

As the United States continues to confront the health pandemic and the longstanding epidemic of systemic inequities, addressing the strengths and needs of the Latino community disproportionately affected is key. Accelerating college degree attainment of the young and fast-growing Latino population provides a specific opportunity for the country.

Who is *Excelencia in Education*?

Excelencia in Education, founded in 2004, accelerates Latino student success in higher education to address the U.S. economy's need for a highly educated workforce and civic leadership by:

- Providing data-driven analysis on issues in higher education with a Latino lens;
- Promoting higher education policies and institutional practices that support Latinos' academic achievement and that of other post-traditional students; and,
- Organizing a network of institutions and professionals with the common cause of Latino student success.

Good policy is informed by good practice. The ability to serve Latino students at scale requires knowledge of the Latino student profile and what works to accelerate Latino student success. Policy must keep up with the evolving challenges and opportunities to serve students. To meet our mission of accelerating Latino student success, we must increase degree attainment and close equity gaps.

Guiding Principles

The following frame is an approach to reassess current federal policies using a Latino lens.

- Efficiency in serving traditional students today can limit effectiveness in serving a majority of students tomorrow.
- Increase educational and economic opportunity for all students, prioritizing access and success for low-income and underrepresented students.
- Institutions that have a concentration of Latinos must transform to better serve the needs of the students they enroll.

***Excelencia in Education's* Policy Priorities**

Excelencia's policy agenda advocates for policies to increase degree attainment and close equity gaps to accelerate Latino student success based on the current educational realities. In working with practitioners this past year, four issues were continually front and center in their daily efforts to support Latino student success: 1) **affordability**, 2) **institutional capacity**, 3) **retention and transfer**, and 4) **workforce preparation**.

Recommendations

To increase Latino student success, policymakers should address affordability, institutional capacity, retention and transfer, and workforce preparation in order to increase degree attainment and close equity gaps to accelerate Latino student success.

Affordability

Many Latino students adjust their attendance patterns to fit into a financial aid system not built for them. Now, the pandemic has resulted in decreased incomes, making it harder to pay for college. The following would serve students broadly and would disproportionately benefit Latino students:

- Strengthen the Pell Grant by doubling the Pell Grant and making it a fully mandatory program.

- Simplify the financial aid system, including student loan repayment and emergency aid applications.
- Improve Federal Work-Study by revising the federal campus-based aid distribution formula to more strategically support needy students, reducing administrative burdens to program participation, and increasing funding.
- Allow DREAMers to access federal aid, including financial aid and emergency aid funding distributed in response to the COVID-19 pandemic.

Institutional capacity

Hispanic-Serving Institutions enroll the overwhelming majority of Latino students, yet are low-resourced and face further budget cuts in the midst of an economic recession. The following recommendations would improve these institutions' capacity to serve Latino students:

- Prioritize and significantly increase financial support to institutions serving high numbers of students with financial need and count every student instead of using full-time equivalent.
- Provide guaranteed funding to all Hispanic-Serving Institutions who meet the eligibility requirements for Title V grants.
- Refocus and limit the allowable activities for Title III and V grants to better align with Latino student success and in an online environment.
- Improve information about federal investment in Hispanic-Serving Institutions by increasing transparency around grant outcomes.

Retention and transfer

Latinos are not supported through the postsecondary pathways because they do not follow a traditional pathway—entering postsecondary education right after high school and graduating in four years from the institution where they first enrolled. Given the disproportionate vulnerability of Latinos because of the pandemic, these pathways are being further disrupted. The following recommendations address college pathways and priorities to retain Latino students:

- Make transfer efforts an allowable activity for Higher Education Act Title V (Developing Hispanic-Serving Institutions Program) grants.
- Update federal data to better capture Latino students' pathways and how federal funding impacts Latino student success.
- Ensure access to reliable internet connectivity for students and commit to long-term broadband infrastructure investments.
- Provide financial incentives to retain Latino students on their path to graduation.

Workforce preparation

The pandemic has shown that Latinos are overrepresented in the workforce but in jobs that are vulnerable and lower in pay. The following recommendations support Latino students' successful transition to the workforce:

- Leverage existing federal programs, such as Federal Work-Study, to support experiential learning opportunities for students.
- Make workforce development an allowable activity for Title V grants to support institutions in creating workforce programs.
- Incentivize engagement between employers and the institutions serving Latino students.

Affordability

Excelencia knows college is not affordable for many Latino students. They adjust their attendance patterns to fit into a financial aid system not built for them. Additionally, the COVID-19 pandemic has disproportionately impacted Latinos' incomes, making it harder to afford a postsecondary education. As the pandemic has made clearer students' financial needs, policymakers have an opportunity to address affordability by making it easier for students to navigate financial aid systems and providing additional funding to programs that support Latino student success.

How can policy help Latinos afford a degree?

1. Strengthen the Pell Grant by doubling the grant and making it a fully mandatory program.

Latinos are already active participants in the Pell Grant program, and doubling the amount can make postsecondary education more affordable for them. *Excelencia's* research of federal data has found that Latinos are more likely to receive a Pell Grant (47%) compared to state aid (29%), federal loans (29%), or institutional aid (19%).¹ Latinos receive a larger average Pell Grant than their peers (\$3,855 vs. \$3,731 for all).²

The current Pell Grant is far from enough to cover the full cost of college. When the Pell Grant was first established, the maximum amount covered the full cost of tuition. Today, the maximum (\$6,395) only covers about a quarter of college costs; Latinos receive, on average, half of the maximum amount, leaving them with steep costs to cover.

Additionally, Pell Grants are currently subject to annual renewals of funding from Congress (discretionary) instead of guaranteed annual funding, like Social Security (mandatory). Making the Pell Grant a fully mandatory program guarantees students receive their funds.

2. Simplify the financial aid system, including student loan repayment, and emergency aid applications.

From application to repayment, Latino students face multiple rounds of paperwork, making it difficult to access the funding available to them. Simplifying the financial aid and loan repayment processes could improve Latinos' access to affordable higher education.

Applying for aid:

As the COVID-19 pandemic continues, students need funding to persist in their education. Eligibility for emergency funding needs to be clear for students and institutions. Moreover, Latino students are likely to have reduced incomes—almost half of Latinos have had their hours reduced or lost a job altogether due to the pandemic.³ However, students applied for financial aid based on their 2018 income. The process to apply for additional financial aid must be clear and simple for both students and institutions so their financial aid packages reflect their true need.

Loan repayment simplification:

Student loans are a piece of the affordability puzzle, but few Latino students borrow. Less than one-third of Latino students borrow to pay for college (29% of all Latino students borrow, an average of \$6,600 total), and those who complete a degree borrow much more (68% of Latino bachelor's degree earners borrow, an average of \$25,700 total).⁴ While reasons for not borrowing vary, making repayment easier could increase confidence in borrowing to pay for college.

Simplifying student loan repayment could make it safer for Latino students to borrow. Seven repayment options are available for students, but the majority of Latino borrowers are in a standard repayment plan (57%), with fewer in an income-driven repayment plan (26%).⁵ These various repayment plans were intended to meet borrowers' varying needs, yet many Latino

borrowers still default and at a higher rate than their White peers. About 35% of Latino borrowers defaulted at least once in 12 years compared to 20% of White students.⁶ Income-based repayment plans can offer a \$0/month payment, which helps borrowers avoid default and still make progress on their loans. However, borrowers must re-enroll annually. Making it easier to enroll in an income-driven repayment plan can help Latino borrowers avoid default.

3. *Improve Federal Work-Study by revising the federal campus-based aid distribution formula to more strategically support needy students, reducing administrative burdens to program participation, and increasing funding.*

As students prepare for a continually changing workforce, the Federal Work-Study (FWS) program can help Latino students access experiential learning opportunities, like internships. It also supports students' ability to access on-campus resources, which can increase retention and completion. However, Latinos access to the program is limited because of its set-up, but addressing the formula, administrative burdens, and increasing funding can improve access.

First, Federal Work-Study is allocated based on a formula that prioritizes an institution's previous participation in the program, disadvantaging the institutions where Latinos enroll. The formula's Base Guarantee ensures institutions in the program in 1999 receive the same amount each year. Over half (51%) of FWS recipients are at private four-year institutions.⁷ Fewer funds are distributed to institutions who have a higher concentration of low-income and Latino students, such as communities. Currently, only 4% of Latinos receive Federal Work Study.⁸

Second, administrative hurdles to FWS participation can make it difficult for the institutions where Latinos enroll to participate. Colleges must match the amount they receive—or apply for a waiver—and cover the administrative costs of the program.⁹

Third, funding levels for FWS have remained stagnant over the last decade, despite increased student enrollment, including more Latino student enrollment. Currently, about \$1,600 is allocated per FWS participant.¹⁰ Without additional funding, the institutions where Latinos enroll are unable to access FWS, limiting Latinos' participation.

4. *Allow DREAMers to access federal financial aid, including emergency aid distributed in response to the COVID-19 pandemic.*

Undocumented students are unable to access federal financial aid, regardless of need. While just 2% of Latino students are not U.S. citizens or residents, undocumented students are an important part of the Latino community.¹¹ There are almost half a million undocumented postsecondary students, and 46% of them are Latino.¹² Considering the growing financial need of this core group of Latino students, ensuring access to financial aid can support Latino student success.

Institutional Capacity

Institutions enrolling Latino students are critical to *Excelencia* in Education's mission of accelerating Latino student success, including Hispanic-Serving Institutions (HSIs).¹ HSIs disproportionately educate the majority of Latino students across the nation--while only 17% of higher education institutions are HSIs, they enroll 67% of all Latino undergraduates.¹³ Institutions, including HSIs, serving students with the highest need are often some of the most under-resourced. The health pandemic has made clearer the inequities that exist for Latino students and the institutions that enroll them. Now, policy should focus on addressing these inequities by strengthening the capacity of these institutions to improve Latino students' access and completion in higher education.

What can be done to support institutions' capacity building efforts?

- 1. Prioritize and significantly increase financial support to institutions serving high numbers of students with financial need and count every student instead of using full-time equivalent.***

The Title III and V programs of the Higher Education Act, the Strengthening Institutions programs, were created with the intent to support institutions with a high enrollment of needy students and low-core expenses to build their institutional capacity to better serve their students. However, as more low-income students enter higher education, we must equitably invest in the institutions that are enrolling them. In addition to funding distributed to institutions in response to Covid-19, funding for Title III and V programs must increase as institutions build their capacity to serve students in a pandemic and post-pandemic world.

Funding for these institutions has not kept up with growth. In the last decade, the number of HSIs has increased 84%, from 293 to 539 HSIs, while funding for the Title V: Developing Hispanic-Institutions (Title V) program has only grown 6%, from \$117 million to \$123 million.^{14,15} Annually, 80% of the funding goes to awarding continuing grants, limiting funding opportunities for the dozens of institutions that become HSIs every year.¹⁶ Congress must ensure funding for Title III and V keeps up with the growth in eligible institutions.

Moreover, as the COVID-19 pandemic continues, institutions that serve a large number of Latino, first-generation, and low-income students are disproportionately affected and will need more equitable financial support to make up for lost revenue and state funding. As additional funding is appropriated to institutions, how students are counted is a critical component of equitable funding. *Excelencia's* analysis found that using full-time equivalent (FTE) as the primary measure for federal funding related to the pandemic (CARES Act) only captures 66% of students enrolled at HSIs, compared to 78% of students at non-HSIs.¹⁷ Therefore, students' financial need was undercounted and inadequately funded. If we are to meet the needs of Latino students and the institutions that enroll them, measures for enrollment that consider every student are key.

- 2. Provide guaranteed funding to all Hispanic-Serving Institutions who are meet the eligibility requirements for Title V grants.***

Every year, the number of HSIs grows and outpaces the amount of funding available. Since Title V is a competitive program (eligible HSIs are not guaranteed funding), receiving funds from this program also grows more competitive every year. To more equitably support Latino student success, via the institutions that educate them, all HSIs should receive guaranteed funding. Congress could set up a new grant that provides funding to all HSIs that are designated eligible for

¹ Hispanic-Serving Institutions (HSIs) are defined in Title V of the Higher Education Act, as accredited and degree-granting public or private nonprofit institutions of higher education with 25 percent or more total undergraduate Hispanic full-time equivalent enrollment

Title V, regardless if they have applied for a competitive Title V grant. For example, 10% of funding appropriated to Title V could be set aside to provide a grant to every Title V eligible HSI. Based on FY2019, about \$12.9 million would be set aside for non-competitive grants.

HSIs would be more equitably supported through guaranteed funding for two reasons: 1) HSIs already have to apply to be designated eligible for Title V, and it's inequitable to repeatedly ask them to apply for funding, and 2) a guaranteed amount for institutions meeting Title V eligibility can go a long way in helping those institutions build their capacity to improve the quality of education they offer.¹⁸

3. *Refocus and limit the allowable activities for Title III and V grants to better align with Latino student success and in an online environment.*

The Title V: Developing HSIs program is intended to expand and enhance capacity, quality, and student achievement and has 16 allowable activities for grant support. Given this diversity of allowable activities, it is not easy to summarize the impact of the federal investment at scale or answer questions about the actual investments by grantees and the link of these funds to meeting the purpose of the grant program. *Excelencia's* analysis of Title V grants showed that most institutions that receive support for capacity building choose to invest in the activities that support student success, including support services and faculty/curriculum development. However, there are ten allowable activities that improve educational opportunities but are not aligned to student success, including that of current students. By better aligning institutional capacity building to directly tie to student success, we can and should expect more from those institutions enrolling high numbers of Latino students.

As institutions transition into long-term online learning, institutions must be prepared to meet their students' needs. Federal statute allows the Secretary of Education to prioritize Title III and V grant activities to meet Latino students' current needs. Institutions were already transforming their curriculum to better support Latino student success, but new challenges arise in online learning. Moreover, the effects of the pandemic have especially hit Latino communities. Latinos had the highest unemployment rate at the peak of the shutdowns, have faced reductions in incomes, and are disproportionately contracting COVID-19.¹⁹ To ignore these realities is a disservice to the social, emotional, and mental health needs of Latino students. The Secretary can set a priority around these activities, leaving institutions better equipped to support Latino student retention and persistence during and after the pandemic.

4. *Improve information about federal investment in Hispanic-Serving Institutions by increasing transparency around grant outcomes.*

The HSI designation is predicated on enrolling Latino students, and Title V grants are not required to be targeted to directly support Latino students. Trendsetting institutions are working beyond enrollment and supporting Latino students on their path to graduation.

Excelencia's analysis of Title V grants revealed a broad link between the increase in HSIs and Latino student access and completion in higher education.²⁰ However, questions about the impact of Title V investment remain: Has the investment increased HSIs' capacity and educational quality for the students they enroll? Has the federal investment in HSIs improved Latino students' educational achievement? By requiring more robust performance reports and more data, disaggregated by race/ethnicity from institutions, we could have a better sense of the federal investment and ensure funding is aligned with the goal of improving higher education for Latino students.

Retention and Transfer

Latino students' pathway to degree completion is post-traditional. *Excelencia* in Education's research has found that Latinos often transfer institutions, attend part-time, and remain enrolled well after beginning their postsecondary education. Because Latinos do not follow a traditional postsecondary pathway—entering postsecondary education right after high school and graduating in four years from the institution where they first enrolled—they are not supported through postsecondary pathways.

While COVID-19 has upended higher education and enrollments decreased for almost every group, Latinos' enrollment in higher education increased, showing a continued commitment to postsecondary education.²¹ However, given the disproportionate vulnerability of Latinos because of the pandemic, their pathways could be further disrupted. Federal and state policy should recognize Latinos' commitment to higher education and address the post-traditional pathways. Doing so would help more Latino students complete a degree in a timely fashion, providing economic benefits to students and policymakers.

How can policymakers support Latinos' retention & transfer on their path to a degree?

1. *Make transfer efforts an allowable activity for Higher Education Act Title V (Developing Hispanic-Serving Institutions Program) grants.*

Currently, the only explicit transfer-related activity allowed under Title V is the creation of articulation agreements to facilitate the transfer from two-year to four-year institutions. Articulation agreements, while important, are on their own not enough to improve transfer. Institutional capacity can be improved to strengthen transfer by investing in more robust transfer efforts, such as student data sharing between institutions and creating clearer pathway programs.

Title V is a good place to target transfer support because these grants go to Hispanic-Serving Institutions (HSIs). HSIs enroll two-thirds of Latino students, and many (43%) are public two-year institutions.²² Latino students are more likely to transfer than their peers. Almost half (49%) of Latino students attempt to transfer their credits, the highest of all racial/ethnic groups, on par with Black students (49%).²³ Among those students, less than half (48%) of their credits successfully transferred.²⁴

Institutions need funding to build successful transfer infrastructure, and allowing HSIs to use funding that's already available to them for this purpose can facilitate Latino student success. For example, better data sharing could be used to identify potential Latino transfer students. Institutions are not obligated to share data with other institutions, leaving them and their students in the dark about transfer opportunities. To strengthen transfer, increased collaboration between two- and four-year institutions will be critical. Institutions could share data about students, set up articulation agreements to ensure credits transfer, or incentivize associate degree completion before transfer. By funding this through existing programs, or creating new funding programs at the state level, institutions can better do the work that we know helps Latinos.

2. *Update federal data to better capture Latino students' pathways and how federal funding impacts Latino student success.*

Federal data does not capture Latino students' postsecondary experiences because they do not follow what a "traditional" pathway looks like. The "traditional" pathway is one where a student enters postsecondary education right after high school and graduates in four years with a bachelor's degree from the institution where they first enrolled. When federal graduation rates are

reported, they reflect “traditional” students who began and graduated from the same institution within three or six years (for two- and four-year institutions, respectively).

Latino students follow a post-traditional pathway and are often not included in federal graduation rates, which are often used as a measure of success. Consider the data on Latino students: Latino baccalaureate degree holders are most likely of all racial/ethnic groups to begin at a two-year institution (33% vs. 28% for all).²⁵ In fact, about half of Latino students transfer to a two-year institution at some point in their enrollment, regardless of their starting institution.²⁶ Further, Latinos are most likely to remain enrolled beyond the traditional time period for a degree. About 17% of all Latino students are still enrolled six years after beginning their two- or four-year degrees, the highest of all racial/ethnic groups.

Current data systems count those transfers or remaining enrolled as a dropout, which can reflect negatively on the institution. Additionally, the data don’t show important points along the path to graduation, including retention and persistence disaggregated by race/ethnicity. With better data there are opportunities to incentivize retaining students, improving transfer, and ultimately, increasing degree completion.

3. *Ensure access to reliable internet connectivity for students and commit to long-term broadband infrastructure investments.*

As classes continue to be offered virtually and campuses remain closed, policymakers must address the digital divide. Only 57% of Latino families have access to a computer at home, and these devices are often shared among family members.²⁷ Only 67% of Latino households have home broadband access.²⁸ Moreover, students access to on-campus libraries for digital resources, such as wi-fi and computers, is limited.

Students cannot persist in their studies if they cannot reliably access their courses. In the short term, institutions were ready to provide laptops and hot spots to their students, and access to that technology must continue. However, long-term investments in broadband infrastructure are also needed.

4. *Provide financial incentives to retain Latino students on their path to graduation.*

While access to higher education for Latino students has increased steadily, degree attainment has not. Only 1 in 4 Latino adults hold at least an associate’s degree.²⁹ Currently, most funding programs are based on rewarding graduation or degree completion but do not consider the work done to retain students. Leading indicators to completion, including year-to-year retention, are key to ensuring Latinos are on track. Today, new and returning enrollments are down due to the COVID-19 pandemic. Supporting those institutions that are retaining students year-to-year can help ensure Latino students stay on track to graduate.

Workforce Preparation

Excelencia in Education's mission is to accelerate Latino student success in higher education—which would increase the number of Latinos entering the workforce with a degree. Despite the pandemic, Latinos' labor force participation over the next decade is expected to increase, while participation is expected to decrease for non-Hispanic Whites. Additionally, the COVID-19 pandemic has made more public what we've known—Latinos are heavily represented in both essential jobs and those that were vulnerable and lost when lockdowns began. Latinos' unemployment rates increased from 4.8% before the pandemic to a peak of 18.5% in April 2020.³⁰ As the country faces a changing workforce and a recession, we must ensure Latinos are prepared to enter and succeed as competitive candidates.

How can federal and state policy support Latinos' workforce preparation?

1. Leverage existing federal programs, such as Federal Work-Study, to support experiential learning opportunities for students.

Experiential learning opportunities—opportunities that allow students to apply their learning such as internships—supports student success during and after postsecondary education, but are often unpaid opportunities. Leveraging existing programs can help make these opportunities available to Latino students or support institutions as they transform their curriculum to include more applied learning in their classes. Federal Work-Study could be better leveraged to make these opportunities available to Latino students.

Increasing funding to already existing federal programs can help Latino students gain these experiences outside the classroom. Latino students are already active participants in the workforce. Almost two-thirds (62%) of students work while in school and half of those students work 30 hours or more.³¹ However, internships are often unpaid, and Latinos are both underrepresented in internships overall and overrepresented in unpaid internships. While Latinos made up 10% of recent graduates in a 2020 survey, they made up 12% of students who did not have an internship and 10% of those in an unpaid internship.³² By leveraging existing funding, Latinos won't have to choose between earning a paycheck and getting an applied learning experience.

Experiential learning is important for competitive entry into the workforce and can help Latino students navigate new systems. Almost half of Latino students are first-generation students and might be the first in their families entering their profession. They may not have built-in social networks, but internships and on-the-job learning can help them build those networks and navigate new workplaces. Even with a degree, Latinos are still less likely to be employed in the highest paying occupations. Only 22% of Latinos are employed in management, professional, and related occupations, compared to Asians (52%), Whites (41%), and African-Americans (31%).³³ Experiential learning opportunities can ensure students don't enter the workforce without any experience in their field.

2. Make workforce development an allowable activity for federal Title V grants to support institutions in creating workforce programs.

The Title V program, the Developing Hispanic-Serving Institutions (HSIs) program, can target resources to institutions enrolling large numbers of Latino students and can be updated to include workforce preparation. There are 16 allowable activities in Title V to improve institutional capacity, but none explicitly focus on workforce development.

HSIs enroll the overwhelming majority of Latinos in higher education. *Excelencia's* research on HSI graduates has shown that they are more likely to feel fulfilled in their work and have higher levels of well-being.³⁴ However, the same graduates stated that their institutions could have done more to prepare them for the workforce. By providing the funding through Title V, Hispanic-Serving Institutions can be supported in building their workforce development capacities with funding to, for example, set up scholarships for students pursuing internships, partnerships with local non-profits, or supporting their career services work.

3. *Incentivize engagement between employers and the institutions serving Latino students.*

To best prepare Latino students for the workforce, institutions need to know their community and national workforce demands. At the same time, employers are looking to diversify so their employees better reflect the national population. The pipeline between these two needs can be improved. One way is through coordination between Hispanic-Serving Institutions, which graduate two-thirds of Latino graduates, and employers committed to diversifying their employee base. Employers can inform HSIs' workforce preparation, and institutions can cultivate a prepared and diverse group of graduates.

Just as Latino students attend school close to home, Latino graduates stay close to their institution after graduating. Among Latino graduates, 79% were employed in the same state as their bachelor's degree institution, the highest of all racial/ethnic groups (overall, 72% of students stay in-state). As communities recover from the COVID-19 pandemic, institutions of higher education will be key in making this recovery possible.

States and the federal government have workforce preparation programs in place that provide grants or funding to institutions. By providing priority or additional funding for those employers partnering with HSIs, employers can be incentivized to partner with new institutions and reach a larger number of Latino students.

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