National Native Scholarship Providers

National Study on College Affordability for Indigenous Students

Executive Summary

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National Native Scholarship Providers

American Indian College Fund | American Indian Graduate Center
American Indian Science and Engineering Society | Cobell Scholarship Program

This national study explored college affordability for Indigenous students as part of a thirty month grant from the Lumina Foundation received in November 2019 by the American Indian College Fund (College Fund). The National Native Scholarship Providers ((NNSPs) - College Fund, Cobell Scholarship Program, American Indian Science and Engineering Society, and American Indian Graduate Center*) collaborated to conduct this research project.

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*The American Indian Graduate Center changed its name to Native Forward Scholars Fund during the dissemination of this report and therefore, names and logos may be used interchangeably.

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Circle of Collaboration

The National Native Scholarship Providers ((NNSPs) - consisting of the Cobell Scholarship Program, American Indian College Fund, American Indian Science and Engineering Society, and American Indian Graduate Center) work collaboratively to amplify the voices and experiences of Indigenous students in higher education. This important collaboration results in Indigenous-centric data sharing, collection, analysis, and reporting – the first cross-organizational partnership of its kind. Our collective goal is to conduct collaborative research on topics that support Indigenous student success and inform effective practice as scholarship providers. As a result of our collaboration, we are emerging as a powerful partner within higher education data collection and research. In doing so, we challenge U.S. higher education's history of maltreatment and invisibility of Indigenous college student data and seek accountability for data inclusion at the campus and national levels.

College Affordability

College affordability has been identified as one of the major obstacles to both enrollment and completion. The research of Goldrick-Rab (2016)[1] documents the effect of rising college costs on completion, highlighting the experiences of students struggling to overcome a lack of basic needs including hunger and homelessness. Invariably, researchers found the primary obstacle to completion is simply a lack of finances. Graduation rates at four-year institutions remain shockingly low for Indigenous undergraduates. Just 36.2% of Indigenous students entering all four-year undergraduate institutions in 2014 completed their degree program in six years compared to a completion rate of 60.1% among all students.[2] Although affordability is a central factor in the overall college student attrition rate, national data on the effect of college affordability on Indigenous student completion had not been fully explored until this study.

[1] Goldrick-Rab, et al. (2016). https://hope4college.com/wp-content/uploads/2018/09/Goldrick-Rab-etal-Reducing-Income-Inequality-in-Educational-Attainment.pdf
[2] NCES. (2021). Graduation Rates for Selected Cohorts, 2012-17; Outcome Measures for Cohort Year 2012-13; Student Financial Aid, Academic Year 2019-20; and Admissions in Postsecondary Institutions, Fall 2020. https://nces.ed.gov/pubsearch/pubsinfo.asp?pubid=2021105

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Overview of Study

College affordability research for Indigenous students is more than simply understanding the costs of college and sources of funding, it's about understanding the integrated college-going experiences of the scholar, their family, community, tribe, and the promise of post-secondary education. As part of a larger study funded by a grant from the Lumina Foundation to the American Indian College Fund, this NNSP portion of the research project focused solely on a deeper understanding of how Indigenous students navigated the complexities of college affordability. Likely the largest mixed-methods data set ever collected on Indigenous student perceptions and experiences of college affordability, these data help us to confirm anecdotal experiences, offer new insights into Indigenous college student finances, elicits new questions for future research, and most importantly creates space for Indigenous student voices to be heard on a research topic where their data are frequently missing.

Methods

This mixed-methods study on college affordability for Indigenous college students followed an explanatory sequential design[1] and is likely the largest and most up-to-date national dataset on this topic. Likewise, this study's collaboration among four of the largest National Native Scholarship Providers (NNSP) provided an Indigenous-centered and managed research project from concept to analysis to recommendations. The principal research staff from each NNSP organization served as co-principal investigators for this project with support from Indigenous research faculty from across the country.

Consistent with explanatory sequential design, quantitative data were initially collected and analyzed then qualitative data were collected from survey respondents and analyzed in light of each set of data. Given the limited research available on college affordability for Indigenous students, a mixed methods approach offered an opportunity for deeper understanding of student experiences and their insights with funding a college education.

In accordance with commonly accepted protocols for research with human subjects, and more specifically with Indigenous college students, an internal review board (IRB) application was submitted (07/01/2020) and approved (07/16/2020) by Northwest Indian College IRB.

[1] Creswell, J.W, Plano Clark, V., Gutmann, M., and Hanson, W (2003). Advanced mixed methods research designs. In A. Tashakkori and C Teddle (Eds.), Handbook of mixed methods in social and behavioral research (pp. 209-240). Thousand Oaks, CA : Sage.;
Edmonds, W. & Kennedy, T. (2017). Explanatory-sequential approach. In An applied guide to research designs (pp. 196-200). SAGE Publications, Inc, https://dx.doi.org/10.4135/9781071802779

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Survey Participant Overview

The purpose of the survey on affordability was to gather quantitative data on how Indigenous college students experienced the many facets of funding their college education. Two groups of NNSP scholarship recipients were surveyed, former scholarship recipients and current scholarship recipients at the time of the survey's administration. A total of 12,016 scholarship recipients were invited to participate; 2,789 responses were received for an overall response rate of 23.2%. Additionally, scales from the surveys were developed, updating the Native Americans Giving Back scale[1], to examine affordability factors on college completion. These data are presented in the findings section. Standard validity and reliability measures were applied to the development of both survey instruments and questions. Survey and sharing-circle participants included students attending 2-year and 4-year Tribal College/Universities and non-Native colleges/universities (NNCUs), both private and public institutions as well as vocational/trade colleges.

Surveys

At the time of survey distribution, 5,231 current combined NNSP scholarship recipients were invited to complete the survey receiving 1,607 responses for a 30.7% response rate. Likewise, at the time of survey distribution 6,785 former NNSP scholarship recipients were also asked to complete the survey receiving 1,182 responses for a 17.4% response rate. Survey data collection took place from Oct 1 to Nov 1, 2020.

Sharing Circles & Individual Interviews

Survey participants who completed one of the surveys were also asked of their interest in participating in follow-up interviews and sharing circles[2]. Of those who indicated an interest, scholars were invited to either a sharing circle or an individual interview. A total of 96 former and current scholars participated; 51 across six sharing circles and 45 individual interviews during the first quarter of 2021.

Note about terminology:

This report uses the terms Indigenous, American Indian, Native, and Native American interchangeably. Alaska Native may also be used independently when appropriate or within these terms.

[1] Lopez, J. D. (2021). Examining construct validity of the Scale of Native Americans Giving Back. Journal of Diversity in Higher Education, 14(4), 519–529. https://doi.org/10.1037/dhe0000181

[2] Tachine, A., Yellow Bird, E. & Cabrera, N. (2016). Sharing circles: An Indigenous methodological approach to researching with groups of Indigenous people.

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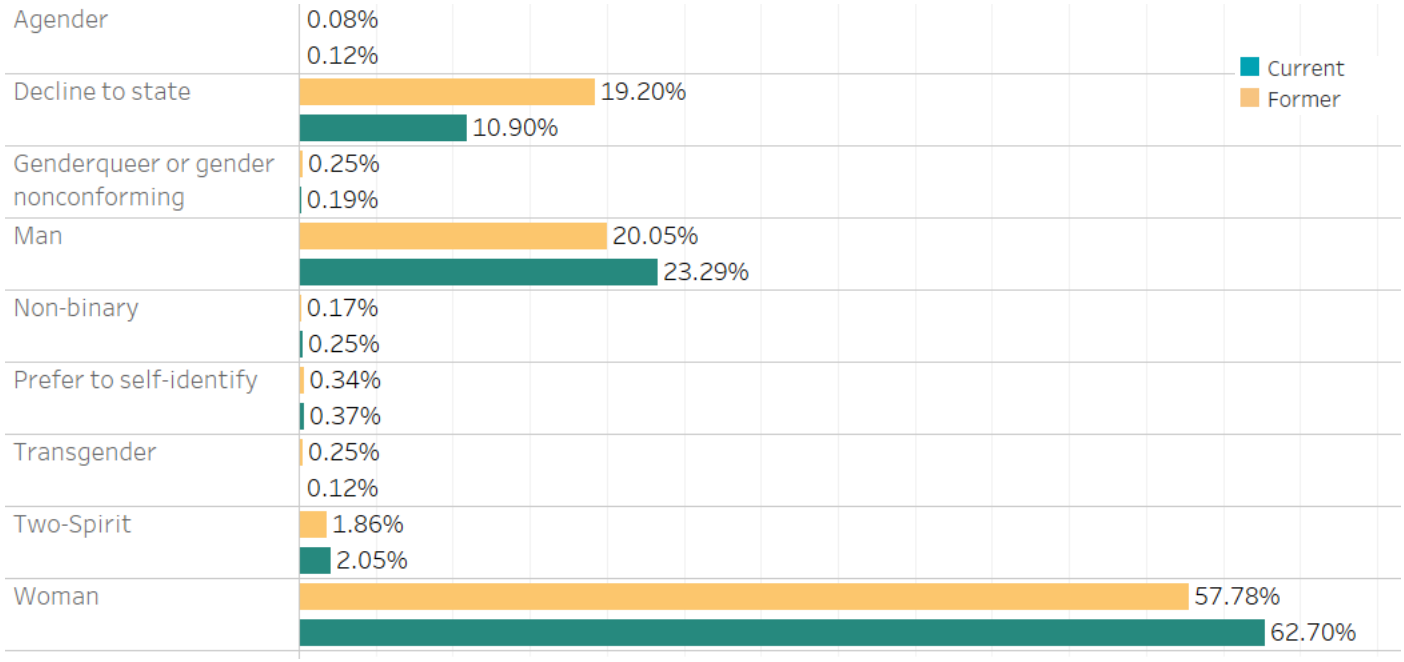
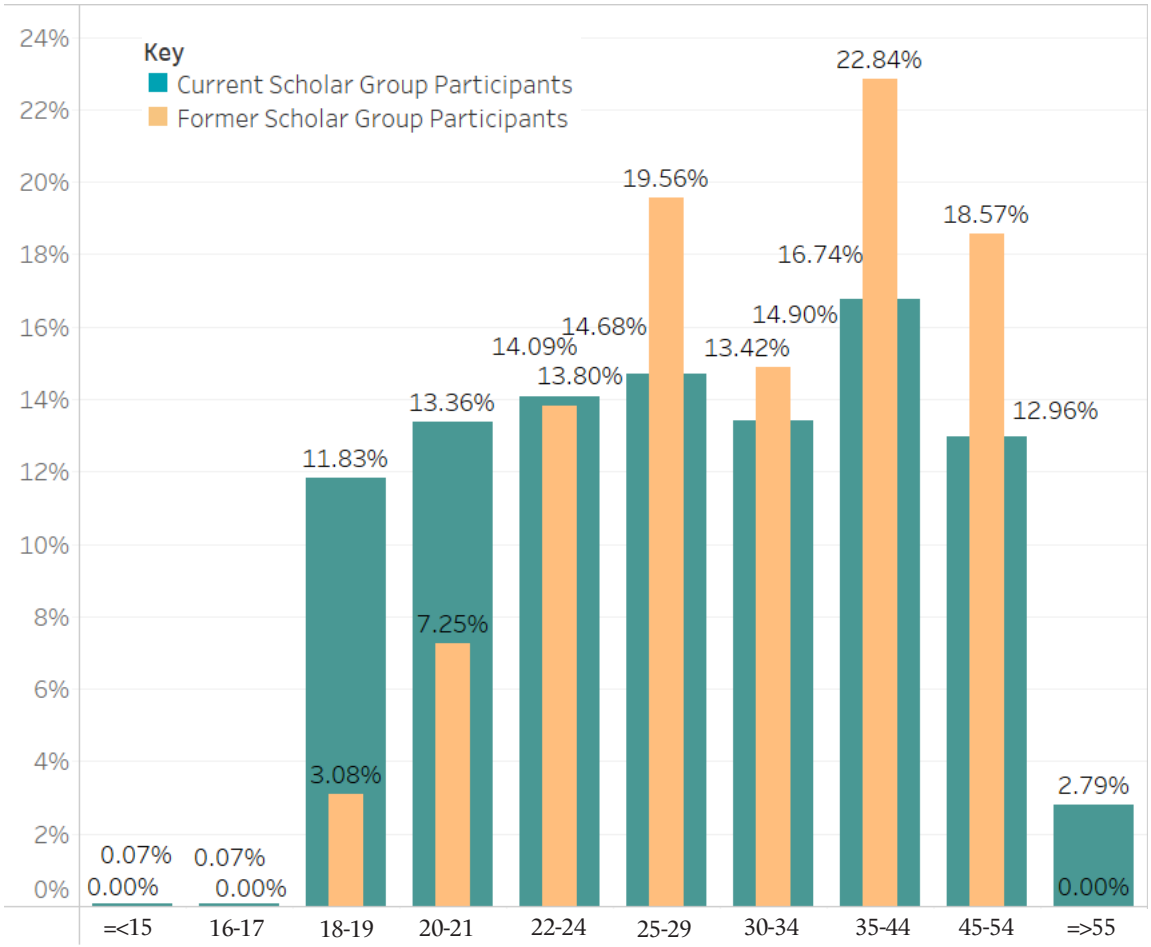
Demographic & Background Data

Gender Identity of Participants



Age of Participants



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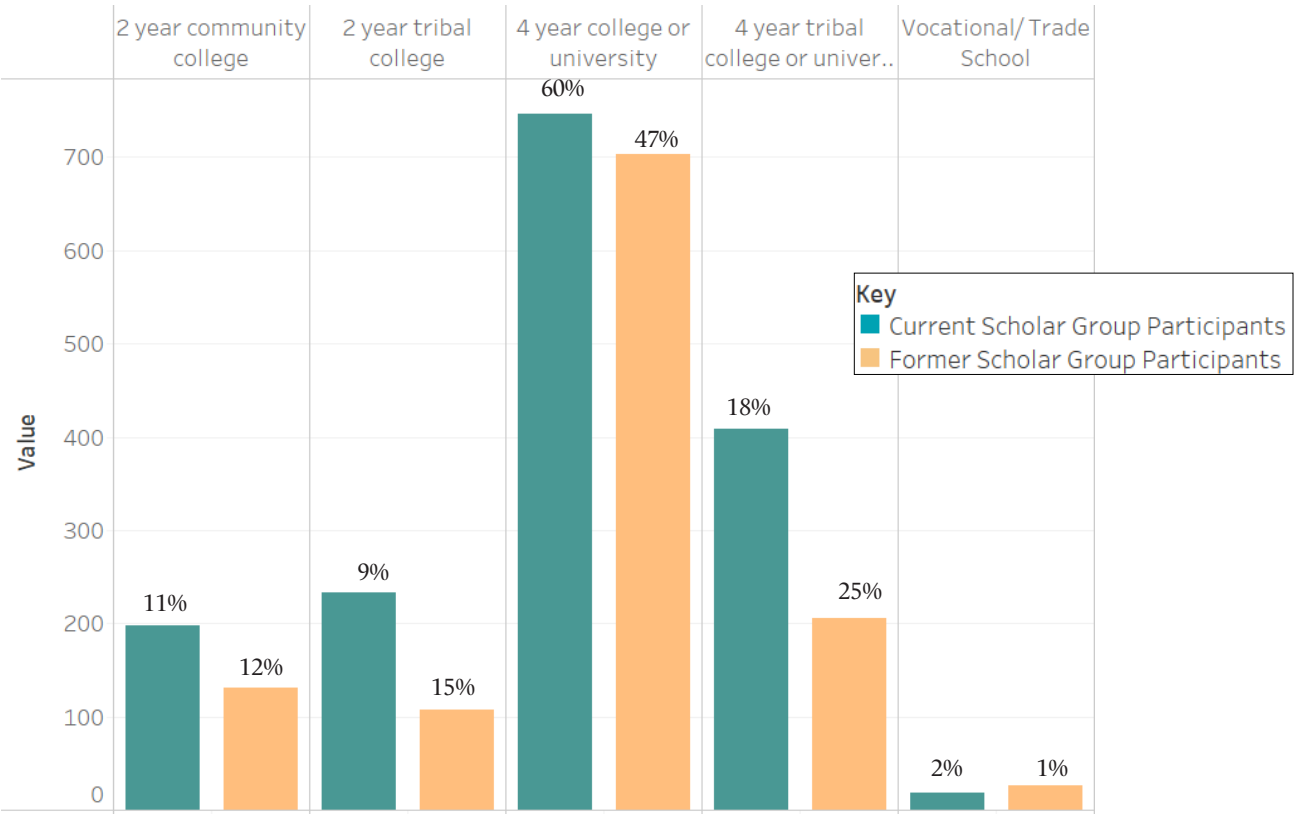
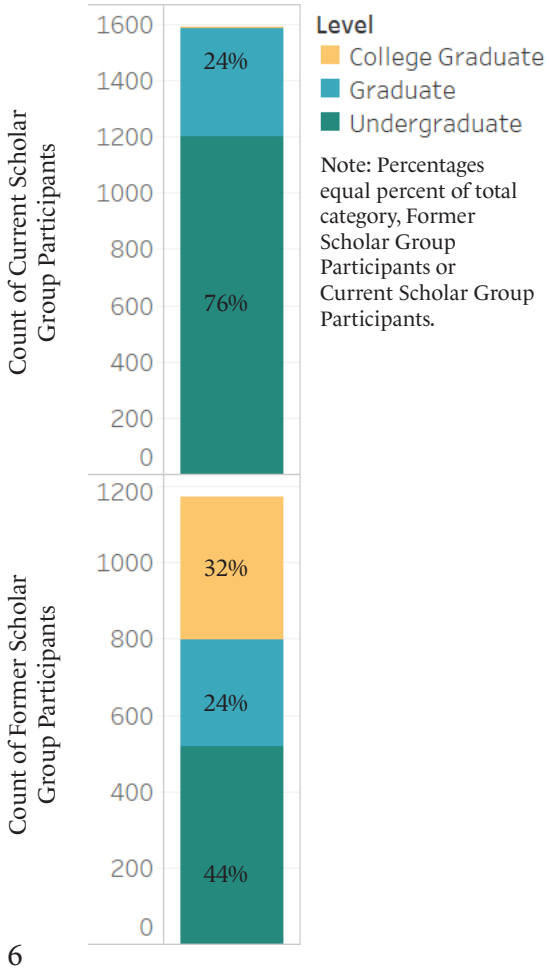
Most Recent Institution Attended



Note: Percentages equal percent of total category, Former Scholar Group Participants or Current Scholar Group Participants.

Most Recent Enrollment Status



Note: Percentages equal percent of total category, Former Scholar Group Participants or Current Scholar Group Participants.

Location of Residence

Current Scholar Group Participants	20% On Campus	80% Off Campus
Former Scholar Group Participants	21% On Campus	79% Off Campus

"I currently travel 240 miles round trip."

"I travel about 30 miles to the nearest library or grandparents home for wifi."

"[My commute was] 15 to 20 miles when I stayed in the city, but when I came from home it was 148 miles."

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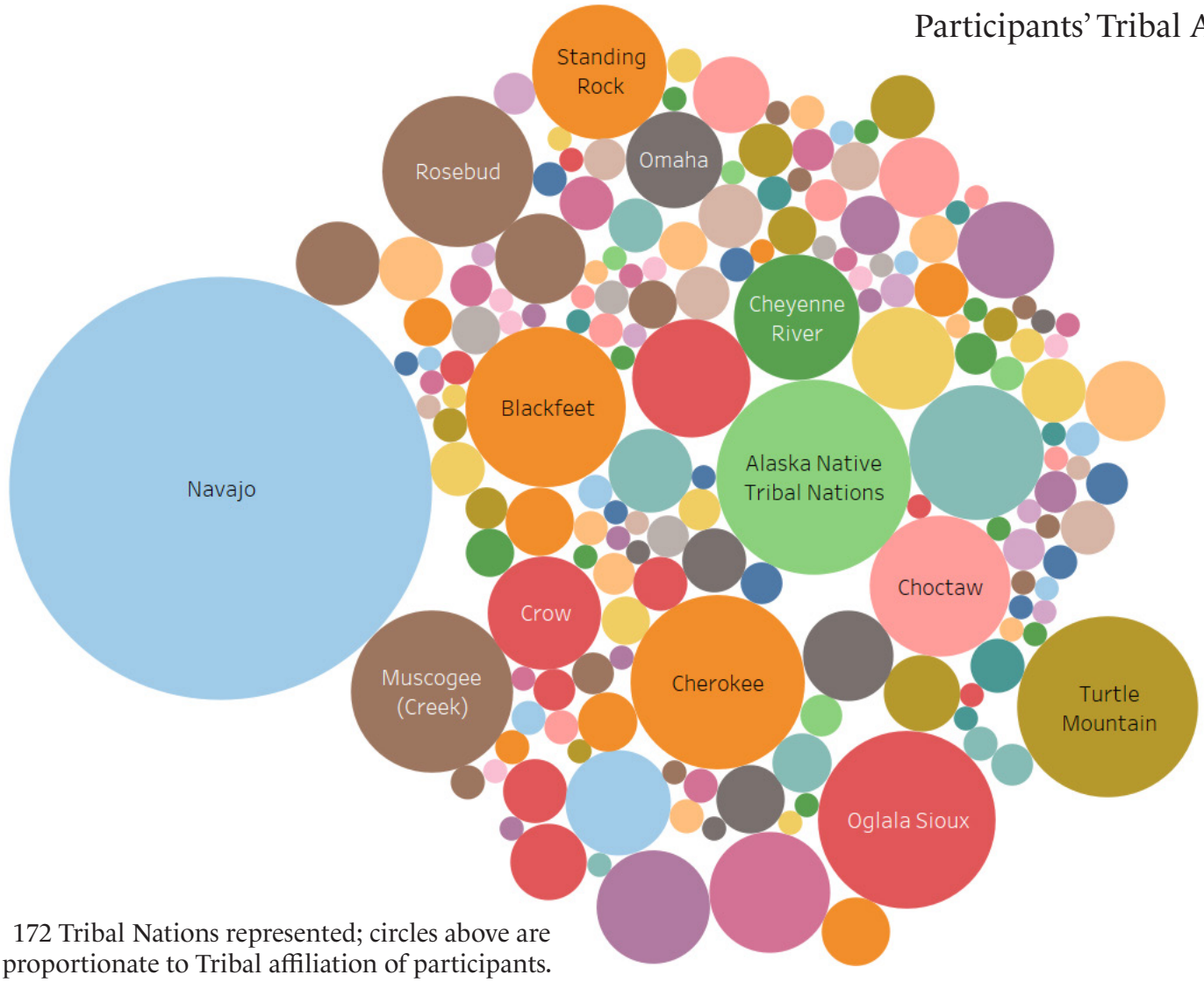
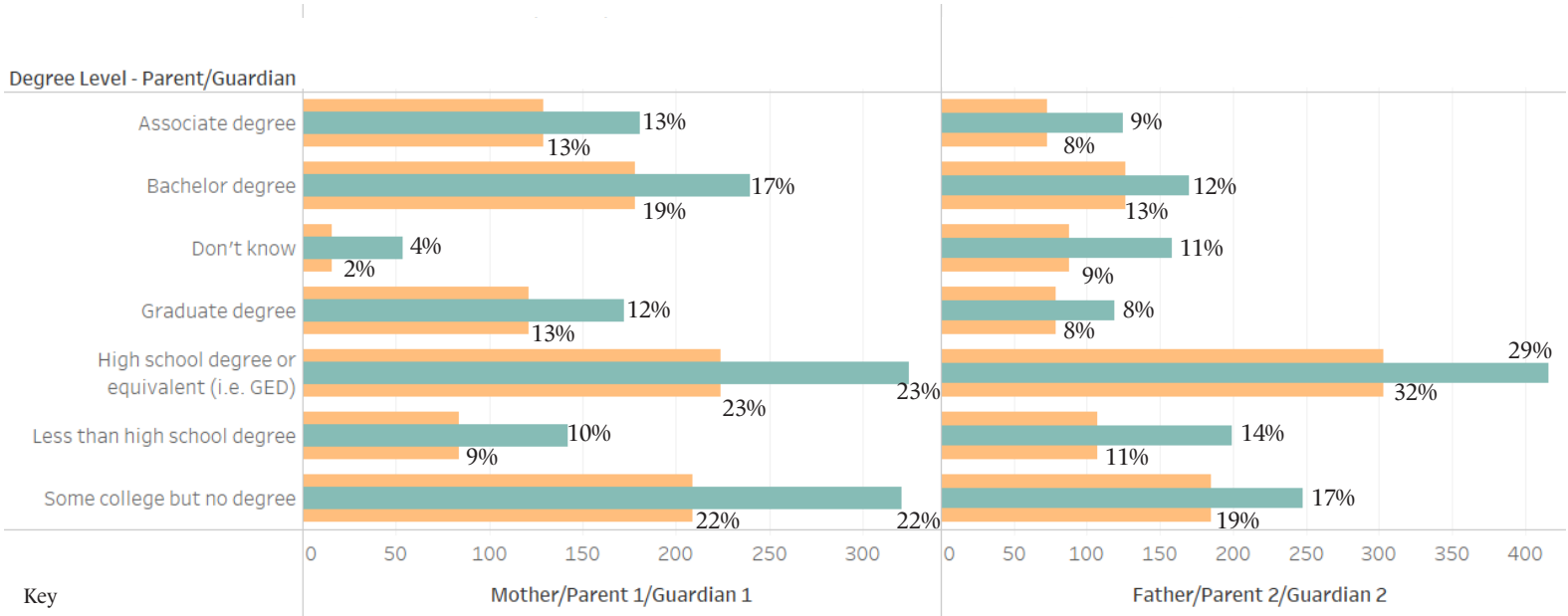
Participants' Tribal Affiliation



172 Tribal Nations represented; circles above are proportionate to Tribal affiliation of participants.

Highest Earned Degree Level of Parent(s)/Guardian(s)



Note: Percentages equal percent of total category, Former Scholar Group Participants or Current Scholar Group Participants, per column.

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65% of Current participants work fewer than 20 hours per week during the academic term

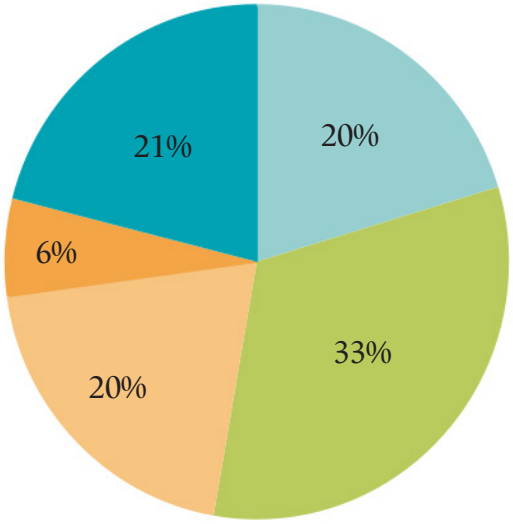
35% of Current participants work more than 20 hours per week during the academic term

60% of Former participants recalled working fewer than 20 hours per week during the academic term

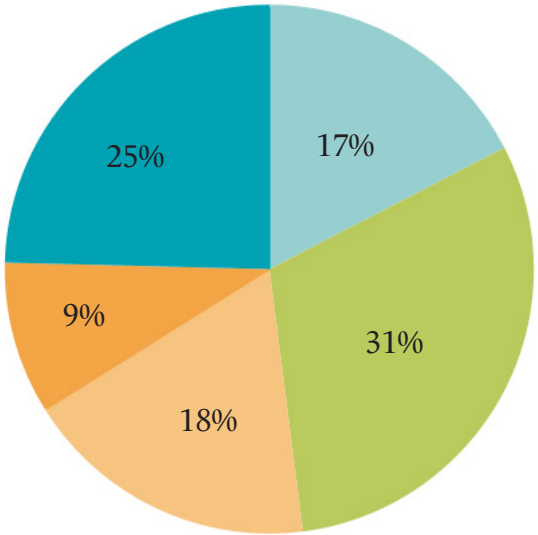
40% of Former participants recalled working more than 20 hours per week during the academic term

16% of all participants have experienced homelessness during higher education

Participants were asked if they experienced food insecurity during college



Current Scholar Group Participants



Former Scholar Group Participants

Key
- Strongly agree
- Agree
- Neither agree or disagree
- Disagree
- Strongly disagree

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Navigating Personal Finances

"I was shocked when I got my … statement for the semester, because when you think about college expenses, you think of housing, tuition, food. And that statement had probably 20 or so different fees. And each fee when they're $100 to $200, they add up extremely quickly, especially because I'm out of state...So that was a shock, something that made me angry because if those fees weren't there, it would be a lot simpler."

-Indigenous College Student

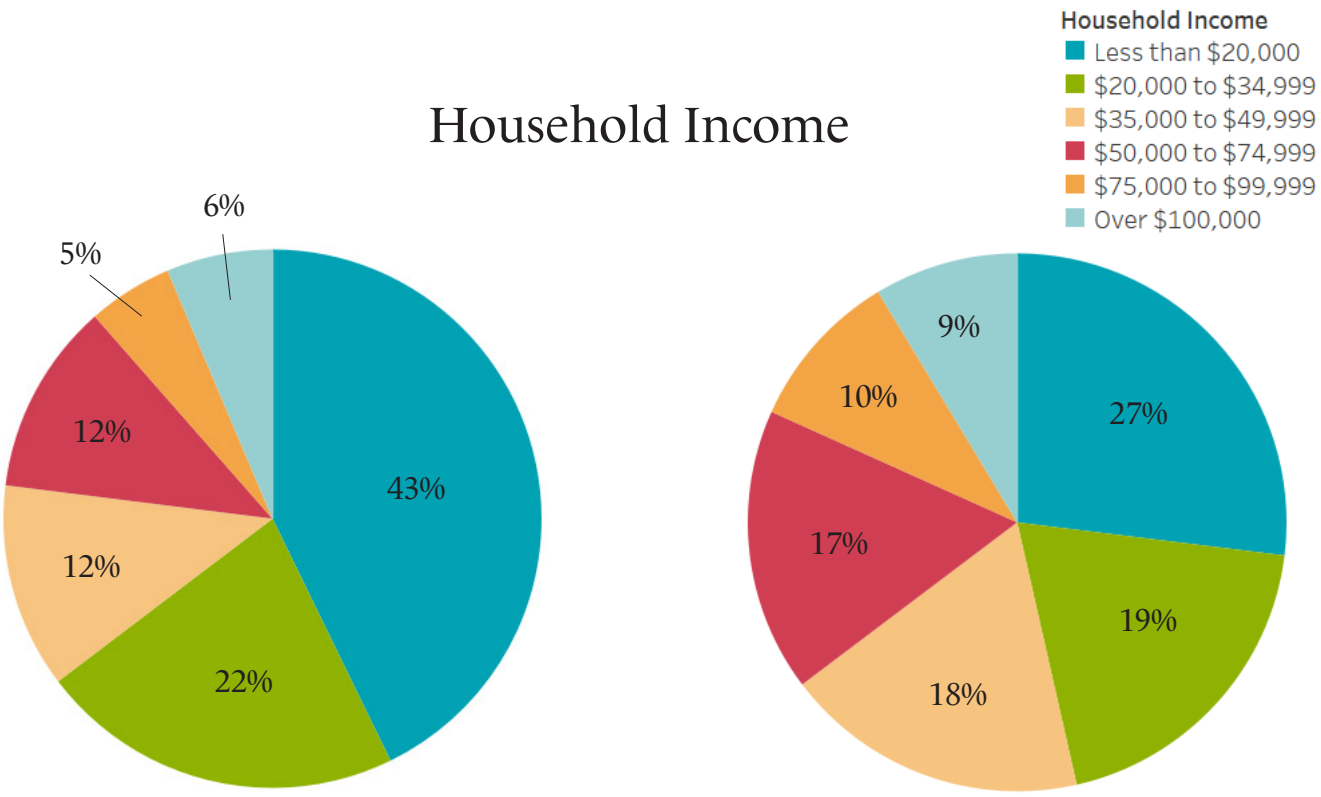
Participants indicated that if they exhausted their funds, the top five places they would turn include:

- Financial Aid
- Parent(s)/Guardian(s)
- Credit Card
- Tribal Council
- Pawnshop

72%

of Current participants reported running out of money at least once in the last six months

Household Income



Current Scholar Group Participants

Former Scholar Group Participants

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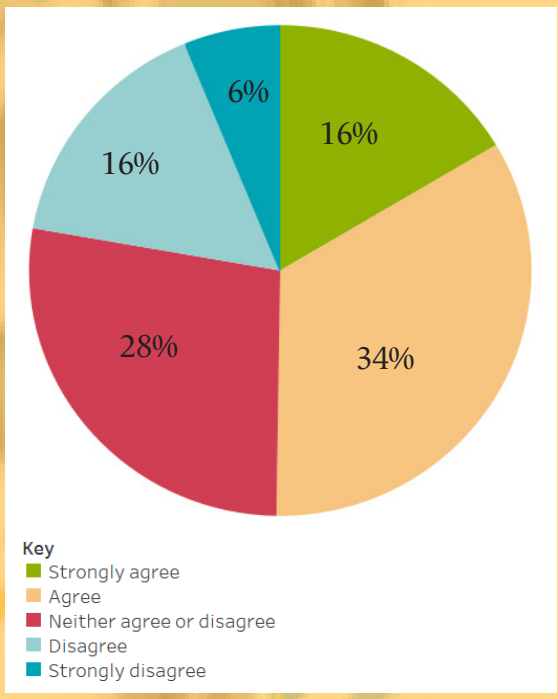
67% of Current students are expected to contribute to family bills.

I know how I will pay for college next year:

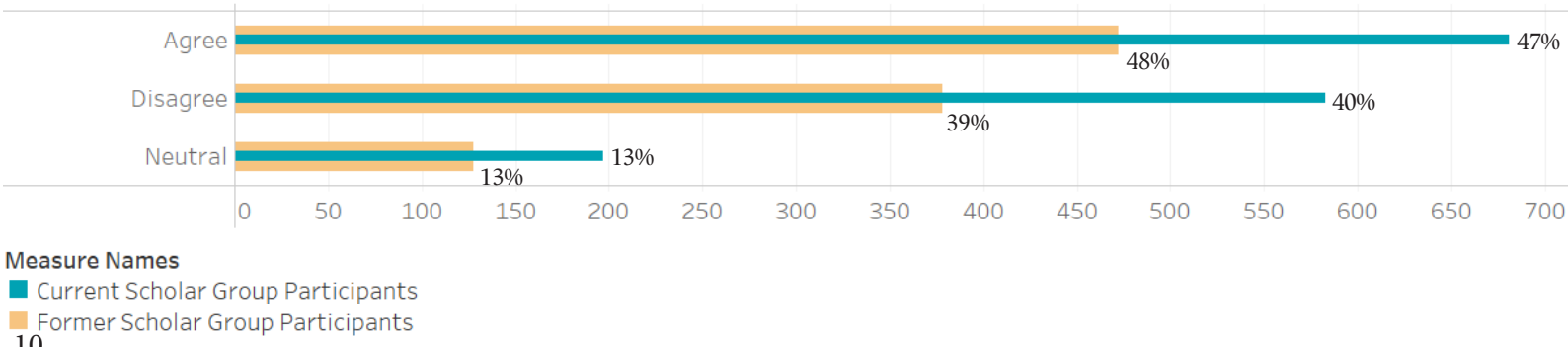


Over one-half of participants were not able to save any money prior to enrolling in college.

Top seven college costs negatively impacting participants' education budgets:

- Car Maintenance
- Books
- Housing
- Food
- Gas
- Utilities
- Cell Phone Bill

Participants were asked if they served as the primary source of income for their household during college.



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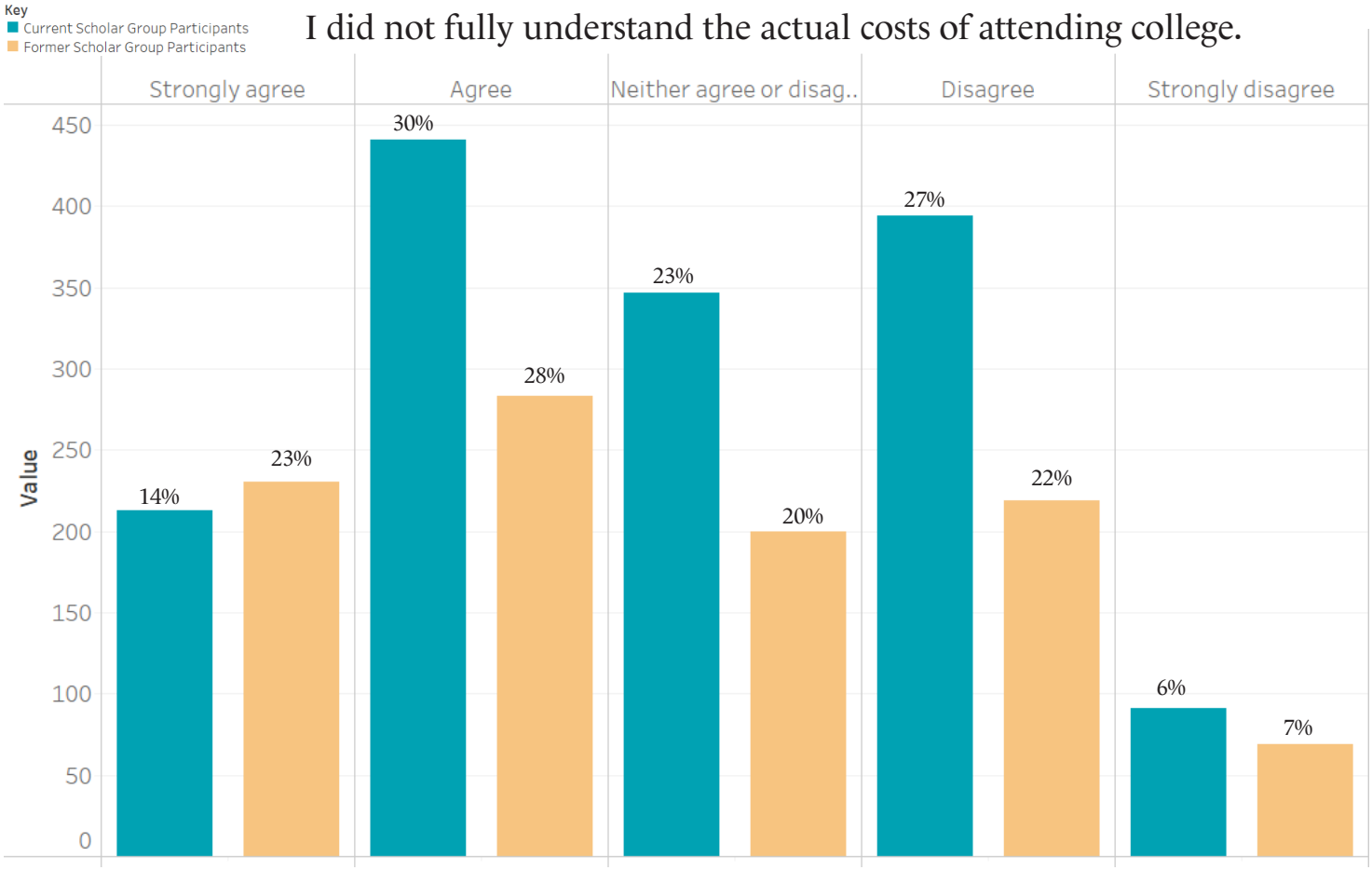
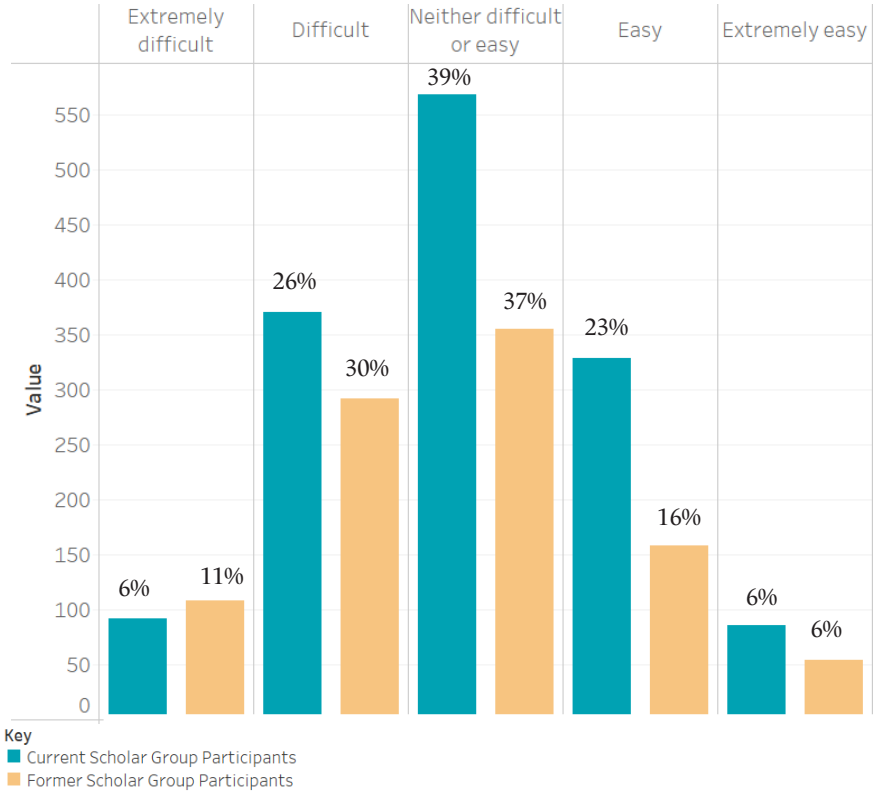
Financial Aid & FAFSA





Half of all participants chose their institution based on an overall cost of attendance.

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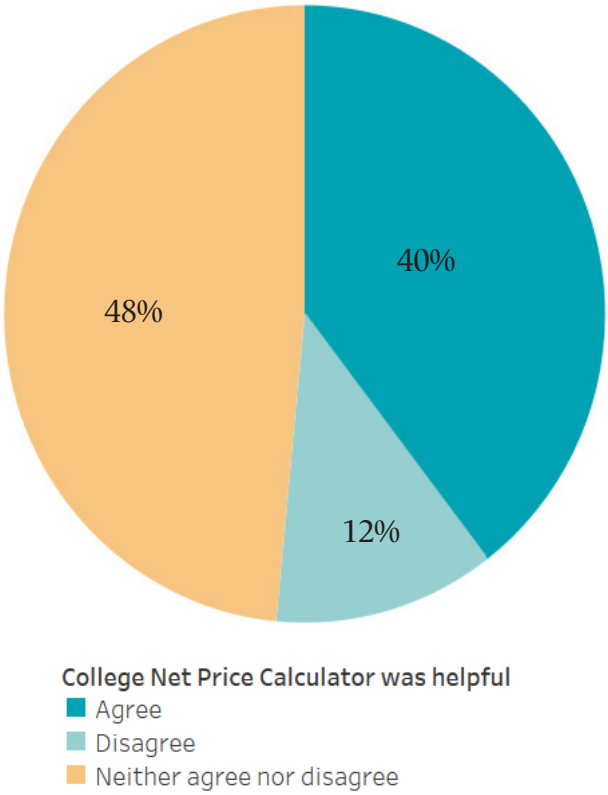
The College Net Price Calculator was helpful budgeting for college:



Over 80% of participants found Financial Aid Award notifications helpful in budgeting for their education.

The majority of participants indicated that they were most comfortable discussing finances with family, financial aid counselors/advisors, and/or friends.

Top unanticipated costs:

- Healthcare
- Transportation/Car Maintenance/Parking
- Technology (Laptops/Wifi)
- Fees
- Food
- Housing
- Books

Over 30% of Former participants found Freshman year of college the most difficult for which to find funding.

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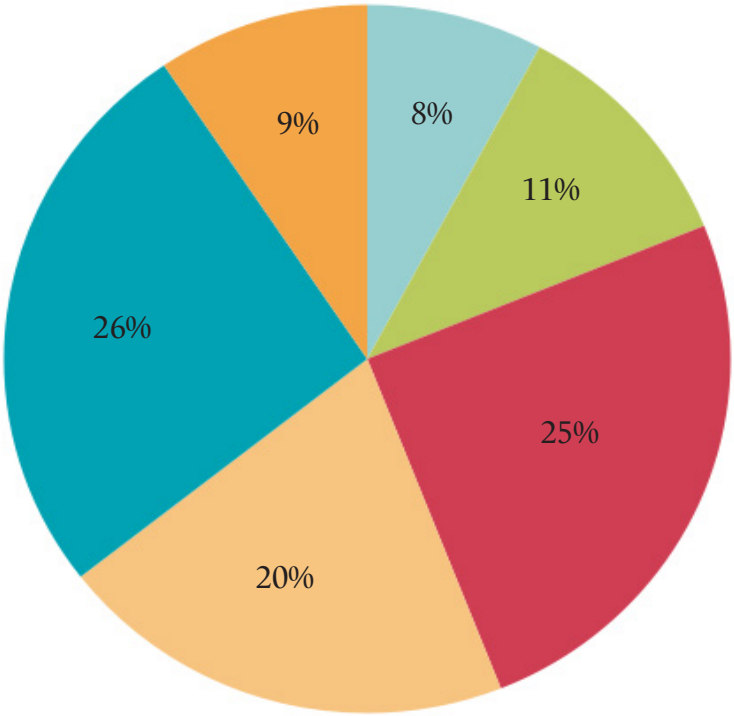
Average Combined Financial Resources Received



Financial Resources
- Emergency Grant from PSI
- Family Contribution
- Loans (Subsidized and Unsubsidized)
- Pell Grant
- Tribal Scholarship
- Tuition Waiver

*Note: Emergency Grant was significantly higher in the Current participant responses, possibly due to the COVID-19 pandemic.

Google Search

Parents

Friends

58% of participants received help completing their Free Application for Federal Student Aid (FAFSA). Those who sought help did so from:

Financial Aid Advisors

Siblings

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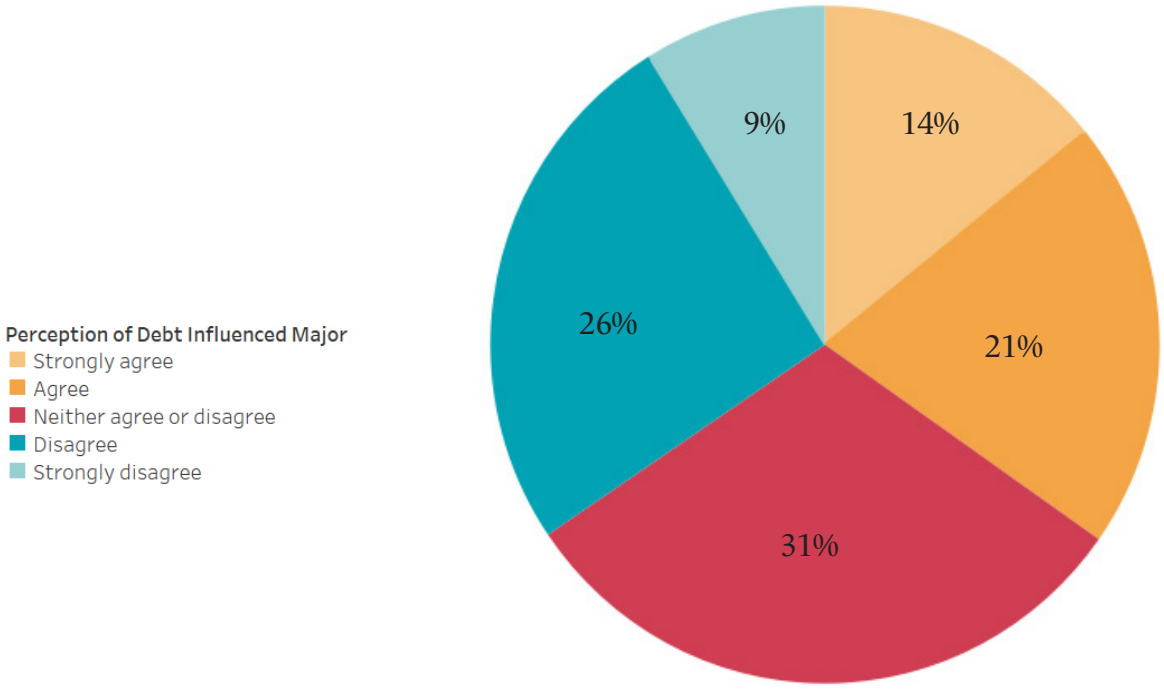
Debt

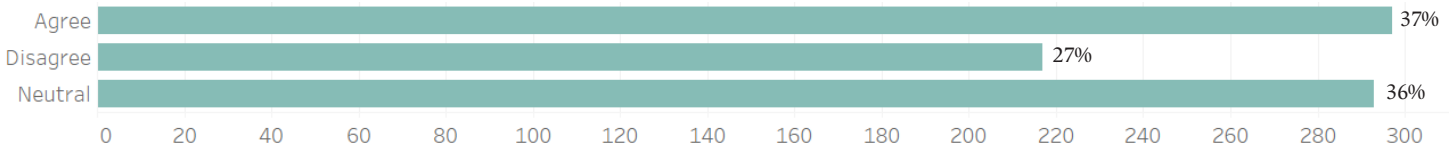
Mainstream society often believes the notion that Indigenous students attend college for free, due to tribal nation resources[1]. This is a very pervasive and damaging myth. College is an overwhelming expense for many Native American students as they make the decision to leave their home communities to pursue higher education while taking on debt.

"I find there's more help to get [in] to debt, not so much to get out of it."
-Indigenous College Student

My perception of debt influenced my choice in major



"Compared with other alumni at my institution, I feel like I am in a worse financial situation"



[1] Nelson, C., & Tachine, A. R. (2018). Native student financial aid as Native nation building. In S. J. Waterman, S. C. Lowe, & H. J. Shotton (Eds.), Beyond access: Indigenizing programs for Native American student success (pp. 65–82). Stylus.; Lumina Foundation. (2021). Changing the narrative on student borrrowers of color. Retrieved from: https://www.luminafoundation.org/borrowers-of-color/

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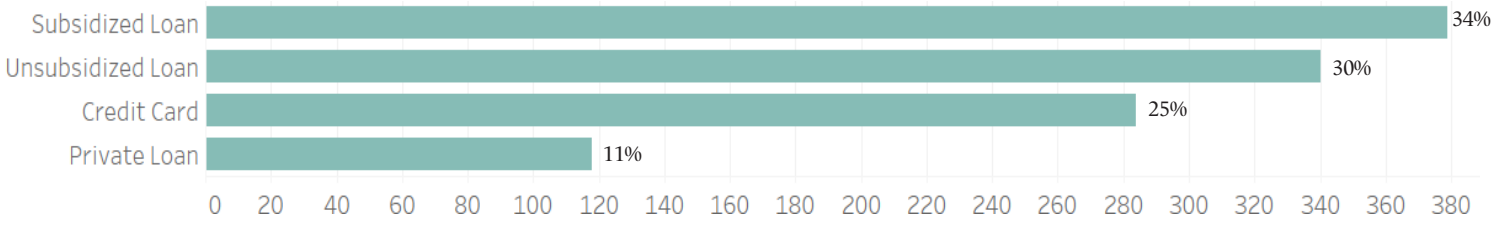
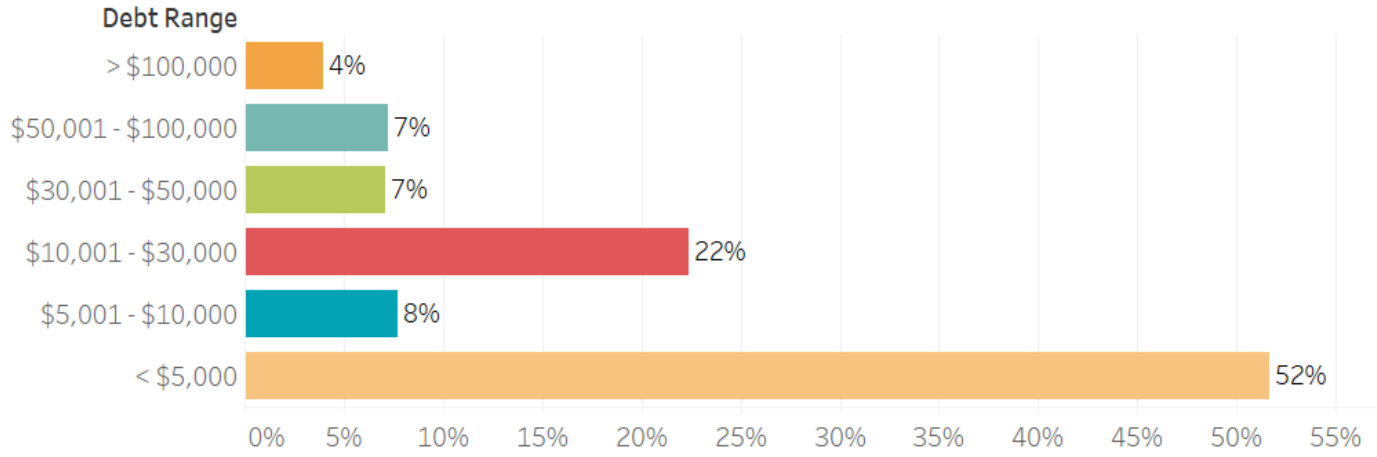
Type of Debt Most Accrued by Former Scholar Group Participants



Total Amount of Debt Accrued by Former Scholar Group Participants



"His property taxes were behind. So it was either that or he had to lose the property. And I was like, "No." So I bought his old 1999 Honda Civic from him. And then I had a car. And I remember that Civic had grass growing in the back of it. I had to push start it a couple of times. It was just so funny. That was my senior year of college. And I just remember being astounded that I had to buy this car from my dad to help him make the payments. And then my friends, who had millionaire parents, had an Audi and no financial worries at all. It was interesting."

-Indigenous College Student

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Findings on Affordability and Completion

"I had negative money. I had some credit card debts and I drove this car that was made out of 10 other cars, it was 10 different colors and all of that. I had nothing. And I think a lot of people in that situation say forget it. I can't go to college. Can't afford that."

-Indigenous College Student

The surveys for current and former scholars were subjected to an exploratory factor analysis to develop summary variables for scales on affordability. The scales were then used in a regression analysis to measure their influence on the number of undergraduate hours completed for current scholars *(Table 1)* and the highest level of education completed for former scholars *(Table 2)*. This is important because it provides insight into which combined sets of variables most influence progress toward degree completion for each group. Based on the research team's collective experience working with Indigenous students, several additional variables were entered into each regression analysis to determine their significance.

Regression Analysis Current Scholarship Students (Dependent Variable: Number of Undergraduate hours completed)

Model		t	Sig.
1	(Constant)	3.636	.000
	Cultural Experience	5.108	.000
	Budgeting	-1.257	.209
	Food Security	-.008	.994
	Negative Budget Impact	-4.684	.000
	Caretaking Responsibilities	-2.699	.007
	What type of institution did you most recently attend?	.733	.464
	What is the highest level of school your mother/parent 1/guardian 1 completed?	3.257	.001
	Off-campus housing	2.539	.011
	What is your age? (i.e. 25)	7.974	.000
	I am the primary source of income for my household while in college.	-3.254	.001

Regression Analysis Former Scholarship Students (dependent variable: Highest level of education completed)

Model		t	Sig.
1	(Constant)	6.280	.000
	Cultural Experience	2.868	.004
	Budgeting	1.643	.101
	Food Security	-.388	.698
	Negative Budget Impacts	2.053	.041
	Caretaking Responsibilities	-6.223	.000
	Life Delays	-4.044	.000
	Giving Back	.722	.470
	What is the highest level of school your mother/parent1/guardian1 completed?	3.222	.001
	Off-campus housing	1.158	.247
	What type of institution did you most recently attend?	.081	.935
	I was the primary source of income for my household while in college.	-2.044	.041
	What is your age? (e.g. 25)	7.199	.000

Table 1 (Above): Of the statistically significant predictors examined in the model, cultural experience, negative budget impacts, and parent education were positive predictors of highest level of education; and, caretaking responsibilities, life delays, and being the primary source of income were negative predictors of highest level of education. Multiple R2 indicates that approximately 21% of the variation in highest level of education was predicted by the independent variables.

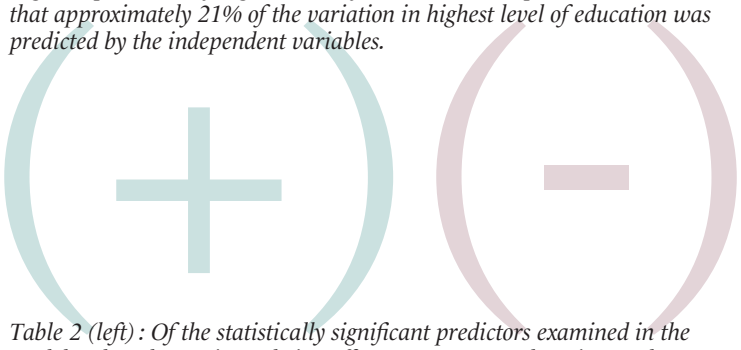

Table 2 (left) : Of the statistically significant predictors examined in the model, cultural experience, being off campus, parent education, and age were positive predictors of highest level of education, whereas negative budget impacts, caretaking responsibilities, and being the primary source of income were negative predictors of number of undergraduate hours completed. Multiple R2 indicates that approximately 14% of the variation in number of undergraduate hours completed was predicted by the independent variables.

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Discussion

Despite financial barriers, students in this study overwhelmingly noted the worth of pursuing higher education. This speaks to the need to "live in two worlds," or pair our own tribally-centered paradigms with that of westernized perspectives of knowing. Students emphasized the need to gain degrees from their mainstream institutions and bring back the duality of knowledge to their home communities. Furthermore, most students said that their college experience offers many benefits and opportunities that they would not have had before. Some students explained that the burden of debt for college "makes you quit your dreams" while conversely others encouraged future students to attend college regardless of the debt, saying "don't let the money stop you." Some students expressed that while their education feels advantageous, the financial stress of their debt overshadows that value. Others detailed that their education felt more and more "worth it" over time, especially if their presence in higher education environments allows them to give voice and visibility to Indigenous issues, reconnect with their heritage by attending a TCU, and/or give back to future generations of Indigenous students.

Students spoke of a variety of hidden costs regarding college expenses. Common costs that were not associated with the college-going experience included the increasing cost of books and materials, travel to and from their institutions, and technology (such as computers and printers). Additionally, many students addressed their frustration towards mandatory on-campus housing and meal plans, stating that they could have saved a lot of money if those were not required. These frustrations beg the question of what other mandatory costs serve as barriers which college and universities could make more equitable.

While the financial cost of higher education played a significant role in college affordability, there were additional costs that emerged through the data that deeply affected students' experiences. One of the more apparent costs that surfaced focused on the cost of time. For Indigenous students, time can often be an expense that is not easily afforded. Due to family, cultural, community, and in some cases ceremonial ties, time is a precious commodity. Upon entering college, students are often aware of the basic time commitments, but the burden and stress of reallocating that time from other priorities is carried not only by the student, but by their family and their community. Hidden expenses are very real costs associated with attending a post-secondary institution and although some may view these costs as part of the college-going experience, others experience them as barriers to future access and opportunity.

"[College] was totally worth it. It really allowed me to try to become the person I wanted to be - I think that was a big part of it. Try to be someone that can create change, make a difference in the world and hopefully soon I'll be able to start doing that."

-Indigenous College Student

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Practice & Policy Recommendations

For Higher Education and Financial Aid

- **Communicate and improve transparency surrounding the actual costs** of fees, housing and other non-tuition related expenses so that Indigenous students better understand the full cost of attendance.
- **Eliminate campus-based data invisibility of Indigenous students** by being data inclusive and ensure evidence-based financial aid practices are informed by Indigenous student data.
- **Expand campus-based tuition and fee waivers** and non-debt funding sources for costs and fees such as transportation, healthcare, books/technology/internet access, housing, and food.
- **Deepen understanding and competence of staff around Indigenous student populations and their financial needs** in order to support overall student success.
- **Offer emergency aid programs** that are clear, accessible, and inclusive of Indigenous student needs.

For Secondary and Pre-College Education

- **Increase and strengthen financial literacy school curricula and pre-college financial planning.**
- **Improve school data inclusion of Indigenous student data** especially as it relates to financial need and college transition planning.
- **Assist Indigenous high school students to explore funding options for their institution of choice**, in addition to college choices perceived as 'affordable'.
- **Expand FAFSA information and planning for families/caregivers and students**.
- **Update training for school personnel** to be aware of and support the unique needs of Indigenous students.

For Land Grant Colleges and Universities and Native American Serving Non-Tribal Institutions

- **Use this report as a benchmark** for collecting more campus-based data to inform financial aid practices to improve affordability outcomes for Indigenous students.
- **Continue developing financial aid programs to fully offset tuition and fees** acknowledging the unique roles and responsibilities land-grant and NASNTI campuses hold for Indigenous students.
- A**dvocate for expanded federal grant programs** to support Indigenous students around issues relative to the unique mission of your institutions.

For National Non-Native Scholarship Providers

- **Provide expanded aid for non-tuition expenses**, such as housing, transportation, utilities, etc.
- **Evaluate internal organizational and awarding processes for cultural competence and inclusion.**
- **Engage with financial aid offices to ensure that they are providing adequate funding** beyond scholarships for addressing the unique needs of your Indigenous students without increasing debt.
- **Advocate nationally for additional investment and expanded eligibility for Pell Grants.**

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Next Steps for Research on Affordability for Indigenous Students

- Impact of COVID-19
- Student loans
- Home-going after graduation to support families/communities
- Student loan success and default rates
- External scholarships and their effect on collegiate outcomes
- 4 year scholarships versus 1 year scholarships
- Perception of cost of attendance on college choice
- Implications of scholarship award displacement
- Explore quantitative analytic methods for insuring voice, visibility, and data inclusion for smaller tribal member representation within national and campus data sets where larger tribal representation may overshadow within group diversity.

"[I discovered] a feeling of fulfillment… I found something that I want to do, and that feeling itself will give me confidence. So I have gained a lot of confidence as a person since learning all of this and just feeling complete…I have something that I really really enjoy, and I really want to do, and I'm working towards. And as frustrating and as hard as it can be, I'm really good at it, and I'm going to finish it, and I can put something underneath my belt as a person and be like, "Yeah, I struggled, and I had a really hard time, but I did it," and that's really cool."

-Indigenous College Student

Please contact: Dr. David Sanders dsanders@collegefund.org or Dr. John L. Garland john.garland@cobellscholar.org for information related to this Executive Summary Report.

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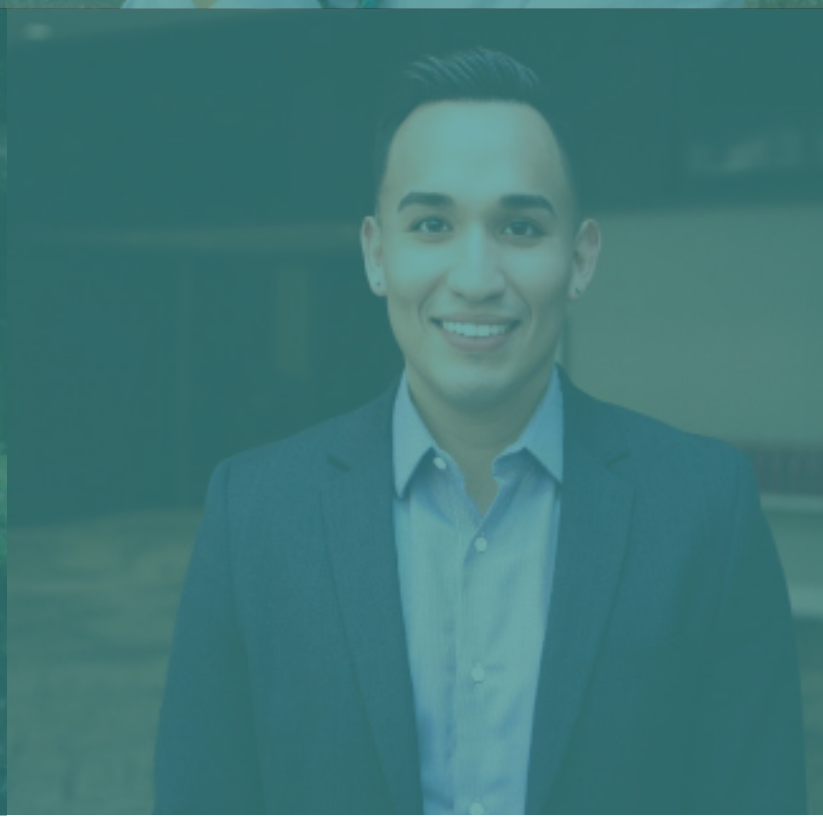

National Native Scholarship Providers

American Indian College Fund | American Indian Graduate Center
American Indian Science and Engineering Society | Cobell Scholarship Program