Designing College Promise Programs for Student Success: Insights from the Bridging the Gap Study

College Promise Programs and Lower-Income Students | May 2019

Eileen Divringi, Community Development Research Associate
(co-authors: Kyle DeMaria, Community Development Research Analyst; Keith Wardrip, Community Development Research Manager)
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What is Bridging the Gap?

As last-dollar aid, it covers unmet tuition and campus fee costs after other sources of need-based financial aid are applied:

- **100% of unmet costs** for households with adjusted gross income (AGI) no higher than $60,000
- **50% of unmet costs** for households with AGI from $60,001 to $100,000

To remain eligible for the program, students were required to remain in “good academic standing” and complete **30 credits** per school year.

Fall 2016 was the inaugural cohort.
The Philadelphia Fed is conducting a five-year, mixed-methods evaluation of Bridging the Gap.

May 2017: *Navigating the First Semester: How Students Get to and Get by in College*
- Qualitative report summarizing the findings of interviews and focus groups with participating students and key staff.

May 2018: *How Does Last-Dollar Financial Aid Affect First-Year Student Outcomes? Evidence from the Bridging the Gap Study*
- Mixed-methods report synthesizing the findings from 22 student interviews and an analysis of academic performance data provided by the Office of Institutional Research.

Interviews will be conducted annually through fall 2021, with additional reports produced in years 3 and 5.
## Preliminary Quantitative Findings

### 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>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Admitted</td>
<td>2.6% **</td>
<td>***</td>
</tr>
<tr>
<td>AGI &lt;= $60k</td>
<td>5.2% ***</td>
<td>***</td>
</tr>
<tr>
<td>AGI &gt;= $100k</td>
<td>1.8%</td>
<td></td>
</tr>
<tr>
<td>AGI $61-100k</td>
<td>1.4%</td>
<td></td>
</tr>
<tr>
<td>African American</td>
<td>4.9% **</td>
<td>**</td>
</tr>
<tr>
<td>Latino</td>
<td>2.7% *</td>
<td>*</td>
</tr>
<tr>
<td>White</td>
<td>2.5% *</td>
<td>*</td>
</tr>
<tr>
<td>Asian</td>
<td>1.3%</td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>2.8% ***</td>
<td>***</td>
</tr>
<tr>
<td>Male</td>
<td>2.4% **</td>
<td>**</td>
</tr>
<tr>
<td>Parent Attended College</td>
<td>3.0% ***</td>
<td>***</td>
</tr>
<tr>
<td>First Generation</td>
<td>1.8%</td>
<td></td>
</tr>
</tbody>
</table>

Note: 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.

*** p<.01, ** p<.05, * p<.10
Preliminary Quantitative Findings

Percent of Students Meeting Academic Requirements & Reenrolling at Rutgers-Camden: 2016 vs. 2014-15

Difference-in-differences analysis:
Changes for the Eligible Lower-Income and No Tuition Gap groups are statistically similar.

Note: Program requirements are defined as completing 30 credit hours and attaining at least a 2.0 cumulative GPA.
*** p<.01, ** p<.05, * p<.10
Applying to College

The clear promise of 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 6 ABC 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.” (Lower-Income Group)

“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 anymore 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.” (Lower-Income Group)
Perception of Affordability

Most students reported that Bridging the Gap alleviated financial anxiety and 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.” (Lower-Income Group)

“…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.” (Middle-Income Group)
Financial Stressors

Many students still struggled with the complexity of the financial aid process.

“... 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.” (Lower-Income Group)

“It’s just frustrating because you pay it and they’re like yeah, you don’t owe any 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.” (Lower-Income Group)
Financial Stressors

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.” (Middle-Income Group)

“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.” (Lower-Income Group)

“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.” (Middle-Income Group)
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?” (Lower-Income Group)

“I stopped working actually last December. So I had a little bit of help from my grandpop just for any living expenses, because school was getting rough and I had to stop.” (Lower-Income Group)
Balancing School and Work

Still, many 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.” (Lower-Income Group)

“I got a job because I had to pay for my car. My mom wasn’t paying for it. And then I have to pay – I pay for my car and my insurance. And then on – like all my books and stuff like that. So I knew I had to get a job because I don’t know where the money was coming from. Because my parents didn’t have it.” (Middle-Income Group)

“My mom was like, if you can’t handle the workload you’ve gotta quit your job. I was like, I can’t mentally and physically take that because I need to pay for my car and help you out. So I just have to grow up, I guess.” (Lower-Income Group)
Program Requirements

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

“I think that when I had first heard about it, I had seen that there was GPA requirements. But there’s also GPA requirements for me to be in the Honors College and stuff, so I guess it doesn’t really put any extra stressor on me.” (Lower-income group)

“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…” (Middle-Income Group)
Program Requirements

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.” (Lower-income group)

“But it was really hard and scary because if I didn’t pass those summer classes, I would’ve lost my Bridging the Gap and then I would’ve been like how am I gonna pay for college. It’s – it was somewhat stressful but I got through it and I passed all my classes so I’m here now.” (Lower-income group)
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 different aid programs.
- Many students need a financial buffer to pay for non-tuition education and living expenses.
- Due to time constraints, many students experience a tradeoff between school, work, and loans.
- Summer or accelerated terms can be critical for enabling students 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/