

# 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?

120  
credits

4 years

15  
credits  
semester

60  
credits

2 years

- 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

# Background

- 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?

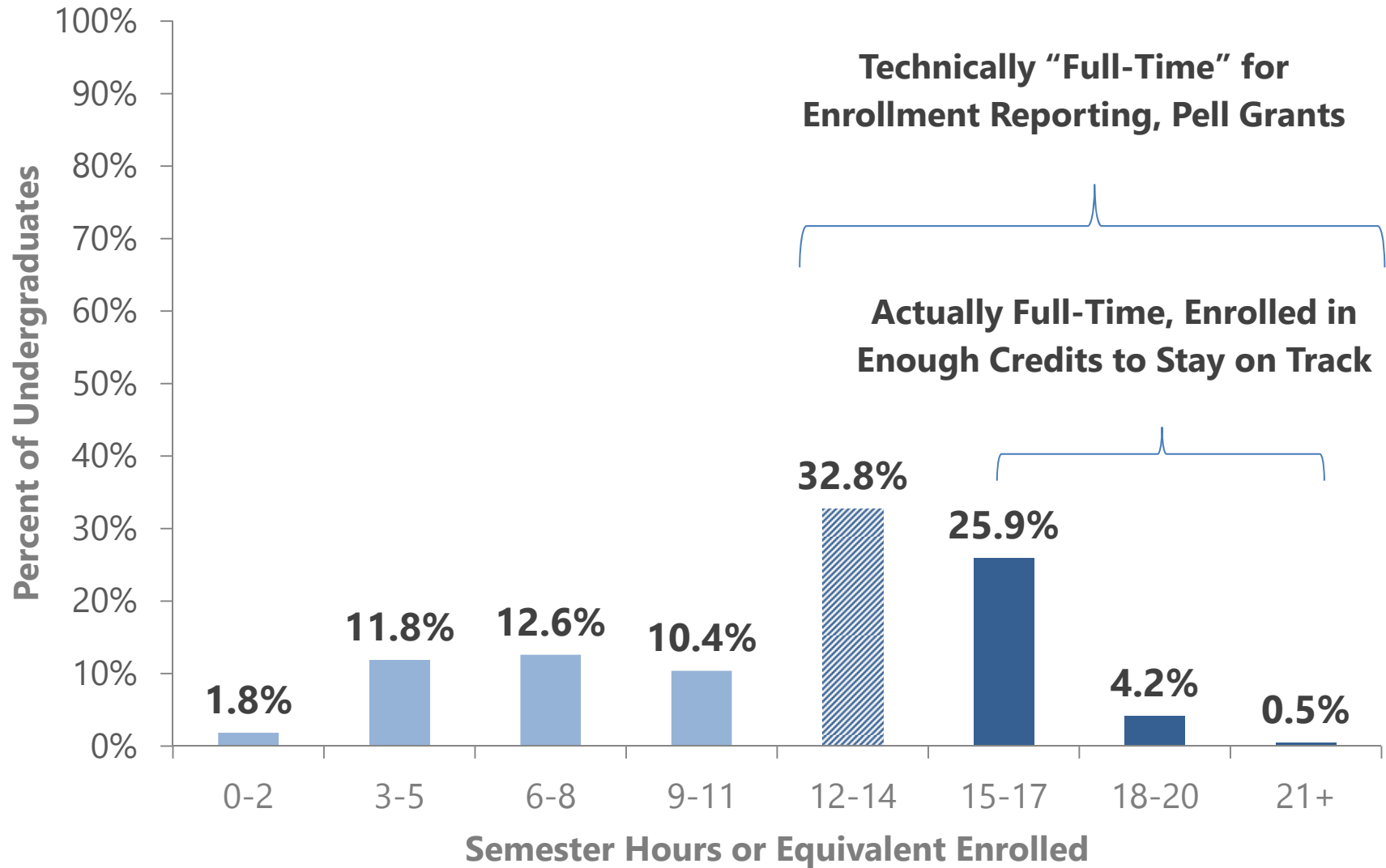
# Survey Results: Summary

- 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



# 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**



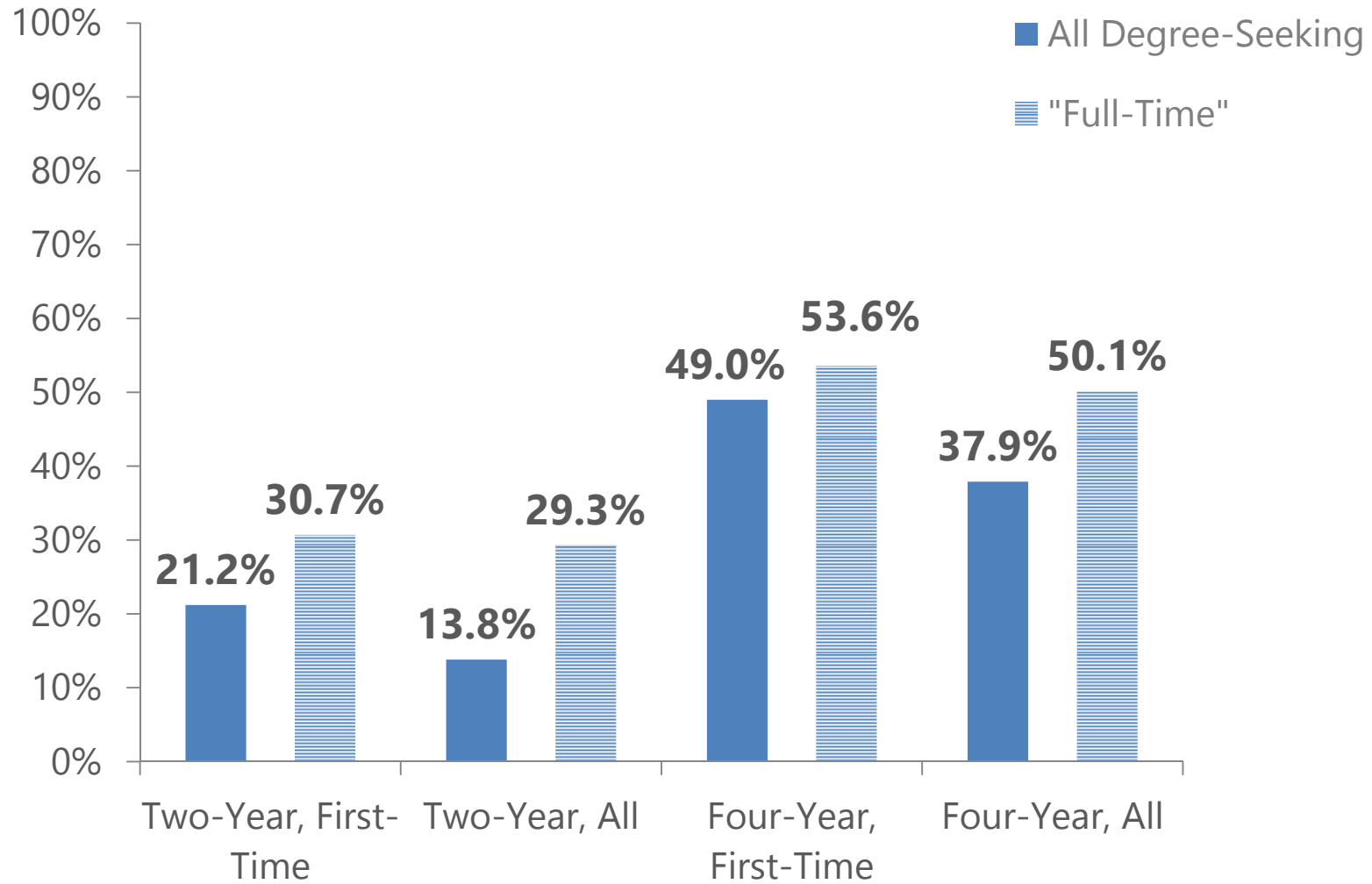
# Four-Year Institutions

- 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**



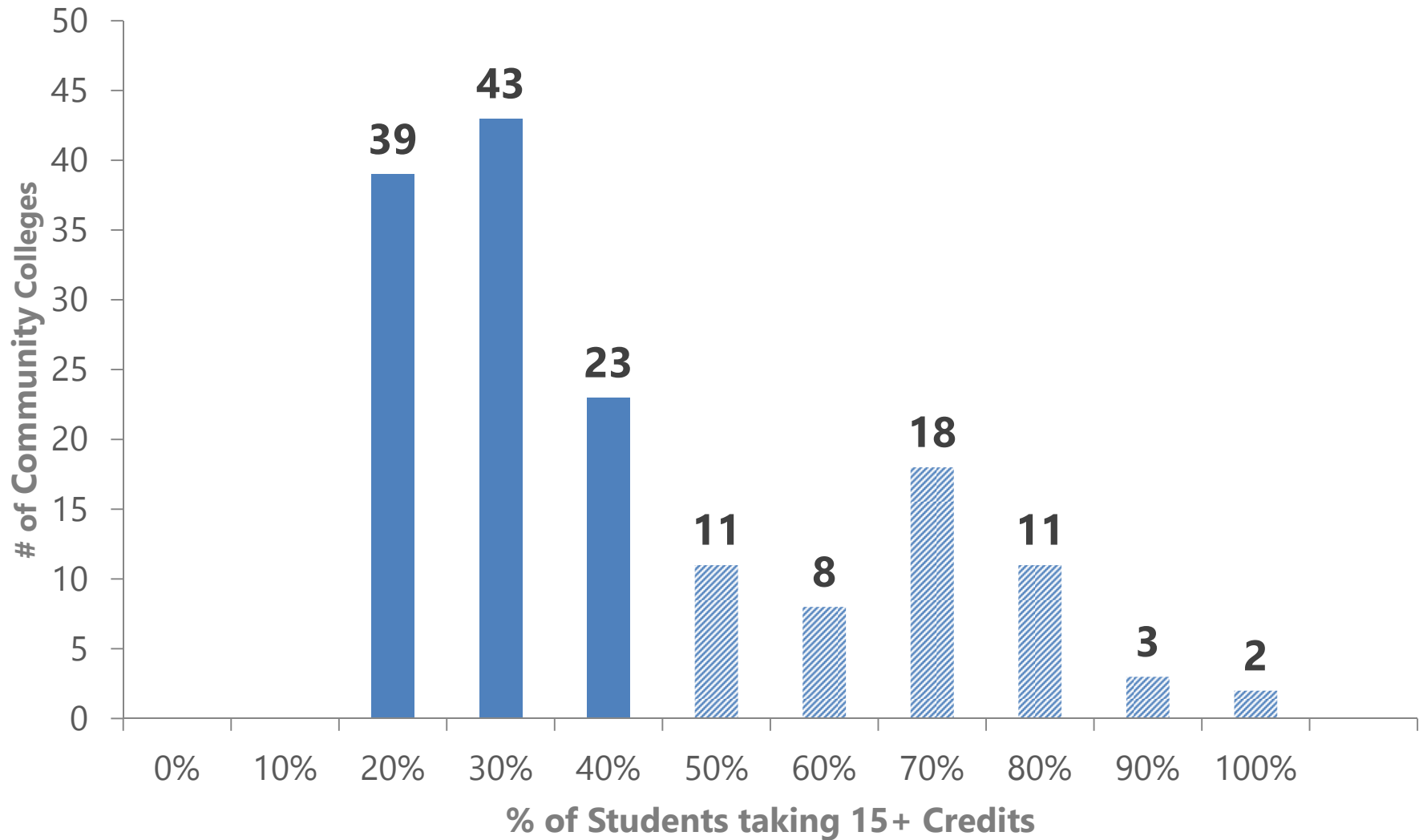
# Institutions vary in proportions of undergraduates taking 15+ credits

- 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

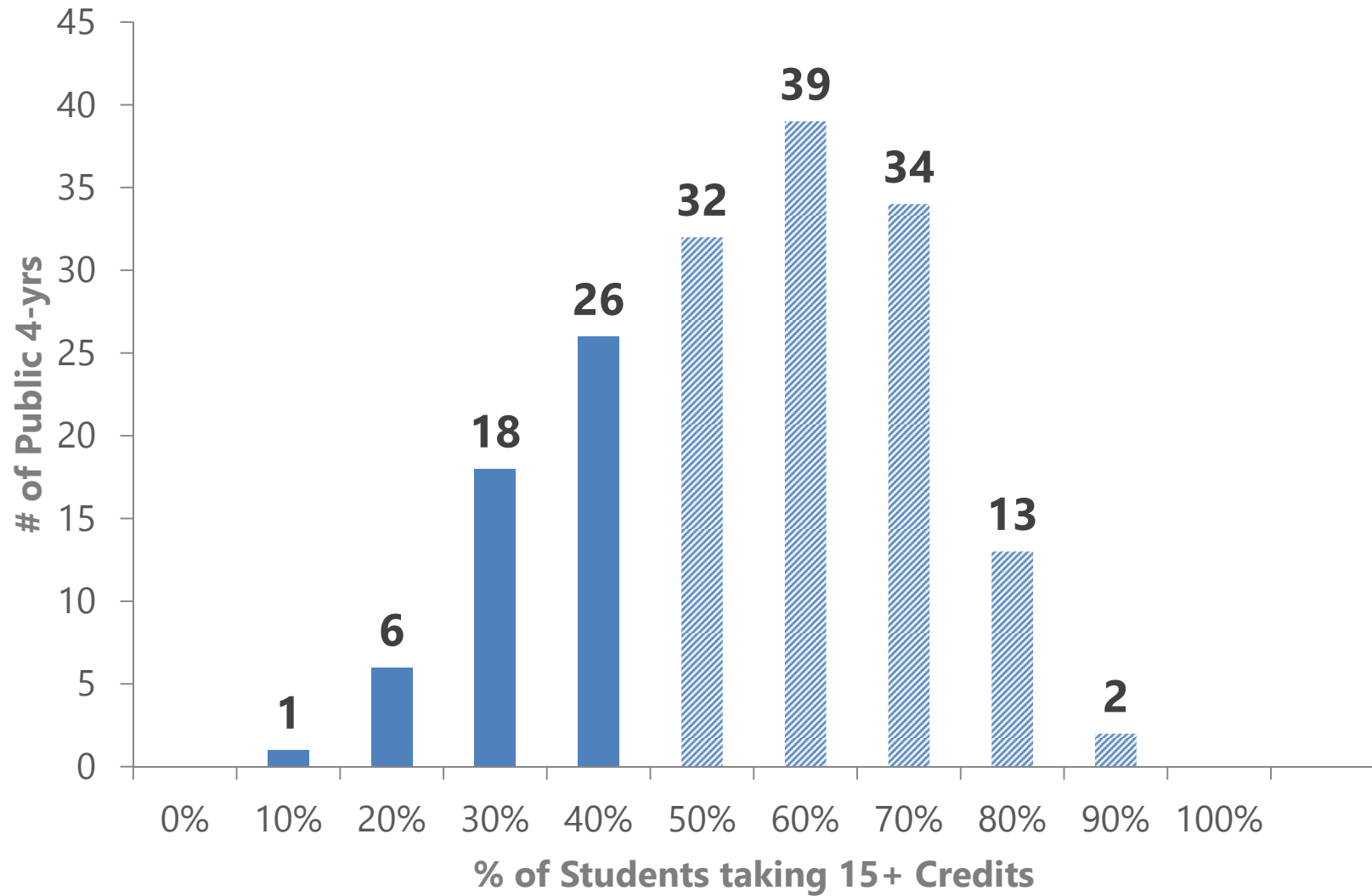
**Figure 2. Community Colleges: Percent of Full-Time, Degree-Seeking Undergraduates Taking 15+ Credits**



# 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**

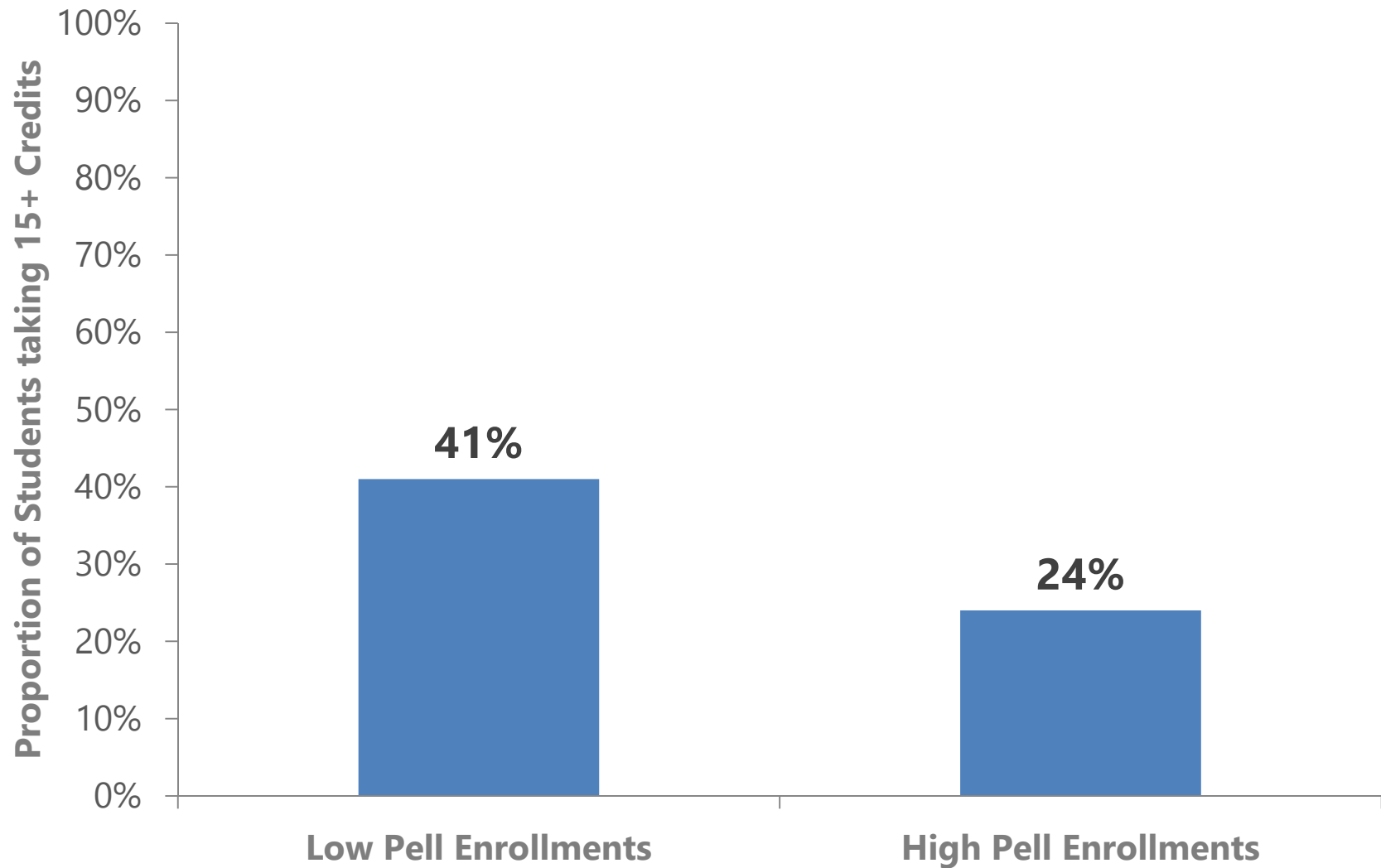




# 15+ Credit Enrollment and Pell Grant Eligible Populations

- 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**

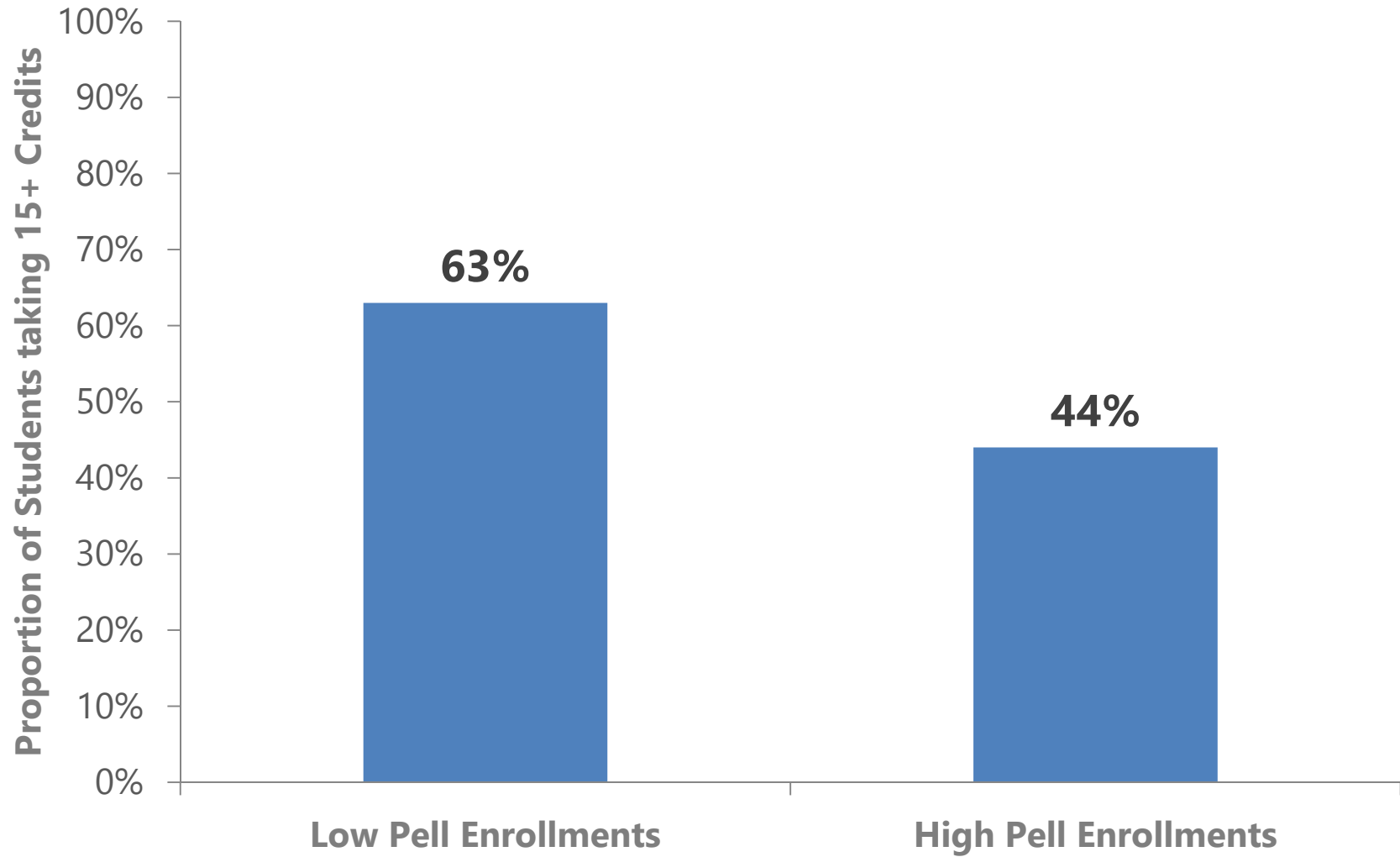


# Students that would benefit most by completing their degrees on time probably won't

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**



# 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 . . .

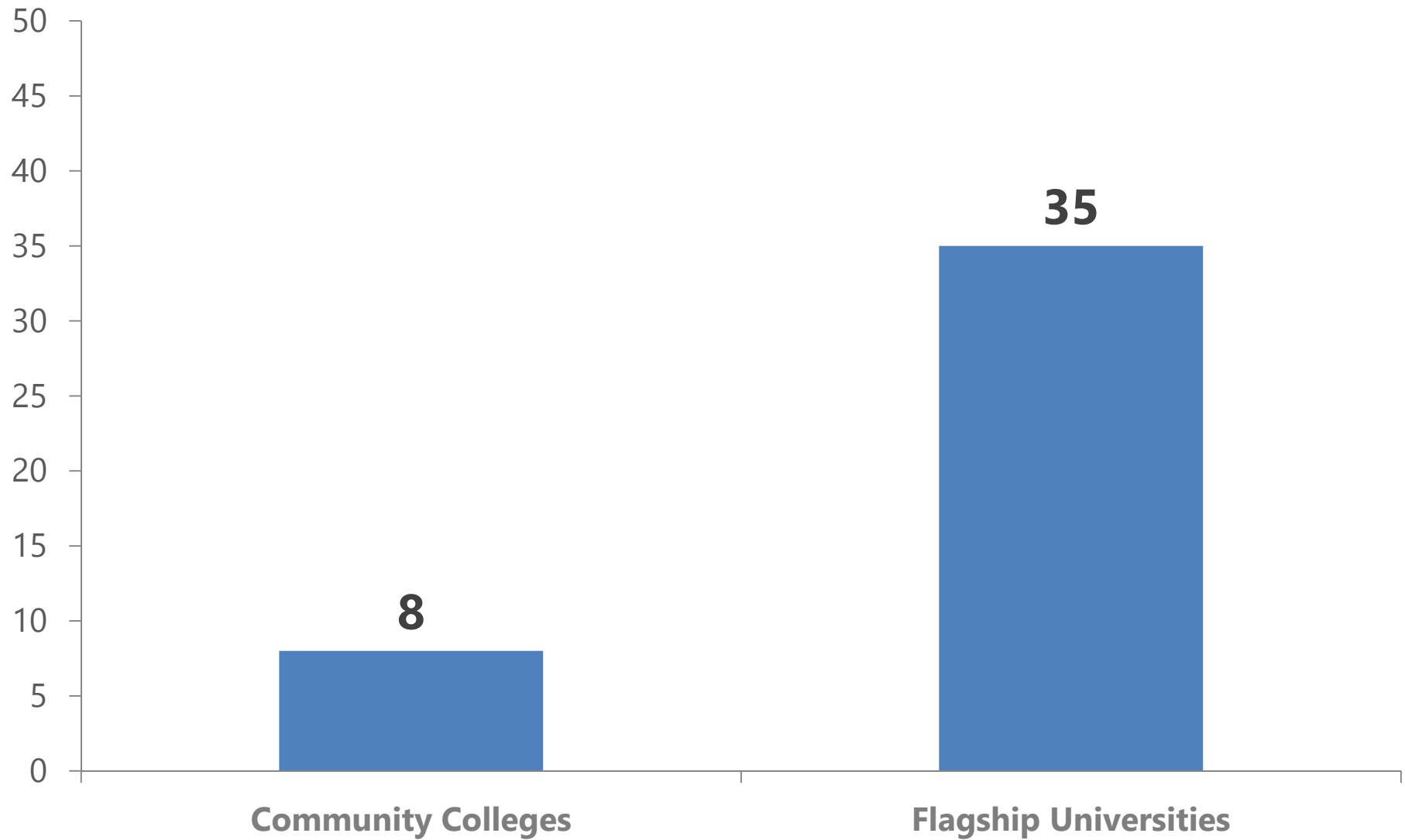
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natejohnson, 5/28/2014

# 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)

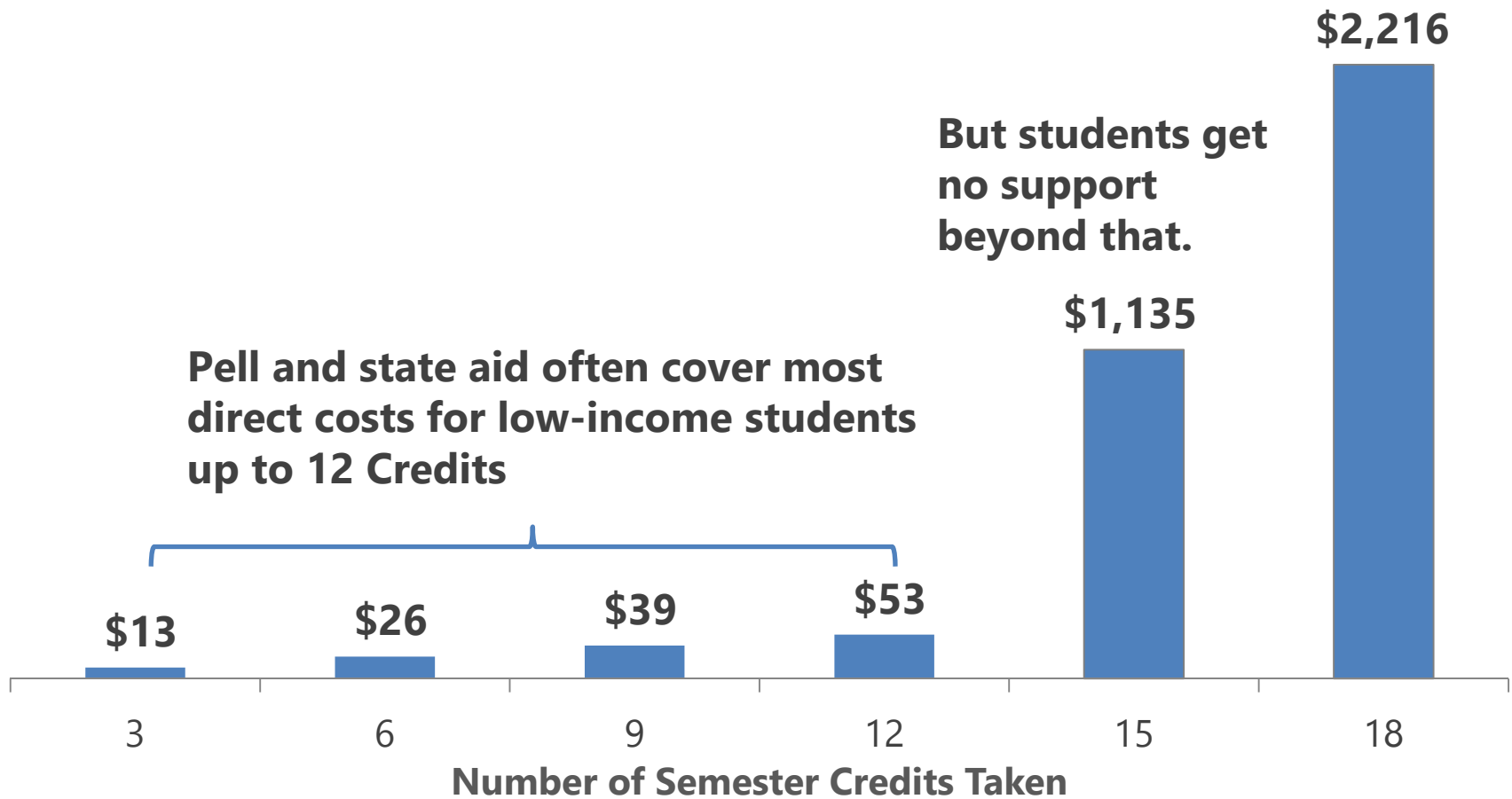




# Tuition and Aid Policy at Many Four-Year Colleges Works against 15-Credit Enrollment

- 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.”

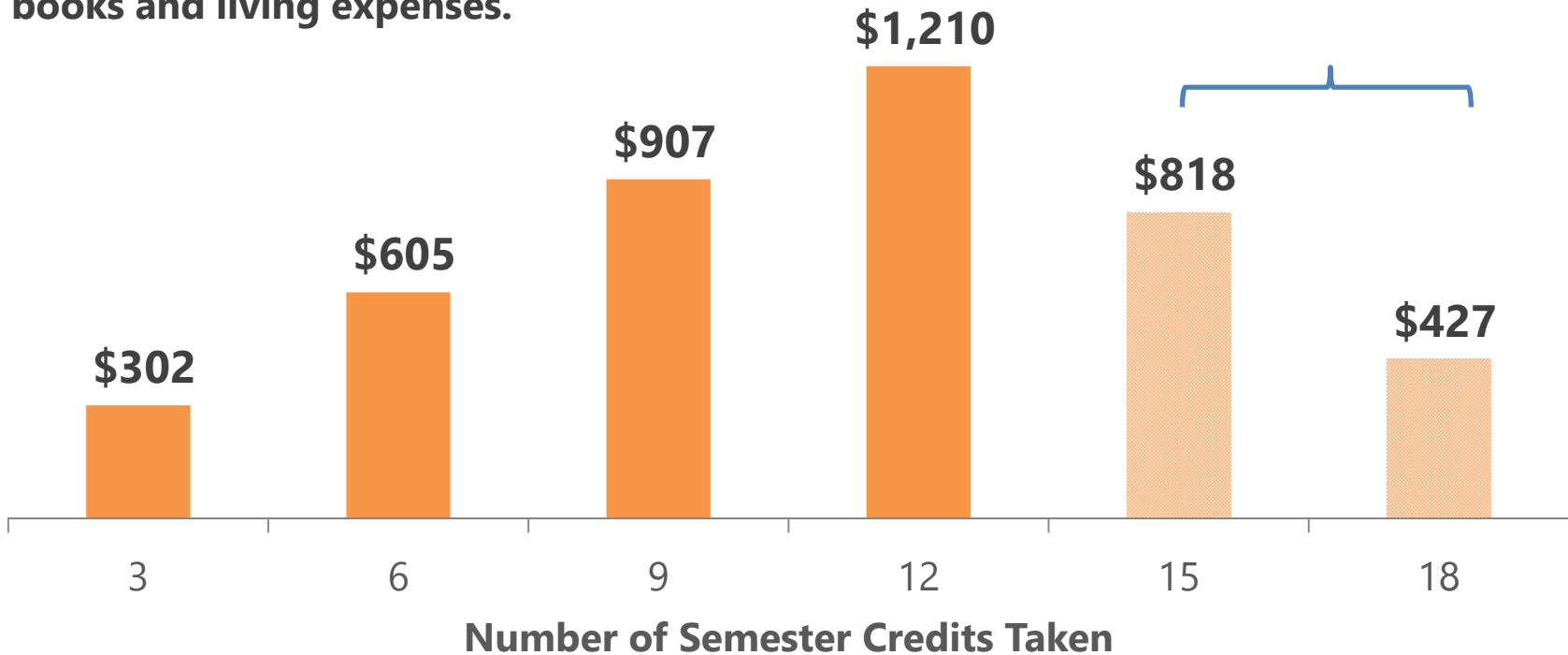
**Tuition and Aid Policy at many Four-Year Colleges Works Against 15-Credit Enrollment: Net Tuition for Typical Student Eligible for Maximum Pell Grant and State Aid**



## 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/pdfs/2013-10-14-how-full-time.pdf>

[http://www.completecollege.org/docs/full-time\\_is\\_15.pptx](http://www.completecollege.org/docs/full-time_is_15.pptx)

<http://www.postsecondaryanalytics.com/wp-content/uploads/2013/11/2013-12-11-info-brief-on-tuition-structure.pdf>

# For more information:

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