

## What Is a Cohort?

A *cohort* is a group of people studied over time. The individuals in the group have at least one statistical factor — such as when they started college — in common.

The Achieving the Dream 2002 student cohort, for example, is the group of credential-seeking students that attended Achieving the Dream institutions for the first time in fall 2002.

Tracking a cohort over time makes it possible to compare the progress and outcomes of different groups of students (e.g., groups defined by race, age or other demographic characteristics) and to determine if there are gaps in achievement among groups of interest.

## Achieving the Dream Students and Financial Aid

Community colleges enroll nearly half of all U.S. undergraduate students and are a critical entry point to higher education for many low-income and nontraditional students. However, less than one-half of community college students achieve their goal — attaining a credential or transfer to a four-year institution — within six years.<sup>1</sup> Although community colleges offer a low-cost alternative to other postsecondary education options, the students they serve often have limited financial means. Financial need is considered a risk factor, and receipt of adequate financial aid is one of several factors associated with student persistence. This report looks at who receives aid, how much they receive and how financial aid relates to persistence.

Research indicates that students who apply for and receive financial aid — in the form of grants, loans or work study — are more likely to persist than students who do not receive aid, and that the amount of aid received influences persistence rates.<sup>2,3</sup> This analysis examines persistence in the 2003 Achieving the Dream cohort for 55 of the 58 colleges participating in the initiative.<sup>4</sup> There were sufficient data for 80 percent of the 2003 cohort to be included in the analysis.<sup>5</sup> Approximately two-thirds (68 percent) of these students were enrolled full time during their first enrollment period.

This analysis will focus on the persistence rates of full-time students. Full-time students receive more aid and are more likely to receive aid than their part-time peers, and they are more likely to persist.<sup>6</sup> A future issue of *Data Notes* will

explore the relationship between financial aid and persistence for part-time students.

## What Does the Cohort Look Like?

As shown in Figure 1 on the next page, close to half (49 percent) of full-time students<sup>7</sup> in the 2003 Achieving the Dream cohort received grants during their first term, and 40 percent of students received Pell Grants. Pell is a federally funded, need-based grant program, and Pell Grants represent the majority of grant aid received by students.<sup>8</sup> Nine percent of full-time students received loans.

Among full-time students who received grants during their first term of enrollment, black and Hispanic full-time students were the most likely to be awarded grant aid: 68 percent of black students and 67 percent of Hispanic students received grants. The majority of students receiving any grants received them in the form of Pell Grants: 62 percent of black students and 61 percent of Hispanic students received Pell Grants. Fifty-seven percent of Native American students received grants. White and Asian/Pacific Islander students were less likely to receive grants (36 percent and 40 percent, respectively).

Among students receiving loans, Hispanic and Asian/Pacific Islander students attending community college full time were about half as likely to borrow as students from other racial/ethnic groups. Five percent of Hispanic students in the 2003 cohort, for example, received student loans, compared with 12 percent of black students.

Full-time black and Native American students averaged the largest grant awards among all

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<sup>1</sup>Achieving the Dream. *Success Is What Counts*. July 2006. Available at [www.achievingthedream.org/\\_images/\\_index03/SuccessCounts.pdf](http://www.achievingthedream.org/_images/_index03/SuccessCounts.pdf).

<sup>2</sup>Hu, Shouping and Edward St. John. "Student Persistence in a Public Higher Education System: Understanding Racial and Ethnic Differences." *The Journal of Higher Education*. May/June 2001. Vol. 72, No. 3, p. 265.

<sup>3</sup>Heller, Donald E. "Financial Aid and Student Persistence." *Policy Insights*. October 2003.

<sup>4</sup>Three colleges were excluded from this analysis due to incomplete data on one or more analysis variables.

<sup>5</sup>The 2003 cohort has 110,326 students.

<sup>6</sup>National Center for Education Statistics. *Digest of Education Statistics 2005*. Table 310. Available at [http://nces.ed.gov/programs/digest/d05/tables/dt05\\_310.asp](http://nces.ed.gov/programs/digest/d05/tables/dt05_310.asp).

<sup>7</sup>In this analysis, all colleges but one define *full-time* as 12 or more credits; the remaining college defines *full-time* as 10 or more credits.

<sup>8</sup>Students receiving Pell Grants during their first term are likely to continue to receive Pell Grants for terms in which they enroll consecutively. Ninety-five percent to 98 percent of students who received Pell Grants during the first term also received Pell Grants in consecutive terms.

racial/ethnic groups (\$1,710 and \$1,625, respectively), as shown in Figure 2. Hispanic students borrowed slightly more money than average (\$1,819 versus \$1,758), even though a smaller percentage of Hispanic students received loans. In contrast, only 6 percent of Asian/Pacific Islander students received loans (a lower percentage than all other groups except Hispanic students), and these students borrowed the least (\$1,467). Overall, the average loan amount received by full-time students (\$1,758) was greater than the average grant award (\$1,535).

## Persistence

Persisting students are defined as those who were enrolled at any time during the second academic year. To assess whether the level of grants and loans students received was related to persistence, students receiving aid were divided into three equal groups: low-aid (\$1 to \$1,383 in total grants and loans), medium-aid (\$1,384 to \$2,026) and high-aid (\$2,027 and higher).

The data indicate a relationship between financial aid and persistence rates, even when students received small awards, regardless of race/ethnicity (Figure 3 on page 3). With the exception of white students and students overall (the largest group of whom are white students) in the medium-aid group, students who received some amount of aid were more likely to persist than were students who received no aid. For example,

**Figure 1.** Percentage of full-time 2003 Achieving the Dream students receiving financial aid during their first term of enrollment by aid type, enrollment status and race/ethnicity

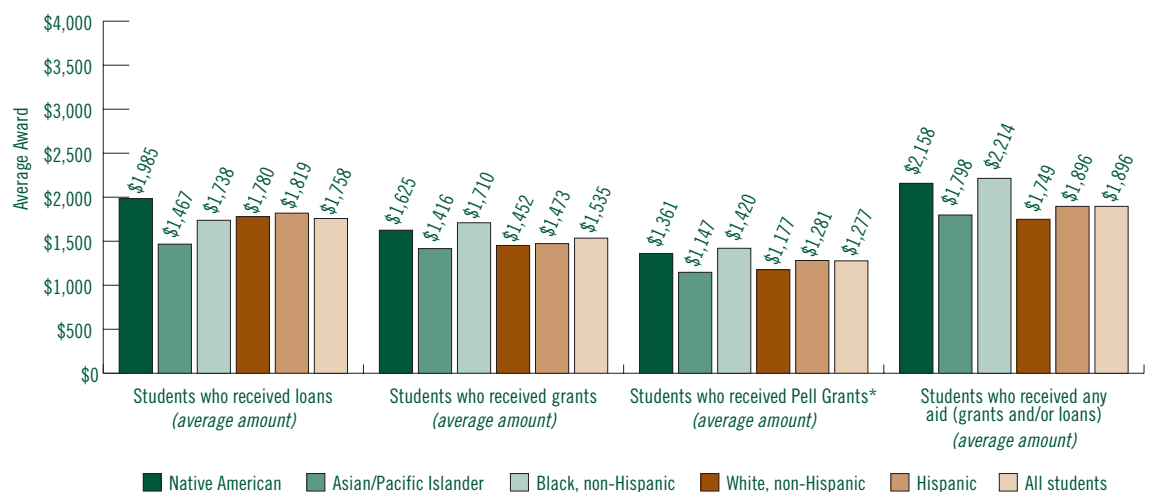
	Students who received loans	Students who received grants	Students who received Pell Grants*	Students who received any aid (grants and/or loans)
Total	9%	49%	40%	52%
Native American	10%	57%	49%	59%
Asian/Pacific Islander	6%	40%	35%	45%
Black, non-Hispanic	12%	68%	62%	71%
White, non-Hispanic	11%	36%	26%	41%
Hispanic	5%	67%	61%	69%

\*Pell Grants are a subset of all grants (e.g., 40 percent of full-time students received Pell Grants; an additional 9 percent received grants that were not Pell).

a higher percentage of Hispanic students who received low amounts of aid persisted than did those who did not receive aid (63 percent versus 60 percent), and even more high-aid Hispanic recipients persisted (69 percent). Similarly, Native American students who received no aid were less likely to persist than those who received some aid: Only 38 percent of Native American students who received no aid persisted into their second year, compared with 58 percent of low- and

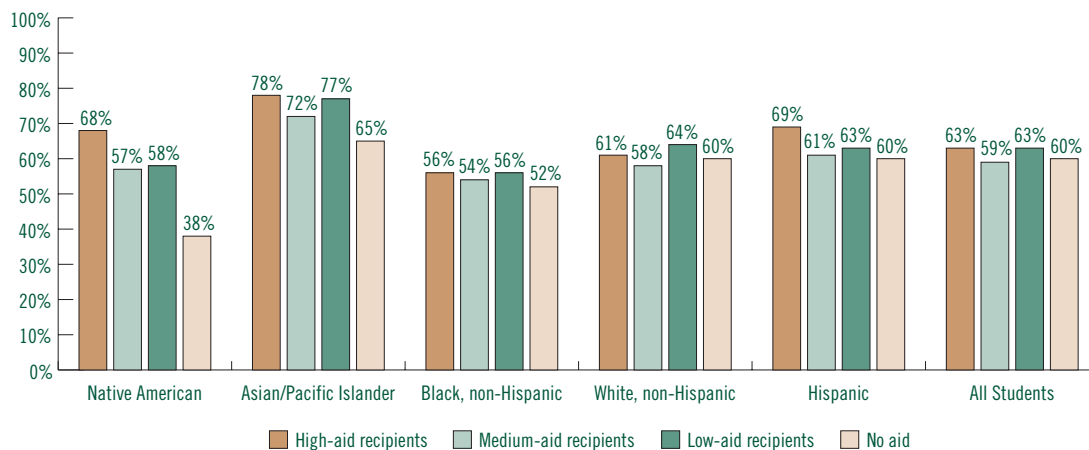
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**Figure 2.** Average aid amount awarded to full-time 2003 Achieving the Dream aid recipients during their first term of enrollment by type of aid and race/ethnicity



\*Pell Grants are a subset of all grants (e.g., 40 percent of full-time students received Pell Grants; an additional 9 percent received grants that were not Pell).

**Figure 3.** Percentage of full-time 2003 Achieving the Dream students persisting to the second year, by aid status and race/ethnicity



57 percent of medium-aid recipients. Further, full-time Native American students in the high-aid group were even more likely to persist (68 percent).

There appears to be a relationship between the receipt of any amount of aid and higher persistence rates among black students, but the amount of aid received was not correlated with an increase in persistence: 56 percent of both high-aid and low-aid black students persisted while 54 percent of medium-aid black students persisted. In fact, all medium-aid students — regardless of race/ethnicity — were slightly less likely to persist than other aid recipients. White students who received moderate amounts of aid were the only group less likely to persist than their no-aid counterparts, although this difference was not statistically significant.

## What Does This Mean?

Similar to national findings, students of color in the 2003 Achieving the Dream cohort were more likely to receive grants to fund their postsecondary education than were white students. More than two-thirds of black and Hispanic students received grants, the majority of which were in the form of need-based Pell Grants. It is possible that black and Hispanic students in the Achieving the Dream initiative have more need, or that other students of color are less likely to apply for aid.

Overall, full-time students who received financial aid were more likely to persist; this relationship was stronger for some racial/ethnic groups than others. Students of color who received low or high amounts of aid also persisted at higher rates than students who did not receive aid. These relationships were statistically significant.

Interestingly, students who received medium amounts of aid were less likely to persist than other aid recipients. It is important to note that the difference in persistence rates between medium-aid recipients and low- and high-aid recipients is not statistically significant for all groups: Only white, Native American and Hispanic medium-aid students had lower persistence rates that were statistically significant when compared with their high-aid counterparts.

In the comparison of low- and medium-aid students' persistence, the only significant difference was for white and Asian/Pacific Islander students. Medium-aid students may have greater amounts of unmet need than low- or high-aid students, thus increasing risk and decreasing persistence. Additional research is needed to determine whether characteristics differ for medium-aid students as well as the effects of these characteristics on persistence.

These findings underscore the need to disaggregate data, as differences among various student groups are not reflected in the data for all students. In addition, as the initiative moves forward, future research into the success of medium-aid and part-time students will shed more light on the relationship between financial aid and college persistence and credits attempted and completed.

## Achieving the Dream's Database

Achieving the Dream colleges can use the Achieving the Dream database created by JBL Associates to replicate the analysis presented here for their own institutions. This analysis might help colleges identify areas of their curricula or groups of students needing special attention. ■

*Data Notes* is a bimonthly publication that examines data to illuminate the challenges facing Achieving the Dream colleges and to chart their progress over time.

Achieving the Dream: Community Colleges Count is a national initiative to help more community college students, particularly students of color and low-income learners, succeed. The initiative works on multiple fronts — including efforts at community colleges and in research, public engagement and public policy — and emphasizes the use of data to drive change. For more information, visit [www.achievingthedream.org](http://www.achievingthedream.org).

This issue of *Data Notes* was written by Amy Topper, research associate, JBL Associates, Inc. and edited and designed by KSA-Plus Communications, Inc.

If you have questions regarding this issue, or if there is a topic you would like to see addressed in *Data Notes*, please contact Sue Clery at [sclery@jblassoc.com](mailto:sclery@jblassoc.com).

This report uses the August 2006 version of the Achieving the Dream database and data submitted before January 2, 2007 by 2004, 2005 and 2006 colleges. Colleges are identified by the year they started their work with the initiative.