



INDIANA COMMISSION for
HIGHER EDUCATION



INDIANA PARTNERSHIP PENTAGON

MEETING 4 | ISSUE BRIEF

INTRODUCTION

Indiana has set an ambitious postsecondary attainment goal: 60 percent of working-age adults will attain a quality credential or degree by 2025. This objective underscores the state’s commitment to fostering a robust economy and enhancing the quality of life for its residents. However, despite making significant strides in non-degree credentialing, Indiana ranks 40th in the nation for bachelor’s degree and higher-level attainment and 40th for associate degree attainment. Only about 31% of the population aged 25-64 holds at least a bachelor’s degree. Indiana is also ranked 3rd in the nation for certificate or certification attainment. By expanding efforts for Hoosier to access stackable credential opportunities, this creates new opportunities to attain higher-level degrees.

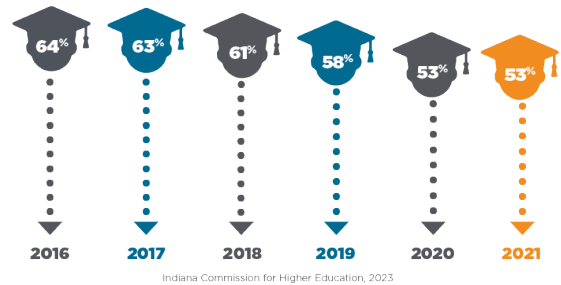
Access to higher education remains a pivotal issue in achieving this goal, particularly for underrepresented and economically disadvantaged populations. This issue brief aims to provide a comprehensive analysis of the current state of higher education access in Indiana. This issue brief will examine barriers to higher education access in Indiana, offer actionable recommendations, and highlight the importance of early engagement strategies for K-12 students. By integrating these elements, Indiana aims to better prepare its youth for postsecondary education and meet workforce demands.

The Current State of Higher Education Access in Indiana

The decline in Indiana’s college-going rate, exacerbated by the COVID-19 pandemic, has reached alarming levels. The rate fell from 59% for the high school class of 2019 to 53% for the class of 2020 and held at 53% in 2021. National data from the National Student Clearinghouse indicates that immediate postsecondary enrollment rates have increased among graduates of low-income and high-minority high schools in the past two years, but these rates remain below pre-pandemic levels. Moreover, the majority of 2020 graduates who did not immediately enroll in college remain unenrolled two years later.

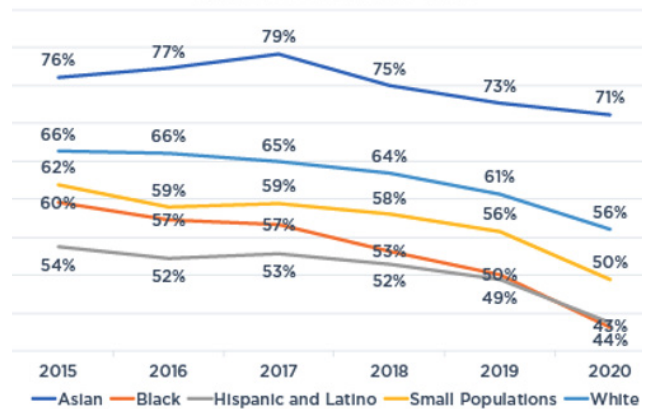
HIGH SCHOOLERS GOING STRAIGHT TO COLLEGE

Indiana’s college-going rate has declined yearly since 2015, but 2021 was the first year the rate held steady at 53 percent.



The decline in college-going rates in Indiana is not uniform across all demographics, revealing systemic inequities. Black students experienced a 7-percentage-point decrease between 2019 and 2020, falling from 50% to 43% before gaining approximately a 2 percentage point increase in 2021. Hispanic or Latino students also saw a decline, from 49% in 2019 to 43% in 2021. College-going rates for white students also declined during this time, but persistently remain higher than other demographic groups at 55% in 2021.

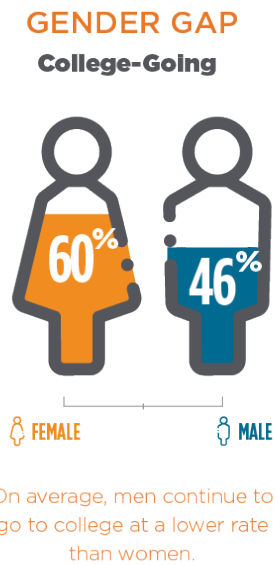
BLACK STUDENTS SAW THE LARGEST DECLINE IN COLLEGE-GOING RATE BEFORE AND DURING THE PANDEMIC



These declines are particularly concerning in the context of early access to college through dual credit and dual enrollment. For instance, 66% of high school graduates in 2021 earned some college credit through AP courses or dual enrollment, but gaps still persist in who has access to these programs. In the 2018 high

school graduating class, 65% of White students [earned dual credit](#), while only 38% of Black students and 50% of Hispanic or Latino students had dual credit, underscoring the need for equity in these programs.

An individual’s socioeconomic status continues to play a significant role in college-going rates. [Thirty-nine percent](#) of students who qualify for the Federal Free and Reduced Price Lunch program enrolled in college in 2021 compared to 60% of their peers. Students who are part of the 21st Century Scholars program are almost 30 percentage points more likely to go to college than the statewide average, highlighting the impact of targeted financial support programs.



Gender disparities in college-going rates are also widening; [60%](#) of women in 2021 pursued postsecondary education, compared to 46% of men. In the realm of STEM majors, 42% were women and 59% were men in 2020. While this represents an increase in gender equity compared to 2010, there is still room for improvement. National benchmarks [indicate](#) that disparities in STEM completions continue, with graduates of low-poverty high schools being the most likely to complete a STEM credential, particularly in Engineering.

Barriers to Access

Access to higher education in Indiana faces multiple challenges, notably financial and non-financial barriers. These obstacles disproportionately impact underrepresented and economically disadvantaged groups. The following sections will delve into these financial and non-financial barriers to provide a foundation for targeted solutions.

In 2024, the Indiana Commission for Higher Education is launching a project in collaboration with [Heart+Mind Strategies](#), funded by the Lilly Endowment, to conduct multi-methods research to gain a better understanding of the value of higher education in Indiana. In this research, the Commission will also address the financial and non-financial barriers to enrolling in postsecondary education for Hoosiers.

Financial Barriers and Solutions

The financial landscape of higher education in Indiana presents a multifaceted set of challenges that can deter prospective students from enrolling and persisting in postsecondary programs. These financial barriers are not just limited to the upfront costs of tuition but extend to hidden costs, complexities in financial aid applications, and a lack of transparent information about the total cost of education.

Total Cost of Education and Financial Aid

As seen in Meeting 1, the “sticker price” of tuition often overshadows the actual out-of-pocket costs, which include mandatory fees, housing, food, and transportation. The appearance of such a large cost can scare many students from even seeking higher education. While Indiana ranks [first](#) in the Midwest and [fifth](#) in the nation at granting need-based financial aid (according to the [Indiana Commission for Higher Education’s Latest College Costs and Financial Aid Report](#)), Indiana still [ranks 41st](#) for appropriations by full-time enrollment, lagging national trends, subsequently shouldering students with a larger portion of tuition cost. Indiana residents carry an average [student loan debt](#) of \$28,521.

Despite the availability of various financial aid options, many students and their families remain unaware of these opportunities to lower costs. In 2022, Indiana students left nearly [\\$70 million](#) in Pell Grant dollars unclaimed, indicating a significant gap in financial aid awareness and utilization.

INDIANA'S CURRENT PARTNERSHIPS AND INITIATIVES

- [InvestED & CHE Partnership](#) | InvestED provides step-by-step guides and assistance in helping students complete financial aid forms and in understanding their options in affording postsecondary education.
- [Learnmoreindiana.org](#) Online Data Tool | Learnmoreindiana.org is an online tool that supports Hoosiers in understanding the spectrum of the college-going process. The tool assists in demystifying the process by breaking down complex steps and providing relevant information regarding college costs. Resource pages such as [College Go](#), [Indiana College Costs](#), and [Scholarships](#), aid Hoosiers in understanding the costs of college and opportunities to offset the price in addition to targeted information about which college is a good fit.
- [21st Century Scholars](#) | Indiana's 21st Century Scholars program is an early-college promise program designed to make college more affordable for students. Eligible students who meet requirements receive a two- or four-year scholarship that pays up to 100% tuition at an eligible Indiana college or university. With the new 21st Century Scholars automatic enrollment initiative, Indiana can increase the number of students enrolled by more than 20,000 each year and remove the financial aid barrier impacting Hoosiers across the state.
 - These students also have a much higher college-going rate, [81%](#), than their non-Scholar, low-income peers at 30%.
- Indiana's [Free Application for Federal Student Aid \(FAFSA\) Requirements](#) | Universal FAFSA requirements are nationally [studied](#) initiatives to

support college [enrollment](#) by encouraging FAFSA completion as a high school requirement. As a result of fierce advocacy and Indiana [Senate Bill 223](#), Indiana requires (with some exceptions) all students in their senior year to complete and submit the [FAFSA](#). FAFSA completion is correlated with a [higher likelihood](#) of college enrollment and [access to Federal funds](#). This policy initiative benefits all Indiana students seeking financial aid and determining eligibility for Federal dollars.

POSSIBLE SOLUTIONS:

- [Net Price Calculator](#) | While several institutions across the state have net price calculators, a statewide system that accounts for state grant money, credit transfer, and other individual circumstances could increase transparency in cost. Develop a centralized, user-friendly portal that consolidates all available state and federal financial aid options, including grants, scholarships, and work-study programs. [Learnoreindiana.org](#) provides detailed information about the price of college, and an additional Net Price Calculator can support bringing all the college cost calculations into one place.
- [State Appropriations Advocacy](#) | Advocate for increased state appropriations to higher education to offset tuition costs. Recent successes, such as the 35% increase in the Frank O'Bannon grant, demonstrate the potential impact of focused advocacy efforts. This aligns with the state's renewed focus on improving educational attainment and economic prosperity.
- [Targeted Outreach Programs](#) | Implement targeted outreach initiatives to educate students and families about available financial aid options. Statewide campaigns such as North Carolina's FAFSA Frenzy Month, and College Go initiative are ways to bring awareness and consolidate support.
- [Financial Aid Navigators](#) | Establish a statewide network of trained financial aid navigators who can provide one-on-one consultations to students and families. Programs such as Tennessee's Promise program assign local citizens as mentors for

students to help navigate the college admission process and complete scholarship requirements.

- [Expanded Comprehensive Financial Education](#) | Building on recent legislative advancements like Indiana’s Senate Enrolled Act 35, which mandates financial literacy courses for high school graduation starting with the class of 2028, Indiana can further inform students and their families of their cost and opportunities through financial literacy. Additional training for guidance counselors and school administrations can also improve student comprehension.

Inadequate Financial Support for Non-Traditional Students

Non-traditional students, such as adult learners and part-time students, often face unique financial challenges that are not adequately addressed by existing financial aid programs. These students may be ineligible for certain types of aid or may find that existing aid packages do not cover their specific needs, such as childcare or flexible scheduling.

POSSIBLE SOLUTIONS:

- [Flexible Aid Packages](#) | Design financial aid packages that are tailored to the unique needs of non-traditional students. Utilizing programs such as the Federal Government’s Child Care Access Means Parents in School (CCAMPIS) can increase access to childcare for parent students.

- [Specialized Financial Counseling](#) | Offer specialized financial counseling services that address the unique financial planning needs of non-traditional students, such as balancing work, family, and educational commitments. These services could be routed through the Adult Student Grant that Indiana offers.
- [Partnerships with Employers](#) | Establish partnerships with local employers to create employer-sponsored tuition assistance programs for non-traditional students, thereby providing an additional avenue for financial support. Programs such as Lilly Scholars @ Ivy Tech provide financial assistance and experiential learning opportunities, including opportunities to apply for summer programs and/or work-study programs.
 - Notably, [Ivy Tech](#) – Indiana’s singly accredited community college with 42 locations across the state—maintains the [Achieve Your Degree program](#). Achieve Your Degree program encourages and leverages employer tuition assistance to remove barriers for individuals seeking a degree or credential. The Achieve Your Degree Program is a partnership between Ivy Tech Community College and nearly 300 local employers. If a student’s employer is a partner, they can earn an associate degree or certificate from Ivy Tech in a field of study approved by their employer at minimal or zero up-front cost to the student.



- [Partnerships with Community and Faith-based organizations](#) | By partnering with community and faith-based organizations, higher education institutions can connect with communities and demographics with more integrity to improve postsecondary access and be more responsive to individual needs. Distributing information and providing assistance with financial aid resources is just one of many avenues that these organizations can uplift efforts to increase college attainment.
- This [Non-Profit and Community Organization Partner Support & Resource Guide](#) from the Indiana Commission for Higher Education outlines strategic areas where community organizations can provide support to students that might face several barriers in accessing postsecondary education.

Non-Financial Barriers and Solutions

Access to higher education is often framed in financial terms, focusing on tuition costs, scholarships, and financial aid. However, non-financial barriers also present significant obstacles to educational attainment. These barriers can manifest in various forms, such as academic preparedness, social integration, and systemic inequities, among others. Addressing these non-financial challenges is essential for creating a more equitable and inclusive higher education landscape.

Academic Preparedness

Many students enter higher education lacking the necessary skills in foundational subjects like math and English. This gap in academic preparedness can extend the time to degree completion and increase the financial burden on students.

POSSIBLE SOLUTIONS:

- [Bridge Programs](#) | Continue developing summer bridge programs aimed at enhancing college-level skills in math and English. These programs can be particularly effective when designed in collaboration with local community colleges.

- [Dual Credit and AP Courses](#) | Continue to expand equitable access to Advanced Placement (AP) and dual credit courses in high schools, allowing students to earn college credits while still in high school. This not only prepares them for the academic rigor of higher education but also potentially shortens their time to degree completion.



- Support in College | In 2023, IN-CHE awarded over [\\$2.4 million](#) to 22 institutions of higher education in Indiana to support the College Success Program, an initiative that aims to provide college success coaches to 21st Century Scholars, Frank O'Bannon Grant recipients, minority students, low-income students, and first-generation students.

INDIANA'S CURRENT PARTNERSHIPS AND INITIATIVES

- Indiana [College Core](#) Growth | The [Indiana College Core](#) is a block of 30 credit hours of general education and college-level coursework, which can be transferred between all Indiana public colleges and universities and some private ones. When earned in high school, the Indiana College Core helps students save time and money toward their higher education. The [Indiana Commission for Higher Education](#) has [expanded](#) College Core to ensure at least 222 High Schools offer Indiana College Core. Additionally, the [MyCollegeCore](#) online tool supports students in navigating the diverse college credit and dual enrollment options in North Carolina.
 - Students who participated in Indiana College Core, an initiative that aids students in completing general education requirements in high school, had a college-going rate of [90%](#), and 70% meeting benchmarks of early success in college.

Social and Cultural Capital

Limited access to networks or mentors can hinder students' ability to navigate the complexities of higher education, from application to graduation. The lack of social capital is particularly detrimental for students from low-income families, first-generation students, and other under-resourced groups, resulting in lower enrollment rates and less successful educational outcomes.

POSSIBLE SOLUTIONS:

- [Peer Support Networks](#) | Initiate institutionalized peer support networks that serve as a conduit for the exchange of experiences, resources, and

guidance. These networks would enable seasoned students to mentor newcomers, helping them to decipher the intricacies of higher education. This not only enriches the educational journey but also fortifies the social capital necessary for academic and career success.

- [Community Partnerships](#) | Capitalize on existing relationships with local businesses, non-profits, and alumni to offer a comprehensive suite of opportunities, including internships, job shadowing, and career advice. Programs like DucksRISE at the University of Oregon exemplify this approach. Focused on equitable post-graduation outcomes, DucksRISE is particularly geared towards BIPOC, first-generation, and low-income students. The program enhances community building and fosters a sense of belonging through educational activities, career readiness, professional development, and tailored mentorship experiences.

Institutional Barriers

Policies or practices within educational institutions can inadvertently create obstacles that make it difficult for certain groups to succeed. For example, inconsistent credit transfer policies across public institutions can result in students losing credits during transitions, thereby extending their time to degree completion, and increasing financial burden.

POSSIBLE SOLUTIONS:

- [Standardized Credit Transfer Policies](#) | Advocate for the standardization of credit transfer policies across public institutions in the state. This would ensure that students do not lose credits when transitioning between schools, thereby accelerating their path to degree completion. Investing more development and funds into a state-wide database like Indiana's [transferin.net](#) can be further developed to track and display the transferability of credits between institutions, providing students with transparent and easily accessible information.
- [Equity Audits](#) | Conduct regular equity audits of institutional policies and practices to identify and rectify any elements that disproportionately affect underrepresented groups. These audits would



be comprehensive, examining everything from admission policies to financial aid distribution, and would be aimed at ensuring that all students have an equitable chance of succeeding.

Importance of Early College Awareness

The barriers to higher education access in Indiana are not isolated challenges that emerge at the point of college application. Rather, they are the culmination of systemic issues that manifest much earlier in a student's educational journey. To effectively address these barriers, Indiana must adopt a proactive, long-term approach that includes early engagement strategies and early college awareness.

Many of the solutions previously outlined in this issue brief, such as mentorship programs, dual enrollment, and community partnerships, gain their full efficacy when introduced early in a student's educational journey. These targeted programs and initiatives for K-12 students act as proactive measures that significantly influence a student's academic and social preparedness for higher education. For instance, high school dual enrollment programs not only offer college credits but also familiarize students with the rigors of college-level coursework, reducing both time and financial investment required for degree completion. Similarly, early mentorship programs can instill the social capital needed to navigate the complexities of college applications and life.

By involving key stakeholders like parents, teachers, and community organizations, and initiating targeted programs for K-12 students, Indiana can fundamentally transform its higher education landscape. This makes it more equitable and accessible, while early exposure to higher education can profoundly influence a student's aspirations and preparedness. This shifts the perception of college from a distant possibility to an attainable and expected life goal.

Role of Parents/Guardians, Teachers, and Faith-Based and Community- Based Organizations

Parents/guardians, teachers, and faith-based and community-based organizations are indispensable pillars in the architecture of a student's educational journey, each contributing uniquely to shaping aspirations, choices, and preparedness for higher education.

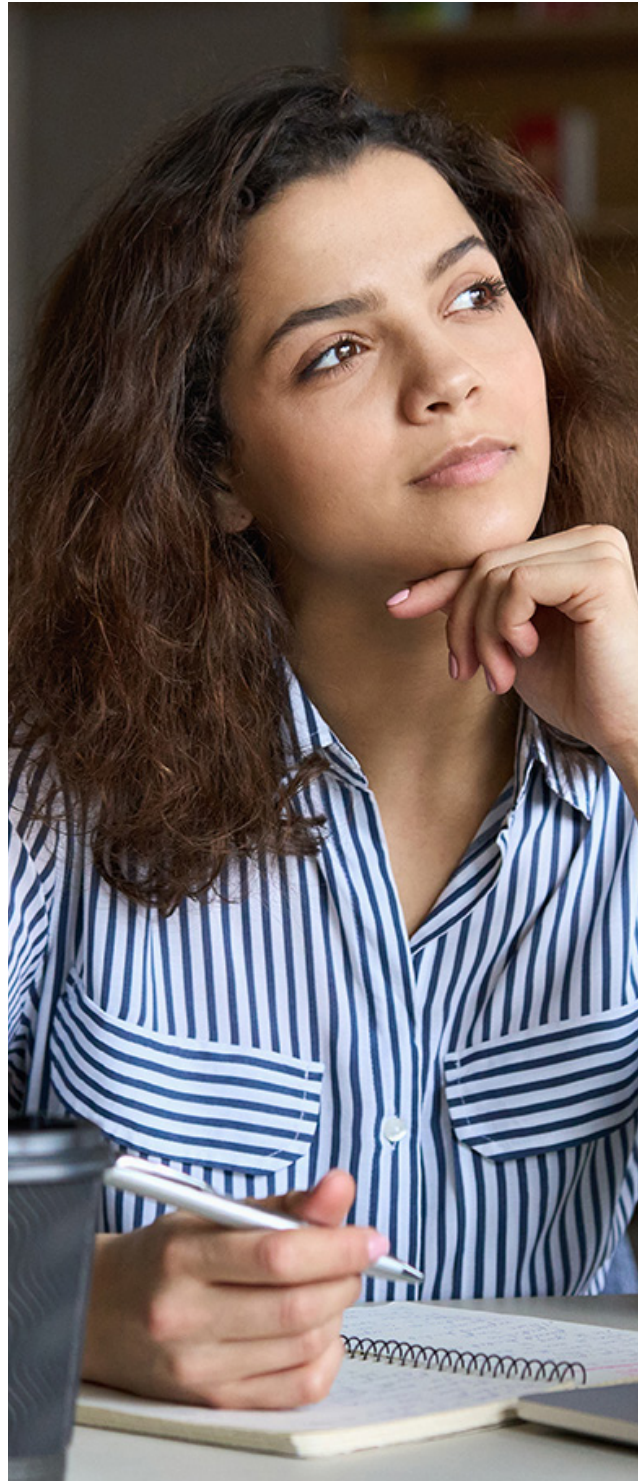
- Parents/guardians often serve as the first and most enduring role models for educational attainment. Their active involvement in their child's academic life, from homework assistance to participation in parent-teacher meetings, can set the stage for a lifetime of learning. Moreover, parents/guardians can provide valuable information about college options, financial planning, and the importance of higher education, thereby influencing their child's perception of college as a viable and necessary next step.

IMPROVING ACCESS TO HIGHER EDUCATION

- Teachers & Education Leaders have a direct impact on a student's academic preparedness and college aspirations. Through curriculum design, personalized mentorship, and the fostering of a college-going culture within the classroom, teachers can significantly influence a student's readiness for higher education. Teachers can also serve as conduits for information about college admissions, scholarship opportunities, and career pathways, making them invaluable assets in a student's journey toward postsecondary education.
- Faith-based and community-based organizations often serve as the safety net that catches students who might otherwise fall through the cracks of the educational system, especially in under-resourced areas. These organizations can offer a range of services, from after-school tutoring to college preparation workshops, that supplement what schools and parents/guardians can provide. Furthermore, community organizations can act as liaisons between underrepresented groups and educational institutions, ensuring that information about college options and financial aid reaches those who need it most.

In partnership with Indiana GEAR UP, [Padres Estrellas](#) (Star Parents) work within their communities to promote postsecondary attainment Hoosier Hispanic and Latino communities. This program also focuses on enrolling students in the 21st Century Scholars program and the Workforce Readiness Grant.

By combining their efforts, parents/guardians, teachers, and faith-based and community-based organizations create a robust support system that prepares students academically and equips them with the social and cultural capital necessary for navigating the complexities of higher education. This triad of support is integral to leveling the playing field and making higher education accessible to all, irrespective of socioeconomic background.





Established in 2001, [The Hunt Institute](#) honors the legacy of James B. Hunt, Jr., the former governor of North Carolina who distinguished himself as an ardent champion of education.

The Hunt Institute brings together people and resources to inspire and inform elected officials and policymakers about key issues in education, resulting in visionary leaders who are prepared to take strategic action for greater educational outcomes and student success.

In 2016, The Hunt Institute became an independent, nonprofit entity and joined forces with Duke University's Sanford School of Public Policy to pursue research, educational partnerships, and events related to improving education policy.

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