Full-Time vs. On-Time: Results from a Survey of Student Course Load Intensity Commissioned by Complete College America

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What Does “Full-Time” Mean at U.S. Colleges?

- To complete a degree on time, students must take 30 credits per year, or 15 credits on average for each fall and spring term.
- But “full-time” enrollment for many purposes—especially financial aid—requires only 12 credits per term.
- The minimum is what many students take.
• Commonly available research sources, such as the Beginning Postsecondary Student survey, lack detail on course enrollment patterns
• Complete College America commissioned Postsecondary Analytics to survey institutions for more detail on course load intensity
• We surveyed institutions around the country to ask about the number of credit hours taken in a typical fall semester
• The resulting database contains enrollment distributions for 329 institutions, including 158 public two-year and 171 public four-year colleges around the country, representing a total of 30 states
Key Questions

• What proportion of degree-seeking students were taking 15 or more credits?
• Among students considered “full-time” (i.e. enrolled for 12 or more semester hours), what proportion were taking 15 or more credits?
• How did these patterns differ between first-time students and all undergraduates?
Survey Results: Summary

• Student course loads are typically not adequate to graduate on time
• Institutions vary in proportions of undergraduates taking 15+ credits
• Institutions with large numbers of Pell-eligible students have lower proportions taking 15+ hours
Percent of Undergraduates by Course-Load Level

- Most college students (69%) were not enrolled in a schedule that would lead to on-time graduation, even if they never changed majors, failed a course, or took a class they didn’t need.

- Even among “full-time” students, most (52%) were actually taking fewer than 15 hours, the standard course load that could lead to on-time graduation.
Percent of Undergraduates By Course Load Level, Fall 2012

Technically “Full-Time” for Enrollment Reporting, Pell Grants

Actually Full-Time, Enrolled in Enough Credits to Stay on Track

Percent of Undergraduates

Semester Hours or Equivalent Enrolled

- 0-2: 1.8%
- 3-5: 11.8%
- 6-8: 12.6%
- 9-11: 10.4%
- 12-14: 32.8%
- 15-17: 25.9%
- 18-20: 4.2%
- 21+: 0.5%
Community Colleges

- The data suggest that at most community colleges students were typically taking less than 15 credits, including “full-time” students.
- Among the 158 community colleges in 22 states that responded, the median percentage of degree-seeking undergraduates taking 15 credits or more was 13.8%.
- Among those attending “full-time”, the median percentage of community college students taking 15 or more credits was just 29.3%, meaning that close to two thirds of technically “full-time” students at a typical community college were actually hidden part-timers.
Four-Year Institutions

- At the public 4-year institutions, more students were taking 15+ credits, but it was still common for more than half of all undergraduates to be enrolled in less

- At the 171 four-year institutions in 26 states that responded, the median percentage of degree-seeking undergraduates taking 15 credits or more was 37.9%

- Among “full-time” undergraduates, the median percentage of students taking 15 credits or more was 50.1%
First-Time Students

• **First-time** students were somewhat more likely to be enrolled in 15 credits, but among those described as “full-time”, the pattern was more or less the same as for all undergraduates.

• At the **community colleges**, the median percentage of first-time students taking 15 credits or more was 21.2%. Of those who would qualify as “full-time”, the median percentage was 30.7%.

• At **four-year institutions**, the median percentage of first-time students taking 15 credits or more was 49%. Of those attending “full-time”, the median percentage was 53.6%.
Figure 1. Median % of Students Taking 15+ Credits, Fall 2012

- Two-Year, First-Time: 21.2%
- Two-Year, All: 13.8%
- Four-Year, First-Time: 49.0%
- Four-Year, All: 37.9%

All Degree-Seeking vs. "Full-Time"
Institutions vary in proportions of undergraduates taking 15+ credits

- Wide variation in the proportions of students enrolled in 15 credits
- In both sectors, there were some institutions where 15 credit enrollment was the norm, but also some where very few students, even those nominally “full-time” were enrolled in enough courses to graduate on time
Public Community College – Distribution of 15+ Credit Enrollment

• At most two-year institutions, 15+ credit enrollment is not the norm (at least 50% of “full-time” students)

• But at a significant minority of community colleges (about a third), 15+ credit enrollment is the norm for “full-time” students
Figure 2. Community Colleges: Percent of Full-Time, Degree-Seeking Undergraduates Taking 15+ Credits
Public 4-Year Institutions--Distribution of 15+ Credit Enrollment

• At most four-year institutions, 15+ credit enrollment is the norm (at least 50% of “full-time” students)

• But at a significant minority of colleges (about 30%), 15+ credit enrollment is not the norm for “full-time” students
Figure 3. Public 4-Yrs: Percent of Full-Time, Degree-Seeking Undergraduates taking 15+ Credits
15+ Credit Enrollment and Pell Grant Eligible Populations

• We matched institutions’ responses to their IPEDS data for the proportions of full-time, first-time students receiving Pell grants

• Then we divided the resulting data set into two categories, institutions with low Pell enrollment counts (“Low Pell Enrollment”) and those with high Pell enrollment counts (“High Pell Enrollments”)

• Institutions with large proportions of Pell-eligible students were less likely to have high proportions of 15+ credit enrollment
Figure 4. Median Proportion of FT/FT Students Taking 15 or More Credits at Low and High Pell Enrollment Community Colleges

Proportion of Students taking 15+ Credits

Low Pell Enrollments: 41%
High Pell Enrollments: 24%
Students that would benefit most by completing their degrees on time probably won’t

The data for public 4-year institutions painted a similar picture

• Students at **high Pell enrollment** public 4-year institutions were **more likely** to take **fewer than 15 credits** than students at low Pell enrollment institutions

• At typical **low Pell enrollment** institution, **most students** were likely taking **15 or more credits**
Figure 5. Median Proportion of FT/FT Students taking 15 or more Credits at Low and High Pell Enrollment 4-Year Institutions

![Bar chart showing the proportion of students taking 15+ credits at low and high Pell enrollment institutions.](chart)

- Low Pell Enrollments: 63%
- High Pell Enrollments: 44%
Why is this happening?

• Variation in student choices
• Assumptions about link between intensity and student success
• Financial aid and other policies that emphasize 12 credits as the norm
• The “minimum” becomes the maximum . . .
Is this slide unfinished?

natejohnson, 5/28/2014
Tuition and Aid Policy at Many Four-Year Colleges Works against 15-Credit Enrollment

- At most public flagship universities, “full-time” students pay a fixed rate (variously called “block”, “flat,” or “plateau” tuition), so there is no additional out-of-pocket cost to enroll in 15 hours instead of 12.

- This provides a strong incentive to the middle-income student at these institutions to enroll in as many courses as they can.

- At most community colleges, on the other hand, tuition is charged per credit, so students taking 15 hours pay more out of pocket than those who take 12, creating a disincentive for lower-income students.
Number of Institutions with Flat Rate Tuition in 2013-14
(N=50)

- Community Colleges: 8
- Flagship Universities: 35
Tuition and Aid Policy at Many Four-Year Colleges Works against 15-Credit Enrollment

• At 6 out of the 15 flagships and 7 out of the 32 community colleges that charged more for 15 hours than for 12, the additional tuition and fees were “discounted”

• At these institutions, there is an incentive for students who can afford it to take more courses at the “discounted rate.”

• There is usually no financial aid available for the additional fees, however, so low-income students may be less apt to take care of the “sale.”
Tuition and Aid Policy at many Four-Year Colleges Works Against 15-Credit Enrollment: Net Tuition for Typical Student Eligible for Maximum Pell Grant and State Aid

Pell and state aid often cover most direct costs for low-income students up to 12 Credits

But students get no support beyond that.

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At Community Colleges, Many Students Get Paid *Not* to Take 15 Hours: Refund Received by Typical Community College Student Eligible for Maximum Pell Grant

Pell grants can exceed tuition costs at community colleges, so students get $ back for books and living expenses.

But Pell is capped at 12 hours, so every additional credit means a smaller refund.
Why does it matter?

• Taking 12 credits per semester/term instead of 15 can add a year to a four-year degree or half a year to a two-year degree

• Students and parents end up paying more for their education accordingly

• Financial aid programs funded by states/federal government pay for 10 semesters of “full-time” enrollment instead of 8, reducing the number of students who can be served and the size of the grants that can be awarded within the same budget
Why does it matter?

• Students lose out on a year of employment/income if they spend an additional year in school
• Fewer students can be served by institutions with limited capacity
• Dropout rates are higher for students who take fewer credits: in the 2004/2009 BPS study, 17% of students who completed 30 credits their first year dropped out without a degree by the end of six years, compared to 23% of students who completed 24-29 credits
Limitations of the study

• Credits from co-enrollment (at more than one institution at the same time) are not included, 7% of undergraduates co-enrolled at least once 2004-06

• The survey sample may not be representative
  We did not receive responses from institutions in every state; some states are more heavily represented than others; and those inclined to participate may be atypical

• Since we focus on median percentages of students taking 15 credits (as opposed to a mean or weighted average), the results described above are not especially sensitive to these issues, and the patterns overall are quite consistent
Comments? Questions?

Links:

- http://www.completecollege.org/docs/full-time_is_15.pptx
For more information:

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