

# REDEFINING 'FULL-TIME' FOR PELL GRANTS REDUCES COLLEGE ACCESS

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Currently, students taking 12 credit hours a semester are considered "full-time" and are eligible for the maximum Pell Grant award. While some states have experimented with proposals to encourage students to take 15 credits, rather than 12, such a federal policy change to maximum Pell Grant eligibility could cut millions of students' grants by up to \$1,500 a year, reducing college access and their likelihood of completion.

## ***Many students simply cannot take 15 credits per term, and would have their Pell Grants cut as a result:***

- **Some colleges and universities cannot offer all students 15 credits.** Colleges' ability to make 15 credits available to students each term is highly dependent on the condition of state budgets. During the recession, for example, approximately 10,000–15,000 students at California Community Colleges were on waiting lists for courses because 95 percent of classes were already full.<sup>1</sup> Further, many colleges cannot guarantee that the specific coursework students need will be available for them to take, which means students would be taking more credits but not progressing towards their degree any faster.<sup>2</sup>
- **Many colleges prohibit students who are struggling from taking 15 credits.** Many colleges impose credit limits on certain categories of students, including those admitted conditionally and those on academic probation or just removed from probation. For these students, credit limits are designed to help facilitate their success.
- **Work and family commitments may make it impossible to take more classes.** Almost two-thirds (63 percent) of Pell Grant recipients already work to supplement their financial aid,<sup>3</sup> and nearly one-third (31 percent) have dependents other than a spouse.<sup>4</sup>

## ***Students who cannot increase their course loads could have their Pell Grants cut by up to \$1,500 a year, forcing them to work more or borrow more to stay in school:***

- Research shows that students working more than 15-20 hours a week in college are more likely to struggle academically and/or drop out than those working fewer hours.<sup>5</sup>
- Pell Grant recipients are already more than twice as likely as their peers to take out student loans.<sup>6</sup> Cutting their awards would simply require them to take out more loans, leaving them further in debt once they graduate.

## ***There is little evidence demonstrating that defining full-time status as 15 credits for determining grant aid eligibility results in more positive outcomes. As a standalone policy change, it may result in unintentional harm.***

- While research shows the relative benefits of enrolling full-time as compared to part-time, most studies do not distinguish at all between students who take 12 credits or more than 12 credits.<sup>7</sup> Research that has examined different course loads within a full-time attendance category show mixed results, and do not generally account for the numerous student characteristics and circumstances that influence a student's ability to enroll in and complete additional courses.<sup>8</sup>
- There is no evidence that redefining full-time status for Pell Grant eligibility would encourage or enable low income students to enroll in additional courses, or complete their programs faster. A study of a Wisconsin need-based grant program whose participants also received a Pell Grant suggests that grant eligibility was not a primary factor in students' course-taking decisions, but rather made decisions based on their ability to juggle schedules and succeed in their courses.<sup>9</sup>
- Some research cautions that students with the least resources may not benefit from attempting more classes.<sup>10</sup> Further, grant aid contingent on enrollment intensity and performance requirements can actually result in some students *decreasing* their course loads.<sup>11</sup>

## ***There are other approaches to accelerating completion that do not penalize students unable to take more courses:***

- Promising strategies for encouraging students to take more credits involve a range of additional supports including enhanced advising and awareness campaigns.<sup>12</sup> The University of Hawai'i, for example, reports having substantially increased the percentage of students enrolling in 15 credits exclusively through an aggressive marketing campaign.<sup>13</sup>

(see reverse for notes)

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<sup>1</sup> Moltz, David. 2011. "Community college if you can pay." *Inside Higher Ed*. May 19, 2011.

[http://www.insidehighered.com/news/2011/05/19/faculty\\_worry\\_extension\\_courses\\_bill\\_could\\_bifurcate\\_california\\_community\\_colleges](http://www.insidehighered.com/news/2011/05/19/faculty_worry_extension_courses_bill_could_bifurcate_california_community_colleges)

<sup>2</sup> For instance, the Sacramento State University president considered ways to promote enrollment in 15 credits per term but ultimately decided that doing so would be inappropriate before "...we can guarantee the students that they will have the courses that they need that apply to their degree and until we have more summer courses." Robert S. Nelson, Spring Address, as prepared, to California State University - Sacramento Campus Community. January 26, 2016. Retrieved on 8/11/17 from [http://www.csus.edu/sacstatenews/briefing/documents/2016\\_spring\\_address\\_as\\_prepared.pdf](http://www.csus.edu/sacstatenews/briefing/documents/2016_spring_address_as_prepared.pdf)

<sup>3</sup> IHEP analysis of 2012 data from the National Postsecondary Student Aid Study conducted by the National Center for Education Statistics, U.S. Department of Education. Computation by NCES PowerStats Version 1.0 on March 8, 2017. Variables used were PELLAMT & JOBENR2, weight variable was WTA000.

<sup>4</sup> Calculations by TICAS on data from the U.S. Department of Education, Office of Postsecondary Education, "Pell End-of-Year-Report," 2015-16 Table 2.

<sup>5</sup> King, Jaqueline E. 2002. *Crucial choices: How students' financial decisions affect their academic success*. American Council on Education. Washington, DC.; Perna, Laura. W., Michele Asha Cooper, & Chunyan Li. 2007. "Improving Educational Opportunities for Students Who Work." *Readings on Equal Education*, 22 109-160; Pike Gary, George D. Kuh, & Ryan C. Massa-McKinney. 2008. "First-Year Students' Employment, Engagement, and Academic Achievement: Untangling the Relationship between Work and Grades." *NASPA Journal* v45 i4.

<sup>6</sup> IHEP analysis of 2012 data from the National Postsecondary Student Aid Study conducted by the National Center for Education Statistics, U.S. Department of Education. Computation by NCES PowerStats Version 1.0 on March 9, 2017. Variables used were PELLPACK & LOANSRC, weight variable was WTA000.

<sup>7</sup> Szafran, Robert F. 2001. "The Effect of Academic Load on Success for New College Students: Is Light Better?" *Research in Higher Education*. v42 n1; Crosta, Peter M. 2013. "Intensity and Attachment: How the Chaotic Enrollment Patterns of Community College Students Affect Educational Outcomes." Community College Research Center. Working Paper No 60; Shapiro, Doug, Afet Dunder, Faye Huie, Phoebe K. Wakhungu, Xin Yuan, Angel Nathan, & Youngsik Hwang. November, 2015. "Completing College: A National View of Student Attainment Rates by Race and Ethnicity – Fall 2010 Cohort" (Signature Report No. 10). Herndon, VA: National Student Clearinghouse Research Center. Figure 5: Six-Year Outcomes by Enrollment Intensity; Attewell, Paul, Scott Heil, & Liza Reisel. 2012. *Educational Evaluation and Policy Analysis*, 34(1), 27-44; Cha, Paulette, & Reshma Patel. 2010. "Rewarding Progress, Reducing Debt: Early Results from Ohio's Performance-Based Scholarship for Low-Income Parents." New York: MDRC.

<sup>8</sup> Attewell, Paul & David Monaghan. 2016. "How Many Credits Should an Undergraduate Take?" *Research in Higher Education*, pp.1-32; Clive, Belfield; Davis Jenkins, & Hana Lahr. 2016. "Momentum: The Academic and Economic Value of a 15-Credit First-Semester Course Loan for College Students in Tennessee" Community College Research Center. Working Paper No. 88.

<sup>9</sup> Goldrick-Rab, Sara, Douglas N. Harris, James Benson, & Robert Kelchen. 2011. "Conditional cash transfers and college persistence: Evidence from a randomized need-based grant program." *Institute for Research on Poverty*. Discussion Paper no. 1391-11.

<sup>10</sup> Attewell, Paul & David Monaghan. 2016. "How Many Credits Should an Undergraduate Take?" *Research in Higher Education*, pp.1-32.

<sup>11</sup> Kinsley, Peter & Sara Goldrick-Rab. 2016. "Making the Grade: The Academic Side of College Life among Financial Aid Recipients." In *The Working Classes and Higher Education: Inequality of Access, Opportunity, and Outcome*, edited by Amy E. Stich & Carrie Freire. New York: Routledge.

<sup>12</sup> Klempin, Serena. 2014. "Redefining Full-Time in College: Evidence on 15-Credit Strategies." Community College Research Center.

<sup>13</sup> See <http://blog.hawaii.edu/hawaiigradinitiative/15-to-finish/> for more information about the University of Hawai'i Graduation Initiative.