

The Center for Higher Education Policy and Practice HIGH-TOUCH ADVISING & WRAPAROUND SUPPORT AT SCALE

# **College Persistence & Success:** An Ongoing Challenge Exacerbated by the Pandemic

When the pandemic first hit the U.S. in 2020, enrollments that had already been declining year-over-year nationwide fell even further. Overall, the sector saw a 2.5% decline in undergraduate enrollments, which was nearly double the 1.3% decline reported in fall of 2019 (Sedmak, 2020). To help ease the strain, the U.S. government disbursed \$76.2 billion in aid to colleges and universities (Education, 2022). These funds helped learners who were struggling to afford college stay enrolled. While the Higher Education Emergency Relief Fund (HEERF) helped many U.S. students on their path to a degree, the pandemic's impact on college persistence and success was staggering. It was an anomaly to see only 74% of first-time freshmen who started college in 2019 return to school in the fall semester of 2020, which represented a two-percentage point drop (NSCRC, 2021). By Spring 2022, there were a million fewer learners enrolled nationally than there were prior to Spring of 2020 (NSCRC, 2022).

However, the college persistence problem was not created by the pandemic and has been a challenge for decades, at significant individual and societal cost. In the U.S. today, there are 39 million people who started but didn't finish college (Nietzel, 2022), over \$1.7 trillion in outstanding student loans, and 10 million Americans estimated to be delinquent on their payments (Nova, 2022). According to the National Center for Education Statistics, 1 in 3 students who enroll in college do not graduate within six years (Giovanetti, 2021). And yet, data show that a bachelor's degree is often a requirement for securing a "good job" (Torpey, 2020). A "good job" adds up to about 75% higher lifetime earnings than jobs that require a high school diploma (Carnevale, 2021)— and higher earnings are critical for repaying student loans. This leaves many "non-completers" stuck in the predicament of being saddled with student loan debt that they are unable to repay. Thus, it is no surprise that 45% of those who borrow money and do not graduate default on their loans within 12 years (Giovanetti, 2021).

The problem of persistence and its impact on earnings is even more alarming when we consider these figures alongside persistence rate gaps among different demographic groups and how they are impacting the nation's most vulnerable populations. According to 2019 cohort data that is reflective of previous cohort years, there is a 22-percentage point persistence gap between learners who identify as Black (64.9% persistence rate) and those who identify as Asian (86.5%, the highest persistence rate among all groups). Among those learners who identify as Latinx (68.6% persistence rate), there is an 18-percentage point difference. For comparison, the persistence rate among learners who identify as White is 79.3% (NSCRC, 2021).

But the impact of the persistence problem goes much deeper than earnings and jobs. College degrees correlate with many other positive outcomes, such as longer life spans (al., 2010), higher levels of employment, greater social stability, better health, increased civic engagement and increased innovation and workforce talent, among other benefits (World Bank, 2021). If 39 million Americans started down the path toward a degree but did not finish, there must be more that the higher education system, practitioners and policymakers can do to support learners and their families. Importantly, the path to a four-year degree is highly individualized, and the U.S. higher education system is not designed for learners to easily stop-out and return. Transfer credit policies that vary by institution, time limits on credit portability, lengthy paperwork, misaligned support, punitive measures for academic struggles, and bureaucracy all too often make it difficult for students to re-enroll and persist in college. Ease of entry and personalized support throughout the journey should be prioritized if we are to put high school students, working learners and adults of all ages at the center of academic and wraparound support design.

### What Factors Influence Student Persistence?

Often oversimplified in a single word, persistence is actually a complex phenomenon. Just as learner journeys are highly individualized, so are the combinations of factors that influence whether or not they complete their studies. Over the past few decades, the way in which the higher education community has thought about persistence has shifted (Seery, 2021). In the early 2000s, findings from studies related to academic persistence indicated that the likelihood of success was driven mostly by students themselves, with less impact or responsibility on the part of the institution (Seery, 2021). However, evidence that has emerged over the last few decades marks a shift in viewing institutions as having much greater influence and responsibility for persistence than they previously had (Seery, 2021).

Research on belonging in recent years has shown that cultivating a student's motivation and sense of belonging have positive influences on persistence. The sense of belonging a student feels on campus has been shown to have a direct impact on academic performance, well-being and career goals (Steele, 2011). Further, institutional interventions that aim to improve students' sense of belonging have demonstrated positive gains in persistence, particularly for racialized and minoritized groups (Murphy, 2020). This is good news for educators and practitioners who want to understand how institutions can better support learners to achieve their goals. However, more recent data also show that students' motivations and sense of belonging are complex and individualized, requiring more personalized interventions, even at scale.

According to a recent systematic literature review in 2021 conducted by Katy Seery, Albert A. Barreda and Stephanie G. Hein of Missouri State University, persistence appears to be impacted by interrelated factors spread across five dimensions of the student experience: student affective factors; institutional, faculty, and course factors; environmental and demographic factors; student academic factors; and technology factors (Seery, 2021). While in theory, such factors could be addressed in isolation, in practice, they are highly connected and synergistic. Thus, student persistence efforts that address factors across different dimensions tend to result in more positive outcomes. Examples of student affective factors include student confidence, motivation, stress and self-efficacy. Additional examples of factors that impact persistence across these five dimensions are displayed in Figure 1 below. While this is not an exhaustive list, it demonstrates how the factors across student, instructor and institutional aspects of the learner experience are interrelated.

Figure 1. Five Categories of Factors Influencing Student Persistence

#### Institutional, Faculty, & Student Affective **Student Academic Technology Factors Factors Course Factors** Demographic Factors **Factors** Sense of belonging Faculty 'presence' and Work responsibilities Time management Access to necessary interaction technology Goal commitment Family responsibility/ Study skills childcare Ability to access to digital Course Development\* Self-efficacy Credit Hours Completed resources Social/ Student Financial and Economic Confidence Academic preparation Digital and computer (esp. writing, math) Motivation literacy Agency/ Choice Financial Aid granted GPA from previous terms Faculty subject expertise Physical Health/ Ability\* Course load Misalignment of online Faculty training in online Mental Health\* course expectations Integration into academic instruction Social/ Peer Support life\* Locus of control Navigation and Basic Needs Met\*\*\* Learning satisfaction individualization of student support\* Family Moral Support \*Factors that have emerged most recently reflect the heightened Self-regulation attention to health and wellbeing, including mental health, sense of Advisor relationship Age belonging, and individualized support with easy navigation to Institutional commitment Gender \*\*There is a lack of empirical studies on ethnicity, race, and cultural to online student needs Ethnicity/ Race\*\* dimension on online retention, partly due to the dependency of students to self-select such descriptors Collective/ Individualism \*\*Basic needs have been studied for higher education in general, but e & Kwak (2013) eery et al. (2021) Royai (2003) there is an opportunity for further online-specific study. Cultural Norms\* Tubilleja (2019) Shah & Cheng (2018) Sources: Hart (2012)

#### Sidebox 1. How SNHU Addresses the Multidimensional Factors Affecting Student Persistence

SNHU's proactive advising model provides each student with an academic advisor who builds a supportive relationship tailored to the student's needs and who is responsible for influencing all five factor categories. For example, SNHU advisors are trained to motivate and build learners' confidence, help them navigate choice of major, help connect them to faculty, and provide a connection to career advising. Advisors also provide administrative support in registering students for selected courses, coaching them through academic assignments and challenges, and helping them access technology support, tutoring resources, and more.

SNHU pairs proactive advising with faculty and academic support. Faculty have response times that measure and track their interactions with students, and students have engagement scores based on their number of interactions with faculty, as well as other academic indicators.

SNHU has room to grow in its overall student retention rates. The overall national average retention rate for full-time firsttime students starting in Fall semester 2020 was 73.1% (NSCRC, 2022). At SNHU, the overall persistence rate was 67%, according to IPEDS data. Please see the last section of this white paper for additional details on SNHU's ongoing pilots and initiatives to improve persistence and success.

Sources: National Student Clearinghouse Data, IPEDS, SNHU internal data for retention rates by race/ethnicity

Many promising practices and interventions for online student persistence that address multiple factors simultaneously are emerging in the U.S. today. A survey of the 2022 higher education landscape calls attention to several initiatives, technology solutions and collaborations. A few stand-out examples are highlighted below.

Georgia State University's Panther retention grants provide students with modest amounts of funding to help support them through financial gaps that prevent them from progressing in their education. In 2018, nearly 72% of Georgia State's population of undergraduate students seeking a bachelor's degree needed support — meaning they had unmet financial needs after financial aid, grants, scholarships, family contributions and working 20 hours per week. Georgia State awarded more than 12,000 grants, and 86% of recipients have graduated with a degree.

Morgan State University's College of Continuing and Interdisciplinary Studies was created in 2021 to serve working adults and returning students. Its aim is to maximize flexibility for learners to help them complete their degrees by easing the transfer credit process and providing flexible concentrations and major areas of study.

InScribe, a Denver-based start-up, is an Al-enabled platform that creates course-based communities to connect learners to people and resources. Its communities create a space for students, faculty and staff to work together to ask questions and share resources. The platform then captures and reuses valuable interactions in order to generate value for future members of the community. InScribe partners with WGU Labs and WGU Academy, Indiana University-Bloomington, Arizona State University, Rio Salado College and Brigham Young University-Idaho.

Penn State World Campus's InsideTrack Strong Start Coaching pilot provided personalized support at scale from the moment a student was accepted through their second term. The pilot leveraged the uCoach platform that included multichannel student communication and self-serve options. These supports enabled Penn State World Campus to provide personalized coaching to nearly four times as many learners. As a result of the pilot, Penn State World Campus saw a 3.6% increase in first-year retention.

At Southern New Hampshire University (SNHU), the advising and student support model has grown into one of the largest elements of the University and is a central part of the student experience. While SNHU is continually working to improve its ongoing persistence and student success efforts, the proactive student advising and wraparound supports have played a pivotal role in the growth and success of an online model.

### Persistence at SNHU:

### Proactive and Personalized Support Developed Through a "Test and Learn" Approach

In 2006, Southern New Hampshire University's (SNHU) board and executive leadership team understood that if the mission of the University -- to transform the lives of learners -- was to be realized, SNHU had to better serve adults who were balancing work and family responsibilities alongside their college studies. This led SNHU to bet big in the online space, while maintaining a focus on its campus operations. At the time, the board knew that creating connections and relationships by means of direct student support would be critical to the success of the online division and that online learners had an inherently higher stopout rate than on-campus learners. Though the risks were clear, SNHU stood up its online division as a separate segment of the University to give it decision-making authority outside of typical University structures. To provide online learners the human connectivity they would need to be successful, SNHU poured resources into its high-touch proactive student advising and support model, which remains a large focal point for the University today. As of 2022, SNHU invests \$66 million in student advising and support annually. SNHU's proactive advising and student support model has now been in place for over a decade and has evolved over time to meet student needs.

In 2007, SNHU's College of Online and Continuing Education (COCE) was founded. With approximately 7,545 learners enrolled, the online division became a separate organization from SNHU's physical campus. This enabled COCE to rapidly test, learn and iterate on its student support model without being constrained by the traditional governance structures of campus. COCE established a program-specific student advising team charged with providing focused learner supports from enrollment through graduation that was separate from, and in addition to, academic faculty. Program-specific advisors were trained in providing support for specific majors and areas of study (i.e., psychology-specific program advisors, nursing-specific program advisors, etc.). Students were assigned advisors who specialized in helping them advance through the fastest possible pathway to graduation.

By 2012, SNHU served approximately 16,875 learners online. It became evident that early term success and persistence in a learner's first term, particularly within the first fifteen days after they enrolled, had the biggest impact on their chances of graduating. Thus, the student advising model evolved from leveraging program-specific advisors to a more personalized model with a 1:50 ratio of advisor to students. Advisors specialized in one of three academic areas: business, arts and sciences, and general education. Students shifted from general education advisors to an advisor in the business or arts and sciences areas after they completed the first three terms of their general education curriculum. SNHU student persistence was positively impacted by this model in the undergraduate space, but not in the graduate space. One downside of this model was that students were reluctant to change advisors after their first three terms of study because they relied upon the relationship they had already built with their first advisor.

As of 2015, SNHU served approximately 68,498 online learners and needed a model that helped advisors personalize their outreach at scale. The advising team built its outreach model and approach around risk factors, using a high, medium or low risk rating for a student's likelihood of dropping out based on a variety of factors, such as: number of transfer credits, gender, age, military status, debt and other factors. The data showed that the risk factor advising approach was not overall effective or accurate. Many students who ranked as "high risk" were not exhibiting "high risk" behaviors, such as not completing assignments on time. Likewise, many students who ranked as "low risk" often needed the most support.

Today, SNHU serves over 170,000 students, and advisors serve online students at a 1:230 ratio. They continue to take a proactive approach to outreach and support, tailoring their practices to meet specific student needs and preferences. Advisors look at student data to identify areas where they can support students based on indicators such as when they last logged into the learning management system and whether they are submitting their assignments on time. Phone and email continue to be the main tools for communications. Advisors find these modes of communication most effective because they often need to discuss complex topics with students, such as the implications of course choice or major area of study.

### Sidebox 2. Equity Audit of SNHU's Student Experience and Systems: Approach and Findings

As a complex problem, improving student persistence and success will ultimately require a systematic approach that includes systems change. Fundamentally, SNHU is taking measures to ensure it is centering the locus of change on the University system, as opposed to the student. The assumption of this approach is that the systems within higher education, including SNHU's system, hold inherent biases and barriers to equity and access. Thus, if leaders, practitioners and staff can audit their internal systems to identify specific barriers, they can then go about solving for them and working toward a more equitable system. SNHU's leadership, faculty and staff believe that this approach will ultimately be the most proactive and supportive way to help learners persist and succeed. In other words, by looking first at how the University is preparing for the learners it serves and how it will meet them where they are, SNHU will be able to identify critical projects and initiatives for its ongoing work related to persistence and success.

As a critical piece of this work, SNHU recently conducted an equity audit of its systems with funding from the Bill and Melinda Gates Foundation. As a result of the equity audit, SNHU has identified key points for improving the student experience, such as faculty interventions, centering the learning experience on students, and advancing belonging and cultural responsiveness. As an example of one initiative coming out of this work, SNHU is developing a partnership with the Association of College and University Educators (ACUE) to drive inclusive pedagogy/andragogy and a co-designed First Year Experience with the University's most marginalized learners.

### **Leading Indicators of Student Success**

On a day-to-day basis, SNHU's faculty, staff and leadership are also reviewing course success rates, on-time academic submission rates and engagement indicators for learners. While many indicators point to the need for support, one of the key correlations to student next-term persistence at SNHU is a student's engagement score. Advisors engage in proactive outreach based on these metrics and a set of baseline requirements for each and every student. SNHU's advising and student support model hinges on the following core practices:

- Relationship-building and proactive, regular outreach tailored to the preferences, needs and preferred communication method of each learner (i.e., interactions can be a voicemail, a five-minute or hour-long conversation, or an email exchange)
- · Personal coaching follows a co-active coaching model where the advisor and student co-create the academic plan, with the advisor serving as an accountability partner in completing the plan
- Wide-ranging support services that reduce hardship and frustration for the learner, such as helping learners enroll in courses, making it easy for them to access support across departments, and offering supportive coaching and words of encouragement
- · Tailored academic advising that maximizes the value of prior learning and transfer credits and accelerates the pathway to graduation based on the learner's goals
- · Interventions based on student behavior data, such as whether students are submitting assignments on time and have logged in frequently to the learning management system to participate in class (see Figure 2 below)

Advisors are trained to review student behavior data across nine indicators of student success (Figure 2). Proactive outreach is triggered based on which students appear to need the most support. In addition to these behavioral indicators, students also receive proactive outreach for any issues related to scholastic standing, policy-related items and balance thresholds.

<sup>&</sup>lt;sup>1</sup> The most recent overall engagement rate across SNHU's 170,000 learners was 96%, as of June 2022. This rate includes engagement in coursework, by phone or by email. 73.8% of learners engaged with their advisor in June 2022.

Figure 2. SNHU's 9 Triggers for Proactive Outreach from Advisor to Student



### Sidebox 3. Student Feedback on SNHU's High-Touch Proactive Advising Model

In 2022, SNHU received nearly 12,000 nominations from students who wanted the University to recognize their advisor for the SNHU Excellence in Advising award. The impact that advisors make on a student's journey at SNHU is often cited by learners when they graduate. The advising team has learned that understanding a student's main goals, motivations and reasons for enrolling at the beginning of their journey is an important part of being able to help them persist through challenges and hurdles that arise. Here is a sample of student feedback:

"Mitchell is an outstanding advisor. He is extremely supportive in helping me meet my goals. I can have a perfect score in my classes and he still checks in to see that everything is OK and if I need him for anything. Those times where there were issues, he looked into it immediately and followed up with me, even though it was not necessary. He hears me and goes beyond to find information and support me. When I took the notorious biostatistics class, Mitch supplied me with plenty of resources to support me during the class. He is very personable and I enjoy speaking with him. I never see speaking to him as a chore. He is genuine and a real gem for SNHU."

"Nicole has impacted my learning and success at SNHU by keeping me motivated, encouraged and she always tells me to try my best. Nicole is my biggest cheerleader and makes me feel that going to school was the right decision to make. She has helped me out so much with school and personal issues. Nicole has taught that putting myself first is okay. She checks on me once a week to see how I am doing both academically and personally. Nicole has gotten me through some very difficult personal issues and I will always be grateful for her help and guidance. Thank you Nicole for being you."

"My advisor is ALWAYS so positive and upbeat. Always giving positive thoughts and energy and encouraging me to keep doing a good job in my courses. She is there when I am going through a hard time, helping me see the big picture and giving me options to help me be successful. I really appreciate that Jenny is my advisor."

"I am not an easy student. I have experienced a host of health problems, family health emergencies, cross-country move, and problems with my job, all of which have made my academic goals very difficult to achieve. Dyanne has never given up on me and keeps me on track with my plan of study no matter what. Having a consistent, supportive academic advisor makes all the difference!!"

### Pandemic Impacts at SNHU

As of May 2022, SNHU served over 170,000 active students, graduated a total of 56,772 students since the start of the pandemic, and saw 18% and 33% year-over-year enrollment growth in the fall of 2020 and 2021, respectively. Enrollment growth is likely reflective of the pandemic driving more learners toward online, flexible, cost-effective college options (Figure 3).

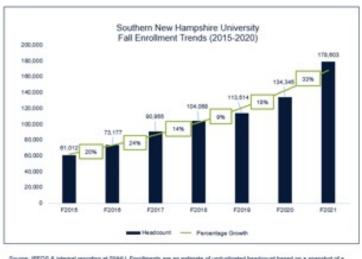


Figure 3. Fall Enrollment Trends at SNHU (2015-2020)

But like the experience at many institutions, the pandemic was a tumultuous time for learners at SNHU. In Fall 2020, SNHU saw a -9% spike in course withdrawals. This presented a key inflection point in internal conversations about persistence and student success. Internal leaders, faculty and staff have been heads down trying to help learners for the past two years since the pandemic began. And yet, term-over-term retention rates continue to be a pain point at SNHU today, with a consistent decline in term-over-term course persistence for the past eight terms (Figure 4), or since the pandemic began in Spring of 2020.

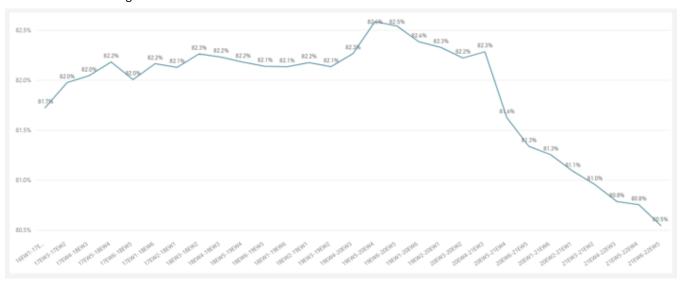


Figure 4. Term-Over-Term Course Persistence Rates at SNHU for Academic Years 2016-2022

In response, leadership, faculty and staff employed an all-hands-on-deck approach to tackling the challenges facing SNHU learners. The portfolio of persistence work at SNHU spans a three-pronged approach intended to address immediate, near-term and long-term student needs:

#### 1. Immediate: Increase Student Access to Support and Funding

- · Deepen Internal Investments in Student Advising:
  - · Increase student advisor capacity from 1:260 to 1:230, since the data show this will support deeper student conversations, better engagement and a better impact on student persistence and success
  - · Increase team lead capacity by reducing direct reports from 1:12 to 1:9 ratios to make a bigger impact
  - · Increase training for student advisors, including continuous skill-building
  - · Pay raises for front line advising staff
- · Help Students Meet Basic Needs: 51,257 students were awarded \$107 million to help them meet basic needs (i.e., housing, transportation, food) and stay enrolled using Higher Education Emergency Relief Funds (HEERF) from the CARES act.

#### 2. Near-Term: Test and Learn for Systems Change

- · Social Justice Fund Pilots: The Social Justice Fund was created to address the inequities that too often get in the way of minoritized students completing their education. The SNHU Diversity, Equity and Inclusion (DEI) team conducted five pilots:
  - · Student emergency funds covered targeted costs like child care and transportation
  - Hybrid advising model blended career and education advising
  - · Learner Resource Groups created peer mentors and student supports
  - · Digital bundles provided hardware and software for students in need
  - · Across the Finish Line pilot targeted near-completers with incentives to complete their degrees
- Ongoing Test and Learn Operational Experiments: The SNHU ReMap team tests and learns on a small scale to find scalable solutions that positively impact student outcomes (e.g., automated nudges to students).

#### 3. Long-Term: Make Major Investments in Infrastructure Improvements

- · Equity Audit of SNHU's Student Experience and Systems: In partnership with the Bill and Melinda Gates Foundation, SNHU conducted an equity audit of its systems and the student experience to identify ways to improve persistence and success for all learners, and especially among BIPOC audiences. For phase two of this work, SNHU is developing a partnership with the Association of College and University Educators (ACUE) to drive inclusive
- · Student Value Chain Dashboard: SNHU created a student value chain dashboard that gives SNHU faculty and staff insight into real-time feedback from students at every point in their journey.
- · Inclusive Curriculum Design: SNHU is developing a custom Diversity, Equity and Inclusion framework for curriculum development in partnership with Ease Learning.

### Conclusion

Persistence is not a new issue for institutions of higher education, but COVID exacerbated the breadth and impact of the problem facing learners and institutions today. Solving for this challenge requires aggressive effort and investment on the part of institutions, practitioners, and policy-makers, who can take action to be more supportive of the challenges learners are facing, as opposed to expecting learners to accommodate existing models and delivery mechanisms. Such actions include interrogating how institutions operate and a willingness to eliminate structural barriers to equity and inclusion. The onus of change must first be on the institution and its systems. Persistence is a complex challenge that requires personalized approaches, especially for racialized and minoritized groups of students who are least well served in education and face multiple friction points in their journey toward a credential.

### **Policy Recommendations**

- Support funding for programs that encourage proactive student advising, academic support and career advising.
- Fund more research to identify scalable proactive advising practices and their impact on student outcomes.
- · Facilitate access of better real-time data on persistence and student success for and within institutions.
- Support accreditation practices that include consideration of persistence and success metrics, as well as sharing of best practices across institutions.
- · Fund basic needs, emergency grants and mental health supports to better meet student needs during life challenges; support flexibility to dial up and dial down pace.
- · Create more flexibility within Satisfactory Academic Progress guidelines to better support persistence and re-entry to school.

## **Acknowledgements**

Thank you to the following colleagues at SNHU for their collaboration and partnership in developing this white paper: Catherine Alessi, Scott Barker, Heidi Barnes, Benjamin Bullock, Riman Dwiadari, Jessica Eldridge, Jada Hebra, Libby May, Jacqueline Mendonca, and Matthew Thornton.

### **Sources**

al., B. L. (2010). Education Reporting and Classification on Death Certificates in the U.S. Vital and Health Statistics, 1-16.

Carnevale, A. P. (2021). Center on Education and the Workforce. https://cew.georgetown.edu/cew-reports/collegepayoff2021/

Georgia State University Website. (Accessed July 11, 2022). Panther Retention Grants. https://success.gsu.edu/initiatives/panther-retention-grants/

Giovanetti, E. (2021, August 16). Millions of Americans have college debt but no degree: How to pay off your student loans. Fox Business. https://www.foxbusiness.com/personal-finance/college-debt-no-degree-how-to-pay-student-loans

Hess, A. J. (2021, March 10). The stimulus bill is set to give nearly \$40 billion to higher education—here's where that money will go. CNBC Make It. https://www.cnbc.com/2021/03/10/stimulus-bill-to-give-nearly-40-billion-to-higher-education.html

Morgan State University Web Site. (Accessed July 11, 2022). College of Interdisciplinary & Continuing Studies. https://www.morgan.edu/cics

Murphy, Mary C. (2020, July 15). A customized belonging intervention improves retention of socially disadvantaged students at a broad-access university. Science Advances. https://www.science.org/doi/10.1126/sciadv.aba4677

Nadworny, E. (2022, January 13). More than 1 million fewer students are in college. Here's how that impacts the economy. NPR. https://www.npr.org/2022/01/13/1072529477/more-than-1-million-fewer-students-are-in-college-the-lowest-enrollment-numbers-

National Student Clearinghouse Research Center (NSCRC). (2021, July). Persistence and Retention: Fall 2019 Beginning Cohort. https://nscresearchcenter.org/wp-content/uploads/PersistenceRetention2021.pdf

National Student Clearinghouse Research Center (NSCRC). (Spring 2022). Overview: Spring 2022 Enrollment Estimates. https://nscresearchcenter.org/wp-content/uploads/CTEE\_Report\_Spring\_2022.pdf

National Student Clearinghouse Research Center (NSCRC). (June 2022). Persistence and Retention: Fall 2020 Beginning Postsecondary Student Cohort. https://nscresearchcenter.org/wp-content/uploads/PersistenceRetention2022.pdf

Nietzel, M. T. (2022, May 11). More than 39 million Americans have attended college, but earned no degree. Forbes. https://www.forbes.com/sites/michaeltnietzel/2022/05/11/more-than-39-million-americans-have-attended-college-but-earned-no-degree/?sh=f0d952b3cd39

Nova, A. (2022, April 11). Biden administration will give millions of student loan borrowers in default a fresh start—here's what you need to know. CNBC. https://www.cnbc.com/2022/04/11/millions-of-student-loan-borrowers-in-default-are-getting-a-fresh-start-.html

Peralta Community College District Web Site. (Accessed July 11, 2022). Peralta Online Equity Initiative. https://www.peralta.edu/distance-education/peralta-online-equity-initiative

Sedmak, T. (2020, December 17). National Student Clearinghouse Media Center. https://www.studentclearinghouse.org/blog/ fall-2020-college-enrollment-declines-2-5-nearly-twice-the-rate-of-decline-of-fall-2019/

Seery, K. B. (2021). Retention strategies for online students: A systematic literature review. Journal of Global Education and Research, 72-84. https://www.doi.org/10.5038/2577-509X.5.1.1105

Steele, Claude M. (April 4, 2011). Whistling Vivaldi: How Stereotypes Affect Us and What We Can Do (Issues of Our Time).

Torpey, E. (2020, October). U.S. Bureau of Labor Statistics. https://www.bls.gov/careeroutlook/2020/article/education-leveland-openings.htm#:~:text=A%20bachelor's%20degree%20is%20typically,average%2C%20from%202019%20to%202029.

World Bank. (2021, October 22). The World Bank Understanding Poverty. https://www.worldbank.org/en/topic/ tertiaryeducation#1