonstrated level of financial need can provide a [Financial Aid Need Summary](#) to the Student Health Center to have their provider visit charge reduced to \$25.



# How to Print Your IUPUI Financial Need Summary

1. Log into [one.iu.edu](http://one.iu.edu):



2. Search and select [View My Financial Aid](#):



3. Select [2017 Aid Year](#):

**Financial Aid**

Select Aid Year to View

Select the aid year you wish to view

Aid Year	Institution	Aid Year Description
<a href="#">2017</a>	IUPUI	Financial Aid Year 2016-2017
<a href="#">2016</a>	IUPUI	Financial Aid Year 2015-2016
<a href="#">2015</a>	IUPUI	Financial Aid Year 2014-2015
<a href="#">2014</a>	IUPUI	Financial Aid Year 2013-2014
2013	IUPUI	No self-service access for this aid year.
2012	IUPUI	No self-service access for this aid year.
2011	IUPUI	No self-service access for this aid year.
2010	IUPUI	No self-service access for this aid year.
2007	IUPUI	No self-service access for this aid year.

4. Select [Financial Need Summary](#):

**Financial Aid**

**Award Summary**

**Financial Aid Year 2016-2017**

This is your initial financial aid award notification. You may select the link to display a printable copy of your award notification letter.

Awards may be adjusted if your enrolled hours change.

Academic Year				
Award Description	Category	Offered	Accepted	
Estimated Fee Remission Fall	Waiver	1,222.00	1,222.00	
Estimated Fee Remission Spring	Waiver	1,222.00	1,222.00	
<b>Academic Year Totals</b>		<b>2,444.00</b>	<b>2,444.00</b>	

Currency used is US Dollar.

[Financial Aid Need Summary](#)   [View Award Notification](#)

Terms				
Spring 2017				
Award Description	Category	Offered	Accepted	
Estimated Fee Remission Spring	Waiver	1,222.00	1,222.00	
<b>Term Totals</b>		<b>1,222.00</b>	<b>1,222.00</b>	
Fall 2016				
Award Description	Category	Offered	Accepted	
Estimated Fee Remission Fall	Waiver	1,222.00	1,222.00	
<b>Term Totals</b>		<b>1,222.00</b>	<b>1,222.00</b>	

Currency used is US Dollar.



# Fee Deposit Waiver Review

- Developed way for low income students to accept institutional grants AND accept admissions deposit waiver



# School of Social Work Partnership

- [ROAR website](#) development
- New IU One.iu search engine resources for under-resources students
- Social Work student intern placements in Financial Aid, Dean of Students, 21<sup>st</sup> Century Scholar Support Programs, other areas



# Communication Campaigns

Financial Aid Office leading campaigns to contact low income students they identify with data analysis

- Email
- Calls
- Outreach



# Partnerships Being Developed

- External Relations Leadership
- City of Indianapolis
- Public Assistance Programs



# Academic Progression Enhancements

- Indiana may be ahead of the curve
- State of Indiana financial aid renewal rules
- Banded Tuition ‘encouragement’
- Laws requiring Indiana public colleges to deliver ‘free’ courses if not being offered to students on track to graduate
- Data is clear: Finish in Four means less debt for low-income students



# Questions and Discussion



# Contact Information



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IUPUI Data Link - <http://irds.iupui.edu/Institutional-and-Strategic-Planning/IUPUI-Data-Link>

Contact us with questions or requests for information!

